

T&D Life Group Corporate Responsibility Report 2009

G3 GRI Content Index 3.12

Item	Indicator	Pages in this report	Notes
1 Strategy and Analysis			
1.1	Statement from the most senior decisionmaker of the organization (e.g., CEO, chair, or equivalent senior position) about the relevance of sustainability to the organization and its strategy.	5–8	
1.2	Description of key impacts, risks, and opportunities.	5–8	
2 Organizational Profile			
2.1	Name of the organization.	3	
2.2	Primary brands, products, and/or services.	4, 11–12	
2.3	Operational structure of the organization, including main divisions, operating companies, subsidiaries, and joint ventures.	4, 11–12	
2.4	Location of organization's headquarters.	3	
2.5	Number of countries where the organization operates, and names of countries with either major operations or that are specifically relevant to the sustainability issues covered in the report.	4	Activities in Japan only
2.6	Nature of ownership and legal form.	3	
2.7	Markets served (including geographic breakdown, sectors served, and types of customers/beneficiaries).	4, 11–12	
2.8	Scale of the reporting organization, including: <ul style="list-style-type: none"> ● Number of employees; ● Net sales (for private sector organizations) or net revenues (for public sector organizations); ● Total capitalization broken down in terms of debt and equity (for private sector organizations); and ● Quantity of products or services provided. 	3	
2.9	Significant changes during the reporting period regarding size, structure, or ownership including: <ul style="list-style-type: none"> ● The location of, or changes in operations, including facility openings, closings, and expansions; and ● Changes in the share capital structure and other capital formation, maintenance, and alteration operations (for private sector organizations). 	Not applicable	
2.10	Awards received in the reporting period.	24	
3 Report Parameters			
Report Profile			
3.1	Reporting period (e.g., fiscal/calendar year) for information provided.	1	
3.2	Date of most recent previous report (if any).	1	
3.3	Reporting cycle (annual, biennial, etc.)	1	
3.4	Contact point for questions regarding the report or its contents.	1	
Report Scope and Boundary			
3.5	Process for defining report content, including: <ul style="list-style-type: none"> ● Determining materiality; ● Prioritizing topics within the report; and ● Identifying stakeholders the organization expects to use the report. 	2, 46	
3.6	Boundary of the report (e.g., countries, divisions, subsidiaries, leased facilities, joint ventures, suppliers).	1, 4, 39	
3.7	State any specific limitations on the scope or boundary of the report.	1, 4, 39	
3.8	Basis for reporting on joint ventures, subsidiaries, leased facilities, outsourced operations, and other entities that can significantly affect comparability from period to period and/or between organizations.	Not applicable	
3.9	Data measurement techniques and the bases of calculations, including assumptions and techniques underlying estimations applied to the compilation of the Indicators and other information in the report.	39	
3.10	Explanation of the effect of any re-statements of information provided in earlier reports, and the reasons for such re-statement (e.g., mergers/ acquisitions, change of base years/periods, nature of business, measurement methods).	—	
3.11	Significant changes from previous reporting periods in the scope, boundary, or measurement methods applied in the report.	Not applicable	
GRI content index			
3.12	Table identifying the location of the Standard Disclosures in the report.	41–44	
Assurance			
3.13	Policy and current practice with regard to seeking external assurance for the report. If not included in the assurance report accompanying the sustainability report, explain the scope and basis of any external assurance provided. Also explain the relationship between the reporting organization and the assurance provider(s).	2	
4 Governance, Commitments, and Engagement			
Governance			
4.1	Governance structure of the organization, including committees under the highest governance body responsible for specific tasks, such as setting strategy or organizational oversight.	13	
4.2	Indicate whether the Chair of the highest governance body is also an executive officer (and, if so, their function within the organization's management and the reasons for this arrangement).	13, 14	
4.3	For organizations that have a unitary board structure, state the number of members of the highest governance body that are independent and/or non-executive members.	13	
4.4	Mechanisms for shareholders and employees to provide recommendations or direction to the highest governance body.	14	
4.5	Linkage between compensation for members of the highest governance body, senior managers, and executives (including departure arrangements), and the organization's performance (including social and environmental performance).	13	
4.6	Processes in place for the highest governance body to ensure conflicts of interest are avoided.	14, 15	
4.7	Process for determining the qualifications and expertise of the members of the highest governance body for guiding the organization's strategy on economic, environmental, and social topics.	13	
4.8	Internally developed statements of mission or values, codes of conduct, and principles relevant to economic, environmental, and social performance and the status of their implementation.	9, 16, 37	
4.9	Procedures of the highest governance body for overseeing the organization's identification and management of economic, environmental, and social performance, including relevant risks and opportunities, and adherence or compliance with internationally agreed standards, codes of conduct, and principles.	9, 18, 20	

—: No information in this report. However, this report does not cover all activities of the Group.
 CORE: "Core indicator," meaning an indicator that most stakeholders are interested in.
 ADD: "Additional indicator," meaning an indicator for a new theme or a theme important to certain parts of the organization.

