

GRI Content Index

The Sustainability Report is based on the Core option of the GRI Sustainability Reporting Standards.

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)	
	102-8	Information on employees and other workers	> Sustainability Data (Employees)	Disclosed about domestic employee of Dai-ichi Life and other workers.

GRI Standard / Disclosure			Page number(s) and / or URL(s)	Omission
	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	

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	> Initiatives for Employees(Labour Unions) > 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	> Selection of Material Issues	
	102-47	List of material topics	> Selection of Material Issues	
	102-48	Restatements of information	There have been no material restatements during the period	

GRI Standard / Disclosure			Page number(s) and / or URL(s)	Omission
	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 Environment(External Evaluation of Environmental Data)	

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	> Selection of Material Issues	
	103-2	The management approach and its components	> Message from the President > Strategy	
GRI 201: ECONOMIC PERFORMANCE 2016	201-1	Direct economic value generated and distributed	> Financial Information	

ANTI-CORRUPTIO

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	> Selection of Material Issues	
	103-2	The management approach and its components	> Compliance	
GRI 205: ANTI-CORRUPTION 2016	205-1	Operations assessed for risks related to corruption	> Compliance	[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	> Selection of Material Issues	
	103-2	The management approach and its components	> Compliance	
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	> Selection of Material Issues	

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"> > Group Sustainability Approach > Structure > Protecting the Global Environment 	
GRI 301: MATERIALS 2016	301-1	Materials used by weight or volume	<ul style="list-style-type: none"> > Sustainability Data (Environmental Initiatives) 	

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"> > Selection of Material Issues 	
	103-2	The management approach and its components	<ul style="list-style-type: none"> > Group Sustainability Approach > Structure > Protecting the Global Environment 	
GRI 302: ENERGY 2016	302-1	Energy consumption within the organization	<ul style="list-style-type: none"> > Sustainability Data (Environmental Initiatives) 	
	302-2	Energy consumption outside of the organization	<ul style="list-style-type: none"> > Sustainability Data (Environmental Initiatives) 	

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"> > Selection of Material Issues 	

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"> > Group Sustainability Approach > Structure > Protecting the Global Environment > The Dai-ichi Life Insurance Company, For Environment > Environmental Action ↗ 	
GRI 303: WATER 2016	303-1	Water withdrawal by source	> Sustainability Data (Environmental Initiatives)	

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	> Selection of Material Issues	
	103-2	The management approach and its components	<ul style="list-style-type: none"> > Group Sustainability Approach > Structure > Protecting the Global Environment 	
GRI 305: EMISSIONS 2016	305-1	Direct (Scope 1) GHG emissions	> Sustainability Data (Environmental Initiatives)	
	305-2	Energy indirect (Scope 2) GHG emissions	> Sustainability Data (Environmental Initiatives)	
	305-3	Other indirect (Scope 3) GHG emissions	> Sustainability Data (Environmental Initiatives)	

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	> Selection of Material Issues	

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"> > Group Sustainability Approach > Structure > Protecting the Global Environment > The Dai-ichi Life Insurance Company, For Environment > Environmental Action ↗ 	
GRI 306: EFFLUENTS AND WASTE 2016	306-2	Waste by type and disposal method	> Sustainability Data (Environmental Initiatives)	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	> Selection of Material Issues	
	103-2	The management approach and its components	<ul style="list-style-type: none"> > Group Sustainability Approach > Structure > Protecting the Global Environment 	
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	> Selection of Material Issues	

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"> > Group Sustainability Approach > Structure > Creating Friendly Work Environment > The Dai-ichi Life Insurance Company, Diversity and Inclusion > Work-Life Balance ↗ 	
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.
	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	> Selection of Material Issues	
	103-2	The management approach and its components	<ul style="list-style-type: none"> > Group Sustainability Approach > Structure > Initiatives for Employees(Training and Support Systems) 	
GRI 404: TRAINING AND EDUCATION 2016	404-2	Programs for upgrading employee skills and transition assistance programs	<ul style="list-style-type: none"> > Sustainability Data (Employees) > The Dai-ichi Life Insurance Company website: Human Resource Development ↗ 	

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	> Selection of Material Issues	
	103-2	The management approach and its components	> Group Sustainability Approach > Structure > Creating Friendly Work Environment > Developing an Accommodating Work Environment	
GRI 405: DIVERSITY AND EQUAL OPPORTUNITY 2016	405-1	Diversity of governance bodies and employees	> Sustainability Data (Corporate Governance) > Sustainability Data (Employees) > Creating Friendly Work Environment	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	> Selection of Material Issues	
	103-2	The management approach and its components	> Group Sustainability Approach > Structure > Human Rights Awareness	
GRI 412: HUMAN RIGHTS ASSESSMENT 2016	412-2	Employee training on human rights policies or procedures	> Human Rights Awareness > Sustainability Data (Human rights awareness education (Dai-ichi Life))	[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	> Selection of Material Issues	
	103-2	The management approach and its components	> Group Sustainability Approach > Structure > Initiatives for Community and Society	
GRI 413: LOCAL COMMUNITIES 2016	413-1	Operations with local community engagement, impact assessments, and development programs	> Initiatives for Community and Society > Sustainability Data (Engagement with Local Communities)	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	> Selection of Material Issues	
	103-2	The management approach and its components	> Information Property Protection	
GRI 418: CUSTOMER PRIVACY 2016	418-1	Substantiated complaints concerning 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)	

