

Relationship with Stakeholders

Relationship with Customers

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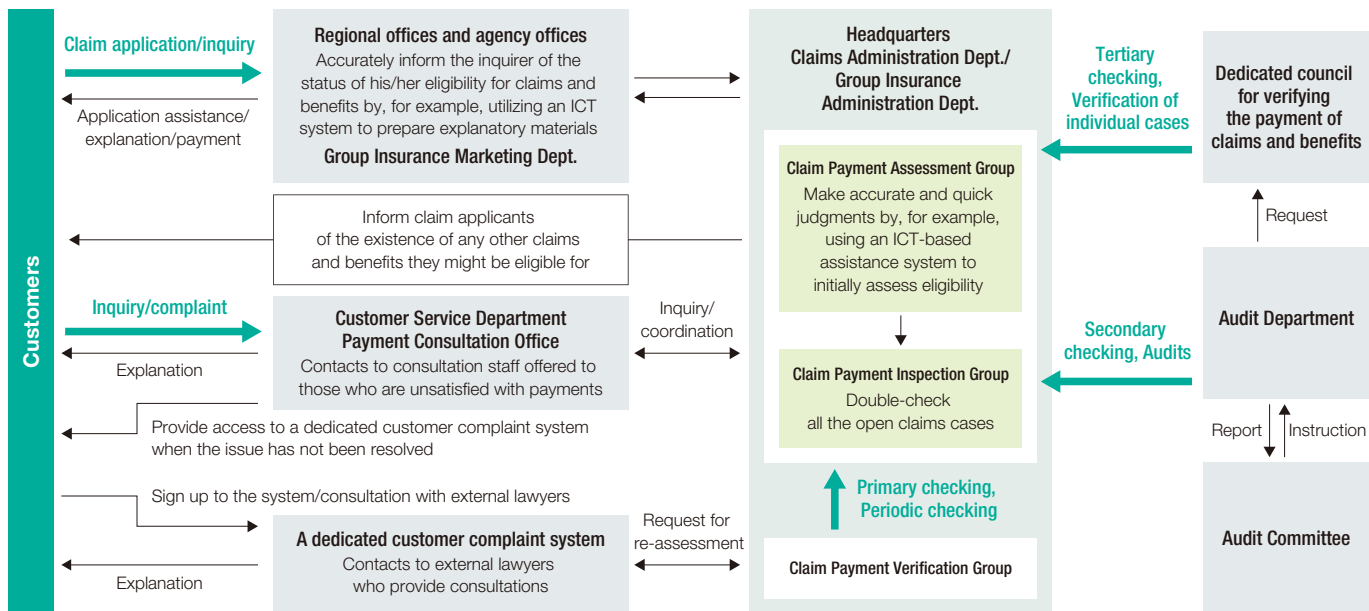
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Our basic policy for the payment of insurance claims and benefits is to ensure that claims and benefits are accurately and swiftly paid for every eligible application. We also focus on ensuring that every eligible policyholder is informed of claims and benefits they can apply for. We are thus rallying across-the-board efforts to practice this basic policy.

▶ A Checking Structure to Ensure Swift, Accurate Payment



Main Initiatives to Develop a Robust Structure for Ensuring Accurate Payment of Insurance Claims and Benefits

Strengthening Checking Functions in Place at the Stages of Accepting and Assessing Claim Applications

In the fiscal year ended March 31, 2007, we established the Claim Payment Inspection Group and other bodies to double-check whether claim applicants have other claims and benefits they might be eligible for. If any, we swiftly inform applicants of such claims and benefits, and assist them in filing the applications.

In the fiscal year ended March 31, 2011, we incorporated a new benchmarking checklist into our claim application forms to systematically encourage applicants to check whether they have other eligible claims and benefits so that no such claims and benefits are left unpaid.

In addition, the Claim Payment Inspection Group utilizes an ICT-based automated keyword inspection system for assessing submitted medical certificates. The group thus accurately determines whether eligibility for claims can be established by these and other certificates, with the aim of preventing any error or omission in payment.

Moreover, in December 2012 we strengthened checking functions to ensure that no eligible claims are missed in the course of the claim payment assessment process. This move is intended to conduct robust checking at an even earlier stage.

Building a Multilayered Verification Structure to Ensure Accurate Payment of Claims and Benefits

We have in place a dedicated council for verifying the payment of claims and benefits. This council includes external members who contribute their specialist insight, with the aim of maintaining appropriateness and fairness in our payment operations. In general, the council is convened on a quarterly basis.

Furthermore, the Claim Payment Verification Group operates under the Claims Administration Department and is independent from other business units in charge of the assessment of payment. In this way, the office inspects the appropriateness of payment operations. In addition, we have steadily increased staffing at the Audit Department to ensure that even more rigorous audits are carried out. Also, the Audit Committee receives reports on the administration status of the payment of insurance claims and benefits on a timely basis. If necessary, the committee provides the Audit Department with direct instructions to take action to correct any flaws that were discovered.

Employing ICT to Upgrade Administrative Operations Associated with the Payment of Insurance Claims and Benefits

Aiming to upgrade our administrative operations associated with the payment of insurance claims and benefits, we are developing an ICT-driven administration system. This system enables more accurate and even quicker payment services, and helps us inform our customers of any eligible claims and benefits that they can apply for.

Statistics on the Payment of Insurance Claims and Benefits

We have been periodically disclosing statistics on the payment of insurance claims and benefits as well as the status of the usage of a dedicated customer complaint system aimed at handling issues arising from these matters.

► Status of Payments of Insurance Claims and Benefits

(Payments, Ineligible Cases and Breakdown of Both; from April 1, 2019 to March 31, 2020)

(Cases)

Classification	Insurance claims					Benefits						Total
	Death insurance claims	Insurance claims for accidents	Insurance claims for disabilities	Other	Sub total	Death benefits	Hospitalization benefits	Surgery benefits	Disability benefits	Other	Sub total	
Cancelled or nullified due to fraudulent application	0	0	0	0	0	0	0	0	0	0	0	0
Nullified due to an attempt to obtain undue gains	0	0	0	0	0	0	0	0	0	0	0	0
Cancelled due to flaws in the declaration of health conditions	111	0	2	47	160	3	508	119	1	144	775	935
Cancelled due to serious violation of policies	1	0	0	0	1	0	0	0	0	0	0	1
Indemnification clauses applied	178	18	1	1	198	68	136	26	0	34	264	462
Not eligible for payment	0	26	1,036	3,200	4,262	0	895	18,687	145	1,059	20,786	25,048
Other	0	0	0	0	0	0	0	0	0	0	0	0
Total number of non-payment cases	290	44	1,039	3,248	4,621	71	1,539	18,832	146	1,237	21,825	26,446
Number of payments	62,613	710	1,965	24,620	89,908	16,324	340,813	167,617	524	300,473	825,751	915,659

Notes: 1. Figures presented above are pertaining to individual life insurance, individual annuities and group life insurance in terms of the number of cases where claims and benefits were paid and the number of cases where claims and benefits were not eligible for payment.

2. Total number of non-payment cases excludes claim applications for cases that were deemed obviously ineligible for payment after the assessment of submitted documents (e.g., medical certificates); for example, claim applications for hospitalization that falls short of prescribed periods.

