

CSR Library

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This e-CSR Report 2011 was produced based on information posted on the Company's website.

Editorial Policy for the “Tokio Marine Group CSR Report”

This CSR Report is intended to report on the principal CSR activities of the Tokio Marine Group in fiscal 2010 to customers and all other stakeholders.

From fiscal 2011, we have positioned our web-based report as a full report and will disclose detailed information. The content reported in the web-version of "Tokio Marine Group CSR Report" can be viewed as the e-CSR Report PDF. This report is issued in conjunction with CSR Booklet 2011(Only Japanese) "Change What Can Be Changed into Tomorrow's Strengths," which is intended to report on the Tokio Marine' Group's CSR activities in an easier-to-understand manner.



CSR Website



e-CSR Report 2011 PDF



CSR Booklet 2011 "Change What Can Be Changed into Tomorrow's Strengths" (Japanese Only)

The web- version e-CSR Report 2011 focuses mainly on the philosophy and direction of the Tokio Marine Group's CSR as well as on three key challenges (Providing Value through Our Core Businesses, Response to Climate Change and Relations with Local Communities and Society) and provides details as well as results data regarding initiatives taken for each stakeholder in these areas.

An economic report is issued in Tokio Marine Holdings Annual Report 2011.

▶ [Annual Report 2011](#)



Guidelines referred to in preparing this Report

- Global Reporting Initiative (GRI) Sustainability Reporting Guidelines 2006
- United Nations Global Compact "Guidelines for Communication on Progress (COPs)"
- ISO 26000 Guidance on Social Responsibility

Scope of this Report

Organizations covered in this Report

Fundamentally, this Report covers Tokio Marine Holdings and its principal domestic and overseas Group member companies.*

*Tokio Marine & Nichido, Nisshin Fire, Tokio Marine & Nichido Life, Tokio Marine Asset Management, etc.

Reporting period

This Report covers details of activities conducted primarily during fiscal 2010 (April 2010-March 2011). However, for the purpose of further clarification, on occasion, reference is made to activities undertaken outside the reporting period.

Principal changes during the reporting period:

None

Dates of publication (Japanese)

- Previous edition: August 2010
- Current edition: September 2011
- Next edition: August 2012 (planned)

CSR Dialogue

The Tokio Marine Group invited prominent figures from among various fields and asked their opinions about the direction of the Group's CSR initiatives from a medium-term perspective. Some opinions offered by these experts are provided herein.

Fiscal 2010 CSR Dialogue



Participants (Affiliations and positions are as of the date of the convening of the dialogue.)



Junko Edahiro
Founder and President, e's Inc.



Yoshifumi Tajiri
Director and Secretary General
Specified Nonprofit Organization Japan NPO
Center



Peter David Pedersen
Chief Executive, E-Square Inc.



Yoshihiro Fujii
Professor, Graduate School of Global
Environmental Studies
Sophia University



Shuzo Sumi
President and Chief Executive
Officer
Tokio Marine Holdings, Inc.



Hiroshi Amemiya
Executive Vice President
Tokio Marine Holdings, Inc.



Tsuyoshi Nagano
Managing Director
Tokio Marine & Nichido Fire
Insurance Co., Ltd.

■ 1. Approach to Strategic CSR

Principal opinions of experts

Fujii: From the perspective of raising corporate value, the management team should strategically organize and clearly articulate to shareholders and other diverse stakeholders "How CSR will be integrated into corporate management" and "For what purpose CSR is being implemented." Management members are being asked to show their resolve in these areas.

Edahiro: As an example, I believe it is desirable to clearly demonstrate thinking that shows the company wants employees to go out into the community and raise various questions for the benefit of the community and for employees to grow through CSR. Also, it is important to provide support as a company when employees participate in volunteer activities.

Tokyo Marine Group Response

We believe that participation in CSR activities can raise employee motivation and vitalize communication as well as instill employees with pride in their company. This will also have a positive effect on our main businesses. CSR activities are also valuable opportunities for enabling such "realizations" among employees and we will consider the ways we convey our message to employees and the ways we provide support as a company.

■ 2. Approach to Global CSR

Principle opinions of experts

Pedersen: To further deploy leadership globally, it is desirable to establish a global structure and Key Performance Indicators(KPI) of CSR.

Edahiro: I think your role in Japan is large, but on a global basis as well you should also fulfill the role of an industry leader in CSR as a representative of Asia.

Tokio Marine Group's Response

We will strengthen our global-based CSR management and will consider establishing global common quantitative targets (indexes) for CSR.

We will exercise leadership in the insurance industry through participation in UNEP FI (United Nations Environment Program Finance Initiative) and ClimateWise.



■ 3. Innovative Initiatives

Principle opinion of expert

Pedersen: Besides merely reducing CO₂ emissions and paper usage, I hope you will undertake environmentally conscious innovative initiatives, for example, total adoption of FSC-certified paper and investing in renewable energy.

Tokio Marine Group's Response

Taking this opinion into consideration, we will promote initiatives for finding solutions to various social issues.

■ 4. Solving Social Issues

Principle opinions of experts

Edahiro: The type of awareness of such social problems as poverty and global warming as well as how these problems are addressed is the essence of CSR and this awareness will lead to the realization of "initiatives suited to that company." While cooperating with governments and NPOs, I hope to see the implementation of initiatives that lead to solutions to social problems.

Tajiri: In working toward resolving social issues, I think that a company should identify both what it is able and unable to do and then strengthen collaboration with NGOs in fields covered by these NGOs. In particular, when considering initiatives undertaken overseas such as BOP (Base/Bottom of Pyramid) business, maintaining communications with NGOs, which have a good understanding of local issues, is very effective.



Tokio Marine's Response

In Asia, our Mangrove Planting Project is becoming a major pillar and we recognize that one of our tasks will be to make efforts over the medium term to promote environmentally conscious businesses and businesses that promote the advance of communities in the tree-planting regions.

