Creating Friendly Work Environment

The Dai-ichi Life Group aims to be a corporate group that puts more emphasis on people than anyone else to become an insurance group that is supported most strongly by customers. The Group's brand message is "people first."

Brand Message

People First

Related Material Issues

Empowerment of women

Increase work motivation

Recognizing Social Issues

Work values have been diversified. In this environment, we believe it is necessary to respect human rights, one of the values pursued for happiness, support diversity and implement initiatives to increase job satisfaction, including work-life balance. We need diverse human resources and a diverse organization to anticipate the diversifying values of customers and local issues and offer elements that provide real joy to customers and contribute to local society.

Respect for Human Rights

The Dai-ichi Life Group's brand message is "people first," and Dai-ichi's Social Responsibility Charter (DSR Charter) says that we respect human rights. We will promptly identify trends in respect for human rights in the international community and will correctly understand the principles, initiatives and guidelines related to human rights. We will emphasize cultivating employees that always care for others under any circumstances.

Principles and guidelines that we respect:

International Bill of Human Rights
UN Guiding Principles on Business and Human Rights
ILO Core Labor Standards
OECD Guidelines for Multinational Enterprises
Keidanren's Charter of Corporate Behavior
UN Global Compact

Diversity and Inclusion Declaration

Inclusion of diverse human resources is a driving force for sustainable growth.

The Dai-ichi Life Group's recognition on diversity and inclusion is as follows:
We will:

- Respect diversity in gender, age, nationality, race, ethnicity, religion, social position, existence of disabilities, sexual orientation, gender identity, values and work style, learn together and strive to create a fair and inclusive culture where we will be able to actively participate and grow,
- Work on the creation of an environment where each employee has job satisfaction, express their individuality and fulfill their potential as professionals, and
- Work on the creation of an environment where each employees participate in organizational operations and promote teamwork and thereby create innovations and new value



Our Vision

The entire Group aims to create new value by including diverse human resources, 70,000 people in seven countries, based on respect for human rights.

Approach

CONNECT 2020

Initiatives to raise awareness of human rights

Increase work motivation

We are striving to raise the employees' awareness of human rights based on our brand message and DSR Charter. We have established a Group Human Rights Awareness Raising Committee, to raise awareness of human rights across the Group.
We will strive to cultivate employees who will correctly understand human rights and will act, always caring for others under any circumstances.

Promotion System

	Group Human Rights Awareness Raising Committee
Chairperson	Executive Officer in charge of human resources
Members	Heads of departments
Frequency of meetings	In principle, once a year; extraordinary meetings are held as needed
Agenda items	Sharing understanding of changes in the human rights environment; Establishment of measures and revision/ abolishment of established measures. Sharing the Group's initiatives and challenges; Establishment of measures and revision/ abolishment of established measures.

Training content

Priority initiative	Description	Specific action
Preventing harassment	To understand that harassment leads to serious abuse of human rights, decreases employee productivity, deteriorates the corporate brand image, and huge losses of time and expenses, while deepening understanding of behavior that will prevent harassment.	•Branch managers' executive management board meeting (April)
		•Management training (section chiefs, April, anger management)
		•Human rights training for each workplace (September)
		•Human rights awareness training for managers (June, anger management)
Correctly understanding the issue of antidiscrimination	To continuously provide human rights training related to the issue of antidiscrimination, considering various surveys and the latest occurrences	•Human rights training for each workplace (May, December)
		•Human Rights Awareness Raising Committee's special training (on-site training, Kinegawa, Sumida-ku, Shibaura Tojo)
Promoting normalization	Based on the idea that the most important thing for promoting normalization is a barrier-free mindset that includes understanding and helping each other, to provide education for employees to deepen their understanding of disabilities, respect human rights and think and act, considering each other's positions.	•Personnel affairs training for each workplace (December)
		•Training for consultants for disabled people (May, June)
		•Hands-on service assistance training (September)
		•Human rights awareness training for managers (December), internally releasing a video of the training (January)
Promoting understanding of LGBT	The word LGBT is permeating society. We will continue initiatives to deepen understanding of LGBT and emphasize the importance of always considering the existence of LGBT people around us.	•Human rights training for each workplace (December)
		•Participation in Tokyo Rainbow Pride 2018 (May)
		•Support to work with Pride 2018 (October)
Group's system	To maintain and strengthen the Dai-ichi Life Group's system for raising human rights awareness.	•Providing training material (DVD) for each DL workplace to Group companies (June, September, December)
		•Inviting managers to human rights awareness training

Promoting Women's Active Participation

Empowerment of women

The Group has human resource cultivation programs. We particularly focus on cultivating female leaders in a systematic program for each position and level. We have a "President's Class for Female Employees," where the President directly fosters management's perspectives, broadens perspectives and raises awareness. Officers directly engage in developing female leaders. We have created a system where female supervisors take care of female employees.

