

# GRI Content Index

Sustainability Reports is based on the Core option of the Sustainability Reporting Guidelines. Therefore, only material aspects (that were selected as material issues for the Dai-ichi Life Group) are disclosed in Specific Standard Disclosure.

GRI Standards

G4 Guidelines

## GENERAL DISCLOSURES

### Organizational profile

GRI Standard / Disclosure			Page number(s) and / or URL(s)	Omission
GRI 102: GENERAL DISCLOSURES 2016	102-1	Name of the organization	> Corporate Profile	
	102-2	Activities, brands, products, and services	> List of Group Companies	
	102-3	Location of headquarters	> Corporate Profile	
	102-4	Location of operations	> List of Group Companies	[Number of countries where the organization operates] is not reported.
	102-5	Ownership and legal form	> Corporate Profile > Basic Stock Information	
	102-6	Markets served	> List of Group Companies	
	102-7	Scale of the organization	> Corporate Profile > List of Group Companies > Sustainability Data (Employees) > Financial Highlights: Dai-ichi Life Holdings (Consolidated)	

GRI Standard / Disclosure			Page number(s) and / or URL(s)	Omission
	102-8	Information on employees and other workers	> Sustainability Data (Employees)	
	102-9	Supply chain	> Stakeholder Communication	
	102-10	Significant changes to the organization and its supply chain	There have been no material restatements during the period	
	102-11	Precautionary Principle or approach	> Risk Management	
	102-12	External initiatives	> Participation in External Initiatives	
	102-13	Membership of associations	> Participation in External Initiatives	

## Strategy

GRI Standard / Disclosure			Page number(s) and / or URL(s)	Omission
GRI 102: GENERAL DISCLOSURES 2016	102-14	Statement from senior decision-maker	> Message from the President	

## Ethics and integrity

GRI Standard / Disclosure			Page number(s) and / or URL(s)	Omission
GRI 102: GENERAL DISCLOSURES 2016	102-16	Values, principles, standards, and norms of behavior	> Group Sustainability Approach	


## Governance


GRI Standard / Disclosure			Page number(s) and / or URL(s)	Omission
GRI 102: GENERAL DISCLOSURES 2016	102-18	Governance structure	> Corporate Governance Structure > Structure	

## Stakeholder engagement

GRI Standard / Disclosure			Page number(s) and / or URL(s)	Omission
GRI 102: GENERAL DISCLOSURES 2016	102-40	List of stakeholder groups	> Stakeholder Communication	
	102-41	Collective bargaining agreements	> Employees (Labor Union) > Financial Highlights: Dai-ichi Life Holdings (Consolidated)	
	102-42	Identifying and selecting stakeholders	> Stakeholder Communication > Handling of Antisocial Forces	
	102-43	Approach to stakeholder engagement	> Stakeholder Communication > Sustainability Data (Interactions with Customers)	
	102-44	Key topics and concerns raised	> Stakeholder Communication > Initiatives for Customers > Sustainability Data (Interactions with Customers)	


## Reporting practice

GRI Standard / Disclosure			Page number(s) and / or URL(s)	Omission
GRI 102: GENERAL DISCLOSURES 2016	102-45	Entities included in the consolidated financial statements	> Corporate Profile	
	102-46	Defining report content and topic Boundaries	> Process for Identifying Material Issues > The Comparison Chart of the Dai-ichi Life Group's material issues (GRI, ISO26000) (193KB) 	

GRI Standard / Disclosure		Page number(s) and / or URL(s)	Omission	
	102-47	List of material topics	<ul style="list-style-type: none"> <li>&gt; Process for Identifying Material Issues</li> <li>&gt; The Comparison Chart of the Dai-ichi Life Group's material issues (GRI, ISO26000) (193KB) </li> </ul>	
	102-48	Restatements of information	There have been no material restatements during the period	
	102-49	Changes in reporting	There have been no material restatements during the period	
	102-50	Reporting period	> Sustainability Reports	
	102-51	Date of most recent report	> Sustainability Reports	
	102-52	Reporting cycle	> Sustainability Reports	
	102-53	Contact point for questions regarding the report	> Sustainability Reports	
	102-54	Claims of reporting in accordance with the GRI Standards	GRI Standard	
	102-55	GRI content index	GRI Standard	
	102-56	External assurance	> Initiatives for Society and Environment: Greenhouse Gas Emissions Verification Report	

## MATERIAL TOPICS


### ECONOMIC PERFORMANCE

GRI Standard / Disclosure			Page number(s) and / or URL(s)	Omission
GRI 103: MANAGEMENT APPROACH 2016	103-1	Explanation of the material topic and its Boundary	<ul style="list-style-type: none"> <li>&gt; Process for Identifying Material Issues</li> <li>&gt; The Comparison Chart of the Dai-ichi Life Group's material issues (GRI, ISO26000) (193KB) </li> </ul>	
	103-2	The management approach and its components	<ul style="list-style-type: none"> <li>&gt; Message from the President</li> <li>&gt; Strategy</li> </ul>	
GRI 201: ECONOMIC PERFORMANCE 2016	201-1	Direct economic value generated and distributed	<ul style="list-style-type: none"> <li>&gt; Financial Information</li> </ul>	


### ANTI-CORRUPTION

GRI Standard / Disclosure			Page number(s) and / or URL(s)	Omission
GRI 103: MANAGEMENT APPROACH 2016	103-1	Explanation of the material topic and its Boundary	<ul style="list-style-type: none"> <li>&gt; Process for Identifying Material Issues</li> <li>&gt; The Comparison Chart of the Dai-ichi Life Group's material issues (GRI, ISO26000) (193KB) </li> </ul>	
	103-2	The management approach and its components	<ul style="list-style-type: none"> <li>&gt; Compliance</li> </ul>	
GRI 205: ANTI-CORRUPTION 2016	205-1	Operations assessed for risks related to corruption	<ul style="list-style-type: none"> <li>&gt; Compliance</li> </ul>	[Total number and percentage of operations assessed for risks related to corruption] is not reported.
	205-3	Confirmed incidents of corruption and actions taken	There have been no material restatements during the period	


## ANTI-COMPETITIVE BEHAVIOR

GRI Standard / Disclosure			Page number(s) and / or URL(s)	Omission
GRI 103: MANAGEMENT APPROACH 2016	103-1	Explanation of the material topic and its Boundary	<ul style="list-style-type: none"> <li>&gt; Process for Identifying Material Issues</li> <li>&gt; The Comparison Chart of the Dai-ichi Life Group's material issues (GRI, ISO26000) (193KB) </li> </ul>	
	103-2	The management approach and its components	<ul style="list-style-type: none"> <li>&gt; Compliance</li> </ul>	
GRI 206: ANTI-COMPETITIVE BEHAVIOR 2016	206-1	Legal actions for anti-competitive behavior, anti-trust, and monopoly practices	There have been no material restatements during the period	


## MATERIALS

GRI Standard / Disclosure			Page number(s) and / or URL(s)	Omission
GRI 103: MANAGEMENT APPROACH 2016	103-1	Explanation of the material topic and its Boundary	<ul style="list-style-type: none"> <li>&gt; Process for Identifying Material Issues</li> <li>&gt; The Comparison Chart of the Dai-ichi Life Group's material issues (GRI, ISO26000) (193KB) </li> </ul>	
	103-2	The management approach and its components	<ul style="list-style-type: none"> <li>&gt; Group Sustainability Approach</li> <li>&gt; Structure</li> <li>&gt; Initiatives for Society and Environment</li> </ul>	
GRI 301: MATERIALS 2016	301-1	Materials used by weight or volume	<ul style="list-style-type: none"> <li>&gt; Sustainability Data (Environmental Initiatives)</li> </ul>	

## ENERGY

GRI Standard / Disclosure			Page number(s) and / or URL(s)	Omission
GRI 103: MANAGEMENT APPROACH 2016	103-1	Explanation of the material topic and its Boundary	<ul style="list-style-type: none"> <li>&gt; Process for Identifying Material Issues</li> <li>&gt; The Comparison Chart of the Dai-ichi Life Group's material issues (GRI, ISO26000) (193KB) </li> </ul>	
	103-2	The management approach and its components	<ul style="list-style-type: none"> <li>&gt; Group Sustainability Approach</li> <li>&gt; Structure</li> <li>&gt; Initiatives for Society and Environment</li> </ul>	
GRI 302: ENERGY 2016	302-1	Energy consumption within the organization	<ul style="list-style-type: none"> <li>&gt; Sustainability Data (Environmental Initiatives)</li> </ul>	
	302-2	Energy consumption outside of the organization	<ul style="list-style-type: none"> <li>&gt; Sustainability Data (Environmental Initiatives)</li> </ul>	

## WATER

GRI Standard / Disclosure			Page number(s) and / or URL(s)	Omission
GRI 103: MANAGEMENT APPROACH 2016	103-1	Explanation of the material topic and its Boundary	<ul style="list-style-type: none"> <li>&gt; Process for Identifying Material Issues</li> <li>&gt; The Comparison Chart of the Dai-ichi Life Group's material issues (GRI, ISO26000) (193KB) </li> </ul>	
	103-2	The management approach and its components	<ul style="list-style-type: none"> <li>&gt; Group Sustainability Approach</li> <li>&gt; Structure</li> <li>&gt; Initiatives for Society and Environment</li> <li>&gt; The Dai-ichi Life Insurance Company, For Environment &gt; Environmental Action <a href="#">↗</a></li> </ul>	
GRI 303: WATER 2016	303-1	Water withdrawal by source	<ul style="list-style-type: none"> <li>&gt; Sustainability Data (Environmental Initiatives)</li> </ul>	

