

Individual Life Insurance

Individual Life Insurance Products Offered to Individuals

In August 2010, we launched Junpu Life, a product able to meet diverse customer needs more flexibly, as the first product commemorating the demutualization. In December 2010, we also launched Medical Yell (term-life type) and Medical Yell (whole-life type), products that provide protection coverage for the latest medical services. These products have earned high marks with customers.

We sell savings products of Dai-ichi Frontier Life through financial institutions such as banks and securities companies.

We also provide products that are highly tailored to the needs of a wide range of customers by selling non-life insurance products of Sompo Japan and cancer insurance products of AFLAC.

To maintain and strengthen comprehensive communication with customers over the long term, Dai-ichi has introduced a number of new customer-service initiatives. These initiatives include the provision of the With Partner service for policyholders, face-to-face consulting by Total Life Plan Designers using the portable personal computer eNavits, the call center, and a Total Life Plan e-Report, which enables policyholders to check the contents of policies on the Company's website.

■ Policies in Force, New Business, and Decreased Policies of Individual Insurance and Individual Annuities

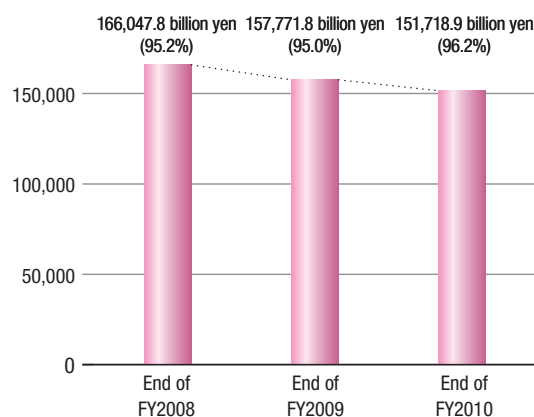
The sum insured of new business of individual insurance and individual annuities in fiscal 2010 rose by 6.2% from the previous fiscal year, to ¥7,260.1 billion. Decreased sum insured fell by 11.9%, to ¥13,312.9 billion.

As a result, sum insured of policies in force at the end of fiscal 2010 declined by 3.8%, to ¥151,718.9 billion.

The sum insured of new business including that of Dai-ichi Frontier Life declined by 2.3%, to ¥7,469.5 billion.

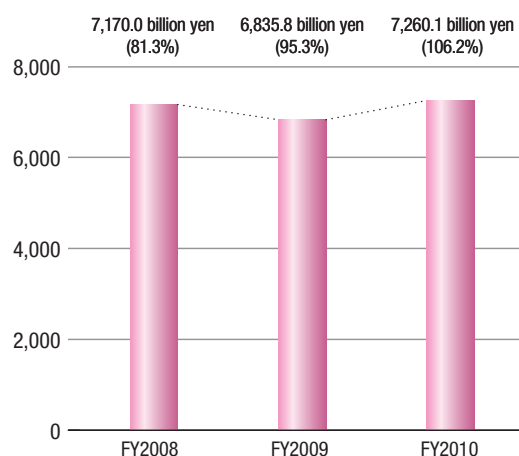
Sum Insured of Policies in Force

(Figures in parentheses show the year-on-year comparison.)



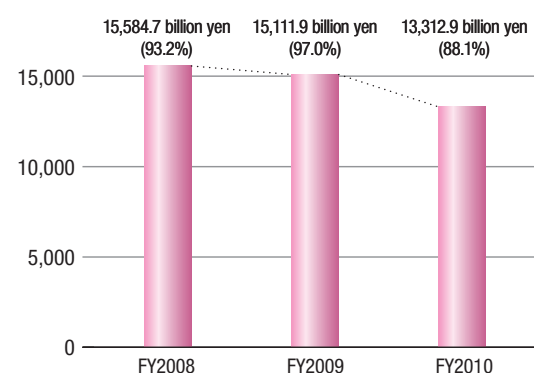
Sum Insured of New Business

(Figures in parentheses show the year-on-year comparison.)



Decreased Sum Insured

(Figures in parentheses show the year-on-year comparison.)



New Total Life Plan: Providing Lifelong Security

■ As A Lifelong Partner

The Company has been striving to practice its “Customer First” management philosophy since its foundation, pursuing a range of initiatives since 1997 based on the concept of “Total Life Plan,” in which it delivers quality proposals, products, and services to customers as their “Lifelong Partner.”

We will continue to face challenges in the environment surrounding the life insurance business in Japan, marked by the declining birthrate and aging population, changes in customer needs and life cycles and the intensified competition.

