



FALIA Invitational Seminar in Japan
“FALIA Forum”

Correspondence to Customer Complaint - Chance in Complaint

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Structural View of the Dai-ichi Life Group's Philosophy

**Group
Mission**

By your side , for life

Vision
Mid-term vision

Thinking people first

Values

The set of values we hold
dear

Principles of the Group's Corporate
Behavior
(DSR Charter)

Group Mission

By your side, for life

Since our foundation in 1902, the Dai-ichi Life Group has always put the customer first. This philosophy continues to guide us as we move forward.

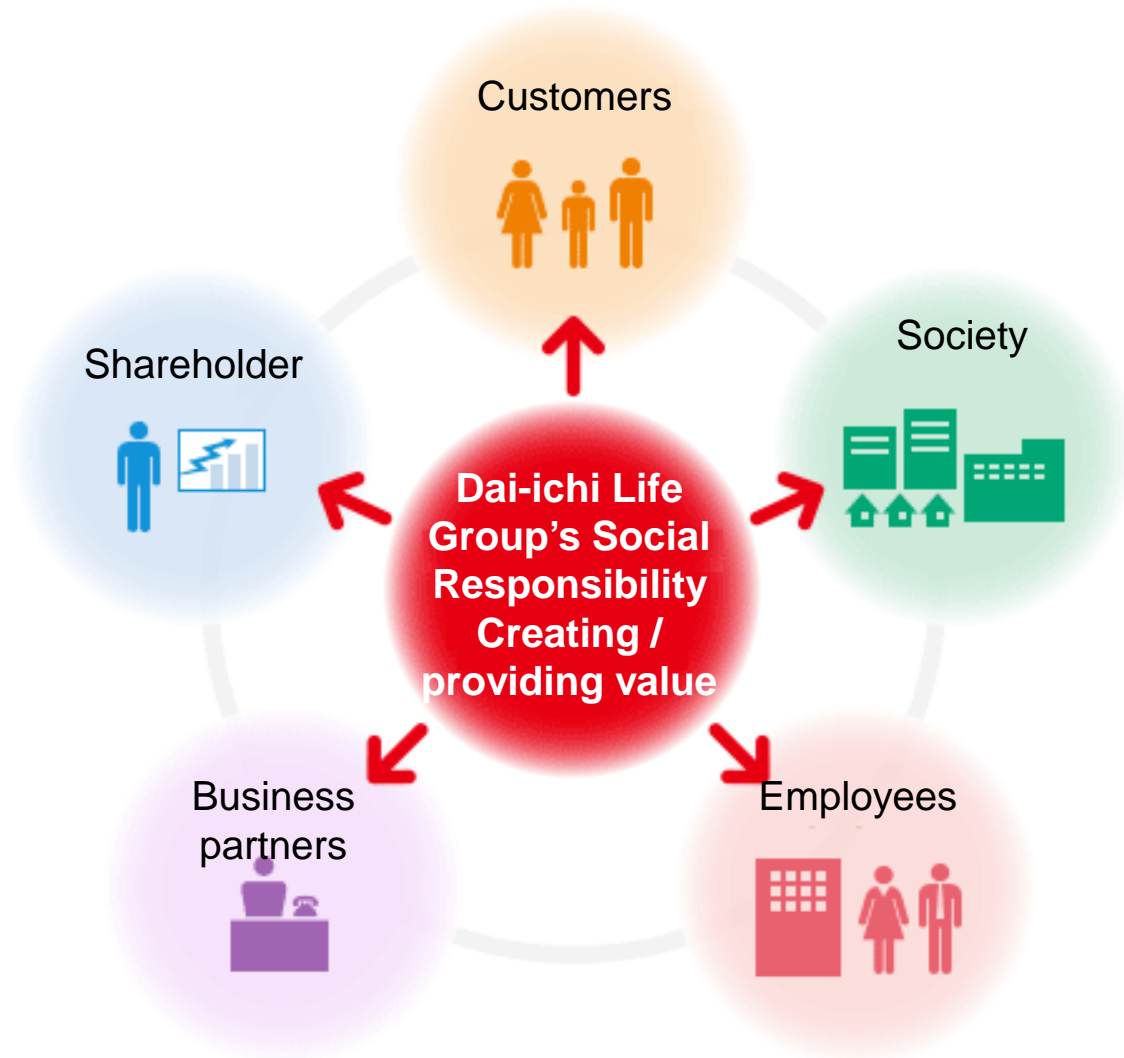
We contribute to local communities by passing on peace of mind through providing life insurance and related services.

