

Together with Our Employees

The T&D Life Group's policy is to develop human resources with rich creativity and a solid ability to get things done. The Group also works toward creating a workplace that encourages employees to work with vitality and pride.

Use and Development of Diverse Human Resources

● Human Capital Development Policy

The T&D Life Group has formulated education and training programs under the basic policy of developing human resources with rich creativity and a solid ability to get things done as set out in the T&D Life Group's Management Vision, and is working to develop and improve employees' skills.

● Employee Education and Training LA11 FS4

The Group's three life insurance companies provide employees with education and training through on-the-job training, group training and supporting self-educational efforts. The Group encourages the personal career improvement efforts of individual employees by actively supporting their efforts to earn professional qualifications and offering a broad array of courses through correspondence study, e-learning and other educational and training channels.

For more information about education and training for customer service employees, please see p. 29.

● Human Rights Education HR3

The T&D Life Group holds human rights education sessions for all employees more than twice a year, touching on discrimination due to social class or disability, sexual harassment and other human rights issues, to deepen employees' understanding of human rights issues.

● Human Rights Campaign Daido Life

Every year, Daido Life holds a Human Rights Slogan Contest during Human Rights Week (December 4–10), calling for participation by all the employees and their families. In fiscal 2008, there were 2,709 entries; three were chosen as the best slogan and 21 honorable mentions were awarded. The best slogan entries are printed on memo pads and other stationery for internal use so that they are always in view. Through such a continuing activity, we educate employees to raise their awareness of the dignity of humanity and help them develop better understanding of human rights issues.



Memo pad carrying a printed human rights slogan

● Employment of People with Disabilities LA13

As of the end of March 2009, three insurance companies in the Group hire 287 employees with disabilities in total, which accounts for 1.85 percent of total employees. The Group endeavors to create workplaces that accommodate people with disabilities.

● Reemployment of Seniors LA11

The Group's three life insurance companies have introduced a reemployment program for employees reaching the mandatory retirement age. Under this program, individuals meeting certain criteria can be hired back up to the age of 65. In addition, Taiyo Life and Daido Life offer life planning seminars to the employees waiting to retire to help them consider their post-retirement life style including job opportunity and daily life.

■ T&D Life Group Employee Statistics LA1 LA2 LA13 (Group's three life insurance companies)

	Employees on staff		No. of people hired	
	March 31, 2008	March 31, 2009	FY2007	FY2008
No. of employees	19,484	19,997	3,830	4,417
Male	4,527	4,467	335	296
Female	14,957	15,530	3,495	4,121
Sales representatives	11,926	12,382	3,101	3,792
Male	741	644	66	54
Female	11,185	11,738	3,035	3,738
Administrative staff	6,624	6,811	692	614
Male (Managers)	3,786 (1,964)	3,823 (1,981)	269	242
Female (Managers)	2,838 (131)	2,988 (135)	423	372
Career-track/area career-track employees, others	4,461	4,582	380	388
Clerical employees	2,163	2,229	312	226
Customer service staff	934	804	37	11

(T&D Holdings consolidated)

Business division	No. of employees	
	March 31, 2008	March 31, 2009
Insurance and Insurance-related Businesses	19,579 (1,970)	20,084 (2,089)
Investment-related Businesses	500 (56)	547 (54)
Administration-related Businesses	812 (491)	868 (443)
Total	20,891 (2,517)	21,499 (2,586)

Note: The number of employees shows the number of employed staff and does not include executive officers. The number of part-time workers is shown in parentheses as an annual average, which is not included in the employees.

■ Workplace Data (Group's three life insurance companies)

	FY2007	FY2008
Employment rate of persons with disabilities (%)	1.97	1.85
No. of employees taking maternity leave	96	123
No. of employees taking child care leave	109	150
Male	35	43
Female	74	107
No. of employees taking nursing care leave	6	11
Male	0	0
Female	6	11
Avg. no. of paid vacation days taken	10.2	10.4

Change in method for calculating the number of employees taking maternity leave, child care leave and nursing care leave, respectively

In conjunction with different calculation standards now in effect when applying to the labor authorities, the method for tabulating the number of employees taking the respective leaves above was changed to include only employees whose leave began in the relevant fiscal year. Employees continuing on leave begun in a previous fiscal year are not counted.

