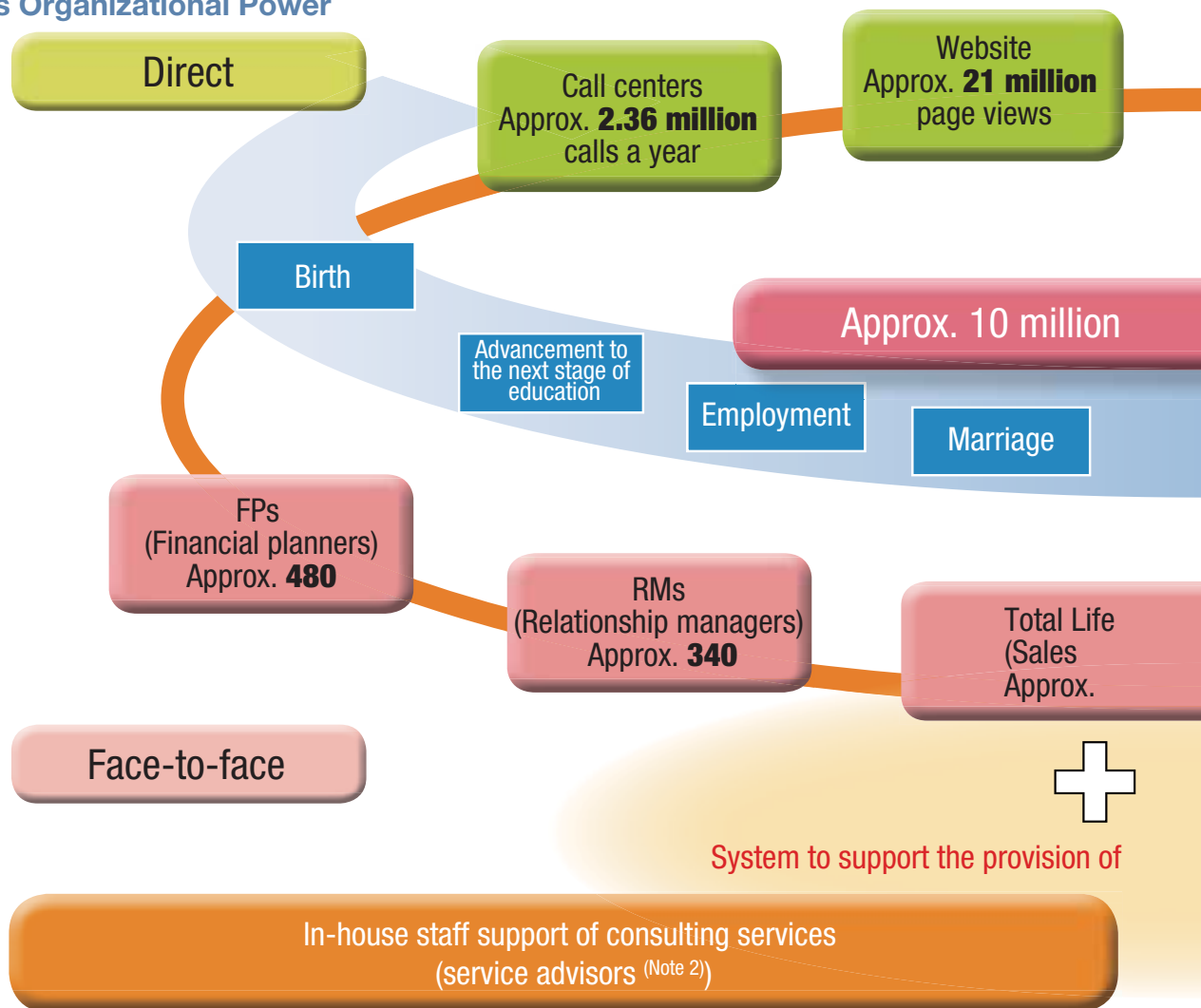


## System to Provide Consulting Services That Leverage Dai-ichi's Organizational Power



### Value Dai-ichi provides

Consistent, high-quality consulting services in all settings from contract to payment to the expiration of policies.