3. The number of payments excludes insurance claims upon maturity, living benefits, lump-sum benefits, benefits paid under the Happy L.A. bonus payback program and other benefits that do not require prescribed assessments.

► Status of the Usage of the Dedicated Customer Complaint System with regard to the Payment of Insurance Claims and Benefits (from April 1, 2019 to March 31, 2020)

This system accepted two cases, both of which involved a customer request for re-assessment. Details follow.

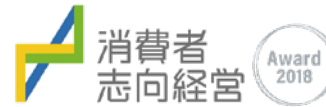
Product type	Detail	Number of cases
Serious disability insurance claims	Complaint challenging Meiji Yasuda Life's decision not to pay serious disability insurance claims as the Company had originally deemed the application ineligible in light of stipulation under terms and conditions for the payment of such claims. (However, the Company carried out re-assessment based on such inputs as new information acquired through additional confirmation and decided to pay insurance claims, changing its initial decision.)	1
Hospitalization benefits, etc.	Complaint challenging Meiji Yasuda Life's decision not to pay hospitalization and other benefits as the Company deemed the application ineligible because the case allegedly involved "deliberate or gross negligence of the policyholder or insured person." (As of June 25, 2020, the re-assessment of the case is under way by the departments in charge of the assessment of payment.)	1

Note: Since the system's installation on March 28, 2006, it has accepted a cumulative total of 159 complaints. Of these cases, 43 resulted in changes to the Company's initial decision.

In line with the “Meiji Yasuda Philosophy,” we have announced the Customer-Oriented Business Operations Policy—Our Declaration of Proactively Pursuing a Customer-Oriented Business Approach. We are thus pursuing customer-oriented business operations aimed at delivering our best to customers.

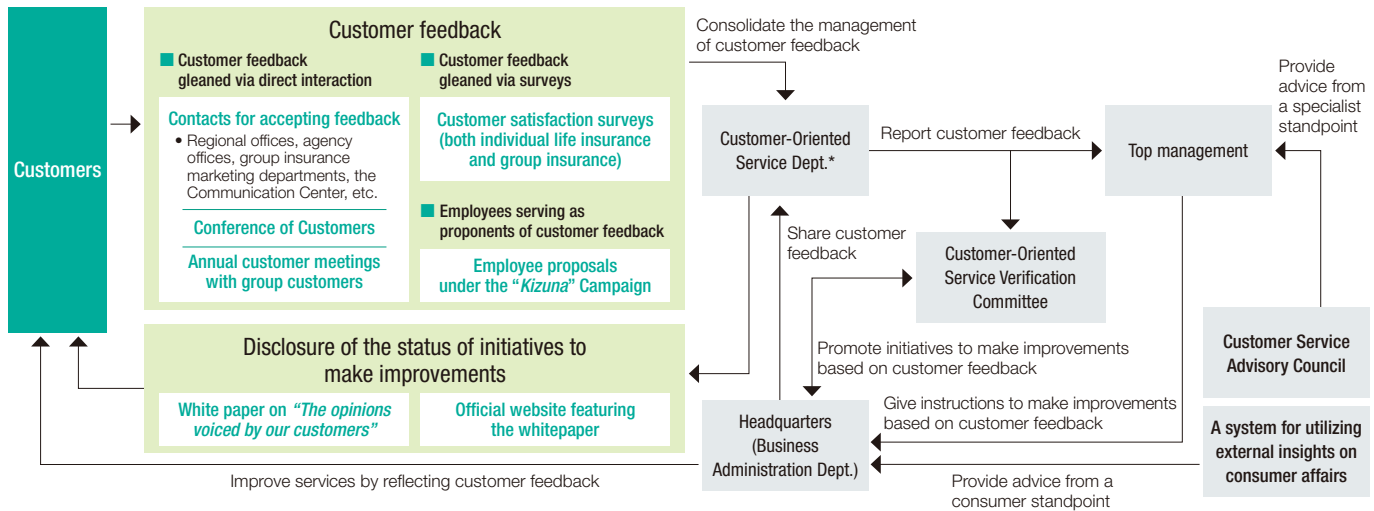
For example, we develop high-quality products and services that accurately meet customer needs. We also provide after-sales services finely tuned to address customer concerns. Furthermore, we strive to ensure that all eligible insurance claims and benefits are smoothly paid to customers. In these ways, our customer-oriented business approach is thoroughly practiced in every aspect of our business operations.

Thanks to the policy and our resulting customer-oriented efforts, we were chosen to receive an Award from the Consumer Affairs Agency Commissioner in November 2018 under an award program sponsored by the agency to commend excellent practices in consumer-oriented management.



Our Systematic Initiatives to Reflect Customer Feedback in Management

► Our Systematic Initiatives to Reflect Customer Feedback in Management



* In April 2020, the Customer Relations Department was reorganized and renamed the Customer-Oriented Service Department to upgrade the Company's customer-oriented business approach.

Utilizing Direct Feedback—Voices from Customers

To reflect customer feedback in business management, any customer opinions and requests accepted via the Company's contacts, including regional offices, agency offices, group insurance marketing departments and the Communication Center, are collectively managed by the Customer-Oriented Service Department by using such tools as a customer feedback management system that is connected throughout the entire Meiji Yasuda Life business network in Japan. In particular, any feedback indicating customer dissatisfaction is recognized as a complaint, which will, in turn, be swiftly addressed in an effort to resolve the cause of dissatisfaction.

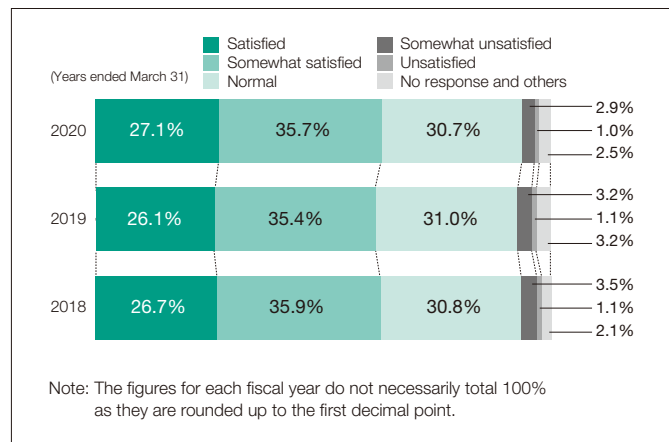
Speaking up on Behalf of Customers—“Kizuna” Proposals

Employees who regularly keep in touch with customers use the insights they acquire in the course of day-to-day operations to create proposals to improve services from a customer perspective.

Addressing Latent Customer Needs—Customer Satisfaction Surveys

In addition to directly accepting customer feedback, we have undertaken annual customer satisfaction surveys since the fiscal year ended March 31, 2007. Targeting customers of our individual life insurance, we are thus assessing what they say about our products and services.

Results of Customer Satisfaction Surveys (Total customer satisfaction)*



* We engage separately in Group Customer Satisfaction Surveys targeting corporate and group customers.

Striving to Enhance the Quality of Consulting Activities

Meiji Yasuda Life's recent market surveys revealed that a number of customers considering enrollment in life insurance prefer to simultaneously receive comprehensive consulting services encompassing available social security benefits as well as proposals that are meticulously tailored to their individual life planning needs.