## EMISSIONS

GRI Standard / Disclosure			Page number(s) and / or URL(s)	Omission
GRI 103: MANAGEMENT APPROACH 2016	103-1	Explanation of the material topic and its Boundary	<ul style="list-style-type: none"> <li>&gt; Process for Identifying Material Issues</li> <li>&gt; The Comparison Chart of the Dai-ichi Life Group's material issues (GRI, ISO26000) (193KB) <a href="#">PDF</a></li> </ul>	
	103-2	The management approach and its components	<ul style="list-style-type: none"> <li>&gt; Group Sustainability Approach</li> <li>&gt; Structure</li> <li>&gt; Initiatives for Society and Environment</li> </ul>	
GRI 305: EMISSIONS 2016	305-1	Direct (Scope 1) GHG emissions	<ul style="list-style-type: none"> <li>&gt; Sustainability Data (Environmental Initiatives)</li> </ul>	
	305-2	Energy indirect (Scope 2) GHG emissions	<ul style="list-style-type: none"> <li>&gt; Sustainability Data (Environmental Initiatives)</li> </ul>	
	305-3	Other indirect (Scope 3) GHG emissions	<ul style="list-style-type: none"> <li>&gt; Sustainability Data (Environmental Initiatives)</li> </ul>	

## EFFLUENTS AND WASTE

GRI Standard / Disclosure			Page number(s) and / or URL(s)	Omission
GRI 103: MANAGEMENT APPROACH 2016	103-1	Explanation of the material topic and its Boundary	<ul style="list-style-type: none"> <li>&gt; Process for Identifying Material Issues</li> <li>&gt; The Comparison Chart of the Dai-ichi Life Group's material issues (GRI, ISO26000) (193KB) <a href="#">PDF</a></li> </ul>	
	103-2	The management approach and its components	<ul style="list-style-type: none"> <li>&gt; Group Sustainability Approach</li> <li>&gt; Structure</li> <li>&gt; Initiatives for Society and Environment</li> <li>&gt; The Dai-ichi Life Insurance Company, For Environment</li> <li>&gt; Environmental Action <a href="#">↗</a></li> </ul>	
GRI 306: EFFLUENTS AND WASTE 2016	306-2	Waste by type and disposal method	<ul style="list-style-type: none"> <li>&gt; Sustainability Data (Environmental Initiatives)</li> </ul>	Waste disposal method is in accordance with the local government's instructions.



## ENVIRONMENTAL COMPLIANCE


GRI Standard / Disclosure			Page number(s) and / or URL(s)	Omission
GRI 103: MANAGEMENT APPROACH 2016	103-1	Explanation of the material topic and its Boundary	<ul style="list-style-type: none"> <li>&gt; Process for Identifying Material Issues</li> <li>&gt; The Comparison Chart of the Dai-ichi Life Group's material issues (GRI, ISO26000) (193KB) <a href="#">PDF</a></li> </ul>	
	103-2	The management approach and its components	<ul style="list-style-type: none"> <li>&gt; Group Sustainability Approach</li> <li>&gt; Structure</li> <li>&gt; Initiatives for Society and Environment</li> </ul>	
GRI 307: ENVIRONMENTAL COMPLIANCE 2016	307-1	Non-compliance with environmental laws and regulations	There have been no material restatements during the period	

## EMPLOYMENT


GRI Standard / Disclosure			Page number(s) and / or URL(s)	Omission
GRI 103: MANAGEMENT APPROACH 2016	103-1	Explanation of the material topic and its Boundary	<ul style="list-style-type: none"> <li>&gt; Process for Identifying Material Issues</li> <li>&gt; The Comparison Chart of the Dai-ichi Life Group's material issues (GRI, ISO26000) (193KB) <a href="#">PDF</a></li> </ul>	
	103-2	The management approach and its components	<ul style="list-style-type: none"> <li>&gt; Group Sustainability Approach</li> <li>&gt; Structure</li> <li>&gt; Initiatives for an Accommodating Work Environment</li> <li>&gt; The Dai-ichi Life Insurance Company, Diversity and Inclusion &gt; Work-Life Balance <a href="#">↗</a></li> </ul>	
GRI 401: EMPLOYMENT 2016	401-1	New employee hires and employee turnover	> Sustainability Data (Employees)	[new employee hires and employee turnover by age group] is not reported.

GRI Standard / Disclosure			Page number(s) and / or URL(s)	Omission
	401-3	Parental leave	> Sustainability Data (Employees)	[the total number of employees that were entitled to parental leave] is not reported.

## TRAINING AND EDUCATION

GRI Standard / Disclosure			Page number(s) and / or URL(s)	Omission
GRI 103: MANAGEMENT APPROACH 2016	103-1	Explanation of the material topic and its Boundary	<ul style="list-style-type: none"> <li>&gt; Process for Identifying Material Issues</li> <li>&gt; The Comparison Chart of the Dai-ichi Life Group's material issues (GRI, ISO26000) (193KB) </li> </ul>	
	103-2	The management approach and its components	<ul style="list-style-type: none"> <li>&gt; Group Sustainability Approach</li> <li>&gt; Structure</li> <li>&gt; Employees</li> </ul>	
GRI 404: TRAINING AND EDUCATION 2016	404-2	Programs for upgrading employee skills and transition assistance programs	<ul style="list-style-type: none"> <li>&gt; Sustainability Data (Employees)</li> <li>&gt; The Dai-ichi Life Insurance Company website: Human Resource Development <a href="#">↗</a></li> </ul>	

## DIVERSITY AND EQUAL OPPORTUNITY

GRI Standard / Disclosure			Page number(s) and / or URL(s)	Omission
GRI 103: MANAGEMENT APPROACH 2016	103-1	Explanation of the material topic and its Boundary	<ul style="list-style-type: none"> <li>&gt; Process for Identifying Material Issues</li> <li>&gt; The Comparison Chart of the Dai-ichi Life Group's material issues (GRI, ISO26000) (193KB) </li> </ul>	

GRI Standard / Disclosure			Page number(s) and / or URL(s)	Omission
	103-2	The management approach and its components	<ul style="list-style-type: none"> <li>&gt; Group Sustainability Approach</li> <li>&gt; Structure</li> <li>&gt; Initiatives for an Accommodating Work Environment</li> <li>&gt; The Dai-ichi Life Insurance Company website: Work-Life Balance <a href="#">↗</a></li> </ul>	
GRI 405: DIVERSITY AND EQUAL OPPORTUNITY 2016	405-1	Diversity of governance bodies and employees	<ul style="list-style-type: none"> <li>&gt; Sustainability Data (Corporate Governance)</li> <li>&gt; Sustainability Data (Employees)</li> <li>&gt; Initiatives for an Accommodating Work Environment</li> </ul>	Data [by age group] is not reported.


## HUMAN RIGHTS ASSESSMENT

GRI Standard / Disclosure			Page number(s) and / or URL(s)	Omission
GRI 103: MANAGEMENT APPROACH 2016	103-1	Explanation of the material topic and its Boundary	<ul style="list-style-type: none"> <li>&gt; Process for Identifying Material Issues</li> <li>&gt; The Comparison Chart of the Dai-ichi Life Group's material issues (GRI, ISO26000) (193KB) <a href="#">PDF</a></li> </ul>	
	103-2	The management approach and its components	<ul style="list-style-type: none"> <li>&gt; Group Sustainability Approach</li> <li>&gt; Structure</li> <li>&gt; Human Rights Awareness</li> </ul>	
GRI 412: HUMAN RIGHTS ASSESSMENT 2016	412-2	Employee training on human rights policies or procedures	<ul style="list-style-type: none"> <li>&gt; Human Rights Awareness</li> <li>&gt; Sustainability Data (Human rights awareness education (Dai-ichi Life))</li> </ul>	[Total number of hours in the reporting period devoted to training on human rights policies] is not reported.


## LOCAL COMMUNITIES

GRI Standard / Disclosure			Page number(s) and / or URL(s)	Omission
GRI 103: MANAGEMENT APPROACH 2016	103-1	Explanation of the material topic and its Boundary	<ul style="list-style-type: none"> <li>&gt; Process for Identifying Material Issues</li> <li>&gt; The Comparison Chart of the Dai-ichi Life Group's material issues (GRI, ISO26000) (193KB) </li> </ul>	
	103-2	The management approach and its components	<ul style="list-style-type: none"> <li>&gt; Group Sustainability Approach</li> <li>&gt; Structure</li> <li>&gt; Initiatives for Society and Environment</li> </ul>	
GRI 413: LOCAL COMMUNITIES 2016	413-1	Operations with local community engagement, impact assessments, and development programs	<ul style="list-style-type: none"> <li>&gt; Initiatives for Society and Environment</li> <li>&gt; Sustainability Data (Engagement with Local Communities)</li> </ul>	This indicator isn't related to this report because the Group has only one business segment.

## CUSTOMER PRIVACY

GRI Standard / Disclosure			Page number(s) and / or URL(s)	Omission
GRI 103: MANAGEMENT APPROACH 2016	103-1	Explanation of the material topic and its Boundary	<ul style="list-style-type: none"> <li>&gt; Process for Identifying Material Issues</li> <li>&gt; The Comparison Chart of the Dai-ichi Life Group's material issues (GRI, ISO26000) (193KB) </li> </ul>	
	103-2	The management approach and its components	<ul style="list-style-type: none"> <li>&gt; Information Property Protection</li> </ul>	
GRI 418: CUSTOMER PRIVACY 2016	418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	<ul style="list-style-type: none"> <li>&gt; Information Property Protection (There have been no substantiated complaints regarding breaches of customer privacy and losses of customer data)</li> </ul>	

## SOCIOECONOMIC COMPLIANCE

GRI Standard / Disclosure			Page number(s) and / or URL(s)	Omission
GRI 103: MANAGEMENT APPROACH 2016	103-1	Explanation of the material topic and its Boundary	<ul style="list-style-type: none"> <li>&gt; Process for Identifying Material Issues</li> <li>&gt; The Comparison Chart of the Dai-ichi Life Group's material issues (GRI, ISO26000) (193KB) </li> </ul>	
	103-2	The management approach and its components	<ul style="list-style-type: none"> <li>&gt; Compliance</li> </ul>	
GRI 419: SOCIOECONOMIC COMPLIANCE 2016	419-1	Non-compliance with laws and regulations in the social and economic area	There have been no material restatements during the period	

# GRI Content Index

Sustainability Reports is based on the Core option of the Sustainability Reporting Guidelines. Therefore, only material aspects (that were selected as material issues for the Dai-ichi Life Group) are disclosed in Specific Standard Disclosure.

