With customer trust as the foundation of all its corporate activities, Tokio Marine Group aims to contribute to the realization of a sustainable society drawing on its knowledge and experience accumulated over many years in the insurance business and providing security and safety to its customers and society through its business activities. The past several years have witnessed a number of major natural disasters that have devastated various regions around the world. The Great East Japan Earthquake and the flooding in Thailand in 2011, Hurricane Sandy in the United States in 2012 and Typhoon Haiyan in the Philippines in 2013 all caused enormous damage. In response, the Company drew on the full strength of the entire Group to make insurance claims payments and to expedite recovery and supported recovery efforts in the devastated areas. Meanwhile, besides such disasters, the world faces a host of environmental, social and governance (ESG) issues that include environmental and energy problems, low birthrates and aging societies (a rising need for medical and nursing care), poverty and traffic accidents.

Tokio Marine Group will work to earn further trust from its customers and society and contribute to the resolution of ESG issues through initiatives for securing customers by providing insurance and financial services and protecting the future of the planet by undertaking environmental activities such as the Mangrove Planting Project.

Initiatives for the Environment
Tokio Marine Group has been undertaking research on climate change and natural disaster risk in collaboration with The University of Tokyo since 2005 and Nagoya University since 2007; research on earthquake and tsunami risk through an industry-academia collaboration agreement with Tohoku University formed in July 2011; and research on water disaster risk under future climate conditions in collaboration with Kyoto University since October 2012. Through industry-academia collaborative research with these world-class research institutions, we will enhance our scientific knowledge of climate change and natural disaster risk to contribute to improving disaster prevention and reduction capabilities around the world and building a secure, safe and resilient society.
Moreover, to reduce the environmental burden, in addition to efforts at Group companies in Japan and overseas to conserve electricity and other types of energy and to reform various processes that include the move to paperless operations, the Group is continuing the Mangrove Planting Project. Commenced in 1999, this project is now in its 16th year, and 8,405 hectares (approximately 1,798 times the area of Tokyo Dome as of March 2014) of mangrove have been planted during this period. Mangroves slow the progression of global warming by absorbing and stabilizing large amounts of CO₂ and function as embankments to protect communities from storm surges and tsunamis. These also provide the bounties of nature such as fishery and forest resources that are indispensable to the lives of local residents and help to stabilize and improve their lives. Tokio Marine Group aims to continue undertaking this project for 100 years to protect the future of the planet. From October 2013, Tokio Marine has been supporting non-profit organizations (NPOs) engaged in environmental protection activities in Japan and has commenced projects that provide children with learning experiences on the importance of protecting the environment.

Initiatives for Society
Tokio Marine Group provides various insurance and financial services and conducts social contribution activities so that people can live in safety and with a sense of security into the future.

In terms of insurance initiatives, in January 2012 we commenced sales of a lump-sum payment rider for auto insurance in case of total vehicle loss from an earthquake, volcanic eruption or tsunami. The rider is aimed at ensuring that customers suffering damage in an earthquake have a means of transportation, which is essential in their everyday lives. Also in January 2012, we launched One Day Auto Insurance, which is aimed at reducing auto accidents involving uninsured drivers by encouraging young drivers who do not own vehicles to sign up for insurance. Meanwhile, in India we commenced marketing of weather insurance and microinsurance to farmers and low-income earners. We also promote activities that contribute to the realization of a secure and safe society. These include providing support for the Pink Ribbon Movement (a campaign for communicating the importance of the early detection of breast cancer) and holding Green Lessons and Disaster Prevention Lessons for children in elementary schools, who will shoulder the future of the planet. In our efforts toward rebuilding after the Great East Japan Earthquake, based on the concept of "never forget the earthquake disaster," we will continue to provide support in various forms such as our involvement in a project for the restoration of coastal forests in the Tohoku region promoted by a non-governmental organization (NGO).

Initiatives for Governance
In 2005, Tokio Marine Group endorsed the United Nations Global Compact (UNGC) and has promoted initiatives based on the UNGC's ten principles in the areas of human rights, labour, the environment and anti-corruption. We also place great importance on the social role and responsibilities that the insurance industry is expected to fulfill, and Tokio Marine & Nichido is a signatory to the Principles for Sustainable Insurance (PSI) advocated by the United Nations Environment Programme Programme Finance Initiative (UNEP FI). To ensure we are a company that continues serving a useful purpose during times of need, we will also promote diversity* that enables Tokio Marine Group employees working in countries worldwide and who serve as dynamic forces to play active roles regardless of their nationality, gender, age or whether they have disabilities.

Insurance has been called a "people's business." Tokio Marine Group is a global insurance group with a dedicated, energetic and proactive workforce and organization, which is the wellspring of its competitiveness in each country and region and a crucial asset for contributing to the development of a sustainable society.

My mission is none other than to make Tokio Marine Group a "Good Company" that works to resolve issues facing society and earns the widespread trust of its customers and society. This can only be achieved by harnessing the comprehensive power of the Group together with its employees and interacting and cooperating with our various stakeholders.
In working toward our goals, I ask for the continued understanding and support of our stakeholders.

September 2014

Tsuyoshi Nagano
President and CEO
Tokio Marine Holdings, Inc.

*Tokio Marine Holdings was selected for "Fiscal 2013 Nadeshiko Brand" designation as a listed company that is outstanding in encouraging women to play active roles in the workplace. Additionally, Tokio Marine & Nichido earned the "Fiscal 2013 Diversity Management Selection 100" as a company with achievements such as utilizing diverse human resources, spurring innovation and raising productivity.