【For Development of Next-generation Female Leaders】

Training and Development system

Level	Training and Development system
General Manager of Branch Office Regional Manager of District Office	President's Seminar
Manager of Unit Office	Manager of Unit Office(Newly appointed)Training
Trainer of Unit Office	Trainer of Unit Office(Newly appointed)Training Senior Designer group Training
Lifelong Plan Designer	Top Leader Training Senior Designer group Training Training

Office Staff

Level	Training and Development system
General Manager	President's Seminar
Line Manager	Seminar for the Next-Generation of Female Managers
Manager	Strengthening of Human Capital Development at Department Level for Developing Line Managers
Assistant Manager	Development of Next-Generation Female Leaders

Development support by female senior leadership (role models)

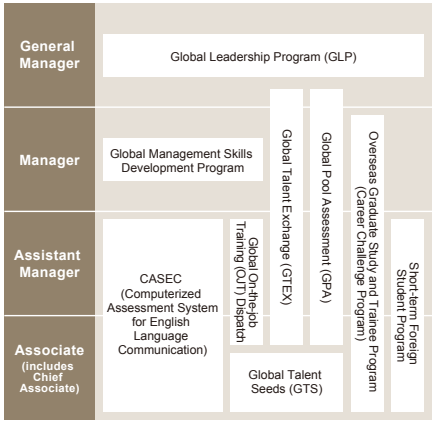
Class for Next-generation Female Leaders

The purpose of the class is for female employees to expand their vision and perspective, aim for carrier development and change their behavior through dialogue with officers and female managers, and workshops with other female employees.



Global Diversity

We develop employees' capabilities in our global human resource cultivation program to develop and retain competitive human resources from a global perspective. We hold meetings and training sessions where employees from overseas Group companies gather and interact in different levels and sections and share best practices to create synergies in the Group.



Global Talent Seeds

We dispatch young employees to overseas companies in other industries and regional headquarters of the Group to develop human resources in the early stages who can do business in a global environment and develop employees' ability to participate in global business.



Global Talent Exchanges (GTEX)

We promote exchanges mainly of mid-level employees to develop connections between overseas Group companies, foster the understanding of business and culture in different countries and enhance the ability to work globally.



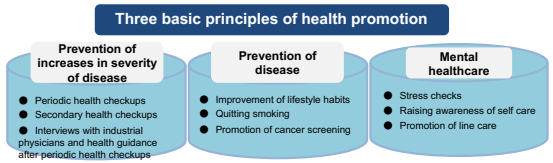
Initiatives to Promote the Health of Employees

Group Health Declaration, Health Promotion System

The Dai-ichi Life Group announced The Dai-ichi Life Group Health Declaration "Iki Iki Dai-ichi 110" in 2011. In 2013, we added health promotion to Dai-ichi's Social Responsibility Charter and established the Basic Policy on Health Promotion. We have established the Work Smart Special Committee under the Committee for DSR Promotion, which is under direct control of the president to promote management emphasizing health, using a PDCA cycle.

Three Basic Principles

The Group aims for a happy life and improvement of QOL (quality of life) through health promotion. Based on that goal, we promote initiatives focusing on three principles: prevention of increases in the severity of disease, prevention of disease, and mental healthcare.



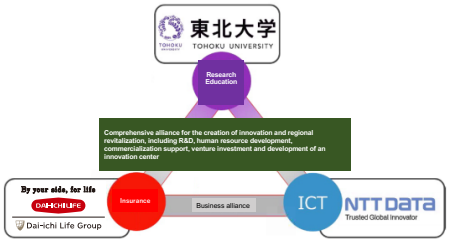
TOPICS!

Promotion of Human Resource Cultivation and Expansion of Industry-Academia Collaboration

In addition to resources within the Group, we actively use cooperation with companies, research institutions and start-ups that have knowledge and ideas in different fields to accelerate the creation of innovation.
We promote the cultivation of human resources that are expected to create innovation by expanding industry-academia collaboration.

Tohoku University, Dai-ichi Life and NTT DATA Corporation have concluded a comprehensive partnership agreement.

Industry-academia collaboration for creating innovations and revitalizing regions



Purposes of the comprehensive alliance:

(1) Research on improving QOL and extending the healthy life span
(2) Cultivation of data science professionals
(3) Support for commercialization of cutting-edge technologies and investment in venture companies
(4) Support for strengthening business bases on the campus of Tohoku University and in the neighboring region

■Universities which have concluded collaboration agreements or are engaging in joint research(as of July 2019)
- Kyoto University • Fujita Health University • Shiga University
- Institute for Advanced Biosciences, Keio University
- Tokyo University of Science

■Main objectives
- Training data scientists • Discovery of cutting-edge technologies
- Joint research in health and medical fields, etc.

Protecting the Global Environment

Related Material Issues

Tackling climate change

Promoting clean energy
Improving energy efficiency

Perception of Social Issues

Environmental issues facing the entire world are issues that have a major impact on people's lives and health. In particular, the response to climate change is being increasingly recognized as an issue to be tackled by the international community as a whole, and as a company engaged in business activities on a global scale, Dai-ichi Life also sees this as an important issue.

