

Strengthening the Platform for Driving Sustainable Growth of the T&D Life Group's CSR

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T&D Life Group CSR Philosophy

We will contribute to people and societies by creating value through our activities to address social issues.

T&D Life Group's Corporate Philosophy

With our "Try & Discover" motto for creating value, we aim to be a group that contributes to all people and societies.

Group CSR Charter

(Preamble)

The T&D Life Group is firmly committed to fulfilling the public mission of life insurance and other businesses and to undertaking its corporate social responsibilities based on its management philosophy and by achieving sustainable growth along with society.

Our Priority Areas (2016)



**Providing Better
Products and Services**



**Respect for
Human Rights**



**Global Environmental
Protection**

We have selected three priority areas from among those areas material to an expansive range of stakeholders and those areas material to our corporate philosophy and growth.

We are implementing activities targeting each priority area.

CSR Promotion Framework

CSR Promotion Framework

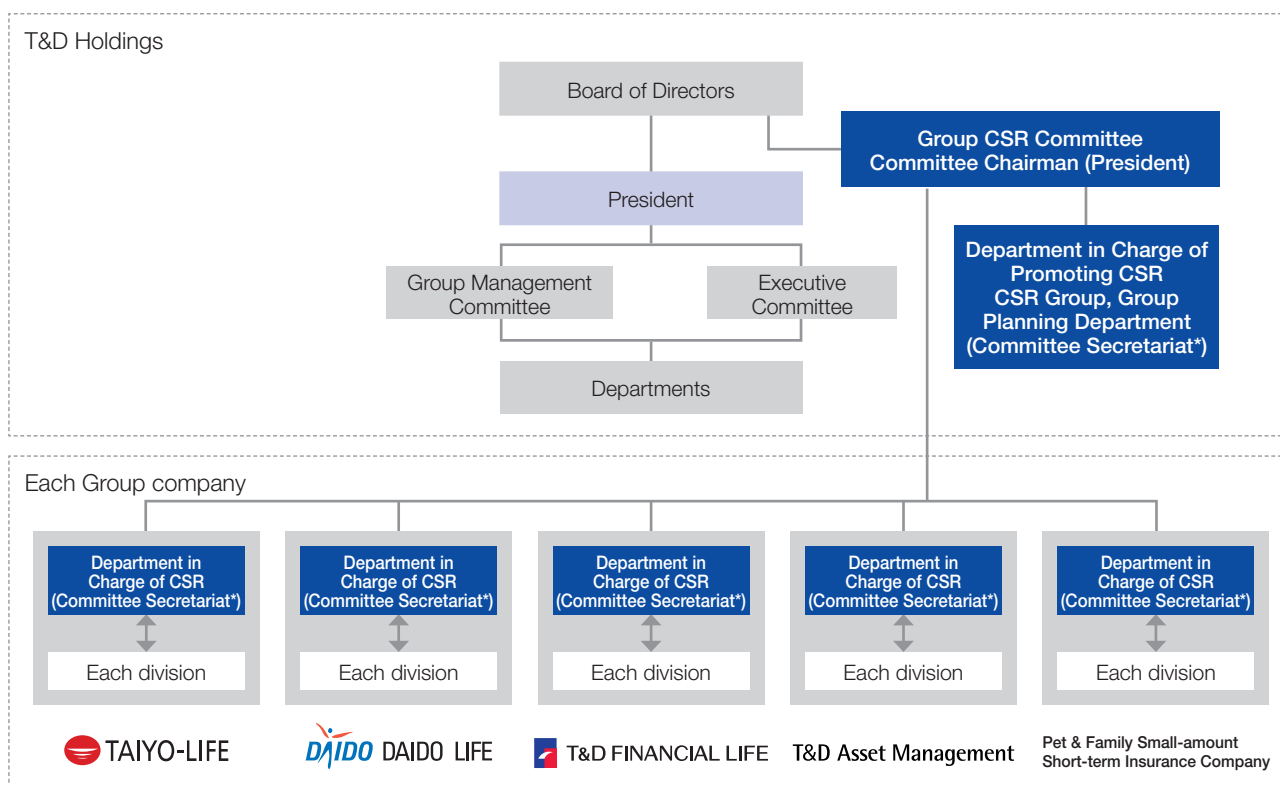
The T&D Life Group has established the Group CSR Committee, whose main members are the directors in charge of CSR at each Group company. Under this committee, we are pushing ahead with CSR activities.

