

Group Sustainability Approach

The Dai-ichi Life Group adopts Dai-ichi's Social Responsibility Charter(DSR Charter) as important values that serve as a guide to employee behavior. These principles constitute guidelines for aiming at the sustainability of the Dai-ichi Life Group and the value chain based around the Dai-ichi Life Group, in addition to the sustainability of the earth and society, thus representing our basic policy.

Values (Dai-ichi's Social Responsibility Charter)

The Dai-ichi Life Group has defined a "DSR Charter," stating its corporate action principles for responding to the expectations of customers, society, shareholders, investors, and employees, and contributing to the creation of a sustainable society.

"DSR" stands for "Dai-ichi's Social Responsibility," a unique framework for using the PDCA cycle company-wide to continually improve management quality and satisfy our social responsibilities to all stakeholders, while at the same time increasing the corporate value of the Dai-ichi Life Group.

Customer satisfaction

We provide high-quality products and services with the intention of standing by the side of our customers for life. Everything we do is designed to exceed our customer's needs and deliver customer satisfaction.

Communication

We hold ourselves accountable to our stakeholders and sincerely accept their opinions, reflecting them in our corporate management.

Compliance

We set the bar high for ethical standards and maintain full compliance in all our business activities. We respect privacy and fully enforce the protection and management of personal information.

Respect to human rights

We respect the culture and customs of every country and region, always operating in a way that contributes to local development. We also respect human rights and proactively operate in a way that reflects this.

Diversity & Inclusion

We actively cultivate human resources by ensuring a rewarding work environment in which diversified human resources can play an active role.

Environmental protection

We actively engage in environmental protection on a daily basis, recognizing that preserving the global environment is our social responsibility.

Social contribution

We head social action programs, growing together with communities as an active corporate citizen.

Promoting health

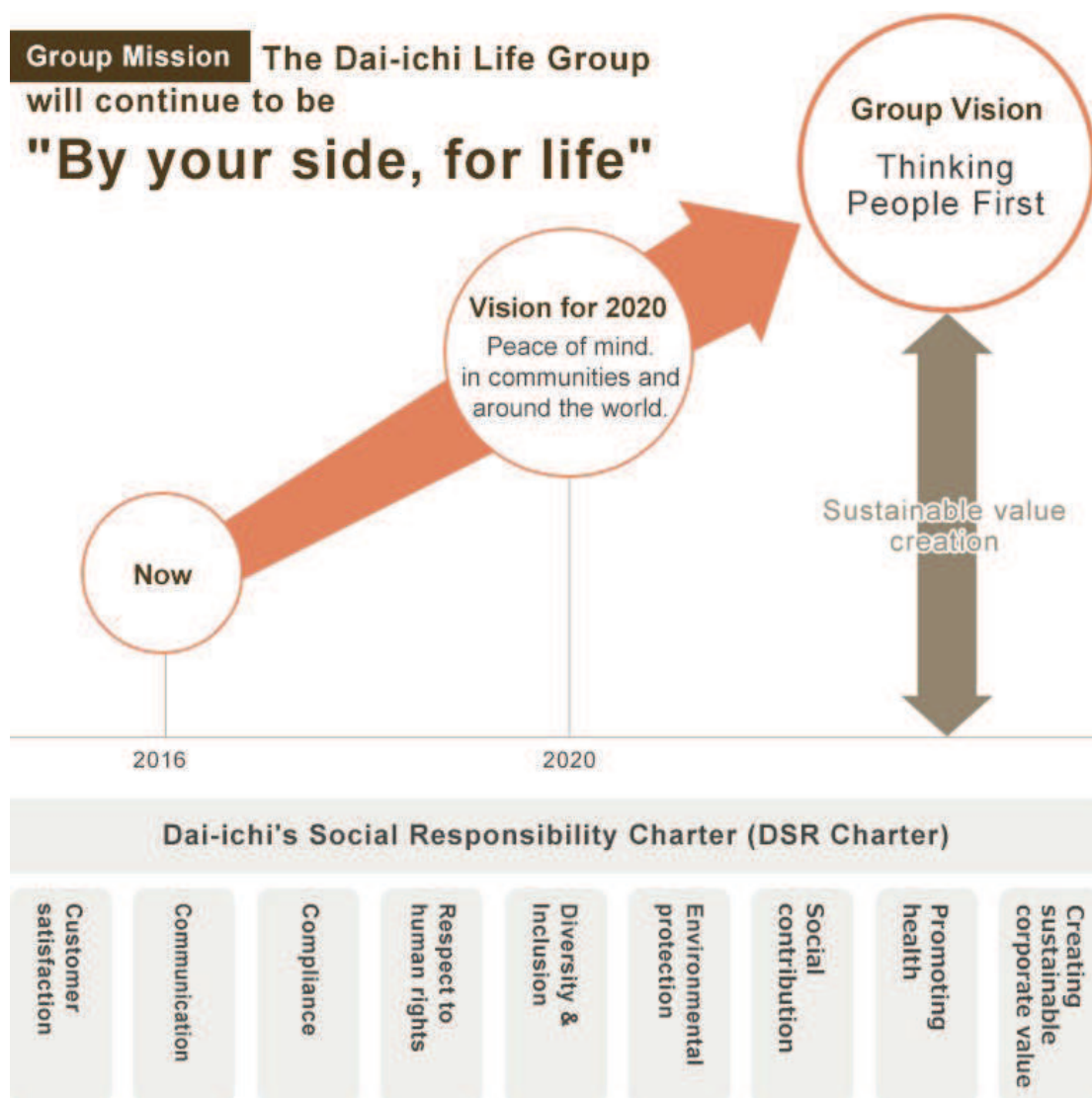
We manage the Company to help improve the health of the people in our local communities. We also promote the mental and physical health of our employees.

Creating sustainable corporate value

Based on the eight principles above, we are working to create sustainable corporate value by effectively using our management resources, improving the productivity of our business, and maintaining and strengthening our financial base.

The Dai-ichi Life Group's Vision

The Dai-ichi Life Group wishes to continue standing by the side of our customers at all times under our group mission “By Your Side, For Life”. To this end, we aim to create sustainable value and achieve growth for the Dai-ichi Life Group by seeking to achieve the Group vision “Thinking People First” and to be an entity that will continue to be selected by customers. In addition, we will contribute to the sustainable development of the community and society by fulfilling our social responsibilities through the life insurance business, while making maximum use of the Dai-ichi Life Group's management resources.