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	> Selection of Material Issues	
	103-2	The management approach and its components	> Compliance	
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	

Improving Products and Services

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	> Selection of Material Issues	
	103-2	The management approach and its components	> Structure > Improving Products and Services	

Promoting Health

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	> Selection of Material Issues	
	103-2	The management approach and its components	> Structure > Promoting Health	

Responsibility as Institutional Investor

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	> Selection of Material Issues	
	103-2	The management approach and its components	> Structure > Responsibility as Institutional Investor	

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"> > Message from the President > Group Sustainability > Governance > Stakeholder Communication > Responsibility as Institutional Investor

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"> > Human Rights Awareness > Handling of Antisocial Forces > The Dai-ichi Life Insurance Company, Limited website: Our Role as an Institutional Investor ↗
Issue 4	Resolving grievances	> Stakeholder Communication
Issue 5	Discrimination and vulnerable groups	<ul style="list-style-type: none"> > Human Rights Awareness > Responsibility as Institutional Investor
Issue 6	Civil and political rights	> Human Rights Awareness
Issue 7	Economic, social and cultural rights	<ul style="list-style-type: none"> > Initiatives for Employees > Initiatives for Community and Society

Core Subjects and Issues		Location
Issue 8	Fundamental principles and rights at work	<ul style="list-style-type: none"> > Human Rights Awareness > Initiatives for Employees > The Dai-ichi Life Insurance Company, Limited website: Our Role as an Institutional Investor ↗

6.4 Labour practices

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

6.5 The environment

Core Subjects and Issues		Location
Issue 1	Prevention of pollution	<ul style="list-style-type: none"> > Initiatives for the Environment > The Dai-ichi Life Insurance Company, Limited website: Our Role as an Institutional Investor ↗
Issue 2	Sustainable resource use	<ul style="list-style-type: none"> > Initiatives for the Environment > The Dai-ichi Life Insurance Company, Limited website: Our Role as an Institutional Investor ↗
Issue 3	Climate change mitigation and adaptation	<ul style="list-style-type: none"> > Initiatives for the Environment > The Dai-ichi Life Insurance Company, Limited website: Our Role as an Institutional Investor ↗

Core Subjects and Issues		Location
Issue 4	Protection of the environment, biodiversity and restoration of natural habitats	> Initiatives for the Environment

6.6 Fair operating practices

Core Subjects and Issues		Location
Issue 1	Anti-corruption	> Group Sustainability Approach > Compliance
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	> Initiatives for Customers
Issue 2	Protecting consumers' health and safety	-
Issue 3	Sustainable consumption	-
Issue 4	Consumer service, support, and complaint and dispute resolution	> Initiatives for Customers > The Dai-ichi Life Insurance Company, Limited website: Insurances Benefit/Claim Payme ↗
Issue 5	Consumer data protection and privacy	> Information Property Protection > Handling of Personal Information
Issue 6	Access to essential services	-
Issue 7	Education and awareness	> Initiatives for Customers




6.8 Community involvement and development



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



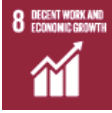
Sustainable Development Goals (SDGs)

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	Material Issues	Initiatives	Location
 <p>1.No poverty End poverty in all its forms everywhere</p>	Sense of security in later life	<p>The medium-term management plan "CONNECT 2020"</p> <ul style="list-style-type: none"> • Further Development of Multi-brand & Multi-channel Structure • Implement product strategy to drive improvement in quality of life • Partnership Expansion 	<ul style="list-style-type: none"> > Domestic Life Insurance Business > Offering Products and Services Tailored to Diverse Needs > Delivering Products and Services that Promote Health > Collaboration with diverse partners
		<p>The medium-term management plan "CONNECT 2020" Creation of social value through contribution to QOL improvement</p>	<ul style="list-style-type: none"> > Asset Management Business
		<p>The medium-term management plan "CONNECT 2020"</p> <ul style="list-style-type: none"> • Drive Innovation • Provision of Microinsurance 	<ul style="list-style-type: none"> > Insurance Technology "InsTech" > InsTech Initiatives > Provision of Microinsurance
 <p>2.Zero hunger End hunger, achieve food security and improved nutrition and promote sustainable agriculture</p>	—	<p>Inclusive Business Bonds and Microfinance bonds as part of ESG investment</p>	<ul style="list-style-type: none"> > Responsibility as Institutional Investor
		<p>Education of scientific agricultural methods in rural areas of India</p>	<ul style="list-style-type: none"> > Continuous support activities at overseas group companies
 <p>3.Good health and well-being Ensure healthy lives and promote well-being for all at all ages</p>	Promote health	<p>The medium-term management plan "CONNECT 2020"</p> <ul style="list-style-type: none"> • Further Development of Multi-brand & Multi-channel Structure • Implement product strategy to drive improvement in quality of life • Partnership Expansion 	<ul style="list-style-type: none"> > Domestic Life Insurance Business > Offering Products and Services Tailored to Diverse Needs > Delivering Products and Services that Promote Health > Collaboration with diverse partners

