

Contributing to Society and Conserving the Environment

Nissay Dowa makes every effort to promote a range of social contribution initiatives and to address environmental issues. Below is an outline of some of our activities.

Arts and Cultural Activities at The Phoenix Hall

Nissay Dowa uses The Phoenix Hall of its Osaka Head Office for activities relating to corporate support of the arts. The hall provides a space for a variety of creative musical events, mostly classical concerts, including outstanding performances by Japanese and overseas artists, that harmonize well with the hall's unique design.

International University of Health and Welfare

As part of our contribution to address the aging of Japan's population, we have endeavored to improve nursing services as well as businesses catering to senior citizens. To cite one example, we introduced a scholarship program for students at the International University of Health and Welfare. The university, which is located in Tochigi Prefecture, trains students in senior care and rehabilitation, as well as in otherwise providing support in the medical welfare and healthcare areas.

Under this scholarship program, we award scholarships to students recommended by the university generally from enrollment through graduation. We have already awarded a total of ¥20 million in scholarships for the year ending March 31, 2010.

Since the system was established in 1997, a total of 78 scholarship students have either progressed to graduate school or entered the workforce, where they serve as experts in supporting the health and welfare sector.

Disaster Relief Donations

The Company's executives and employees, as well as its agencies, conduct fundraising for people in regions designated under Japan's Disaster Relief Act. We donate these funds and contributions to local governments and other organizations in the affected regions.

In the year ended March 31, 2009, we made donations to help people in Sichuan Province in China (Sichuan Earthquake), in the Iwate-Miyagi Nairiku area (Earthquake in Iwate Prefecture and Miyagi Prefecture), and in Toyama Prefecture and Ishikawa Prefecture (rain and flood disaster).



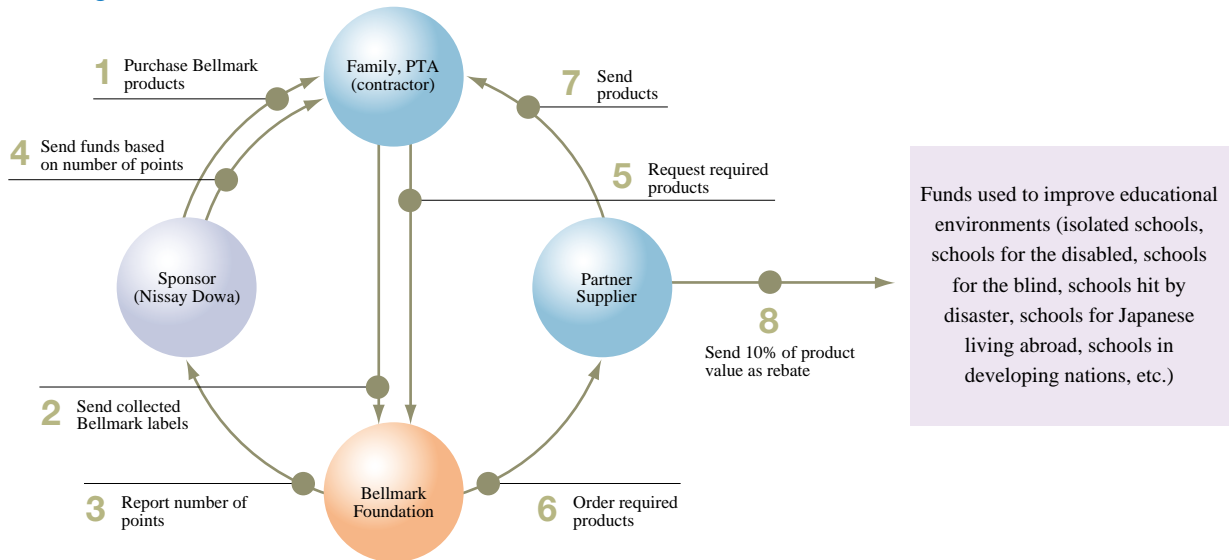
The Phoenix Hall

Bellmark Program

In April 2000, we became the first company in the financial services industry to participate in the Bellmark Program as a sponsor.

Under this program, we issue “Bellmarks” (point coupons) with insurance products that we offer mainly to general households, in the fields of automobile insurance, fire insurance, casualty insurance and savings-type insurance. At present, more than 28,000 school PTAs nationwide participate in the Bellmark Program. Through its involvement, Nissay Dowa seeks to help improve the educational environments of students around Japan and abroad.

Bellmark Program Structure



Operation of Environmental Management System

We have set specific quantitative goals for minimizing the environmental impact of our operations, such as promoting the use of recycled paper in all printing materials and the conservation of energy and resources. As a member of the Nissay Group, we have actively sought to address environment-related issues.

One such example is our participation in the “Nissay Planting and Nurturing Forests for Future Generations” campaign. To further reinforce these efforts, we operate environmental management systems at our Nishinomiya Information Processing Center and our Tokyo Head Office in St. Luke’s Tower. Both have received ISO 14001 accreditation from the Japan Quality Assurance Organization.



ISO 14001 certification

* ISO 14001 is the international standard issued by the International Organization for Standardization (ISO) applicable to management systems designed to minimize and reduce the adverse impact of business activities on the environment.

* An environmental management system is a management approach that enables an enterprise to identify and monitor the environmental impact of its business activities and formulate, implement and review management policies, targets and action plans for minimizing environmental impact.