ESG Data Book

Updated: October 15, 2025

Environment

Item	Unit	FY2021	FY2022	FY2023	FY2024
Scope1	t-CO_2	-	25.6	24.5	23.1
Scope2	t-CO_2	-	79.7	233.8	411.1
Scope1+Scope2	t-CO_2	-	105.4	258.3	434.2

- The figures for FY2022 (April 2022 to March 2023) are calculated based on electricity and city gas consumption at the head office (Kojimachi NK Building). The scope of this performance includes Lifenet and its consolidated subsidiary Lifenet Mirai Inc.
- The figures for FY2023 (April 2023 to March 2024) includes the electricity consumption of the data center (Osaka City, Osaka Prefecture) in addition to the scope of FY2022.
- For FY2024 (April 2024 - March 2025), the calculation includes the electricity consumption from a newly added data center (Ashigarakami-gun, Kanagawa Prefecture). The figures also include electricity consumption from both the previous head office (Kojimachi NK Building) and the new location (Nibanchō Center Building) due to the office relocation in November 2024.
- Scope 2 emissions are calculated based on the market standard in the GHG Protocol.
- The electricity consumption for our data centers (Osaka City, Osaka Prefecture, and Ashigarakami-gun, Kanagawa Prefecture) is calculated based on contracted power supply and may differ from the actual electricity consumption of our group.

Social

Item	Unit	FY2021	FY2022	FY2023	FY2024
Policyholder recommendation rate (customer satisfaction)	%	-	82.2	82.5	82.4
Total claims paid	Millions yen	4,109	6,153	7,072	9,524
Average claim payment processing days	Days	2.84	7.27	3.17	2.91
Number of claims and benefits paid	Cases	15,124	38,470	19,597	22,008
Number of customer complaints	Cases	6,318	7,062	4,543	3,646

- The policyholder recommendation rate (customer satisfaction) is the percentage of customers who responded "Strongly recommend" or "Somewhat recommend" when asked if they would recommend our products and services to family and friends in a survey conducted among our policyholders. We have adopted the Net Promoter Score® (NPS®) as an indicator of policyholder evaluation and calculate the recommendation rate based on the NPS. The Net Promoter Score is registered trademark or service mark of Bain & Company, Inc., Fred Reichheld and NICE Systems, Inc.
- Average claim payment processing days excludes group credit life insurance.

Social

Item	Unit	FY2021	FY2022	FY2023	FY2024
Number of employees	Persons	174	208	224	239
Number of male employees	Persons	96	116	126	133
Number of female employees	Persons	78	92	98	106
Employees by age group					
20s	Persons	22	21	20	22
30s	Persons	70	82	83	80
40s	Persons	54	73	83	95
50s	Persons	20	21	26	28
60s and over	Persons	8	11	12	14
Average employee age	Year-old	40.2	40.7	41.2	41.6
Average years of service	Years	5.3	5.2	5.6	6.1
Average annual salary	Yen	7,430,564	7,780,750	8,037,839	8,269,031
Number of new hires	Persons	29	41	29	27
Number of new graduate hires	Persons	2	3	2	6
Periodic health checkup rate	%	100	100	100	100
Rate of taking stress checks	%	84.2	92.9	91.9	90.0
Number of work-related accidents	Cases	0	0	0	0
Average days of paid leave taken	Days	12.2	12.5	12.2	13.5
Paid leave taken rate	%	72.4	75.8	73.0	79.0

Social

Item	Unit	FY2021	FY2022	FY2023	FY2024
Ratio of female in managerial position	%	14.3	26.1	25.0	28.6
Ratio of female decision-makers	%	13.3	21.9	23.5	28.6
Ratio of decision-makers under 30s	%	16.7	9.4	2.9	5.7
Percentage of male employees taking childcare leave	%	-	-	-	250
Return to work after maternity or childcare leave	%	-	100	100	100
Percentage of employees from outside life insurance industry	%	59	60	62	61
Achieving "Gold" in the PRIDE Index	-	Gold	Gold	Gold	Gold
Certification as a Health & Productivity Management Outstanding Organization	-	-	Certificated	Certificated	Certificated
Certification of Excellent Health Management Companies under the Health Declaration	-	Gold	Gold	Gold	Gold