> Group Mission, Vision and Values

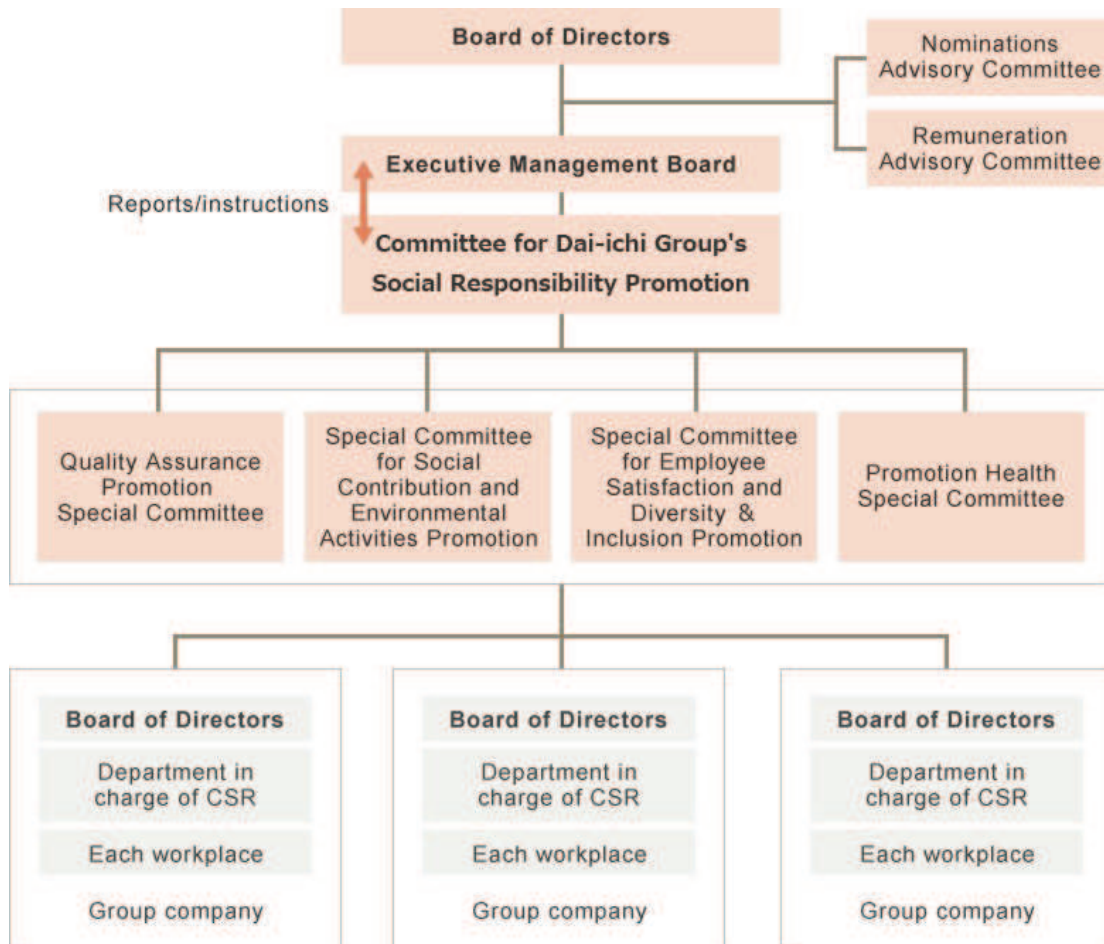
> DSR Management

Structure

Group Management Promotion System

At the Dai-chi Life Group, the Committee for Dai-ichi Group's Social Responsibility Promotion is established to promote initiatives across the Group that contribute to continuously creating value for the Dai-chi Life Group and continuously developing local communities and society. Furthermore, regarding matters discussed at the Committee, a reporting and instruction coordination system is established between the Board of Directors and the Executive Management Board as required.

Under the Committee's umbrella, special committees are established to address each of the four challenges deemed important to the Dai-chi Life Group to increase the effectiveness of each initiative. By sharing and standardizing examples of initiatives among Group companies, we are aiming to further step up activities by demonstrating the synergistic effects of the Group.



Roles of the Special Committees

Special committees are established to address each of the four challenges deemed important to the Dai-ichi Life Group to increase the effectiveness of each initiative.

Please confirm the specific initiatives for each challenge at each link.



Quality Assurance Promotion Special Committee

- > Initiatives for Customers

Special Committee for Employee Satisfaction and Diversity & Inclusion Promotion

- > Initiatives for an Accommodating Work Environment

Special Committee for Social Contribution and Environmental Activities Promotion

- > Initiatives for Society and Environment

Health Promotion Special Committee

- > Initiatives for Health

Material Issues

Selection of Material Issues

The life insurance business that the Dai-ichi Life Group performs is the business with high levels of public and social responsibilities for playing a role of complementing the social security system. AT the same time, it is expected to maintain stable growth with its flexible actions against various business-environmental changes. To meet these expectations and demands, we have now identified four material issues through intensive dialogues with stakeholders, keeping the Group's growth strategy and business activities, and management resources for supporting such strategy and resources, and the relationships with local communities in mind. These four material issues are essential for enabling us to take cross-departmental perspectives throughout the Group's business activities, and to perform our growth strategy by taking full advantage of Group synergy.

> [View the details of the selection process for material issues](#)

Material Issues of the Dai-ichi Life Group

Specific initiatives related to material issues to the Dai-ichi Life Group are introduced.

> [View details of the roles of the four Special Committees](#)

▶ Initiatives for Customers (material issue: quality assurance promotion)

▶ Initiatives for an Accommodating Work Environment (material issue: employee satisfaction and diversity & inclusion)

▶ Initiatives for Society and Environment (material issue: social contribution and environment)

▶ Initiatives for Health (material issue: promoting health)

Process for Identifying Material Issues

Selection of Material Issues

Step1 Ascertaining and organizing the issues

We organized the relevant issues into 23 categories of issues based on social issues indicated by the United Nations Global Compact, ISO26000, GRI Guideline, etc. with the Dai-ichi Life Group's Mission, Vision and Values as the base.



Step2 Analysis of degree of importance and establishment of material issues

Regarding the 23 categories above, material categories to the Dai-ichi Life Group were identified from the perspectives of both the Group and stakeholders. Thereafter, categories deemed material by both the Dai-ichi Life Group and stakeholders were integrated into issues to be focused on in DSR management and established as material issues of the Group.

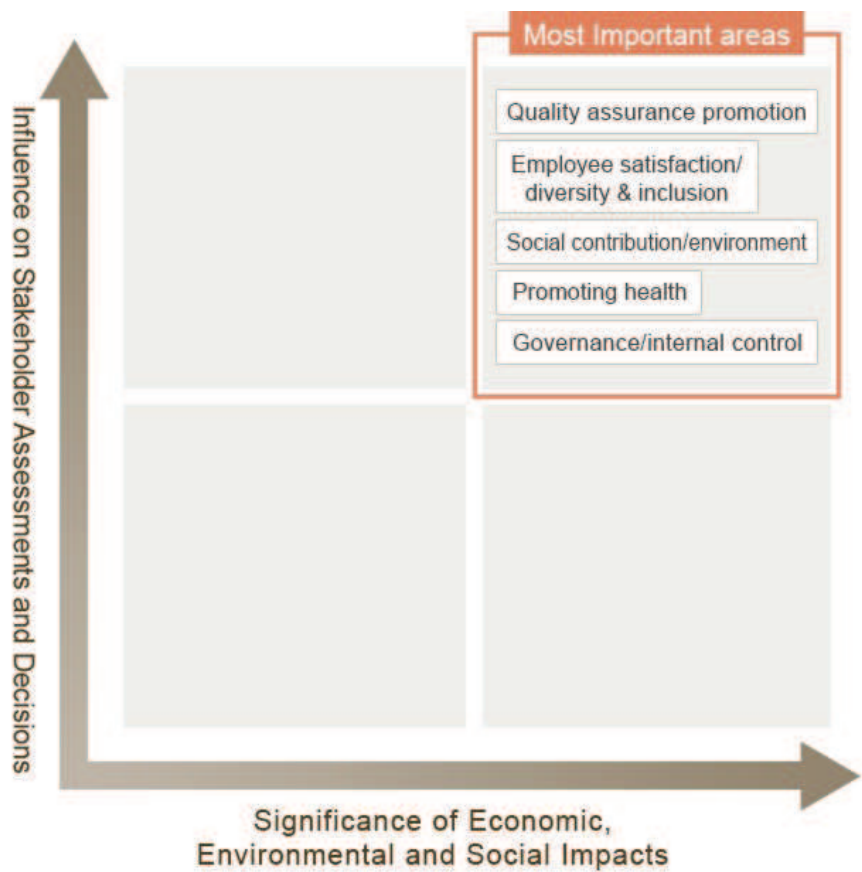


Step3 Dialogues and Review of the issues

For the identified material issues, we keep continuous dialogues with our stakeholders. In addition, we review material issues if needed, taking our Group's business status, influence of our business activities, and changes in stakeholder interest matters into account. Centering on such PDCA (Plan-Do-Check-Action), we strive to establish values for customers and society through our core business, and achieve sustainable growth as a company.

> The Comparison Chart of the Dai-ichi Life Group's material issues (GRI, ISO26000) (193KB) [PDF](#)

Mapping of Material Issues



Initiatives for Customers



Basic Policy

Adopting "By your side, for life" as our Group Mission, the Dai-ichi Life Group seeks to provide high-quality products and services that pursue customer satisfaction by standing by the side of our customers. To flexibly respond to the diversifying needs of customers, the Group will continue making a united effort in the future while taking advantage of the characteristics of each company.

