Sustainability Report 2014
Material Issue -Social-
Contributing to Local Communities and Societies

• Challenging Social Issues - Providing Value through Our Core Businesses
• Local Community and Social Contribution Activities
Various social issues have surfaced in our society.

In the face of growing issues concerning health, cancer and poverty, Tokio Marine Group has selected “contribution to local communities and societies” as one of the CSR material issues that has to be addressed by the entire Group. We help resolve these issues through our core businesses of insurance, financial services and consulting. While doing so, we collaborate with local communities to provide solutions for disaster prevention and reduction, raise awareness for disaster preparedness and take an active role in local community initiatives such as the Pink Ribbon Movement for improved cancer examination rates and a program to offer educational assistance in developing countries. Through these endeavors, Tokio Marine Group acts as a good corporate citizen and contributes to the creation of a sustainable society.
Against climate change and natural disaster risk, Tokio Marine Group delivers "security and safety" to its customers by enhancing its insurance coverage and providing a diverse range of products and services including support for early recovery.

Tokio Marine Group provides support to the Pink Ribbon Movement and promotes its own initiative, the Movement to Protect Customers from Cancer, as part of efforts to fulfill its mission and social roles as an insurance company.

Tokio Marine Group responds to diversifying customer needs by combining the abilities of its Group member companies to provide new products and services that anticipate the changing times and extend beyond the framework of existing insurance products and services.

Tokio Marine Group delivers "security" to customers by offering insurance products tailored to changes in the social environment and customer needs and through consultation services by healthcare specialists.

Tokio Marine Group leverages its wealth of knowledge accumulated in the insurance business to contribute to resolving poverty issues.
We deliver "security" to customers by offering insurance products tailored to changes in the social environment and customer needs and through consultation services by healthcare specialists.

**Initiatives for Living Benefits**

**Life Insurance Revolution to Protect One's Living**

With the aging of society, advances in medical technology and shorter hospital stays, a blank area of coverage has arisen that cannot be covered by conventional medical insurance or death coverage, such as the need for outpatient treatment and nursing care after a discharge or a decline in revenues due to aftereffects that make the insured unable to work as before hospitalization.

To provide coverage that securely fills this gap and support customers' treatment, household expenses, longevity and health, Tokio Marine & Nichido Life will continue to undertake its ongoing initiative called the *Life Insurance Revolution to Protect One's Living*. 
What Is Life Insurance Revolution to Protect One’s Living?

Blank Area of Coverage to Date

Usual progress of condition and general scope of medical and life insurance coverage

Outpatient treatment for mild conditions, Inpatient treatment, Surgery and discharge from hospital, Inability to work due to home care and rehabilitation, Certification of long-term care need due to aftereffects, Severe disability, Diagnosed with six months to live, Death

General scope of life insurance coverage

Areas not covered to date

Life Insurance Revolution to Protect One’s Living

Outpatient treatment for mild conditions, Inpatient treatment, Surgery and discharge from hospital, Inability to work due to home care and rehabilitation, Certification of long-term care need due to aftereffects, Life in old age, Severe disability, Diagnosed with six months to live, Death

Areas covered by the Life Insurance Revolution to Protect One’s Living
Living Benefit Products (as of March 31, 2014)

Medical Kit R and Medical Kit Love R

*Medical Kit R*, launched in January 2013, is a comprehensive medical insurance product with a special provision for a health refund benefit (basic coverage type with no refund upon policy cancellation). It covers hospitalization due to illness or injury, surgery and radiation therapy through the policyholder’s lifetime and refunds the excess of premiums paid up to the specified age*1 over benefits received for hospitalization in the form of a health refund benefit. This product was originally available for people under the age of 50. As we received many requests from customers to increase the product’s availability for a wider group, we extended its age limit from 50 to 60 on July 18, 2013.

Also in response to many requests from customers with health concerns, we relaxed the underwriting standards of *Medical Kit R* to create *Medical Kit Love R* and launched sales on February 2, 2014. It is a medical insurance product with a special provision for a health refund benefit*2 (lenient standards type with no refund upon policy cancellation).

*1 Specified age: 70 for customers who have purchased this product at the ages of 0 to 50, 75 for 51 to 55 and 80 for 56 to 60.

*2 The product is available for purchase for people at the ages of 20 to 60. The specified age at which the refund of a health benefit is made is 70 for customers who have purchased this product at the ages of 20 to 50, 75 for 51 to 55 and 80 for 56 to 60.
Medical Kit R received a Nikkei Veritas Award, an award in the financial category, at the Nikkei Excellent Products & Services Award 2013. The Nikkei Excellent Products & Services Award, organized every year by Nikkei Inc., recognizes among approximately 20,000 new products and services cited on the four Nikkei newspapers*1 excellent products and services that generally show outstanding performance across the six items of evaluation*2.

*2 Enabling technology, price-benefit performance, contribution to business performance, growth potential, originality and impact on the industry and society

My Relations with CSR: A New Form of Medical Insurance

■ Long-Life Support Whole Life Insurance
This product features nursing care coverage as well as severe disability and death benefits, covering policyholders for their entire life. The nursing care coverage offers a nursing care benefit in a lump-sum payment if a policyholder is judged as being in need of second degree nursing care under the public nursing care insurance system or determined as requiring nursing care according to the conditions set out by Tokio Marine & Nichido Life. A policyholder turning the specified age with no records of insurance payments receives an additional cash contribution to celebrate longevity on a specified anniversary date. A special provision for three major diseases is also available as an option, under which a policyholder who is diagnosed with malignant neoplasm (cancer)*, acute myocardial infarction or stroke is exempted from further payment of premiums.

* Excluding in-situ cancer and skin cancer other than cutaneous malignant melanoma.

■ Household Income Term Insurance with Inability to Work Benefit Insurance Plan
In addition to severe disability and death benefits, this product offers monthly benefits in the event of the inability to work due to one of five diseases (malignant neoplasm (cancer)*, acute myocardial infarction, stroke, cirrhosis of the liver, chronic renal failure) or the need for nursing care due to illness or injury.

* Excluding in-situ cancer and skin cancer other than cutaneous malignant melanoma.
Medical Kit with Inability to Work Support Plan
Along with the coverage for hospitalization due to illness or injury, surgery and radiation therapy, this product offers inability to work benefits in the event of the inability to work due to one of five diseases (malignant neoplasm (cancer)*, acute myocardial infarction, stroke, cirrhosis of the liver, chronic renal failure).

* Excluding in-situ cancer and skin cancer other than cutaneous malignant melanoma.

Initiatives for Longevity Risk: "Academy of Health and Long Life"
In February 2012, Tokio Marine & Nichido Life established the "Academy of Health and Long Life" section of its website to convey to the broadest possible audience the importance of disease prevention and health management in leading a healthy life long into the future. Tokio Marine & Nichido Life guides visitors through the academy and explains what is available at the Health Promotion Center, Infirmary, Retirement Preparations Center and Library. Each "facility" provides easy access to information maintained by Tokio Marine & Nichido Life, Tokio Marine & Nichido Medical Service, Tokio Marine Nichido Better Life Service and other business partners, which relate to the topics below.

Main Contents

| Health Promotion Center | - Lifestyle-related disease self-check  
| - Understanding and preventing lifestyle-related diseases  
| - Case studies of five diseases*  
| - Dr. Negoro's health and longevity lifestyle course |
|-------------------------|---------------------------------|
| Infirmary               | - How to "read" your health checkup results |
| Retirement Preparations Center | - Preparing retirement funds  
| - Current state of nursing care  
| - Case studies of nursing care |
| Library                 | - Survey of attitudes about cancer  
| - Survey of attitudes about longevity |

* Malignant neoplasm (cancer), acute myocardial infarction, stroke, cirrhosis of the liver, chronic renal failure
Medical Assist: Providing 24/7 Telephone Support for Customers Seeking Advice on Illness or Injury

Medical Assist is a free health and healthcare consultation service that supports the health of policyholders and insurees of Tokio Marine & Nichido and Tokio Marine & Nichido Life, including their families. Assistance is provided via telephone 24 hours a day, seven days a week, including advice on everyday physical accidents, methods for handling emergencies such as sudden illnesses or injuries, information about hospitals, clinics and other medical facilities that examine patients on holidays or late at night, consultation with specialists in a range of more than 30 medical examination fields (by appointment only), and arrangements for transfer to other hospitals on behalf of patients. Such concerns are addressed by experienced and knowledgeable healthcare professionals including emergency medical specialists who take leading roles in emergency medical institutions, medical specialists qualified as university professors or assistant professors, and nurses with a wealth of clinical experience. Nurses make the initial response to customer inquiries, and depending on the case, emergency medical specialists and other medical staff address the issue thereafter as necessary.
**Medical Assist Service Overview**

<table>
<thead>
<tr>
<th>Service</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Emergency medical consultation</td>
<td>Emergency medical specialists who play a first-line role at emergency medical institutions and nurses with a wealth of clinical experience respond to urgent medical consultation requests and consult on everyday physical concerns 24 hours a day/7 days a week.</td>
</tr>
<tr>
<td>Consultation with medical specialists by appointment</td>
<td>Medical specialists (qualified as university professors or assistant professors) in various diagnostic fields (more than 30 medical examination fields) provide consultation via telephone regarding medical care and health by appointment.</td>
</tr>
<tr>
<td>Information of medical institutions</td>
<td>Information from a database of 450,000 facilities nationwide is provided about emergency care hospitals that accept patients at night and on holidays, the closest medical institutions while traveling, etc.</td>
</tr>
<tr>
<td>Transfers/Arranging patient transfers</td>
<td>A series of services are carried out for customers who become hospitalized at a leisure or business travel destination, including arrangements for a private ambulance, special procedures for boarding aircraft and arrangements for a doctor, nurse or other healthcare professional as a companion, when transferring such customers from emergency care hospitals to hospitals near their homes. (Expenses incurred in the course of transportation shall be paid by customers.)</td>
</tr>
<tr>
<td>Cancer-specific consultation centers</td>
<td>Highly specialized doctors, nurses and other medical staff respond to various concerns about cancer. They also attend to the concerns of patients who are fighting against cancer and their families.</td>
</tr>
</tbody>
</table>

For example, in the case of providing consultation about a child stung by a bee, a detailed explanation is given about symptoms, with an explanation of the necessity of emergency medical care followed by advice on temporary first aid adapted to the symptoms at that time.