Goals	Material Issues	Initiatives	Location
		<p>The medium-term management plan "CONNECT 2020"</p> <ul style="list-style-type: none"> • Analysis and utilization of medical big data • Drive Innovation 	<ul style="list-style-type: none"> > Insurance Technology "InsTech" > InsTech Initiatives
		Health promotional activities of each region by entering agreements with local governments	> Cooperation with Local Governments
		Providing information regarding health and medical and nursing care services through sales activities	> Network with Professional Medical Organizations
		Promoting employee lifestyle improvement and thoroughly undertaking of medical check-ups	> Promoting Health for Employees
 <p>4. Quality education Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all</p>	—	<p>Support for Consumer Education and Finance and Insurance Education</p> <p>Donations to Universities and Research Institutions (U.S.A.)</p> <p>Education Support in India</p> <p>The Foundation for the Advancement of Life & Insurance Around the World (FALIA)</p>	> Support for the Education of Next-Generation Torchbearers
 <p>5. Gender equality Achieve gender equality and empower all women and girls</p>	Empowerment of women	<p>The medium-term management plan "CONNECT 2020"</p> <ul style="list-style-type: none"> • Promote diversity of human resources • Work-Life Balance • Developing an Accommodating Work Environment 	<ul style="list-style-type: none"> > Diversity & Inclusion > Diversity and Inclusion > Developing an Accommodating Work Environment
		Attraction of daycare centers to real estate properties owned by the Dai-ichi Life Group	> Initiatives to Support Child-Rearing

Goals	Material Issues	Initiatives	Location
 <p>6.Clean water and sanitation Ensure availability and sustainable management of water and sanitation for all</p>	—	The investment in the Victorian Desalination Project (VDP) that world's largest desalination projects	<ul style="list-style-type: none"> > Dai-ichi Life to Expand Overseas Project Finance Investment - Its First Participation in a Tender for Acquisition Finance Deal - PDF
 <p>7.Affordable and clean energy Ensure access to affordable, reliable, sustainable and modern energy for all</p>	Promoting clean energy	The investment in the offshore wind farm construction project by adoption of trust structure to invest in overseas project finance	<ul style="list-style-type: none"> > The Dai-ichi Life Insurance Company, Limited News Release "The Dai-ichi Life to invest in Offshore Wind Farm" PDF
	Improving energy efficiency		
 <p>8.Decent work and economic growth Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all</p>	Stability through insurance	<p>The medium-term management plan "CONNECT 2020"</p> <ul style="list-style-type: none"> • Further Development of Multi-brand & Multi-channel Structure • Implement product strategy to drive improvement in quality of life • Partnership Expansion 	<ul style="list-style-type: none"> > Domestic Life Insurance Business > Offering Products and Services Tailored to Diverse Needs > Delivering Products and Services that Promote Health > Collaboration with diverse partners
		<p>The medium-term management plan "CONNECT 2020"</p> <p>Maintain sustainable growth model in developed markets (U.S. and Australia) as growth drivers of overseas life insurance business</p>	<ul style="list-style-type: none"> > Overseas Life Insurance Business
	Revitalizing communities	Health promotional activities of each region by entering agreements with local governments	<ul style="list-style-type: none"> > Cooperation with Local Governments
	Protect rights of workers	<p>The medium-term management plan "CONNECT 2020"</p> <ul style="list-style-type: none"> • Promote diversity of human resources • Work-Life Balance • Developing an Accommodating Work Environment 	<ul style="list-style-type: none"> > Diversity & Inclusion > Diversity and Inclusion > Developing an Accommodating Work Environment