As part of the Dai-ichi Life Group, all our companies will continue to stand by the side of our customers and their loved ones, for life.

DSR Management

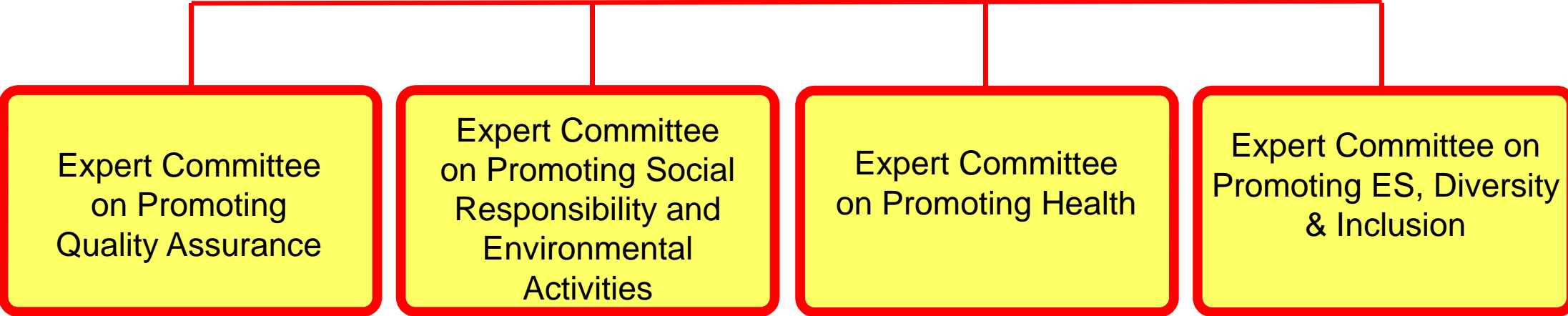
“DSR Management” is a framework for creating and managing values unique to Dai-ichi Life in striving to fulfil our social responsibility to all of our stakeholders by improving corporate value. It aims to constantly improve management quality by going through the Plan-Do-Check-Action (PDCA) Cycle at every level of the organization in pursuit of our Group Mission of “By your side, for life.”

“DSR” expresses Dai-ichi Life’s unique management framework that is not confined to the bounds of the general term “corporate social responsibility” (CSR), and which is represented as “Dai-ichi Life Social Responsibility” (DSR).