- **Medical Assist (Tokio Marine & Nichido Life, in Japanese)**
Joint Planning and Development Support for docomo Healthcare's *Karada no Kimochi*

Tokio Marine & Nichido conducted joint planning and development support for the cash benefit for the medical treatment portion of *Karada no Kimochi* (*How my body feels*) service provided by docomo Healthcare, Inc. from June 1, 2013. *Karada no Kimochi* is a service that allows customers to understand their daily biorhythm and receive advice on leading a healthy life. When the input data uncovers a change in body condition, the customer is encouraged to see a doctor and receives a cash benefit when medical advice and treatment is received from a qualified medical professional, achieving support for peace of mind. The service has a high level of social significance because of its link to prevention and early detection of breast cancer and uterine cancer, two serious illnesses affecting women for which early detection efforts are lagging behind in Japan. This service was recognized by the Celent Model Insurer Asia Awards 2014* hosted in Asia by Celent, a U.S. research and consulting firm specialized in the financial field (based in Boston).

* The Celent Model Insurer Asia Awards are the Asia category the Celent Model Insurer Awards, an internationally high profile award program in the insurance industry. Recognizes insurers in the Asia Pacific Region for their effective use of information technology in insurance.

Depression is considered as a modern-day illness, and the government has implemented various measures to counter a growing patient population. Due in part to these efforts, the number of patients with depression in Japan plateaued\(^1\), albeit at a high level, after exceeding 1 million in 2008. Another likely contributing factor was a range of countermeasures taken by many companies. Nevertheless, the number of claims filed and approved for workers' compensation insurance for mental disorders has continued to rise\(^2\). Consequently, mental health care of employees is not just regarded as an integral part of corporate health and welfare systems but also is rising in importance as an aspect of corporate risk management.

Tokio Marine & Nichido Medical Service offers the Employee Assistance Program (EAP) to support the mental health management of companies. Under EAP, a team of psychiatrists, clinical psychotherapists and other specialists provides a comprehensive range of services from notifying employees who have no clear symptoms but are judged prone to depression based on the results of employee stress checks to providing supportive care during a leave of absence or when returning to work and preventing recurrence. The team provides e-mail, telephone and face-to-face consultation services and gives referrals to tie-up medical institutions nationwide. In addition, another mental health e-learning content "Welcome to Himiko's Room" was launched in February 2013 as an EAP optional program available on personal computers, smartphones and tablet and other electronic devices. This e-learning content was developed in response to requests from corporate customers wishing to increase the stress tolerance levels of employees who appear to be mentally and physically sound, as well as those suffering from mental health disorders, and to provide opportunities for employees to obtain self-care skills for their minds on their own. As such, this content allows employees to voluntarily learn how to perceive and deal with various circumstances in an enjoyable way while improving their stress tolerance levels.

In addition to these support services for individual employees, the program assists companies in performing trend analysis of organizational stress levels and building a mental healthcare structure. To date, EAP has been utilized by more than 200,000 corporate employees in every age group, gender, business field and job type. We will continue to offer this program to everyone needing this type of support to assist them in maintaining better mental health.

Sources

\(^1\) "Summary of Patient Survey 2008" and "Summary of Patient Survey 2011" by the Ministry of Health, Labour and Welfare

\(^2\) "Summary of Worker's Compensation for Brain/Heart Disease and Mental Disorders 2013" by the Ministry of Health, Labour and Welfare

[Tokio Marine & Nichido Medical Service: Health promotion under EAP (in Japanese)]
Support for Technical Care Helper Training

Amid the rapid progress of the aging of society, an increasing number of companies, not only nursing facilities but also companies mainly in the service industry, are focusing on dealing with elderly customers and customers with disabilities by training their employees with information and techniques on caregiving. Tokio Marine Nichido Better Life Service, which conducts business supporting home visits and in-home nursing care, has partnered with the non-profit organization (NPO) Japan Technical Care Helper Promotion Council since 2011 to use the company's accumulated knowledge and experience in this business field to provide Technical Care Helper qualification training courses. The Technical Care Helper Certificate, given by the Japan Technical Care Helper Promotion Council, is a qualification to ensure that the holder of this certificate has expertise and techniques as well as appropriate knowledge necessary for caregiving and is capable of providing assistance to the elderly or persons with disabilities in a secure manner. As of June 30, 2014, 2,165 students from automobile dealers, financial institutions and elsewhere had taken the course. We are working to spread caregiving information and techniques with the aim of creating a society where everyone can lead their lives with a sense of security.

Seminar on Balancing Work with Elder Care

Amid the rapidly aging society, many workers are now forced to leave their jobs to take care of their elderly parents, and "leaving full time employment for elder care" has become a social issue of increasing prevalence. According to the government's statistics, more than 100,000 workers leave their job every year for the reason of elder care, while about 2.91 million people work while taking care of their elderly parents or relatives. For companies, it is an issue of losing the core group of their workforce since people leaving their job are mainly in their 40s and 50s. These caregivers, on the other hand, also bear a significant burden both economically and mentally because they have no idea for how long their days of caregiving will continue.

To respond to this social issue, Tokio Marine Nichido Better Life Service provides a seminar on balancing work with elder care for employees of companies and corporations. The seminar is based on Tokio Marine Nichido Better Life Service's expertise as a provider of nursing care services and is designed to convey useful information that will help caregivers reduce the burden imposed on them and continue their work while utilizing various nursing care services. The company holds this seminar nationwide, with the aim of providing support as society as a whole to people in need of nursing care.
Tokio Marine Nichido Samuel operates 11 for-profit homes for the elderly with nursing care provided under the Hyldemoer and Hütte brands in Tokyo, Kanagawa, Nagano and Kyoto. Because meals bring great joy to residents, the company has developed *Moer Dish 3*, original nursing meals for residents who can only eat chopped food. *Moer Dish 3* meals look and taste virtually the same as normal meals and the food is soft enough to be crushed by the tongue and swallowed.

- My Relations with CSR: Ensuring the Elderly Live an Enjoyable and Fulfilling Life
- Tokio Marine Nichido Samuel: Initiatives for Food (in Japanese)
As part of efforts to fulfill its mission and social roles as an insurance company, Tokio Marine Group started providing support for the Pink Ribbon Movement, a campaign to convey the importance of early detection of breast cancer, in 2005 through the NPO J.POSH in order to raise cancer awareness among the public. In addition to engaging in these activities and providing financial support to customers via insurance payments, we now seek ways to ease the hardship and suffering of customers and their families fighting against cancer by promoting our own initiative, the Movement to Protect Customers from Cancer.

**Movement to Protect Customers from Cancer**

In Japan, cancer is considered a national disease and is a source of much grief. The fact has fueled our desire to protect our customers from cancer to help ease the suffering of cancer patients and to assist their families going through the ordeal. For us, the social role of an insurance company now extends beyond delivering financial confidence in terms of insurance payments to working to prevent cancer and providing mental support. Accordingly, we have launched the Movement to Protect Customers from Cancer, which consists of the following three steps.
Collaboration with Local Authorities

An urgent task is to improve cancer examination rates in order to detect the disease at an early stage. However, the checkup rate is as low as approximately 20% on a national average, being far lower than 50% targeted by the government and local authorities. Based on the belief that joint action with as many people as possible is indispensable for improving the situation, Tokio Marine & Nichido Life has signed agreements with 44 prefectural bodies and 16 cities (as of March 31, 2014) and has been actively promoting collaboration with them to call more attention to cancer and raise examination rates.

In October 2009, Tokio Marine & Nichido Life became a promoting partner for Corporate Actions for Cancer Checkups, a national project commissioned by the Ministry of Health, Labour and Welfare to raise the cancer examination rate to more than 50% through joint efforts by the government and companies. By taking part in this public-private partnership, we intend to contribute to the improvement of the cancer examination rate in Japan.

Nationwide Regional Activities

Tokio Marine & Nichido Life encourages cancer education activities in its daily sales operations with the aim of disseminating cancer knowledge and increasing cancer examination rates. In addition to periodic cancer-related study sessions, exchange meetings and seminars for agents/consignees at branch offices across the country, we hold a national conference of employees and agent/consignee representatives who are actively and responsibly engaged in these cancer awareness efforts. At the seventh conference held in October 2013, approximately 4,500 representatives nationwide were simultaneously connected via the company’s internal satellite broadcasting system. This national conference serves to extend knowledge and foster a strong sense of mission concerning cancer awareness through lectures by cancer patients and labor and social security attorneys.
Joint Research with the Shizuoka Cancer Center

In 2007, Tokio Marine & Nichido Life and Tokio Marine & Nichido Medical Service (TMS), both of which provide insurance products and medical services from patients' viewpoints, concluded a comprehensive agreement on joint research into the best ways to provide consultation, support and information regarding the treatment of cancer with the Shizuoka Cancer Center, one of the top-level facilities in Japan for the diagnosis and treatment of cancer and support services for cancer patients and their families. This joint research program has been promoting initiatives to protect customers against risks, worries and anxieties by jointly developing tools to communicate to them in plain language the importance of preventive medicine and medical checkups, as well as knowledge on cancer; carrying out drives for education through Tokio Marine & Nichido Life's nationwide sales network; and opening a special counter for cancer consultation at TMS's 24-hour Call Center.
Insurance claims payment in farming communities

Tokio Marine Group leverages its wealth of knowledge accumulated in the insurance business to contribute to resolving poverty issues.

Increasing Prevalence of Weather Insurance and Microinsurance in India

About 50% of the working population of India is said to consist of farmers. Representing about 14% of GDP, agriculture is a key industry in the nation's economy. Moreover, about 20% of households consist of low-income earners (130,000 yen per year or lower), many of whom engage in small-scale farming. However, areas in which irrigation is widespread remain less than 30%, and most water for agricultural use is from rainwater. As such, when agricultural production decreases due to drought or excessive rains, farmers may suffer serious economic consequences. Moreover, the poorest segment of the population lives on less than USD1.25 a day and accounts for approximately one-third of the entire nation. Resolving the problem of poverty is a critical challenge for the country.