Goals	Material Issues	Initiatives	Location
 <p>9. Industry, innovation and infrastructure Build resilient infrastructure, promote inclusive and sustainable industrialization and foster innovation</p>	Development of cutting edge technology	<p>The medium-term management plan "CONNECT 2020"</p> <ul style="list-style-type: none"> • Analysis and utilization of medical big data • Improve convenience and productivity through advanced technology • Drive Innovation 	<ul style="list-style-type: none"> > Insurance Technology "InsTech" > InsTech Initiatives
 <p>10.Reduced inequalities Reduce inequality within and among countries</p>	—	<p>The medium-term management plan "CONNECT 2020"</p> <ul style="list-style-type: none"> • Improvement of working environment for people with disabilities • LGBT-Friendly 	> Diversity and Inclusion
		Human Rights Awareness	> Human Rights Awareness
		Providing information regarding health and medical and nursing care services through sales activities	> Network with Professional Medical Organizations
 <p>11.Sustainable cities and communities Make cities and human settlements inclusive, safe, resilient and sustainable</p>	Building a safe and secure community	<p>The medium-term management plan "CONNECT 2020"</p> <ul style="list-style-type: none"> • Further Development of Multi-brand & Multi-channel Structure • Implement product strategy to drive improvement in quality of life • Partnership Expansion 	<ul style="list-style-type: none"> > Domestic Life Insurance Business > Offering Products and Services Tailored to Diverse Needs > Delivering Products and Services that Promote Health > Collaboration with diverse partners
		Promoting reduction of energy usage, CO2 emissions, paper usage and waste material, and reduction of the load on the urban environment	> Initiatives for the Environment
 <p>12.Responsible consumption and production Ensure sustainable consumption and production patterns</p>	—	Cutting consumption of resources by reducing use of paper, promoting green procurement, and encouraging the recycling of waste	> Initiatives for the Environment

Goals	Material Issues	Initiatives	Location
 <p>13.Climate action Take urgent action to combat climate change and its impacts</p>	Tackling climate change	Actions to address the risks and opportunities of climate change	> Actions to address the risks and opportunities of climate change
 <p>14.Life below water Conserve and sustainably use the oceans, seas and marine resources for sustainable development</p>	—	<p>Reducing marine pollution, and conserving inland freshwater ecosystems</p> <p>Engaging in activities aimed at protecting the natural environment including sponsoring tree-planting organizations</p>	> Initiatives for the Environment
 <p>15.Life on land Protect, restore and promote sustainable use of terrestrial ecosystems, sustainably manage forests, combat desertification, and halt and reverse land degradation and halt biodiversity loss</p>	—		
 <p>16.Peace, justice and strong institutions Promote peaceful and inclusive societies for sustainable development, provide access to justice for all and build effective, accountable and inclusive institutions at all level</p>	Improving corporate governance and risk management	A well-balanced Board of Directors organization that realizes appropriate management decisions	> Corporate Governance Structure
		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
		Application of IT appropriately to maximize the value provided by IT for business while minimizing its risk	> IT / Cyber Security

Goals	Material Issues	Initiatives	Location
 <p>17. Partnerships for the Goals Strengthen the means of implementation and revitalize the global partnership for sustainable development</p>	Contributing to society	<p>The medium-term management plan "CONNECT 2020" Active ESG investments that contribute to sustainable development of society, while securing profitability Improve quality of dialog activities by enhancing engagement in Environment and Society (E&S) themes in addition to Governance (G)</p>	<ul style="list-style-type: none"> > Asset ManagementBusiness > Responsibility as Institutional Investor
		<p>Promoting activities aiming to achieve a sustainable society through multi-stakeholder partnerships and participation in various initiatives</p>	<ul style="list-style-type: none"> > Participation in External Initiatives

ESG Information Index

The following table provides a list of our sustainability initiatives from each of the ESG perspectives for ESG research companies.

Management

Topic	Location
Group Mission, Vision and Values	> Group Mission, Vision and Values
CSR Structure	> Structure
Materiality	> Material Issues
Stakeholder Communication	> Stakeholder Communication
Participation in External Initiatives	> Participation in External Initiatives
Sustainability Reporting	> Sustainability Reports

Environmental

Topic	Location
Environmental Management System	> Initiatives for Environment
Environmental Data	> Sustainability Data (Environmental Initiatives)
Verification by Third Parties	> External Evaluation of Environmental Data

Social

Topic	Location	
Human Capital Development / Diversity	Diversity	> Initiatives for Employees
	Employee Training and Education	> Initiatives for Employees
	Personnel and Labor Data	> Sustainability Data (Employees)

Topic		Location
Occupational Health and Safety	Health and Safety	> Initiatives for Employees
	Work Life Balance	> Initiatives for Employees
	Labor Management Relations	> Initiatives for Employees
Responsibility to Customers		> Initiatives for Customers
Local Communities	Quality Assurance Promotion	> Initiatives for Society
	Management of Conflict of Interest	> Sustainability Data (Engagement with Local Communities)
Financial Inclusion		> Provision of Microinsurance
Education		> Support for the Education of Next-Generation Torchbearers