GRI Standards

G4 Guidelines

## General Standard Disclosures

### Strategy and analysis

Indicators		Published Categories and Additional Information
G4-1	Statement from the most senior decision-maker of the organization	> Message from the President

### Organizational profile

Indicators		Published Categories and Additional Information
G4-3	The name of the organization	> Corporate Profile
G4-4	The primary brands, products and services	> List of Group Companies
G4-5	Report the location of the organization's headquarter.	> Corporate Profile
G4-6	The number of countries where the organization operates	> List of Group Companies
G4-7	The nature of ownership and legal form	> Corporate Profile > Basic Stock Information
G4-8	The markets served	> List of Group Companies

Indicators		Published Categories and Additional Information
G4-9	The scale of the organization	<ul style="list-style-type: none"> <li>&gt; Corporate Profile</li> <li>&gt; List of Group Companies</li> <li>&gt; Sustainability Data (Employees)</li> <li>&gt; Financial Highlights: Dai-ichi Life Holdings (Consolidated)</li> </ul>
G4-10	The total number of employees	<ul style="list-style-type: none"> <li>&gt; Sustainability Data (Employees)</li> </ul>
G4-11	The percentage of total employees covered by collective bargaining agreements	<ul style="list-style-type: none"> <li>&gt; Employees (Labor Union)</li> </ul>
G4-12	Describe the organization's supply chain	<ul style="list-style-type: none"> <li>&gt; Stakeholder Communication</li> </ul>
G4-13	Any significant change during the reporting period	<ul style="list-style-type: none"> <li>&gt; Sustainability Reports</li> </ul>

## Commitments to external initiatives

Indicators		Published Categories and Additional Information
G4-14	Explanation of whether and how the precautionary approach or principle is addressed by the organization	<ul style="list-style-type: none"> <li>&gt; Risk Management</li> </ul>
G4-15	Externally developed economic, environmental and social charters, principles, or other initiatives to which the organization subscribes or which it endorses	<ul style="list-style-type: none"> <li>&gt; Participation in External Initiatives</li> </ul>
G4-16	Memberships in associations (such as industry associations) and/or national/international advocacy organizations in which the organization	<ul style="list-style-type: none"> <li>&gt; Participation in External Initiatives</li> </ul>

## Identified material aspect and boundaries

Indicators		Published Categories and Additional Information
G4-17	All entities included in the organization's consolidated financial statements	<ul style="list-style-type: none"> <li>&gt; List of Group Companies</li> </ul>
G4-18	The process of defining the report content and the Aspect boundaries	<ul style="list-style-type: none"> <li>&gt; Process for Identifying Material Issues</li> <li>&gt; The Comparison Chart of the Dai-ichi Life Group's material issues (GRI, ISO26000) (193KB) <a href="#">PDF</a></li> </ul>

Indicators		Published Categories and Additional Information
G4-19	All material Aspects	<ul style="list-style-type: none"> <li>&gt; Process for Identifying Material Issues</li> <li>&gt; The Comparison Chart of the Dai-ichi Life Group's material issues (GRI, ISO26000) (193KB) <a href="#">PDF</a></li> </ul>
G4-20	Aspect Boundary for each material aspect within the organization	> Process for Identifying Material Issues
G4-21	Aspect Boundary for each material	> Process for Identifying Material Issues
G4-22	The effect of any restatement	There have been no material restatements during the period
G4-23	Significant changes from previous reporting periods in the scope and Aspect Boundaries	There have been no material restatements during the period

## Stakeholder engagement

Indicators		Published Categories and Additional Information
G4-24	List of stakeholder groups engaged by the organization	> Stakeholder Communication
G4-25	The basis for identification and selection of stakeholders with whom to engage.	<ul style="list-style-type: none"> <li>&gt; Stakeholder Communication</li> <li>&gt; Handling of Antisocial Forces</li> </ul>
G4-26	The organization's approach to stakeholder engagement	> Stakeholder Communication
G4-27	The key topics and concerns that have been raised through stakeholder engagement	<ul style="list-style-type: none"> <li>&gt; Stakeholder Communication</li> <li>&gt; Initiatives for Customers</li> </ul>

## Report profile

Indicators		Published Categories and Additional Information
G4-28	Reporting period for information provided	> Sustainability Reports
G4-29	Date of most recent previous report	> Sustainability Reports
G4-30	Reporting cycle	> Sustainability Reports
G4-31	The contact point for questions regarding the report	> Sustainability Reports
G4-32	The 'in accordance' option the organization has chosen	GRI Guidelines Version 4



Indicators		Published Categories and Additional Information
G4-33	The external assurance	> The Dai-ichi Life Insurance Company website: Environment : Performance <a href="#">↗</a>

## Governance

Indicators		Published Categories and Additional Information
G4-34	The governance structure of the organization	> Corporate Governance Structure > Structure

## Ethics and Integrity

Indicators		Published Categories and Additional Information
G4-56	The organization's values, principles, standards and norms of behavior such as codes of conduct and codes of ethics	> Group Sustainability Approach

## Specific Standard Disclosures

### Category: Economic

Aspect: Economic performance

Category, Material Aspect, DMA and Indicators		Published Categories and Additional Information
DMA	Disclosure on Management Approach	> Message from the President > Strategy > Process for Identifying Material Issues
G4-EC-1	The direct economic value generated and distributed	> Financial Information

## Category: Environmental

### Aspect: Materials

Category, Material Aspect, DMA and Indicators		Published Categories and Additional Information
DMA	Disclosure on Management Approach	<ul style="list-style-type: none"> <li>&gt; Group Sustainability Approach</li> <li>&gt; Structure</li> <li>&gt; Process for Identifying Material Issues</li> <li>&gt; Initiatives for Society and Environment</li> </ul>
G4-EN1	Materials used by weight or volume	<ul style="list-style-type: none"> <li>&gt; Sustainability Data (Environmental Initiatives)</li> </ul>

### Aspect: Energy

Category, Material Aspect, DMA and Indicators		Published Categories and Additional Information
DMA	Disclosure on Management Approach	<ul style="list-style-type: none"> <li>&gt; Group Sustainability Approach</li> <li>&gt; Structure</li> <li>&gt; Process for Identifying Material Issues</li> <li>&gt; Initiatives for Society and Environment</li> </ul>
G4-EN3	Energy consumption by primary energy source.	<ul style="list-style-type: none"> <li>&gt; Sustainability Data (Environmental Initiatives)</li> </ul>
G4-EN5	Energy Intensity	<ul style="list-style-type: none"> <li>&gt; Sustainability Data (Environmental Initiatives)</li> </ul>

### Aspect: Water

Category, Material Aspect, DMA and Indicators		Published Categories and Additional Information
DMA	Disclosure on Management Approach	<ul style="list-style-type: none"> <li>&gt; Group Sustainability Approach</li> <li>&gt; Structure</li> <li>&gt; Process for Identifying Material Issues</li> <li>&gt; Initiatives for Society and Environment</li> </ul>
G4-EN8	Total water withdrawal by source	<ul style="list-style-type: none"> <li>&gt; Sustainability Data (Environmental Initiatives)</li> </ul>

## Aspect: Emissions

Category, Material Aspect, DMA and Indicators		Published Categories and Additional Information
DMA	Disclosure on Management Approach	<ul style="list-style-type: none"> <li>&gt; Group Sustainability Approach</li> <li>&gt; Structure</li> <li>&gt; Process for Identifying Material Issues</li> <li>&gt; Initiatives for Society and Environment</li> </ul>
G4-EN15	Direct greenhouse gas (GHG) emissions (Scope 1).	<ul style="list-style-type: none"> <li>&gt; Sustainability Data (Environmental Initiatives)</li> <li>&gt; The Dai-ichi Life Insurance Company website: Environment : Management System <a href="#">↗</a></li> </ul>
G4-EN16	Energy indirect greenhouse gas (GHG) emissions (Scope 2).	<ul style="list-style-type: none"> <li>&gt; Sustainability Data (Environmental Initiatives)</li> <li>&gt; The Dai-ichi Life Insurance Company website: Environment : Management System <a href="#">↗</a></li> </ul>

## Aspect: Effluents and Waste

Category, Material Aspect, DMA and Indicators		Published Categories and Additional Information
DMA	Disclosure on Management Approach	<ul style="list-style-type: none"> <li>&gt; Group Sustainability Approach</li> <li>&gt; Structure</li> <li>&gt; Process for Identifying Material Issues</li> <li>&gt; Initiatives for Society and Environment</li> </ul>
G4-EN23	Total weight of waste by type and disposal method.	<ul style="list-style-type: none"> <li>&gt; Sustainability Data (Environmental Initiatives)</li> <li>• Waste disposal method is in accordance with the local government's instructions.</li> </ul>

## Aspect: Compliance

Category, Material Aspect, DMA and Indicators		Published Categories and Additional Information
DMA	Disclosure on Management Approach	<ul style="list-style-type: none"> <li>&gt; Group Sustainability Approach</li> <li>&gt; Structure</li> <li>&gt; Process for Identifying Material Issues</li> <li>&gt; Initiatives for Society and Environment</li> </ul>
G4-EN29	Monetary value of significant fines and total number of non-monetary sanctions for noncompliance with environmental laws and regulations.	Not Applicable

## Aspect: Transport

Category, Material Aspect, DMA and Indicators		Published Categories and Additional Information
DMA	Disclosure on Management Approach	<ul style="list-style-type: none"> <li>&gt; Group Sustainability Approach</li> <li>&gt; Structure</li> <li>&gt; Process for Identifying Material Issues</li> <li>&gt; Initiatives for Society and Environment</li> </ul>
G4-EN30	Significant environmental impacts of transporting products and other goods and materials for the organization's operations, and transporting members of the workforce	<ul style="list-style-type: none"> <li>&gt; Sustainability Data (Environmental Initiatives)</li> </ul>