Number of new policies sold:  
Approx. 1.4 million policies a year

#### At the time of contract

- Makes proposals to meet the needs of each customer through Total Life Plan consulting
- Employs Uses the DL Pad, a tablet computer for sales and business use
- Offers a product lineup that meets all customer needs
- Provides information on health and medical services

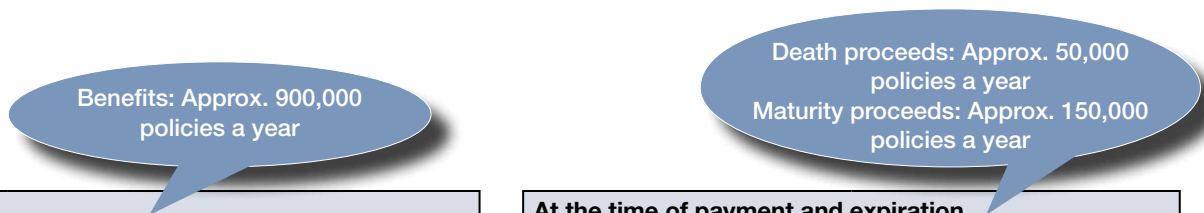
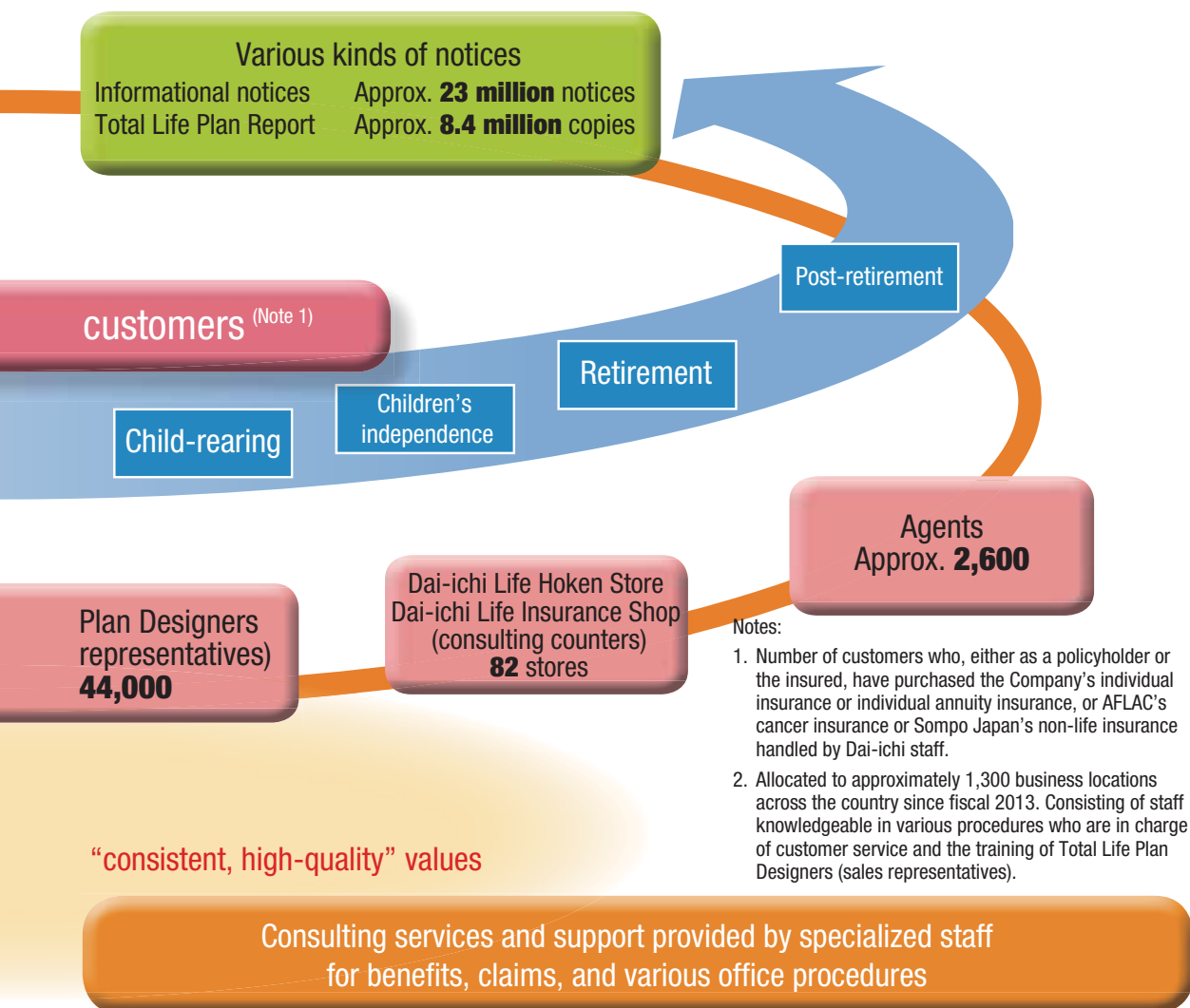
- Provides information on social security and tax planning