Governance

Topic		Location
Governance	Corporate Governance	> Basic Approach to Corporate Governance
	Board of Directors	> List of directors
Compliance		> Compliance
Anti-Corruption		> Compliance
Management of Conflict of Interest		> Policy for the Management of Conflict of Interest
Whistle-blowing System		> Whistleblowing System
Risk Management		> Risk Management
Information Security	Information Property Protection	> Information Property Protection
	Personal Information Protection	> Handling of Personal Information
Tax Disclosure		> Internal Control over Financial Reporting
Human Rights		> Human Rights Awareness
Supply Chain Management		> Business Partners
Responsible Investment		> Responsibility as Institutional Investor

Sustainability Data

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

<ul style="list-style-type: none"> ✓ Corporate Governance 	<ul style="list-style-type: none"> ✓ Interactions with Customers 	<ul style="list-style-type: none"> ✓ Activities as an Institutional Investor (Dai-ichi Life)
<ul style="list-style-type: none"> ✓ Employees 	<ul style="list-style-type: none"> ✓ Engagement with Local Communities 	<ul style="list-style-type: none"> ✓ Environmental Initiatives
<ul style="list-style-type: none"> Lineup of Main Products and ✓ Services in our Pursuit of a Sustainable Society 		

Corporate Governance

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

	2016/10	2017/6	2018/6
No. of directors	18	15	15
(No. of external directors)	6	5	6
(No. of non-Japanese directors)	1	1	1
(No. of female directors)	1	1	2
No. of external directors who are independent	6	5	6

Auditors and other committee members

	2016/10	2017/6	2018/6
No. of auditors and other committee members	5	5	5
(No. who are also external directors)	3	3	3
No. of external directors who are independent	3	3	3

Nominations advisory committee

	FY2016	FY2017	FY2018
Chairperson	External director	External director	External director
No. of committee members	5	5	6
(No. who are internal directors)	2	2	2
(No. who are external directors)	3	3	4

Remuneration advisory committee

	FY2016	FY2017	FY2018
Chairperson	External director	External director	External director
No. of committee members	6	5	5
(No. who are internal directors)	2	2	2
(No. who are external directors)	4	3	3

Composition of executive officers (including directors with other roles)

	FY2016	FY2017*	FY2018
No. of executive officers	35	32	32
(No. of women)	2	2	3
(No. of non-Japanese)	1	1	1
Ratio of women	6%	6%	9%

* As of June 26, 2017

Total amount of remuneration by directors/audit & supervisory board members category, and the number of recipients (FY 2017)

Category	Number	Total Remuneration (¥ million)
Directors (excluding Outside Directors)	8	265
Audit & Supervisory Board Members (excluding Outside Directors)	2	78
Outside Directors/Audit & Supervisory Board Members	6	79

* Includes one director who retired from the Company on June 26, 2017.

Persons with consolidated remuneration (including remuneration for corporate officer posts at main subsidiaries, etc.) of ¥100 million or more (FY 2017)

Name	Corporate Officer Posts	Company	Total consolidated remuneration, etc. (¥ million)
Koichiro Watanabe	Director	Dai-ichi Life Holdings	101
		Dai-ichi Life	
Seiji Inagaki	Director	Dai-ichi Life Holdings	110
		Dai-ichi Life	

IR activities

	FY2014	FY2015	FY2016	FY2017	FY2018
Financial results briefings	4	4	4	4	4
Management briefings	2	2	1	2	2
Analyst days and briefings	0	1	1	1	1
Engagements with institutional investors	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	Approximately 100 companies in Japan Approximately 200 companies overseas

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Interactions with Customers

Engagement with customers (Dai-ichi Life)

	FY2013	FY2014	FY2015	FY2016	FY2017
No. of shops	81	82	77	75	75
No. of agencies*	2,590	2,950	3,056	3,352	3,209

* 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)

	FY2013	FY2014	FY2015	FY2016	FY2017
No. of inquiries to disputes service	172	149	152	153	148
No. of consultations with external lawyer	11	6	15	16	10
No. of times payment arbitration used	8	1	5	2	3

Customer feedback (Dai-ichi Life)

No. of interactions

	FY2013	FY2014	FY2015	FY2016	FY2017
Disputes	44,691	51,253	46,929	43,943	41,065
└ Breakdown by dispute reason					
└ Taking out insurance policy	8.3%	8.9%	9.7%	9.3%	9.1%
└ Premium payment	7.0%	6.5%	6.0%	6.0%	5.8%
└ Procedures	29.0%	27.9%	27.2%	25.4%	24.7%
└ Payment of claims and benefits	14.9%	13.9%	14.3%	15.9%	15.1%
└ Other	40.6%	42.5%	42.8%	43.4%	45.3%
Expressions of thanks	107,817	233,633	385,930	560,562	650,152
Comments or requests	1,459 ^{*1}	2,916	3,146	2,928	2,025
Customer satisfaction (individuals)	-	-	-	54.1% ^{*2}	54.5%