Our Vision

The Dai-ichi Life Group regards protection of the environment and the development of a recycling-oriented society as part of a company's social responsibility as a member of society. The Group makes a united effort to protect and preserve the environment, and to reduce our environmental impact.

Group Action Principles for Environmental Initiatives

Basic Concept
As a member of society, Dai-ichi Life Group considers protection of the local and global environment and building of a recycling-oriented society, to be part of the Company's social responsibility, and constantly conducts environmental conservation activities according to the Action Guidelines below, and by trying to improve the related activities we contribute to the sustainable development of the society.

Action Guidelines	
1	Implementation of environmentally conscious activities in businesses We will always make efforts to being environmentally conscious in our business activities, following laws and regulations related to environmental conservation.
2	Reduction of environmental impact from business activities We make efforts to promoting resource conservation, energy conservation, and resource recycling to reduce environmental impacts arising from resources and energy consumed, and waste generated in our business activities.
3	Promotion of activities that raise environmental awareness We will help our officers and employees raise awareness of environmental issues. In addition we will make efforts to raise environmental awareness including donations and support for environmental conservation activities.

Climate Change Initiatives - Response to TCFD -

Stance on Governance/Risk Management

The Dai-ichi Life Group practices ERM with the aim of enhancing capital efficiency and corporate value based on strategies that are in accordance with the status of profit, capital, and risk. As a part of this, we identify foreseeable risks that could have a major impact on our business, formulate business plans that take these risks into account, and engage in risk management that responds appropriately to early signs of risk. We treat climate-related risk as a risk with the potential to have a serious impact on the Group in the future due to changes in the environment. The Group ERM Committee, which is composed of the officers responsible for the Risk Management Department and the Corporate Planning Department among others, conducts analysis and assessments, and then reports to the Executive Management Board and the Board of Directors periodically and monitors.
In addition, Dai-ichi Life undergoes an annual assessment based on PRI4, which is the global standard for ESG investment. The initiative policy based on the results of this assessment is discussed at the Responsible Investment Committee, by majority comprised from external experts, and reported to the Executive Management Board to continually upgrade ESG investment.

Stance on Governance/Risk Management



Strategies

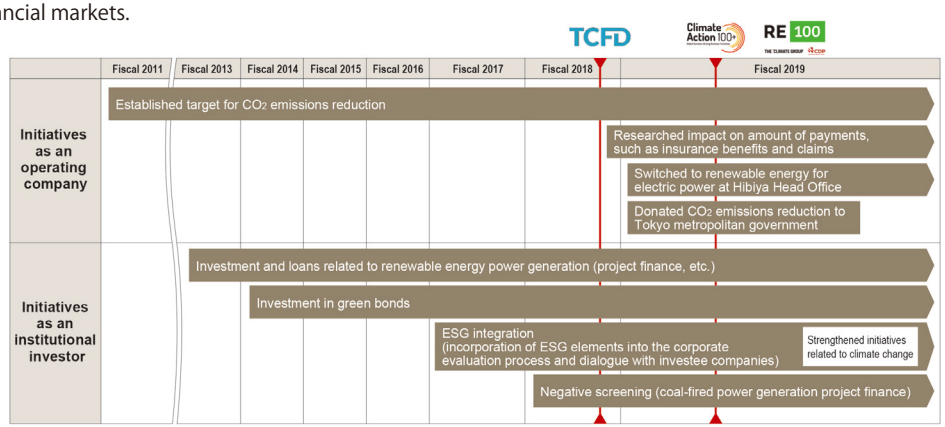
Climate-Related Risks and Opportunities and the Impact on Our Business

(Results of Trial Scenario Analysis at Dai-ichi Life, a core Group company)

Climate-related risks			Main impacts on business
Climate-related risks	Physical risks	●Risks that consist of chronic physical risks (rise in average temperatures and sea levels, etc.) and acute physical risks (increase in abnormal weather, such as typhoons and flooding, etc.) which are associated with physical changes due to climate change →Impacts could increase under the scenario of significant long-term increase in temperatures due to inadequate climate change countermeasures by each country	●Increase in insurance claims and benefits paid due to increase in heat strokes and infectious diseases associated with warming ●Increase in insurance claims and benefits paid associated with increase in flooding due to typhoons, etc.
	Transition risks	●Risks that consist of market and technology risks (changes in consumption behavior, failure of investments in new technologies, etc.), policy and regulatory system risks (tightening of regulations on greenhouse gas emissions, etc.), and reputational risks (criticism of industry, changes in consumer choices, etc.), which are associated with the transition to a low carbon society →Impacts could increase under the scenario of reductions in long-term increase in temperatures due to adequate climate change countermeasures, such as the development of new technologies and utilization of carbon recovery and storage technology	●Decrease in value of investment in, and loans to companies with inadequate responses to environmental change, including the introduction of carbon taxes, damage to assets due to market and social environment changes, development of new technologies, and response to changes in consumer behavior
Climate-related opportunities	Resource efficiency, products and services, Markets, etc.	●Corporate revenue opportunities associated with climate change, such as an expansion of the market contributing to solving climate change problems	●Increase in investment and loan opportunities in businesses and companies that contribute to solving the climate change problem, such as renewable energy businesses ●Reduction in business costs due to the introduction of business infrastructure with high resource efficiency

Specific Initiatives

As an operating company and an institutional investor, Dai-ichi Life is boosting the resilience of its business against climate change as well as encouraging the enhancement of overall social resilience, which includes financial markets.