For ISO 26000 as well, instead of undertaking simple volunteer activities, we are placing high importance on carrying out activities that contribute to resolving social problems in each region. Going forward, we will promote collaborative efforts (activities support and employee participation) with NPOs/NGOs and other organizations.

Responding to Opinions in the CSR Dialogue

As the aging of society and global warming become urgent social issues, we have begun working to find solutions to these issues through the "Green Gift" Project, the Movement to Protect Customers from Cancer and other initiatives. Taking into consideration the opinions received today, we will steadily expand initiatives that will help create solutions to these and other social issues. Concurrently, we will continue working to build a corporate culture in which employees are able to think, communicate and act independently.

Hiroshi Amemiya
Executive Vice President
Tokio Marine Holdings, Inc.

Key Performance Data

Tokio Marine implements a variety of CSR measure.
Here we provide principal CSR data for the Tokio Marine Group.

Reporting Organizations/Reporting Period

Organizations covered: Covered by consolidated accounting (Tokio Marine Holdings and domestic and overseas group member companies)
Reporting period: Report on results for fiscal 2010 (April 2010 - March 2011).

Corporate Governance

For details, please refer to the "[Corporate Governance](#)." and the "[shareholder's Meeting](#)."

Items concerning organization composition and organization operation

Organization format	A company with auditors
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Relationship with Directors

Chairman of the Board of Directors	Chairman (except when concurrently serving as president)
Number of directors	11
Status of appointment of outside directors	Appointed
Number of outside directors	3
Number of outside directors designated as independent directors	3

Relationship with Corporate Auditors

Establishment of a Board of Corporate Auditors	Established
Number of corporate auditors	5
Status of appointment of corporate auditors	Appointed
Number of outside corporate auditors	3
Number of outside corporate auditors designated as independent directors	3

Incentives

Implementation of measures concerning the granting of incentives to directors	Introduction of a performance-based compensation system Introduction of a stock option system
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Compensation for full-time directors (including non-members of the Board) of Tokio Marine Holdings consists of three elements: fixed compensation, bonuses related to the business performance of the Company and the performance of the individual, and stock options. Compensation for part-time directors of Tokio Marine Holdings consists of two elements: fixed compensation and stock options. Compensation for corporate auditors of Tokio Marine Holdings consists of one element: fixed compensation.

The compensation system for directors (including non-members of the Board) and corporate auditors of the Company's principal business subsidiaries shall generally be identical to that applied to directors (including non-members of the Board) and corporate auditors of the Company.

Persons eligible for the granting of stock options	Internal directors, outside directors, employees, directors of subsidiaries, employees of subsidiaries
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Employees of the Company and its subsidiaries who are eligible for the granting of stock options are the executive officers of their respective companies.

Matters Related to Compensation for Directors

Disclosure of compensation for individual directors	Compensation disclosed only for some directors
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The amount of compensation is disclosed individually for directors whose total compensation, including consolidated compensation and others, exceeds 100 million yen.

Policies for determining compensation amounts and calculation method	Yes
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Basic policies for determining compensation for directors and corporate auditors of the Company and its principal business subsidiaries are as follows:

- Ensure "transparency," "fairness" and "objectivity" regarding compensation for directors (including nonmembers of the Board) and corporate auditors;
- Strengthen incentives for improving the business performance of the Company by introducing a performance linked compensation system;
- Enhance accountability through sharing returns with shareholders by introducing compensation system linked to meeting the Company's business results indices based on the management strategy and Company share price; and
- Fully implement a performance-based pay system through processes designed to objectively evaluate individual performance of directors (including non-members of the Board) with respect to management objectives.

In order to determine the level of compensation for directors (including non-members of the Board) and corporate auditors, the company shall set the standard of compensation for each position, depending on the responsibilities of directors (including non-members of the Board) and corporate auditors, and take the business performance of the Company and the level of compensation of other companies into consideration.

Convening of the Board of Directors

Number of times convened	10 times
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Supplementary note: Outside directors shall attend more than 8 of the 10 meetings. Corporate auditors shall attend more than 90% of the Company's Meeting of the Board of Corporate Auditors.

Investor Relations (IR) Related Information

IR information briefings for individual investors	IR information briefings for individual investors are convened by means of information briefings for individual investors (one time) and securities company investment seminars (two times).
Information briefings for analysts and institutional investors	We hold information briefings such as business results IR briefings (twice per year) for institutional investors.
Information briefings for overseas investors	We held these meetings seven times in the Americas, Europe and Asia and made a total of 155 individual company visits to overseas institutional investors.
Disclosure of IR materials on our website	Through our website , we provide information on our business results, the timely disclosure of materials other than business results, securities reports, IR information briefing materials and videos, video commentary on flash reports of monthly business results of principal subsidiaries and other materials.

Compliance/Risk Management
Information Security

From the perspective of strengthening compliance, the Tokio Marine Group has acquired certification for information security that includes the Privacy Mark and Information Security Management System (ISMS) certifications.

Group member company	Certification date	Certification
Tokio Marine & Nichido Communications	Mar. 2006	ISMS
Tokio Marine & Nichido Career Service	Jun. 2006	Privacy Mark
Tokio Marine & Nichido Systems	Aug. 2006 Dec. 2006	ISMS ITSMS*
Tokio Marine & Nichido Risk Consulting	Jun. 2007	Privacy Mark
Millea Mondial	Aug. 2007	Privacy Mark
Tokio Marine & Nichido Medical Service (Health Promotion Dept.)	Sep. 2007	ISMS

*Third-party certification system on operational management of IT services (ISO/IEC 20000)