- The ratio of female in managerial position refers to the proportion of women in positions at or above the department head level.
- Decision-makers are defined as directors and department heads and above.
- Percentage of male employees taking childcare leave is calculated based on the provisions of relevant laws.
- The PRIDE Index is an index sponsored by work with Pride to evaluate the efforts of companies and organizations regarding LGBTQ and other sexual minorities, with Gold being the highest rating.
- The Certified Health & Productivity Management Outstanding Organizations Recognition Program is operated by the Ministry of Economy, Trade and Industry (METI) and The Nippon Kenko Kaigi.
- The Health Declaration is a company's commitment to promoting employee health, with the goal of obtaining "Silver" or "Gold" certification in the Health & Productivity Management program.

Social

Item		Unit	FY2021	FY2022	FY2023	FY2024
Management-employee dialogue (number of regular company-wide meetings)		Times	5	5	5	6
Employee Engagement Score						
	Overall	-	70	70	70	72
	Philosophy	-	74	73	72	73
	Growth	-	67	67	66	69
Employee engagement survey participation rate		%	97	98	100	100
Number of employee engagement surveys conducted		Times	4	4	4	4
Training hours per employee		Hours	-	19.6	20.6	24.6
Rate of users of the peer bonus program		%	-	91.3	91.4	93.2
Rate of 1-on-1 meetings implementation		%	73.7	80.3	96.6	98.6
360-degree evaluation conducted		-	-	-	conducted	conducted

- Employee Engagement Score is a numerical value calculated from an engagement survey that visualizes the state of each employee and the organization, with a maximum value of 100. This indicator is the score for items related to empathy with philosophy and strategy among multiple engagement survey items. Overall is the overall score including all engagement survey items, Philosophy is the score for items related to empathy for philosophy and strategy and Growth is the score for items related to growth opportunities.
- The rate of users of the peer bonus program is the percentage of employees who accessed the peer bonus application at least once a month (yearly average).
- The rate of 1-on-1 meetings implementation is the percentage of meetings with supervisors conducted during the fiscal year out of the 12 meetings per year (once a month).

Governance

Item	Unit	FY2021	FY2022	FY2023	FY2024
Number of directors	Persons	9	9	10	7
Number of outside directors	Persons	4(44%)	4(44%)	5(50%)	5(71%)
Number of independent outside directors	Persons	3(33%)	3(33%)	4(40%)	4(57%)
Number of female directors	Persons	1(11%)	1(11%)	2(20%)	2(29%)
Average attendance rate at Board of Directors	%	100	100	100	100
Average attendance rate at Audit and Supervisory Committee	%	100	100	100	100
Average attendance rate at discretionary Nomination and Compensation Committee	%	100	100	100	100
Number of shares held by the President and Representative Director	Shares	62,290	84,339	101,197	103,093

Compensation of Directors (FY2024)

Category	Number of recipients	Compensation amount
Directors who are not the Audit and Supervisory Committee Members (of which outside directors)	5 (1)	131 million yen (7 million yen)
Directors who are the Audit and Supervisory Committee members (of which outside directors)	4 (3)	25 million yen (21 million yen)
Total amount	9	156 million yen

- The number of recipients and compensation for Directors who are not Audit and Supervisory Committee Members do not include two Outside Directors who are not paid.They include two internal Directors who were not Audit and Supervisory Committee Members and retired at the conclusion of the 18th Annual General Meeting of Shareholders held on June 23, 2024, and one internal Director who was an Audit and

Supervisory Committee Member and resigned at the conclusion of the 18th Annual General Meeting of Shareholders held on June 23, 2024. There are four Directors who are not Audit and Supervisory Committee Members (including two Outside Directors) and three Directors who are Audit and Supervisory Committee Members(including three Outside Directors) as of the end of fiscal 2024.

- The amounts stated for performance-linked compensation and restricted stock compensation for Directors who are not Audit and Supervisory Committee Members represent the expenses recognized in fiscal 2024.
- As for Directors who are Audit and Supervisory Committee Members, performance-linked compensation and restricted stock compensation are not paid.