Targets and Progress

The targets and progress of Dai-ichi Life are as follows.

Effort Index	Explanation of the Index	Fiscal 2013	Fiscal 2014	Fiscal 2015	Target
"Customer Satisfaction Survey" Percentage of affirmative response to overall satisfaction	Total percentage of responses ("Very satisfied," "Satisfied," "Somewhat satisfied") in the web-based survey of individual customers	- *1	70.7%	70.9%	Improvement from previous year
Number of complaints		44,691	51,253	46,929	- *2




*1 Results are not available because the web-based survey started in fiscal 2014.

*2 We make efforts in operational process improvements by reflecting customer feedback, but do not set quantitative targets.

Specific Activities

Initiatives for Utilizing Customer Feedback



We have introduced a system to incorporate customer feedback collected extensively into management and operations. For detailed initiatives, please see the website of each company.

- > [Click here for initiatives at Dai-ichi Life](#) 
- > [Click here for initiatives at Dai-ichi Frontier Life \(Japanese\)](#) 
- > [Click here for initiatives at Neo First Life \(Japanese\)](#) 

Initiatives for Listening to Customer Feedback

At Dai-ichi Life, customer feedback is collected through various contact points.

We hold roundtable conferences with customers to listen directly to the opinions and requests of customers in order to improve our products and services and conduct a "Customer Satisfaction Survey" performed by an outside agency.

- > [Dai-ichi Life website \(Customers Roundtable Session\)](#) 
- > [Dai-ichi Life website \(Customer Satisfaction Survey\)](#) 



Customers roundtable session


Main Examples of Improvements Based on Customer Feedback

We make various improvements by listening to customer feedback. Specific examples of improvements are provided below.

- > [Initiatives at Dai-ichi Life](#) 
- > [Initiatives at Dai-ichi Frontier Life \(Japanese\)](#) 

Initiatives for Incorporating Feedback from Society

In an effort to receive opinions from a consumer-based perspective, Dai-ichi Life employs a Consumer Focus Group and has established the Advisory Committee for Business Quality to reflect their opinions in improvements in its business operations.

- > [Dai-ichi Life website \(Advisory Committee for Business Quality/Consumer Focus Group/Visit to Consumer Affairs Center\)](#) 



Consumer Focus Group roundtable session

Initiatives for an Accommodating Work Environment

-Diversity & Inclusion-



Basic Policy

The Dai-ichi Life Group aims to realize the group vision of Thinking People First by practicing DSR management, while sharing Dai-ichi's Social Responsibility Charter (DSR Charter) among all the employees of the Dai-ichi Life Group, to practice Group Mission of "By your side, for life." We also believe that it is important to create values as an organization on the whole by mutually accepting diversity (inclusion) and active roles played by various individuals will become the basis for creating these new values.

Targets and Progress

The targets and progress of the domestic life insurance group (Dai-ichi Life, Dai-ichi Frontier Life, Neo First Life) are as follows.

Effort Index	Explanation of the Index	Fiscal 2014	Fiscal 2015	Fiscal 2016	Target
Percentage of females in managerial posts	Percentage of females in managerial positions (department head or equivalent and section chief or equivalent) as of April 1 of each fiscal year	18.4% ^{*1}	22.5%	23.3%	April 2018 25% or more
Percentage of employees with disabilities	Percentage of employees as of June 1 in the following year	2.16%	2.25%	2.23%	- ^{*2}

^{*1} The figures are for Dai-ichi Life.

^{*2} The percentage of employees with disabilities is one in compliance with the statutory rate of disability employment.

Specific Activities

Promoting the Achievements of Female Employees

At the domestic life insurance companies, as one of the initiatives for Diversity and Inclusion, we are working to reform employee awareness and improve the human capital development system to provide more opportunities for female employees, comprising a large part of the Company. On April 1, 2016, the second female Executive Officer of the Company was appointed. In addition, the number of female General Managers (including Senior General Managers and Special General Managers) increased 1.2 times compared to the previous year, as nearly 40% of all managerial appointments were women. As a result, as of April 1, 2016, there were 830 female managers or higher, accounting for 23.3% of the total. Female leaders are also working at more than 40% of the Company's unit offices in more than 1,300 locations across Japan. In the Medium-term Management Plan (fiscal 2015-fiscal 2017), we have established a target to increase the percentage of female managerial employees to more than 25% of all managerial staff by April 2018 and to more than 30% by the early 2020s. Under this goal, we will continue to carry out various initiatives for Total Life Plan Designers and office in-house employees. Please view the Dai-ichi Life website for details.



President's seminar

> Dai-ichi Life website (Promoting the Achievements of Female Employees) [Link](#)

Promotion of Active Participation of Employees with Disabilities

At the domestic life insurance companies, not only do we proactively employ persons with disabilities, but we are also engaged in several activities geared toward "normalizing" the employment of persons with disabilities. We strive to create a comfortable working environment for persons with disabilities by conducting follow-up meetings with employees after they join the company and holding training courses on human rights awareness in order to deepen all employees' understanding of people with disabilities. As of June 2016, we employ 946 people with disabilities nationwide, or 2.23% of our entire workforce.

Please see the Dai-ichi Life website for details.



First floor of
Dai-ichi Seimei Hibiya Headquarters Building
"dl. Café" in front of the Imperial Palace

> Dai-ichi Life website (Active Participation of Employees with Disabilities) [Link](#)

Global Diversity

The Dai-ichi Life Group channels its energies into hiring international students and exchanging and developing top management at the divisional level inside and outside Japan, in addition to developing global human resources in Japan, to strengthen the entire Group's international competitiveness. Specifically, we promote dispatch of employees overseas for study or training, and conduct the Overseas Challenge Club for young people as a program for enhancing language skills and intercultural understanding by inviting teachers who are native speakers. In addition, we conduct short-term training in Japan for overseas group company employees and lectures by overseas group company managers, in an effort to promote mutual understanding among executives and employees and cultivation of a corporate culture that enhances the value of human capital and creates synergy for the entire Group.

Please see the Dai-ichi Life website for details.



Lecture by John D. Johns,
Chairman and CEO Protective Life

> Dai-ichi Life website (Global Diversity) [Link](#)

Work-Life Balance

In order to create an environment that encourages the realization of diversity and inclusion at the domestic life insurance group, we are committed to promoting work-life balance in two core ways: enriching our Family-Friendly System and working to transform work styles.

Please see the Dai-ichi Life website for details.

> [Dai-ichi Life website \(Work-Life Balance\)](#) 



Promotion of Work-Life Balance (Image)

LGBT Friendly

In addition to clearly laying out respect for basic human rights in the Dai-ichi Life Human Rights Declaration, we push forward initiatives aimed at becoming an LGBT*-friendly company as part of our effort to promote diversity and inclusion.

Please see the Dai-ichi Life website for details.

> [Dai-ichi Life website \(LGBT Friendly, Japanese\)](#) 



Participation in Tokyo Rainbow Pride Parade

* Normalization:

The concept that it is normal for society to fully include both people with disabilities and those without, respecting and supporting each other, and living together in harmony with each other and with the community.

* LGBT:

An acronym representing Lesbian, Gay, Bisexual and Transgender persons.

Initiatives for Society and Environment : Society



Society

Environment

Basic Policy -Solving Social Challenges by the Dai-ichi Life Group-

Through its life insurance business with a highly social and public nature, the Dai-ichi Life Group aims to grow continuously together with local and international communities as a good corporate citizen while helping them build a safe and comfortable lifestyle and society.

The Group strives to solve social challenges by providing its unique value mainly through the utilization of its unique know-how and resources under the three themes associated with the life insurance business.



Promoting
Health

Countries around the world each have their own health challenges.