	FY2013	FY2014	FY2015	FY2016	FY2017
Customer satisfaction (organizations)	87.1%	91.0%	90.6%	91.6%	91.5%

*1 Data for February to March 2014

*2 Introduction of customer satisfaction survey conducted by external research agency from FY 2017 (score: difference between positive answer occupation ratio and negative answer occupation ratio)

Payout of claims and benefits (Dai-ichi Life)

x100 million yen

	FY2013	FY2014	FY2015	FY2016	FY2017
Payout for death, serious disability, or designated illness, etc.	4,354	4,382	4,347	4,375	4,385
Benefit payout for hospitalization or surgery, etc.	1,266	1,280	1,260	1,268	1,292
Policy maturity payment, annuity, or pension, etc.	11,815	12,252	11,222	11,057	10,021

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

		FY2013	FY2014	FY2015	FY2016	FY2017
Payout for death, serious disability, or designated illness, etc.	No. of payments	82,066	85,979	87,640	91,727	93,660
	No. of payments declined	3,701	3,539	3,689	3,774	3,633
Benefit payout for hospitalization or surgery, etc.	No. of payments	980,602	1,032,693	1,070,988	1,127,594	1,151,930
	No. of payments declined	30,086	29,376	35,421	35,028	35,143

* Excluding policy maturity and annuity payments, etc.

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

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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	FY2017
No. of voting companies	2,206	2,247	2,271	2,310
No. of companies consenting to all company proposals	1,903	1,961	2,031	2,039
No. of companies consulted during voting	302	286	240	271
No. of companies abstaining from one or more company proposals	1	0	0	0
Consultations with constructive objectives	110	233	277	271

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Employees

No. of employees (Dai-ichi Life Holdings)

		FY2013	FY2014	FY2015	FY2016	FY2017
Total	Male	-	-	-	363	391
	Female	-	-	-	179	212
	No. of employees	-	-	-	542	603

* Includes both full-time contract and company staff.

No. of employees (Dai-ichi Life)

		FY2013	FY2014	FY2015	FY2016	FY2017
Total	Male	5,172	5,056	4,939	4,614	4,564
	Female	50,431	49,034	49,678	51,624	51,614
	No. of employees	55,603	54,090	54,617	56,238	56,178

* Excludes concurrent duties with Dai-ichi Life Holdings. Includes both full-time contract and company staff.

No. of employees (Dai-ichi Frontier Life)

		FY2013	FY2014	FY2015	FY2016	FY2017
Total	Male	157	173	184	196	210
	Female	95	115	127	137	149
	No. of employees	252	288	311	333	359

* Includes both full-time contract and company staff.

No. of employees (Neo First Life)

		FY2013	FY2014	FY2015	FY2016	FY2017
Total	Male	31	51	67	95	109
	Female	20	25	38	64	92
	No. of employees	51	76	105	159	201

* Includes both full-time contract and company staff.

No. of employees by region (consolidated basis)

		FY2013	FY2014	FY2015	FY2016	FY2017
Japan		57,462	55,982	56,503	57,262	57,339
Asia/Pacific (excluding Japan)		2,050	2,189	2,401	2,580	2,841
North America		-	2,476	2,542	2,764	2,763
Total		59,512	60,647	61,446	62,606	62,943

* 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	FY2017
Japan	No. of employees	55,906	54,454	55,033	57,272	57,341
	Male	10%	10%	9%	9%	9%
	Female	90%	90%	91%	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	FY2017
Total Life Plan Designers ^{*2}	Male	1,221	1,201	1,167	1,196	1,195
	Female	42,145	41,061	41,816	43,884	43,818
Back office ^{*3}	Male	3,951	3,855	3,772	3,418	3,369
	Female	8,286	7,973	7,862	7,740	7,796
Total	Male	5,172	5,056	4,939	4,614	4,564
	Female	50,431	49,034	49,678	51,624	51,614
	Total	55,603	54,090	54,617	56,238	56,178

*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	FY2017
Japan	Male	2,957	2,783	2,744	2,724	2,690
	Female	667	808	836	873	908
	Percentage female (%)	18.4%	22.5%	23.3%	24.2%	25.2%

* 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	FY2017
New recruits ^{*1}	Total Life Plan Designers	8,666	8,465	8,645	8,550	7,359
	└ Male	55	53	62	92	73
	└ Female	8,611	8,412	8,583	8,458	7,286