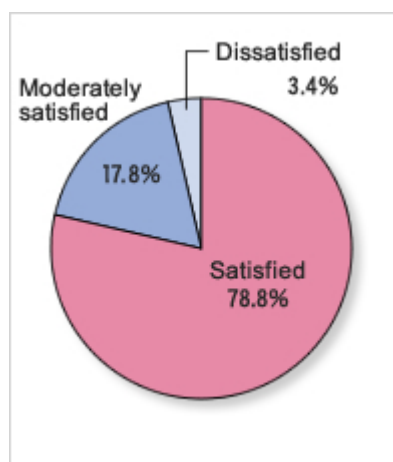
Response to Customers

Customer Survey (Fiscal 2010)

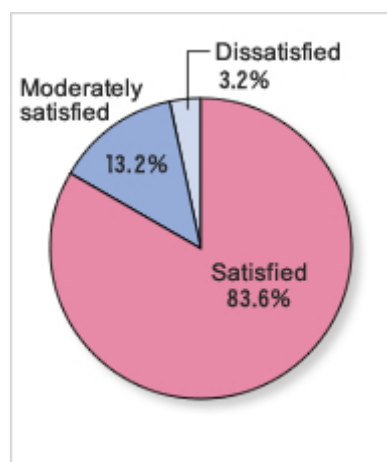
We implement surveys on a regular basis to ascertain customer satisfaction levels and gather customer opinions and requests. For reference purposes, we report on the results of surveys by Tokio Marine & Nichido and Tokio Marine & Nichido Life.

Tokio Marine & Nichido

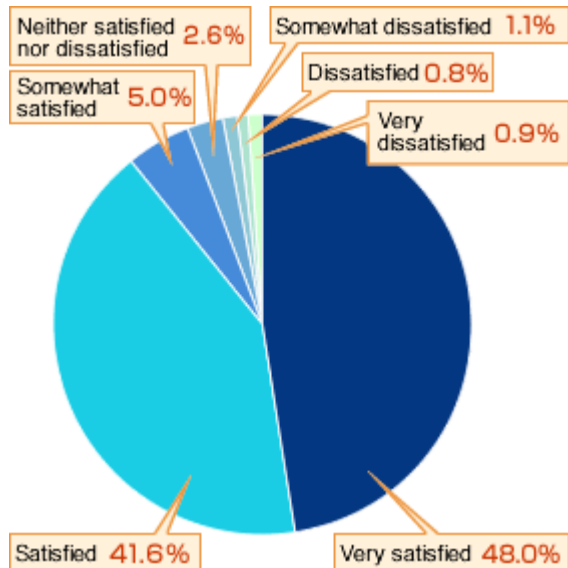
Overall Level of Satisfaction regarding Products and Services



Overall Level of Satisfaction regarding Contract Procedures

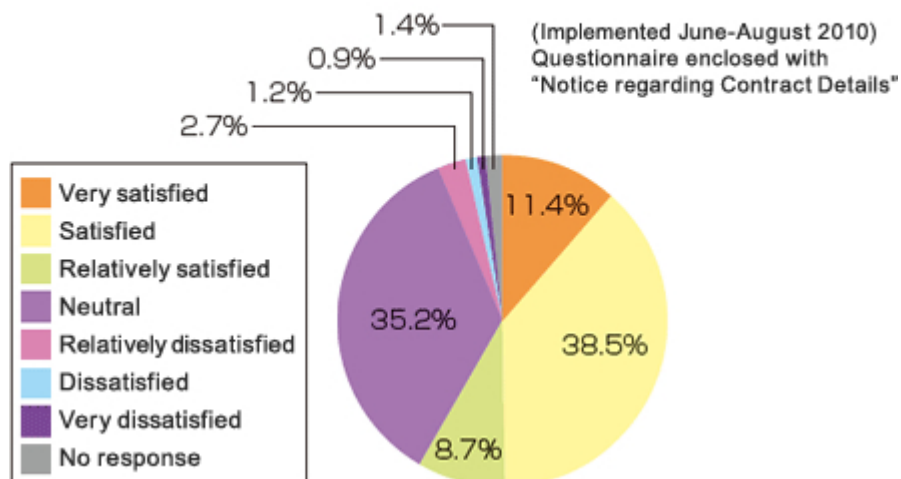


Results of Automobile Insurance Survey: Level of Satisfaction regarding Overall Claims Services 94.4%



Tokio Marine & Nichido Life

To what extent are you satisfied by the enrollment of life insurance of Tokio Marine & Nichido Life?





Declaration of Conformity to Complaint Management System (ISO 10002* Customer Satisfaction Standard)

To standardize the process for responding to "the opinions of customers," Tokio Marine & Nichido, Nisshin Fire & Marine and Tokio Marine & Nichido Life carry out business operations in conformance with ISO 10002 and we are confirming that each company is compliant with ISO 10002.

*ISO 10002: International standard concerning complain management systems issued by the International Organization for Standardization (ISO).



Environment (Tokio Marine Group)

Emissions of CO₂ from energy sources (estimate)

- Companies covered: Domestic and overseas Group companies (companies subject to consolidated accounts)

- Results

FY2010
73,692 tons (reduction of 7.0% from the previous year)

- Breakdown

Scope 1	Direct	Gas, gasoline and others	17,231 tons	domestic: 13,790 tons overseas: 3,442 tons
Scope 2	Indirect	Electricity and others	52,147 tons	domestic: 43,800 tons overseas: 8,347 tons
Scope 3	Other	Business travel (by air)	4,314 tons	domestic: 2,645 tons overseas: 1,669 tons

- The subject, activities and CO₂ emission, removal volumes and retirement of emission credits are pursuant to ISO 14064-1 and the "Calculation, Reporting and Publication System for Greenhouse Gas Emissions based on the Act on Promotion of Global Warming Countermeasures." Scope 3 ("Business travel by air") shows data corresponding to 73.5% of the entire Group (on the basis of the number of employees).