## Aspect : Overall

Category, Material Aspect, DMA and Indicators		Published Categories and Additional Information
DMA	Disclosure on Management Approach	<ul style="list-style-type: none"> <li>&gt; Group Sustainability Approach</li> <li>&gt; Structure</li> <li>&gt; Process for Identifying Material Issues</li> <li>&gt; Initiatives for Society and Environment</li> </ul>
G4-EN31	Total Environmental Protection Expenditures and Investments by Type	<ul style="list-style-type: none"> <li>&gt; Sustainability Data (Environmental Initiatives)</li> </ul>

## Category: Social

### Sub-Category: Labor Practices and Decent Work

## Aspect: Employment

Category, Material Aspect, DMA and Indicators		Published Categories and Additional Information
DMA	Disclosure on Management Approach	<ul style="list-style-type: none"> <li>&gt; Group Sustainability Approach</li> <li>&gt; Structure</li> <li>&gt; Process for Identifying Material Issues</li> <li>&gt; Initiatives for an Accommodating Work Environment</li> <li>&gt; The Dai-ichi Life Insurance Company, Diversity and Inclusion &gt; Work-Life Balance <a href="#">↗</a></li> </ul>
G4-LA1	Total number and rates of new employee hires and employee turnover by age group, gender and region.	<ul style="list-style-type: none"> <li>&gt; Sustainability Data (Employees)</li> </ul>

Category, Material Aspect, DMA and Indicators		Published Categories and Additional Information
G4-LA3	Return to work and retention rates after parental leave, by gender.	<ul style="list-style-type: none"> <li>&gt; Sustainability Data (Employees)</li> <li>• [the total number of employees that were entitled to parental leave] is not reported.</li> </ul>

### Aspect: Training and Education

Category, Material Aspect, DMA and Indicators		Published Categories and Additional Information
DMA	Disclosure on Management Approach	<ul style="list-style-type: none"> <li>&gt; Group Sustainability Approach</li> <li>&gt; Structure</li> <li>&gt; Process for Identifying Material Issues</li> <li>&gt; Employees</li> </ul>
G4-LA10	Programs for skills management and lifelong learning that support the continued employability of employees and assist them in managing career endings.	<ul style="list-style-type: none"> <li>&gt; Sustainability Data (Employees)</li> <li>&gt; The Dai-ichi Life Insurance Company website: Human Resource Development <a href="#">↗</a></li> </ul>

### Aspect: Diversity and Equal Opportunity

Category, Material Aspect, DMA and Indicators		Published Categories and Additional Information
DMA	Disclosure on Management Approach	<ul style="list-style-type: none"> <li>&gt; Group Sustainability Approach</li> <li>&gt; Structure</li> <li>&gt; Process for Identifying Material Issues</li> <li>&gt; Initiatives for an Accommodating Work Environment</li> </ul>
G4-LA12	Composition of governance bodies and breakdown of employees per employee category according to gender, age group, minority group membership, and other indicators of diversity.	<ul style="list-style-type: none"> <li>&gt; Sustainability Data (Corporate Governance)</li> <li>&gt; Sustainability Data (Employees)</li> <li>&gt; Initiatives for an Accommodating Work Environment</li> </ul>

## Category: Social

### Sub-Category: Human rights

#### Aspect: Investment

Category, Material Aspect, DMA and Indicators		Published Categories and Additional Information
DMA	Disclosure on Management Approach	<ul style="list-style-type: none"> <li>&gt; Group Sustainability Approach</li> <li>&gt; Structure</li> <li>&gt; Human Rights Awareness</li> <li>&gt; Process for Identifying Material Issues</li> </ul>
G4-HR2	Total hours of employee training on policies and procedures concerning aspects of human rights that are relevant to operations, including the percentage of employees trained.	<ul style="list-style-type: none"> <li>&gt; Human Rights Awareness</li> <li>&gt; Sustainability Data (Human rights awareness education)</li> </ul>

## Category: Social

### Sub-Category: Society

#### Aspect: Local Communities

Category, Material Aspect, DMA and Indicators		Published Categories and Additional Information
DMA	Disclosure on Management Approach	<ul style="list-style-type: none"> <li>&gt; Group Sustainability Approach</li> <li>&gt; Structure</li> <li>&gt; Process for Identifying Material Issues</li> <li>&gt; Initiatives for Society and Environment</li> </ul>
G4-SO1	Percentage of operations with implemented local community engagement, impact assessments, and development programs	<ul style="list-style-type: none"> <li>&gt; Initiatives for Society and Environment</li> <li>&gt; Sustainability Data (Engagement with Local Communities)</li> <li>• This indicator isn't related to this report because the Group has only one business segment.</li> </ul>

#### Aspect: Anti-corruption

Category, Material Aspect, DMA and Indicators		Published Categories and Additional Information
DMA	Disclosure on Management Approach	<ul style="list-style-type: none"> <li>&gt; Compliance</li> <li>&gt; Process for Identifying Material Issues</li> </ul>
G4-SO3	Total number and percentage of operations assessed for risks related to corruption and the significant risks identified	<ul style="list-style-type: none"> <li>&gt; Compliance</li> </ul>
G4-SO5	Confirmed incidents of corruption and actions taken	There have been no material restatements during the period

## Aspect: Anti-competitive Behavior

Category, Material Aspect, DMA and Indicators		Published Categories and Additional Information
DMA	Disclosure on Management Approach	<ul style="list-style-type: none"> <li>&gt; Compliance</li> <li>&gt; Process for Identifying Material Issues</li> </ul>
G4-SO7	Total number of legal actions for anticompetitive behavior, anti-trust, and monopoly practices and their outcomes.	There have been no material restatements during the period

## Aspect: Compliance

Category, Material Aspect, DMA and Indicators		Published Categories and Additional Information
DMA	Disclosure on Management Approach	<ul style="list-style-type: none"> <li>&gt; Compliance</li> <li>&gt; Process for Identifying Material Issues</li> </ul>
G4-SO8	Monetary value of significant fines and total number of non-monetary sanctions for noncompliance with laws and regulations.	There have been no material restatements during the period

## Category: Social

### Sub-Category: Product responsibility

## Aspect: Product and Service Labeling

Category, Material Aspect, DMA and Indicators		Published Categories and Additional Information
DMA	Disclosure on Management Approach	<ul style="list-style-type: none"> <li>&gt; Group Sustainability Approach</li> <li>&gt; Structure</li> <li>&gt; Process for Identifying Material Issues</li> <li>&gt; Initiatives for Customers</li> </ul>
G4-PR5	Results of surveys measuring customer satisfaction.	> Sustainability Data (Interactions with Customers)

## Aspect: Customer Privacy

Category, Material Aspect, DMA and Indicators		Published Categories and Additional Information
DMA	Disclosure on Management Approach	> Information Property Protection
G4-PR8	Total number of substantiated complaints regarding breaches of customer privacy and losses of customer data	> Information Property Protection (There have been no substantiated complaints regarding breaches of customer privacy and losses of customer data)

## Aspect: Active Ownership

Category, Material Aspect, DMA and Indicators		Published Categories and Additional Information
DMA	Disclosure on Management Approach	> The Dai-ichi Life Insurance Company website: Our Initiatives under Japan's Stewardship Code <a href="#">↗</a>
G4-FS10	Percentage and number of companies held in the institution's portfolio with which the reporting organization has interacted on environmental or social issues.	> The Dai-ichi Life Insurance Company website: Our Initiatives under Japan's Stewardship Code <a href="#">↗</a>
G4-FS11	Percentage of assets subject to positive and negative environmental or social screening.	> The Dai-ichi Life Insurance Company website: ESG Investment and Lending <a href="#">↗</a>



# ISO26000

The Sustainability Report features an index of information for readers based on ISO26000.

## 6.2 Organizational governance

Core Subjects and Issues	Location
	<ul style="list-style-type: none"> <li>&gt; Message from the President</li> <li>&gt; Group Sustainability</li> <li>&gt; Governance</li> <li>&gt; Stakeholder Communication</li> <li>&gt; Initiatives for an Accommodating Work Environment</li> </ul>

## 6.3 Human rights

Core Subjects and Issues		Location
Issue 1	Due diligence	> Human Rights Awareness
Issue 2	Human rights risk situations	—
Issue 3	Avoidance of complicity	<ul style="list-style-type: none"> <li>&gt; Human Rights Awareness</li> <li>&gt; Handling of Antisocial Forces</li> <li>&gt; The Dai-ichi Life Insurance Company, Limited website: Our Role as an Institutional Investor <a href="#">↗</a></li> </ul>
Issue 4	Resolving grievances	> Stakeholder Communication
Issue 5	Discrimination and vulnerable groups	<ul style="list-style-type: none"> <li>&gt; Human Rights Awareness</li> <li>&gt; Initiatives for an Accommodating Work Environment</li> </ul>
Issue 6	Civil and political rights	> Human Rights Awareness
Issue 7	Economic, social and cultural rights	<ul style="list-style-type: none"> <li>&gt; Initiatives for Health</li> <li>&gt; Initiatives for Society and Environment</li> </ul>
Issue 8	Fundamental principles and rights at work	<ul style="list-style-type: none"> <li>&gt; Human Rights Awareness</li> <li>&gt; Initiatives for an Accommodating Work Environment</li> <li>&gt; Stakeholder Communication - Employees</li> <li>&gt; The Dai-ichi Life Insurance Company, Limited website: Our Role as an Institutional Investor <a href="#">↗</a></li> </ul>