#### During the contract period

- Checks the content of each policy, the payment reasons, payment history, and any changes in the content of the policy during the annual Periodical Insurance Information Check.
- Proposes an appropriate review of coverage according to the life cycle.





At the time of payment and expiration
<ul style="list-style-type: none"> <li>■ Provides consulting when benefits are received <ul style="list-style-type: none"> <li>● Provides information on high-cost illness insurance and the medical expenses deduction</li> <li>● Provides information on medical support services</li> </ul> </li> <li>■ Provides information on health and medical services</li> </ul>

At the time of payment and expiration
<ul style="list-style-type: none"> <li>■ Prompt and accurate payment <ul style="list-style-type: none"> <li>● Provides information on secure billing procedures for insurance claims' proceeds</li> <li>● Has established a dedicated call center</li> <li>● Has initiated the Insurance Proceeds Quick Reception Service</li> </ul> </li> <li>■ Provides consulting at the time of receiving insurance proceeds <ul style="list-style-type: none"> <li>● Consults on public formalities and procedures and the social security system, etc.</li> </ul> </li> <li>■ Provides estate consulting <ul style="list-style-type: none"> <li>● Consults on inheritances and methods of using proceeds, etc.</li> </ul> </li> </ul>

## Continuing to Stand by the Side of Our Customers for Life

As a lifelong partner of its customers, Dai-ichi has been promoting various initiatives based on the concept of delivering high-quality products, services, and proposals to all its customers, and since its founding has been working to practice its management philosophy of *Customer First*.

In Japan, the business environment surrounding the life insurance industry is expected to continue to change, reflecting the agings of the population and the falling birth rate, change in customer needs and life cycles, and intensified competition.

To continue to be the insurance company that customers choose and to keep growing in this environment, the Company aims to strengthen its contact points with customers throughout their lifetimes, from contract to the maturity of policies and payment. We will achieve this by leveraging all the Group's resources centered on our Total Life Plan Designers (sales representatives), not only regarding its customers as policyholders and the insured, but also seeing them along with their beneficiaries and families. From this standpoint, we will deliver products, services, and proposals tailored to their lifestyles.

We will continue to stand by the side of our customers for life by communicating, cementing, and expanding the concept of *Passing On Peace Of Mind* into the future and mobilizing all the available resources of the Group.

## Consultation Systems

### Bolstering Consultation Functions

#### ■ Total Life Plan Proposals to Customers Using the DL Pad

The Total Life Plan is capable of simulating the various risks that could arise in the future according to each customer's life stage, taking into account customers' future income status and expenditures, including the public pension payments they will receive. Customers can consider their future life planning in an enjoyable way on the screen, which employs many colorful animations, as if they were playing a game.

#### Provision of Consultation Services by Total Life Plan Designers

At Dai-ichi, over 40,000 Total Life Plan Designers (sales representatives) provide face-to-face consultations and services to policyholders based on their individual total life plans.