Environmental Impact Data

(estimated figures)	Units	FY2010
Electricity consumption	1,000 kWh	138,196 (reduction of 2.7% from the previous year)
Gas consumption	1,000 m ³	1,861 (reduction of 5.3% from the previous year)
Gasoline consumption	kℓ	5,515 (reduction of 1.1% from the previous year)
Business travel (by air)	1,000 Km	29,686
Paper consumption	t	10,637



- Data Calculation Method

CO₂ emission calculation organizational boundaries, activities boundaries, method of calculation and CO₂ emission factors refer to "ISO14064-1" and the "Mandatory Greenhouse Gas Accounting and Reporting System" based on the "Act on the Promotion of Global Warming Countermeasures."

Environment (Tokio Marine & Nichido)

Emissions of CO₂ from Energy Sources

FY2010
45,234 tons (reduction of 8.3% from the previous fiscal year)

CO₂ Removal

FY2010			
CO ₂ emissions 45,234 tons			
Scope 1	Direct	Gas, gasoline and others	9,363 tons
Scope 2	Indirect	Electricity and others	34,284 tons
Scope 3	Other	Business travel (by air)	1,587 tons
CO ₂ removal 58,000 tons			
CO ₂ removal through mangrove planting			58,000 tons



Environmental Impact Data

(estimated figures)	Units	FY2010
Electricity consumption	1,000 kWh	96,365 (reduction of 7.6% from the previous year)
Gas consumption	1,000 m ³	1,199 (increase of 11.4% from the previous year)
Gasoline consumption	kℓ	2,827 (reduction of 2.2% from the previous year)
Business travel (by air)	1,000 Km	5,825 (reduction of 70.1% from the previous year)
Water consumption	1,000 m ³	347 (reduction of 6.2% from the previous year)
Paper consumption	t	7,624 (reduction of 19.7% from the previous year)
Waste	t	1,902 (reduction of 11.7% from the previous year)
Recycling rate	%	66 (change of ±0% from the previous year)

(Note)

CO₂ emission calculation organizational boundaries, activities boundaries, method of calculation and CO₂ emission factors refer to "ISO14064-1" and the "Mandatory Greenhouse Gas Accounting and Reporting System" based on the "Act on the Promotion of Global Warming Countermeasures (Global Warming Countermeasures Law)."

"Removal by mangroves" refers to the clean development mechanism (CDM) of using forest sinks to store CO₂.



Human Rights and Labor

Basic Data

- Number of employees (As of March 31, 2011)

Total number of employees	29,758
Domestic	24,193
Overseas	5,565 (Asia 1,920, North and Central Americas 3,100, Europe 545)

- Basic employee data (Tokio Marine & Nichido, as of March 31, 2011)

Average age	40.7
Average years continuously employed	10.5
Average salary	approx. 8,210 thousand yen

- Number of female managers (for the entire Tokio Marine Group in Japan as of July 1, 2011)

FY2009	FY2010
189 persons(% of all managers: 4.1%)	182 persons(% of all managers: 4.6%)

- Number of employees using the system for continued employment of older employees (domestic companies subject to consolidation)

FY2009 (as of July 1, 2010)	FY2010 (as of July 1, 2011)
272	414

- Rate of employment of persons with disabilities (domestic Group companies)

FY2009 (as of July 1, 2010)	FY2010 (as of July 1, 2011)
2.06%	2.09%



Protecting motherhood system

- Retiree rehiring system (domestic companies subject to consolidation)

FY2009	FY2010
0	26

- Maternity leave system (domestic companies subject to consolidation)

FY2009	FY2010
280	302

- Childcare leave system (domestic companies subject to consolidation)

FY 2009	FY 2010
400 (incl. 20 male employees)	505 (incl. 25 male employees)

- Short working hours system (domestic companies subject to consolidation)

FY2009	FY2010
327	414

**Others****- Rate of employees who received health check (domestic companies subject to consolidation)**

FY2009	FY2010
99.6%	99.9%

- Industrial accidents (domestic companies subject to consolidation)

	FY2009	FY2010
Occupational accidents	57	60
Commuting accidents	42	52

- Nursing care leave system (domestic companies subject to consolidation)

FY2009	FY2010
6	9

- Labor union participation rate (domestic companies subject to consolidation)

FY2009	FY2010
87.4%	81.1%

- Human rights training participants (domestic companies subject to consolidation) of employees receiving training

FY2009	FY2010
99.9%	99.9%

- Job request system (Tokio Marine & Nichido)

FY2010	FY2011
Applicants 271	Applicants 301
Approval 99	Approval 96

**- (Number of people using) Volunteer activity leave system (Tokio Marine & Nichido)**

FY2009	FY2010
184	152

Social Contribution Activities**- Employee participation rate in volunteer activities (domestic companies subject to consolidation)**

FY2009	FY2010
44.6%	55.5%

- Donations (including monetary and in-kind donations by employees and agents)

Monetary donations	Approximately 722 million yen(includes disaster support of approximately 67 million yen for responding to torrential rainfall in the Amami region, an outbreak of foot-and-mouth disease in Miyazaki Prefecture, the Great East Japan Earthquake and others)
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- Matching gift system (Tokio Marine Holdings and Tokio Marine & Nichido)

FY2009	FY2010
1.8 million yen	31.3 million yen

GRI Content Index

In this CSR Report, we provide information mainly about the Tokio Marine Group's CSR activities that have a high degree of importance and that are highly relevant as topics.

Item		Link
1. Strategy and Analysis		
	1.1	Statement from the most senior decisionmaker of the organization about the relevance of sustainability to the organization and its strategy.
	1.2	Description of key impacts, risks, and opportunities.
2. Organizational Profile		
	2.1	Name of the organization.
	2.2	Primary brands, products, and/or services.
	2.3	Operational structure of the organization.
	2.4	Location of organization's headquarters.
	2.5	Number and names of countries where the organization operates.
	2.6	Nature of ownership and legal form.
	2.7	Markets served.
	2.8	Scale of the reporting organization.
	2.9	Significant changes during the reporting period regarding size, structure, or ownership.

