

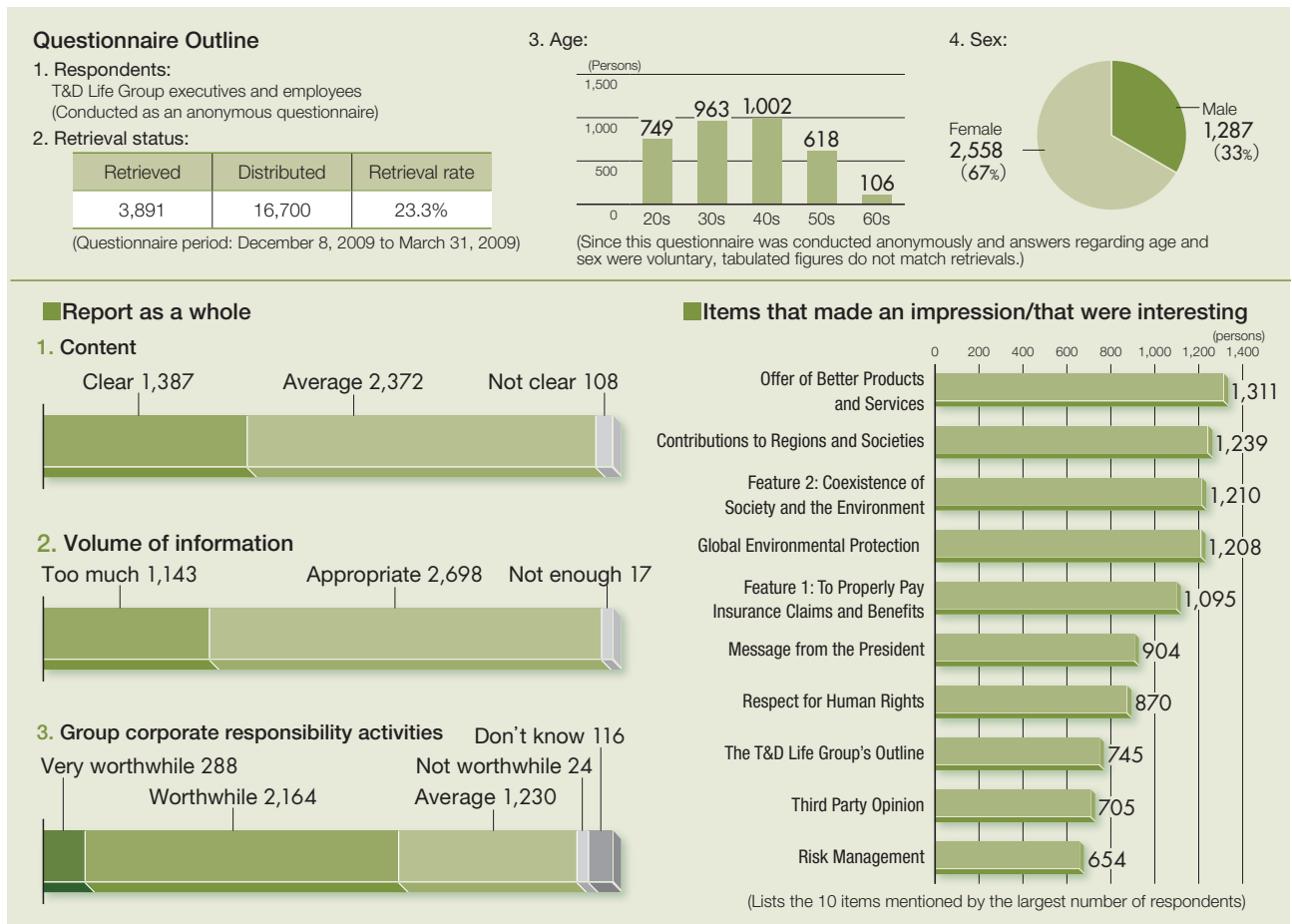
Establishing Connections, Fostering Communication in the Group

3.5 4.16 FS4

T&D Holdings, endeavoring to be the insurance group everyone can trust, issues the *T&D Life Group Corporate Responsibility Report* (formerly *CSR Report*) every year. This report is produced with the aim of acquainting outside stakeholders with our Group, but it is also useful internally as a mirror to help us improve our corporate responsibility awareness.

In order to continue improving this report and enhance the Group's corporate responsibility undertakings, T&D Life Group executives and employees were asked to answer a questionnaire about the *T&D Life Group CSR Report 2008*.

Just as we make efforts to communicate effectively with external stakeholders, we also consider communication within the Group important. We want to grow together with our employees, who are among our most important stakeholders, and fulfill the Group's public mission and social responsibility.



Comments and requests received	Our response
The Message from the President was good. Please expand this more.	In the 2009 Report, the president's message was in the form of a conversation with Ms. Mariko Kawaguchi talking with the president as a third party, in an attempt to make the message feel more familiar and more accessible.
The Third Party Opinion should continue offering frank views. Third party views touch on issues that employees don't pay much attention to, so that's useful for making the Group better.	Mr. Takaji Hishiyama offered frank comments about the Group's corporate responsibility from an objective viewpoint.
We should take steps to communicate to a broader audience our desire to contribute to economic growth and a better society through our main business of life insurance business.	The report made an effort to describe the Group's initiatives in the life insurance business and other areas straightforwardly and in detail. But there are still many areas that can be improved, and we hope to hear frank views and requests in the future too.
This report gave me a good idea of our Group's initiatives, so I'd like to think of what I can do too.	
Information about what other companies in the Group are doing to improve their work has given me hints about what I can do in my own job.	
Reading sample customer feedback made me feel that I wanted to hear more from customers.	
Hearing how employees from other Group companies are working hard to boost their potential resonated with me, and it made me feel that I want to encourage them.	We aimed to present lively employee interviews so that as many people as possible can identify with the interviewees.
I wasn't that familiar with the word "corporate responsibility" before, but the Report helped me understand what it means and the Group's approach to corporate responsibility activities, so it was a chance for me to think about this.	Explanations of terms related to corporate responsibility may be found at the bottom of the pages where those terms appear (only for the Japanese version of the Report).
The Report contains a lot of words imported from English that are hard to understand.	