

# Response to the Great East Japan Earthquake

We would like to extend our heartfelt condolences to the victims of the Great East Japan Earthquake. After the earthquake, the Company took the following initiatives:

## 1. Various Special Measures Related to the Great East Japan Earthquake

### ■ Payment of the full amount of claims and benefits related to accident riders

Although accident riders stipulate in their policy conditions that there are some cases in which an accidental death benefit and a disaster hospital expense benefit due to an earthquake, etc. shall be reduced or not paid, we will pay the full amount of the accidental death benefit, etc. this time, without applying this exemption clause.

### ■ Extension of the grace period of premiums

For policies the premiums of which are being paid in the areas to which the Disaster Relief Act applies, we will extend the grace period automatically (by nine months) to the end of December to effectively continue the policies even if an application for extending the grace period is not made.

With respect to premiums during the grace period, we will accept a method of paying the full amount by the last day of the grace period and a method of postponing the date of payment to October 31, 2012 under certain conditions, depending on the circumstances of customers.

### ■ Simplified procedures for the prompt payment of premiums, benefits, and policy loans

We will adopt simplified procedures, such as shortening certain necessary documents to promptly handle payment, based on the application of customers.

In addition, when a policyholder performs procedures in person over the counter at a branch, we will make payments of up to 500,000 yen in principle at the branch, despite a usual rule of making payment by bank transfer.

### ■ Application of special interest rate to new policy loans (reduction or exemption of interest)

We will apply a special interest rate to new policy loans (reduction or exemption of interest) for policyholders affected by the earthquake in areas to which the Disaster Relief Act applies.

### ■ Special handling of business loans

If companies affected by the earthquake in the areas to which the Disaster Relief Act applies currently use a business loan of Dai-ichi, we will consult on extending interest and principal payments based on their application, taking individual circumstances into account.

### ■ Special handling of hospital care

If customers affected by the earthquake in the areas to which the Disaster Relief Act applies cannot be admitted to a hospital or a clinic although they require treatment by hospital stay, we will apply special handling to the payment of hospitalization benefits.

## 2. Services to Customers

### ■ Strengthening services to customers in afflicted areas

We have extended the reception hours at our head office call center and have established a dedicated dial-up service for disaster (toll free) to reliably provide information about various special handling and to enable us to respond thoroughly to customer inquiries.

We have also opened temporary contacts in areas that have sustained serious damage, to promptly take procedures and respond to customer requests and consultations.

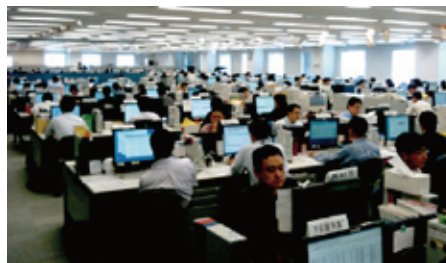


Services to customers at a temporary contact point in Kesennuma

### ■ Activities to confirm the safety of customers, send information, and advise on procedures

Since immediately after the earthquake, sales representatives, agents, and branch staff of Dai-ichi have been working to confirm the safety of customers and send approximately 580,000 customers in the afflicted areas a card that provides advice on the special handling and the dedicated dial-up service for disaster (toll free) described above.

We also take steps to confirm the safety of customers, send out information, and advise on procedures by using all of the resources of Dai-ichi, including a call center that reaches out to customers in particularly hard-hit areas and informs them of the dedicated dial-up service for the disaster as well as teams of head office staff who search safety confirmation websites and visit customer homes and evacuation centers in the affected areas on an ongoing basis.



Two hundred head office staff searching for customers at evacuation centers



Activities of sales representatives in the affected areas