In 2001, Tokio Marine Group established IFFCO-TOKIO General Insurance Co., Ltd. (IFFCO-TOKIO), a non-life insurance company, as a joint venture with India's largest fertilizer-related public corporation, Indian Farmers Fertiliser Cooperative Limited (IFFCO), and began offering auto insurance and fire insurance in India. From the start, the business tackled the issue of how to resolve the lifestyle of uncertainty faced by farmers in India through the mechanism of insurance and looked into the development of weather insurance and microinsurance (i.e., insurance available at low cost).

From 2001, the company began marketing forms of microinsurance in India's farming communities, including Sankatharan Bima Yojna, low-cost accident insurance available for 1 rupee (about 2 yen) per year as an incidental to fertilizer; Janta Bima Yojna, property insurance available for 100 rupees (about 200 yen) per year; and Mahila Suraksha Bima Yojna, accident insurance aimed at women in rural communities. From 2011, the company began selling Rashtriya Swasthya Bima Yojna, medical insurance aimed at low-income earners, and has provided this product to about 1.7 million households in farming communities.

IFFCO-TOKIO offers Barish Bima Yojna/Mausam Bima Yojna, an index-based weather insurance that takes into account the impact on grain harvest yields in farming communities due to unseasonable climate in the wet monsoon season (June to September) and the dry rabi season (October to April). Development of this revolutionary product leveraged IFFCO-TOKIO's capabilities in market surveys aimed at regional farmers and Tokio Marine Group's years of expertise in insurance underwriting accumulated in Japan to evaluate climate risks such as precipitation volume and temperature in all areas of India. To gain communities' understanding of the weather insurance mechanism, the company conducted briefings for farmers in every state in India together with banks, non-governmental organizations (NGOs) and other partners, and currently sells weather insurance to about 1.5 million farming households per year.
In recent years, medical insurance has been becoming increasingly pervasive in India. Insurance companies, medical institutions and the government have worked jointly to start providing medical insurance called RSBY (Rashtriya Swasthya Bima Yojana) for low-income persons in 2008. Subscribers to RSBY only need to pay 30 rupees (approximately 50 yen) per household as a registration fee with coverage up to 30,000 rupees annually (approximately 50,000 yen) for a household of five persons in case medical services are required for injury or illness. IFFCO-TOKIO started providing this medical insurance in 2011. The company has been working to promote the insurance through marketing activities in the central state of Madhya Pradesh and the eastern state of Orissa in India, and in fiscal 2013, provided medical insurance coverage to around 5.4 million people. Of that number, around 100,000 people received approximately 350 million rupees (approximately 610 million yen) in total in insurance claims. As an example, one 40-year old woman, who previously couldn't get adequate medical treatment because of her economic situation, was able to have surgery for a female-related disorder and recover her health after subscribing to RSBY.

Tokio Marine Group will continue to utilize its wealth of knowledge accumulated in the insurance business to provide weather insurance and microinsurance to persons in need to support their healthy living, promote agricultural development in India and contribute to the resolution of poverty issues.
Subscribers to RSBY are given a biometric card. Information regarding insurance and consultation at a medical institution is managed on the card and customers can choose to have a consultation at one of more than 10,000 public or private medical institutions in India.

Dr. Shalabh Singhal
Chief Manager
IFFCO-TOKIO General Insurance Co., Ltd.
RSBY is becoming more widespread in India. Our aim is to make sure that people are always smiling (Muskurate Raho). We will strive to provide medical insurance so that people receive appropriate treatment when required and can live happy and healthy lives irrespective of economic burden or hardship.
Reducing World Poverty

Establishing Japan’s First Fund to Invest in Microfinance-Related Assets

Microfinance is a system to provide financial services, including microcredit loans (small loans usually provided without collateral), savings and insurance, to low-income entrepreneurs who traditionally have no access to these services. The system, for example, provides short-term loans to low-income households, and they use these funds to buy chickens. When they pay off loans in full using profits generated from the sale of eggs and poultry products, the system in turn provides funds to build a chicken coop. The major characteristic of microfinancing is that it helps people get out of poverty and become financially independent. It has recently drawn much attention in the international community as a social investment tool that provides direct aid for and generates immediate outcomes in reducing poverty around the world. The number of financial institutions providing microfinance services to low-income entrepreneurs mainly in developing countries (Microfinance Institutions - MFIs) has begun to show rapid growth.

The Microfinance Fund makes direct investments in creditworthy MFIs and purchases bonds issued by the International Bank for Reconstruction and Development and other international financial institutions that are keenly working to improve the business environment for MFIs. Microcredits provided under the microfinancing system generally show a high ratio of repayment and a low tendency of turning into bad loans. Thus, investments in MFIs are simultaneously investments in businesses with high potential. We strive to turn the fund into a sustainable investment trust with a continued growth capability by taking part in efforts to reduce poverty and seeking higher returns at the same time. In the future, we plan to gain support from more investors by providing a detailed report on the performance of the fund both financially and by specifically showing how it has contributed to resolving poverty issues.

Tokio Marine Asset Management: Daiwa Microfinance Fund (in Japanese)
Bank Andara is a financial institution that provides services to MFIs rather than making loans directly to individuals. It has provided basic loan and deposit services as a local bank based in Bali since 1969. In 2008, five international organizations, including International Finance Corporation (IFC), with a strong interest in social and economic development in emerging nations invested in Bank Andara and have become its major stockholders. In 2009, it became a bank for MFIs, providing financial services mainly to small-scale local MFIs.

* Example of a Borrower (Published with the borrower’s consent)

Park Sahadi
Use of funds: Purchase of materials for painting, etc.

Mr. Sahadi, who has loved painting since childhood, already has a 40-year career as a professional painter. However, with problems finding a route for selling his paintings as a business and an inability to locate purchasers, collectors or galleries likely to buy his work, making a living through painting was very difficult.

Local banks were hesitant to fund Mr. Sahadi’s painting business, but after discussions with Bank Andara and one of its local customer MFIs (BPR Bank Jogia), he borrowed 25 million rupiah (approximately 227,000 yen: 1 IDR = approximately 0.0091 JPY) and began sales as a professional painter.

Mr. Sahadi built a design studio with the funds he borrowed and began the process of painting and selling numerous works. He was even able to show his work in an exhibition at the Four Seasons Hotel in Jakarta. Currently, eight collectors regularly purchase Mr. Sahadi’s work. He would like to find 15 collectors to stabilize his earnings. In the future, Mr. Sahadi is thinking of holding an exhibition that presents the appeal of the rhythmic sound of the brush used to make his paintings along with their visual appeal, the first such attempt in the world.
Tokio Marine Group responds to diversifying customer needs by combining the abilities of its Group companies to provide new products and services that anticipate the changing times and extend beyond the framework of existing insurance products and services.

**Efforts to Utilize Insurance Products More Conveniently**

**Sale of One Day Auto Insurance**

Tokio Marine & Nichido provides One Day Auto Insurance (driver insurance available in the unit of days), which can be purchased anytime and anywhere via mobile phone. It is the first of its kind in the insurance industry in Japan, allowing infrequent drivers using cars owned by their parents or friends to purchase insurance at the cost of 500 yen a day for just the number of days needed. The product was launched in January 2012, and the cumulative number of subscriptions exceeded 900,000 (as of June 2014).

Our One Day Auto Insurance received the Nikkei Veritas Award for Superiority at the Nikkei Excellent Products & Services Award 2011, an annual award organized by Nikkei Inc. to recognize exceptional new products and services. In addition to the novelty of enabling customers to buy the auto insurance at a reasonable price, with greater ease and when and where needed, the product was highly acclaimed for its ability to help resolve one social issue of increasing traffic accidents involving uninsured drivers.

Currently, the number of traffic accidents by uninsured drivers is estimated to exceed 100,000 a year. Through this product, Tokio Marine & Nichido will continue to contribute to the reduction of uninsured drivers involved in traffic accidents and ensure “security and safety” by providing products and services that are useful in people’s daily lives and business activities.

- **My Relations with CSR: Development of Auto Insurance Available in the Unit of Days**
Auto Insurance with an Increased Vehicle Damage Coverage Option

Recently, with customers preferring to use their vehicles longer and vehicles becoming more compact, there has been an increase in auto insurance with lower vehicle damage coverage. This, in turn, has served to increase cases where costs of repair after an accident exceed the amount insured, not allowing customers to continue to use their vehicles by repairing damage with money paid by insurance.

In response, Tokio Marine & Nichido developed a customer-selectable option to provide increased coverage for vehicle repair or replacement. Launched in October 2014, this option is available for auto insurance with the insured amount of less than 500,000 yen. Conventional coverage only makes an insurance payment up to the insured amount. This new option, on the other hand, satisfies the needs of customers who wish to repair their vehicles by paying a maximum of 500,000 yen when the costs of repair exceed the insured amount.

* In case of replacement due to total vehicle loss, a policyholder will receive an insurance payment plus an insurance benefit of 50,000 yen for the replacement costs.

Addressing New Services via Smartphone

Smartphones accounted for about 75% of mobile phones sold domestically in fiscal 2013 and have been rapidly gaining popularity among users.

Tokio Marine & Nichido provides the free smartphone application *Mobile Agent* to its customers. Policyholders use this application to check insurance-related points of contact (including our agents) or make contact with them and view details of their policies anytime, anywhere. It also has several features that ensure smooth response upon a traffic accident or vehicle failure. These include an accident reporting feature that identifies the location of an accident via GPS, a simple procedure to request a tow truck in a minimum of three taps and a function to easily send photographs of a damaged vehicle or accident site taken by a policyholder to Tokio Marine & Nichido. We upgraded these features in June 2014 to enable the real-time monitoring of accident response status. In September 2014, we will add features that can be used while driving, such as safety driving diagnosis, eco-driving diagnosis and video recording of near-accident cases. We will work to further improve convenience for customers as an insurance service that can be carried around and used anytime and anywhere.