Based on these results, we provide customers with an explanation of relevant social security systems, including public pensions and medical insurance, prior to their enrollment in life insurance. Moreover, we employ a simulation tool to calculate the necessary coverage amount to help them confirm the coverage they need in preparation for the major risks

most people face during their lifetime.

We also explain "Best Style" with the aid of the "Best Style Concept Pamphlet." In addition to explaining coverage available to "Best Style" policyholders, the pamphlet elaborates on the concepts behind the product, helping customers understand the value of insurance designed to assist health improvement efforts and the advantages of flexible coverage revision, as well as the robust face-to-face after-sales services available to policyholders. In these ways, we are striving to ensure that customers are fully convinced and satisfied in their choice of life insurance policies.



A booklet explaining social security systems

Provide information on relevant social security systems and explain necessary coverage in light of each customer's individual circumstances



A simulation tool for calculating the necessary coverage amount

Enhancing After-Sales Services via the "Ease of Mind Service Activities Program" and "Wellness Support Activity"

The "Ease of Mind Service Activities Program" Centers on Periodic Policy Checking

We have incorporated the "periodic policy checking" menu into screen layouts of our "Meister Plus" tablet terminals, with the aim of enabling sales personnel to provide an easy-to-understand explanation of policy content, help customers determine whether they have policies eligible for claims or benefits that they can apply for, and offer optimal advice on insurance based on the customer's intention. In this way, we deliver after-sales services highly attuned to the needs of each individual customer.

In addition, we distribute the "Anshin Roadmap" booklet to customers who have enrolled in "Best Style," a product capable of providing comprehensive protection. This booklet is designed to provide them with details about our after-sales services following enrollment. Through these and other efforts, we are endeavoring to help customers confirm whether their coverage is optimal in light of their current circumstances while better understanding the value and importance of after-sales services.

"Wellness Support Activity" Aimed at Offering Optimal Health Improvement Assistance

Having launched the "Wellness for All Project" in April 2019, our sales personnel (e.g. MY life plan advisors) are now tasked with providing customers with ongoing health improvement assistance. Our sales personnel continue to fulfill their conventional missions, namely, to "swiftly and accurately assist customers applying for insurance claims and benefits" and to "help customers periodically confirm the content of their policies and otherwise offer useful information." Beyond this traditional role, our sales personnel now strive to empower customers to nurture their own health literacy, proactively improve their health and embrace the practice of continuous health maintenance.

In particular, for customers who enrolled in "Best Style Health Cash Back" we prepare the "MY Wellness Activity Report," which employs the results of their health checkups. We also offer support to customers

when they submit the required health checkup results to receive refunds on insurance premiums. We will thus deliver a comprehensive set of useful information to support their health improvement efforts.



Note: The "MY Wellness Activity Report" is a web-based service aimed at providing customers with health-related insights that are individually tailored from an analysis of the health checkup data they submit annually to qualify for the refunding of insurance premiums.

- Notes:
1. If policyholders submit the results of their health checkups on or after the anniversary of their policy, a portion of insurance premiums will be refunded (automatic deposit) on the date the Company receives the health checkup results.
 2. The refunded amount is deposited to the policyholder's account with prescribed interest rates and can be withdrawn upon the request from the policyholders. However, policyholders are not allowed to request withdrawals of the refunded amount deposited to their accounts during the period from the date the Company receives the health checkup results to the date the Company determines the "Cash Bank Points" to be granted to each policyholder to classify them into one of three categories based on their health checkup results.
 3. Policyholders are not eligible for the refunding of insurance premiums if they fail to submit health checkup results.

Providing Customers with Key Corporate Information

We issue such publications as the Meiji Yasuda Information booklet, providing customers with an easy-to-read summary of Meiji Yasuda Life's business management, financial soundness and operating results, as well as quick access to financial and other key corporate information. The booklet is designed to ensure that policyholders feel confident in the Company's financial standing and its capability to pay insurance claims and benefits.



Initiatives to Strengthen Our Bancassurance Channel

Marketing Our Life Insurance Products via Financial Institutions around Japan

We market our whole life insurance, individual annuities and other products through the Bancassurance channel, which extends to regions around Japan and is supported by such outlets as banks, long-term credit banks, securities companies, labour banks and credit unions that have signed agency contracts with us. This channel markets single premium products (whole life insurance, endowment insurance

and insurance combined with whole life annuity for those who require long-term care) in addition to level premium products (individual annuities, increasing whole life insurance and nursing care whole life insurance) in an effort to meet diverse customer needs.

In December 2019, this channel began handling foreign currency-denominated whole life insurance with a single premium. This product is available with three options to meet customer needs with regard to asset building, benefits and advancement.

Initiatives to Create a New Channel

Developing Our Shop Network

Today, our customers' lifestyles and purchasing needs are increasingly diverse. With the aim of accommodating their expanding needs for services at physical shops, we maintain a network of shops designed to provide customers with a familiar place that welcomes casual visits, whether or not they have policies in force.

Our "Hoken Shops" are set up to handle various procedures and provide consulting associated with insurance policies while meticulously meeting diverse customer needs for products designed to prepare for inheritance or the onset of dementia and other medical conditions. These shops also offer foreign currency-denominated products and pension products that help customers utilize their assets. Moreover, these shops take advantage of digital tools to provide consulting services employing specialist expertise and accept online booking for consulting session appointments. Maintaining longer operating hours, which extend until 8 p.m. on weekdays and 7 p.m. on Saturdays, these shops also provide convenience for customers who have difficulties visiting shops during weekday workhours. Furthermore, some of these shops began operating on Sundays and national holidays. In addition, our "Hoken Shops" boast excellent locations in terms of accessibility. In 2020, we increased the number of these shops from 20 to 28, establishing new shops in Fukuoka, Hokkaido and Kobe for the first time. Even after enrollment, customers and their inquiries are always welcome, whether it's by visiting, a phone call or an e-mail. We look forward to helping our customers with insurance-related information, including various services associated with health improvement. Our shop network is thus supporting a robust after-sales service structure.

Looking ahead, we will strive to meet diverse customer needs through these shops while enriching customer services offered via these outlets.

Note: In addition to the shops discussed above, Meiji Yasuda Office Partners Co., Ltd., a Group company, operates "Hoken Port" shops that handle products of Meiji Yasuda Life as well as those of other insurance companies.



The "Hoken Shop" Marunouchi

Online Sales Initiatives

Today, a growing number of customers consider information they acquired via the internet before enrolling in life insurance. With this in mind, Meiji Yasuda Life has been striving to enhance the content of various online resources available to customers while promoting "Simple Insurance Series Light! By Meiji Yasuda Life." This flagship product is designed to be "simple," "small amount" and "easy to understand," and it is optimized for those choosing life insurance online.

Moreover, we update video materials on our corporate website to help customers examine and consider the content of products themselves while upgrading such functions as an online simulator for calculating insurance premiums. At the same time, we are reaching out to potential customers via our website and SNS accounts to encourage them to consider enrollment. Also, our official LINE account is equipped with various menus designed to help customers collect information by themselves.

We also aim to fully address the needs of those who are receptive to detailed explanation and proposals in the course of considering enrollment. We usher customers who have requested materials via our official corporate website toward face-to-face counseling with our sales personnel (e.g. MY life plan advisors) or a "Hoken Shop" visit, where they can receive consulting services.