Initiatives as an Operating Company

Dai-ichi Life will strengthen resilience in the life insurance business through measures such as researching the impact of climate change on the life insurance business. Moreover, in addition to initiatives to reduce CO_2 emissions, Dai-ichi Life will contribute to enhancing overall social resilience through initiatives such as environmental protection.

Resilience of the Life Insurance Business

- Provisional estimates of increase in payments, including insurance claims, due to heat strokes and infectious diseases in Japan
- Going forward, continue to research other impacts in regions outside of Japan

Overall Social Resilience (CO_2 reduction, etc.)

Setting CO_2 emissions reduction targets

We have been setting targets since 2011. To achieve them, we have been promoting reductions in energy consumption at offices, introducing energy-saving equipment.

Reducing CO_2 Emissions



To help prevent global warming, Dai-ichi Life is taking steps to cut its greenhouse gas emissions that include reducing energy use in its business activities. The company is engaged in "Cool Biz" and other ongoing group-wide energy efficiency initiatives, with a focus on rigorous measures to rationalize use of building facilities such as lighting and air conditioning. It is switching to energy-efficient facilities and equipment that reduces the load on the environment in its new and refurbished buildings, including LED lighting and efficient air conditioners and heat storage systems.

Contributing a CO_2 emissions credit to the Tokyo government

We have contributed a credit of 41,966 tons to the Tokyo government, which aims for Zero Emission Tokyo*, being a sustainable city where little CO_2 is emitted, in the Tokyo Cap-and-Trade Program.

*For more information, visit the website of the Bureau of Environment of the Tokyo government (credit contributions for Zero Emission Tokyo): http://www.kankyo.metro.tokyo.jp/climate/large_scale/mukouka/index.html

TOPICS! External Evaluation of Environmental

In order to enhance the reliability of its CO_2 emissions performance data, the Dai-ichi Life Group have received third-party assurance review from the Japan Quality Assurance rganization for Scope 1 (direct emissions from use of gas fuel), Scope 2 (indirect emissions from use of electricity) and Scope 3 (indirect emissions from other business activities) emissions, produced in fiscal 2018.



Greenhouse Gas Emissions Verification Report

Initiatives as an Institutional Investor

Based on the awareness that climate change could have a medium- to long-term impact on investment performance, Dai-ichi Life is upgrading its climate-related risk analysis and promoting initiatives to reduce that impact, obtain opportunities for profit, and boost overall social resilience.

Asset Management Resilience

- As a general rule, we have a policy of not investing in, or loaning to, coal-fired power generation project financing given the risk that the asset value of investee companies will decline due to the transition to a low carbon society (no record of investment in, or loans to, such projects to date)
- Introduced climate change factors into corporate evaluation processes to increase resilience of owned assets against climate change

Overall Social Resilience

Renewable energy project financing



Since fiscal 2013, Dai-ichi Life has been investing proactively in solar, wind, and biomass power generation projects in Japan and overseas, and our cumulative investment to date exceeds 100.0 billion yen.

Investment in green bonds, etc. of international development financial institutions

In June 2019, Dai-ichi Life invested approximately 10.8 billion yen in both green bonds issued by the International Bank for Reconstruction and Development (IBRD), part of the World Bank Group, and environmental conservation bonds issued by the European Bank for Reconstruction and Development (EBRD).

Environmentally Conscious Real Estate Investing



As the owner of 284 investment properties in Japan (as of March 2017), Dai-ichi Life is taking steps to save energy in terms of both its choice of building facilities and how they are used. In addition to installing efficient equipment to improve environmental performance in new buildings or when renovating or refurbishing, facilities-related initiatives also include striving to create "greener" buildings. In terms of routine building operation and management, energy savings are being achieved through ongoing improvements made in collaboration with management companies such as Dai-ichi Building.

Indicators and Targets

Dai-ichi Life, which operates a large-scale business, has established medium- to long-term CO_2 emission reduction targets of 40% by fiscal 2030 and 70% by fiscal 2050 (both compared to fiscal 2013). The Dai-ichi Life Group is also working toward a target of 1% year-on-year reductions in CO_2 emissions. Performance in fiscal 2018 was approximately 155,300t (Scope 1: 12,500t and Scope 2: 142,800t), maintaining the target pace of a 1% year-on-year reduction.

Measure	Definition	FY2015	FY2016	FY2017	FY2018	Targets
Total CO_2 emissions from The Dai-ichi Life Group ($t\text{-}CO_2$)	Scope 1+Scope 2	178,000	171,900	166,000	155,300	Year-on-year comparison 1% reduction
Total CO_2 emissions from Dai-ichi Life ($t\text{-}CO_2$)	The Company's investment property, business-use property, and welfare property*1	159,000	156,000	149,000	136,600	Fiscal 2030 40% reduction Fiscal 2050 70% reduction (compared to Fiscal 2013 level)

*1 Calculated based on the provisions of Article 7, paragraph 3 of the Act on the Rational Use of Energy ("Energy-saving Act").Since the coefficients in FY2009 were applied until FY 2016 results, we have calculated the previous year's results as well as the results for FY 2017.