● Group CSR Committee

The Group CSR Committee has been established under the Board of Directors to serve as the cornerstone for promoting the Group's CSR activities. The committee formulates basic policies for the Group's CSR activities and selects important priority areas, along with drawing up annual plans and regularly confirming the implementation status of those plans. The committee is chaired by the President of T&D Holdings (Representative Director and Chairman of the Board of Directors), and vice-chaired by the executive officer in charge of the Group Planning Department. In fiscal 2015, meetings of the committee were held five times. Issues discussed/considered and information shared have been reported to the Board of Directors.

The department in charge of CSR of T&D Holdings and each Group company comprises the Group CSR Committee Secretariat. The Secretariat promotes CSR activities by sharing information on the CSR activities of each Group company, in conjunction with assisting with the management and activities of the Group CSR Committee.

<< The T&D Life Group's CSR Promotion Framework (as of March 31, 2016) >>



* Committee Secretariat = Group CSR Committee Secretariat

Management Approach

T&D Holdings is promoting activities for each of the core subjects and themes of ISO 26000, through the meeting structure shown in the table below.

Core Subjects and Themes of ISO 26000		Meeting Structure (Chairperson)
Organizational governance	Organizational governance	Executive Committee (President of T&D Holdings) Group Management Committee (President of T&D Holdings)
Human rights	Due diligence, human rights risk situations, avoidance of complicity, discrimination and vulnerable groups	Group Compliance Committee (President of T&D Holdings)
Labor practices	Employment and employment relationships, conditions of work and social protection, social dialog, health and safety at work, human development and training in the workplace	Human Resources Strategy Council (Executive officer in charge of personnel at T&D Holdings)
The environment	Prevention of pollution, sustainable resource use, climate change mitigation and adaptation, protection of the environment, biodiversity and restoration of natural habitats	Group CSR Committee (President of T&D Holdings)
Fair operating practices	Anti-corruption, responsible political involvement, fair competition, respect for property rights	Group Compliance Committee (President of T&D Holdings)
	Social responsibility in the value chain	Group Risk Management Committee (Executive officer in charge of risk at T&D Holdings)
Consumer issues	Consumer service, support, and complaint and dispute resolution, education and awareness	Customer service department and product development department of each major group company
	Consumer data protection and privacy	Group Risk Management Committee (Executive officer in charge of risk at T&D Holdings)
Community involvement and development	Community involvement	Group CSR Committee (President of T&D Holdings)

CSR Priority Areas

CSR Priority Areas

The T&D Life Group has identified CSR priority areas from the various fields of CSR activity related to its business activities that should be prioritized from both the magnitude of the impact on stakeholders and the steady and sustainable improvement of the Group's corporate value, as outlined below. In FY2016, the Group has selected "Providing Better Products and Services," "Respect for Human Rights" and "Global Environmental Protection" as its priority areas to promote the Group's CSR activities.



● Process for Selecting Priority Areas



Priority Area (1) Providing Better Products and Services

Basic Concept

The T&D Life Group has positioned “1. Providing Better Products and Services” as the first principle of the T&D Life Group CSR Charter. The Group clearly states its commitment to fulfilling its responsibilities to society through the life insurance business by offering well-suited and high-quality products and services that meet customer needs. We believe that the most fundamental social responsibility the Group must fulfill is to offer products and services that address the constantly changing needs of society and customers due to the ongoing aging of society and low birth rate.

Offering products and services that address social needs

● Examples of Taiyo Life’s Products and Services

<< New Products That Preempt the Changes of the Times >>

As the aging of society continues, problems such as an increase in patients suffering from dementia and people leaving their jobs to care for family members with this disorder are becoming an ever more familiar part of everyday life. In addition, it is becoming increasingly apparent that conditions such as bone fractures due to osteoporosis, which is common among elderly women, and the onset of lifestyle diseases, which has been increasing in line with aging, have a high risk of requiring nursing care in the future. In light of these circumstances, Taiyo Life has developed *Himawari Dementia Treatment Insurance*, which enables all customers, even elderly customers with health concerns, to enroll by submitting only a simple notification—a first for the Japanese life insurance industry. In this manner, Taiyo Life provides insurance protection to intensively cover the risk factors of particular concern to elderly customers.