	2.10	Awards received in the reporting period.	<ul style="list-style-type: none"> • External Evaluations and Awards
3. Report Parameters			
	Report Profile		
	3.1	Reporting period (e.g., fiscal/calendar year) for information provided.	<ul style="list-style-type: none"> • Editorial Policy
	3.2	Date of most recent previous report (if any).	<ul style="list-style-type: none"> • Editorial Policy
	3.3	Reporting cycle	<ul style="list-style-type: none"> • Editorial Policy
	3.4	Contact point for questions regarding the report or its contents.	<ul style="list-style-type: none"> • e-CSR Report
	Report Scope and Boundary		
	3.5	Process for defining report content.	<ul style="list-style-type: none"> • Editorial Policy • Key CSR Issues of the Tokio Marine Group
	3.6	Boundary of the report.	<ul style="list-style-type: none"> • Editorial Policy
	3.7	State any specific limitations on the scope or boundary of the report.	<ul style="list-style-type: none"> • Editorial Policy
	3.8	Basis for reporting on entities that can significantly affect comparability from period to period and/or between organizations.	-
	3.9	Data measurement techniques and the bases of calculations.	<ul style="list-style-type: none"> • Reduction of Environmental Impact
	3.10	Reasons for any re-statements of information provided in earlier reports.	-
	3.11	Significant changes from previous reporting periods in 3.6 or 3.9	Not Applicable
	3.12	Table identifying the location of the Standard Disclosures in the report.	<ul style="list-style-type: none"> • GRI Content Index
	3.13	Policy and current practice with regard to seeking external assurance for the report.	<ul style="list-style-type: none"> • External Assurance
4. Governance, Commitments and Engagement			
	Governance		

4.1	Governance structure of the organization.	• Corporate Governance
4.2	Indicate whether the Chair of the highest governance body is also an executive officer.	• Members of Management
4.3	State the number and gender of members of the highest governance body that are independent and/or non-executive members.	• Corporate Governance
4.4	Mechanisms for shareholders and employees to provide recommendations or direction to the highest governance body.	• Relations with Employees
4.5	Linkage between compensation for management, and the organization's performance (including social and environmental performance).	• Corporate Governance
4.6	Processes in place for the highest governance body to ensure conflicts of interest are avoided.	• Corporate Governance
4.7	Process for determining the qualifications, and expertise of the members of the highest governance body for the organization strategy on economic, environmental and social topics.	-
4.8	Internally developed statements of mission or values, codes of conduct, and principles relevant to economic, environmental, and social performance and the status of their implementation.	• Tokio Marine Group's CSR
4.9	Procedures of the highest governance body for overseeing the organization's identification and management of economic, environmental, and social performance.	• Tokio Marine Group's CSR
4.10	Processes for evaluating the highest governance body's own performance.	• Tokio Marine & Nichido Corporate Value Index and CSR Index
Commitments to External Initiatives		

4.11	Explanation of whether and how the precautionary approach or principle is addressed by the organization.	<ul style="list-style-type: none"> • Tokio Marine Group's CSR • CSR Dialogue
4.12	Externally developed economic, environmental, and social charters, principles, or other initiatives to which the organization subscribes or endorses.	<ul style="list-style-type: none"> • Participation in External Initiatives • Environmental Enlightenment and Social Contribution/Participation in International Initiatives
4.13	Memberships in associations and/or national/international advocacy organizations:	<ul style="list-style-type: none"> • Participation in External Initiatives • Environmental Enlightenment and Social Contribution/Participation in International Initiatives
Stakeholder Engagement		
4.14	List of stakeholder groups engaged by the organization.	<ul style="list-style-type: none"> • Tokio Marine Group's CSR • CSR Dialogue
4.15	Basis for identification and selection of stakeholders with whom to engage.	-
4.16	Approaches to stakeholder engagement.	<ul style="list-style-type: none"> • CSR Dialogue
4.17	Key topics and concerns that have been raised through stakeholder engagement, and how the organization has responded to them.	<ul style="list-style-type: none"> • Key CSR Issues of the Tokio Marine Group
5. Management Approach and Performance Indicators		
Economic	Aspect: Economic Performance	
EC1	Direct economic value generated and distributed, including revenues, operating costs, employee compensation, donations and other community investments, retained earnings,	<ul style="list-style-type: none"> • Annual Report • Collaborative Work with Local Communities and Society

ENVIRONMENTAL		and payments to capital providers and governments.	
	EC2	Financial implications and other risks and opportunities for the organization's activities due to climate change.	<ul style="list-style-type: none"> • Response to Climate Change
	EC3	Coverage of the organization's defined benefit plan obligations.	<ul style="list-style-type: none"> • Annual Report 2011 (P.130-131)
	EC4	Significant financial assistance received from government.	-
	Aspect: Market Presence		
	EC5	Range of ratios of standard entry level wage by gender compared to local minimum wage at significant locations of operation.	-
	EC6	Policy, practices, and proportion of spending on locally-based suppliers at significant locations of operation.	<ul style="list-style-type: none"> • Tokio Marine & Nichido Group Principle of Transactions
	EC7	Procedures for local hiring and proportion of senior management hired from the local community at locations of significant operation.	-
	Aspect: Indirect Economic Effects		
	EC8	Development and impact of infrastructure investments and services provided primarily for public benefit.	<ul style="list-style-type: none"> • Creating Mangrove Forests • Collaborative Work with Local Communities and Society
	EC9	Understanding and describing significant indirect economic impacts, including the extent of impacts.	-
	Aspect: Environmental Performance		
	Aspect: Materials		
	EN1	Materials used by weight or volume.	<ul style="list-style-type: none"> • Reduction of Environmental Impact
	EN2	Percentage of materials used that are recycled input materials.	-
	Aspect: Energy		