E. design Insurance has been providing various services for automobile insurance using smartphones since April 2011. After accessing the Internet via their smartphones, policyholders can use them for services such as reporting accidents, verifying accident response status, making changes to contract details and renewal procedures. Additionally, customers who are considering applying for auto insurance can complete overall procedures, from requesting an estimate to final application, via smartphone.

With these and other efforts to bring better convenience and higher quality to customers, E. design Insurance has been ranked number one overall in customer satisfaction for auto insurance in 2013 surveys by both Rakuten, an operator of an online shopping mall, and the comparison site Kakaku.com. The company will work to further improve customer convenience by providing various services through the Internet, including smartphones.

- [Tokio Marine & Nichido: Mobile Agent (in Japanese)]
- [E. design Insurance: Annual Report (in Japanese)]
Home Choice Assist Supports Measures to Prevent Recurrence after an Accident

For customers who have experienced damage to their personal property from fire, lightning, explosion or theft, Tokio Marine & Nichido offers *Home Choice Assist*, a policy with a rider that offers compensation for taking measures to prevent recurrence of fire or theft to alleviate as much as possible customer concerns about recurrence. A new framework allows policyholders to choose freely from a menu of reimbursement for various items including expenses for purchase of reserve products to prepare for a disaster and installation of hand-operated fire extinguishers, security cameras and sensors. By playing a role in our customers' disaster countermeasures and prevention of accident recurrence, we aim to provide safety and security.

The development of *Home Choice Assist* incorporates our customers' opinions and wishes.

What supplementary services would you like from an insurance company after a fire or theft?
- A service that bears the expenses of installing security locks and windows (Female, 50s)
- Security camera installation (Female, 30s)
- A consultation service that suggests appropriate measures to be taken based on actual cases of accident or theft (Male, 30s)

*Home Choice Assist* was developed based on these opinions.

Overseas Total Support Desk Assists Overseas Travelers in Case of Emergency

Overseas travel insurance is a major support for overseas travelers with concerns such as injury, illness or theft. Tokio Marine & Nichido has established the Overseas Total Support Desk, which provides 24-hour, year-round consultation in Japanese on accidents, injuries and other difficulties while overseas as well as insurance. Tokio Marine Group company International Assistance (INTAC) receives calls from customers traveling overseas at a centralized point in Tokyo to provide a speedy response in Japanese for various problems and consultations and offer appropriate advice and arrangements on matters such as injury, illness or theft while overseas, insurance terms and conditions, and the method for making a claim.
Providing "Security and Safety" to Customers in Islamic Nations

In Islamic nations, conventional insurance products were not accepted under Islamic law, which prohibits transactions involving a great deal of uncertainty, gambling and paying and receiving of interest. Foreseeing customer needs in Islamic nations, Tokio Marine Group quickly initiated extensive research and in 2001 started sales of original insurance products based on a mutual-aid and insurance scheme conforming to Islamic law. Currently, Tokio Marine Group provides these Islamic-style products in Egypt and Saudi Arabia, and our overseas subsidiary in Egypt received the Best Takaful Company Egypt Award under the International Takaful Awards for two consecutive years in 2013 and 2014.

Liability Insurance for Substitute Drivers in Taiwan

In Taiwan, frequent traffic accidents caused by drinking and driving have recently become a serious social issue. In order to resolve this issue, the government is encouraging the use of substitute driver services and working to make these services more widespread. Accordingly, Tokio Marine Newa Insurance launched liability insurance for substitute drivers in March 2014. This product offers coverage for bodily injury and property damage, and by providing a system that allows people to use these services with a sense of security, contributes to the reduction of traffic accidents caused by drinking and driving.
Launching an Engagement-Focused Fund to Invest in Japanese Companies

In the United States and Europe, there has been an increasing tendency among institutional investors, including pension funds, to emphasize engagement with investee companies with a view to promoting responsible investment. This type of engagement has not yet gained momentum in Japan.

Jointly with Governance for Owners (GO)*, Tokio Marine Asset Management (TMAM) launched the TMAM-GO Japan Engagement Fund in March 2012. This engagement-focused fund primarily invests in small- to medium-sized Japanese companies having strong core businesses. By promoting engagement with investee companies as an investor fully understanding the corporate culture in Japan, TMAM intends to deepen mutual understanding between investors and Japanese companies and provide increased corporate value over the long term.

* Governance for Owners (GO)
An independent asset management partnership based in London, characterized by its investment strategy that focuses on enhancement of long-term corporate value through amicable engagement with investee companies listed on European stock markets.

 Tokio Marine Asset Management (in Japanese)
Tokio Marine Group undertakes local community and social contribution activities around the world, focusing on the three areas of "protection of the global environment," "growth of young people" and "safety and security." These activities emphasize voluntary engagement by employees of the entire Group and collaboration with NPOs with the know-how and network required for local community and social contribution activities.

With the aim of fostering a corporate culture in which employees naturally engage in making contributions to local communities and society, the FY2012-FY2014 mid-term business plan sets a target of a 100% participation rate by domestic Group employees in contribution activities for local communities and society by the end of fiscal 2014. The participation rate in fiscal 2013 was 77.2% (domestic consolidated companies).

### Plans and Results of Fiscal 2013/Highlights

**Target**
To increase the ratio of domestic Group employees participating in local community and social contribution activities to 90% by the end of fiscal 2013.

**Results/Highlights**
- During fiscal 2013, a total of about 18,700 domestic Group employees (77.2% of the entire workforce) participated in a range of volunteer activities* throughout Japan.
- Only includes domestic consolidated companies. Volunteer activities include engaging in cleanup activities, serving as an instructor in the Green Lessons program and participating in workshops for using Automated External Defibrillators (AEDs) and practicing other life-saving skills, as well as in courses to foster support for dementia care.

* CSR Performance Data: Volunteer activity participation rate
Tokio Marine Group promotes local community and social contribution activities in collaboration with NPOs committed to solving various issues in local communities. In the Mangrove Planting Project, one of the most notable initiatives undertaken by the Group, we have formed a long-term partnership with the NGO Action for Mangrove Reforestation (ACTMANG) specialized in mangrove planting, The Organization for Industrial, Spiritual and Cultural Advancement-International (OISCA) and International Society for Mangrove Ecosystems (ISME). Besides planting mangroves, we also cooperate in improving environmental awareness and promoting industries in the designated planting regions, such as providing environmental education and workshops for local residents and children. In Japan, we collaborate with Nippon NPO Center, eight Environmental Partnership Offices located nationwide and environment-related NPOs throughout the country to engage in projects that encourage experience-based, environmental protection activities primarily targeting children.

Tokio Marine Group defines three action themes shared among all countries and regions around the world ("protection of the global environment," "growth of young people" and "safety and security"). With these and another theme added in fiscal 2011, "support for recovery from the Great East Japan Earthquake," we encourage employees of every Group company and at every workplace to conduct at least one local community and social contribution activity per year.

With a view toward fostering employee volunteerism, the Group designates October and November as CSR Months and promotes local community and social contribution activities during these months. At Tokio Marine & Nichido, many employees took part in a variety of volunteer activities throughout Japan. A total of approximately 590 employees took part in 13 CSR events held at the Head Office during the two-month period.
### Support Systems and Donations

All Tokio Marine Group companies encourage the proactive participation of their employees in local community and social contribution activities by introducing them to activities in which they may be able to participate or by creating a volunteer leave system or an award program to recognize employees' active efforts in local community and social contribution activities.

#### Overview of Support Systems/Programs and Fiscal 2013 Results (Tokio Marine & Nichido)

<table>
<thead>
<tr>
<th>Support System/Program</th>
<th>Description</th>
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<tbody>
<tr>
<td>Matching gift system</td>
<td>A system in which the company makes a donation matching the amount voluntarily donated by employees (18 cases totaling 789,250 yen)</td>
</tr>
<tr>
<td>Volunteer leave/leave of absence system</td>
<td>A system to support employees for their volunteer time (used by 108 employees)</td>
</tr>
</tbody>
</table>
| Share Happiness Club                                       | A donation program operated by employee volunteers  
In fiscal 2013, a total of 11,631,241 yen donated by 4,378 employees was distributed to the following organizations:  
- International Society for Mangrove Ecosystems (ISME) ("Protection of the Global Environment" theme)  
- Flatohoku Project ("Protection of the Global Environment" theme)  
- Child Line Japan ("Growth of Young People" theme)  
- Room to Read Japan ("Growth of Young People" theme)  
- Ashinaga ("Growth of Young People" theme)  
- Special Olympics Nippon Foundation ("Safety and Security" theme)  
- Japan Deafblind Association ("Safety and Security" theme)  
- Peace Boat Disaster Relief Volunteer Center ("Safety and Security" theme) |
| Share Happiness Movement                                  | A program to encourage each office, department, Group company, overseas office and agent to conduct at least one volunteer activity a year                                                                                                                                                                                                  |
| Presidential CSR Awards for activities contributing to local communities and society and protection of the environment | A scheme to recognize protection of the environment, as well as local community and social contribution activities conducted by offices across Japan, Group companies, overseas offices and agents, which strongly represent the essence of Tokio Marine Group and are highly recognized by local communities and society. In fiscal 2013, awards were presented to 12 initiatives undertaken by offices, branches and Group companies nationwide. |

> **CSR Performance Data:** Number of people using volunteer activity leave system and donations
### Social Responsibility

