

# Fiscal 2011 Highlights

## TOPIC 1

### Enhancing Pre-Enrollment and After-Sales Services to Improve Customer Satisfaction

Our abiding conviction is that customers should calmly enroll in an insurance policy convinced of their own decision after due consideration. Through our consulting activities, we seek to ensure customers understand the benefits available through the social security system, prior to reviewing the various insurance plans best suited to each customer's coverage and other requests.

To provide customers with consistent quality and facilitate frank communication, Meiji Yasuda Life has established standards for sales personnel. The standards were most recently formalized in the "Ease of Mind Service Activities Program"\* introduced in 2008. To ensure our sales personnel consistently uphold our ideals, the standards cover essentials ranging from the number of customer visits to service content, and the personnel system reflects whether the service activities were made in line with such standards. For example, the system sets forth that sales personnel shall visit each of their policyholders from two to four times annually, help policyholders to confirm the content of policies as well as procedures for claims applications, and provide other beneficial information to customers.

\*An-shin Service Katsudou Seido in Japanese

## TOPIC 2

### Nursing Care Service Business

#### General Nursing Care Information Website Opened

With the "graying" population, issues of nursing care for the elderly are increasingly relevant. Tailored to this growing need, Meiji Yasuda Life Group is offering information and services through the *MY Kaigo-no-Hiroba*, a general nursing care information website operated by Meiji Yasuda System Technology

Company Limited. Expanded with new content, the site reopened in April 2012 boasting user-friendly features to better serve our customers. Our sales personnel introduce this site when they provide customers with information on nursing care. Looking ahead, we will further endeavor to provide fresh, useful content including information on private nursing homes.

### Embarked on Nursing Care Facilities Operations

In March 2012, we acquired 100% ownership of the private nursing home operator Sunvenus Tachikawa Company Limited. Aiming to fulfill our social responsibility as a life insurance company supporting a rapidly aging society, we are embarking on nursing care facility operations and will establish service structures to meet diverse nursing needs. Step by step, we will expand our nursing service operations.



Sunvenus Tachikawa

## TOPIC 3

### Strengthening Overseas Insurance Business

While we strive to enhance our service capabilities and profitability to remain strong in the domestic life insurance market, which is expected to contract, we are building the overseas insurance business with the aim of securing medium and long term growth and diversifying our business portfolio.

We concluded capital and business alliance agreements with three overseas insurers in fiscal 2010. We will further strengthen and expand our overseas insurance business centering on emerging markets (Asia, Central and Eastern Europe, and South America) and the North American market.

## North America

Focused mainly on the west coast and Hawaii, we are developing the life insurance business through Pacific Guardian Life Insurance Company, Limited (PGL) headquartered in Hawaii. Fiscal 2011 marked our 35th year of participating in the management of Pacific Guardian Life. To enlarge earning opportunities, we will further expand our business.

## Europe

In June 2012, we acquired shares of major Polish insurer TU Europa S.A., as a part of our joint business development project with Talanx AG, a well known German insurer with whom we have a capital and business alliance. After the cooperative acquisition agreement was concluded in December 2011, the tender offer was successfully made for the shares of Europa. We also acquired shares of TUiR Warta S.A., another major insurer in Poland in July 2012. Through those decisive moves, Meiji Yasuda Life became the first Japanese insurer to enter the Polish insurance market.



Cooperative acquisition agreement of TU Europa S.A.

## Asia

In April 2012, our joint venture in China welcomed Peking University Founder Group Co., Ltd., the enterprise group created by Peking University as a stakeholder. Accordingly, the name changed to Founder Meiji Yasuda Life Insurance Co., Ltd. We aim to further the growth of this joint venture working in tandem with Founder Group and Haier Group, the largest general home electronics manufacturer in China.

In May 2012, we increased our shareholdings in PT Avrist Assurance, an Indonesian insurance company with whom we share a capital and business alliance. Avrist is now an equity-method affiliate of Meiji Yasuda Life.

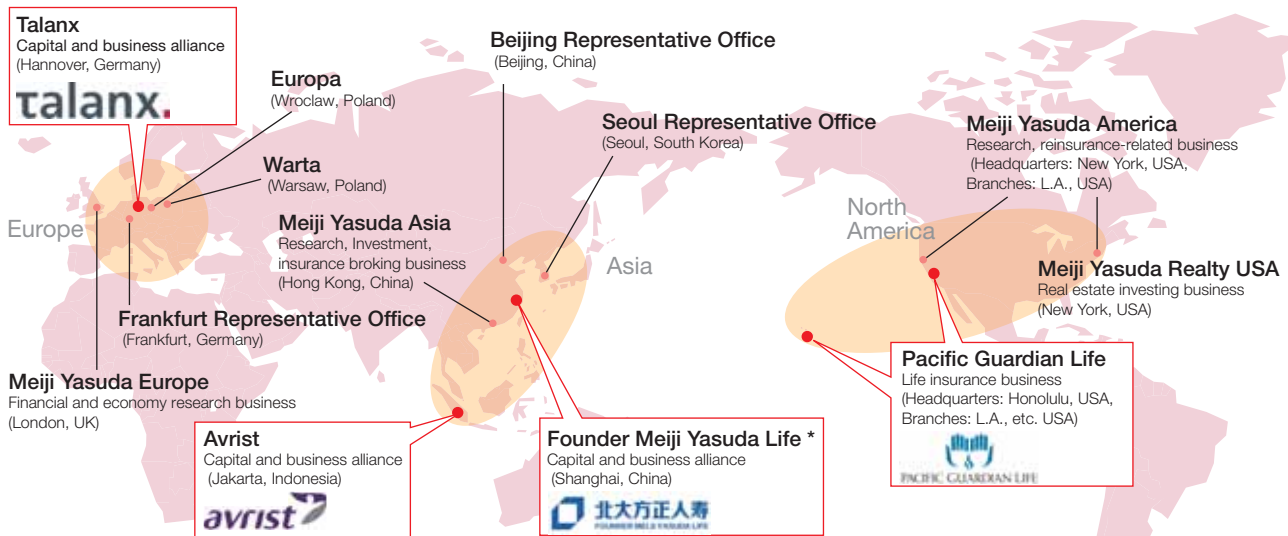


Signing ceremony marking the change in share ownership (Founder Meiji Yasuda Life Insurance Co., Ltd.)



Signing ceremony marking additional investment (PT Avrist Assurance)

## ■ Operation Bases and Business Partners Overseas



\* With new alliance partner Founder Group, the company name changed from Haier Meiji Yasuda Life in April 2012

(As of July 31, 2012)