● Examples of Daido Life’s Products and Services

<< A Full Range of Support for the Burden of Nursing Care >>

In October 2015, Daido Life launched *Shunyu Relief* to protect against loss of income when a business owner or sole proprietor requires long-term care, and *Kaigo Relief* to cover nursing care costs. Both of these products are offered together with *Kaigo Concierge*, a free-of-charge service where care managers and other nursing care professionals provide guidance on how to use Japan’s public long-term insurance system, referrals to nursing care facilities according to customers’ preferences, arrangement of tours of nursing care facilities and nursing care-related consulting. In these ways, Daido Life is providing a full range of support for nursing care, encompassing solutions to relieve not only the financial burden, but also the physical and psychological burden.



● **Examples of T&D Financial Life's Products and Services**

<< **Unique Products from the Customer's Viewpoint** >>

T&D Financial Life develops unique products that are differentiated from those of other companies and supplies these products in a timely manner through insurance agents. In fiscal 2015, T&D Financial Life developed the “regular payment rider,” enabling customers to regularly receive payments of a portion of the policy amount of the *Shogai Premium* series, which provides for death protection and funding for post-retirement living expenses. The company also developed *Kazoku Wo Tsunagu Shushinhoken*, which is a whole life insurance product that specializes in death protection and addresses the wide range of asset formation needs of customers, and *Hataraku Anata Ni Yasashii Hoken*, which provides living benefits covering living expenses for a certain period of time for prescribed conditions with respect to three major diseases (cancer, acute myocardial infarction, or cerebral stroke). In fiscal 2016, T&D Financial Life will further enhance the insurance protection of its products.



● **Examples of T&D Asset Management's Products and Services**

<< **Products that Contribute to the Formation of a Sustainable Society** >>

T&D Asset Management has established and manages the Japanese Equity ESG Research Fund. The fund selectively invests in companies with an outstanding ESG (Environmental, Social and Governance) performance based on ESG research which seeks to generate investment returns that outperform the medium- to long-term market average while contributing to the formation of a sustainable society by investing in companies which contribute to the reduction of environmental impact and the achievement of a sound society.



● **Examples of the Products and Services of Pet & Family**
Small-amount Short-term Insurance

<< **Insurance Protection for Precious “Family Members”** >>

In response to growing interest in veterinary care and needs related to its costs, Pet & Family Small-amount Short-term Insurance provides *Genki Number One* and *Genki Number One Slim*, products that compensate for a portion of the costs of treatments for pets at veterinary clinics due to illness or injury. These products help to ensure that pet owners can obtain veterinary treatment for their pets with peace of mind.



Priority Area (2) Respect for Human Rights

Basic Concept

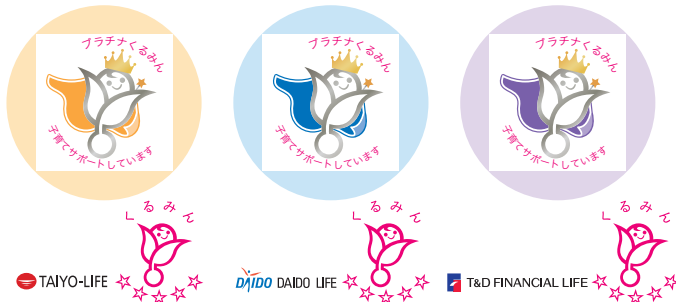
The T&D Life Group has positioned “3. Respect for Human Rights” as a key principle of the Group CSR Charter. The Charter clearly states that the T&D Life Group will respect human rights, and make efforts to enlighten all its employees on human rights; the T&D Life Group will respect the individuality of all its employees, ensure a safe and rewarding work environment, and develop its human resources; and the T&D Life Group will respect privacy and strictly control and protect personal information.

Moreover, the T&D Life Group has advanced efforts to nurture a corporate culture where diverse human resources can feel job satisfaction and reach their potential. Each Group company has revised its personnel and compensation systems, introduced work-life balance support programs and formulated action plans for promoting the active participation of women.

The implementation of the two pillars of the initiatives for promoting work-life balance and for promoting the active participation of women, are beginning to bear fruit in many different forms.

2015

All three of the Group’s life insurance companies obtained the “Platinum Kurumin” mark as being companies that support the raising of children
The Group’s three life insurance companies received certification as specially certified companies meeting the criteria of the Act on Advancement of Measures to Support Raising Next-Generation Children.