EN3	Direct energy consumption by primary energy source.	<ul style="list-style-type: none"> • Reduction of Environmental Impact
EN4	Indirect energy consumption by primary source.	<ul style="list-style-type: none"> • Reduction of Environmental Impact
EN5	Energy saved due to conservation and efficiency improvements.	<ul style="list-style-type: none"> • Reduction of Environmental Impact
EN6	Initiatives to provide energy-efficient or renewable energy based products and services, and reductions in energy requirements as a result of these initiatives.	-
EN7	Initiatives to reduce indirect energy consumption and reductions achieved.	<ul style="list-style-type: none"> • Reduction of Environmental Impact
Aspect: Water		
EN8	Total water withdrawal by source	-
EN9	Water sources significantly affected by withdrawal of water.	Not Applicable
EN10	Percentage and total volume of water recycled and reused.	-
Aspect: Biodiversity		
EN11	Location and size of land owned, leased, managed in, or adjacent to, protected areas and areas of high biodiversity value outside protected areas.	Not Applicable
EN12	Description of significant impacts of activities, products, and services on biodiversity in protected areas and areas of high biodiversity value outside protected areas.	<ul style="list-style-type: none"> • Preservation of Biodiversity
EN13	Habitats protected or restored.	<ul style="list-style-type: none"> • Creating Mangrove Forests
EN14	Strategies, current actions, and future plans for managing impacts on biodiversity.	<ul style="list-style-type: none"> • Response to Climate Change
EN15	Number of IUCN Red List species and national conservation list species with habitats in areas affected by operations, by level of extinction risk.	Not Applicable

Aspect: Emissions, Effluent, and Waste		
EN16	Total direct and indirect greenhouse gas emissions by weight.	<ul style="list-style-type: none"> • Reduction of Environmental Impact
EN17	Other relevant indirect greenhouse gas emissions by weight.	<ul style="list-style-type: none"> • Reduction of Environmental Impact
EN18	Initiatives to reduce greenhouse gas emissions and reductions achieved.	<ul style="list-style-type: none"> • Reduction of Environmental Impact
EN19	Emissions of ozone-depleting substances by weight.	-
EN20	NO, SO, and other significant air emissions by type and weight.	-
EN21	Total water discharge by quality and destination.	-
EN22	Total weight of waste by type and disposal method.	<ul style="list-style-type: none"> • Reduction of Environmental Impact
EN23	Total number and volume of significant spills.	Not Applicable
EN24	Weight of transported, imported, exported, or treated waste deemed hazardous under the terms of the Basel Convention Annex I, II, III, and VIII, and percentage of transported waste shipped internationally.	Not Applicable
EN25	Identity, size, protected status, and biodiversity value of water bodies and related habitats significantly affected by the reporting organization's discharges of water and runoff.	Not Applicable
Aspect: Products and Services		
EN26	Initiatives to mitigate environmental impacts of products and services, and extent of impact mitigation.	<ul style="list-style-type: none"> • Creating Mangrove Forests • Response to Climate Change
EN27	Percentage of products sold and their packaging materials that are reclaimed by category.	Not Applicable
Aspect: Compliance		

Social Performance Indicators	EN28	Monetary value of significant fines and total number of non-monetary sanctions for noncompliance with environmental laws and regulations.	Not Applicable
	Aspect: Transport		
	EN29	Significant environmental impacts of transporting products and other goods and materials used for the organization's operations, and transporting members of the workforce.	<ul style="list-style-type: none"> • Reduction of Environmental Impact
	Aspect: Overall		
	EN30	Total environmental protection expenditures and investments by type.	-
	Labor Practices and Decent Work		
	Aspect: Employment		
	LA1	Total workforce by employment type, employment contract, and region.	<ul style="list-style-type: none"> • About Tokio Marine Holdings
	LA2	Total number and rate of new employee hires and employee turnover by age group, gender, and region.	<ul style="list-style-type: none"> • About Tokio Marine Holdings
	LA3	Benefits provided to full-time employees that are not provided to temporary or part-time employees, by significant locations of operation.	<ul style="list-style-type: none"> • Relations with Employees
	Aspect: Labor/Management Relations		
	LA4	Percentage of employees covered by collective bargaining agreements.	<ul style="list-style-type: none"> • Relations with Employees
	LA5	Minimum notice period(s) regarding operational changes, including whether it is specified in collective agreements.	-
	Aspect: Occupational Health and Safety		
	LA6	Percentage of total workforce represented in formal joint management-worker health and	<ul style="list-style-type: none"> • Key Performance Data

	safety committees that help monitor and advise on occupational health and safety programs.	
LA7	Rates of injury, occupational diseases, lost days, and absenteeism, and total number of work-related fatalities, by region and by gender.	<ul style="list-style-type: none"> • Key Performance Data
LA8	Education, training, counseling, prevention, and risk-control programs in place to assist workforce members, their families, or community members regarding serious diseases.	<ul style="list-style-type: none"> • Relations with Employees
LA9	Health and safety topics covered in formal agreements with trade unions.	<ul style="list-style-type: none"> • Relations with Employees
Aspect: Training and Education		
LA10	Average hours of training per year per employee by gender, and by employee category.	-
LA11	Programs for skills management and lifelong learning that support the continued employability of employees and assist them in managing career endings.	<ul style="list-style-type: none"> • Relations with Employees
LA12	Percentage of employees receiving regular performance and career development reviews.	<ul style="list-style-type: none"> • Relations with Employees
Aspect: Diversity and Equal Opportunity		
LA13	Composition of governance bodies and breakdown of employees per category according to indicators of diversity.	<ul style="list-style-type: none"> • Relations with Employees
LA14	Ratio of basic salary of men to women by employee category.	-
Human Rights Performance Indicators		
Aspect: Investment and Procurement Practices		
HR1	Percentage and total number of significant investment agreements and contracts that include clauses incorporating human rights	-