Going forward, we will continue to enhance the content of various online resources in step with advances in technologies while expanding the scope of procedures available online. By doing so, we will improve convenience for customers and help them better understand our products.



"Simple Insurance Series Light! By Meiji Yasuda Life"

Life Insurance

Releasing “Whole Life Medical Insurance with a Lump-Sum Benefit” (August 2019) and “Dementia Care MCI Plus” (February 2020)

We released whole life medical insurance that provides policyholders who underwent a single-day hospital treatment with a lump-sum benefit in addition to offering conventional hospitalization coverage for those who were hospitalized. Also, the product helps with payment of expenses for a private room, meals and other peripheral services while covering treatment costs arising from hospital visits prior to or after hospitalization. “Dementia Care MCI Plus” is medical insurance employing the combina-

tion of whole life medical coverage, which provides a lump-sum benefit for hospitalization risk, with coverage for those who developed mild cognitive impairment (MCI) and coverage for families who take on the nursing care of policyholders with more severe symptoms. In this way, the product assists policyholders who have MCI in their efforts to relieve the symptoms or prevent them from worsening while simultaneously reducing the burden placed on their families.

Releasing “Foreign Currency-Denominated Endowment Insurance with a Single Premium” (August 2019)

This endowment insurance with a single premium is available at affiliated financial institutions. While helping policyholders secure robust assets

denominated in foreign currencies (U.S. dollars or Australian dollars), the product delivers insurance claims 10 years after enrollment upon maturity.

Releasing “Foreign Currency-Denominated Whole Life Insurance with a Single Premium” (December 2019)

The lineup of this whole life insurance includes a number of variations.

“Foreign currency-denominated whole life insurance with insurance period options” allows policyholders to set the first insurance period at five, seven or 10 years, aiming to help them build assets denominated in U.S. dollars over the medium to long term.

“Foreign currency-denominated whole life insurance with easy endowment” helps policyholders smoothly carry out the advancement of assets, denominated in U.S. dollars, in a planned manner while they

are living.

Also, “foreign currency-denominated whole life insurance with three options” sold via affiliated financial institutions is available with policy options designed to meet customer needs with regard to asset building, benefits and advancement.

Note: The lineup of products handled by these institutions may change due to such factors as trends in market interest rates.

Our Customer Services

Distributing the Annual “Notification from Meiji Yasuda Life”

We distribute a set of annual publications titled “Notification from Meiji Yasuda Life” to all policyholders. These materials provide each recipient with the content of their enrolled policies, as well as other important matters, we want them to confirm.

We annually improve the articles and layout of these materials by drawing on opinions and requests from customers. In the fiscal year ended March 31, 2020, we updated a booklet “Notification on the Content of Policies” to feature a list of the main materials attached. We also improved the content of guidance printed on this booklet to help policyholders confirm in an easy-to-understand manner whether the

registration status of persons insured, recipients, secondary contacts and other individuals concerned is properly updated and whether they have eligible claims and benefits they want to apply for.

In the fiscal year ending March 31, 2021, we aim to provide “Best Style” policyholders who have “Health Support Cash Back Rider” with the timely explanation of their classification status based on “Cash Back Points” and the amount of refunds they can receive. To this end, we will send policyholders a “Notification from Meiji Yasuda Life” that is optimally timed with the anniversary of the policy.

“MY Hoken Page,” a Website Dedicated to Policyholder Services

We maintain the “MY Hoken Page,” a website dedicated to policyholder services, as part of Meiji Yasuda Life’s official corporate website. This page is designed to deliver our after-sales services to customers who have difficulties with receiving services involving in-person contacts.

Various Procedures Can Be Completed via Our Website

Policyholders can complete procedures, such as filing out applications for benefits or amending their address online, as well as submitting requests for the shipping of certain procedure forms.

Informative Content about Convenient Services Available to Policyholders

Policyholders can confirm the lineup of services available to them, such as those associated with health improvement assistance and medical

treatment, and submit applications for such services. Some of these services provide additional privileges.

Ongoing Assistance to Health Improvement Efforts

Policyholders can submit health checkup results, which, in turn, are utilized to annually prepare the “MY Wellness Activity Report” that they can view online. The website functions also include a simulator for assessing the classification of each policyholder based on “Cash Back Points.”

Notes: 1. To create a “MY Hoken Page” user account, policyholders are asked to perform ID registration and set a log-in password and an authorization passcode. Minors and persons insured under policies held by corporate customers are not eligible to use the website’s functions.

2. The “MY Wellness Activity Report” service is available only to policyholders who enrolled in specific insurance products.

“Wellness Activity Services for All”

As part of the “Wellness for All Project,” Meiji Yasuda Life introduced the “Wellness Activity Services for All” policyholder service program. This service program provides eligible policyholders with the privilege to receive advanced medical checkups and thereby assists them in earlier disease detection, as well as disease risk prevention. For those who have developed diseases, the program offers second opinions and other services aimed at supporting the prevention of serious symptoms. Furthermore, this program offers phone-based counseling services by healthcare specialists, including around-the-clock health counseling free of charge.

In addition to these three services, we introduced an app for chat-based counseling, further strengthening the lineup of the program. The app debuted in conjunction with the February 2020 release of “Dementia Care” and “Dementia Care MCI Plus.” Our policyholders can now casually use this counseling service with the privilege to seek advice from medical specialists at any time. Also, we began distributing free-of-charge video content designed to improve viewers’ cognitive functions. As such, we have expanded the lineup of services for people seeking a fulfilling life after retirement.

Note: Policyholders must meet certain conditions to use this service.



Meiji Yasuda Life Second Opinion Service

“Second opinions” refer to opinions offered by medical specialists rather than primary physicians. Second opinions are often sought by patients

when they need a third-party assessment of their diagnosis and current treatment plan. When second opinions do not affirm the primary physician’s opinions, the patient may ask these medical specialists to refer them to other physicians.

This service is available to customers who enrolled in the following products (free of charge).

Scope of eligible individuals: Policyholders of and persons insured under “Best Style,” “Whole life medical insurance for people age 50 or older,” “Whole life medical insurance with a lump-sum benefit,” “Dementia Care” and “Dementia Care MCI Plus”

Around-the-Clock Health Counseling Service

This service provides policyholders and their families with free-of-charge, around-the-clock counseling on their health-related concerns. The service allows them to casually seek specialist advice on topics ranging from details about a disease, how to handle it or what causes the symptoms to first-aid for injuries, in addition to offering referrals to medical institutions.

Scope of eligible individuals: Policyholders of and persons insured under any Meiji Yasuda Life product as well as policyholders’ families (within second degree of kinship)

Note: Meiji Yasuda Life Second Opinion Service and Around-the-Clock Health Counseling Service are run by T-PEC CORPORATION, a subcontractor of Meiji Yasuda Life.

Survey and Research Aimed at Creating New Products and Services — Meiji Yasuda Research Institute, Inc.