		FY2013	FY2014	FY2015	FY2016	FY2017
	Back office	719	703	756	996	1,025
	└ Male	129	150	131	226	214
	└ Female	590	553	625	770	811
Mean age	Total Life Plan Designers	47 years 1 month	47 years 5 months	47 years 5 months	47 years 1 month	47 years 1 month
	└ Male	43 years 3 months	43 years 3 months	42 years 10 months	42 years 6 months	42 years 4 months
	└ Female	47 years 2 months	47 years 6 months	47 years 7 months	47 years 3 months	47 years 2 months
	Back office	43 years 9 months	44 years 2 months	44 years 7 months	44 years 10 months	44 years 11 months
	└ Male	45 years 8 months	45 years 10 months	46 years 1 month	46 years 5 months	46 years 5 months
	└ Female	42 years 11 months	43 years 4 months	43 years 10 months	44 years 2 months	44 years 2 months
Mean years of service	Total Life Plan Designers	10 years 6 months	10 years 11 months	10 years 11 months	10 years 8 months	10 years 10 months
	└ Male	18 years 8 months	18 years 7 months	18 years 0 month	17 years 8 months	17 years 7 months
	└ Female	10 years 3 months	10 years 8 months	10 years 8 months	10 years 6 months	10 years 10 months
	Back office	13 years 11 months	14 years 5 months	14 years 10 months	14 years 11 months	15 years 0 months
	└ Male	19 years 1 month	19 years 5 months	19 years 10 months	20 years 1 month	20 years 3 month
	└ Female	11 years 6 months	12 years 1 month	12 years 5 months	12 years 7 months	12 years 9 months
Mean monthly remuneration	Total Life Plan Designers	255,000 yen	252,000 yen	252,000 yen	265,000 yen	273,000 yen
	Back office	297,000 yen	301,000 yen	304,000 yen	297,000 yen	301,000 yen
Employee satisfaction ^{*2}		3.48	3.51	3.58	3.63	3.59

*1 At Dai-ichi Life Holdings, Dai-ichi Frontier Life and Neo First Life, new recruits are assigned to each companies after being hired by Dai-ichi Life.

*2 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	FY2017
Percentage of employees with disabilities	2.16%	2.25%	2.23%	2.22%	2.20%

* The percentage of employees with disabilities is one in compliance with the statutory rate of disability employment. Percentage of employees as of June 1.

Work/life balance (Dai-ichi Life)

	FY2013	FY2014	FY2015	FY2016	FY2017
Instances of childcare leave	1,056	1,077	1,143	1,261	1,333
No. of staff on short working hours (for childcare)	303	379	390	446	458
No. of staff receiving benefits to pay for childcare services	3,912	3,713	3,571	3,726	3,784
No. of staff taking nursing leave	250	274	234	212	265
No. of staff using "Family" relocation program	35	46	24	18	6
No. of male staff taking childcare leave	43.8%	56.0%	85.5%	77.8%	82.5%
Average monthly overtime (back office staff)	6.9 hours	7.6 hours	7.7 hours	7.9 hours	6.3 hours
Average annual days of paid leave	12.3 days	12.3 days	12.7 days	13.0 days	12.6 days
Mean percentage of annual paid leave taken	65.9%	66.0%	68.1%	69.4%	66.7%

Human rights awareness education (Dai-ichi Life)

	FY2013	FY2014	FY2015	FY2016	FY2017
No. of sessions	15	20	19	26	19
No. of attendees*	169,068	166,231	167,002	264,497	164,988

* Cumulative total of attendees

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Engagement with Local Communities

Social Contribution Expenditure

x 1 million yen

	FY2015	FY2016	FY2017
Social Contribution Expenditure	689	691	726

Donations (Dai-ichi Life)

x 1 million yen

	FY2015	FY2016	FY2017
Donations	628	623	577

Volunteer activities by staff (Dai-ichi Life)

	FY2013	FY2014	FY2015	FY2016	FY2017
No. of projects undertaken	309	362	439	356	404

* Cumulative totals for corresponding fiscal year

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

Description		FY2013	FY2014	FY2015	FY2016	FY2017
Health seminars, medical seminars	No. of seminars	-	252	324	260	283
	No. of attendees	-	19,880	23,908	24,159	22,791
Consumer education, financial/insurance literacy (Life Cycle Game II)	No. of copies distributed (free of charge)	3,480	2,635	2,782	3,555	3,969
	No. of sessions held	47	21	48	96	171
	No. of attendees	1,658	586	2,022	1,853	5,344
Insurance education seminars (FALIA)*	No. of seminars	4	6	7	6	6
	No. of attendees	123	256	198	148	237

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

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Environmental Initiatives

Environmental performance data

CO2 emissions

	FY2013	FY2014	FY2015	FY2016	FY2017	
						Coverage (%)
Scope 1 + Scope 2 (t-CO2)	175,000	168,000	178,100	171,900	166,000	100
Scope 1 (t-CO2)	15,600	14,900	14,600	14,000	13,600	100
Scope 2 (t-CO2)	159,400	153,100	163,500	157,900	152,400	100
Scope 3 (t-CO2)	4,430	4,690	4,933	158,124	82,987	77