	concerns, or that have undergone human rights screening.	
HR2	Percentage of significant suppliers, contractors, and other business partners that have undergone human rights screening, and actions taken.	-
HR3	Total hours of employee training on policies and procedures concerning aspects of human rights that are relevant to operations.	<ul style="list-style-type: none"> • Relations with Employees
Aspect: Non-discrimination		
HR4	Total number of incidents of discrimination and corrective actions taken.	Not Applicable
Aspect: Freedom of Association and Collective Bargaining		
HR5	Operations and significant suppliers identified in which the right to exercise freedom of association and collective bargaining may be violated or at significant risk, and actions taken to support these rights.	Not Applicable
Aspect: Child Labor		
HR6	Operations and significant suppliers identified as having significant risk for incidents of child labor, and measures taken to contribute to the effective abolition of child labor.	Not Applicable
Aspect: Forced and Compulsory Labor		
HR7	Operations and significant suppliers identified as having significant risk for incidents of forced or compulsory labor, and measures to contribute to the elimination of all forms of forced or compulsory labor.	Not Applicable
Aspect: Security Practices		
HR8	Percentage of security personnel trained in the organization's policies or procedures concerning	-

aspects of human rights that are relevant to operations.		
Aspect: Indigenous Rights		
HR9	Total number of incidents of violations involving rights of indigenous people and actions taken.	Not Applicable
Society Performance Indicators		
Aspect: Local Communities		
SO1	Percentage of operations with implemented local community engagement, impact assessments, and development programs.	-
Aspect: Corruption		
SO2	Percentage and total number of business units analyzed for risks related to corruption.	-
SO3	Percentage of employees trained in organization's anti-corruption policies and procedures.	• Compliance
SO4	Actions taken in response to incidents of corruption.	-
Aspect: Public Policy		
SO5	Public policy positions and participation in public policy development and lobbying.	-
SO6	Total value of financial and in-kind contributions to political parties, politicians, and related institutions by country.	-
Aspect: Anti-Competitive Behavior		
SO7	Total number of legal actions for anticompetitive behavior, anti-trust, and monopoly practices and their outcomes.	Not Applicable
Aspect: Compliance		
SO8	Monetary value of significant fines and total number of non-monetary sanctions for noncompliance with laws and regulations.	Not Applicable

Product Responsibility Performance Indicators		
Aspect: Customer Health and Safety		
PR1	Life cycle stages in which health and safety impacts of products and services are assessed for improvement, and percentage of significant products and services categories subject to such procedures.	Not Applicable
PR2	Total number of incidents of non-compliance with regulations and voluntary codes concerning health and safety impacts of products and services during their life cycle, by type of outcomes.	Not Applicable
Aspect: Product and Service Labeling		
PR3	Type of product and service information required by procedures, and percentage of significant products and services subject to such information requirements.	Not Applicable
PR4	Total number of incidents of non-compliance with regulations and voluntary codes concerning product and service information and labeling, by type of outcomes.	Not Applicable
PR5	Practices related to customer satisfaction, including results of surveys measuring customer satisfaction.	<ul style="list-style-type: none"> • Relations with Customers
Aspect: Marketing Communications		
PR6	Programs for adherence to laws, standards, and voluntary codes related to marketing communications, including advertising, promotion, and sponsorship.	<ul style="list-style-type: none"> • Relations with Customers
PR7	Total number of incidents of non-compliance with regulations and voluntary codes concerning marketing communications, including advertising, promotion,	Not Applicable

and sponsorship by type of outcomes.		
Aspect: Customer Privacy		
PR8	Total number of substantiated complaints regarding breaches of customer privacy and losses of customer data.	<ul style="list-style-type: none"> • Relations with Customers
Aspect: Compliance		
PR9	Monetary value of significant fines for noncompliance with laws and regulations concerning the provision and use of products and services.	Not Applicable

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Item		Link
Aspect: Product Portfolio		
FS1	Policies with specific environmental and social components applied to business lines.	<ul style="list-style-type: none"> • Response to Climate Change • Creating Mangrove Project
FS2	Procedures for assessing and screening environmental and social risks in business lines.	<ul style="list-style-type: none"> • Response to Climate Change
FS3	Processes for monitoring clients Implementation of and compliance with environmental and social requirements included in agreements or transactions.	<ul style="list-style-type: none"> • Relations with Customers • Relations with Suppliers
FS4	Process(es) for improving staff competency to implement the environmental and social policies and procedures as applied to business lines.	<ul style="list-style-type: none"> • Key CSR Issues of the Tokio Marine Group • Collaborative Work with Local Communities and Society
FS5	Interactions with clients/investees/business partners regarding environmental and social risks and opportunities.	-
FS6	Percentage of the portfolio for business lines by specific region, size (e.g. micro/SME/large) and by sector.	<ul style="list-style-type: none"> • Annual Report

FS7	Monetary value of products and services designed to deliver a specific social benefit for each business line broken down by purpose.	-
FS8	Monetary value of products and services designed to deliver a specific environmental benefit for each business line broken down by purpose.	-
Aspect: Audit		
FS9	Coverage and frequency of audits to assess implementation of environmental and social policies and risk assessment procedures.	-
Aspect: Active Ownership		
FS10	Percentage and number of companies held in the institution's portfolio with which the reporting organization has interacted on environmental or social issues.	-
FS11	Percentage of assets subject to positive and negative environmental or social screening.	-
FS12	Voting policy(ies) applied to environmental or social issues for shares over which the reporting organization holds the right to vote shares or advises on voting.	-
Aspect: Community		
FS13	Access points in low-populated or economically disadvantaged areas by type.	-
FS14	Initiatives to improve access to financial services for disadvantaged people.	<ul style="list-style-type: none"> • Response to Climate Change
Aspect: Product and Service Labelling		
FS15	Policies for the fair design and sale of financial products and services.	<ul style="list-style-type: none"> • Relations with Customers
FS16	Initiatives to enhance financial literacy by type of beneficiary.	<ul style="list-style-type: none"> • Relations with Customers

Recognition about ISO 26000

ISO 26000, the international standard concerning the social responsibility of organizations, was issued in November 2010. Based on ISO 26000 standard, the Tokio Marine Group is confirming a review of its CSR and this standard is helping the Group improve its CSR.