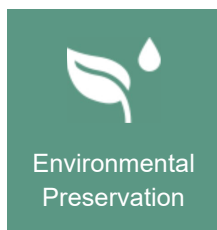
In developed countries where the sustainability of the social security system is in question due to factors such as a rapidly declining birth rate and aging society and an increase in the number of people suffering from lifestyle-related diseases even amid modern lifestyles, some people are unable to receive adequate medical care because of poverty stemming from economic disparity. In addition, emerging and developing countries are facing serious problems such as the spread of infectious diseases caused by deteriorating sanitary conditions and the inability of their people to receive appropriate treatment due to economic reasons. People of all countries and ages wish to live a healthy life, which leads to the future development of those countries. The Group will deliver peace of mind in the form of good health to customers through life insurance by putting customers' health first.



Creating an
Affluent
Next-Generation
Society

The "affluent next-generation society" the Group is aiming to realize is a society in which anyone can receive the necessary education and enjoy culture and arts in a living environment abounding with greenery while sharing "affluence" in various aspects which forms the foundation for growth of society.

Life insurance is a rare product that enables the company to have a long-term relationship with customers that may last several decades. In some cases the company moves forward together with customers for generations. The Group will strive to support child-rearing and the development of youth who will be the leaders of the next generation, in an effort to create and also develop a sustainable society.



Global warming is a global issue that has a serious impact on people's lives in the form of abnormal weather conditions and natural disasters, also significantly affecting the Dai-ichi Life Group's business. The Group carries out resource conservation and energy conservation as environmental preservation initiatives, and provides subsidies and awards to promote afforestation and greening activities. In addition, we continue initiatives that contribute to environmental preservation from many angles mainly through environmentally friendly real estate investment.

Targets and Progress (Society and Environment)

The targets and progress of Dai-ichi Life are as follows.

Effort Index	Explanation of the Index	Fiscal 2013	Fiscal 2014	Fiscal 2015	Target
Percentage of volunteer activity involvement	Percentage of departments (head office) in which 50% or more of employees participated in volunteer activities	39.7%	50.0%	65.4%	Fiscal 2016 70%

Specific Activities



Cooperation with Local Governments

Japan is said to lead the world as a nation confronted with various issues because it faces a wide range of social issues. The issues and their severity vary by region.

Dai-ichi Life leverages its strength of having approximately 1,300 unit offices and approximately 40,000 Total Life Plan Designers in all 47 prefectures across Japan to solve issues facing each region. In the health field, we have concluded cancer awareness agreements with local governments in 41 prefectures (as of June 2016) under which Total Life Plan Designers provide health and medical information to increase the number of people screened for cancer.

In addition, amid a sharp rise in households comprising only elderly, we concluded agreements aimed at preventing the isolation of elderly so that elderly can live with peace of mind in communities where they have called home for so long. We have established a system under which a Total Life Plan Designer cooperates with the local government whenever he or she notices something out of the ordinary with an elderly household. Furthermore, employees who have taken the Dementia Supporter Development Class and gained knowledge for deepening their understanding of dementia also carry out activities to deal with patients with dementia.

Other than that, we have established a cooperation system with local governments in a wide range of fields, including promoting work-life balance for companies and employees and activities to alert them about bank transfer scams. We have concluded a comprehensive partnership agreement with Hokkaido, Yamagata Prefecture, Kanagawa Prefecture and Mie Prefecture (as of June 2016) and conduct a host of activities in response to various issues of each region. Going forward, we will continue working to solve local issues together with local governments.



Chiba SSK Project Card
(Project for Preventing the Isolation of Elderly)



Cancer Information Leaflet by Prefecture (Image)

Initiatives to Support Child-Rearing

Since 2011, the Dai-ichi Life Group has been working to attract daycare and nursing facilities to open in the real estate properties it owns for the purpose of expanding acceptance of children waiting for enrollment in daycare and nursing facilities. Furthermore, given the serious shortage of after-school care programs, referred to as "the barriers of first grade and fourth grade," in recent years, we have also been making efforts to invite after-school day-care centers* since 2016. In addition, since 2013, the Dai-ichi Life Foundation has been providing subsidies to newly established daycare and nursing facilities for purchasing playground equipment and other items with a view to providing children quality daycare. Besides that, the Group is making concerted efforts for full-scale operation by initiatives such as continuous support through employee volunteer activities at the facilities it invited and subsidized, and collaboration and support with local governments to leverage throughout Japan successful examples of our advancement of female employees and activities to promote work-life balance.

The measures taken by the Group to deal with the declining birthrate, which also affects the life insurance business, aim at striking a balance between its core business and solving social challenges, such as contributing to improving business revenue including real estate rental revenue and stemming the falling birthrate. Going forward, the Group will comprehensively utilize its various resources to more effectively tackle issues.

* This initiative is the first of its kind in the life insurance industry in Japan (according to our research).



Uchu Daycare Kamakura in the Kamakura Dai-ichi Life Building



Employee volunteer activities in the facility

Network with Professional Medical Organizations

Dai-ichi Life has established a first-class information network in the insurance industry with professional medical organizations for the purpose of providing customers a wide range of medical information including correct knowledge and prevention methods of diseases. Specifically, we collaborate with professional organizations specializing in the three major illnesses (cancer, acute myocardial infarction, and stroke) and dementia, and geriatrics and gerontology to provide high-quality information through sales activities of Total Life Plan Designers, health seminars organized by the company, and consultation services for policyholders. Going forward, we will continue to make efforts so that customers can lead healthy lives through the company's activities.



Cancer seminar

Investment in Social Contribution-type Bonds

Dai-ichi Life invests in social contribution-type bonds as part of ESG investment and lending. Following investment (approximately USD100 million) in the Inclusive Business Bonds*¹ issued by the International Finance Corporation (IFC) in fiscal 2014, Dai-ichi Life purchased the entire amount (approximately USD50 million) of EYE Bonds*² issued by the Inter-American Development Bank (IDB) in July 2015 as it supports IDB's principle which aims at improving productivity and the lives of youth through education and employment support in Latin America and the Caribbean. Furthermore, in December 2015, Dai-ichi Life purchased the entire amount (approximately USD100 million) of the world's first Microfinance bonds*³ issued by the European Bank for Reconstruction and Development (EBRD) for institutional investors. By financially supporting the initiatives of international development financial institutions through investment in such social contribution-type bonds, Dai-ichi Life has found great social significance as an institutional investor.



Image of project supported by Inclusive Business Bonds



Image of project supported by EYE Bonds

*1 Inclusive business is an economically and socially sustainable business model with potential for scale that integrates low-income groups of the world into the business value chain. Inclusive Business Bonds were issued for the first time in the world for institutional investors, and the funds raised are provided as loans to the Inclusive Business Program led by IFC.

*2 Funds raised by EYE Bonds are provided as loans to EYE projects aimed at supporting (1) education, (2) youth, and (3) employment in Latin America and the Caribbean.

*3 Funds raised by Microfinance bonds are used for investment in and lending to micro or small-sized enterprises in developing countries which have difficulty in receiving adequate funding from private financial institutions.



Initiatives for InsTech

The Dai-ichi Life Group coined the term "InsTech" as a name for its initiatives to create innovation unique to the life insurance business from both Insurance business and Technology perspectives and makes Groupwide efforts to promote InsTech as a top-priority strategic issue. As part of this effort, we analyze medical big data and other information, including information of approximately 10 million customers held by Dai-ichi Life, which leads to the development of further risk-segmented products and promotion of health of subscribers. This enables us to push ahead with development of new products that contribute to healthier and longer lives. In August 2015, Neo First Life developed the "non-smoker discount" rider as the first initiative in the hope of supporting efforts to quit smoking, which is one of the elements in promoting health. In March 2016, Neo First Life developed the "health discount" rider as the second initiative in the hope of helping many customers live healthier and longer through improvement and maintenance of the health condition of those with chronic illnesses. At the same time, Neo First Life started new services that lead to healthier and longer lives through initiatives promoting the health of customers, including providing the benefit of allowing policyholders to use the recipe site, Tanita Employee Cafeteria, free of charge for six months as a service promoting the health of policyholders and a hospital charge prepayment service as a benefit payment service. Going forward, we will continue working to develop products and services that help maintain and promote the health of society and customers by promoting "InsTech" initiatives.