Item	Indicator	Pages in this report	Notes
4.10	Processes for evaluating the highest governance body's own performance, particularly with respect to economic, environmental, and social performance.	13–14	
Commitments to External Initiatives			
4.11	Explanation of whether and how the precautionary approach or principle is addressed by the organization.	16–17, 18	
4.12	Externally developed economic, environmental, and social charters, principles, or other initiatives to which the organization subscribes or endorses.	20	
4.13	Memberships in associations (such as industry associations) and/or national/international advocacy organizations in which the organization: <ul style="list-style-type: none"> ● Has positions in governance bodies; ● Participates in projects or committees; ● Provides substantive funding beyond routine membership dues; or ● Views membership as strategic. 	3	
Stakeholder Engagement			
4.14	List of stakeholder groups engaged by the organization.	2	
4.15	Basis for identification and selection of stakeholders with whom to engage.	—	
4.16	Approaches to stakeholder engagement, including frequency of engagement by type and by stakeholder group.	19, 20, 46	
4.17	Key topics and concerns that have been raised through stakeholder engagement, and how the organization has responded to those key topics and concerns, including through its reporting.	23	

5 Management Approach and Performance Indicators

Economic

		Disclosure on Management Approach	21–22	
aspect: Economic Performance				
EC1	CORE	Direct economic value generated and distributed, including revenues, operating costs, employee compensation, donations and other community investments, retained earnings, and payments to capital providers and governments.	21	
EC2	CORE	Financial implications and other risks and opportunities for the organization's activities due to climate change.	18	
EC3	CORE	Coverage of the organization's defined benefit plan obligations.	—	
EC4	CORE	Significant financial assistance received from government.	Not applicable	
aspect: Market Presence				
EC5	ADD	Range of ratios of standard entry level wage compared to local minimum wage at significant locations of operation.	—	
EC6	CORE	Policy, practices, and proportion of spending on locally-based suppliers at significant locations of operation.	—	
EC7	CORE	Procedures for local hiring and proportion of senior management hired from the local community at locations of significant operation.	—	
aspect: Indirect Economic Impacts				
EC8	CORE	Development and impact of infrastructure investments and services provided primarily for public benefit through commercial, in-kind, or pro bono engagement.	34–36	
EC9	ADD	Understanding and describing significant indirect economic impacts, including the extent of impacts.	—	
Environmental				
		Disclosure on Management Approach	37–40	
aspect: Materials				
EN1	CORE	Materials used by weight or volume.	39, 40	
EN2	CORE	Percentage of materials used that are recycled input materials.	Not applicable	
aspect: Energy				
EN3	CORE	Direct energy consumption by primary energy source.	—	
EN4	CORE	Indirect energy consumption by primary source.	39, 40	
EN5	ADD	Energy saved due to conservation and efficiency improvements.	40	
EN6	ADD	Initiatives to provide energy-efficient or renewable energy based products and services, and reductions in energy requirements as a result of these initiatives.	40	
EN7	ADD	Initiatives to reduce indirect energy consumption and reductions achieved.	37	
aspect: Water				
EN8	CORE	Total water withdrawal by source.	39	
EN9	ADD	Water sources significantly affected by withdrawal of water.	Not applicable	
EN10	ADD	Percentage and total volume of water recycled and reused.	39	
aspect: Biodiversity				
EN11	CORE	Location and size of land owned, leased, managed in, or adjacent to, protected areas and areas of high biodiversity value outside protected areas.	Not applicable	
EN12	CORE	Description of significant impacts of activities, products, and services on biodiversity in protected areas and areas of high biodiversity value outside protected areas.	Not applicable	
EN13	ADD	Habitats protected or restored.	Not applicable	
EN14	ADD	Strategies, current actions, and future plans for managing impacts on biodiversity.	—	
EN15	ADD	Number of IUCN Red List species and national conservation list species with habitats in areas affected by operations, by level of extinction risk.	Not applicable	
aspect: Emissions, Effluents, and Waste				
EN16	CORE	Total direct and indirect greenhouse gas emissions by weight.	39	
EN17	CORE	Other relevant indirect greenhouse gas emissions by weight.	Not applicable	
EN18	CORE	Initiatives to reduce greenhouse gas emissions and reductions achieved.	37, 39	