To assist customers in all settings over the course of their contract cycles, including at the time of contract, during the policy, when paying insurance proceeds, and when the policy matures, Total Life Plan Designers have established trust with customers. They offer advice on Dai-ichi's products, as well as a wide range of information and services related to social security, taxes, health, medical services and nursing care, and provide consistent, high-quality consulting services suited to customers' lifestyles.



Image of the information



Image of the DL Pad display

The role of life insurance is to provide customers with tangible peace of mind to protect their treasured belongings and precious lives and loved ones. Dai-ichi will continue communicating the concept of *Passing On Peace Of Mind* to its customers and their families based on the sense of duty that the mission of Total Life Plan Designers is to stand by the side of our customers for life, to put themselves in customers' shoes, and be sensitive to their feelings and sentiments.

### 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 480 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 5,645 employees holding qualifications as a 2nd Grade Certified Skilled Worker of Financial Planning and/or AFP including 359 1st Grade Certified Skilled Workers of Financial Planning, or CFPs (at the end of March 2013).

### Initiatives for the Agent Channel

From the standpoint of further improving customer convenience and responding to increasingly diversified customer needs, Dai-ichi embarked on a full-scale initiative for our agent channel in fiscal 2000. Since then, we have been bolstering our efforts by improving the organizations and staff involved in our agent channel.

Specifically, in fiscal 2001 we began selling our products through the professional agents of Sampo Japan, our business partner, in order to provide total insurance services, including both life and non-life insurance products. Dai-ichi Frontier Life Insurance,

our subsidiary that specializes in providing products to financial institutions, has also been offering savings-type products, such as individual annuity annuities, to agents at financial institutions since fiscal 2007.

Dai-ichi will continue to provide products and services to meet our customers' needs, making maximum use of the comprehensive strength of the Dai-ichi Life Group.



Counter at an agent of Sampo Japan

### 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. Dai-ichi FPs offer comprehensive consultation services, including preparations for various kinds of insurance in accordance with customers' objectives, and provision of consultations and advice via e-mail, telephone, and even face-to-face. Dai-ichi also provides individual customers with a wide range of private consultations regarding post-retirement financing plans, inheritance planning, and other topics.





## Call Centers

### ■ Dai-ichi Life Call Center

Dai-ichi Life Call Center handles administrative procedures and inquiries from customers across the country. It has introduced the latest call center systems in an effort to more quickly and appropriately meet customer demands. It has also established call centers in Tokyo, Osaka and Sapporo to reliably handle calls even during large-scale disasters.

As approximately 1.27 million cases were handled in fiscal 2012, a large number of customers use these call centers. The call centers receive customer feedback and requests, and this information is shared inside the Company to improve our services and business processes.



Call Center

### ■ Communication Desk

The Communication Desk endeavors to improve customer service by confirming policy details and providing the latest information on products, services, and campaigns. Depending on the details of the policy and the situation, the Communication Desk can also provide more useful information for customers by calling them directly.

## Nationwide Consulting Counters (Dai-ichi Life Insurance Shops, etc.)

### ■ Enhanced Services at Consulting Counters

The Company's consulting counters were standardized in October 2012 by naming both 'Total Life Plan Parks,' the offices that are directly managed by the head office, and the counters at branch offices across the country 'Dai-ichi Life Insurance Shops.' In preparation to provide consistent consulting services across the country

and to centralize names under the easy-to-understand name 'Insurance Shops,' these counters were designed to raise customer awareness that along with taking care of insurance procedures, they can also receive consultations and information there.

Along with providing roadside offices, Dai-ichi Life Insurance Shops have also been established close to terminal stations and inside shopping centers, for increased customer convenience. In March and April 2013, we opened the following three shops: the Kasukabe Office, the Machida Station-Front Office, and the Higashi Kurume Office. Currently, 32 out of the 82 Dai-ichi Life Insurance Shops have extended business hours in the evenings on weekdays and on weekends, and we have received a number of favorable comments from the customers who have visited them, such as, "It was good to be able to visit the office at my own convenience" and "It was nice to be able to consult them about a number of things." We aim to continue to improve our services at consulting counters so that customers can easily talk to us at the time and place most convenient for them.