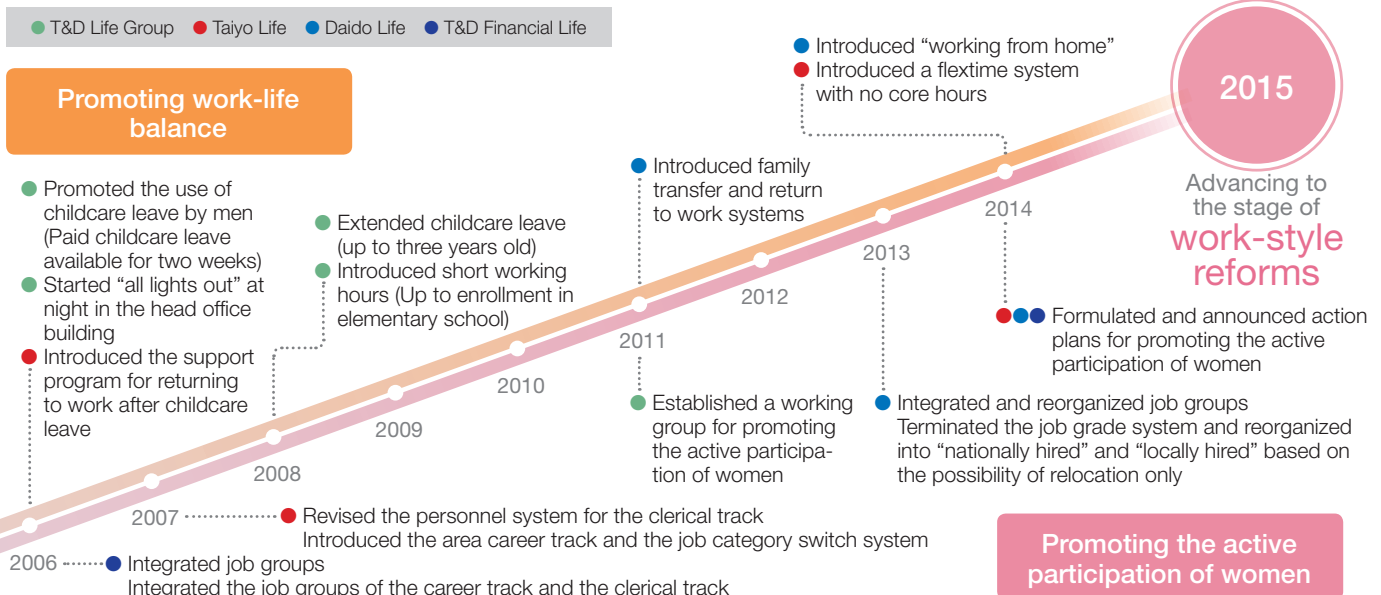


Received the Ikumen Company Award 2015 from the Ministry of Health, Labour and Welfare (Daido Life)

Daido Life received the Ikumen Company Award 2015 in recognition of its efforts as a company to improve operations by proactively encouraging men to balance child-raising and work.



Key measures of the Group and three life insurance companies



The T&D Life Group has disclosed action plans for promoting the active participation of women and targets for promoting female employees to management positions. The ratio of female managers has been steadily increasing.

Action Plan

[Initiatives]

- Implement systematic cultivation and promotion of female employees to management positions
- Enhance career development and work-life-balance support measures
- Transform the mindset of managers

Targets set for promoting female employees to management positions (Achievement deadline)

Ratio of female managers →

TAIYO-LIFE

Systematically cultivate and promote motivated and talented female employees

(April 2018)

More than **20%**

DAIDO DAIDO LIFE

Promote diverse work styles and support new challenges

(April 2020)

More than **15%**

T&D FINANCIAL LIFE

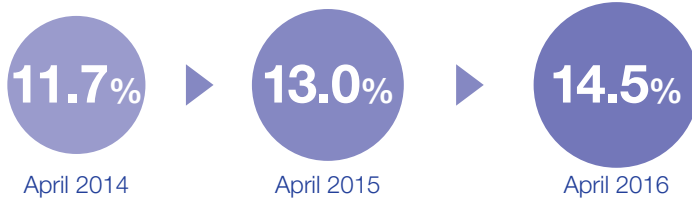
Become a company where female workers can work free from anxiety and reach their full potential

(April 2019)

More than **15%**

Double the 7% level in 2013

Ratio of female managers (Total of the three companies)



For the Job Satisfaction and Growth of Every Individual

T&D T&D Life Group

Expanding fields of activity through group personnel exchanges

People grow by tackling new work. Experiencing work at other Group companies brings new awareness and fosters growth.