Since its founding in July 1991, Meiji Yasuda Research Institute expanded the fields of its survey and research, undergoing reorganization twice in April 2019 and April 2020. Today, the institute has grown into a think tank fulfilling a broad range of survey and research functions to address subjects ranging from healthcare, digital technologies, social structure and the economic environment to regulatory trends for the Meiji Yasuda Life Group. Looking ahead, the institute will strive to help the Group take a flexible business approach amid an increasingly uncertain environment reflecting rapid advances in technologies and changes in society. To this end, it will employ fresh viewpoints in research activities while being attentive to social trends on various fronts.

As part of our initiatives to enhance customer satisfaction via the utilization of IT, efforts are now under way to develop assistance systems to help sales personnel (e.g. MY life plan advisors) enhance the quality of face-

to-face services to customers. Moreover, we are striving to develop a cutting-edge IT infrastructure by, for example, upgrading our administrative service system to improve customer convenience.

Utilizing “Meister Plus” Tablet Terminals

For approximately 30,000 sales personnel, including MY life plan advisors, who operate in regions nationwide, we have deployed “Meister Plus,” a tablet terminal that boasts advanced mobile communication functions and is lighter than any other tablet terminals used in the industry. This will better position sales personnel to make proposals and conduct procedures at customers’ homes, workplaces or other locations they choose. Also, “Meister Plus” serves as a helpful tool when sales personnel provide customers with the explanation of the web-based “MY Wellness Activity Report” service, which delivers health information

in a personalized way tailored to each customer’s health status.

In addition, we enhanced electronic procedures for policy maintenance, expanding the scope of procedures that can be processed by filing a single simultaneous application covering multiple policies. Furthermore, we improved screen layouts so that customers can navigate procedures following on-screen instructions alone. We also revised procedures to accept electronic applications for benefit payments. In these ways, we are striving to further enhance customer convenience.

Utilizing “MY Phones” (company-furnished smartphones)

We have introduced company-furnished smartphones called “MY phones” for use by MY life plan advisors and other sales personnel. This move is expected to enhance the quality of customer services, such as consulting services, while expanding the lineup of policy maintenance services and other after-sales services.

In light of the popularization of smartphones and the diversification of customer communication methods, “MY phones” are equipped with “LINE WORKS,” an app that directly connects with a customer’s LINE account, with the aim of securing a communication tool other than phone calls or e-mail. The app is thus enabling Meiji Yasuda Life to smoothly deliver life insurance-related information and explanations about procedures to customers.

In addition, we are striving to go paperless by taking advantage of a high-definition camera installed in “MY phones.” More specifically, sales personnel can take a photo of forms filled in by customers, such as those used for enrollment application and policy maintenance as well as health checkup results submitted by “Best Style Health Cash Back” policyholders to apply for a premium refund. Sales personnel no longer need to take original copies away from customers and can complete these procedures in a swift and secure manner.

Looking ahead, we will also utilize photo-based data gleaned in the course of electronic procedures, to this end introducing AI-driven systems for processing this data to enhance the efficiency and smoothness of procedures.

Introducing Cashless Payment Terminals

Having introduced payment terminals, we are enabling customers to use credit cards (for payment involving ¥100,000 or less) and cash cards, as part of our efforts to realize cashless operations and enhance customer convenience.

These terminals are also able to register or switch customers’ bank

accounts used for premium payments by simply reading their cash cards. Thus, customers no longer need to fill in paper forms to apply for these procedures, nor are they asked to affix their seal to a hard copy despite Japan’s established practices requiring the use of a seal with an imprint registered with a financial institution.

Equipping All the Devices with Robust Security Functions

We are equipping “Meister Plus” tablet terminals, “MY phones” and settlement terminals with robust security functions as these devices will be used to handle confidential customer information.

For example, customer information handled via “Meister Plus” and “MY phones” will be immediately transmitted to Meiji Yasuda Life’s system center charged with consolidated information management and

will not be retained in the devices. These tablets and smartphones are also equipped with a biometric authorization system. In addition, settlement terminals are in conformity with PCI-PTS with SRED, the latest global security standard for settlement transaction devices. They will likewise retain no data in local device memory as they immediately encrypt card data and transfer it to a card information processing facility.

Initiatives to Facilitate Innovation

We promote initiatives to facilitate innovation employing cutting-edge technologies to enhance customer communication and improve operational efficiency.

Introduction of “MY Phones,” Company-Furnished Smartphones, and the Development of an App for Assessing Cognitive Functions

In September 2019, we introduced “MY phones,” company-furnished smartphones, for use by all sales personnel (e.g. MY life plan advisors). “MY phones” are equipped with “LINE WORKS,” a LINE app for business use, as well as a high-definition camera. This move is expected to upgrade our customer service as these devices help us better adapt to the diversification of communication tools and enhance such after-sales services as those associated with policy maintenance.



Reading a paper form with a high-definition camera to smoothly perform various procedures



A screen capture from a training app installed in “MY phones.” The app allows sales personnel to check their own facial expressions and speaking skills while they undergo training programs involving AI-based role playing.

In addition, we have developed “Casual Brain Check,” an app for assessing users’ cognitive functions* in conjunction with the release of insurance products with coverage for dementia countermeasures.

* Cognitive function refers to intellectual abilities such as understanding, judgment and logical thinking.



Examples of the app’s screen layouts: The “Casual Brain Check” helps users assess their brain activeness to encourage behavioral changes to prevent dementia (the app is provided to customers via “MY phones” and other outlets).

Enhancing Operational Efficiency via the Use of AI and Robotic Process Automation (RPA)

We are striving to enhance operational efficiency via the use of AI and RPA. To this end, we have introduced an AI-based Optical Character Reader (OCR) to read receipts of medical expenses, a chat bot capable of responding to customer inquiries, and an AI-driven assistance tool for in-house inquiries.

Meiji Yasuda Life’s Organizations Tasked with Innovation

Meiji Yasuda Life boasts organizations tasked with the utilization of digital, healthcare, data analytics and other technologies in cutting-edge fields. The Digital Innovation Planning Office and Meiji Yasuda Research Institute, Inc. spearhead across-the-board initiatives centered on big data analysis and open innovation.

Big Data Utilization

We are stepping up human resource development to nurture data scientists via the implementation of unique education curriculums while developing our system platforms, with the aim of promoting the use of data analytics in business operations.

Open Innovation

We are engaged in collaboration with external partners in different business sectors as well as research organizations in a proactive effort to incorporate outside input. In the healthcare field, we participate in joint research with Hiroasaki University, which boasts health-related big data, and MiRTeL Co., Ltd., a venture startup originating from Hiroshima University, to study pre-symptomatic diseases. We have also signed a partnership agreement with Keio University’s Institute for Advanced Biosciences. Utilizing cutting-edge scientific technologies, this partner-

ship aims to help resolve issues confronting society and contribute to the development of regional communities.

To step up collaboration with venture startups, in November 2019, we began employing services provided by Plug and Play Japan, the Japanese branch of a world-leading accelerator, to develop connections with a broad range of external corporations.

Promoting Industry-Academia Partnerships and Collaboration with Venture Startups



Relationship with Customers

Our Overseas Insurance Initiatives

In addition to the domestic insurance business, we are developing our overseas insurance business to secure a more robust profit base and ensure risk dispersion.