## 6.4 Labour practices

Core Subjects and Issues		Location
Issue 1	Employment and employment relationships	<ul style="list-style-type: none"> <li>&gt; Human Rights Awareness</li> <li>&gt; Initiatives for an Accommodating Work Environment</li> <li>&gt; The Dai-ichi Life Insurance Company, Limited website: Our Role as an Institutional Investor <a href="#">↗</a></li> </ul>
Issue 2	Conditions of work and social protection	<ul style="list-style-type: none"> <li>&gt; Human Rights Awareness</li> <li>&gt; Initiatives for an Accommodating Work Environment</li> <li>&gt; Stakeholder Communication - Employees</li> </ul>
Issue 3	Social dialogue	<ul style="list-style-type: none"> <li>&gt; Stakeholder Communication - Employees</li> </ul>
Issue 4	Health and safety at work	<ul style="list-style-type: none"> <li>&gt; Initiatives for Health</li> </ul>
Issue 5	Human development and training in the workplace	<ul style="list-style-type: none"> <li>&gt; The Dai-ichi Life Insurance Company, Limited website: Human Resource Development <a href="#">↗</a></li> </ul>

## 6.5 The environment

Core Subjects and Issues		Location
Issue 1	Prevention of pollution	<ul style="list-style-type: none"> <li>&gt; Initiatives for Society and Environment</li> <li>&gt; The Dai-ichi Life Insurance Company, Limited website: Our Role as an Institutional Investor <a href="#">↗</a></li> </ul>
Issue 2	Sustainable resource use	<ul style="list-style-type: none"> <li>&gt; Initiatives for Society and Environment</li> <li>&gt; The Dai-ichi Life Insurance Company, Limited website: Our Role as an Institutional Investor <a href="#">↗</a></li> </ul>
Issue 3	Climate change mitigation and adaptation	<ul style="list-style-type: none"> <li>&gt; Initiatives for Society and Environment</li> <li>&gt; The Dai-ichi Life Insurance Company, Limited website: Our Role as an Institutional Investor <a href="#">↗</a></li> </ul>
Issue 4	Protection of the environment, biodiversity and restoration of natural habitats	<ul style="list-style-type: none"> <li>&gt; Initiatives for Society and Environment</li> </ul>

## 6.6 Fair operating practices

Core Subjects and Issues		Location
Issue 1	Anti-corruption	<ul style="list-style-type: none"> <li>&gt; Group Sustainability Approach</li> <li>&gt; Compliance</li> </ul>
Issue 2	Responsible political involvement	-
Issue 3	Fair competition	> Compliance
Issue 4	Promoting social responsibility in the value chain	—
Issue 5	Respect for property rights	—

## 6.7 Consumer issues

Core Subjects and Issues		Location
Issue 1	Fair marketing, factual and unbiased information and fair contractual practices	> Stakeholder Communication: Customers
Issue 2	Protecting consumers' health and safety	-
Issue 3	Sustainable consumption	-
Issue 4	Consumer service, support, and complaint and dispute resolution	<ul style="list-style-type: none"> <li>&gt; Stakeholder Communication: Customers</li> <li>&gt; The Dai-ichi Life Insurance Company, Limited website: Insurances Benefit/Claim Payments <a href="#">↗</a></li> </ul>
Issue 5	Consumer data protection and privacy	<ul style="list-style-type: none"> <li>&gt; Information Property Protection</li> <li>&gt; Handling of Personal Information</li> </ul>
Issue 6	Access to essential services	-
Issue 7	Education and awareness	> Stakeholder Communication: Customers





## 6.8 Community involvement and development






Core Subjects and Issues		Location
Issue 1	Community involvement	> Initiatives for Society and Environment
Issue 2	Education and culture	> Initiatives for Society and Environment
Issue 3	Employment creation and skills development	-
Issue 4	Technology development and access	-
Issue 5	Wealth and income creation	-
Issue 6	Health	> Initiatives for Health
Issue 7	Social investment	> Initiatives for Society and Environment


# Sustainable Development Goals (SDGs)

In September 2015, the United Nations adopted "Transforming our world: the 2030 Agenda for Sustainable Development". This agenda includes 17 goals and 169 associated targets, described as Sustainable Development Goals (SDGs).



Below we summarize the Dai-ichi Life Group's initiatives associated with these goals where we have an impact. We will contribute to the achievement of SDGs by promoting our activities aiming to achieve a sustainable society.

	Goals	Initiatives	Location
	<b>1. No poverty</b> End poverty in all its forms everywhere	Inclusive Business Bonds <sup>*1</sup> and Microfinance bonds <sup>*2</sup> as part of ESG investment and lending	> Initiatives for Society and Environment (Society)
	<b>2. Zero hunger</b> End hunger, achieve food security and improved nutrition and promote sustainable agriculture	<sup>*1</sup> Investment in and lending to business that integrates low-income groups of the world into the business value chain  <sup>*2</sup> Investment in and lending to micro or small-sized enterprises in developing countries	
	<b>3. Good health and well-being</b> Ensure healthy lives and promote well-being for all at all ages	Health promotional activities of each region by entering into cancer awareness agreements with local governments	> Initiatives for Health - External Initiatives (for Customers and People in Local Communities)
		Providing information regarding health and medical and nursing care services through sales activities	> Initiatives for Health - External Initiatives (for Customers and People in Local Communities)
		Promoting employee lifestyle improvement and thoroughly undertaking of medical checkup by the health seminars and the health advancement campaigns	> Initiatives for Health - Internal Initiatives (for Employees)
	<b>4. Quality education</b> Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all	The continuing education support in India by the Group Company, including to school facilities repair, supply of fixtures and equipment, and provision of annual tuition support	> Initiatives for Society and Environment (Society)

Goals		Initiatives	Location
	<b>5. Gender equality</b> Achieve gender equality and empower all women and girls	Reform of employee awareness and improvement of the human capital development system to provide more opportunities for female employees Establishment of the target to increase the percentage of female managerial employees in the Medium-term Management Plan	> Initiatives for an Accommodating Work Environment
		Invitation of daycare and nursing facilities and after-school day-care centers to the real estate properties we own Subsidies to newly established daycare and nursing facilities for purchasing equipment through the Dai-ichi Life Foundation	> Initiatives for Society and Environment (Society)
	<b>6. Clean water and sanitation</b> Ensure availability and sustainable management of water and sanitation for all	Not Applicable	-
	<b>7. Affordable and clean energy</b> Ensure access to affordable, reliable, sustainable and modern energy for all	The investment in the offshore wind farm construction project by adoption of trust structure to invest in overseas project finance	> Initiatives for Society and Environment (Environment) > The Dai-ichi Life Insurance Company, Limited News Release "The Dai-ichi Life to invest in Offshore Wind Farm" <a href="#">PDF</a>
	<b>8. Decent work and economic growth</b> Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all	Improving access to insurance through providing high-quality products and services to respond to the diversifying needs of customers	> Initiatives for Customers
		Creating a positive workplace for employees by promoting work-life balance and enhancing our training programs	> Initiatives for an Accommodating Work Environment
	<b>9. Industry, innovation and infrastructure</b> Build resilient infrastructure, promote inclusive and sustainable industrialization and foster innovation	A continuing activity that the Group Company has built concrete bridges in remote rural areas in Vietnam	> Initiatives for Society and Environment (Society)
		The "InsTech" which creates innovation unique to the life insurance business from both insurance business and technology perspectives	> Initiatives for Health - External Initiatives (for Customers and People in Local Communities)

Goals		Initiatives	Location
	<b>10. Reduced inequalities</b> Reduce inequality within and among countries	Promoting efforts for "Diversity and Inclusion", including to working to actively recruit people with disabilities and create a comfortable working environment, Human rights awareness, and becoming LGBT-friendly	<ul style="list-style-type: none"> <li>&gt; Initiatives for an Accommodating Work Environment</li> <li>&gt; Human Rights Awareness</li> </ul>
		Providing information regarding dementia, geriatrics and gerontology through sales activities in collaboration with professional organizations	<ul style="list-style-type: none"> <li>&gt; Initiatives for Health - External Initiatives (for Customers and People in Local Communities)</li> </ul>
	<b>11. Sustainable cities and communities</b> Make cities and human settlements inclusive, safe, resilient and sustainable	Promoting reduction of energy usage, CO2 emissions, paper usage and waste material, and reduction of the load on the urban environment	<ul style="list-style-type: none"> <li>&gt; Initiatives for Society and Environment (Environment)</li> </ul>
	<b>12. Responsible consumption and production</b> Ensure sustainable consumption and production patterns	Cutting consumption of resources by reducing use of paper, promoting green procurement, and encouraging the recycling of waste	<ul style="list-style-type: none"> <li>&gt; Initiatives for Society and Environment (Environment)</li> </ul>
	<b>13. Climate action</b> Take urgent action to combat climate change and its impacts	Engaging in mangrove planting in Indonesia, which has effects on strengthening resilience to natural disasters, reducing marine pollution, and conserving inland freshwater ecosystems  Engaging in activities aimed at protecting the natural environment including to sponsoring tree-planting organizations	<ul style="list-style-type: none"> <li>&gt; Initiatives for Society and Environment (Environment)</li> </ul>
	<b>14. Life below water</b> Conserve and sustainably use the oceans, seas and marine resources for sustainable development		
	<b>15. Life on land</b> Protect, restore and promote sustainable use of terrestrial ecosystems, sustainably manage forests, combat desertification, and halt and reverse land degradation and halt biodiversity loss		



Goals		Initiatives	Location
	<b>16. Peace, justice and strong institutions</b> Promote peaceful and inclusive societies for sustainable development, provide access to justice for all and build effective, accountable and inclusive institutions at all levels	Developing systems to promote compliance in the group's operations	> Compliance
		Halting the development of any relationships with antisocial forces in all of our transactions to prevent any damage from occurring	> Handling of Antisocial Forces
	<b>17. Partnerships for the Goals</b> Strengthen the means of implementation and revitalize the global partnership for sustainable development	Supporting the initiatives of international development financial institutions through investment in social contribution-type bonds	> Initiatives for Society and Environment (Society)
		Promoting activities aiming to achieve a sustainable society through the multi-stakeholder partnerships and participation in various initiatives	> Participation in External Initiatives

# Sustainability Data

Scope of information: Unless otherwise stated, figures are for Dai-ichi Life Holdings

## Corporate Governance

Corporate structure	Committee governance structure, including auditors, etc.
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### Directors