> [Click here for details](#)



Support to Rural Areas in Vietnam

Since 2014 Dai-ichi Life Vietnam has been working on "The Bridge Building Project – Million Bricks for a Happy Life" in which concrete bridges are built in remote rural areas in Vietnam. In the rural areas in Vietnam, since simple wooden bridges are often used, the vulnerability of the bridges and also the safety of the people crossing the bridges when flooding occurs during the rainy season had been a concern. This project contributes to the improvement of approximately 20,000 local people's lives in a total of 10 provinces. In addition, this project involves not only donation activities but also voluntary participation of more than 300 Dai-ichi Life Vietnam staff and financial consultants in actual construction of the bridges. These efforts were highly evaluated, and as a result, Dai-ichi Life Vietnam received the CSR Award (for the second time) in 2015.



Bridge construction site

* The Asia Insurance Industry Awards is the annually-held, largest contest of the Asian insurance industry, organized by the Asia Insurance Review, a prestigious insurance magazine in Asia based in Singapore. Dai-ichi Life Vietnam was the only company awarded the Corporate Social Responsibility Award among the life and non-life insurance companies.



Educational Support in India

Star Union Dai-ichi Life proactively works for the development of India's next generation. In fiscal 2015, Star Union Dai-ichi Life repaired school facilities, supplied fixtures and equipment, and installed water supply facilities and computer rooms, as well as presented school supplies to students of schools in Mopuri and Borgaon. In addition, Star Union Dai-ichi Life provides annual tuition support to students in India, as well as educational support including donation of picture books to kindergartens and elementary schools.



Presentation of school supplies



Environmentally Friendly Real Estate Investment

> [Click here for details](#)



Planting Mangrove Trees (Indonesia)

> [Click here for details](#)

Initiatives for Arts, Music and Sports

Arts



VOCA Exhibition / Gallery 

Music



NPO Triton Arts Network 



Salzburg Mozarteum Foundation 

Sports



Dai-ichi Life All Japan Elementary School Student Tennis Tournament Championships 



Dai-ichi Life Group Women's Track & Field Team 

Initiatives for Society and Environment : Environment



Society

Environment

Basic Policy

Recognizing that, as a corporation, we have a social responsibility to help protect the global environment and build a recycling-oriented society, Dai-ichi Life works collectively to protect and conserve the environment and reduce environmental impacts based on our Group Action Principles for Environmental Initiatives. Given that environmental problems are a factor in people's health, we see this objective as having a close affinity with our core business of life insurance. As a global insurance group, Dai-ichi Life intends to continue with its environmental initiatives to help achieve a sustainable society in which social and economic progress are in harmony with the global environment.

Targets and Progress

The table below lists the targets set by Dai-ichi Life and the progress it has made toward achieving them.

Measure	Definition	FY2013	FY2014	FY2015	Targets
CO2 emissions	Total CO2 emissions from the Company's investment property, business-use property, and welfare property*1	144,000 t-CO2	141,000 t-CO2	137,500 t-CO2	154,560 t-CO2 *2 in FY2017
Total paper usage	Total amount of paper used at the Group companies (photocopy paper, pamphlets, policy illustration (policy overview), etc.)	8,116t	6,509t	6,291t	6,388t *2 in FY2017

*1 Calculated based on the provisions of Article 7, paragraph 3 of the Act on the Rational Use of Energy ("Energy-saving Act"). Total emissions in each fiscal year have been recalculated by applying the fiscal 2009 coefficient.

*2 Targets in the 2015-2017 Medium-term Environmental Effort Plan. The target for CO2 emissions was exceeded, and the Company continues to take steps to achieve further reductions.

Specific Activities

Reducing CO2 Emissions

To help prevent global warming, Dai-ichi Life is taking steps to cut its greenhouse gas emissions that include reducing energy use in its business activities. The company is engaged in "Cool Biz" and other ongoing group-wide energy efficiency initiatives, with a focus on rigorous measures to rationalize use of building facilities such as lighting and air conditioning. It is switching to energy-efficient facilities and equipment that reduces the load on the environment in its new and refurbished buildings, including LED lighting and efficient air conditioners and heat storage systems.



Reducing Paper Usage

The Dai-ichi Life group uses a large number of printed and other documents in its activities. Accordingly, it is taking steps, both company-wide and all the way down to the level of individual employees, to cut its consumption of resources by reducing use of paper, increasing use of recycled paper, promoting green procurement of business consumables and other materials, and encouraging the recycling of waste. Steps aimed at reducing paper use include adopting electronic application forms and reducing the variety of paper-based documents, such as pamphlets and other material intended for customers and also in-house reports. In addition to use of projectors at company meetings to reduce the distribution of printed documents, Dai-ichi Life is also boosting efforts throughout the group aimed at reducing use of printer and copier paper, including the use of electronic documents in business processes and such voluntary reduction initiatives by executives and staff as making extensive use of double-sided copying and two-in-one printing.



Policy guide – terms and conditions DVD (left)
and use of DL Pad to fill out forms (right)

Environmentally Conscious Real Estate Investing

As the owner of 274 investment properties in Japan (as of March 2016), Dai-ichi Life is taking steps to save energy in terms of both its choice of building facilities and how they are used. In addition to installing efficient equipment to improve environmental performance in new buildings or when renovating or refurbishing, facilities-related initiatives also include striving to create "greener" buildings. In terms of routine building operation and management, energy savings are being achieved through ongoing improvements made in collaboration with management companies such as Dai-ichi Building.



Tokyo Square Garden (Chuo-ku, Tokyo)
Kyobashi no oka garden

Mangrove Planting (Indonesia)

Dai-ichi Life and Panin Dai-ichi Life have engaged in an environmental conservation program that involves planting mangrove seedlings. Other activities aimed at protecting the natural environment include sponsoring tree-planting organizations.



Mangrove planting in progress

Initiatives for Health



Basic Policy

The life insurance business that plays a role of complementing the social security system constitutes the core business of the Dai-ichi Life Group. We believe the Group's social responsibility is to enhance the sustainability of Japan's social security system by promoting public health. To this end, the Group takes initiatives that contribute to promoting health of people in local communities as well as engages in health management while deeming it important to promote the mental and physical health of employees.

External Initiatives (for Customers and People in Local Communities)

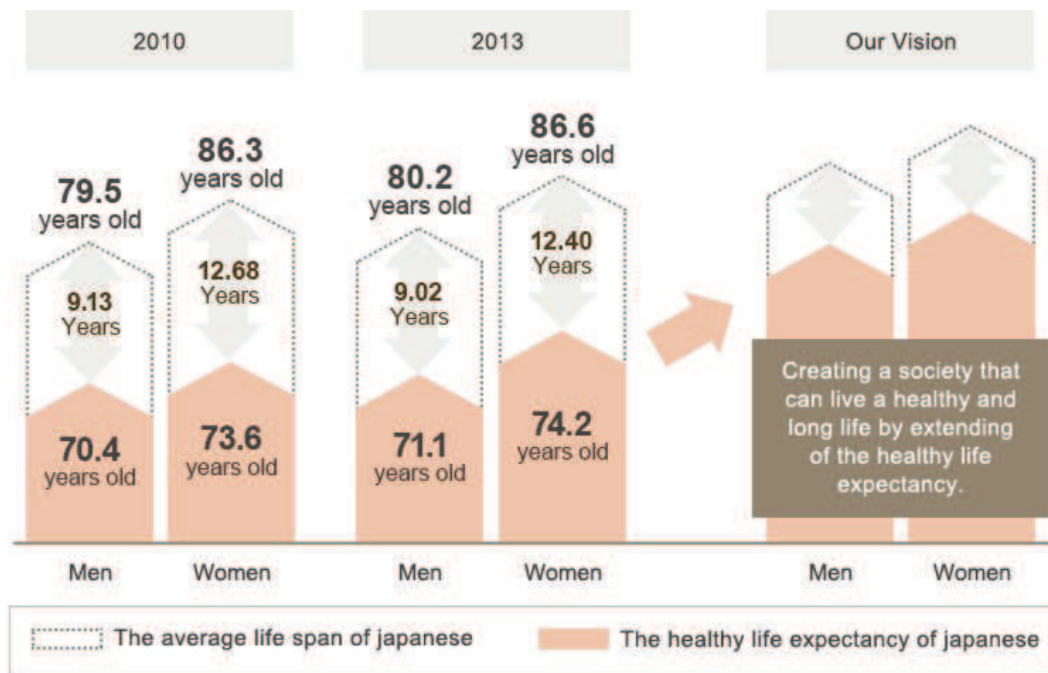
Basic Policy

The Dai-ichi Life Group offers peace of mind through its primary business of life insurance and also takes various initiatives to extensively support customers and the public in promoting health from the position of complementing the social security system.