To be the life insurance company of choice and to sustain growth in this environment, the Company will execute the “New Total Life Plan” in which it will make every effort as a group to strengthen points of contact with customers. To do this, we will expand and evolve the existing “Total Life Plan” concept and leverage our resources, including our customer base, people, products, and services.

To remain a “Lifelong Partner” for customers, Dai-ichi will continue to focus on customer-oriented services, and will strive to create a New Total Life Plan that is suitable for each customer.

Consultation Systems That Support the New Total Life Plan

Provision of Consultation Services by Total Life Plan Designers

Dai-ichi calls sales representatives who provide total life plans to customers as their lifelong partners Total Life Plan Designers. Over 40,000 Total Life Plan Designers are providing face-to-face consultation and services to policyholders.

Bolstering Consultation Functions

■ eNavit, a portable personal computer

Dai-ichi provides eNavit, a portable personal computer, to Total Life Plan Designers (sales representatives) to bolster the quality of their proposals.

The functions offered by eNavit include an Explanation Navigator, which helps the designers describe the need for insurance, propose insurance products, and provide information. It enables them to make easy-to-understand, visual explanations.

We also use eNavit for e-learning for our Total Life Plan Designers, to strengthen their consulting capabilities. eNavit enables designers to promptly answer all kinds of inquiries from customers even when they are out of the office, by loading a data communication card. At the same time, security is enhanced by consolidating customer information in the headquarters’ computer system, rather than retaining it in personal computers, while strengthening the identification function with a PC key assigned to each user.

To promote the New Total Life Plan, we plan to introduce a new tablet-type mobile PC with our original specifications called the DL Pad (tentative name) in August 2012, by revamping the current eNavit to make our consulting and services to customers, online communications, and procedures more effective and more convenient.

■ Total Life Plan Proposals to Customers

The Total Life Plan is a blueprint tailored to individual customers using specific data and amounts to match their life stage. The Total Life Plan takes into account the status of customers’ income and expenditures over their whole lives, as well as the size of the public pension payments they would receive, the size of their retirement benefits, and their savings level.

The Total Life Plan provides customers with simulations to prepare for unexpected deaths and accidents, medical needs, nursing care, and life after retirement, in accordance with the status of each customer.

Provision of Consultation Services by Financial Planners (FPs)

Specialist knowledge about products and tax is required in proposing life insurance to customers.

To promptly and accurately respond to the diversified requests of customers, Dai-ichi deploys approximately 400 financial planners (FPs) nationwide.

In principle, Dai-ichi FPs possess qualifications such as a Certified Skilled Worker of Financial Planning, a national accreditation, or CFP or AFP certifications provided by the Japan Association for Financial Planners.

Aiming to improve customer satisfaction, FPs are engaged in a wide range of activities nationwide, including proposals such as: structuring a corporate welfare system using life insurance products, to

local small and medium-size enterprises; and the effective use of life insurance based on their extensive knowledge of tax. Dai-ichi has 4,859 employees holding qualifications as a 2nd Grade Certified Skilled Worker of Financial Planning and/or AFP including 326 1st Grade Certified Skilled Workers of Financial Planning, or CFPs (at the end of March 2011).

Internet Consulting

Dai-ichi has developed a Life Design Cyber Shop on its website so that customers can easily ask questions about insurance estimates and other matters. Through the Life Design Cyber Shop, Dai-ichi FPs provide comprehensive consultation services, including: preparations for diverse types of insurance in accordance with customers' objectives; and provision of consultations and advice via e-mail, telephone, or even face-to-face communications.

In addition, Dai-ichi provides a wide range of sophisticated consultations on post-retirement financing plans, inheritance planning, and other topics through the "FP Consultation site", and its specialist financial planners provide private consultations to individual customers via e-mail and telephone.

Call Center

■ Dai-ichi Call Center

The Dai-ichi Call Center handles inquiries about services and their procedures from customers. To promptly deal with customer inquiries, it uses the latest call center technology through which customers' calls are quickly and reliably transferred to professional communicators.

In fiscal 2010, the Call Center handled 1.22 million inquiries. The Call Center internally shares comments and requests received from customers to help Dai-ichi in its endeavor to improve the quality of customer services and to refine its operational processes.

■ Communication Desk

To further improve customer services, the Communication Desk directly calls customers to confirm the details of their policies and to provide the latest information about Dai-ichi's products, services, and campaigns. In addition to weekdays, the Desk also calls them on Saturdays when they are easily contactable to ensure that they are fully informed.