	2016/10	2017/6
No. of directors	18	15
(No. of external directors)	6	5
(No. of non-Japanese directors)	1	1
(No. of female directors)	1	1
No. of external directors who are independent	6	5

### Auditors and other committee members

	2016/10	2017/6
No. of auditors and other committee members	5	5
(No. who are also external directors)	3	3
No. of external directors who are independent	3	3

## Nominations advisory committee

	FY2016	FY2017
Chairperson	External director	External director
No. of committee members	5	5
(No. who are internal directors)	2	2
(No. who are external directors)	3	3

## Remuneration advisory committee

	FY2016	FY2017
Chairperson	External director	External director
No. of committee members	6	5
(No. who are internal directors)	2	2
(No. who are external directors)	4	3

## Composition of executive officers (including directors with other roles)

	FY2016	FY2017*
No. of executive officers	35	32
(No. of women)	2	2
(No. of non-Japanese)	1	1
Ratio of women	6%	6%

\* As of June 26, 2017

## IR activities

	March year 2013	March year 2014	March year 2015	March year 2016	March year 2017
Financial results briefings	4	4	4	4	4
Management briefings	2	2	2	1	2
Analyst days and briefings	0	0	1	1	1
Engagements with institutional investors	Approximately 200 companies in Japan More than 100 companies overseas	Approximately 200 companies in Japan More than 100 companies overseas	Approximately 100 companies in Japan More than 200 companies overseas	Approximately 140 companies in Japan 360 companies overseas	Approximately 100 companies in Japan 300 companies overseas

## Interactions with Customers

### Engagement with customers (Dai-ichi Life)

	FY2012	FY2013	FY2014	FY2015	FY2016
No. of shops	82	81	82	77	75
No. of agencies*	2,597	2,590	2,950	3,056	3,352

\* Data up to FY2015 are for agencies of Sompo Japan Nipponkoa Insurance (the former Sompo Japan Insurance before FY 2014). FY2015 data is the total of all agencies.

### Consultation service for payment difficulties (Dai-ichi Life)

	FY2012	FY2013	FY2014	FY2015	FY2016
No. of inquiries to disputes service	202	172	149	152	153
No. of consultations with external lawyer	6	11	6	15	16
No. of times payment arbitration used	6	8	1	5	2

## Customer feedback (Dai-ichi Life)

No. of interactions

	FY2012	FY2013	FY2014	FY2015	FY2016
Disputes	68,174	44,691	51,253	46,929	43,943
└ Breakdown by dispute reason					
└ Taking out insurance policy	6.5%	8.3%	8.9%	9.7%	9.3%
└ Premium payment	7.1%	7.0%	6.5%	6.9%	6.0%
└ Procedures	30.3%	29.0%	27.9%	27.1%	25.4%
└ Payment of claims and benefits	15.3%	14.9%	13.9%	14.3%	15.9%
└ Other	40.8%	40.6%	42.5%	41.8%	43.4%
Expressions of thanks	60,060	107,817	233,633	385,695	560,562
Comments or requests	-*1	1459*2	2,916	3,146	2,928
Customer satisfaction (individuals)	-*3	-*3	70.7%	70.9%	71.6%
Customer satisfaction (organizations)	87.5%	87.9%	91.0%	90.6%	91.6%

\*1 No data as only commenced in February 2014

\*2 Data for February to March 2014

\*3 No data as web survey only commenced in FY2014

## Payout of claims and benefits (Dai-ichi Life)

x100 million yen

	FY2012	FY2013	FY2014	FY2015	FY2016
Payout for death, serious disability, or designated illness, etc.	4,396	4,354	4,382	4,347	4,375
Benefit payout for hospitalization or surgery, etc.	1,233	1,266	1,280	1,260	1,268
Policy maturity payment, annuity, or pension, etc.	12,598	11,815	12,252	11,222	11,057

## No. of payments for claims and benefits (Dai-ichi Life)

		FY2012	FY2013	FY2014	FY2015	FY2016
Payout for death, serious disability, or designated illness, etc.	No. of payments	80,482	82,066	85,979	87,640	91,727
	No. of payments declined	3,495	3,701	3,539	3,689	3,774
Benefit payout for hospitalization or surgery, etc.	No. of payments	936,899	980,602	1,032,693	1,070,988	1,127,594
	No. of payments declined	32,840	30,086	29,376	35,421	35,028

\* Excluding policy maturity and annuity payments, etc.

\* Figures calculated in accordance with The Life Insurance Association of Japan's accounting reference model.

## Activities as an Institutional Investor (Dai-ichi Life)

Stewardship	Approval of May 2014 "Japan stewardship code" rules for responsible institutional investors
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## Stewardship (Dai-ichi Life)

	FY2014	FY2015	FY2016
No. of voting companies	2,206	2,247	2,271
No. of companies consenting to all company proposals	1,903	1,961	2,031
No. of companies consulted during voting	302	286	240
No. of companies abstaining from one or more company proposals	1	0	0
Consultations with constructive objectives	110	233	277

## Employees

### No. of employees by region (consolidated basis)

	FY2013	FY2014	FY2015	FY2016
Japan	57,462	55,982	56,503	57,262
Asia/Pacific (excluding Japan)	2,050	2,189	2,401	2,580
North America	-	2,476	2,542	2,764
Total	59,512	60,647	61,446	62,606

\* The figures are for the number of staff employed by Dai-ichi Life Group (Dai-ichi Life Holdings and its consolidated subsidiaries, excluding staff that have other concurrent roles with Dai-ichi Life Holdings and staff that have been seconded outside the Group, but including staff that have been seconded to the Group), and do not include executive officers. As part-time and other temporary staff number less than 10%, they are not recorded.

## Gender composition (Dai-ichi Life Holdings and three domestic life insurance companies)

		FY2013	FY2014	FY2015	FY2016
Japan	No. of employees	55,906	54,454	55,033	57,272
	Male	10%	10%	9%	9%
	Female	90%	90%	91%	91%

\* Includes both full-time contract and company staff.

## No. of employees (Dai-ichi Life)

Breakdown of no. of employees*1		FY2013	FY2014	FY2015	FY2016
Total*2	Male	1,221	1,201	1,167	1,196
	Female	42,145	41,061	41,816	43,884
Total*3	Male	3,951	3,855	3,772	3,418
	Female	8,286	7,973	7,862	7,740
Total	Male	5,172	5,056	4,939	4,614
	Female	50,431	49,034	49,678	51,624
	Total	55,603	54,090	54,617	56,238

\*1 Equals the number of employees in Japan. As part-time and other temporary staff number less than 10%, they are not recorded.

\*2 The number of Total Life Plan Designers employed includes those who have signed an outsourcing contract with the Company and also are registered as life insurance agents, totaling 1,301 as of the end of fiscal 2013, 1,412 for fiscal 2014, 1,485 for fiscal 2015, and 1,585 for fiscal 2016. Those with assistant duties were 603 at the end of fiscal 2013, 567 for fiscal 2014, 512 for fiscal 2015, and 469 for fiscal 2016.

\*3 Includes both full-time contract and company staff.

## Composition of management staff (Dai-ichi Life Holdings and three domestic life insurance companies)

		FY2013 *	FY2014 *	FY2015 *	FY2016
Japan	Male	2,957	2,783	2,744	2,724
	Female	667	808	836	873
	Percentage female (%)	18.4%	22.5%	23.3%	24.2%

\* FY2013 figures are for Dai-ichi Life only. FY2014 and FY2015 figures are for domestic life insurance companies.

## Employee details (Dai-ichi Life)

	FY2013	FY2014	FY2015	FY2016
New recruits (life planners)	8,666	8,465	8,645	8,550
New recruits (back office)	719	703	756	996
Mean age (life planners)	47 years 1 month	47 years 5 months	47 years 5 months	47 years 1 month
Mean age (back office)	43 years 9 months	44 years 2 months	44 years 7 months	44 years 10 months
Mean years of service (life planners)	10 years 6 months	10 years 11 months	10 years 11 months	10 years 8 months
Mean years of service (back office)	13 years 11 months	14 years 5 months	14 years 10 months	14 years 11 months
Mean monthly remuneration (life planners)	255,000 yen	252,000 yen	252,000 yen	265,000 yen
Mean monthly remuneration (back office)	297,000 yen	301,000 yen	304,000 yen	297,000 yen
Employee satisfaction*	3.48	3.51	3.58	3.63

\* Employee satisfaction surveys are used as a tool for quantitatively assessing the current situation and effectiveness of initiatives, and to facilitate the resolution of issues.

Calculation method: Mean score (out of five) of main questions in questionnaire.

## Percentage of employees with disabilities (Dai-ichi Life Group)

	FY2013	FY2014	FY2015	FY2016
Percentage of employees with disabilities	2.16%	2.25%	2.23%	2.22%

\* Percentage of employees as of June 1 in the following year



## Work/life balance (Dai-ichi Life)

	FY2013	FY2014	FY2015	FY2016
Instances of childcare leave	1,056	1,077	1,143	1,261
No. of staff on short working hours (for childcare)	303	379	390	446
No. of staff receiving benefits to pay for childcare services	3,912	3,713	3,571	3,726
No. of staff taking nursing leave	250	274	234	212
No. of staff using "Family" relocation program	35	46	24	18
No. of male staff taking childcare leave	43.8%	56.0%	85.5%	77.8%
Average monthly overtime (back office staff)	6.9 hours	7.6 hours	7.7 hours	7.9 hours
Average annual days of paid leave	12.3 days	12.3 days	12.7 days	13.0 days
Mean percentage of annual paid leave taken	65.9%	66.0%	68.1%	69.4%

## Headquarters training of life planners (Dai-ichi Life)

	FY2012	FY2013	FY2014	FY2015	FY2016
No. of trainees at headquarters	974	992	1,335	1,280	1,814
Total training time	110,000 hours	130,000 hours	170,000 hours	170,000 hours	250,000 hours
Classroom time per trainee	14 hours 39 minutes	14 hours 39 minutes	13 hours 56 minutes	14 hours 10 minutes	13 hours 21 minutes

\* A centralized training program was conducted at headquarters to provide life planners selected from throughout the country with a high level of education so that they would be equipped to satisfy customer's various needs.