Our Vision

We aim to have the healthy life expectancy being extending by providing timely health-and-medical information and cooperating with local governments in promotion activities for preventing the three major illnesses and dementia and so on. In addition, we aim to solve national-scale problems such as stabilization of the social security system and suppression of medical expenses.

The healthy life expectancy means average number of years that a person can expect to live a healthy and independently life in both mind and body. Extending the healthy life expectancy and shortening the difference between the average life span and the healthy life expectancy means to realize a longer and healthier life.



* Reference: The Committee on Regional Public Health Services and Health Promotion, Health Science Council of MHLW (October 1, 2014)

Specific Initiatives

Provision of information in cooperation with professional medical organizations and local governments

We have concluded agreements with professional medical organizations and local governments of 41 prefectures (as of June 2016), and the Group's employees provide customers throughout Japan with the latest health and medical information.

Each local government faces unique challenges, including the low cancer screening rates and the high mortality rates from the three major illnesses. To overcome these challenges, we hold seminars to educate people in local communities in cooperation with professional medical organizations and provide tools for preventing and educating them on such illnesses. Last year, we held 384 seminars across Japan, providing information to about 33,000 people.

See [here](#) for details about initiatives concerning agreements with local governments.



Educational activities in cooperation with local governments

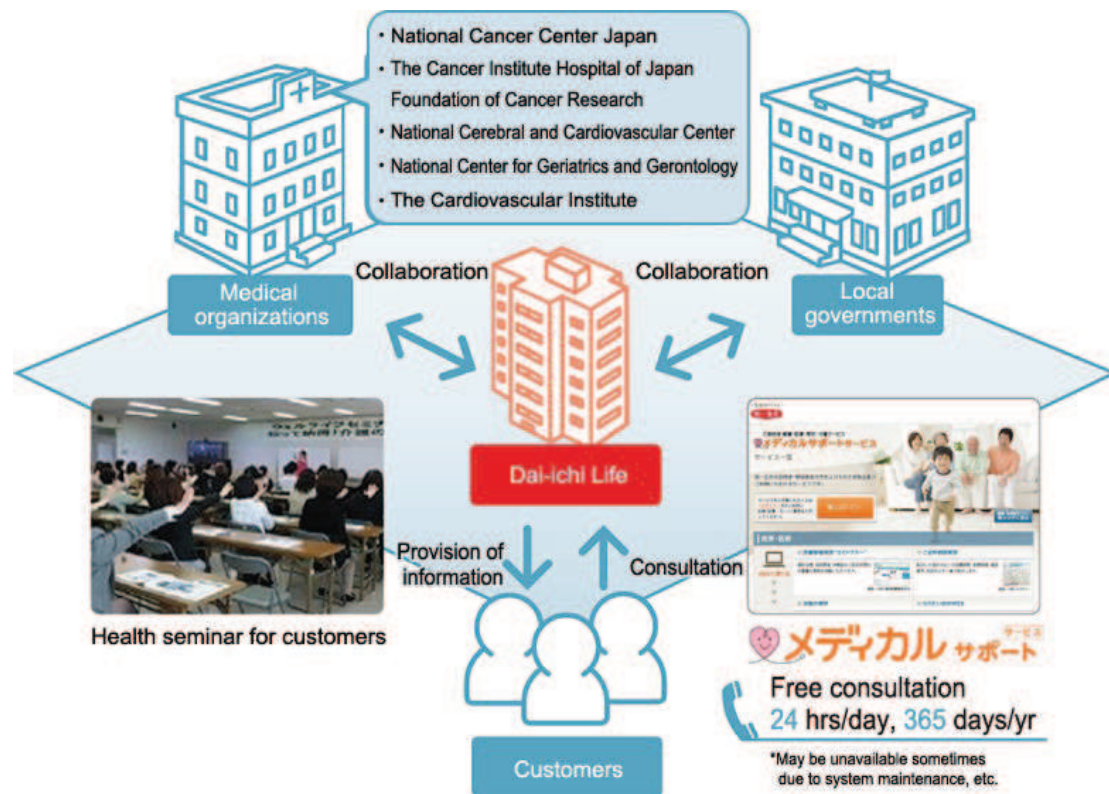
Provision of health and medical and nursing care services

We provide advice and information on health, child care, and nursing care to Dai-ichi Life's customers via telephone and online 24 hours a day, 365 days a year. Through this service, we endeavor to relieve customers' anxiety stemming from their daily lives by utilizing our information and network. Since December 2014, we have also expanded services targeted at seniors who are expected to continue increasing in the future.



Leaflet on Service (Image)

We provide information to customers under the following structure by taking the initiatives above.



Internal Initiatives (for Employees)

Basic Policy

Promoting health has been positioned as an important management issue for the Dai-ichi Life Group so that the Group can fulfill its social responsibilities when responding to customers who are hoping to improve their health. This is based upon the awareness that Group officers and employees need to have a high level of personal interest in health and medical matters. Promoting health is carried out consistently in a top-down manner, from management to each workplace, using an organized structure for health productivity management promoting health management and clarifying the Group's management philosophy toward health.

Targets and Progress

The targets and progress of Dai-ichi Life are as follows.

Effort Index	Explanation of the Index	Fiscal 2013	Fiscal 2014	Fiscal 2015	Target ^{*2}
Percentage of employees maintaining a desirable body weight	Percentage of employees with a BMI ^{*1} score of less than 25	Men: 69.8% Women: 77.9%	Men: 70.6% Women: 77.9%	Men: 70.7% Women: 77.5%	Fiscal 2017 Men:71.1% Women:79.2%
Percentage of employees doing regular exercise	Percentage of employees continuing more than 30-minute exercise twice or more per week for one year or more	Men: 25.8% Women: 14.4%	Men: 34.7% Women: 27.1%	Men: 36.6% Women: 27.3%	Fiscal 2017 Men:36.8% Women:29.1%
Smoking rate	Percentage of smokers	Men: 31.9% Women: 27.7%	Men: 31.0% Women: 27.6%	Men: 30.7% Women: 26.5%	Fiscal 2017 Men:24.7% Women:22.4%

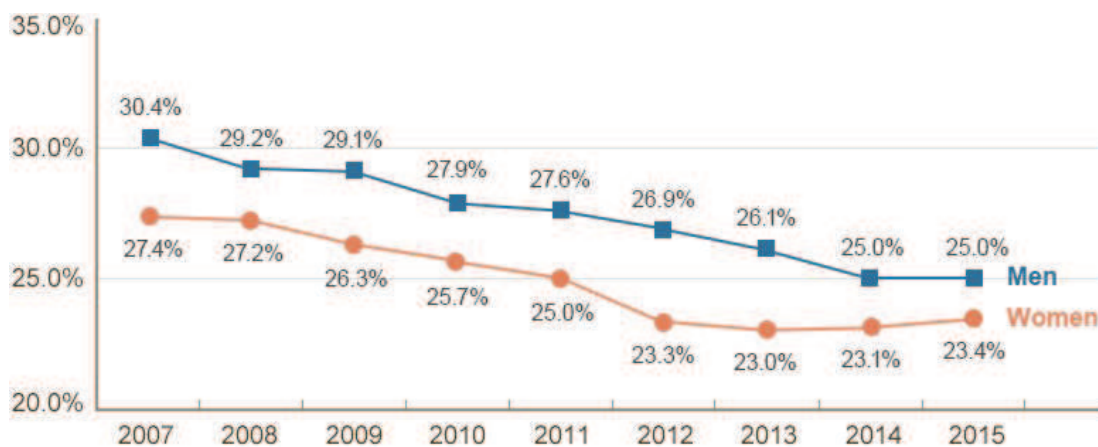
*1 BMI is the degree of obesity calculated from height and weight (BMI of 25 or more is classified as obesity).