First Japanese Insurance Company to Join RE100*

Dai-ichi Life joined an international initiative that has set a goal of switching to 100% renewable energy from the perspective of promoting increased use of renewable energy to prevent global warming.

RE 100
THE CLIMATE GROUP CDP

* RE100 (Renewable Energy 100%) was launched in 2014 under the leadership of The Climate Group, an international NGO. It operates in collaboration with CDP (a not-for-profit charity that collects information about action on climate change from businesses and provides it to investors).
The target is to procure 100% of the electricity consumed in business activities through renewable energy, and more than 190 of the world's leading companies have joined as of August 2019.

TOPICS!

Examples of Environmental Protection Initiatives

By your side, for life
DAI-ICHI LIFE
Dai-ichi Life Group

Supporting Three Urban Greening Awards



In 1990, Dai-ichi Life established the Green Environmental Plans Award to support greening initiatives with the goal of contributing to urban greening.
Dai-ichi Life now supports three awards, by adding the Green Cities Award and the Competition for Specialized Greening Technology for Rooftops and Wall Facings. Approximately 200 green spaces have been subsidized up until to 2018. As a result of this initiative, Dai-ichi Life received the Minister of Land, Infrastructure, Transport and Tourism's Award for Service in Urban Greening in 2000 and 2014.

Bamboo tree that received the hospitality garden grand prize



"Edo Renaissance tradition and culture" trees, which received the hospitality garden grand prize in the 29th Green Environment Plan Award, was completed along a street in front of the Kaminarimon Gate of Sensoji Temple. Morning glory vines wind around the tree. Seeds will be sown by local elementary school and kindergarten children.

PaninDai-ichiLife
By your side, for life

Planting Mangroves



Panin Dai-ichi Life (Indonesia) engages in activities to plant mangroves, which absorb large volumes of CO_2 and act to protect the coastline from erosion. The company also puts efforts into activities to protect the natural environment, including sponsoring groups that carry out afforestation.

Protective

Forest Conservation



Protective (U.S.) works with natural environment protection groups carrying out activities to conserve the aquatic environment and ecosystems and preserve the beauty of nature in Alabama.

Strengthening Governance

Related Material Issues

Improving corporate governance and risk management

Recognizing Issues

Companies running global businesses are required to enhance the transparency and fairness of their management to minimize the adverse effects on society through their business activities, and Dai-ichi Life also recognizes the importance of this.

Our Vision

The Group has established a corporate governance system under a corporate governance policy to make transparent, fair, prompt and bold decisions, while striking a balance between management oversight and business execution so the Group can respond to the mandate given by its stakeholders, including customers, shareholders, society and employees, achieve sustainable growth and enhance corporate value in the medium to long term.

Corporate Governance



Find out about the Dai-ichi Life Group's initiatives related to corporate governance.

Internal Control



Find out about the Dai-ichi Life Group's initiatives related to internal control.

Risk Factors



Find out about risks related to the Dai-ichi Life Group's business.

Status of Initiatives on Material issues

Important issue	Vision	Major initiative	Achievement
Extension of healthy lifespan	In addition to providing financial security, the traditional role of insurance, we will contribute to customers' health promotion and the prevention of increases in the severity of disease beyond the boundaries of the traditional insurance business model and will contribute to improving the QOL of each customer.	We are expanding the role of our products and services to include prevention in addition to security (protection).	We encouraged customers to have medical checkups by offering Dai-ichi Life's "Health Checkup Discount." (Result) The number of new policies offered based on medical examination reports exceeded 0.5 million, 2.5 times as many as in the previous fiscal year.
			Dai-ichi Life started to provide Just Dementia Insurance and a dementia prevention service.
			We provide a health promotion service through our Kenko-Daiichi (health first) app. (Result) The cumulative number of downloads exceeded 1.14 million.
Extending asset longevity	We will communicate information to customers about self-help efforts for health promotion and asset building for old age, and will help extend the life of assets.	We are providing products and services that help extend the life of assets, which are saved, used and transferred.	We offer insurance for asset building to enrich life.
			Support for consumer education and education on finance and insurance (Result) 167 Life Cycle Game training sessions in FY2018.
Stability of lifestyles	We will provide long-term security to people through life insurance in emerging countries in Asia by providing optimal products through excellent channels.	We are increasing the entrance of insurance in emerging countries in Asia.	In March 2018, we established a subsidiary in Cambodia. In April 2019, we obtained a provisional business license for a wholly-owned subsidiary. We now operate in six countries in Asia.
Resolving Community Issues	We operate the life insurance business across the country. Using this strength, we will contribute to improving QOL by providing connections and places for connections regionally, helping to create livable and worker-friendly areas.	We are expanding partnerships with local governments and medical institutions, among other entities, to provide connections and places for connections.	We are contributing to resolving local issues through 40,000 Total Life Plan Designers and 1,300 business sites nationwide. (Result) We have concluded partnership agreements with all 47 prefectures.
			We are expanding partnerships with companies in different industries and other organizations. (Result) We have concluded an information education agreement with six national centers.
			We have concluded a comprehensive alliance agreement with the Keio University Institute of Advanced Biosciences.
Responsibility as institutional investor	To fulfill our responsibility as an institutional investor, we will invest in assets that contribute to resolving global social issues and will thereby contribute to achieving a sustainable society.	We are actively promoting stewardship activities for enhancing the corporate value of investee companies and ESG investment for resolving social issues and profiting from investments.	We invest in assets that contribute to resolving global social issues, mainly related to QOL improvement, regional revitalization and climate change.
			We invest in businesses that will bring about positive structural changes in society (social impact). (Result) The investment balance is 6.4 billion yen (13 projects).
			We invest in SDGs bonds issued chiefly by multilateral development banks. (Result) The investment balance is approx. 160 billion yen.
			In addition to pre-existing governance, we communicated with other entities on environmental and social issues. We talked about agreements on TCFD recommendations and disclosure because climate change is an important issue that can have a significant impact on corporate value in the medium to long term. (Result) External evaluation of our stewardship activities: A+ (FY2018) Number of companies with whom we had constructive discussions in FY2018: 251