DSR Management Promotion Structure

DSR Committee
Chairperson: President
Members: Directors and Executive Officers

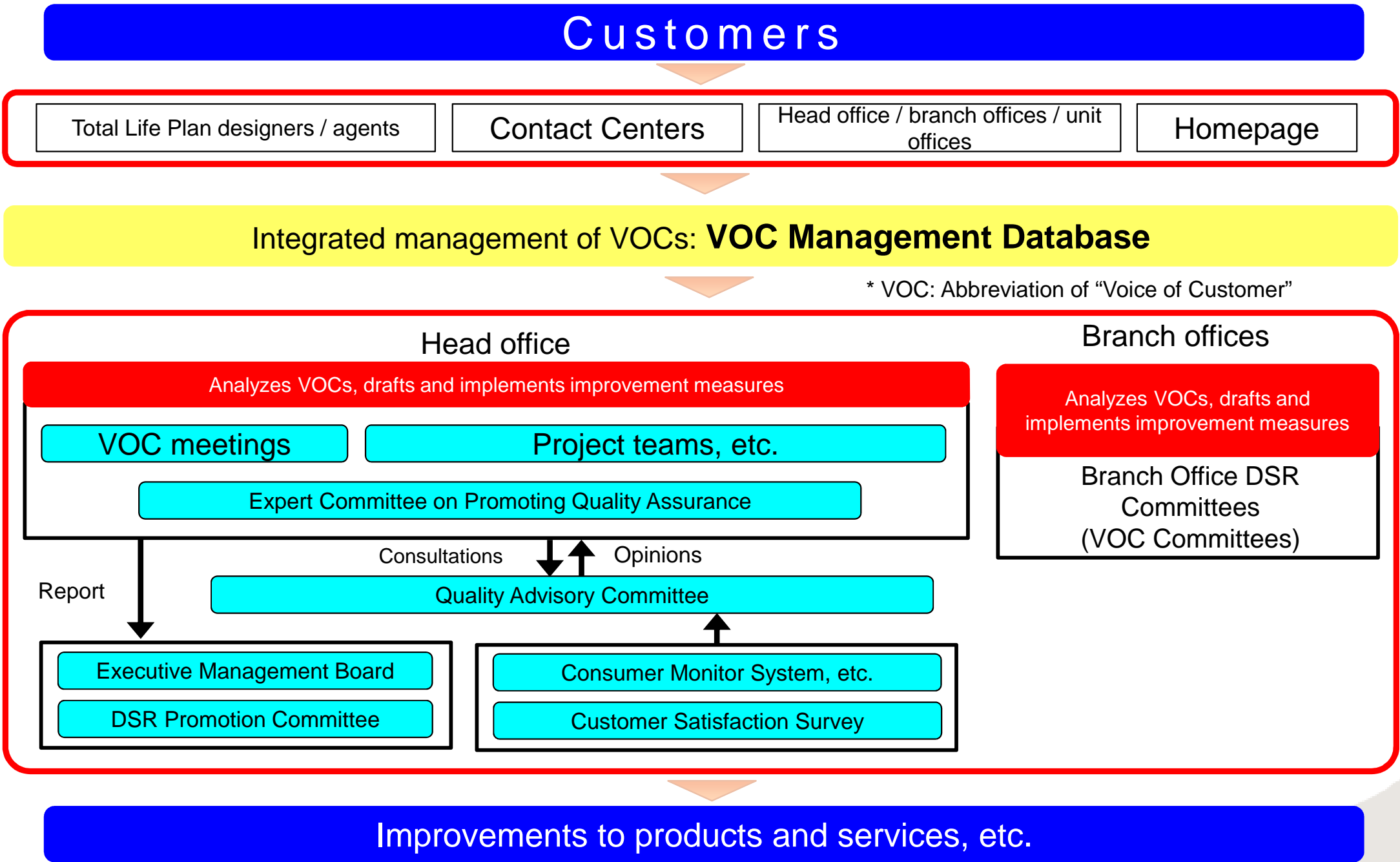


Promoting DSR management at each organizational level
(Branch Office DSR Committees / Unit Office DSR Committees, etc.)

Roles of the Four Expert Committees

Expert Committee on Promoting Quality Assurance	<ul style="list-style-type: none">◆ Determines challenges pertaining to <u>customer satisfaction</u> and examines solutions◆ Promotes things like quality assurance for products and services from the <u>customers' perspective</u>
Expert Committee on Promoting Social Responsibility and Environmental Activities	<ul style="list-style-type: none">◆ Examines important issues like social contribution activities, initiatives and policies concerning environmental efforts, action plans, the contents of activities, and the allocation of resources
Expert Committee on Promoting Health	<ul style="list-style-type: none">◆ Examines and promotes issues related to enhancing the health of customers and employees
Expert Committee on Promoting ES, Diversity & Inclusion	<ul style="list-style-type: none">◆ Determines challenges pertaining to employee satisfaction and examines solutions◆ Promotes diversity through efforts like encouraging female employees to play an active role and hiring disabled people

Structure for Harnessing VOCs



Disclosing VOCs

Since October 2006, we have uploaded the number of VOCs we received and the number of complaints resolved on the Dai-ichi Life homepage.