● Number of exchanges

	2013	2014	2015
Number of participants	17	28	39
Men	3	8	18
Women	14	20	21

TAIYO-LIFE

Introducing the industry's highest levels of short- and long-term nursing care leave

Systems were revised to provide even greater support to employees supporting families.

● Key Revisions

Expansion of leave periods:

Long-term nursing care leave:

From one year to three years

Short-term nursing care leave:

From five days a year

(10 days when caring for two or more family members) (April 2016)

* Administrative staff (excluding temporary staff)

DAIDO DAIDO LIFE

Use of telework to offer a more flexible workstyle

Today, over 200 employees use the working from home system introduced in 2014. Employees make use of it to reduce the burden of child and nursing care, and to improve work efficiency.

● In recognition of this effort, Daido Life was designated one of the "Top 100 Telework Pioneers" by the Ministry of Internal Affairs and Communications. (April 2016)



Priority Area (3) Global Environmental Protection

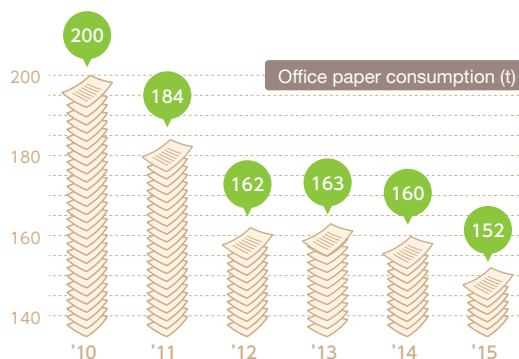
Basic Concept

The T&D Life Group has formulated the T&D Life Group Environmental Policy to clarify the Group’s stance on the environment. The Group has announced its basic policy to carry out business activities with full awareness of the importance of environmental concerns and giving sufficient consideration to global environmental protection. The Group has ensured to disseminate the policy to corporate officers and employees while promoting various activities to reduce its environmental impact. In addition, based on this policy, the Group has established Green Purchasing Standards and Rules which give priority to purchasing environment-friendly products and services such as purchasing office furniture, equipment and consumable supplies essential for business activities, printing of product pamphlets, policy terms and conditions and procurement of real estate facilities and system equipment.

Initiatives for Reducing Environmental Impact Based on Group-wide Targets

We have set Group-wide targets related to environmental protection, and are working to achieve these targets in the course of our daily business activities. The Group’s three targets are to reduce electric power use, reduce office paper use and improve the green purchasing ratio. In regard to our target for reducing office paper use, we achieved our five-year target from fiscal 2009, and are working to achieve a new five-year target from fiscal 2014.

Scope: Total for the head office divisions of T&D Holdings, Taiyo Life, Daido Life, T&D Financial Life, and T&D Asset Management



Together with Society Fiscal 2015 Activity Report

Nationwide Clean Campaign

Since 1982, Taiyo Life has carried out clean-up activities in the vicinity of its head office as part of its social contribution to local communities. Since 2004, these activities have been expanded as the Nationwide Clean Campaign, with branches across the country undertaking clean-up activities in their own local communities. Executives and employees from various T&D Life Group companies, as well as their family members, cooperated with clean-up activities in the Shiodome district*, where the Group's head office is located. In fiscal 2015, a total of around 8,600 people took part in community clean-up activities across Japan.

* Relocated to Tokyo's Nihonbashi area in December 2015.



Endowed open courses at universities

Daido Life has been endowing open courses at universities every year, beginning with the company's centenary celebrations in 2002. These courses provide managers of small- to medium-sized businesses and their successors, as well as local residents, with opportunities for acquiring knowledge and skills concerning management, business and other subjects. The courses have been attended by over 12,000 people in total over the past 14 years.

In fiscal 2015, courses were held at seven universities across Japan, including Japan Women's University. Asako Hirooka (a female industrialist in Japan's Meiji Period (1868–1912) who was one of the founders of Daido Life) was involved in the founding of Japan Women's University.



Supporting Sports for People with Disabilities

Daido Life has been a special sponsor of the National Sports Festival for People with Disabilities for over 20 years since the first National Sports Games for the Mentally Handicapped (Yuaipic) was held in 1992. In fiscal 2015, the Ki no Kuni Wakayama Festival, as this year's event was called, was attended by around 600 people who served as volunteers, including executives and employees of Daido Life together with members of their alliance partners, and executives and employees of Taiyo Life. Since January 2015, we have been undertaking initiatives to further spread and develop sports for people with disabilities in our capacity as an official partner of the Japanese Para-Sports Association.



