

GRI Standards

GRI Content Index

Statement of Use	T&D Holdings, Inc. reports in accordance with the GRI Standards for the period April 1, 2023 through March 31, 2024.
GRI 1 used	GRI 1: Foundation 2021
Applicable GRI Sector Standards	N/A

GRI Standards/ Other Sources	Disclosed Items	Publication Location (Titles of sustainability report/web/PDF)	Omission
GENERAL DISCLOSURES			
GRI 2: GENERAL DISCLOSURES 2021	1. The organization and its reporting practices		
	2-1 Organizational details	T&D Insurance Group Companies and Foundations P.4 Corporate Profile (as of March 31, 2024) P.5-6 Shareholders P.22	
	2-2 Entities included in the organization's sustainability reporting	Contents P Sustainability Report 2024 P Report Publication Information P Scope of report T&D Insurance Group Companies and Foundations P.4	
	2-3 Reporting period, frequency and contact point	Contents P Sustainability Report 2024 P Report Publication Information Contents P Sustainability Report 2024 P Contact Information	
	2-4 Restatements of information	N/A	
	2-5 External assurance	Independent Assurance Report P.70	
	2. Activities and workers		
	2-6 Activities, value chain and other business relationships	Outline of the T&D Insurance Group's Business P.3 T&D Insurance Group Companies and Foundations P.4 Definition of Supply Chain P.85	
	2-7 Employees	Number of Employees P.7	
	2-8 Workers who are not employees	Number of Employees P.7	The number of agency workers managed by the Group is included in the number of temporary employees.
	3. Governance		
	2-9 Governance structure and composition	Sustainability Promotion Framework P.12 Committees That Respond to Sustainability Issues P.13 Corporate Governance P.93-100 PDF Corporate Governance Report (https://www.td-holdings.co.jp/en/company/governance/)	

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GENERAL DISCLOSURES			
GRI 2: GENERAL DISCLOSURES 2021	3. Governance		
	2-10 Nomination and selection of the highest governance body	Selection of directors P.95 Nomination and Compensation Committee P.96 WEB Shareholders' Meeting (https://www.td-holdings.co.jp/en/ir/stock/meeting/)	
	2-11 Chair of the highest governance body	Board of Directors P.94 Audit and Supervisory Committee P.94-95	
	2-12 Role of the highest governance body in overseeing the management of impacts	Sustainability Promotion Framework P.12 Committees That Respond to Sustainability Issues P.13	
	2-13 Delegation of responsibility for managing impacts	Sustainability Promotion Framework P.12 Committees That Respond to Sustainability Issues P.13	
	2-14 Role of the highest governance body in sustainability reporting	Group Sustainability Promotion Committee P.12	
	2-15 Conflicts of interest	Corporate Governance Framework P.93-95 PDF Corporate Governance Report (https://www.td-holdings.co.jp/en/company/governance/)	
	2-16 Communication of critical concerns	Respect for Human Rights P.23-25 Whistleblower System P.105	
	2-17 Collective knowledge of the highest governance body	Participation in Management by Outside Experts P.95-96	
	2-18 Evaluation of the performance of the highest governance body	Nomination and Compensation Committee P.96 Executive Compensation P.97-99	
	2-19 Remuneration policies	Executive Compensation P.97-99	
	2-20 Process to determine remuneration	Nomination and Compensation Committee P.96 Executive Compensation P.97-99	
	2-21 Annual total compensation ratio	—	This disclosure is in the process of being considered for possible disclosure.