#### Material Issue -Social-

**Examples of Activities**

<table>
<thead>
<tr>
<th>Environmental Activity</th>
<th>People Development Activity</th>
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</thead>
<tbody>
<tr>
<td>- Mangrove Planting Volunteers</td>
<td>- Social Contribution Activities through Foundations</td>
</tr>
<tr>
<td>- Support for the Ten-Year Restoration Project of the Coastal Forests of Tohoku Region</td>
<td>- Programs for Children (Delivery of Lesson Programs and Environmental Education)</td>
</tr>
<tr>
<td>- Green Lessons: The Mangrove Story</td>
<td>- Ashinaga Charity &amp; Walk</td>
</tr>
<tr>
<td>- Collaborative Afforestation Efforts in Kochi Prefecture: Tokio Marine &amp; Nichido's Forest for the Future</td>
<td>- Cooperating in the Production of Educational Comic Book &quot;Major Study, Everything about Insurance&quot;</td>
</tr>
<tr>
<td>- Children's Environmental Award</td>
<td>- Making Kiwanis Dolls</td>
</tr>
<tr>
<td>- Marunouchi Citizens Environmental Forum</td>
<td>- Lao Picture Book Project</td>
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<tr>
<td>- Natural Disaster Risk Seminar by Tokio Marine &amp; Nichido and the Tokio Marine Research Institute</td>
<td>- Serving as a Special Sponsor of the JOC Junior Olympic Cup Swimming Tournament</td>
</tr>
<tr>
<td>- GREENPHLY Environmental Awareness Program and Certification under &quot;Green Power Partnership&quot;</td>
<td>- Participating in Room to Read's Educational Support Program in Developing Countries</td>
</tr>
<tr>
<td>- Participation in Environmental Protection Activities in Thailand</td>
<td>- Scholarship Program for High School Students in Indonesia</td>
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<td></td>
<td>- Educational Assistance for Children in China</td>
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<td>- Support for a Charity Marathon in the Republic of Sierra Leone in Africa</td>
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<td></td>
<td>- Accepting Student Interns</td>
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<td>- Volunteer Activity to Interact with Children and Senior Citizens Living in Nursing Homes</td>
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<td></td>
<td>- Environmental Enlightenment Tour for Children in Hong Kong</td>
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<tr>
<td></td>
<td>- Scholarship Program for Children in Thailand and Visiting Children's Facility with Scholarship Students</td>
</tr>
<tr>
<td></td>
<td>- Visit to a Children's Facility in Brazil</td>
</tr>
<tr>
<td></td>
<td>- Conducted the Day of Giving Volunteer Event</td>
</tr>
</tbody>
</table>
Social Responsibility

Material Issue -Social-

- Initiatives to Support Recovery of Areas Affected by the Great East Japan Earthquake
- Disaster Prevention Lessons
- For Tomorrow's Smiles: Disaster Prevention and Mitigation Site
- Clear File Folder for Disasters Prevention
- Contributing to Safety and Security in Local Communities
- Cooperating with the NPO Association for Assistance to Children Orphaned in Traffic Accidents
- Courses to Foster Support for Dementia Care
- AED Workshop to Practice Life-Saving Skills (1)
- Standard First Aid Course to Practice Life-Saving Skills (2)
- Holding a Seminar on Caregiving Skills
- Experience-Type Volunteer Activity at Homes for the Elderly
- Promoting the Pink Ribbon Movement
- Providing Encouragement to Cancer Patients by Making Terry Cloth Caps
- N Program to Support Young Physicians to Gain Clinical Experience in the United States
- Collaboration with Japan Deafblind Association
- Collaboration with the Special Olympics Nippon Foundation
- Working Together with the Sawayaka Welfare Foundation
- Participating in the TABLE FOR TWO Charity Initiative Aimed at Achieving an Optimal Food Balance in the World
- Providing Support to the Himawari no Kai
- Participating in the Turkey Trot Charity Event
- Participating in a Charity Band Competition
- Participating in Social Contribution Activities through the "Inspiring by Example" Campaign
- Receiving the Best CSR Award for the Initiative to Reduce Drinking and Driving in Taiwan
- Initiative to Protect the Safety of Elementary School Children
- Volunteer Activity in Singapore to Visit a Home for the Elderly and Conduct Refurbishment
- Providing Japanese-Language Medical Services in the United States
Tokio Marine Group designates the "protection of the global environment," a social issue of growing concern, as one of its key focus areas in promoting local community and social contribution activities and strives to raise environmental awareness both internally and externally.

### Mangrove Planting Volunteers

Since 1999, Tokio Marine & Nichido has been promoting its Mangrove Planting Project in Southeast Asia and other countries and regions and conducting a volunteer tour to plant mangrove trees about once a year. Tokio Marine Group employees, agents and retired employees as well as their families participate in these tours as volunteers to plant mangrove seeds and saplings with local residents and children and visit villages and elementary schools in respective regions to promote international exchange. As of March 2014, we have conducted 14 mangrove planting volunteer tours, in which a total of approximately 460 members have participated.

- Creating Mangrove Forests

### Support for the Ten-Year Restoration Project of the Coastal Forests of Tohoku Region

Tokio Marine & Nichido supports the Ten-Year Restoration Project of the Coastal Forests of Tohoku Region* led by the Organization for Industrial, Spiritual and Cultural Advancement-International (OISCA). In addition to restoring coastal pine tree forests, this project aims to facilitate regional revitalization through the recovery of agricultural land and creation of job opportunities in disaster areas. These ideas correspond to the philosophy (i.e., to protect the global environment and contribute to local communities and societies) of the Mangrove Planting Project, which Tokio Marine & Nichido intends to continue for 100 years. For this reason, we have been making an annual monetary donation of 10 million yen since fiscal 2011. Going forward, the company will also encourage employee volunteer activities.

* A project to restore beaches of white sands and forests of green pine trees in the Tohoku Region. It aims to restore coastal forests of the Sendai plain in Miyagi Prefecture, which were devastated by the earthquake-induced tsunami in the March 2011 disaster, by promoting production, nursery and the planting of seedlings while creating local job opportunities through these operations.
Green Lessons: The Mangrove Story

As part of its effort to raise environmental awareness, since 2005 Tokio Marine Group has provided Green Lessons: The Mangrove Story, an environmental education program for children in elementary and special needs schools. Employee and agent volunteers visit these schools and give lectures on the theme of "prevention of global warming and preservation of biodiversity," in which they tell stories about mangrove planting. Children participating in these lessons receive flowerpots made from recycled uniforms.

As of March 2014, the Group visited about 630 elementary and special needs schools throughout Japan and provided Green Lessons to approximately 44,000 children.

Collaborative Afforestation Efforts in Kochi Prefecture: Tokio Marine & Nichido's Forest for the Future

In May 2009, Tokio Marine & Nichido concluded a five-year partners agreement with Kochi Prefecture, Aki City and the Eastern Kochi Forestry Association to promote afforestation in Aki City under the prefecture’s Collaborative Afforestation Project with Environmentally Advanced Corporations. The forest covered under the agreement encompasses 47.1 hectares and has been named "Tokio Marine & Nichido’s Forest for the Future." Every year, we conduct a volunteer tour for Group employees and agents including their families to experience tree thinning and socially interact with local residents. A total of 55 members participated in the fifth Tree-Thinning Forestry Volunteers held in November 2013. Participants felt that it was a project that emphasizes ties with the local community and understood that much human intervention was required to maintain the forest in a healthy state.
Children's Environmental Award

Since 2008, Tokio Marine & Nichido and The Asahi Shimbun Company (newspaper) have co-hosted an environment-themed illustration and essay contest, the Children's Environmental Award program, as one initiative to raise environmental awareness among elementary school children who will take the lead in the future and, in turn, raise awareness among society as a whole. For the sixth Children's Environmental Award in fiscal 2014, we received more than 6,000 works from children all over Japan. We invited the winners of the contest and their parents to join the Iriomote Island Eco Experience Tour.

The Iriomote Island Eco Experience Tour is conducted under the supervision of Shigeyuki Baba, Professor Emeritus, University of the Ryukyus. He is also a judge of the Children's Environmental Award and has been providing support to Tokio Marine & Nichido's Mangrove Planting Project. Participants learn about the importance of preserving the global environment through a program of events that includes exploring a mangrove forest, engaging in tree planting and mangrove dyeing, while receiving explanations from specialists. The children who participated in the tour saw mangrove trees and crabs in the tidal flat and understood what unspoiled nature would look like, and enjoyed activities not available in their home towns.

Marunouchi Citizens Environmental Forum

Every year, Tokio Marine & Nichido holds a social and environmental awareness seminar, the Marunouchi Citizens Environmental Forum, jointly with Mitsubishi Corporation. At the 55th forum held in fiscal 2013, we invited cultural anthropologist Shinichi Takemura to give a lecture on the importance of retaining a "globe-level" perspective when viewing the environment and natural disasters by using "Tangible Earth," the world's first interactive digital globe. About 90 attendees, including Tokio Marine Group employees and other guests, were impressed by and learned from his talk about watching the earth "from above," felt the significance of attaining harmony between people and nature, and hoped that he would continue to give lectures to children.
Social Responsibility

Material Issue -Social-

Natural Disaster Risk Seminar by Tokio Marine & Nichido and the Tokio Marine Research Institute

Tokio Marine & Nichido and the Tokio Marine Research Institute jointly held a seminar on natural disaster risk entitled "The Frontline of Natural Disaster Research – Working toward Advanced Disaster Prevention" on November 22, 2013. This seminar was provided free of charge to citizens and company employees for the purpose of helping them gain a better understanding of global warming and major natural disasters through lectures and panel discussions by experts on the subject matters.

[Seminar by the Tokio Marine Research Institute (in Japanese)]

GREENPHLY Environmental Awareness Program and Becoming a member of "Green Power Partnership"

Since 2011, U.S.-based Philadelphia Insurance Companies (PHLY) has been conducting an employee-driven environmental awareness program called GREENPHLY. A team of employees forming the GREENPHLY council leads an array of initiatives to support global environment protection activities, reduce environmental impact at offices and improve employee awareness through publication of an internal magazine.

Activities during fiscal 2013 included donating 1,613 coats collected through the National Coat Drive Challenge to 24 different charity organizations around the United States and an initiative called BIKEPHLY that encouraged commuting by bicycle and successfully reduced CO₂ emissions by 6,674 pounds. Throughout the year, more than 500 employees nationwide joined various volunteer activities and events related to protection of the environment in the country.

In addition, at present the company purchases renewable energy certificates equivalent to 100% of its electricity consumption, which has earned it a place in the U.S. Environmental Protection Agency's "Green Power Partnership" and membership in the "Leadership Club" as an excellent organization.
Participation in Environmental Protection Activities in Thailand

In Thailand, with the aim of restoring the bounty of nature to forests that are damaged in the frequent floods that occur, Tokio Marine Insurance (Thailand) has been implementing a project entitled "LOVE Tokio Marine & Nichido for the Protection of Forests and Water" since 2007. In line with the intentions of an initiative led by Thailand's King Bhumibol, efforts are being made to expand forest areas in conjunction with a local development organization and also to execute measures to prevent flooding such as by building levees in the upstream area of the river together with local youths.
Tokio Marine Group is engaged in a wide array of activities to support the growth of children and young people who will lead the next generation.