FY2015 cumulative total
(those received between April -
December)

*1. The total value for the share may
not amount to 100% due to rounding.

	(1) No. of complaints		(2) No. of complaints resolved	(3) Resolution rate (2)/(1)	No. of grateful comments	No. of opinions / requests
		Share*1				
Concerning new policies (those related to enrolling in an insurance contract)	3,370	9.5%	3,347	99.3%	-	88
Concerning premium collection (those related to the payment of premiums)	2,171	6.1%	2,168	99.8%	-	212
Concerning policy conservation / service	9,590	27.2%	9,580	99.8%	-	350
Concerning claim / benefit payment	4,937	14.0%	4,873	98.7%	-	452
Others	15,239	43.2%	15,177	99.5%	-	1,233
Total	35,307	100.0%	35,145	99.5%	273,870	2,335

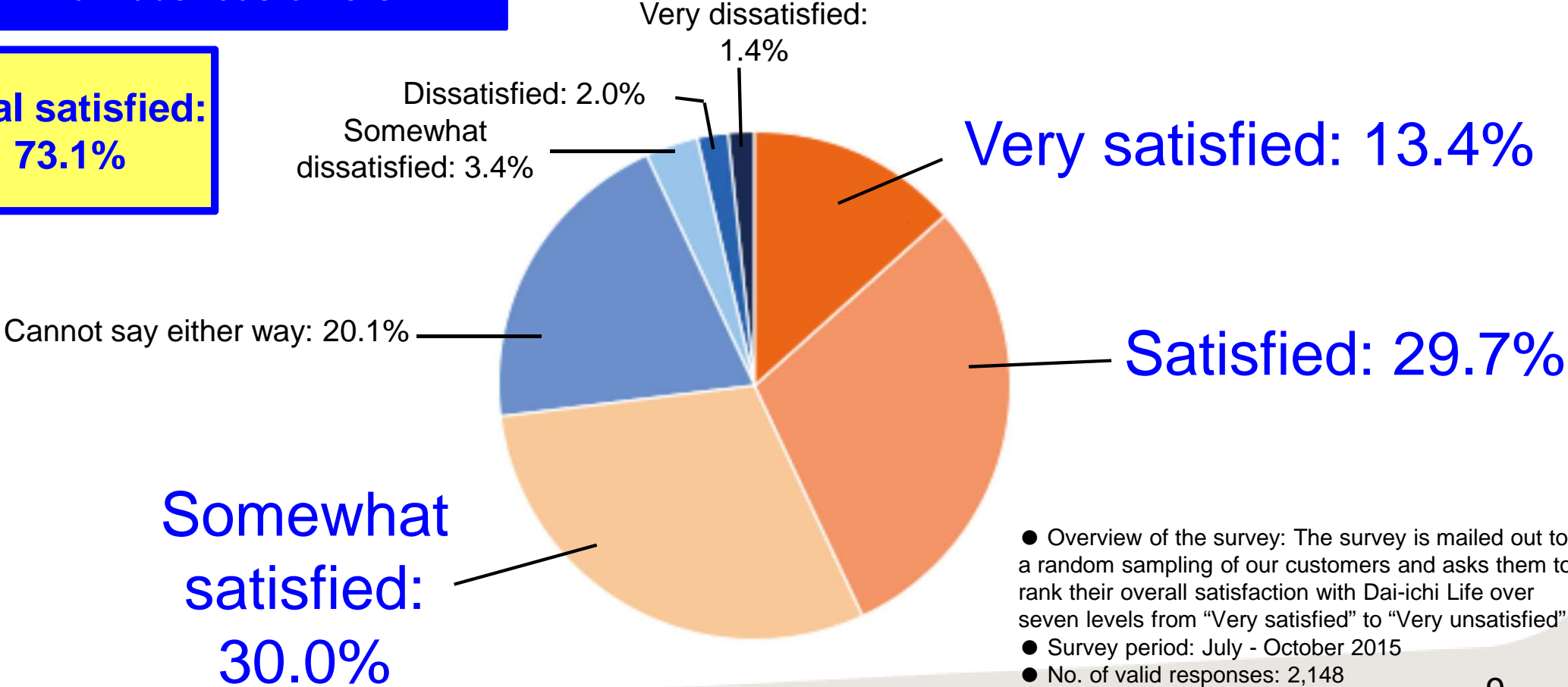
As of February 2, 2016

Determining Customer Satisfaction

Every year we determine customer satisfaction, which we use as an indicator for measuring the extent to which we have achieved our goal of “Creating the utmost satisfaction for our customers,” which is set forth in our basic management policy. We have an outside agency carry out the Customer Satisfaction Survey in a questionnaire format aimed at our individual customers and corporate customers.

Individual customers

**Total satisfied:
73.1%**



- Overview of the survey: The survey is mailed out to a random sampling of our customers and asks them to rank their overall satisfaction with Dai-ichi Life over seven levels from “Very satisfied” to “Very unsatisfied”
- Survey period: July - October 2015
- No. of valid responses: 2,148

Examples of Improvements Achieved from VOCs (1)

When the contract is concluded

During the contract period

When payment is made

Instances that inconvenience customers or leave them dissatisfied	Improvement measures / improvement results
<p>After applying, customers would give more consideration to the contract, which would result in them requesting to cancel it. But we were unable to cancel it because the cooling off period had passed.</p>	<ul style="list-style-type: none"> ● Extension of the cooling off (free-look) handling period <p>In order to ensure that customers have enough time to read through the Preliminary Policy Summary and Policy Provisions following their application, we extended the cooling off handling period from 8 to 15 days, thereby further enhancing our customer protections. More specifically, we have set it so that the cooling off handling period is now up to 15 days from either the application date or the date on which the first premium is paid, whichever is later. (October 2014)</p>