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GENERAL DISCLOSURES			
GRI 2: GENERAL DISCLOSURES 2021	4. Strategy, policies and practices		
	2-22 Statement on sustainable development strategy	Message from the President P.9-10	
	2-23 Policy commitments	WEB T&D Insurance Group Vision ► Philosophy and Policy of T&D Insurance Group (https://www.td-holdings.co.jp/en/csr/csr-policy/philosophy.php) T&D Insurance Group Human Rights Policy P.23 T&D Insurance Group ESG Investment Policy P.73 WEB The T&D Insurance Group Compliance Code of Conduct (https://www.td-holdings.co.jp/en/csr/csr-policy/csr-compliance.php)	
	2-24 Embedding policy commitments	Respect for Human Rights P.23-25 Invest to Help Build a Sustainable Society P.72-80 Compliance P.104-105	
	2-25 Processes to remediate negative impacts	Respect for Human Rights P.23-25 Protection of Customer Privacy P.103 Whistleblower System P.105	
	2-26 Mechanisms for seeking advice and raising concerns	Whistleblower System P.105	
	2-27 Compliance with laws and regulations	N/A	
	2-28 Membership associations	Industry Association to which the Three Life Insurance Companies Belong P.5 Dialogues with main stakeholders ► Protecting the environment and contributing to local communities P.20	
	5. Stakeholder engagement		
	2-29 Approach to stakeholder engagement	Stakeholder Engagement P.20 Initiatives to Respond to Customer Feedback P.46-48 Initiatives Reflecting Employee Feedback P.56 Employee Questionnaire on Sustainability and CSR P.56 Stewardship Activities P.76-77 IR Activities P.21	
	2-30 Collective bargaining agreements	Dialogue and Consultations with Labor Unions P.56	

GRI Standards/ Other Sources	Disclosed Items	Publication Location (Titles of sustainability report/web/PDF)	Omission
Material Topics			
GRI 3: Material Topics 2021	3-1 Process to determine material topics	Priority Themes for Promoting Sustainability P.16-18	
	3-2 List of material topics	Initiatives for Solving Social Issues and Creating Shared Value P.17-18	
Economic Performance			
GRI 3: Material Topics 2021	3-3 Management of material topics	T&D Insurance Group Sustainability Statement P.11 Priority Themes for Promoting Sustainability P.16-18 Stakeholder Engagement P.20 Disclosure of Climate-Related Financial Information Based on the TCFD Recommendations P.60-63	
	201-1 Direct economic value generated and distributed	WEB Sustainability Library ► Organizational Profile ► Financial Highlights (https://www.td-holdings.co.jp/en/csr/library.php) WEB Sustainability Library ► Other Initiatives ► Corporate Philanthropic Contributions (https://www.td-holdings.co.jp/en/csr/library.php)	
GRI 201: Economic Performance 2016	201-2 Financial implications and other risks and opportunities due to climate change	Disclosure of Climate-Related Financial Information Based on the TCFD Recommendations P.60-63	
Indirect Economic Impacts			
GRI 3: Material Topics 2021	3-3 Management of material topics	T&D Insurance Group Sustainability Statement P.11 Priority Themes for Promoting Sustainability P.16-18 Stakeholder Engagement P.20 Provision of Products and Services Which Meet the Needs of Society P.27-41 Invest to Help Build a Sustainable Society P.72-80	
	203-2 Significant indirect economic impacts	Provision of Products and Services Which Meet the Needs of Society P.27-41 Reflection of ESG Factors in Investment Decisions P.74-75	
Anti-corruption			
GRI 3: Material Topics 2021	3-3 Management of material topics	Priority Themes for Promoting Sustainability P.16-18 Stakeholder Engagement P.20 Risk Management P.101-103 Compliance P.104-105	

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Material Topics			
Anti-corruption			
GRI 205: Anti-corruption 2016	205-1 Operations assessed for risks related to corruption	Risk Awareness and Assessment (Risk Profile) P.102	"Total number and percentage of operations assessed for risks related to corruption" are not disclosed, as risks are managed by category.
	205-2 Communication and training about anti-corruption policies and procedures	Compliance P.104-105	Matters required for reporting include items awaiting the collection of information. The items will be disclosed within a few years.
	205-3 Confirmed incidents of corruption and actions taken	N/A	
Anti-competitive Behavior			
GRI 3: Material Topics 2021	3-3 Management of material topics	Priority Themes for Promoting Sustainability P.16-18 Stakeholder Engagement P.20 Risk Management P.101-103 Compliance P.104-105	
GRI 206: Anti-competitive Behavior 2016	206-1 Legal actions for anti-competitive behavior, anti-trust, and monopoly practices	N/A	
Tax			
GRI 3: Material Topics 2021	3-3 Management of material topics	Priority Themes for Promoting Sustainability P.16-18 Stakeholder Engagement P.20 Tax Approach and Management P.106	
GRI 207: Tax 2019 Topic management disclosures	207-1 Approach to tax	Tax Approach and Management P.106	
	207-2 Tax governance, control, and risk management	Tax Approach and Management P.106 Whistleblower System P.105	
	207-3 Stakeholder engagement and management of concerns related to tax	Tax Approach and Management P.106	
GRI 207: Tax 2019 Topic disclosures	207-4 Country-by-country reporting	WEB Sustainability Library ► Initiatives to address Corporate Governance ► Tax Payment Amount (https://www.td-holdings.co.jp/en/csr/library.php)	