Support for recovery from the Great East Japan Earthquake: Ishinomaki Marché (Ishinomaki Specialty Products Fair) in Shiodome

Taiyo Life invited the people of the Ishinomaki Genki Fukko Center and together with the neighborhood association of the Shiodome district, held the "Ishinomaki Marché in Shiodome" to support a full-scale recovery from the Great East Japan Earthquake through specialty products from Ishinomaki. The event attracted a large number of visitors, including not only members of T&D Life Group companies, but also people from other companies in the area and members of the local community.



Responsible Investment / Participation in Initiatives

The T&D Life Group operates the life insurance business as its core business, which is highly social and public in nature. Accordingly, we believe that it is one of our most fundamental obligations to fulfill our social responsibilities as an institutional investor and contribute to the realization of a sustainable society through our investment and lending activities.

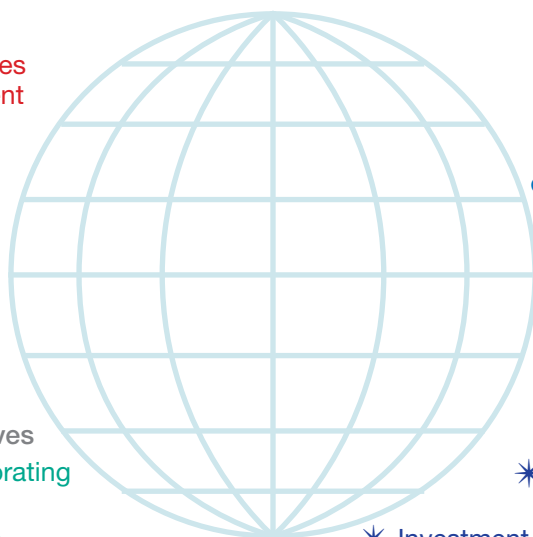
Initiatives as an Institutional Investor

Taiyo Life's Initiatives

- * Investment in a wind and solar power generation investment fund
- * Investment in green bonds
- * Real estate investment that gives consideration to the environment and the aging society
- * Investment that contributes to realizing a sustainable society

Daido Life's Initiatives

- * Investment and lending for infrastructure business, including the renewable energy field
- * Investment in funds providing business support to small- and medium-sized enterprises (SMEs)
- * Contribution to the global environment and local communities through company-owned buildings



T&D Asset Management's Initiatives

- * Evaluation of investees incorporating ESG research information
- * Collaborative engagement with global credit rating agencies

Joint Group-wide Initiatives

- * Investment in T&D Japan Equities ESG Research Fund
- * Investment in the Japan Growth Strategy Fund (Initiative by Taiyo Life and Daido Life)

Participation in Initiatives

Signatory of:



Principles for Responsible Investment (PRI)



WE SUPPORT
Participation in the UN Global Compact



Principles for Financial Action for the 21st Century

Data Edition

Environmental Initiatives

<< 1. Environmental Performance Data >>

The T&D Life Group discloses its measurements of CO₂ emissions, electricity consumption, water consumption, and waste generated and recycling rate.

(The scope of the data and the method of calculating are described on page 71.)

★ indicates limited verification has been carried out by a third party.

CO₂ Emissions

	FY2013	FY2014	FY2015★
Scope 1 (Direct emissions)	2,388 t	2,358 t	2,315 t
Scope 2 (Indirect emissions)	57,520 t	55,677 t	55,344 t
Scope 3 (Others)	6,654 t	6,357 t	6,412 t
Category 3 (Fuel- and energy-related activities)	3,974 t	3,751 t	3,772 t
Category 5 (Waste generated by business activities)	98 t	82 t	82 t
Category 6 (Business trips)	2,583 t	2,524 t	2,558 t
Total	66,562 t	64,392 t	64,071 t

★ indicates limited verification has been carried out by a third party.

Electricity Consumption

	FY2013	FY2014	FY2015★
Electricity consumption	99,302 MWh	95,866 MWh	96,348 MWh

★ indicates limited verification has been carried out by a third party.

Water Consumption

	FY2013	FY2014	FY2015★
Water consumption (Utility + reclaimed water)	73,900 m ³	71,100 m ³	64,300 m ³
Reclaimed water usage rate	25.0%	23.7%	18.2%

★ indicates limited verification has been carried out by a third party.