Examples of Improvements Achieved from VOCs (2)

When the contract is concluded

During the contract period

When payment is made

Instances that inconvenience customers or leave them dissatisfied	Improvement measures / improvement results
<p>The interactive voice responses (IVR) are long and it is difficult to work the buttons, which makes it cumbersome to call by phone.</p>	<ul style="list-style-type: none"> ● Set up an exclusive toll-free number for seniors <p>In order to accommodate the needs of senior citizens, who would prefer to not make inquiries via IVRs, we have set up an exclusive toll-free number that offers a direct, manned response by an operator without having to go through IVRs. This allows us to respond to inquiries thoroughly and in an unhurried manner for those customers who are 70 years old and older. (December 2014)</p>

Examples of Improvements Achieved from VOCs (3)

When the contract is concluded

During the contract period

When payment is made

Instances that inconvenience customers or leave them dissatisfied	Improvement measures / improvement results
<p>Customers would like to receive the sum insured / benefits faster.</p>	<p>Traditionally, it took between one to three business days until the sum insured and benefits transferred from Dai-ichi Life arrived in the bank account designated by the customer. But as a result of changes to the system and so forth, we have revised our administrative processes for transferring money, making it possible to deliver the money as soon as within the same day.</p> <p>(June 2014)</p>

A Grateful Comment

Several days after I informed a customer about the “Service for quickly receiving the sum insured” at the “Periodic Inspection for Peace of Mind”, the customer’s wife suddenly passed away. He contacted me to say that he wanted to undertake the procedures to quickly receive the sum insured. After he contacted me, he was able to receive the sum insured on the same day the procedures were performed. He called to say thank you, saying, “The funeral went off without a hitch, and I’ve finished paying off the funeral expenses. This was enormously helpful. Thank you very much.”

* The “Service for Quickly Receiving the sum insured” is a service that allows surviving family members to receive the sum insured the same day the procedures are undertaken. It is designed to be helpful to them by allowing them to more quickly receive the sum insured, which shows thought and consideration for the departed.