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Material Topics			
Materials			
GRI 3: Material Topics 2021	3-3 Management of material topics	T&D Insurance Group Sustainability Statement P.11 Priority Themes for Promoting Sustainability P.16-18 Initiatives to Reduce the Environmental Impact P.65-69	
GRI 301: Materials 2016	301-1 Materials used by weight or volume	Office paper consumption P.68	
Energy			
GRI 3: Material Topics 2021	3-3 Management of material topics	T&D Insurance Group Sustainability Statement P.11 Priority Themes for Promoting Sustainability P.16-18 Stakeholder Engagement P.20 Contribute to Global Environment Conservation and Climate Change Mitigation and Adaptation P.59-71	
GRI 302: Energy 2016	302-1 Energy consumption within the organization	Electricity consumption P.66	
	302-3 Energy intensity	Electricity consumption P.67	
Water and Effluents			
GRI 3: Material Topics 2021	3-3 Management of material topics	Priority Themes for Promoting Sustainability P.16-18 Initiatives to Reduce the Environmental Impact P.65-69	
GRI 303: Water and Effluents 2018 Topic manage- ment disclosures	303-1 Interactions with water as a shared resource	Environmental Performance Data P.66-67	
	303-2 Management of water discharge-related impacts	Environmental Performance Data P.66-67	
GRI 303: Water and Effluents 2018 Topic disclosures	303-3 Water withdrawal	Water consumption P.66	
Biodiversity			
GRI 3: Material Topics 2021	3-3 Management of material topics	Priority Themes for Promoting Sustainability P.16-18 Nature-Related Risk Analysis in Accordance with the TNFD Recommendations P.64	
GRI 304: Biodiversity 2016	304-3 Habitats protected or restored	Forest Conservation Activities P.71 Environmental Communications and Educational Activities P.71	

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Material Topics			
Emissions			
GRI 3: Material Topics 2021	3-3 Management of material topics	T&D Insurance Group Sustainability Statement P.11 Priority Themes for Promoting Sustainability P.16-18 Stakeholder Engagement P.20 Contribute to Global Environment Conservation and Climate Change Mitigation and Adaptation P.59-71	
GRI 305: Emissions 2016	305-1 Direct (Scope 1) GHG emissions	CO ₂ emissions P.66	
	305-2 Energy indirect (Scope 2) GHG emissions	CO ₂ emissions P.66	
	305-3 Other indirect (Scope 3) GHG emissions	CO ₂ emissions P.66 CO ₂ emissions of investees and borrowers P.67	
Waste			
GRI 3: Material Topics 2021	3-3 Management of material topics	Priority Themes for Promoting Sustainability P.16-18 Initiatives to Reduce the Environmental Impact P.65-69	
GRI 306: Waste 2020 Topic management disclosures	306-1 Waste generation and significant waste-related impacts	Initiatives to Reduce the Environmental Impact P.65-69	
	306-2 Management of significant waste-related impacts	Initiatives to Reduce the Environmental Impact P.65-69 Independent Assurance Report P.70	
GRI 306: Waste 2020 Topic disclosures	306-3 Waste generated	Waste generated & recycling rate P.67	All waste is "non-hazardous waste" and disposal depends on "local government disposal methods."
Environmental Compliance			
GRI 3: Material Topics 2021	3-3 Management of material topics	Priority Themes for Promoting Sustainability P.16-18	
GRI 307: Environmental Compliance 2016	307-1 Non-compliance with environmental laws and regulations	N/A	