Below are website links to the pages introducing the Tokio Marine Group's initiatives for addressing issues described in ISO 26000 standard.

Core issues in ISO 26000 and the Tokio Marine Group's Initiatives

Core issues	Organizational governance	
		<ul style="list-style-type: none"> • CSR Promotion Structure • Management
Core issues	Human rights	
Issue 1	Due diligence	<ul style="list-style-type: none"> • Tokio Marine Group's Approach to CSR • Participation in External Initiatives - The United Nations Global Compact • Management - Compliance • Relations with Employees - Fair and Honest Personnel Affairs and Respect for Human Rights
Issue 2	Human rights risk situations	
Issue 3	Avoidance of complicity	
Issue 4	Resolving grievances	
Issue 5	Discrimination and vulnerable groups	
Issue 6	Civil and political rights	
Issue 7	Economic, social and cultural rights	
Issue 8	Fundamental principles and rights at work	



Core issues	Labour practices	
Issue 1	Employment and employment relationships	<ul style="list-style-type: none"> • Relations with Employees
Issue 2	Conditions of work and social protection	
Issue 3	Social dialogue	
Issue 4	Health and safety at work	
Issue 5	Human development and training in the workplace	
Core issues	The environment	
Issue 1	Prevention of pollution	<ul style="list-style-type: none"> • Response to Climate Change • Contribution to the Global Environment
Issue 2	Sustainable resource use	
Issue 3	Climate change mitigation and adaptation	
Issue 4	Protection of the environment, biodiversity and restoration of natural habitats	
Core issues	Fair operating practices	
Issue 1	Anti-corruption	<ul style="list-style-type: none"> • Tokio Marine Group's Approach to CSR • Management - Compliance • Relations with Suppliers
Issue 2	Responsible political involvement	
Issue 3	Fair competition	
Issue 4	Promoting social responsibility in the value chain	
Issue 5	Respect for property rights	



Core issues	Consumer issues	
Issue 1	Fair marketing, factual and unbiased information and fair contractual practices	<ul style="list-style-type: none"> • Relations with Customers • Management - Information Security
Issue 2	Protecting consumers' health and safety	
Issue 3	Sustainable consumption	
Issue 4	Consumer service, support, and complaint and dispute resolution	
Issue 5	Consumer data protection and privacy	
Issue 6	Access to essential services	
Issue 7	Education and awareness	
Core issues	Community involvement and development	
Issue 1	Community involvement	<ul style="list-style-type: none"> • Collaborative Work with Local Communities and Society
Issue 2	Education and culture	
Issue 3	Employment creation and skills development	
Issue 4	Technology development and access	
Issue 5	Wealth and income creation	
Issue 6	Health	
Issue 7	Social investment	



External Assurance

The Tokio Marine Group has received assurance from an external institution for the Tokio Marine Group e-CSR Report (Fiscal 2011 Version), with the aim of further raising the level of communication with stakeholders. By obtaining this assurance, we will work to raise the quality of the Tokio Marine Group's CSR reporting.

Independent assurance report

13 October 2011

Mr. Shuzo Sumi

President
Tokio Marine Holdings, Inc.

1. Purpose and scope of our assurance engagement

We have performed certain assurance procedures, based on the engagement with Tokio Marine Holdings, Inc. (the "Company"), on the Company's Key CSR Performance Indicators. These comprise the material CSR information¹ of the Company and its major subsidiaries for the year ended 31 March 2011 that was reported in the Tokio Marine Group e-CSR Report 2011 (the "CSR Report"). The assurance procedures are with respect to whether the key CSR performance indicators have been measured and calculated accurately and whether material information has been fully disclosed in accordance with the reporting standards for the CSR Report².

The preparation of the CSR Report is the responsibility of the Company's management. Our responsibility is to express an independent opinion on the Key CSR Performance Indicators.

2. Outline of the assurance procedures performed

We have performed limited assurance procedures³ in accordance with the 2003 International Standard on Assurance Engagements (ISAE) 3000: Assurance Engagements other than Audits or Reviews of Historical Financial Information of the International Federation of Accountants (IFAC) and the 2009 Practical Guidelines for the Assurance of Sustainability Information of the J-SUS. Therefore, our assurance engagement provides relatively limited assurance compared to a reasonable assurance engagement.

3. Conclusion

Based on the assurance procedures performed, nothing has come to our attention that causes us to believe that the Key CSR Performance Indicators have not been measured and calculated accurately in accordance with the reporting standards of the CSR Report or that material information has not been disclosed, in all material respects.

4. Independence

Our assurance is compliant with the Ethics Regulations of J-SUS and there is no financial interest between the Company and us.

Akihiro Nakagome
Representative Director
Ernst & Young ShinNihon Sustainability Institute Co., Ltd.

¹ The scope of material CSR information is stipulated in the 2011 Sustainability Reporting Assurance and Registration Criteria of the Japanese Association of Assurance Organizations for Sustainability Information (J-SUS).

² The reporting standards refer to the 2007 Environmental Reporting Guidelines of Japan's Ministry of the Environment, the 2006 Sustainability Reporting Guidelines of the Global Reporting Initiative (the GRI), and the 2011 Sustainability Reporting Assurance and Registration Criteria of J-SUS in the context of specifying the material subject to disclosure.

³ We have mainly reviewed and assessed the Company's procedures for the collection and aggregation of data, performed analytical procedures, as well as recalculated and reconciled them with the corroborating evidence on the quantitative sustainability information on a test basis. In addition, we have mainly made inquiries and reviewed related records to verify the qualitative information.