Initiatives to Support Women's Careers

In line with its objectives of being an organization where all the employees can work with motivation and enthusiasm, the Group strives to provide opportunities and promotion to the employees without regard to gender. The Group is taking steps to make a full use of female abilities and develop workplaces where women can thrive by means of promoting talented female employees to managers, encouraging female administrative employees (clerical workers) to change their business carrier to main career-track, creating a new product development team comprising of female staff only aiming at developing new products from the female point of view, etc.

● Career Vision Seminars **Daido Life**

Daido Life holds so-called "Career Vision Seminars" for female administrative staff to give them an opportunity to think about their future career plans. At the seminar in March 2009, an outside lecturer working in a managerial position was invited to talk about how women can work in different life stages, starting job as a full-time employee, getting marriage, raising children and so on, how women can split time between work and private life, job satisfaction to be a manager, etc. Participants were very pleased to attend the seminar, saying "This has helped me develop a clear picture of my future business career" or "This seminar raised my motivation to work." Daido Life plans to continue offering similar seminars with a broader coverage going forward.



Career Vision Seminars

VOICE

<Voice of a Female Manager>

Norie Taniguchi, Manager
Internal Control Division
Internal Control & Business Process Planning Department, Daido Life

"I started working in my present position in April 2009. I feel that managers are expected to identify problems correctly, show effective and specific solutions to their subordinates, and work together with the staff in charge toward solving the problems. As my department often requests other departments to conduct detailed investigations or fact-findings, the manager needs to have a negotiation skill, flexibility and an ability to coordinate with others.

"Although I have been promoted to a manager's position, I try to stay relaxed, not being afraid of making mistakes, and just keep working steadily on my job. I've never felt that my job was difficult because I was a woman. My goal is not to be an ideal manager; but to fulfill my duties by taking a positive attitude toward solving problems. It might be important not to raise the hurdles too high and keep on challenging by being myself."



Initiatives to Offer Employees Opportunities for Growth

The T&D Life Group carries out a systematic job rotation so that employees can enhance their ability to carry out their works with a broad perspective over the entire company through experiencing varied jobs within the organization.

Young employees are rotated through different positions, for example moving between the Head Office and branches for a certain period after they start working, or moving from sales to administrative jobs, or vice versa, in order to acquire basic knowledge and improve their skills. At the managerial level, employees who have served as Head Office division managers are to serve as branch managers, or branch managerial staff are rotated to Head Office positions in order to strengthen their management skills.

The Group's three life insurance companies also give employees chances to improve their capabilities and support their career improvement.

● Internal Recruiting

Employees can apply for different job and positions and for MBA degree, etc.

Taiyo Life **Daido Life** **T&D Financial Life**

● Personnel Exchanges

Personnel transfers among the Group's three life insurance companies allow employees to have a working experience in a different company in the Group, which invigorates communication among Group companies and, through employees sharing the strengths of each company, can help make the Group more competitive.

● OJT at Different Workplace

On the job training at different workplace gives employees a valuable experience to grasp the whole picture of the business operations a part of which they are responsible for, and also an opportunity to build a human relationship with their colleagues working in the different part of the organization.

Taiyo Life

VOICE

<Voice of an OJT at Different Workplace System User>

Kaori Iwamura
Claims & Benefits Quality Management Division
Insurance Claims & Benefits Department, Taiyo Life

"I started working for Taiyo Life in April 2008. After training in the current department, I spent three weeks at the Urawa Branch.

"My task at the Urawa Branch was to check the appropriateness of works in three departments in charge of accepting contracts, keeping contracts in force and paying insurance claims respectively. During my stay at the branch office, I had a valuable experience to see key operations associated with life insurance including making a new contract, processing of insurance claims. This experience was quite useful to understand the hands-on operations of a life insurance company. Also to see how branch staff communicates with customers and to hear that branch manager compares customers to family truly impressed me. One of the customers expressed 'thank you' to me which was another valuable experience for me. I feel that the things I learned and experienced during my short stay at the branch office really help me in my daily job."



