

Individual Life Insurance

Individual Life Insurance Products Offered to Individuals

In August 2010, we launched Junpu Life, a product that can meet diverse customer needs more flexibly. We also launched Medical Yell, a product that provides protection coverage for the latest medical services, in December 2010, and Grand Road, a product that a wide variety of customers can buy through a simple procedure, in August 2011. These products have been highly valued by our customers.

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

We also strive to meet the needs of a wide range of customers by selling non-life insurance products of Sampo Japan and cancer insurance products of AFLAC.

To maintain and strengthen our comprehensive communication with customers over the long term, Dai-ichi has introduced a number of new customer-service initiatives, including the ability to consult face to face with Total Life Plan Designers (sales representatives) through the portable PC eNavits (eNavits was replaced by DL Pad Mobile PC in August 2012).

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

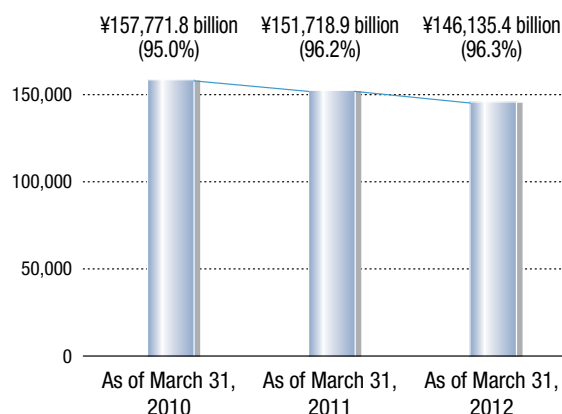
The sum insured of new business of individual insurance and individual annuities in fiscal 2011 declined by 2.9% from the previous fiscal year, to ¥7,051.9 billion. The decreased sum insured fell by 5.1%, to ¥12,635.4 billion.

As a result, the sum insured of policies in force at the end of fiscal 2011 declined by 3.7%, to ¥146,135.4 billion.

The sum insured of new business including that of Dai-ichi Frontier Life declined by 1.0%, to ¥7,396.8 billion.

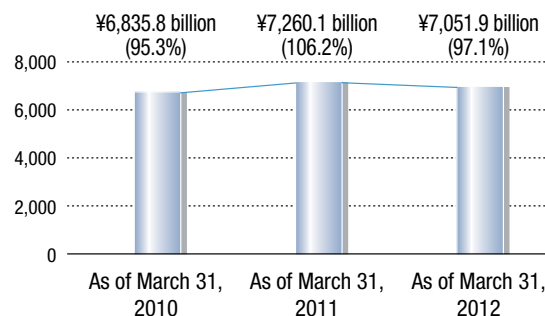
Sum Insured of Policies in Force

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



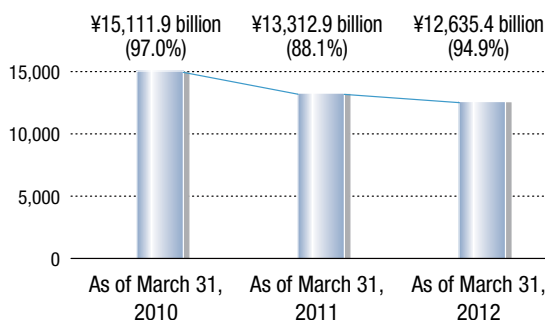
Sum Insured of New Business

(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 products, proposals, 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 a declining birthrate and aging population, changes in customer needs and life cycles and 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 continue to provide, shape, and build on the concept of “Passing On Peace Of Mind” in the future, Dai-ichi will focus on customer-oriented services and strive to create a New Total Life Plan that is appropriate for each customer.

Consultation Systems That Support the New Total Life Plan

Bolstering Consultation Functions

■ DL Pad, a mobile PC

In August 2012, Dai-ichi introduced DL Pad, an advanced, proprietary mobile tablet computer, as an important base for promoting its New Total Life Plan. Dai-ichi aims to increase customer satisfaction by promoting its consulting services based on mutual communications with customers via the DL Pad, which features an easy-to-read LCD, high-speed communication capabilities, and outstanding security function.

Using graphics, audio, and video, the DL Pad’s simple, easy-to-understand interface offers customers a wide range of information on health and medical services, the social security system, and the insurance mechanism, and provides various systems and plans allowing customers to reliably take advantage of the Company’s insurance services. It also makes it easier for customers to check their benefits, etc. in detail and to tailor their insurance policies accordingly.

The DL Pad also significantly enhances the Company’s ability to support the knowledge and activities of Total Life Plan Designers. Through its enhanced consulting services, Dai-ichi strives to improve its service as the lifelong partner of customers.



■ Total Life Plan Proposals to Customers

The Total Life Plan simulates customers' possible future risks and outlines the necessary preparations according to each customer's stage of life, taking into account customers' future income status and expenditures, including the public pension payments they would receive, the size of their retirement benefits, and their savings level. Through its easy-to-understand format, the DL Pad's upgraded software allows customers to create a plan for the future in an enjoyable manner, as if they were playing a game. In accordance with each customer's needs, it provides them with various simulations, such as their likely income and expenditures if healthy, as well as how to prepare for unexpected deaths or accidents, prolonged illnesses, and life after retirement.

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 offer private consultations to individual customers via e-mail and telephone.

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.

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 explaining the effective use of life insurance based on their extensive knowledge of tax. Dai-ichi has 5,257 employees holding qualifications as a 2nd Grade Certified Skilled Worker of Financial Planning and/or AFP including 343 1st Grade Certified Skilled Workers of Financial Planning, or CFPs (at the end of March 2012).