Tokio Marine & Nichido promotes social contribution activities through three foundations with such aims as helping young people grow, encouraging international cultural exchange and promoting sports in the local community.

Tokio Marine Kagami Memorial Foundation was established in 1939 and initiated a scholarship program in 1941. The foundation provides scholarships to students at Japanese universities and graduate school exchange students from ASEAN nations and assists academic studies by researchers.

Tokio Marine & Nichido Educational Development Fund, established in 1984, offers assistance to elementary school and junior high school children orphaned through traffic accidents and for educational research by educators.

The Tokio Marine Sports Foundation was established in 1937 with the aim of promoting sports activities among the public to help bring bright and enriched lives to the people of Japan. The two facilities owned by the foundation, Nasu Sports Park and Toda Boathouse (a water sports facility), are used by a wide range of groups from young children to senior citizens. The foundation is also involved in local support exchange events planned by members of Tokio Marine & Nichido's sports teams and charity concerts given by the company's orchestra.
### Overview and Activities of Each Foundation

<table>
<thead>
<tr>
<th>Public Interest Incorporated Foundation</th>
<th>Summary</th>
<th>Activities in Fiscal 2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tokio Marine Kagami Memorial Foundation</td>
<td>Provides scholarships and educational training assistance to students at Japanese universities and graduate school exchange students from ASEAN nations</td>
<td>Provided a total of 47.37 million yen to 81 new and existing scholarship students in addition to other activities</td>
</tr>
<tr>
<td>Tokio Marine &amp; Nichido Educational Development Fund</td>
<td>Provides assistance for educators and to children orphaned through traffic accidents</td>
<td>Financial assistance for education and research: 136 cases Scholarships for children orphaned through traffic accidents: 121 individuals</td>
</tr>
<tr>
<td>The Tokio Marine Sports Foundation</td>
<td>Promotes sports activities in local communities</td>
<td>Number of persons using Nasu Sports Park: 44,923 Number of persons using Toda Boathouse: 6,360</td>
</tr>
</tbody>
</table>

- [Tokio Marine Kagami Memorial Foundation scholarships for exchange students from ASEAN nations (in Japanese)](#)
- [The Tokio Marine Sports Foundation youth exchange project through sports activities (in Japanese)](#)
- [Tokio Marine & Nichido Educational Development Fund (in Japanese)](#)

### Programs for Children (Delivery of Lesson Programs and Environmental Education)

We encourage children who will take the lead in the next generation to think about environmental issues and disaster preparedness through our lesson programs delivered to schools and other environmental initiatives.

- [Green Lessons: The Mangrove Story](#)
- [Disaster Prevention Lessons](#)
- [Children’s Environmental Award](#)
Ashinaga Charity & Walk

Tokio Marine & Nichido and Meiji Yasuda Life Insurance Company jointly held a charity walk event, Ashinaga Charity & Walk. From Tokio Marine & Nichido, a total of 1,340 employees and their families participated in this event at 56 venues across the country, either held as My Walk organized by Meiji Yasuda Life Insurance Company or P-Walk 10 organized by Ashinaga, an organization providing educational support for children who have lost one or both of their parents. A portion of their participation fees was used to support orphans as described below.

(1) Donated to Ashinaga to be used for the following purposes to support orphans:
- Construction and operation of Tohoku Rainbow House, a healing space for children orphaned by the Great East Japan Earthquake
- Scholarship loans for orphans who want to attend high school, university, junior college or other educational institution
- Support for Ashinaga's scholarships for international students
(2) Allocated as financial assistance to orphans living in prefectures affected by the Great East Japan Earthquake through donations to orphan support funds

Cooperating in the Production of Educational Comic Book "Major Study, Everything about Insurance"

Agreeing with the idea of teaching many more children about insurance in an easy-to-understand manner, Tokio Marine & Nichido along with Tokio Marine & Nichido Life recently collaborated in the production of "Major Study, Everything about Insurance," an educational comic book for elementary school children created by Kodansha BC Ltd. We participated in the book's production as early as from the planning stage, as part of our consumer as well as insurance education efforts and because we aspire to convey correct knowledge of insurance to elementary school students, who will play leading social roles in the future, from our position at the front lines of society.

In fiscal 2013, this book, which is not for sale, was donated through Kodansha BC Ltd. to approximately 21,000 elementary schools and 3,150 public libraries across Japan, and has been made readily available for many children to enjoy.

Making Kiwanis Dolls

Employee volunteers of Tokio Marine Group make Kiwanis dolls in cooperation with the Kiwanis Club of Tokyo. Kiwanis dolls are given to children who are hospitalized for treatment. The children take solace in drawing pictures on the blank surface of the dolls and clothing them, and doctors and nurses use the dolls to explain treatments in order to relieve the children's fears. Participating employees wholeheartedly stuff and sew dolls for children undergoing long-term hospitalization. Dolls made by approximately 80 participants in fiscal 2013 are being donated to national hospitals and other medical institutions in Tokyo through the Kiwanis Club of Tokyo.

▶ Kiwanis Club of Tokyo (in Japanese)

Lao Picture Book Project

Tokio Marine Group participates in the Lao Picture Book Project of the NPO Action with Lao Children. Through this activity, picture books are sent to children in Laos who have fewer opportunities to read books and learn the Lao alphabet due to conflict, the country's economic situation, geographical restrictions or cultural background. The volunteer work entails affixing printed text that has been translated in the Lao language into Japanese picture books. Participants gathered in a meeting room and cut up and pasted the translated text into picture books while reading each other's books in a congenial atmosphere. On the last page of each picture book, participants signed their names in Lao, thinking about smiling children who will receive these books. In fiscal 2013, a total of about 140 Group employees participated, and the finished books were sent to the NPO's local office and then delivered to children's libraries across Laos.

▶ Action with Lao Children (in Japanese)
Serving as a Special Sponsor of the JOC Junior Olympic Cup Swimming Tournament

Tokio Marine & Nichido started providing support to the Japan Swimming Federation as one of the initiatives undertaken to commemorate its 110th anniversary in 1989. Specific efforts include serving as a special sponsor of the National JOC Junior Olympic Cup Swimming Tournament held twice a year and providing support for the costs of attending overseas competition and of training camps for Junior Olympic athletes. The company contributes to the healthy growth of young people who will represent the future by promoting swimming.

Go! Go! Junior Swimmers! (in Japanese)

Participating in Room to Read’s Educational Support Program in Developing Countries

In fiscal 2010, Tokio Marine & Nichido participated in the educational support effort led by the international NGO Room to Read. Over the four years from fiscal 2010 to fiscal 2013, the company donated about USD100,000 annually in India, Bangladesh and Vietnam, providing educational support for a total about 1,000 girls to help them attain independence in the future and offering a study environment for children by opening nine reading rooms. For girls not attending school for economic reasons or because they are tied to household duties as a result of their parents’ lack of understanding, the program offers financial aid for tuition fees and endeavors to convey the importance of education to their families through home visits. These efforts have allowed girls to continue their education, with many achieving excellent performance in their schoolwork to make their dreams a reality. India, Bangladesh and Vietnam are three mangrove planting regions covered under the company’s ongoing Mangrove Planting Project initiated in 1999. Through the Mangrove Planting Project and educational support program, Tokio Marine & Nichido thus carries out the dual-purpose global social contribution activities of nurturing both trees and people.

International NGO Room to Read
Scholarship Program for High School Students in Indonesia

Tokio Marine & Nichido, Tokio Marine Asia and Tokio Marine Indonesia provide a scholarship program in Indonesia jointly with the Putera Sampoerna Foundation, an organization engaged in activities to raise the level of education in the country. The program offers support for tuition fees and costs of learning materials to 50 high school students in the suburbs of Jakarta, who are achieving excellent performance in school but having difficulty in continuing their education because of economic hardships. A scholarship conferment ceremony was held in November 2011 during which scholarship students made Japanese traditional paper cranes called senbazuru to convey their wish for the swift recovery of the country from the Great East Japan Earthquake.

Student Scholarship Program

Educational Assistance for Children in China

Since 2009, Tokio Marine Group has been collaborating with the All-China Youth Federation to support children of migrant workers (children living in farming villages while their parents work in the city). We have established support facilities in over 160 locations throughout China, and Group employees engage in various volunteer activities every year. In fiscal 2013, 12 employees held fire drills and provided a lecture on first aid in cooperation with a local youth group and the fire department at an elementary school attended by many migrant worker children in Zhejiang Province. The children learned how to give cardiac massage and apply bandages in the lecture and how to use a fire extinguisher and wear a firefighter suit through these drills. They also climbed onto a fire ladder truck and enjoyed the experience to the fullest. After the lecture, participants had a friendly social gathering with these children and looked around the "seven-colored cabin" (a classroom that provides emotional support, equipped with learning tools and videophones for children to contact parents working in distant areas).

Support for Growth of Young People in China (in Japanese)
Support for a Charity Marathon in the Republic of Sierra Leone in Africa

Since 2012, as part of its 50th anniversary celebration, U.K.-based Kiln Group has been serving as a sponsor of and raising funds for a charity marathon held in Sierra Leone. The event is organized by the U.K. charity organization Street Child of Sierra Leone to return street children in Sierra Leone, which has been politically unstable for many years, to their families and provide education. In fiscal 2013, six employees participated in the marathon, raising GBP13,000 in contributions. Adding a matching donation of GBP10,000 made by Kiln Group, a total of GBP23,000 will be used to provide educational support to children in Sierra Leone.