Item		Indicator	Pages in this report	Notes
EN19	CORE	Emissions of ozone-depleting substances by weight.	Not applicable	
EN20	CORE	NO, SO, and other significant air emissions by type and weight.	Not applicable	
EN21	CORE	Total water discharge by quality and destination.	Not applicable	
EN22	CORE	Total weight of waste by type and disposal method.	39	
EN23	CORE	Total number and volume of significant spills.	Not applicable	
EN24	ADD	Weight of transported, imported, exported, or treated waste deemed hazardous under the terms of the Basel Convention Annex I, II, III, and VIII, and percentage of transported waste shipped internationally.	Not applicable	
EN25	ADD	Identity, size, protected status, and biodiversity value of water bodies and related habitats significantly affected by the reporting organization's discharges of water and runoff.	Not applicable	
aspect: Products and Services				
EN26	CORE	Initiatives to mitigate environmental impacts of products and services, and extent of impact mitigation.	Not applicable	
EN27	CORE	Percentage of products sold and their packaging materials that are reclaimed by category.	Not applicable	
aspect: Compliance				
EN28	CORE	Monetary value of significant fines and total number of non-monetary sanctions for noncompliance with environmental laws and regulations.	Not applicable	
aspect: Transport				
EN29	ADD	Significant environmental impacts of transporting products and other goods and materials used for the organization's operations, and transporting members of the workforce.	—	
aspect: Overall				
EN30	ADD	Total environmental protection expenditures and investments by type.	—	
Labor Practices and Decent Work				
		Disclosure on Management Approach	31–33	
aspect: Employment				
LA1	CORE	Total workforce by employment type, employment contract, and region.	31	
LA2	CORE	Total number and rate of employee turnover by age group, gender, and region.	31	
LA3	ADD	Benefits provided to full-time employees that are not provided to temporary or part-time employees, by major operations.	—	
aspect: Labor/Management Relations				
LA4	CORE	Percentage of employees covered by collective bargaining agreements.	—	
LA5	CORE	Minimum notice period(s) regarding operational changes, including whether it is specified in collective agreements.	—	
aspect: Occupational Health and Safety				
LA6	ADD	Percentage of total workforce represented in formal joint management-worker health and safety committees that help monitor and advise on occupational health and safety programs.	—	
LA7	CORE	Rates of injury, occupational diseases, lost days, and absenteeism, and number of work-related fatalities by region.	—	
LA8	CORE	Education, training, counseling, prevention, and risk-control programs in place to assist workforce members, their families, or community members regarding serious diseases.	33	
LA9	ADD	Health and safety topics covered in formal agreements with trade unions.	33	
aspect: Training and Education				
LA10	CORE	Average hours of training per year per employee by employee category.	—	
LA11	ADD	Programs for skills management and lifelong learning that support the continued employability of employees and assist them in managing career endings.	29, 31	
LA12	ADD	Percentage of employees receiving regular performance and career development reviews.	—	
aspect: Diversity and Equal Opportunity				
LA13	CORE	Composition of governance bodies and breakdown of employees per category according to gender, age group, minority group membership, and other indicators of diversity.	31	
LA14	CORE	Ratio of basic salary of men to women by employee category.	—	
Human Rights				
		Disclosure on Management Approach	31	
aspect: Investment and Procurement Practices				
HR1	CORE	Percentage and total number of significant investment agreements that include human rights clauses or that have undergone human rights screening.	Not applicable	
HR2	CORE	Percentage of significant suppliers and contractors that have undergone screening on human rights and actions taken.	Not applicable	
HR3	ADD	Total hours of employee training on policies and procedures concerning aspects of human rights that are relevant to operations, including the percentage of employees trained.	31	
aspect: Non-Discrimination				
HR4	CORE	Total number of incidents of discrimination and actions taken.	Not applicable	
aspect: Freedom of Association and Collective Bargaining				
HR5	CORE	Operations identified in which the right to exercise freedom of association and collective bargaining may be at significant risk, and actions taken to support these rights.	Not applicable	
aspect: Child Labor				
HR6	CORE	Operations identified as having significant risk for incidents of child labor, and measures taken to contribute to the elimination of child labor.	Not applicable	
aspect: Forced and Compulsory Labor				
HR7	CORE	Operations identified as having significant risk for incidents of forced or compulsory labor, and measures to contribute to the elimination of forced or compulsory labor.	Not applicable	