*2 Targets in the 2015-2017 Medium-term Effort Plan for Promoting Health (Percentage of employees doing regular exercise: A new target for fiscal 2016 has been adopted, as the target was exceeded for men.) The target is set by counting backward and dividing the target for 2022 in the Healthy Japan 21 (second campaign) of the Ministry of Health, Labour and Welfare proportionally into the relevant periods.

Specific Activities

Initiatives for Undergoing Medical Checkup

By thoroughly recommending the undertaking of further medical examinations ("secondary examinations") after regular medical checkups, and by also thoroughly recommending the undertaking of special checkups and special health guidance sessions in response to metabolic syndrome, the Dai-ichi Life Group has worked to lower the prevalence of abnormal findings* discovered during the regular checkups of its employees. The Dai-ichi Life Group is also placing emphasis on encouraging its employees to undergo screening for various forms of cancer. In particular, as a result of mobile screening centers for breast cancer called, "MammoBus," that have operated in approximately 320 locations nationwide, the employee screening rate is approximately 50%, twice of the national average.



Prevalence of Abnormal Findings by Gender of the Dai-ichi Life Group (Statutory Items Only)

* Prevalence of abnormal findings = Number of people identified as "Requiring examination" or "Requiring detailed testing" or "Undergoing treatment" / Total number of people undergoing medical checkups

Lifestyle Improvement Initiatives

At the Dai-ichi Life Group, health seminars and health indicator measurement gatherings are held for health issues of each office throughout Japan as an opportunity for employees to improve their lifestyles. In addition, as an anti-smoking initiative, we have expanded "smoking-free day," which falls on the 22nd of every month as promoted by the Tobacco Control Medical-Dental Research Network* to include all days of the month with a two (2nd, 12th, 22nd). Activities include closing of some of the smoking rooms. Posters that highlight the importance of quitting smoking are also displayed to proactively raise awareness of quitting smoking.

Since fiscal 2014, we have promoted a company-wide approach to health advancement that includes making one month in the fall of every year Dai-ichi Life health advancement month, during which the health advancement campaign and health events are held.

For details, please see the Dai-ichi Life website.

> Dai-ichi Life website [\[Link\]](#)

* [Tobacco Control Medical-Dental Research Network website \(Japanese\)](#) [\[Link\]](#)



Initiatives for Health Advancement Month

Recognition from Society

Assessment of the Dai-ichi Life Group by Society and Major Awards Received

Organizer	Assessment/Award	Recipient
Finance Asia	Best FIG DEAL	Dai-ichi Life
Kids Design Association	9th Kids Design Award KDA Chairman's Award (Inviting daycare facilities to open in buildings owned by Dai-ichi Life)	Dai-ichi Life
HDI "Help Desk Institute" - Japan	HDI Help Desk Ranking 3-star certified	Dai-ichi Life
Daiwa Investor Relations	Internet IR Award Excellence Award	Dai-ichi Life
Nikkei Business Publications, Inc.	Survey on Female Workers' Workplace Opportunities: 1st among insurance, securities and other financial industries, 5th in overall ranking	Dai-ichi Life
Ministry of Health, Labour and Welfare (certified by the Minister of Health, Labour and Welfare)	Obtained "Platinum Kurumin" certification	Dai-ichi Life
Japan Industrial Association	Companies and persons of merit commemorating the 35th anniversary of the qualification system for Advisory Specialist for Consumers' Affairs Minister of Economy, Trade and Industry Award	Dai-ichi Life
Gender Equality Bureau Cabinet Office	Award for leading companies in which women shine The Minister of State for Special Missions Award	Dai-ichi Life
Japan Women's Innovative Network	2016 J-Win Diversity Award First Prize of Company Award, Advanced Category	Dai-ichi Life
Toyo Keizai, Inc.	CSR Corporate Ranking 4th among financial institutions	Dai-ichi Life
Nikkei Inc.	Corporate ranking in Nikkei Environmental Management Survey: 11th among financial institutions	Dai-ichi Life

Organizer	Assessment/Award	Recipient
Association of Consumer Affairs Professionals (ACAP)	"Consumer-Oriented Activities Award" of the 1st Commendation of Consumer-oriented Activities by ACAP (consumer education activities using consumer education materials)	Dai-ichi Life
Japan Association for UNHCR	Certificate of commendation for fundraising activities to support refugees	Dai-ichi Life
HDI "Help Desk Institute" - Japan	HDI Help Desk Ranking 5-star certified	Neo First Life
R&I	R&I Fund Award 2016, 10th Year Special Prize, The First Prize of Japanese Bond Fund received in "DLIBJ Bond Open (Middle)" and other 10 categories	DIAM Asset Management
Morningstar	Fund of the Year 2015, International-Stock Fund Devision received in "Medical Science Fund" and one other category	DIAM Asset Management
Lipper	Lipper Fund Award 2016, Equity Japan Small and Mid Caps, Best Fund Over 5 years received in "DIAM Small Cap Fund" and six other categories	DIAM Asset Management
The Cincinnatti Enquirer	Top Work Places	Protective Life
Birmingham Business Journal	Birmingham's Healthiest Employers	Protective Life
American Heart Association	Gold Fit Friendly Worksite	Protective Life
Smart Investor Blue Ribbon Awards	Best Income Protection Policy 2015	TAL
Canstar	Accelerated Protection - Outstanding Value Life Insurance Australia	TAL
Canstar	Accelerated Protection - Outstanding Value Income Protection	TAL
Canstar	Accelerated Protection - Term Life	TAL
Canstar	Accelerated Protection - Trauma	TAL
AB&F	Life Insurance Company of the Year 2015	TAL
Vietnam Young Entrepreneurs Association	Top 100 best brands of Vietnam Gold Star 2015 award	Dai-ichi Life Vietnam
Vietnam Economic Times	Golden Dragon Award 2015	Dai-ichi Life Vietnam
Asia Insurance Review	19th Asia Insurance Industry Awards 2015 - Corporate Social Responsibility Award	Dai-ichi Life Vietnam

Organizer	Assessment/Award	Recipient
Investor	2015 The Best Life Insurance Company	Panin Dai-ichi Life
Infobank	2015 The Best Sharia Unit-Life Insurance Company	Panin Dai-ichi Life
Fintellect	Life Insurance Company of the Year ~Small/Medium Companies Category	Star Union Dai-ichi Life
The Federation of Indian Chambers of Commerce and Industry	The Winner in Unlisted Companies - Private Sector	Star Union Dai-ichi Life
UBM India	Giving Back 2015-CSR NGO Awards	Star Union Dai-ichi Life
Office of The Consumer Protection Board	Outstanding Consumer Protection Contact Center 2015	Ocean Life
The Ministry of Public Health in Thailand	Employee Skill Development Award	Ocean Life
Lipper	Lipper Fund Awards 2016 Mixed-Asset Target Allocation Moderate Funds 10 Years Received in "Janus Balanced Fund, D" and two other categories	Janus
American Financial Technology	American Financial Technology Awards 2015 Most Cutting-Edge IT Initiative 「eQuantum」	Janus

* The company names of organizers and recipients are at the time.

Inclusion in the SRI Indices

The Dai-ichi Life Holdings is included in domestic and overseas socially responsible investment (SRI) indices (stock price indices) such as the FTSE4Good Index Series (UK) and the Morningstar Socially Responsible Investment Index (MS-SRI) (Japan) (as of October 2016).