Status of Initiatives on Material issues

Important issue	Vision	Major initiative	Indicator (target)		Quantitative results		
					FY2016	FY2017	FY2018
Creating Friendly Work Environment	The entire Group aims to create new value by including diverse human resources, 70,000 people in seven countries based on respect for human rights.	We are developing diverse human resources and a diverse organization to provide products and services that match the values and needs of each diverse customer in response to a constantly changing business environment.	Development of global human resources, acceleration of synergy in the Group	Number of people who used the personnel exchange program	Cumulative number for past 5 years: Approx. 2,800		
			Promotion of women's active participation	Rate of female managers (25% or more in April in FY2021)*	24.20%	25.20%	25.60%
			Promotion of normalization	Employment rate of people with disabilities (in line with the legal employment rate)**	2.22%	2.20%	2.22%
			Promotion of work-life management	Number of people who took childcare leave***	1,261	1,333	1,399
				Number of people who used reduced working hours for childcare***	446	458	481
				Number of people who used aid for childcare service expenses***	3,726	3,784	3,766
				Number of people who took family care leave***	212	265	217
				Number of people who used the family relocation system***	18	6	36
				Rate of use of child-care leave by men***	77.8%	82.5%	75.6%
				Average monthly overtime hours (office workers)***	7.9 hours	6.3 hours	5.3 hours
				Average number of annual paid holidays taken***	13.0 days	12.6 days	12.7 days
				Rate of use of annual paid leave***	69.4%	66.7%	67.2%
				People who exercise habitually (FY2020, men: 40.0%; women: 31.0%)	Men: 37.5%	Men: 40.1%	Men: 45.2%
					Women: 26.3%	Women: 27.6%	Women: 31.8%
				People maintaining optimal weight (FY2020, men: 71.6%; women: 79.1%)	Men: 71.1%	Men: 70.4%	Men: 69.5%
					Women: 76.6%	Women: 76.1%	Women: 75.3%
				Percentage of smokers (FY2020, men: 20.0%; women: 20.0%)	Men: 29.0%	Men: 28.3%	Men: 28.4%
					Women: 25.7%	Women: 25.0%	Women: 24.6%
				Specific medical checkups and health guidance (FY2020, medical checkup: 90.0%; guidance: 70.0%)	—	Medical checkup: 87.8%	Medical checkup: 88.7%
					—	Guidance: 71.4%	Guidance: 71.3%
Protecting the Global Environment	We consider the protection of the global environment and the building of a recycling-oriented society as our corporate social responsibility. The entire Group aims to protect and conserve the environment and reduce environmental impact.	We have been setting CO_2 emissions reduction targets since 2011. To achieve them, we have been reducing energy consumption at offices and introducing energy-saving equipment. We have initiated the use of renewable energy.	Promotion of environmental protection	CO_2 emissions (1% year-on-year reduction)	171.900t-CO_2	166.000t-CO_2	155.300t-CO_2
				Electricity consumption (1% reduction in annual average in FY2020)****	259.392 thousand kWh	253.887 thousand kWh	238.800 thousand kWh
				Paper consumption (year-on-year reduction in ten-year moving average)****	6.726t	6.231t	6.335 t

*Sum of the numbers for Dai-ichi Life Holdings, The Dai-ichi Life Insurance Company, The Dai-ichi Frontier Life Insurance and The Neo First Life Insurance Company. The number as of April 1 is deemed to be the number for the end of the previous fiscal year.
**Sum of the numbers for Dai-ichi Life Holdings, The Dai-ichi Life Insurance Company, Dai-ichi Life Challenged, Dai-ichi Life Business Services and The Dai-ichi Life Information Systems. The number as of April 1 is deemed to be the number for the end of the previous fiscal year.
***Number for The Dai-ichi Life Insurance Company
****Number for The Dai-ichi Life Insurance Company

Stakeholder Communication

We understand our customers, local community/society, shareholders/investors, business partners, and employees as stakeholders who are deeply involved in our business activities. Based on opinions and evaluations obtained through active communication with various stakeholders, we aim to promote higher quality activities and enhance corporate value by reflecting our understanding of issues in our business activities.