Energy consumption, Transportation, Specific energy consumption

	FY2013	FY2014	FY2015	FY2016	FY2017	
						Coverage (%)
Total energy consumption (GJ)	1,450,644	1,433,190	1,526,624	1,509,703	1,487,109	100
Electric power consumption (GJ)	995,338	961,516	1,061,668	1,055,167	1,041,379	100
Fuel consumption (GJ)	278,743	286,834	279,241	269,453	261,884	100
Steam and chilled/hot water consumption (GJ)	176,563	184,840	185,715	185,083	183,846	100
Transportation						
Transportation (t-km)	1,968,857	1,518,006	1,383,759	1,369,085	1,471,945	77
Specific energy consumption						
Electric power consumption (MWh)	276,483	267,088	294,908	293,102	289,272	100
Renewable energy consumption (MWh)	128	128	145	144	121	77
Floor space (km ²)	2,774	2,737	2,735	2,724	2,714	77
Specific energy consumption (MWh/km ²)	99	97	95	95	94	77

Water, Waste material, Paper

	FY2013	FY2014	FY2015	FY2016	FY2017	
						Coverage (%)
Water use (million m3)	1,655	1,675	1,725	1,567	1,579	90
Waste material (t)	441	412	496	551	677	86
Paper consumption (t)	8,116	6,509	6,559	6,998	6,510	95
Paper waste recycled (t)	2,789	2,350	1,850	1,800	1,920	85
Percentage of green procurement (%)	91	90	91	90	95	77

CO2 emissions	
Scope 1 (t-CO2)	Domestic: Calculated by applying the coefficient of the Act on Promotion of Global Warming Countermeasures. Since the coefficients in FY2009 were applied until FY2006 results, we have calculated the previous year's results together with the results of FY2017.
Scope 2 (t-CO2)	International: Calculated using each country's emissions coefficient according to the GHG Protocol, and using each country's coefficient for the emissions coefficient
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
└ [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: 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 25 group companies covered by reporting x 100

Environmental accounting (Dai-ichi Life)

x 1 million yen

Category*1	Cost*2	FY2013	FY2014	FY2015	FY2016	FY2017
Energy efficiency	Capital	686	795	1,066	978	612
	Expenditure	12	11	11	11	16
Reduction in resource use	Capital	0	0	0	0	0
	Expenditure	101	78	75	79	92
Environmental protection	Capital	0	0	0	0	0
	Expenditure	55	71	78	77	68

Category ^{*1}	Cost ^{*2}	FY2013	FY2014	FY2015	FY2016	FY2017
Environmental information	Capital	0	0	0	0	0
	Expenditure	5	34	5	10	14

*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 Shin-Oi office only.

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

x 1 million yen

	FY2013	FY2014	FY2015	FY2016	FY2017
Savings from reduction in electric power consumption ^{*1}	1,105	1,134	1,501	811	145
Savings from reduction in paper consumption	473	297	218	378	24

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

Energy consumption of investment properties

	FY2013	FY2014	FY2015	FY2016	FY2017
No. of buildings	118	113	107	107	105
Electric power consumption (kWh)	51,717,715	50,355,256	48,494,006	48,982,454	47,624,976
Gas consumption (m3)	1,903,953	1,834,088	1,760,586	1,774,988	1,714,540
Hot and cold water consumption (MJ)	27,427,450	25,094,330	28,871,550	28,407,807	28,316,700
CO2 emissions (t-CO2)	25,518	24,717	24,035	24,230	23,569

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

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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		
Just		○		Combines the necessary security to offer insurance that is "just" right for each customer	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 major 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 diseases 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
Advanced Medical Treatment Rider		○		A rider for benefit payments when advanced medical treatment is received Note: A rider that allows an agent who satisfies a prescribed requirement to claim insurance claims or the like on behalf of the claimant when the claimant can not make a request	
Pension rider		○		A rider that pays out death benefits using pension instead of a lump-sum 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

Name	Consideration of ESG			Outline	Companies offered at
	E	S	G		
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 medical riders that have 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 addition after subscription		○		A system where a new rider can be added to a policy that has been subscribed without changing the coverage or maturity	
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 toll-free 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 of 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 broad-ranging options for consultation from daily health to psychological health as an ancillary service to products for corporate customers	Dai-ichi Life
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

Name	Consideration of ESG			Outline	Companies offered at
	E	S	G		
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	Dai-ichi Life
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 of 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
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		○		<p>An intermediary service as a trust contract agent for Omoi no Teikibin (regular death benefit payment service), a trust product of Mizuho Trust & Banking</p> <p>* 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</p>	

Name	Consideration of ESG			Outline	Companies offered at
	E	S	G		
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	Dai-ichi Life Dai-ichi Frontier Life Neo First Life
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
Payment Examination Committee System		○	○	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 * The Payment Examination Committee comprises only outside professionals, such as lawyers, physicians, and experts in consumer issues, to ensure objectiveness	Dai-ichi Life

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