Courteous consulting services from a customer perspective



The Ikebukuro Station Front Office for the Dai-ichi Life Insurance Shop

## Payment of Insurance Claims and Benefits

### Status of the Payment of Insurance Claims and Benefits

The Company is endeavoring to handle insurance procedures from a customer-based perspective, and to make accurate and equitable payments by ensuring that all its officers and employees understand that the role of insurance is fulfilled at the very moment that customers receive their insurance claims and benefits.

In fiscal 2012, our customers received a total of ¥1,822.8 billion, including claims and benefits for death and hospitalization as well as maturity proceeds.

### Insurance claims and benefits paid in fiscal 2012

Death, disability and specified disease insurance claims, etc.)

**¥439.6 billion**

(94.6% year-on-year)

Hospital expenses and surgical insurance benefits, etc.

**¥123.3 billion**

(102.2% year-on-year)

Maturity proceeds, living benefits, and annuities, etc.

**¥1,259.8 billion**

(107.0% year-on-year)

**Total: ¥1,822.8 billion**

(103.4% year-on-year)

### [Status of Claims and Benefit Payments in FY2012]

	Total	Claims for death, disability and specified disease insurance , etc.	Benefits for hospital expenses and surgical insurance, etc.
Number of cases in which payments were made	1,017,381	80,482	936,899
Number of cases in which payments were not made	36,335	3,495	32,840
Cases that don't meet payment requirements	34,674	3,005	31,669
Cancellations due to violations of the duty to disclose	1,044	102	942
Cases that fall under immunity grounds	597	387	210
Other	20	1	19

\* These figures do not include maturity proceeds and living benefits, etc.

#### [Cases that don't meet payment requirements]

These are cases that don't meet the payment requirements prescribed in our policy provisions, such as cases that aren't eligible for surgery, or the onset of diseases before the policy went into effect.

#### [Cancellations due to violations of the duty to disclose]

If the policyholder or the insured does not disclose important facts that must be declared when subscribing to the policy, either intentionally or through gross negligence, the insurance policy will be cancelled. If a refund is due based on calculations at the time of cancellation, this will be paid.

#### [Cases that fall under immunity grounds]

If there is a case that constitutes grounds for immunity under the policy provisions, such as the insured committing suicide within the specified period of time or the policyholder or insured, either intentionally or through gross negligence, having an accident, insurance claims and benefits will not be paid.

## Improved Explanations Regarding the Payment of Insurance Claims and Benefits

For any inquiries pertaining to the content of insurance claims and benefits, the Company will explain the details in a courteous and easy-to-understand manner through a dedicated dial-up (toll-free) number.

In the event that customers aren't eligible to receive insurance claims and benefits or, if they are unclear about any points, they can consult with the 'Payment Inquiry Counter.' Specialized persons in charge in the payment department can directly provide them with an explanation.

If customers aren't satisfied with the explanation, they can go to the 'Dispute Counter' (a different department from the payment department), use the 'Outside Lawyer Consultation System,' or go before the 'Payment Examination Committee' (a third-party organization).

### [Status of Utilization of Dispute Counters, etc.]

	FY2011	FY2012
Dispute Counter	254 cases	202 cases
Outside Lawyer Consultation System	8 cases	6 cases
Payment Examination Committee	3 cases	6 cases

## Customer-Oriented Assistance with Insurance Procedures

### ■ Accurate and courteous guidance upon request

At the Dai-ichi Life Call Center, persons in charge with specialized knowledge will directly respond to customer inquiries regarding insurance claims and benefits, providing accurate and courteous guidance to their questions.



### ■ Facilitating insurance requests

Instead of having to submit a medical certificate, we have created other ways for customers to request insurance claims and benefits, such as customers submitting reports that they can fill out themselves and copies of receipts.

