

## Response to the Great East Japan Earthquake

We would like to extend our heartfelt condolences to the victims of the Great East Japan Earthquake.

Since the occurrence of the Great East Japan Earthquake, we have been working on confirming the safety of affected customers and trying to contact them to check on their situation. To fulfill the most important purpose of existence and the social mission of the life insurance business—to help our customers—our management and employees are making a concerted effort to implement various procedures for the special handling and secure payment of claims and benefits.

### 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 (toll free) disaster service to reliably provide information about various special procedures and enable the Company to comprehensively respond to customer inquiries. We also opened temporary offices in five locations for a total of 11 days in areas that had sustained serious damage, to promptly engage in follow-up procedures and respond to customer requests and consultations.

#### ■ Activities to confirm the safety of customers, to facilitate customer contacts and follow-up procedures

Since right after the earthquake, the sales representatives, agents, and branch staff of Dai-ichi have been working to confirm the safety of our customers, and sent approximately 580,000 cards to customers in afflicted areas, indicating the dedicated

dial-up (toll free) disaster service information and special procedures regarding policies.

We also took steps to confirm customers' safety, and to facilitate customer contacts and follow-up procedures, drawing on all of Dai-ichi's resources: our call center contacted customers in hard-hit areas to let them know about the dedicated dial-up disaster service; head office staff searched safety confirmation websites; and teams of approximately 200 head office and branch staff regularly visited customer homes and evacuation centers in afflicted areas.

As of the end of March 2012, safety confirmation was completed for 99.99% of customers on approximately 860,000 policies in areas where the Disaster Relief Act applies, and information about various procedures, such as filing claims and benefits, was sent to customers who had insurance claims.

We will continue our efforts to reach out to customers whose safety has yet to be confirmed.

#### ■ Verifying customers' intentions once the grace period for their premiums expires

For customers who have extended the grace period for their premiums (see the next page for more details), we have been verifying their intention to resume paying their premiums and/or to maintain their protection. The various steps we take to confirm customer status include sending sales representatives, mailing notices, verifying by phone from call centers, and dispatching head office and branch staff to visit customers directly. As a result, many customers have decided to maintain their protection, and we can continue to provide customers with a sense of security through our life insurance.

#### ■ Providing assistance through monetary donations and volunteer activities

The Dai-ichi Life Group as a whole has been working to help afflicted areas recover and rebuild, including sending donations to support these areas and participating in various volunteer activities to help restore the lives of residents.



Individual visits by head office and branch staff to confirm the safety of customers



Services to customers at a temporary counter in Kesennuma



Volunteer activity to support the aquaculture industry in the Karakuwa area of Kesennuma

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

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

Although our accidental riders stipulate that there may be cases when accidental death benefits or disaster hospital expense benefits may be reduced or may not be paid due to an earthquake, etc., we paid the full amount of accidental death benefits, etc. this time without applying this exemption clause.

As of the end of March 2012, we paid 14.2 billion yen in claims and benefits pertaining to the Great East Japan Earthquake (of which we paid 12.3 billion yen in claims for approximately 1,300 individual customer policies).

### ■ Extension of the grace period of premiums

For policies in areas where the Disaster Relief Act applies, we automatically extended the grace period for paying premiums (by nine months) to the end of December 2011 to effectively continue customers' coverage even if they didn't apply for an extension.

As a result of this process, we extended the grace period for premiums for approximately 28,000 policies.

Regarding the payment of premiums during this grace period, we will accept full payment methods up until the last day of the grace period, and will accept a postponement of payment until October 31, 2012, under certain conditions, depending on the customer's circumstances.

### ■ Simplified procedures for the prompt payment of claims, benefits, and policyholder loans

We adopted simplified procedures, such as shortening certain necessary documents in order to promptly process payments, based on customer applications.

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

### ■ Applying special interest rates for policyholder loans (reducing or exempting interest)

We have applied special interest rates (reduced or exempted interest) to policyholder loans for affected policyholders in areas where the Disaster Relief Act applies.

### ■ Special handling of business loans

For companies affected by the earthquake in areas where the Disaster Relief Act applies that received a Dai-ichi business loan, we discussed the possibility of extending interest and principal payments based on their applications, taking individual circumstances into account.

### ■ Special handling of hospital care

For customers affected by the earthquake in areas where the Disaster Relief Act applies who require hospital treatment, we apply special handling to the payment of hospital expense benefits, assuming that they may not be admitted to a hospital or clinic.

## Passing On Peace Of Mind

We have reaffirmed the following due to the Great East Japan Earthquake:

### Passing On Peace Of Mind

The fundamental principle of life insurance, which the Company has reaffirmed after the Great East Japan Earthquake, is the concept of "Passing On Peace Of Mind." Our responsibility is to form and strengthen the concept of "Passing On Peace Of Mind" for our customers and their loved ones.

We have taken the social responsibility we bear deep into our hearts once again. The Company will continue to pursue the concept of "Passing On Peace Of Mind" for years to come.

#### Passing On Peace Of Mind

Today is just one of many,  
And we live thinking of what lies ahead.

We want a sense of security,  
Peace of mind in what tomorrow holds.

Insurance is peace of mind  
for anyone at any age.

Insurance gives us confidence  
to face what lies ahead.

Insurance is for anyone  
seeking peace of mind.