Currently, Meiji Yasuda Life's overseas insurance business encompasses seven subsidiaries and affiliates spanning five countries. With the aim of seizing growth opportunities in promising markets abroad, we are promoting initiatives to expand profit from existing subsidiaries and

affiliates. At the same time, we are assessing and researching new investment candidates through local subsidiaries in New York and London in preparation for future business development.

Guided by the Meiji Yasuda Philosophy, these subsidiaries and affiliates are assiduously playing their part in the Group's efforts to rally its overall strengths to improve services and contribute to society.

Overview of the Overseas Insurance Business

● Local subsidiaries in New York, London and Hong Kong

Meiji Yasuda Europe Limited

TU Europa S.A. and TUIR Warta S.A. (Poland)

In 2012, we invested in two major Polish insurers TU Europa S.A. and TUIR Warta S.A. jointly with our alliance partner Talanx AG, a well known German insurer, thereby making these two companies our affiliates. By doing so, we became the first Japanese insurer to enter the Polish insurance market. We are striving to reinforce the business foundation of these two companies, helping them expand their operations.

In 2019, TU Europa S.A. was chosen to receive an award by a local private independent research agency for its customer service quality. This affiliate has garnered particularly high reputation for IT-driven customer services. In the same year, TUIR Warta S.A. was granted an award under a commendation program sponsored by two major local newspapers with the aim of selecting excellent companies in terms of product and customer service quality based on consumer surveys. This affiliate was the only insurance company selected under the 2019 round of the program, drawing praise for the solid reputation it has achieved over 15 years.

Founder Meiji Yasuda Life Insurance Co., Ltd. (China)

In 2010, we invested in a Chinese life insurance company, the precursor of Founder Meiji Yasuda Life Insurance Co., Ltd., making it an affiliate. Efforts are now underway to expand business at this joint venture with the other two shareholders, namely, Peking University Founder Group Co., Ltd. and Haier Group. In 2019, Founder Meiji Yasuda Life was commended by *China Business Journal* for a second consecutive year as an insurer with excellent competitiveness. Having also been chosen to receive a Golden Bell Prize at China Data Intelligence Summit Forum, this joint venture has garnered high praise for its initiatives to utilize big data and provide excellent customer services.

Meiji Yasuda Asia Limited

Thai Life Insurance Public Company Limited (Thailand)

In 2013, we invested in this major life insurer and thus made it our affiliate. In line with its management philosophy, "To be an iconic brand inspired by the people for the people," Thai Life takes advantage of its significant brand recognition backed by a track record that extends more than 75 years. For a third consecutive year, Thai Life has been chosen to receive the World Branding Award under a commendation program sponsored by the U.K.-based NPO. Moreover, in 2019, Thai Life expanded its business into the neighboring Myanmar market and reinforced its profit base. Currently, we are striving to help Thai Life achieve sustainable growth by, for example, providing assistance to its initiatives in distribution channels and the IT field.



StanCorp Financial Group, Inc. (Portland, the United States)

In March 2016, Meiji Yasuda acquired a 100% equity stake in StanCorp Financial Group, Inc., a leading provider of insurance and financial services, making it a wholly owned subsidiary. StanCorp Financial Group, and its subsidiaries, known by its marketing name “The Standard,” was founded—and is still headquartered—in Portland, Oregon, in 1906. The management philosophy of The Standard is to help people achieve financial well-being and peace of mind, and the company has a solid track record of business success and innovation, especially in the U.S. group life insurance market, which is the world’s largest. With its strong products and services and a distribution network extending across the United States, The Standard is well-positioned for future growth. The Standard and Meiji Yasuda are aligned in many complementary areas including corporate strategy, business goals and a deep focus on customers. The Standard’s Retirement Plan business, for example, earned 31 Best in Class designations (a record) for customer service

and administration excellence in *PLANSPONSOR* Magazine’s 2019 annual survey. Meiji Yasuda provides The Standard with management oversight, embedding personnel, including a director, at The Standard headquarters to help the company drive expansion and achieve greater profitability.

The Standard, like Meiji Yasuda, also focuses on helping strengthen local communities. The company and employees donate time and money to hundreds of schools and nonprofits. In 2019, this generosity and commitment was recognized with many awards including a Corporate Philanthropy Award from the *Portland Business Journal* for The Standard’s corporate giving. Driven by the culture of giving back, Greg Ness, chairman, president and CEO of The Standard, also received the 2019 William S. Naito Outstanding Service Award from the *Portland Business Alliance* for his many contributions to the city and region.



Meiji Yasuda America Incorporated



Pacific Guardian Life Insurance Company, Limited (Honolulu, the United States)

In 1976, we acquired a majority equity stake in Pacific Guardian Life Insurance Company, Limited (PGL), thereby becoming the first Japanese life insurer to enter the U.S. life insurance market. In 1985, we went on to increase our equity stake in PGL to 100%, making it our wholly-owned subsidiary. PGL provides life insurance tailored for the needs of customers in local communities, mainly in Hawaii and the West Coast. Meiji Yasuda Life is helping PGL strengthen its operating base through arrangements including dispatching personnel. PGL is also known for proactive employee involvement in volunteer activities. For example, in 2019 PGL employees helped organize a fund-raising event sponsored by a local medical institution and also participated in a charity walking event under the auspices of a community organization.



PT Avrist Assurance (Indonesia)

In 2010, we invested in this life insurer. Since then, we gradually stepped up investment, increasing our shareholdings in Avrist, making it our affiliate in 2012. A life insurer boasting a solid track record spanning more than 40 years, PT Avrist Assurance engages in operations in regions across Indonesia via diverse channels.

Avrist is also active in CSR activities aimed at improving women’s social standing in Indonesia and helping children raise their career awareness. As part of these activities, Avrist began collaborating with an NPO in 2019 to organize a human resource development program to nurture female entrepreneurs. Meiji Yasuda Life is dispatching personnel to help this affiliate raise its corporate value through such measures as strengthening its sales capabilities.



Guided by the spirit of mutual assistance, which led to our founding as a mutual company, we are active in regions around the nation, engaging in social contribution activities aimed at better accommodating the needs of regional communities while helping children grow soundly.

Our Ongoing Support of Meiji Yasuda J.League

We renewed the title partner contract with J.League in January 2019, with the hope that this partnership will help deliver new value in terms of community revitalization. As they did a year earlier, in the 2020 season our regional offices across Japan have also entered sponsorship deals with J clubs in areas where they operate.* Employing partnerships with these clubs, we are engaged in nationwide initiatives to help children grow soundly and vitalize regional communities by, for example, hosting soccer clinics for elementary school students and organizing tours for supporters to cheer live at the stadium for their favorite J.League club.

* Some business bases, operating in areas where J.League clubs are not active, became sponsors of clubs that belong to such associations as the Japan Football League (JFL).



Initiatives Aimed at Contributing to Communities and Helping Children Grow Soundly

Community Safety Initiative

In September 2014, we launched community-based initiatives in which sales personnel (e.g. MY life plan advisors) check on children and elderly people living in the neighborhood in the course of their customer visit activities. Whenever they recognize something unusual, they report it to police stations or local municipal authorities, thereby preventing unexpected incidents from occurring. In this way, we are contributing to the safety of local communities.



Donations to NPOs

The Company makes donations to NPOs engaged in initiatives to address social issues, selecting recipients from around the country in collaboration with the Japan Philanthropic Association. The most recent beneficiaries included organizations supporting children, people with disabilities, elderly people and communities hit by natural disasters as well as those addressing environmental issues.