If customers are unfortunately unable to receive insurance claims and benefits, even though they have attached the prescribed medical certificate, for instance if the payment requirements haven't been met, we will handle the situation by paying an amount equivalent to the cost of obtaining the medical certificate (¥5,000 across the board).

### ■ Making requests more convenient

Requests for insurance claims, etc. are handled by Total Life Plan Designers and at Dai-ichi Life Insurance Shops.

For those customers who are usually out during the day or who live far away, we can send claims documents directly from the head office. Customers can then return the prepared documents in a dedicated envelope.

## ■ Initiatives for customers to receive their insurance claims and benefits faster

The Company created the 'Insurance Proceeds Quick Reception Service' in April 2013 so that customers can receive death proceeds more quickly in case they urgently need to pay funeral expenses, etc. when their loved one has passed away.

In this service, we will deposit the total amount of the death proceeds that meet requirements to the customer's account on the business day after the day they request the death proceeds. Also, to further accelerate the process for receiving insurance claims and benefits, in November 2012 we introduced the new Payment Assessment Workflow System for Insurance Claims and Benefits (see page 62 for details).



## ■ Providing information when customers receive insurance claims and benefits

We also provide information on the social security and tax systems customers wish to know, such as information about survivor pensions and inheritance, as well as high-cost illness insurance and the medical expenses deduction when medical expenses are incurred.



## Information Systems to Support Customer Services

### ■ The development and introduction of the DL Pad, a tablet computer for sales and business use

In August 2012, we introduced the DL Pad, a tablet computer mainly for sales and business use, to approximately 40,000 Total Life Plan Designers (sales representatives) to enhance their consulting capabilities.

The DL Pad is equipped with high-speed communications and is a highly portable LCD tablet to allow users to quickly make proposals and handle procedures for customers. We have also installed the most advanced security system to protect important customer information.

When consulting with customers, we can design the best insurance plan together with customers, and customers can confirm the content of their benefits in detail. In addition, the DL Pad allows us to explain a wide variety of information through illustrations and video comments, including information on health, medical services, and the social security system, as well as the process to ensure the receipt of services and insurance claims and benefits after enrollment. In this way, we are working to improve our consulting services through two-way communications with our customers. The DL Pad also has the function of supporting the learning and activities of Total Life Plan Designers to improve their consulting capabilities and provide all our customers with consistent, high-quality consulting services.

We will continue to strive to assist our customers as their lifelong partner by further improving the quality of our services and our business efficiency, such as by installing computerized processes and settlement functions.



The DL Pad



## ■ Upgrade of the Payment Assessment Workflow System for Insurance Claims and Benefits

In November 2012, we upgraded our Payment Assessment Workflow System for Insurance Claims and Benefits, which plays a central role in paying insurance proceeds. The new system has tripled the rate at which we can take in and process payment information, such as medical certificates. This was made possible by upgrading the operating system, equipped with new functions that enable us to significantly improve administrative efficiency, while retaining the usability of the old system. This has substantially shortened the time for turning over payment information to the assessment department. Also, the additional function of visualizing the process has enabled us to determine the number of cases in each workflow process in real-time and to manage the overall process. We will continue striving to provide better-quality products and services by further improving our business efficiency and productivity.

## International Insurance Business

### Services for International Companies Operating in Japan

Dai-ichi provides comprehensive welfare services to international companies operating in Japan through its International Corporate Relations Department. We have concluded transactions with more than 500 international companies in terms of corporate insurance alone.

The services we provide to international companies cover a broad array of products. These include planning bereaved families' compensation through group insurance, planning corporate pension plans and proposals for the management of corporate pension plan assets, and consulting on introducing defined contribution pension. Moreover, our business alliance with Sompo Japan has enabled Dai-ichi to provide non-life insurance products, including disability income replacement insurance and accident insurance.