Waste Generated & Recycling Rate

	FY2013	FY2014	FY2015★
① Paper waste			
Total amount	658 t	549 t	554 t
Recycling rate	78.5%	78.2%	85.4%
② Non-paper waste			
Total amount	205 t	193 t	183 t
Recycling rate	66.2%	66.7%	68.2%

* From fiscal 2013, waste from the Taiyo Life Urawa Building was added to the calculation.

<< 2. Group-wide Targets and Results >>

The T&D Life Group has set Group-wide targets for electricity consumption, office paper consumption, and the green purchasing ratio, and is working to mitigate its environmental impact.

(The scope of the data and the method of calculating are described on page 71.)

● Electricity Consumption

Baseline: FY2009 value (Electricity consumption per unit of floor space) (119 kWh/m²)

Target: Five-year average of FY2013 to FY2017 at least 10% below baseline value.

★ indicates limited verification has been carried out by a third party.

	Baseline	FY2013	FY2014	FY2015*	Progress made (Average value of FY2013–FY2015)
Electricity consumption	72,163,000 kWh	57,873,000 kWh	56,340,000 kWh	56,573,000 kWh★	56,929,000 kWh
Total floor space	606,000 m ²	583,000 m ²	578,000 m ²	605,000 m ²	589,000 m ²
Per unit of floor space	119 kWh/m ²	99 kWh/m ²	97 kWh/m ²	93 kWh/m ²	96 kWh/m ²
					81.2%
Compared to baseline	—	83.3%	81.9%	78.5%	(18.8% reduction from the baseline value)

* The average floor space of the fiscal year shall be used in cases where the total floor space changes during the year.

* Figures for prior fiscal years have been adjusted to reflect certain additional items in the scope of calculation.

● Office Paper Consumption

Baseline: Five-year average from FY2009 to FY2013 (183.6 t)

Target: Cut five-year average from FY2014 to FY2018 by 9% compared to the baseline value.

★ indicates limited verification has been carried out by a third party.

FY2013	FY2014	FY2015*	Progress made (Average value of FY2014–FY2015)
163.2 t	160.2 t	151.8 t	85.0% (15.0% reduction from the baseline value)

* Total amount of office paper purchased.

● Green Purchasing Ratio

Target: Keep the green purchasing ratio for office stationery and supplies at a minimum of 80%.

FY2013	FY2014	FY2015
95.4%	96.0%	95.9% (Target exceeded by 15.9%)

* Figures cover purchases made through the online purchasing system.

● CO₂ Emissions Savings

The CO₂ emissions savings due to reductions in electricity and office paper use were as follows:

	FY2015
Emissions savings from reduced electricity use	-1,401 t-CO ₂
Emissions savings due to reduced office paper use	-58 t-CO ₂

<< 3. Scope and Calculation Methods of Environmental Performance Data and Group-wide Targets and Results >>

● Scope of Environmental Performance Data and Group-wide Targets and Results

Category	Environmental performance data		Group-wide targets and results
	CO ₂ emissions Electricity consumption	Electricity consumption Green purchasing ratio	Office paper consumption
T&D Holdings	Each business site	Each business site	Each business site
Taiyo Life	Each business site + own building (tenant lease)	Each business site	Each business site (excluding sales offices and branch offices)
Daido Life	Each business site + own building (tenant lease)	Each business site*	Each business site (excluding sales offices and branch offices)
T&D Financial Life	Each business site	Each business site	Each business site
T&D Asset Management	Each business site	Each business site	Each business site
T&D Information Systems	Each business site	—	—

Each business site: Refers to the head office, administration centers, branches and sales offices (including sites occupied as tenants)

* From fiscal 2015, the scope of calculation for electricity use has been expanded from business sites in company-owned buildings to business sites comprising both company-owned buildings and sites occupied as tenants.