Facilitating Mutual Assistance in Communities

In 2001, the Company began providing financial assistance to food service initiatives undertaken by citizen volunteer groups and other initiatives aimed at creating places for and looking after the elderly people. Acting in partnership with MEALS ON WHEELS JAPAN (former Zenkoku Rojin Kyushoku Kyoryoku Kai; a nationwide association supporting food service for the elderly), we are thus facilitating the sound development of local communities.

In 2019, we donated to 11 citizen groups, expanding the total number of beneficiaries to 196 over the course of the past 19 years.



Presenting Yellow Patches

Our longstanding traffic safety campaign of presenting Yellow Patches to new elementary school children has now been in service for well more than half a century. Each Yellow Patch confers insurance protection against traffic-related injuries while helping drivers better spot the children, thereby protecting them from accidents. Since 1965, we have presented approximately 67,610,000 children with these patches.

Note: This activity is conducted in tandem with Mizuho Financial Group, Inc., Sompo Japan Insurance Inc. and The Dai-ichi Life Insurance Company, Limited.



In-House Volunteer Commendation System

Since 2009, each business base in Japan has engaged in social contribution activities uniquely suited to their region. These activities are centered on serving the communities in which Meiji Yasuda Life operates and include paying visits to facilities for the elderly, children's foster homes and other local welfare facilities; making donations to help operate these facilities; participating in cleanup initiatives covering nearby areas; and preserving the local natural environment.

To commend outstanding performers in terms of social contribution, we have also put in place an in-house volunteer recognition system. By doing so, we undertake annual screening aimed at selecting and presenting awards to business units that exemplify excellent initiative and have helped solidify society's trust in Meiji Yasuda Life. We are thus endeavoring to raise employee awareness with regard to community and social contribution.



Creative Education through Music

Fureai Concerts

Since 1984, we have been sponsoring the *Fureai* Concerts featuring Shigeki Torizuka of the famous pop group “The Wild Ones,” to give children with disabilities a chance to interact with live music. Over the past 36 years, the concerts have been held at 161 special-needs schools around Japan.



Love & Peace Charity Concert and Classes in Playing Music of the “Future”

Aiming to nurture a rich aesthetic sense by providing children with opportunities to become more familiar with music, we have since 2009 been sponsoring the “Love & Peace Charity Concert,” performed by the famous composer Shigeaki Saegusa across Japan, as well as “Classes in Playing Music of the ‘Future’” at elementary schools and junior high schools. In 2019, we held these events in five locations, namely, Oita, Ibaraki, Niigata, Aichi and Kochi prefectures.



Supporting Orphans with Their Pursuit of Education

Ashinaga Charity & Philanthropy Walk

In Japanese, *Ashinaga* means “Daddy-Long-Legs,” a fitting name for this activity in which Meiji Yasuda Life employees take part. This walking event and the related charitable fund campaign raise money to support

orphans with their schooling and mental healthcare. In 2019, this event was held in 73 locations across Japan and the number of employees and their families who participated in this activity totaled approximately 43,000.



Community Contributions Undertaken Overseas

The Standard's Employee Giving Campaign

StanCorp Financial Group, Inc., a wholly-owned U.S. subsidiary, provides support in the areas of health disabilities, education and cultural development through the annual Employee Giving Campaign. This campaign encourages employees to get actively involved in contributing to their

communities by offering a dollar-for-dollar match of their donations by the company. Meiji Yasuda Life is supporting this campaign and last year's campaign benefited more than 1,900 schools and nonprofit organizations across the United States.

StanCorp Financial Group is also engaged in other community contribution through employees' volunteering and The Standard Charitable Foundation.

Initiatives Undertaken by Our Foundations

Meiji Yasuda Life Foundation of Health and Welfare

Established in June 1962, this foundation engages in a range of surveys and research on health improvement while working to disseminate its know-how on raising the general public's health awareness. Moreover, the foundation provides subsidies to young researchers, with the aim of contributing to society as a whole.

In an effort to benefit society as a whole, the foundation is raising public health awareness by, for example, providing its health-related insights, backed by scientific evidence, to local governments, business corporations, community organizations and other entities. The foundation also presents health-themed lectures while hosting health checkup events. In recent years, the foundation has focused on assisting businesses in their efforts to promote employee health management aimed at countering the harmful effects of sitting at a desk for long periods of time in addition to reaching out to regional communities to help nurture health literacy.

Meiji Yasuda Health Development Foundation

Launched in April 2017, this foundation took over some operations previously handled by Meiji Yasuda Life Foundation of Health and Welfare and related to comprehensive health checkups (including the Shinjuku Health Checkup Center). Today, the foundation is also charged with managing the Health Improvement Assistance Center, which was established in April 2019.

The Health Improvement Assistance Center is hosting health seminars involving hands-on lectures offered by certified health and exercise trainers, registered dietitians and other specialists, with the aim of helping participants nurture science-based health literacy and raising their health

awareness. In addition, the center also provides information and assistance to support organizations seeking to promote health-oriented corporate management.

Meiji Yasuda Mental Health Foundation

Established in March 1965 and certified as a public interest incorporated foundation in 2012, this foundation's calling remains centered on helping children grow soundly. The foundation provides expert counseling and other services to assist parents raising children with developmental disorders and the children themselves. Moreover, the foundation sponsors training programs to nurture specialists in mental healthcare and child psychology while also providing researchers in this field with subsidies.

In addition, with the initial aim of overcoming barriers attributable to language disorders, the foundation has been promoting the use of communication assistance boards—a popular support tool for those with disabilities as well as foreigners.

The Meiji Yasuda Cultural Foundation

Established in June 1991 and certified as a public interest incorporated foundation in 2012, this foundation aims to preserve regional cultural heritage, especially performing arts conveying folklore and handcrafting techniques. To this end, it focuses on providing subsidy systems to foster young artisan apprentices who will take over and preserve this rich heritage. The foundation also provides subsidies to young classical musicians who have ambitions to study abroad to become world-renowned performers. In these ways, the foundation contributes to the betterment of people's quality of life and Japan's cultural development.

Relationship with Fellow Workers Promoting Diversity & Inclusion

In line with MY Mutual Way 2030, we aim to become a mega life insurer capable of reaching out to regional communities by employing a “Policyholders First” approach. To this end, we promote human resource development from a long-term perspective while providing optimal assistance to each employee based on the areas they find motivating and their competencies, better positioning them for personal growth and

career success. Simultaneously, we are developing a structure to help employees take on higher goals and realize the full potential of their assignments. That is why Meiji Yasuda Life has positioned “diversity & inclusion” as a priority issue. Looking ahead, we will thereby raise the value of our human resources while fostering an inclusive corporate culture that embraces diversity.

Creating an Environment and Structure for Motivating Diverse Human Resources to Realize Their Full Potential: Our Human Resource Development Programs

Encouraging Women Who Aim for Career Success

Career Development Assistance

As part of our ongoing initiatives to nurture female manager candidates, we maintain various assistance programs, extending opportunities to be mentored by officers, to apply for select training sessions and to interact with their peers from different business sectors. These assistance programs are designed to meet varying needs in light of the assignments they aim to take on. We have also established a dedicated in-house career counseling desk.