Initiatives for customers

Promoting initiatives to put customers first

The Dai-ichi Life Group aims to be the best for customers and society, continuing to be a lifelong partner of customers and the people they cherish by providing high-quality products and services and enhancing the quality of management and overall corporate activities through ingenuity in day-to-day operations and unremitting improvements. We will pursue initiatives to put customers first in fulfilling our primary role of ensuring that customers receive insurance benefits and other benefits.

System for reflecting customer feedback in management



We constructed a system for reflecting the customer feedback that we receive from our customers around Japan every day on management in order to improve ourselves. It is a system for collecting and analyzing customer feedback that we receive through points of contact with customers and utilizing it in management and business improvement. Specifically, we analyze the feedback at the VOC meeting* and summarize the issues. We then formulate and take concrete improvement measures and discuss them at the customer first special committee as well. Our efforts are reported to the Executive Management Board and others. In addition, we receive opinions from numerous consumers through Advisory Committee for Business Quality and Customer Focus Groups when discussing improvement measures to meet our customers' requests. Under this system, we are improving our products and services to further enhance customer satisfaction.

Understanding of customer satisfaction

We are making efforts to further improve quality and services by carrying out a customer satisfaction survey every year to find out how customers and society value us. In fiscal 2018, as a result of a total review of our customer satisfaction survey, we introduced a new survey in addition to the annual survey with statistical analysis: customer feedback is conveyed to Total Life Plan Designers® and others in a timely, individual and concrete manner.

Click here for Dai-ichi Life's initiatives.

Initiatives for communities and society

The Dai-ichi Life Group aims to grow sustainably with society by contributing to resolving local social issues in cooperation with communities and society.

Major initiatives in cooperation with local governments:

- Training people to be dementia patient supporters, who care for dementia patients and their families
- Monitor activities for the elderly to live with a sense of security
- Helping companies and employees promote work-life balance
- Alerting people about crimes and disasters
- Business matching

Yellow Badge program



The program of giving so-called Yellow Badges along with traffic accident insurance to children entering elementary schools began in 1965 to help prevent such accidents. (It is common that Japanese children walk to elementary schools by themselves.) Dai-ichi Life joined the program in 2003, and it is currently being operated by Mizuho Financial Group, Sompo Japan Nipponkoa Insurance, Meiji Yasuda Life and Dai-ichi Life.

The Foundation for the Advancement of Life & Insurance Around the World (FALIA)

The Foundation for the Advancement of Life & Insurance Around the World established by Dai-ichi Life holds training and seminars for foreign participants who are involved in the insurance business. It aims to make the philosophy of insurance more widely known, especially in Asian countries, and to contribute, even in a small way, to economic development and the enhancement of social security systems in the Asia region. In fiscal 2014, FALIA launched a new program "Essay Competition for international students in Japan" targeting students from emerging countries, to develop and educate human resources who will engage in insurance administration and business in the future.

Donations to Universities and Research Institutions (U.S.A.)



Dai-ichi Life and Protective Life have donated $23 million as a contribution to the development of society on a joint basis for five years from 2015. Activities contribute to local communities, such as support for the development of human capital at the University of Alabama.

Through its overseas group companies, the Dai-ichi Life Group continuously provides support to developing countries, helping them tackle issues such as building infrastructure and raising living standards. Please lean to the page for the Dai-ichi Life Group's Social Contribution Activities to Contribute to Resolving Regional Issues.

Initiatives for Shareholders and Investors

We are working to enhance dialogue with shareholders and investors through investor relations activities led by our executive management team. Opinions and requests obtained through investor relations activities are shared with the Executive Management Board and Board of Directors in an effort to enhance corporate value.

Securing the Rights and Equal Treatment of Shareholders at the General Meeting of Shareholders (the "Meeting")

We recognize that the General Meeting of Shareholders serves as a place for productive dialogue, and we are taking measures to develop an environment in which the rights of shareholders are ensured and appropriately exercised.

Specific examples of activities

- Prompt dispatch of convocation notices (three weeks prior to the Meeting) and website publication (five weeks prior to the Meeting, including an English version)
- Holding the General Meeting of Shareholders on days and at times that avoid conflicting with shareholders' meetings of other companies
- Adopting an electronic voting rights execution platform for institutional investors
- Prompt disclosure of minutes summary of the Meeting and the voting results



Initiatives for Business Partners

At the Dai-ichi Life Group, we take the following initiatives for the purpose of promoting fair and equitable business dealings with suppliers and contractors of goods and services, and agents to build strong relationships.