As a representative of Japanese insurance companies, Dai-ichi has become a member of the International Group Program (IGP), the international group insurance network created at the initiative of John Hancock Life Insurance Company, a major U.S. insurer. In principle, one representative life

#### Timeline for System-Related Investments

1989	● "Pascal-Kun," a portable sales terminal (first generation), introduced
1991	● Online facsimile image system created
1992	● New corporate pension actuary system begins operations
1994	● "Second-Generation Pascal-Kun," a portable sales terminal introduced
1997	● "New Information Network Plan" established
1998	● "New Generation Ordinary Insurance System" begins operations
1999	● "Navit," a portable sales terminal (third generation), introduced ● Dai-ichi Life Information Systems Co. Ltd., an IT strategy subsidiary, established
2001	● "Customer Database" begins operations
2003	● "New Call Center System" established
2004	● Payment of insurance claims and benefits using a multi-payment network begins
2005	● "eNavit," a portable sales PC (fourth generation), introduced
2007	● "Payment Information Integration System," to pay insurance claims and benefits accurately without omissions, established
2008	● "Mobatan," a mobile settlement terminal, introduced ● "Company-wide IP Telephone Network" begins operations
2010	● Server virtualization technology introduced
2012	● The "DL Pad," a tablet computer for sales and business (fifth generation), introduced ● "Payment Assessment Workflow System for Insurance Claims and Benefits" upgraded to respond to customers more quickly

insurance company for each country or region becomes a member of the IGP. Currently, insurance companies in more than 70 countries and regions have become members and have formed an international group insurance network that spans the globe.

Our group insurance business takes advantage of the IGP system, in which global member companies cooperate to provide support for multinational companies. Over 830 companies have joined the IGP worldwide.

### Group Insurance Consulting

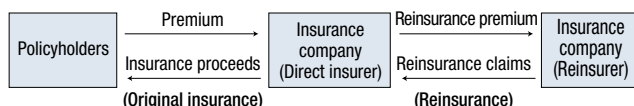
To support the overseas expansion and operations of Japanese companies, Dai-ichi manages a group reinsurance business through which it introduces Japanese companies to Dai-ichi's partner insurance companies in countries and regions that have concluded a reinsurance agreement. Dai-ichi also provides group insurance services to Japanese companies through its partner insurance companies. At present, Dai-ichi has 14 partner insurance companies and has underwritten 353 reinsurance policies (as at the end of March 2013).

To improve services provided by our partner insurance companies, we dispatch staff to provide support in the form of sophisticated services that meet the needs of customers.

We are also working to enhance the welfare services for Japanese companies operating overseas through the IGP system described above.

### ■ Reinsurance

Reinsurance is a type of insurance in which another insurance company (a reinsurer) assumes all or part of the responsibility of an insurance company (the direct insurer) that has underwritten the insurance for a policyholder, and must pay insurance proceeds to the policyholder in the event that an accident occurs. The group reinsurance business mentioned here is a scheme in which a Japanese company purchases an insurance product from an overseas insurance company, and the Company assumes part of the responsibility of the overseas insurance company to pay the insurance proceeds, and receives a reinsurance premium depending on its obligation.



### Overseas Reinsurance

Associated with the development of its overseas businesses in recent years, Dai-ichi underwrites reinsurance for overseas life insurance companies, including reinsurance for its overseas subsidiaries and affiliated companies. The Company is engaged in the reinsurance business, including reinsurance for the group insurance of Japanese companies overseas and the reinsurance of individual insurance, with 22 companies in 12 countries and regions centering on Asia and Oceania.

#### Group reinsurance agreements by country and region (As of March 31, 2013)

U.K.	AXA PPP healthcare	Apr. 1994
Czech Republic	Cooperativa	Mar. 2009
France	Quatrem	June 1991
Singapore	AVIVA	Dec. 1988
Thailand	Ocean Life	July 2006
	Muang Thai Life	Mar. 1994
China	Ping An Life Insurance	June 2010
Hong Kong	Pacific Century	Oct. 1997
	AXA China Region	Mar. 1987
Taiwan	Shin Kong Life	June 2006
Malaysia	ING	July 1994
Philippines	First Life	Feb. 1997
Australia	AMP	Jan. 1988
	TAL Life	Oct. 2009

\* Months and years in which agreements were concluded