Updating Personnel Systems to Assist Women in Their Pursuit of Success

We have been reorganizing our personnel systems to support two distinct job categories: “nationwide career track employees” and “region-specific career track employees,” stipulating that all career track employees deserve equivalent treatment except for transfer orders that may be issued to those in the former category and cause them to relocate. In the course of this reorganization, we have also placed stronger emphasis on the principle of “equal pay for equal work” to enhance the persuasiveness and transparency of the wage system.



(Left) Included in “FY2014 Diversity Management Selection 100” published by the Ministry of Economy, Trade and Industry (March 2015)

(Right) Received an “Award from the Minister of State for Gender Equality” under a program titled “Leading Companies where Women Shine” sponsored by the Gender Equality Bureau of the Cabinet Office (December 2016)

In December 2015, Meiji Yasuda Life declared its support of the “Declaration on Action by a Group of Male Leaders Who Will Create a Society in which Women Shine” under the auspices of the Gender Equality Bureau Cabinet Office, and has since renewed that declaration annually.

Creating a Workplace in Which People with Disabilities Play Key Roles

As we aim to offer an inclusive workplace to employees with disabilities, we deployed tablet terminals equipped with a UD talk* app in addition to establishing an in-house counseling desk for such employees. Moreover, we offer them opportunities for promotion while otherwise helping them fully live up to their ambitions and achieve further career success.

We also offer employment for people with disabilities at Meijiyasuda Business Plus Co., Ltd., a special-purpose subsidiary founded in 2017, striving to empower diverse employees with disabilities to realize their career ambitions and full potential.

*An informational supplement app that performs real-time speech-to-text conversion for people with hearing disabilities

As of June 1,	2017	2019
Number of employees with disabilities	899	1,004
Ratio of employees with disabilities to the overall employee headcount	2.04%	2.21%

Note: The figures presented above include those hired by Meijiyasuda Business Plus.

Offering a Broader Range of Career Opportunities

We are broadening the range of career opportunities offered to each female employee to help them pursue their ambition. For example, we offer job posts that allow them to better leverage their past career and life experience. We are also accelerating the conversion of employees on term-limited employment to permanent employment.

We have been striving to raise the ratio of female managers to overall managerial positions to approximately 30% by April 2020. This ratio stood at 30.1% as of April 1, 2020, satisfying our initial target thanks to our systematic, ongoing efforts to promote women to managers via the provision of career and skill development assistance to promising candidates.

As of April 1,	2012	2016	2020
Number of female managers	69	212	384
Ratio of female managers to overall managerial positions	3.8%	17.6%	30.1%



A job level-based training session for female employees

Offering Robust Job Opportunities for Middle Aged and Senior People

In April 2015, we abolished age limits for managerial candidates and, in April 2019, we lengthened the retirement age to 65. This was part of our initiatives aimed at encouraging middle aged and elderly employees to remain key workforce components and, to this end, helping them take full advantage of their longstanding business experience and accumulated skills.

We are also implementing career design training for those aged 50 and 58 to help them develop their careers autonomously while offering the “Self-Career Dock,” a career counseling and e-learning program available to any of these employees. In these ways, we strive to meet individual needs for career development assistance.

As of April 2020, the number of employees aged 57 or older assuming senior management duties reached 25. Looking ahead, we will continue to encourage middle aged and elderly employees to pursue further career fulfillment.



A career design training session

Fostering a Corporate Culture That Embraces Diversity and Helps Employees Inspire One Another

Corporate Culture Starts at the Top

As part of our proactive initiatives to foster a corporate culture and workplace environment that encourages mutual collaboration and helps employees inspire one another, all officers and managers at Meiji Yasuda Life are being called to proactively play their role in fostering this kind of corporate culture and workplace in a way that helps improve organizational performance. To this end, they have declared their commitment to fulfilling these duties and are striving to act upon their action plans. Meanwhile, the Company is conducting surveys targeting all business units to assess the degree of their accomplishments while reflecting survey results in the evaluation of their duties. Through the practice of the PDCA cycle explained above, Meiji Yasuda Life is striving to develop a better environment for fellow workers and help them achieve personal growth.

We also host the annual in-house award program to commend exemplary individuals while sharing their initiatives via the intranet. In ways like these, we are helping each business unit autonomously incorporate best practices to create the desirable corporate culture and working environment.



(Left) Received a "Special Encouragement Award" under the "Ikumen Company Award" program sponsored by the Ministry of Health, Labor and Welfare (MHLW) (October 2013)

(Right) President Akio Negishi holding a statement of declaration

Holding Annual Diversity Forums

As we aim to foster a corporate culture that embraces diversity & inclusion (D&I), we hold an annual Diversity Forum, which convenes individuals who are appointed at business units across the nation, to spearhead D&I initiatives. The forum serves as a venue for sharing messages from top management with attendees and discussing how to resolve the issues currently being confronted by business units as they carry out D&I initiatives.

Note: In the fiscal year ending March 31, 2021, the Company held the Diversity Forum online.



Diversity Forum

Developing a Working Environment That Embraces and Facilitates the Understanding of the LGBT Community

We are striving to create a working environment where members of the LGBT community can work in confidence. For example, our employees who have same sex partners are deemed legally married and eligible for rights for special paid leave (e.g. leave granted at the occurrence of life events). Also, those with same sex partners are now eligible to apply for some employee benefit programs designed for married couples, including the use of company-furnished housing. Moreover, we have set up a dedicated in-house counseling desk while encouraging employees to become allies to such people and express support for them. In addition, each business unit is striving to facilitate employee understanding of the LGBT community by, for example, participating in LGBT-related events and implementing training sessions.



(Left) Participants taking a photo after an LGBT-related event

(Right) Obtained a "Gold" rating under the Pride Index rating program aimed at commending business corporations striving to create an inclusive workplace environment for members of the LGBT community, for the third consecutive year

Promoting Flexible Working Styles

At Meiji Yasuda Life, all business units have introduced the Work-Life Design Program to improve the effectiveness of our ongoing initiatives aimed at helping employees achieve work-life balance and enhance labor efficiency via workstyle reforms. This program involves assessing the status of work-life balance at each business unit, granting points based on such factors as progress in the popularization of working from home and flextime programs and the amount of childcare leave taken by male employees. Assessment results are also reflected in the evaluation of business unit managers.

In addition, we implement the "MY Style" campaign aimed at adopting a more relaxed dress code, such as "business casual." Throughout the year, employees are allowed, for example, to wear sneakers instead of formal business shoes. This move is expected to help employees embrace flexible workstyles, come up with unconventional ideas and facilitate open communications.



(Left) Received awards under the "Excellent Equal Opportunity/Work and Family-Life Balance Companies" commendation program sponsored by MHLW

- "Tokyo Labour Bureau Director's Excellence Award" conferred twice in the Equal Opportunity Category and the Family-Friendly Corporation Category (September 2012)
- "Award for Excellence from the Minister of Health, Labor and Welfare" in the Family-Friendly Corporation Category (October 2013)

(Right) Acquired "Platinum Kurumin Certification" under the certification program in accordance with Japan's Act on Promotion of Measures to Support the Development of the Next Generation (December 2015)