Item		Indicator	Pages in this report	Notes
aspect: Security Practices				
HR8	ADD	Percentage of security personnel trained in the organization's policies or procedures concerning aspects of human rights that are relevant to operations.	Not applicable	
aspect: Indigenous Rights				
HR9	ADD	Total number of incidents of violations involving rights of indigenous people and actions taken.	Not applicable	
Society				
		Disclosure on Management Approach	23-30	
aspect: Community				
SO1	CORE	Nature, scope, and effectiveness of any programs and practices that assess and manage the impacts of operations on communities, including entering, operating, and exiting.	—	
aspect: Corruption				
SO2	CORE	Percentage and total number of business units analyzed for risks related to corruption.	18	
SO3	CORE	Percentage of employees trained in organization's anti-corruption policies and procedures.	17	
SO4	CORE	Actions taken in response to incidents of corruption.	Not applicable	
aspect: Public Policy				
SO5	CORE	Public policy positions and participation in public policy development and lobbying.	—	
SO6	ADD	Total value of financial and in-kind contributions to political parties, politicians, and related institutions by country.	—	
aspect: Anti-Competitive Behavior				
SO7	ADD	Total number of legal actions for anticompetitive behavior, anti-trust, and monopoly practices and their outcomes.	Not applicable	
aspect: Compliance				
SO8	CORE	Monetary value of significant fines and total number of non-monetary sanctions for noncompliance with laws and regulations.	Not applicable	
Product Responsibility				
		Disclosure on Management Approach	23-30	
aspect: Customer Health and Safety				
PR1	CORE	Life cycle stages in which health and safety impacts of products and services are assessed for improvement, and percentage of significant products and services categories subject to such procedures.	23-30	
PR2	ADD	Total number of incidents of non-compliance with regulations and voluntary codes concerning health and safety impacts of products and services during their life cycle, by type of outcomes.	—	
aspect: Product and Service Labeling				
PR3	CORE	Type of product and service information required by procedures, and percentage of significant products and services subject to such information requirements.	—	
PR4	ADD	Total number of incidents of non-compliance with regulations and voluntary codes concerning product and service information and labeling, by type of outcomes.	—	
PR5	ADD	Practices related to customer satisfaction, including results of surveys measuring customer satisfaction.	19, 24, 25, 26	
aspect: Marketing Communications				
PR6	CORE	Programs for adherence to laws, standards, and voluntary codes related to marketing communications, including advertising, promotion, and sponsorship.	27, 28	
PR7	ADD	Total number of incidents of non-compliance with regulations and voluntary codes concerning marketing communications, including advertising, promotion, and sponsorship by type of outcomes.	Not applicable	
aspect: Customer Privacy				
PR8	ADD	Total number of substantiated complaints regarding breaches of customer privacy and losses of customer data.	27	
aspect: Compliance				
PR9	CORE	Monetary value of significant fines for noncompliance with laws and regulations concerning the provision and use of products and services.	Not applicable	
Financial Services Sector Specific Disclosure on Management Approach				
FS1	CORE	Policies with specific environmental and social components applied to business lines.	9, 16, 37	
FS2	CORE	Procedures for assessing and screening environmental and social risks in business lines.	18	
FS3	CORE	Processes for monitoring clients' implementation of and compliance with environmental and social requirements included in agreements or transactions.	—	
FS4	CORE	Process(es) for improving staff competency to implement the environmental and social policies and procedures as applied to business lines.	16, 17, 29, 31, 38, 46	
FS5	CORE	Interactions with clients/investees/business partners regarding environmental and social risks and opportunities.	19, 23	
FS6	CORE	Percentage of the portfolio for business lines by specific region, size (e.g. micro/SME/large) and by sector.	11-12	
FS7	CORE	Monetary value of products and services designed to deliver a specific social benefit for each business line broken down by purpose.	11-12, 27	
FS8	CORE	Monetary value of products and services designed to deliver a specific environmental benefit for each business line broken down by purpose.	—	
FS9	CORE	Coverage and frequency of audits to assess implementation of environmental and social policies and risk assessment procedures.	15	
FS10	CORE	Percentage and number of companies held in the institution's portfolio with which the reporting organization has interacted on environmental or social issues.	—	
FS11	CORE	Percentage of assets subject to positive and negative environmental or social screening.	—	
FS12	CORE	Voting polic(ies) applied to environmental or social issues for shares over which the reporting organization holds the right to vote shares or advises on voting.	20	
FS13	CORE	Access points in low-populated or economically disadvantaged areas by type.	Not applicable	
FS14	CORE	Initiatives to improve access to financial services for disadvantaged people.	30	
FS15	CORE	Policies for the fair design and sale of financial products and services.	27	
FS16	CORE	Initiatives to enhance financial literacy by type of beneficiary.	19	