Accepting Student Interns

U.K.-based Kiln Group accepts student interns under the City of London's business training program for students. This program aims to nurture exceptional human resources for the future and support local communities by dispatching interns to companies. Kiln has accepted 11 interns over the past five years, engaging them in a variety of work that includes promoting recycling efforts as part of the company’s CSR activities. The company has hired some interns as full-time Kiln Group employees and will continue to recruit employees from this internship program.
Volunteer Activity to Interact with Children and Senior Citizens Living in Nursing Homes

During CSR Month designated to promote employees' local community and social contribution activities, our Group companies in Singapore, including Tokio Marine Asia, worked with organizations that support racial and social harmony and invited 40 children and 10 senior citizens living in nursing homes to an excursion to River Safari Singapore, the country’s newest leisure spot. This volunteer activity aims to promote a positive attitude toward community service regardless of age and to encourage children to live positively despite their disadvantaged conditions. After visiting the world’s largest aquarium and Giant Panda Forest, the largest biodome in Southeast Asia, participants enjoyed friendly interaction over lunch.

Environmental Enlightenment Tour for Children in Hong Kong

In cooperation with the Hans Andersen Club, an association that supports children’s health and growth, Tokio Marine Hong Kong undertakes an activity to invite underprivileged children to an environmental enlightenment tour every year. Over the past six years, the company and children have enjoyed nature through visits to an aquarium, farm and tree house.

Scholarship Program for Children in Thailand and Visiting Children’s Facility with Scholarship Students

For nine years, our Group companies in Thailand, including Tokio Marine Insurance (Thailand), has supported a scholarship program of the National Council on Social Welfare of Thailand. In 2013, scholarships were provided to a total of 100 junior and senior high school and university students. In October 2013, the company’s 20 employees held a scholarship conferment ceremony, and together with all scholarship students, visited a facility for physically challenged children afterwards to conduct volunteer activities. The purpose of such a visit is to give scholarship students an opportunity to experience giving to others and helping those in need.
Visit to a Children’s Facility in Brazil

Tokio Marine Brazil Seguradora, in cooperation with a local support organization, visited a facility for children with disabilities to celebrate Children’s Day in October 2013. The company donated toys and held an event for the kids to enjoy.

Conducted the Day of Giving Volunteer Event

To demonstrate the spirit of community and social contribution, the Bermuda branch and U.K.-based Tokio Millennium Re closed their offices in April 2013 to hold an event called the Day of Giving. In Bermuda, employee volunteers joined the restoration work of a historic prison, which is now part of a national museum, helped with gardening at a facility for people in need and painted a library. In the United Kingdom, employee volunteers planted trees to curb global warming, worked for a local food bank and painted a women’s hospice. The event was one way of giving back to the community, while also fostering active teamwork within the respective companies.
Tokio Marine Group places great emphasis on "security and safety," which are closely linked to the insurance business, and engages in social contribution activities while working to enhance traffic safety as well as crime and disaster prevention in local communities.

Initiatives to Support Recovery of Areas Affected by the Great East Japan Earthquake

Employees of Tokio Marine Group have been engaged in volunteer activities in areas affected by the Great East Japan Earthquake. Starting from May 2011 immediately following the disaster, Group company employees, agents and their families across the country have provided support to disaster areas in Otsuchi-cho (Kamihei-gun) and Rikuzentakata City in Iwate Prefecture and Ishinomaki City and Kesennuma City in Miyagi Prefecture by conducting activities such as cleaning up houses damaged in the tsunami, removing mud from houses and street drainage gutters, assisting in fishery-related work and cleaning damaged and mud-covered photographs.

As the third series of volunteer activities following the removal of disaster debris, cleaning drainage gutters and assisting in fishing-related related work in Ishinomaki City, Miyagi Prefecture, and sorting and recording books donated to libraries and cleaning soiled documents in Tono City, Iwate Prefecture, Tokio Marine & Nichido has been sending employee volunteers to the Watari Greenbelt Project since April 2013. This project is undertaken by the Flatohoku Project to restore tide-control forests along the coastal areas and promote the recovery of Watari-cho, Miyagi Prefecture. Over a two-day tour, employee volunteers visit the coastal areas devastated by the tsunami and help with cultivating saplings that will be planted along the coast. In fiscal 2013, we conducted five such tours, with the participation of a total of 80 employees, including Group employees, agents and their families.

As another ongoing effort, the company provides local dishes of the areas affected by the disaster at its employee cafeteria and donates a portion of sales of these dishes. During the period from March 2013 to March 2014, the company sold about 2,100 dishes and donated approximately 210,000 yen to the Iwate Learning Hope Fund, which provides educational and living support to children who have become economically challenged due to the disaster.
Based on the lessons learned from the Great East Japan Earthquake, employee volunteers from Tokio Marine Group, including its agents, conduct Disaster Prevention Lessons to convey knowledge on disaster prevention to children and help them prepare for a next disaster. Disaster Prevention Lessons are a program to raise readiness for disaster prevention among elementary school children. Employee volunteers from Tokio Marine & Nichido Risk Consulting developed educational materials, which were then supervised by the Earthquake-induced Tsunami Risk Evaluation Research Division of the International Research Institute of Disaster Science at Tohoku University, with which Tokio Marine & Nichido has entered into an industry-academia collaboration agreement concerning evaluation of earthquake and tsunami risk. In the lessons, children learn about the mechanisms that cause earthquakes and tsunamis and think about advance preparation such as methods to protect themselves in the event of an earthquake and portable emergency goods while taking a quiz and participating in a group discussion. Disaster Prevention Lessons began in fiscal 2012 and, as of March 31, 2014, have been held at about 90 elementary schools across Japan, with approximately 7,300 children attending.

For Tomorrow's Smiles: Disaster Prevention and Mitigation Information Website

In order to make a greater contribution to building a safe and secure society, we have established the "For Tomorrow's Smiles: Disaster Prevention and Mitigation Information Website."

Clear File Folder for Disaster Prevention

As a result of its joint research with the International Research Institute of Disaster Science at Tohoku University, Tokio Marine & Nichido has created the Clear File Folder for Disasters, which lists emergency goods households should have on hand at all times and specific measures to take in the event of an earthquake or tsunami. The folder is available in three versions, Earthquake, Tsunami and Emergency Goods, and is useful for keeping important documents in case of a disaster. These file folders are distributed at the company's events during Disaster Prevention Lessons conducted by employee and agent volunteers and in marketing operations as novelty goods to customers, thereby offering ideas of disaster prevention measures that combine the latest knowledge of a university research institute and an insurance company to the public in an easy-to-understand manner.
Contributing to Safety and Security in Local Communities

Since September 2007, Tokio Marine & Nichido has been cosponsoring the "Daijoubu Campaign," a movement led by The Mainichi Newspapers, and supporting activities to protect children and local residents from disasters and crimes.

To encourage children and their parents as well as local communities to think about safety and security in their communities in a fun way, since October 2011 Tokio Marine & Nichido has partnered with The Mainichi Newspapers and 38 FM radio stations throughout Japan to promote the Workshop to Create Local Community Safety Maps, a crime prevention event. In fiscal 2013, the workshops were held at four locations nationwide, and a total of 167 children and their parents as well as 66 employees and agents of Tokio Marine & Nichido participated. During the event, we invited Professor Nobuo Komiya of Rissho University, a developer of local community safety maps and an expert in criminal sociology, as a lecturer and held a training seminar for Tokio Marine & Nichido employees and agents. The participants then became trainers themselves and conducted safety map workshops for students of local elementary schools.

Cooperating with the NPO Association for Assistance to Children Orphaned in Traffic Accidents

Nisshin Fire supports children who have lost one or both of their parents in traffic accidents through the NPO Association for Assistance to Children Orphaned in Traffic Accidents. In fiscal 2013, the company held charity events at its head offices in Tokyo and Saitama, which were open to both employees and visitors, and collected 208,666 yen, which was donated to the association.

We will continue to provide assistance to orphaned children through this association.
Courses to Foster Support for Dementia Care

Tokio Marine Group provides support for the Million-Supporter Caravan for Dementia, which is promoted by the Ministry of Health, Labour and Welfare and the nationwide Caravan Mate Liaison Council, and conducts courses to foster support for dementia care as a volunteer activity to support the safety and security of local communities and families. With the ultimate goal of creating neighborhoods where people with dementia and their families can live with peace of mind, the program is designed so that employees who take the course have the correct knowledge about dementia to share with friends and families as well as support and give compassionate consideration to people with dementia and their families in work and private life.

During the one-and-a-half-hour program conducted in each work department, mainly in Tokyo, attendees watched a DVD, listened to a lecture given by an employee (called a “caravan mate”) who has received special training on this subject and participated in a role-playing session. As of March 2014, a total of around 2,100 Group company employees have participated in this educational program and become supporters for dementia care. We intend to promote this program further, as it gives us a good opportunity to deepen our understanding of the aging population and dementia and think about how we accordingly deal with our customers and our own families.

- Million-Supporter Caravan for Dementia (in Japanese)

AED Workshop to Practice Life-Saving Skills (1)

Tokio Marine Group provides a workshop to practice using Automated External Defibrillators (AEDs) and to perform cardiopulmonary resuscitation (CPR). Around 570 employees, mainly from Tokio Marine & Nichido as well as other Group companies and agents, attended the workshop in fiscal 2013. Through the workshop, participants have realized that they do not have to be an expert to perform CPR and gained enough confidence to take action rather than just standing by in case of an emergency.

Standard First Aid Course to Practice Life-Saving Skills (2)

In cooperation with the Marunouchi Fire Station of the Tokyo Fire Department (TFD), Tokio Marine & Nichido provided a workshop to learn standard first aid at its head office. Over the course of two training courses, lecturers from the fire station taught about 30 employees from Tokio Marine & Nichido and Group companies how to use AEDs, perform CPR, prevent suffocation and stop bleeding. At the completion of these courses, participants received a first aid skills certificate issued by the TFD Fire Chief. Participants learned correct first aid techniques and gained confidence for responding to an emergency.
Holding a Seminar on Caregiving Skills

Tokio Marine & Nichido invited employees of Tokio Marine Nichido Better Life Service as lecturers and held a Seminar on Caregiving Skills at its head office. It is a basic seminar on caregiving skills, which aims to make participants "persons who can provide a little bit of help" when dealing with the elderly and people with disabilities. About 100 employees from Tokio Marine & Nichido and Group companies participated in the seminar. In addition to an elderly simulation program to experience elderly people's vision, hearing and other physical functions, the seminar provided tips on caregiving and points to be noted when giving assistance and taught participants simple sign language and Braille. Many participants felt ready and eager to help the elderly and persons with disabilities.