## Human rights awareness education (Dai-ichi Life)

	FY2013	FY2014	FY2015	FY2016
No. of sessions	15	20	19	26
No. of attendees*	169,068	166,231	167,002	264,497

\* Cumulative total of attendees

## Engagement with Local Communities

### Public good donations (Dai-ichi Life)

Category: Health improvement

x 1 million yen

Organizations	Working with communities, NPOs, and other organizations, running voluntary programs
Implementation plan	Nationwide rollout of health programs, assisting with and celebrating health initiatives, educating people about insurance
Sum for FY2014	363
Sum for FY2015	559
Sum for FY2016	650
Outcomes of FY2016 initiatives	<ul style="list-style-type: none"> <li>• Support for action on health issues</li> <li>• Winners of the FY2016 Public Health Award (10 organizations and 5 individuals, total prize money of 25 million yen)</li> <li>• Awareness raising for cancer screening with local governments</li> <li>• Holding health seminars with experts, provision of health information with medical institutions, etc.</li> <li>• Raising public awareness of health through promotional activities by nationwide sales staff</li> <li>• Care for the elderly by staff who have completed a training course on caring for people with dementia</li> <li>• Working through NPOs to support school meals for children in developing nations suffering from hunger or malnutrition (approximately 26,540 meals in FY2016)</li> <li>• Support for medical research institutions</li> <li>• Support for healthy living by assisting with fun runs (Run with You)</li> </ul>

Category: Building a better world for the next generation

x 1 million yen

Organizations	Collaboration with NPOs and other organizations, participation in social welfare programs, cooperative activities
Implementation plan	Nursery school projects, consumer and financial/insurance literacy education, providing opportunities for children
Sum for FY2014	193
Sum for FY2015	298

Sum for FY2016	193
Outcomes of FY2016 initiatives	<ul style="list-style-type: none"> <li>• Total of 30 million yen distributed to 44 nursery schools</li> <li>• Support for working mothers by increasing number of nursery schools</li> <li>• Promotion and spread of consumer education (96 presentations given, attended by 1,853 people, 3,555 free educational materials distributed)</li> <li>• Yellow Badge with traffic accident insurance for elementary school new entrants. Approximately 1,110,000 badges handed out (for April 2017 new entrants).</li> <li>• Human resource development through actuarial science course at The University of Alabama in USA</li> <li>• Human resource development and training for people involved in insurance policy and practice in Asia</li> <li>• Support for junior tennis players (96 participants in elementary school tennis tournament (48 boys/48 girls))</li> </ul>

### Category: Environmental protection

x 1 million yen

Organizations	Work with philanthropic organizations, running voluntary programs, etc.
Implementation plan	Participation in biodiversity program, urban greening, awards programs, etc.
Sum for FY2014	71
Sum for FY2015	77
Sum for FY2016	75
Outcomes of FY2016 initiatives	<ul style="list-style-type: none"> <li>• Help prevent global warming and protect biodiversity through projects to assist greening, community building and promoting engagement with nature.</li> <li>• Thirteen grants to Green Environmental Plans Awards, one to the Omotenashi no Niwa (hospitality garden) program, and eleven awards to the Green City Awards.</li> </ul>

### Category: Contributing to local communities

x 1 million yen

Organizations	Work with NPOs, participation in programs, local community activities with NPOs, etc.
Implementation plan	Participation in local community activities
Sum for FY2014	5.6
Sum for FY2015	5.2
Sum for FY2016	29.5
Outcomes of FY2016 initiatives	<ul style="list-style-type: none"> <li>• Percentage of volunteer activity involvement 76.8%</li> </ul>

- 356 volunteer activity programs (cumulative total)
- Support for Kumamoto earthquake and Tohoku earthquake recovery

## Category: Support for art and culture

x 1 million yen

Organizations	Work with NPOs, participation in programs, etc.
Implementation plan	Assistance with overseas art exhibition, providing venues and economic support for young artists, aesthetic education by providing music
Sum for FY2014	249
Sum for FY2015	136
Sum for FY2016	128
Outcomes of FY2016 initiatives	<ul style="list-style-type: none"> <li>• Renoir exhibition: approximately 667,000 visitors</li> <li>• Support for VOCA modern art exhibition (three prize winners, total prize money of 5 million yen, three exhibits by individual prize winners in Dai-ichi Life gallery)</li> <li>• Support for concerts at nursery schools, schools, medical and welfare facilities (45 support activities given, attended by 5,478)</li> </ul>

## Donations (Dai-ichi Life Holdings and Dai-ichi Life)

x 1 million yen

	FY2013	FY2014	FY2015	FY2016
Donations	528	623	635	751

## Volunteer activities by staff (Dai-ichi Life)

	FY2013	FY2014	FY2015	FY2016
No. of projects undertaken	309	362	439	356

\* Cumulative totals for corresponding fiscal year

## Awareness-raising and educational work (Dai-ichi Life)

Description		FY2013	FY2014	FY2015	FY2016
Health seminars, medical seminars	No. of seminars	-	252	324	260

Description		FY2013	FY2014	FY2015	FY2016
Health seminars, medical seminars	No. of attendees	-	19,880	23,908	24,159
Consumer education, financial/insurance literacy (Life Cycle Game II)	No. of copies distributed (free of charge)	3,480	2,635	2,782	3,555
	No. of sessions held	47	21	48	96
	No. of attendees	1,658	586	2,022	1,853
Insurance education seminars (FALIA) *	No. of seminars	4	6	7	6
	No. of attendees	123	256	198	148

\* Undertaken by the Foundation for the Advancement of Life & Insurance Around the World (FALIA), an philanthropic organization established by Dai-ichi Life

## Environmental Initiatives

### Environmental performance data

#### CO2 emissions

	FY2012	FY2013	FY2014	FY2015	FY2016	
						Coverage (%)
Scope 1 + Scope 2 (t-CO2)	146,500	144,000	141,000	156,100	154,300	100
Scope 1 (t-CO2)	14,700	15,600	14,900	14,600	14,000	100
Scope 2 (t-CO2)	131,800	128,400	126,100	141,500	140,300	100
Scope 3 (t-CO2)	-	4,430	4,690	4,933	158,124	77

#### Energy consumption, Transportation, Specific energy consumption

	FY2012	FY2013	FY2014	FY2015	FY2016	
						Coverage (%)
Total energy consumption (GJ)	1,434,203	1,450,644	1,433,190	1,526,624	1,509,703	100
Electric power consumption (GJ)	1,024,020	995,338	961,516	1,061,668	1,055,167	100
Fuel consumption (GJ)	270,877	278,743	286,834	279,241	269,453	100

	FY2012	FY2013	FY2014	FY2015	FY2016	
						Coverage (%)
Steam and chilled/hot water consumption (GJ)	139,306	176,563	184,840	185,715	185,083	100
Transportation						
Transportation (t-km)	2,209,000	1,968,857	1,518,006	1,383,759	1,369,085	77
Specific energy consumption						
Electric power consumption (MWh)	284,450	276,483	267,088	294,908	293,102	100
Floor space (km <sup>2</sup> )	2,790	2,774	2,737	2,735	2,724	77
Specific energy consumption (MWh/km <sup>2</sup> )	101	99	97	95	95	77

## Water, Waste material, Paper

	FY2012	FY2013	FY2014	FY2015	FY2016	
						Coverage (%)
Water use (million m3)	1,815	1,655	1,675	1,725	1,567	90
Waste material (t)	484	441	412	496	551	86
Paper consumption (t)	9,849	8,116	6,509	6,559	6,998	95
Paper waste recycled (t)	2,925	2,789	2,350	1,850	1,800	77
Percentage of green procurement (%)	93	91	90	91	90	77

## CO2 emissions

Scope 1 (t-CO2)	Domestic: Calculated by applying the coefficient of the Act on Promotion of Global Warming Countermeasures in FY 2009 International: Calculated using each country's emissions coefficient according to the GHG Protocol, and using each country's coefficient for the emissions coefficient
Scope 2 (t-CO2)	
Scope 3 (t-CO2)	Calculated based on "the database of emission unit values (Ver.2.3) of the Report on Emissions Unit Values for Calculation of Greenhouse Gas Emissions, etc., by Organizations Throughout the Supply Chain" and "Basic database (Ver.1.01) of Carbon footprint communication program"
↳ [Category 1] Purchased goods	Office paper usage and printing
↳ [Category 2] Capital goods	Capital assets

CO2 emissions	
↳ [Category 3] Fuel and energy related activities not included in Scope 1 or 2	Electricity
↳ [Category 4] Transportation and delivery (upstream)	In-house distribution operations
↳ [Category 5] Waste generated in operations	Waste of 3 business offices of headquarters (Hibiya, Toyosu and Shin-Oi)
↳ [Category 6] Business travel	Domestic and overseas
↳ [Category 7] Employee commuting	In-house employees
↳ [Category 12] End-of-life treatment of sold products	Brochures and printed materials for customers
Energy consumption and Specific energy consumption	
Electric power consumption (GJ)	Domestic: Calculated based on the provisions of Article 7, Paragraph 3 of the law concerning the rationalization of energy usage (Act on the Rational Use of Energy)  International: Calculated using each country's emissions coefficient according to the GHG Protocol Units of MWh of electric power converted as 3.6 GJ/MWh Fuel consumption totalizes kerosene, heavy fuel oil and gas consumption
Fuel consumption (GJ)	
Steam and chilled/hot water consumption (GJ)	
Transportation	
Transportation (t-km)	Calculated based on the law concerning the rationalization of energy usage (Act on the Rational Use of Energy) The total transportation related to pamphlets, etc. of the Group
Water, Waste material, and Paper	
Water use (million m3)	The scope of reporting is based on Environmental Reporting Guidelines, and calculated based on bills from the waterworks department
Waste material (t)	Amount of waste excluding paper waste, as defined in the Waste Disposal and Public Cleansing Act (waste generated from business sites)
Paper waste recycled (t)	The scope of reporting is based on Environmental Reporting Guidelines, and calculated based on purchase system data
Paper consumption (t)	
Percentage of green procurement (%)	Percentage of purchased items acquired through centralized company purchasing
Common Item	
Coverage (%)	No. of staff at companies reporting on that item ÷ Total number of staff at Dai-ichi Life Holdings and 26 group companies covered by reporting x 100

## Environmental accounting (Dai-ichi Life)

x 1 million yen

Category* <sup>1</sup>	Cost* <sup>2</sup>	FY2013	FY2014	FY2015	FY2016
Energy efficiency	Capital	686	795	1,066	978
	Expenditure	12	11	11	11
Reduction in resource use	Capital	0	0	0	0
	Expenditure	101	78	75	79
Environmental protection	Capital	0	0	0	0
	Expenditure	55	71	78	77
Environmental information	Capital	0	0	0	0
	Expenditure	5	34	5	10

\*1 Categories are taken from the Dai-ichi Life Mid-Term Environmental Action Plan.