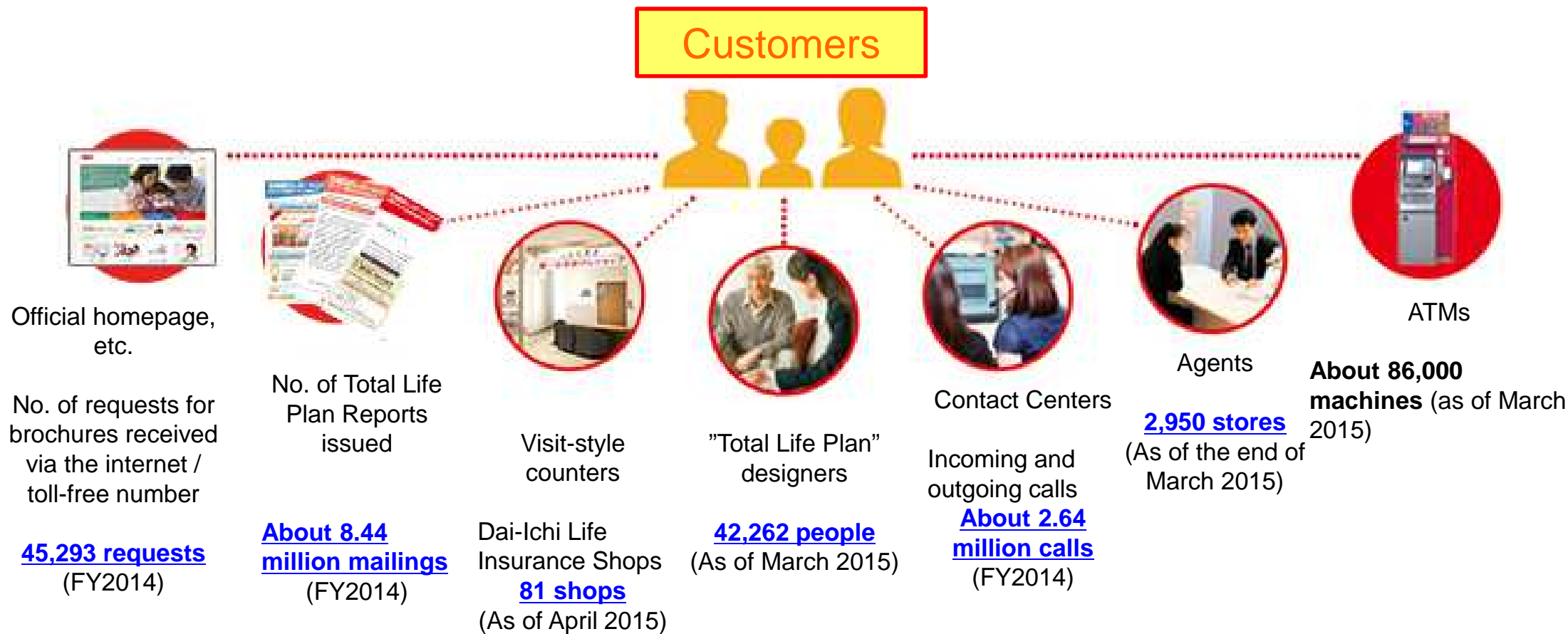
By your side, for life “With You Project”

Domestic Growth Strategy

Since our founding in 1902, Dai-ichi Life has set a customer-oriented approach as the foundation of our basic management philosophy, and has consistently worked to provide them with secure and healthy lives as a “total life partner.” Based on the recent changes in the social environment and diversification of lifestyles and values, we will continue to further pursue a customer-oriented approach on the basis of this project in order to continue to be a total life partner to each and every one of our customers in the future.

For this project, we will continue to provide [Sound piece of mind] through our main business of life insurance and [Well-rounded health support] befitting Dai-ichi Life to each and every one of our customers through the sound teamwork of our Total Life Plan designers® and all of our other highly specialized employees.

Ties with Customers



We deliver information like contract details and our company's performance to policyholders once a year through our Total Life Plan Reports.

In addition, our Total Life Plan designers directly visit customers in a manner that coincides with the arrival of our Total Life Plan Reports, where they promote **periodic inspection for peace of mind** activities in which they explain issues like contract details.