Experience-Type Volunteer Activity at Homes for the Elderly

In fiscal 2013, Tokio Marine & Nichido Life launched an experience-type volunteer program in collaboration with Tokio Marine Nichido Samuel. Participants interact with residents of for-profit homes for the elderly with nursing care operated by Tokio Marine Nichido Samuel and help organize events at these homes. Through the experience, participants understand the need for nursing care in our super-aging society and ways to help each other in local communities while learning how to interact with people with dementia or in need of nursing care. The program has been conducted five times since its first implementation on a trial basis in fiscal 2012 to July 2014, with participation of 13 employees.

Promoting the Pink Ribbon Movement

Tokio Marine & Nichido Life engages in the Pink Ribbon Movement through J.POSH, an NPO engaged in pink ribbon movements for breast cancer awareness in Japan. The number of breast cancer patients has been increasing in Japan, but it is a disease with a high survival rate if detected and treated early based on the correct knowledge. The company promotes the Pink Ribbon Movement by holding street campaigns at more than 100 locations nationwide in October every year and handing out leaflets explaining the importance of receiving examinations for early detection of breast cancer.

J.POSH (Japan Breast Cancer Pink Ribbon Movement) (in Japanese)
Providing Encouragement to Cancer Patients by Making Terry Cloth Caps

Since 2009, Tokio Marine & Nichido Life has joined initiatives undertaken by the Iwate Hospice Association, a citizens’ group in Morioka City, Iwate Prefecture, to support cancer patients and their families and help them gain courage to fight against the disease. The company has been making terry cloth caps for patients undergoing anticancer drug treatment. Every year, participants from Tokio Marine & Nichido Life and other Tokio Marine Group companies and their families stitch the caps together and donate more than 1,000 caps as Christmas presents to cancer hospitals nationwide through the Iwate Hospice Association.

▶ Iwate Hospice Association (in Japanese)

N Program to Support Young Physicians to Gain Clinical Experience in the United States

In collaboration with Mount Sinai Beth Israel, Tokio Marine & Nichido has been offering the N Program since 1991. This is a medical residency program to promote exchange between the two countries in the medical field by dispatching every year young Japanese doctors with the desire to gain clinical experience in the United States.

The N Program has made remarkable progress thanks to the cooperation of teachers at U.S. medical institutions and the efforts of residents who participated as trainee physicians. From 1991 to 2013, the total number of trainees and graduates rose to 160.

▶ N Program (in Japanese)
Collaboration with the Japan Deafblind Association

The Japan Deafblind Association is engaged in activities to support people with hearing and vision impairments across the country. Their activities include dispatching sign language interpreters and helpers, training interpreters and publishing a biannual magazine for the hearing and visually impaired. Tokio Marine & Nichido became a supporting member of the association in 2008. At the association's annual national conference, which is held for the purpose of promoting exchange among people with these impairments and improving the skills of sign language interpreters and helpers, employees working in offices and branches in respective areas serve as volunteer staff to cooperate in running the event. In fiscal 2013, about 25 employees from the Chiba area provided support for the organization's 22nd national conference.

[Japan Deafblind Association]

Collaboration with the Special Olympics Nippon Foundation

In support of the Special Olympics Nippon Foundation's vision of creating a society where people with and without disabilities understand and respect each other's differences and live and grow together, Tokio Marine & Nichido became an official sponsor of the foundation in fiscal 2005 and has been supporting its activities by providing funds and volunteers. Additionally, Tokio Marine Group undertakes a year-round volunteer activity to create good luck bracelets to show our support to athletes of the foundation. In 2013, a total of about 2,000 employees joined this activity.

The company's employee clubs also provide support to the NPO Special Olympics Nippon - Tokyo (SONT) through their respective club activities. Examples include assistance provided by the company's track team for the SONT-sponsored Walk and Run Festival charity event and a boating experience event held by the boat club.

[Special Olympics Nippon Foundation (in Japanese)]
Working Together with the Sawayaka Welfare Foundation

The Sawayaka Welfare Foundation forms a network with a number of volunteer organizations across the country and works to build a system of mutual assistance in each local community with the ultimate goal of "building a new society in which all people can develop a close rapport with each other." Tokio Marine & Nichido empathizes with this organizational philosophy and partners with the foundation.

- National volunteer network information of the Sawayaka Welfare Foundation (in Japanese)

Participating in the TABLE FOR TWO Charity Initiative Aimed at Achieving an Optimal Food Balance in the World

Tokio Marine & Nichido participates in the TABLE FOR TWO initiative and has been offering a TABLE FOR TWO menu in the employee cafeteria at its head office.

TABLE FOR TWO is an initiative to donate a part (usually 20 yen) of the price of a lunch offered in a company cafeteria to school meal programs in developing countries.

Of the total world population of almost seven billion, one billion people suffer from hunger while another billion are experiencing obesity and other diet-linked, lifestyle-related diseases. To eliminate this serious food imbalance, the TABLE FOR TWO initiative was launched in Japan in fall 2007. The amount of 20 yen donated from every lunch is equal to one school meal in developing countries. Thus, the name "TABLE FOR TWO" came from the idea that each of us in a developed country shares a table with one child in a developing country. We are having lunch together, beyond time and space.

- Overview of TABLE FOR TWO in Tokio Marine & Nichido

<table>
<thead>
<tr>
<th>Location</th>
<th>Employee cafeteria at the head office</th>
</tr>
</thead>
<tbody>
<tr>
<td>Method</td>
<td>Purchasing a 560-yen TABLE FOR TWO lunch (680-800 kcal) automatically donates 20 yen through the NPO TABLE FOR TWO International, which will be used to buy school meals for children in developing countries</td>
</tr>
</tbody>
</table>

- TABLE FOR TWO
Providing Support to the Himawari no Kai

Tokio Marine & Nichido and Tokio Marine & Nichido Life have been supporting the NPO Himawari no Kai since 2011. Himawari no Kai is an NPO approved by the Cabinet Office, Government of Japan that was established in 1997 with the aim of assisting expectant mothers and their families. The organization’s most notable activity is increasing public recognition of its Maternity Mark. Moreover, it hands out traffic safety stickers bearing this mark to protect new mothers from traffic accidents. By supporting the organization, we will further contribute to the creation of local communities and society where expecting mothers and their families can live with peace of mind.

- Himawari no Kai (in Japanese)

Participating in the Turkey Trot Charity Event

U.S.-based Philadelphia Insurance Companies (PHLY) is a sponsor of the Turkey Trot charity run/walk event organized by founder James J. Maguire and his family. PHLY’s employees also participate in the event as volunteers. About 1,600 runners, including 41 PHLY employees, joined the 21st Turkey Trot event held in fiscal 2013, and the participation fees paid by them, totaling approximately USD160,000, were donated to the NPO Face to Face, which provides food and health-related services to people in need.

Participating in a Charity Band Competition

At Safety National Insurance of the U.S.-based Delphi Group, an employee band participated in a charity band competition held in the local community. In this competition, people vote for the best performance via donations. With support from colleagues, friends and families, the band took first place and received the largest amount of donations from the audience. An employee band from the company has won the competition for the past five years, and donations have been made to over 170 NPOs through a local support organization.
Participating in Social Contribution Activities through the "Inspiring by Example" Campaign

In commemoration of its 100th anniversary in 2011, U.S.-based First Insurance Company of Hawaii has been undertaking a campaign called "Inspiring by Example" to show its appreciation for the local community. The campaign consists of more than 100 local and social contribution activities in which employees participate. These include Meals on Wheels to deliver meals to areas where many elderly people live, free child seat safety checks conducted monthly by the staff of the property and casualty insurance department and Make a Difference Day to do painting at local high schools. By engaging in a variety of activities, the company aims to create a local community with the vibrant Hawaiian spirit.

Receiving the Best CSR Award for the Initiative to Reduce Drinking and Driving in Taiwan

Tokio Marine Newa Insurance of Taiwan received the Best CSR Award in the Best Performance Awards 2013 for the insurance industry in Taiwan. This award program is held biannually by the Taiwan Insurance Institute and Financial Supervisory Commission. The award was given to the company in recognition of its efforts undertaken in 2012 to call greater and wider public attention toward reducing drinking and driving by broadcasting a series of TV commercials that showed the serious consequences of drunk driving.

During and after fiscal 2013, the company has continued to work on raising public awareness through various opportunities. These include holding contests of illustrations on the theme of drinking and driving at elementary schools and conducting street campaigns jointly with universities to have people experience what it would feel like to drive under influence using 3D eye glasses.
Initiative to Protect the Safety of Elementary School Children

To contribute to the local community and society, since 2005 Tokio Marine Newa Insurance of Taiwan has supported an elementary school located near its head office. As part of that support, the company conducts an initiative to protect the safety of the elementary school children. For one week each, 25 employees take turns using their lunch hour to help children safely cross at an intersection. The company will continue its support for volunteer activities to create an environment in which children can live safely.

Volunteer Activity in Singapore to Visit a Home for the Elderly and Conduct Refurbishment

Through cooperation with a local NPO, our Group companies in Singapore, including Tokio Marine (Asia), conducted the "Pick Up a Brush and Paint for a Day!" volunteer activity to visit a home for the elderly and paint the walls of the facility. A total of 40 employees participated in the activity and painted joyful illustrations along the corridor walls to create liveliness and happiness for residents. After the work, they held a Christmas party and sang Christmas carols while serving lunch. Santa Claus also handed out presents to residents.

Providing Japanese-Language Medical Services in the United States

The Japanese Medical Practice outpatient clinic operated by Mount Sinai Beth Israel in New York City with donations from Tokio Marine & Nichido has been providing medical services in Japanese since 1990. At the event celebrating the 100th anniversary of the Japanese American Association of New York held in fiscal 2009, the Japanese Medical Practice outpatient clinic offered medical consultation services and held medical seminars for elderly Japanese-American people living in New York. This clinic plays a major role in providing medical services to the local Japanese community and is highly regarded by the Japanese Consulate General in New York as a medical institution providing services to Japanese people.

- Japanese Medical Practice outpatient clinic (in Japanese)