Initiatives for Contractors

At Dai-ichi Life, when selecting contractors, we evaluate them according to multiple perspectives, including information safety management and elimination of anti-social forces, and conduct site visits as required. And, once a year, we conduct a regular inspection of the contract details, as we strive to manage our outsource business properly and professionally.

For our work related to underwriting and maintaining insurance contracts, and our business duties, including printing and sending documents and forms to customers, the company outsources part of that to outside contractors.

Dialogue with contractors

The Dai-ichi Life Group attached a Sustainability Assessment Sheet to contracts as to improve the Group's corporate brand in the long-term including the supply chain. The Sustainability Assessment Sheet explains the Group's approach towards sustainability, including human rights, labor, the environment and anti-corruption, and asks for contractors' understanding and also assesses contractors' attitudes towards sustainability.

Initiatives for Employees

Dialogue with Top Management



At the Dai-ichi Life Group, we conduct dialogue with top management as an opportunity for top management to seriously listen to employee views. Within this framework, executives visit the workplace and share with employees the background and views associated with various business challenges, in addition to management directly fielding questions and opinions from employees. Internal communications are invigorated through such direct discussions, and this framework also works to create an organization brimming with energy and a sense of unity.

Determining Employee Satisfaction

At the Dai-ichi Life, we have conducted an employee satisfaction (ES) survey since fiscal 2003. This survey is used both to gauge current ES and to consider any measures to be undertaken in response to challenges. An accommodating work environment is being developed by the identification of challenges and by the implementation of responses to them.

Whistleblowing System (Internal and External Consultation Service))

To enhance corporate governance, the Dai-ichi Life Group has established a consultation service within each company and with external lawyers in accordance with the Whistleblower Protection Act to act as a channel through which employees can directly report and consult on important compliance matters. Specifically, the consultation service within each company receives reports concerning violations of laws and regulations and internal rules and outside lawyers of the external consultation service handle and resolve matters reported by employees of each company under a system independent from management. Going forward, we will work to enhance governance and the trust of customers by listening sincerely to various feedback.

Securing Appropriate Information Disclosure and Transparency

In an effort to ensure management transparency, theDai-ichi Life Group discloses information in a fair, timely and appropriate manner following its Basic Information Disclosure Policy. In addition to statutory disclosure, we proactively disclose information on management, quantitative financial information, and non-financial information such as governance and mediumto long-term corporate strategy in both Japanese and English.

Recognition from Society / Participation in External Initiatives

Recognition from Society

Recipien	Organizer	Assessment/Award	Summary
TAL	The Australian and New Zealand Institute of Insurance and Finance (ANZIIF)	Winner of Life Company of the Year at the 15th Annual Australian Insurance Industry Awards (2018)	TAL received Winner of Life Company of the Year at the 15th Annual Australian Insurance Industry Awards from the Australian and New Zealand Institute of Insurance and Finance in recognition of outstanding financial performance and customer service suited to market needs.
Panin Dai-ichi Life	Warta Ekonomi	Best Financial Performance	Panin Dai-ichi Life received Best Financial Performance in the Life Insurance Company with 5 – 10 Trillion Rupiah in Total Assets category from Warta Ekonomi in recognition of its financial standing. 
OCEAN LIFE	Ministry of Labor	The Best of DSD (Employee Skill Development Award)	OCEAN LIFE received The Best of DSD (Employee Skill Development Award) for the fifth year running from Thailand's Ministry of Labor in recognition of its human capital development and training programs, etc. 

Health & Productivity Stock Selection

健康経営銘柄

(2015)

Platinum "Kurumin" certification

(2015)

Nadeshiko Brand

NADESHIKO BRAND 2020

(2018)

Certified "Company Empowering the Disabled" (Dai-ichi Life Challenged)

(2017)

Top Gold Rating on PRIDE Index Evaluation of LGBT Initiatives (

work with Pride

Gold 2019

(2018)

Participation in External Initiatives

United Nations Global Compact (UNGC)

- Dai-ichi Life Holdings

Women's Empowerment Principles (WEPs)

- Dai-ichi Life Holdings

Principles for Responsible Investment (PRI)

- Dai-ichi Life Holdings
- Asset Management One
- Janus Henderson Group plc

Principles for Financial Action Towards a Sustainable Society (Principles for Financial Action for the 21st Century)

- Dai-ichi Life
- Neo First Life

Task Force on Climate-related Financial Disclosures (TCFD)

- Dai-ichi Life Holdings

Climate Action 100+

- Dai-ichi Life
- Asset Management One

RE100

- Dai-ichi Life
- Asset Management One

Montreal Carbon Pledge

- Asset Management One

Access to Medicine Foundation

- Dai-ichi Life

Principles for Sustainable Insurance (PSI)

- TAL

Inclusion in the ESG Indices

Dai-ichi life Holdings has been highly evaluated by ESG rating organizations internationally, and we are incorporated into the following ESG indices (as of 2019 August).

FTSE4Good

FTSE Blossom Japan

MSCI Japan ESG Select Leaders Index

MSCI Japan Empowering Women Index (WIN)