

Developing Human Resources to Create a Better Future and Fostering an Open Corporate Culture

Nippon Life is dedicated to giving employees the skills needed to help create a future free of worries for our customers. We have a job rotation program that covers our entire organization to give people experience in sales and non-sales positions along with other fields. In addition, our human resources development activities include measures to maintain an open corporate culture that encourages younger employees and female employees to take on new jobs and other challenges.



● Sales Representatives

Reinforcing Training For Diversified Sales Representative Channels

Face-to-face consulting is the basis for the activities of Nippon Life's sales representatives. In response to the rapid diversification of customers' needs, we are expanding sales representative channels to reflect the changes taking place in our markets.

To further improve customer services, we are placing even more emphasis on training. Sales representatives must have a broad range of knowledge associated with the sale of insurance. For example, training covers Nippon Life's new product *Mirai no Katachi* and enables representatives to fully utilize the capabilities of the new REVO wireless device. Education also includes financial planner certification and other subjects.

Job Rotations by the Employee Development Promotion Department Allow Sharing Skills and Know-how

The Employee Development Promotion Department was formed in fiscal 2011 to cultivate the next generation of core personnel at Nippon Life by collecting information and conducting job rotations across the entire organization.

The *Hatsuratsu* Training Promotion Office functions as the secretariat for the Employee Development Promotion Department. This office has prepared a textbook called Dream Note for training corporate and worksite financial coordinators, Life Plaza service coordinators and other specialists in the skills and know-how they require.

CS Managerial track personnel are assigned to the *Hatsuratsu* Training Promotion Office. These people create a more effective human resources development framework by providing training based on their own sales and other experience for sales representatives who have been at Nippon Life for up to five years.

● Initiatives to Foster an Open Corporate Culture

Young Employees—The Young Employee Project that Encompasses All Job Categories

A project team made up of young employees was given responsibility for all aspects of the strategy for sales promotions under the New Integration Plan, including TV commercials, magazine ads, Internet advertising and other activities. Team members were from the managerial track, operations track, CS managerial track, and sales managerial track, as well as corporate worksite finance coordinators and many other job categories.

The project team came up with the key concept of "the power to create the future." After holding further discussions based on this concept, the team launched the Future Creation Project.

Projects like this upgrade the skills of employees by creating the opportunity to participate in management. These activities help preserve Nippon Life's open corporate culture, too. We will continue to use many initiatives to incorporate the original ideas of younger employees in our operations.

● Non-sales Personnel

Developing Business Professionals

To upgrade training for the next generation of employees to "create the future," Nippon Life aims to cultivate non-sales personnel as business professionals. The basis for these activities are Nippon Life's three precepts of "conviction," "sincerity" and "endeavor." We want non-sales personnel to have a wide range of knowledge and perspectives as well as specialized skills along with the initiative needed to apply these capabilities to produce results. Furthermore, on-the-job training is the core of human resources development at each workplace.

Managerial track positions cover the broadest range of duties. People in this track are the next generation of candidates for management positions. Consequently, Nippon Life aims to develop management track personnel into business professionals who command highly advanced expertise and skills with market value in fields such as the development and execution of management strategies, sales and management, investment, and overseas business.

Mutual Upgrading of Customer Service Skills With Sales Representatives

Assigning non-sales personnel to jobs that involve directly interacting with customers alongside sales representatives improves the skills of both classes of employees through the process of mutual development.

At Life Plazas, sales and non-sales personnel work together to serve customers. This enables them to combine the consulting skills of sales representatives with the extensive administrative knowledge of non-sales personnel, particularly with respect to the coverage of policies.

Sales representatives benefit from this initiative by learning more about administrative processes and non-sales personnel benefit by acquiring a sales-oriented mindset, including a dedication to putting customers first. The result is further improvements in services for customers. We will continue to make this mutual improvement process part of our human resources development activities.

Female Employees—The *Kagayaki* Promotion Office

The *Kagayaki* Promotion Office was established in 2008 with the aim of making Nippon Life an organization where all employees can perform their jobs with vigor and a positive attitude so that both the company and individuals can grow continuously. One activity of the office is holding seminars to alter the thinking of female employees, managers and others. The office has also prepared a handbook about working at Nippon Life while meeting child care, nursing care and other personal responsibilities. Through these activities, the office is helping to create an environment in which all employees can continue to take on new challenges.

All Executives and Employees

Nippon Life holds Branch Caravan meetings at branches throughout Japan and meetings on management issues at every department in the first and second half of each year. Management and employees from every job category and level participate in these meetings. Managers speak directly with employees about management strategies and both sides openly exchange their thoughts.