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Material Topics			
Employment			
GRI 3: Material Topics 2021	3-3 Management of material topics	Priority Themes for Promoting Sustainability P.16-18 Stakeholder Engagement P.20 Provide Workplace Environments that Enable Diverse Human Resources to Participate Actively P.49-58	
GRI 401: Employment 2016	401-1 New employee hires and employee turnover	Number of Employees and Number of People Hired by the Group's Three Life Insurance Companies P.7 Number of employees hired/number of employee turnover P.55	
	401-2 Benefits provided to full-time employees that are not provided to temporary or part-time employees	Information regarding employees and other workers P.55	
	401-3 Parental leave	Acquisition of maternity and childcare leave P.54	Matters required for reporting include items awaiting the collection of information. The items will be disclosed within a few years.
Occupational Health and Safety			
GRI 3: Material Topics 2021	3-3 Management of material topics	T&D Insurance Group Sustainability Statement P.11 Priority Themes for Promoting Sustainability P.16-18 Stakeholder Engagement P.20 Health Promotion for Employees P.57-58	

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Material Topics			
Occupational Health and Safety			
GRI 403: Occupational Health and Safety 2018 Topic manage- ment disclosures	403-1 Occupational health and safety management system		
	403-2 Hazard identification, risk assessment, and incident investigation		
	403-3 Occupational health services		
	403-4 Worker participation, consultation, and communication on occupational health and safety	Work-Life Balance Initiatives P.54-55 Health Promotion for Employees P.57-58	
	403-5 Worker training on occupational health and safety		
	403-6 Promotion of worker health		
	403-7 Prevention and mitigation of occupational health and safety impacts directly linked by business relationships		
GRI 403: Occupational Health and Safety 2018 Topic disclosures	403-9 Work-related injuries	WEB Sustainability Library ▶ Initiatives to address the working environment ▶ Occurrence of Occupational Accidents (https://www.td-holdings.co.jp/en/csr/library.php)	Managed based on the number of occupational accidents.
Training and Education			
GRI 3: Material Topics 2021	3-3 Management of material topics	T&D Insurance Group Sustainability Statement P.11 Priority Themes for Promoting Sustainability P.16-18 Stakeholder Engagement P.20 Human Capital Management P.50-51	
GRI 404: Training and Education 2016	404-1 Average hours of training per year per employee	WEB Sustainability Library ▶ Initiatives to address the working environment ▶ Education and Training (https://www.td-holdings.co.jp/en/csr/library.php)	There are no differences by gender in the indicators. Due to the difficulty of categorizing "occupational training/education" from a large number of training programs, indicators by employee category are not disclosed.
	404-2 Programs for upgrading employee skills and transition assistance programs	Initiatives to Provide Opportunities for Growth P.50 Promoting the Active Participation of the Elderly P.51	

GRI Standards/ Other Sources	Disclosed Items	Publication Location (Titles of sustainability report/web/PDF)	Omission
Material Topics			
Diversity and Equal Opportunity			
GRI 3: Material Topics 2021	3-3 Management of material topics	T&D Insurance Group Sustainability Statement P.11 Priority Themes for Promoting Sustainability P.16-18 Stakeholder Engagement P.20 Diversity Promotion Initiatives P.52-53	
GRI 405: Diversity and Equal Opportunity 2016	405-1 Diversity of governance bodies and employees	Board of Directors ▶ Composition P.94 Officer composition by age group (as of July 31, 2024) P.56 Employee composition by age group P.56 Ratio of female managers in administrative personnel of the three life insurance companies P.52	
	405-2 Ratio of basic salary and remuneration of women to men	Gender wage gap at the three life insurance companies P.53	
Human Rights Assessment			
GRI 3: Material Topics 2021	3-3 Management of material topics	Priority Themes for Promoting Sustainability P.16-18 Stakeholder Engagement P.20 Respect for Human Rights P.23-25	
GRI 412: Human Rights Assessment 2016	412-2 Employee training on human rights policies or procedures	Human rights education sessions P.25	Human rights awareness training is conducted for all employees. "Total hours of employee training" are not disclosed.
Local Communities			
GRI 3: Material Topics 2021	3-3 Management of material topics	T&D Insurance Group Sustainability Statement P.11 Priority Themes for Promoting Sustainability P.16-18 Stakeholder Engagement P.20	
GRI 413: Local Communities 2016	413-1 Operations with local community engagement, impact assessments, and development programs	Social Activities P.89-92	The Group has a single segment. Accordingly, "percentage of operations with implemented local community engagement, impact assessments and development programs" is not disclosed.