Creating a Good Workplace

● Work-life Balance Initiatives

The T&D Life Group promotes to achieve work-life balance as part of its efforts to create a workplace that makes work feel worthwhile and allows employees to use their capabilities to the fullest. E-learning training offered on a continuing basis explains what the Group is trying to accomplish by achieving work-life balance and provides employees with opportunities to reevaluate their workplaces and the way they work.

In November 2008, Toshie Komuro, president of Work Life Balance Co., Ltd., was invited to talk at a seminar for Group department managers on the theme of work-life balance as a management strategy.

Regarding support for the development of the next generation, following the first certification of April 2007, in May 2009 the Group's three life insurance companies received certification for their second-stage action plans as meeting the criteria of the Law for Measures to Support the Development of the Next Generation. Additionally, in April 2008, T&D Information Systems was the first company in Saitama Prefecture to acquire this certification among the companies with less than 300 employees and in information service industry.



Work-life balance training



E-learning

"Kurumin," the logo for Next Generation Certification



VOICE

<Voice of an Employee Who Took Child Care Leave>

Isao Uchida
Personnel Division
Personnel and General Affairs Department
T&D Financial Life

"I took a week of child care leave when my second child was born. That made my wife very happy since she was worried how she would be able to deal with a newborn baby and the three-year-old son. During my leave, I helped the baby take a bath every morning, and in the afternoons I took my elder son somewhere like park, swimming pool. My elder son learned how to go under water and helped me change the baby's diaper. It was really a wonderful experience to take care of my family and to see my son growing up like that. At the same time, I saw for myself how difficult child-rearing is: spending all my time either holding the baby or playing with my son. After I went back to work I made a point of working more efficiently, and when I finish my work of the day, I tend to go home as early as possible so that I could help my wife. "Child-rearing is a tough job, but it's fun and full of discoveries too. My experience made me want to work harder for my family, and I will cherish every moment spent with my children."



● Dialogue and Consultations with the Labor Union

Each of the three life insurance companies in T&D Life Group has an independent labor union, and the companies and labor unions work together to maintain a sound labor-management relationship based on the spirit of trusting each other. The companies have proactively discussed with the unions on a wide range of issues including business management, corporate policies, wages, working hours, holidays, personnel management system, fringe benefits and so forth. We believe that a truly meaningful cooperative relationship between the companies and the labor unions can be built only through straightforward discussions based upon their respective viewpoints, and that that kind of relationship will motivate employees and bolster competitiveness of the companies.

● Employee Awareness Survey

The Group's three life insurance companies conduct employee awareness surveys addressing issues like job satisfaction, working conditions and the personnel evaluation system, and have implemented various measures based on the results. Employees opinions are used for management direction to gauge the extent to which the present human resources system has been accepted, to assess the management of this system, and to evaluate employees' satisfaction, which has a significant impact on customer satisfaction.

● Health Care for Employees

LA8 LA9

<Human Resources Department Initiatives>

The T&D Life Group pays attention to mental health of employees. A medical specialist under contract to the Group is available for employee consultations and treatment. The Group's three life insurance companies implement the following measures.

Taiyo Life

All the managers attend the mental health seminar by outside lecturers and encouraged to take the Mental Health Management Test sponsored by the Osaka Chamber of Commerce and Industry.

Daido Life

A "Mental Health Check" is conducted to help employees properly understand their own mental health situation and learn how to deal with stress appropriately.

T&D Financial Life

Mental health training via e-learning

<Health Insurance Societies>

The Group's three life insurance companies have their own independent health insurance societies, which work to prevent lifestyle diseases, promote good health and engage in other activities to help society members manage their health. The societies cover costs to treat diseases and injuries suffered by members or their dependents; conduct public relations campaigns to raise awareness about proper use of health insurance; pay subsidies for annual physical examinations such as complete medical check-ups and promote cancer screening. Since fiscal 2008, the companies' health insurance societies have also been implementing specified medical check-ups and health care guidance with the aim of preventing lifestyle diseases.