Dai-ichi Life has also been selected as a year book member in the "Sustainability Year Book 2016" issued by RobecoSAM in January.



Previous Recognition

- > 2014
- > 2013

Participation in External Initiatives

Dai-ichi Life promotes activities aiming to achieve a sustainable society through participation in domestic and overseas initiatives.

The United Nations Global Compact (UNGC)

The United Nations Global Compact comprises 10 principles on human rights, labour, the environment, and anti-corruption, proposed by the then UN Secretary-General Kofi Annan. It encourages participating companies to behave as good members of society, aiming to achieve sustainable growth. Dai-ichi Life endorsed the principles and joined the initiative in May 2014.

- > UN Global Compact's 10 principles
- > UN Global Compact [🔗](#)



Women's Empowerment Principles (WEPs)

The Women's Empowerment Principles (WEPs) are a set of principles of corporate behavior created jointly by UN Women, a UN organization working for gender equality and women's empowerment, and the UNGC. The WEPs specify the development of labour and social environments in which women are able to fulfill their potential and improve their abilities, with their efforts fairly appraised. Dai-ichi Life endorsed the principles and signed a Statement of Support for the Women's Empowerment Principles in December 2012.

- > Women's Empowerment Principles [🔗](#)



The United Nations Environment Programme Finance Initiative (UNEP FI)

The United Nations Environment Programme Finance Initiative (UNEP FI) is an international network of financial institutions aiming at sustainable development that comprises financial institutions. It seeks to achieve economic development and sustainable development where the environment and sustainability are compatible, and promotes various business operations and services of financial institutions that take such aim into account. In the Dai-ichi Life Group, TAL endorsed the initiative and signed the Principles for Sustainable Insurance (PSI) of this initiative.

- > The United Nations Environment Programme Finance Initiative [🔗](#)

Principles for Sustainable Insurance (PSI)

The Principles for Sustainable Insurance (PSI) declare that insurance companies will consider ESG issues in their business operations and were established by the United Nations Environment Programme Finance Initiative (UNEP FI) in June 2012. In the Dai-ichi Life Group, TAL endorsed and signed the principles.

> [Principles for Sustainable Insurance](#)

The United Nations Principles for Responsible Investment (PRI)

The United Nations Principles for Responsible Investment (PRI) is an initiative that advocates the incorporation of Environmental, Society and Governance (ESG) issues by institutional investors into their investment decision-making process with a view to realizing a sustainable society.

In the Dai-ichi Life Group, four companies including Dai-ichi Life, Asset Management One, and Janus Capital Management LLC endorsed and signed the principles.

Signatory of:



> [The United Nations Principles for Responsible Investment](#)

Montreal Carbon Pledge

Montreal Carbon Pledge is a new initiative for reducing greenhouse gas emissions (CO2e) that was established in September 2014 at the annual meeting held by the United Nations Principles for Responsible Investment (PRI) in Montreal, Canada. Institutional investors who endorsed the pledge need to understand and disclose greenhouse gas emissions of part or all of the stock portfolios they manage themselves. In the Dai-ichi Life Group, Asset Management One endorsed the pledge.



> [Montreal Carbon Pledge](#)

Principles for Financial Action Towards a Sustainable Society (Principles for Financial Action for the 21st Century)

The Principles for Financial Action for the 21st Century provide action guidelines for the overall CSR of financial institutions wishing to play a role and take responsibilities necessary for the formation of a sustainable society. Dai-ichi Life participated in the development of the principles as a member of the draft committee and signed up in November 2011. In addition, Neo First Life endorsed and signed the principles.



> [Principles for Financial Action for the 21st Century](#)

Corporate Governance Code

Corporate governance is a structure for transparent, fair, timely and decisive decision-making by companies, taking into account the perspectives of shareholders and customers, employees and local communities, among others. The Corporate Governance Code aims at the development of companies, investors and the economy as a whole through the promotion of self-motivated actions of companies so that they achieve sustainable growth and enhance corporate value over the medium- to long-term. In order to establish sound and highly transparent corporate governance and

appropriately govern group companies, Dai-ichi Life Holdings has formulated the Corporate Governance Policy based on the Corporate Governance Code in an effort to achieve sustainable growth of companies.

- > To see the Corporate Governance Code, click here (Dai-ichi Life HD website link). [↗](#)
- > Japan Exchange Group (Corporate Governance) [↗](#)

Principles for Responsible Institutional Investors (Japan's Stewardship Code)

Japan's Stewardship Code states that "stewardship responsibilities" refers to the responsibilities of institutional investors to enhance the medium- to long-term investment return for their clients and beneficiaries (including ultimate beneficiaries) by improving and fostering the investee companies' corporate value and sustainable growth through constructive engagement, or purposeful dialogue, based on in-depth knowledge of the companies and their business environment.

In the Dai-ichi Life Group, two companies including Dai-ichi Life and Asset Management One agree with and publicly accept the Principles for Responsible Institutional Investors.

- > To see Dai-ichi Life's Initiatives under Japan's Stewardship, click here (Dai-ichi Life website link). [↗](#)
- > To see Asset Management One's Initiatives under Japan's Stewardship, click here (Japanese). [↗](#)
- > Financial Services Agency, The Japanese Government (Japan's Stewardship Code) [↗](#)

The Industrial Federation for Human Rights, Tokyo

The Industrial Federation for Human established in November 1979, and now consists of 125 companies (as of May 2016), most of which are headquartered in Tokyo. Under its basic philosophy of voluntary management and full participation, the federation actively tries to resolve the issue known as Dowa, a discrimination issue in Japan, and other human rights issues.

Dai-ichi Life endorses and participates in their initiative.

Keidanren Committee on Nature Conservation (KCNC)

Keidanren One Percent Club

Council for Better Corporate Citizenship (CBCC)

The Keidanren Committee on Nature Conservation (KCNC) provides financial support to NPOs/NGOs working on the conservation of biodiversity and nature through the Keidanren Nature Conservation Fund (KNCF), as well as promotes companies' awareness, and exchange and cooperation with NPOs/NGOs.

The Keidanren One Percent Club provides information on social contribution activities carried out by companies to promote social contribution activities by companies, and acts as a coordinator for cooperation among companies and NPOs/NGOs.

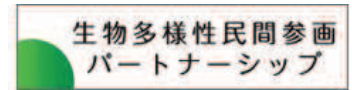
The Council for Better Corporate Citizenship (CBCC) is an organization established by Keidanren that holds lectures and other events pertaining to CSR, promotes exchanges and collaboration with overseas CSR-related organizations, and conducts studies and research by dispatching delegates abroad.

Dai-ichi Life endorses and participates in these organizations.

- > Keidanren Committee on Nature Conservation [↗](#)
- > Keidanren One Percent Club (Japanese only) [↗](#)
- > Council for Better Corporate Citizenship [↗](#)

Japan Business and Biodiversity Partnership

The Japan Business and Biodiversity Partnership was established in October 2010 upon the 10th meeting of the Conference of the Parties to the Convention on Biological Diversity by businesses operators who endorsed the Japan Business and Biodiversity Partnership Action Policy, as well as economic organizations, NPOs/NGOs, governments and other parties who have the intention of supporting the initiatives of such business operators. In the Dai-ichi Life Group, three companies, namely Dai-ichi Life, Neo First Life and Dai-ichi Life Research Institute, endorse and participate in the partnership.



> [Japan Business and Biodiversity Partnership](#) 

KENKO Enterprise Group

The KENKO Enterprise Group was established in June 2015 by companies actively working to promote employee's health advancement through the leadership of their executive management. The goal of this group is to unite the efforts of participating companies to address common health advancement themes and increase the level of efforts through mutual benchmarking. Through the provision of information based on activities not only to member companies but also to non-member companies, this group seeks to contribute to extending the healthy life expectancy of Japan as a whole. Dai-ichi Life endorses and participates in this initiative.