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Material Topics			
Supplier Social Assessment			
GRI 3: Material Topics 2021	3-3 Management of material topics	Priority Themes for Promoting Sustainability 🔗 P.16-18 Stakeholder Engagement 🔗 P.20	
GRI 414: Supplier Social Assessment 2016	414-1 New suppliers that were screened using social criteria	Cooperation with Suppliers 🔗 P.85	
Marketing and Labeling			
GRI 3: Material Topics 2021	3-3 Management of material topics	Priority Themes for Promoting Sustainability 🔗 P.16-18	
GRI 417: Marketing and Labeling 2016	417-1 Requirements for product and service information and labeling	Providing Wholehearted Reassurance 🔗 P.41-46 Initiatives to Respond to Customer Feedback 🔗 P.46-48	
Customer Privacy			
GRI 3: Material Topics 2021	3-3 Management of material topics	Priority Themes for Promoting Sustainability 🔗 P.16-18 Stakeholder Engagement 🔗 P.20 Additional item: rights to privacy (customers) 🔗 P.24 Cyber Security Initiatives 🔗 P.103 Protection of Customer Privacy 🔗 P.103	
GRI 418: Customer Privacy 2016	418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data	Protection of Customer Privacy 🔗 P.103	
Socioeconomic Compliance			
GRI 3: Material Topics 2021	3-3 Management of material topics	Priority Themes for Promoting Sustainability 🔗 P.16-18 Risk Management 🔗 P.101-103 Compliance 🔗 P.104-105	
GRI 419: Socioeconomic Compliance 2016	419-1 Non-compliance with laws and regulations in the social and economic area	N/A	

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Material Topics			
Better Products and Services*			
GRI 3: Material Topics 2021	3-3 Management of material topics	T&D Insurance Group Sustainability Statement 🔗 P.11 Priority Themes for Promoting Sustainability 🔗 P.16-18 Stakeholder Engagement 🔗 P.20 Provision of Products and Services Which Meet the Needs of Society 🔗 P.27-41 WEB Sustainability Library ▶ Other Initiatives ▶ Activities to Respond to the Customer Feedback (https://www.td-holdings.co.jp/en/csr/library.php)	
Health Promotion of Community and Employees*			
GRI 3: Material Topics 2021	3-3 Management of material topics	T&D Insurance Group Sustainability Statement 🔗 P.11 Priority Themes for Promoting Sustainability 🔗 P.16-18 Stakeholder Engagement 🔗 P.20 Provision of Products and Services Which Meet the Needs of Society 🔗 P.27-41 Health Promotion for Employees 🔗 P.57-58 Improving Health and Welfare (Welfare for People with Disabilities and the Elderly) 🔗 P.89-90	
Responsibility as Institutional Investors*			
GRI 3: Material Topics 2021	3-3 Management of material topics	T&D Insurance Group Sustainability Statement 🔗 P.11 Priority Themes for Promoting Sustainability 🔗 P.16-18 Stakeholder Engagement 🔗 P.20 Invest to Help Build a Sustainable Society 🔗 P.72-80	
Measures against Demographic Change and Aging*			
GRI 3: Material Topics 2021	3-3 Management of material topics	Priority Themes for Promoting Sustainability 🔗 P.16-18 Stakeholder Engagement 🔗 P.20 Best Senior Service 🔗 P.40-41 Developing a Sound Society 🔗 P.90-91 Promoting the Active Participation of the Elderly 🔗 P.51	

* Material items not included in GRI Itemized Standard disclosures