Category	Environmental performance data	
	Water consumption	Waste generated & recycling rate
Tokyo Nihombashi Tower	Water consumption and waste generation by the T&D Group	
Shiodome Shiba-Rikyu Building	Water consumption and waste generation of the entire building (including tenants other than the T&D Life Group)	
Daido Life Osaka Head Office Building	Water consumption and waste generation by the T&D Group	
Taiyo Life Urawa Building	Water consumption and waste generation by the T&D Group	
Hamamatsucho Building	Water consumption and waste generation by the T&D Group	
Mita Bellju Building	Water consumption and waste generation by the T&D Group	

● Calculation Methods of Environmental Performance Data and Group-wide Targets and Results

Disclosure item	Calculation method		
Environmental performance data			
CO ₂ emissions	Scope 1 (Direct emissions)	The figures were calculated by multiplying the measured energy input by the predetermined coefficient in accordance with the Greenhouse Gas Emission Volume Calculation, Reporting, and Disclosing System. (The measured energy input comprises the measured gas, heavy oil, and kerosene.)	
	Scope 2 (Indirect emissions)	As above. (The measured energy input comprises the measured electric power, steam, and hot and cold water.)	
	Group-wide	Basic Guidelines Ver. 2.2 regarding the measurement of greenhouse gas emissions generated by the supply chain. They are measured on the basis of directives from the Ministry of the Environment and the Ministry of Economy, Trade and Industry.	
	Scope 3 (Others)	Category 3 (Fuel- and energy-related activities)	The figures were calculated by multiplying the measured input of electric power, steam, and hot and cold water by the predetermined coefficient.
	Category 5 (Waste generated by business activities)	Calculated by multiplying the waste generated by the predetermined coefficient.	
	Category 6 (Business trips)	Calculated by multiplying the number of Group personnel at the end of the fiscal year by the predetermined coefficient.	
Total	The total emissions from the sum of Scope 1 (Direct emissions), Scope 2 (Indirect emissions), and Scope 3 (Others).		
Electricity consumption	The annual amount of office-use electricity purchased from each energy-supplying company is calculated in accordance with the law on the rationalization of energy consumption.		
Water consumption	The reportable item according to the environmental reporting guidelines of the Ministry of the Environment comprises the amount used on the invoices received from the water supply authorities.		
Waste generated & recycling rate	Group-wide	Measured based on the Waste Disposal & Public Cleansing Law and other laws concerned with waste disposal and cleaning.	
	Waste generated	Calculated according to the invoices received from waste disposal companies.	
	Recycling rate	The recycled amount is calculated according to the invoices received from waste disposal companies, and the recycling rate is calculated by dividing the recycled amount by the waste generated.	
Group-wide targets and results			
Electricity consumption	The calculation excludes the amount used by tenants of the Group's buildings, and is calculated using the annual amount of office-use electricity purchased in accordance with the relevant energy-saving laws.		
Office paper use	A reportable item according to the environmental reporting guidelines of the Ministry of the Environment, and is calculated from the purchasing system data.		

Diversity Promotion Initiatives

<< Employment of People with Disabilities and Seniors >>

As of the end of March 2016, a total of 336 employees with disabilities, including 40 new recruits for fiscal 2015, worked at the Group's three life insurance companies, which account for 2.27 percent of the total number of employees. We will continue working to create a workplace environment that encourages and supports people with disabilities to work comfortably and promote employment of the disabled. The Group's three life insurance companies have introduced a re-employment program for employees reaching the mandatory retirement age. Under this program, individuals can be re-hired up to the age of 65.

Worker-friendly Work Environment

<< Work-life Balance Initiatives >>

Individual companies belonging to the T&D Life Group have been enhancing various efforts aimed at enabling employees to demonstrate their capabilities and improve their performance at work while at the same time fulfilling their responsibilities at home.

● Acquisition of Maternity and Childcare Leave

	FY2013	FY2014	FY2015
No. of employees taking maternity leave	236	234	290
Number of employees eligible to take childcare leave	388	410	432
Male	152	176	142
Female	236	234	290
No. of employees taking childcare leave	273	366	406
Male	71	153	140
Female	202	213	266
No. of employees taking nursing care leave	11	6	8
Male	0	0	0
Female	11	6	8

* The acquisition of maternity and childcare leave at the three life insurance companies.

* The number of administrative personnel at the three life insurance companies who have returned to work after taking childcare leave is as follows.

Fiscal 2013 155 (97.5%) (Men 71 (100%), Women 84 (95.5%))
 Fiscal 2014 220 (97.8%) (Men 143 (100%), Women 77 (93.9%))
 Fiscal 2015 247 (97.2%) (Men 140 (98.6%), Women 107 (95.5%))

● Number of Administrative Personnel Taking Paid Leave

	FY2013	FY2014	FY2015
Average number of paid leave days taken	10.3	11.0	11.8

* The number of administrative personnel of the three life insurance companies taking paid leave.