\*2 Capital investment and some expenditure on reducing resource use apply to Hibiya headquarters, Toyosu headquarters, and Shinooi office only.

## Economic benefits of environmental protection measures (Dai-ichi Life)

x 1 million yen

	FY2013	FY2014	FY2015	FY2016
Savings from reduction in electric power consumption* <sup>1</sup>	1,105	1,134	1,501	811
Savings from reduction in paper consumption	473	297	218	378

\*1 Calculated based on average unit price per 1kWh of electricity used

## Reduction in energy use by investment properties

	FY2012	FY2013	FY2014	FY2015	FY2016
No. of buildings	125	118	113	107	107
Electric power consumption (kWh)	51,351,722	51,717,715	50,355,256	48,494,006	48,982,454
Gas consumption (m3)	1,925,106	1,903,953	1,834,088	1,760,586	1,774,988
Hot and cold water consumption (MJ)	25,129,778	27,427,450	25,094,330	28,871,550	28,407,807



	FY2012	FY2013	FY2014	FY2015	FY2016
CO2 emissions (t-CO2)	25,307	25,518	24,717	24,035	24,230

Actual data on reduction in communal consumption in buildings managed by Dai-ichi Building

## Lineup of Main Products and Services of the Dai-ichi Life Group in our Pursuit of a Sustainable Society

### Products and Riders

Name	Consideration of ESG *			Outline	Companies offered at
	E	S	G		
Crest Way		○		Wholelife nursing care insurance	Dai-ichi Life
Waiver of Premium Rider (2013)		○		A rider that allows for the exemption of insurance premium payments after diagnosis with one of the three deadly diseases, physical disabilities, or when long-term care is required	
Children's Support / Mickey		○		An insurance to prepare educational funds for children to go on to university	
Lady Yell More (Support for Women)		○		A rider that pays out benefits in the event of a prescribed surgical procedure related to a disease most prevalent in women	
KARADA KAKUMEI (body revolution)		○		An insurance whose premiums are calculate after renewal based on health age instead of actual age the younger	Neo First Life
Living Needs Rider		○		A rider that pays out insurance proceeds early if diagnosed with an illness and less than six months to live	Dai-ichi Life Neo First Life
Designated Substitute Claimant Rider		○		A rider that allows a prescribed proxy to request payment of insurance proceeds, under special circumstances where the policyholder cannot claim their insurance benefit	Dai-ichi Life

Name	Consideration of ESG *			Outline	Companies offered at
	E	S	G		
Advanced Medical Treatment Rider		○		A rider for benefit payments when advanced medical treatment is received Note: Because advanced medical treatment that is eligible for insurance payment is limited to treatment that fulfills the prescribed requirements when treatment is received in some cases it may not be possible to pay benefits depending on factors such as the medical practice, medical symptoms, and medical institutions.	Dai-ichi Life
Pension rider		○		A rider that pays out death benefits using pension instead of a lumpsum payment	Dai-ichi Life Dai-ichi Frontier Life
Bone Marrow Donor Benefits		○		Benefits are paid when bone marrow stem cells or peripheral blood stem cells are harvested from the donor (provider)	Dai-ichi Life Neo First Life
Group Credit Life Insurance Specific Condition Compensation Rider		○		A rider that allocates the insurance payout to the repayment of a home loan in the event that the policyholder dies, suffers from one of the prescribed advanced disabilities, is diagnosed with one of the three deadly diseases or 16 states, or is in a state that requires nursing care	Dai-ichi Life
Medical Switch		○		A system that allows a medical riders that has been subscribed to be changed to whole life medical insurance without a medical examination or notice	
Switch Plan		○		A system allows a policy holder to review their current coverage based on their life stage and make changes to the required coverage	
Baton Pass Plan		○		A system that allows for a policy that has been subscribed to be carried over to a new policy for the family	
Policy renewals		○		A system where the same policy coverage and amount can be carried over upon maturity regardless of health condition	Dai-ichi Life Neo First Life
Rider additionafter subscription		○		A system where a new rider can be added to a policy that has been subscribed without changing the coverage or maturity	

Name	Consideration of ESG *			Outline	Companies offered at
	E	S	G		
Rider modification		○		A system where a medical rider that has been subscribed can be changed to the latest medical rider without health examination or declaration	Dai-ichi Life

\* ESG stands for Environment, Society and Governance.

The above represents a quick summary of our products and services as of June 2017.

## Services

Name	Consideration of ESG *			Outline	Companies offered at
	E	S	G		
Contact Centers (Call Centers)		○		In response to changing lifestyles, our toll-free contact centers are open both weekdays and weekends to answer questions and help customers complete procedures for enrollment * Neo First Life: Call centers are open weekdays and Saturdays	Dai-ichi Life Neo First Life
Toll-free hotline exclusively for seniors		○		An exclusive tollfree customer service hotline for customers over the age of 70	Dai-ichi Life
"KENKO DAIICHI" App		○		A new type of smartphone app for health promotion that provides various services with the aim at encouraging voluntary changes in the awareness and behavior by the customers	
Health Age Check		○		A web content that the user can calculate the health age only by inputting one's health examination results, such as age, sex, blood pressure	Dai-ichi Life Neo First Life
Health Hotline		○		A free telephone consultation service for health, medical, lifestyle and psychological health questions or issues	Neo First Life
Dai-ichi Life Health Support Desk		○		Provides broadranging options for consultation from daily health to psychological health as an ancillary service to products for corporate customers	Dai-ichi Life

Name	Consideration of ESG *			Outline	Companies offered at
	E	S	G		
Medical Support Service		○		A service available 24 hours a day 365 days a year by telephone that provides consultations and information about health, medical treatment, childcare, and nursing care	Dai-ichi Life
Advanced Medical Information Station		○		A website that provides basic knowledge, technologies and medical institutions related to advanced medicine	
Internet Service for Policyholders	○	○		Website for policy coverage inquiries and carrying out various procedures	Dai-ichi Frontier Life
Website for Policyholders	○	○		A website that provides various information and services to verify policy details and carry out procedures	Dai-ichi Life
Paperless enrollment procedures	○			Provides customers with seamless services, from policy applications, and health declaration to premium payments, using the DL Pad, a tablet computer for sales and business use	
Regularly providing information on benefit payouts		○		Every year policyholders receive a booklet called the Total Life Plan Report which contains payout records for the previous 10-year period and instances where special attention is required	
Results of the field survey of welfare programs		○		A questionnaire is conducted on the status of welfare programs by corporate customers and the results are provided to customers in the form a report (booklet)	
Automatic policyholder loans		○		A system where the policy cancellation fee, if any, is automatically added to premiums to keep the policy in effect, even if premiums have not been paid and the grace period is over	
Policy reinstatement		○		A system where policy that has been voided can be reinstated	Dai-ichi Life Neo First Life
Proceeds Quick Reception Service		○		A service where claims for a death benefit that fulfill certain conditions can be paid out on the same day when needed for funeral costs or other final expenses	Dai-ichi Life

Name	Consideration of ESG*			Outline	Companies offered at
	E	S	G		
Simplified Death Benefit Receiving Service		○		A service where up to five million yen of a death benefit is paid out simply by submitting the prescribed claim form, death certificate and a copy of the applicant's personal identification document, even when time is still needed to prepare other official documents	Dai-ichi Life
Adult Guardianship Support		○		A service that refers a judicial scrivener who can support legal procedures for a customer who needs the appointment of an adult guardian	
Trust contract agent for Omoi no Teikibin		○		An intermediary service as a trust contract agent for Omoi no Teikibin (regular death benefit payment service), a trust product of Mizuho Trust & Banking * Omoi no Teikibin involves the policyholder customizing the use of his/her death benefit before his/her death and the policyholder concludes a trust agreement with a trust bank so that when they pass away the death benefit is paid out to a person predetermined by the policyholder with the decided upon specifics	
Consulting and information provision for inheritance and the survivor pension system		○		When a death benefit is paid out, we provide information on the survivor pension system and inheritance tax system and give consulting on the inherited property including the death benefit, in order to facilitate the inheritance process	
DVD-ROM version of the guide on policy terms and conditions	○			Policyholders receive a copy of their guide on policy terms and conditions on a DVD-ROM	
Terms and conditions online	○			The guide on policy terms and conditions is published online	
Outside Lawyer Consultation System		○	○	A system where customers who are not satisfied with our explanation of payment of premiums or benefits can request to consult with a lawyer with no contractual ties to Dai-ichi Life free of charge	Dai-ichi Life

Name	Consideration of ESG*			Outline	Companies offered at
	E	S	G		
Payment Examination Committee System		○	○	<p>A system the Payment Examination Committee deliberates on the results of payment assessments from an objective and neutral perspective in case a customer is not satisfied with our explanation of payment of premiums or benefits</p> <p>* The Payment Examination Committee comprises only outside professionals, such as lawyers, physicians, and experts in consumer issues, to ensure objectiveness</p>	Dai-ichi Life

\* ESG stands for Environment, Society and Governance.

The above represents a quick summary of our products and services as of June 2017.