

Together into the Future

Tokio Marine Group
CSR Booklet
2018



TOKIO MARINE

Tokio Marine Holdings, Inc.

Let's take action together. Let's change the future together.

The environment surrounding us is undergoing constant changes. Contributing factors vary from global warming to rapid evolution in science and technology, and these changes often give rise to new social issues. Tokio Marine Group believes that issues that are difficult to resolve alone could be transformed into a better future if we think and act together and share ideas. Let's start working together to create a sustainable future.



2030 Action Plan for All United Nations Member States
Sustainable Development Goals (SDGs)

Embodying the pledge of leaving no one behind, the action plan aims to create a better world by realizing sustainable development balanced among the three aspects of economy, society and the environment and comprises 17 goals and 169 targets.

Tokio Marine Group's Three Core CSR Themes

Theme 1
1 **Providing Safety and Security**

Theme 2
2 **Protecting the Earth**

Theme 3
3 **Supporting People**

Global Issues

* Based on the United Nations' Sustainable Development Goals (SDGs)

3 GOOD HEALTH AND WELL-BEING **11 SUSTAINABLE CITIES AND COMMUNITIES**

Ensure healthy lives and promote well-being for all at all ages.

Make urban living environment in cities safe, comfortable and cultural places.

13 CLIMATE ACTION **14 LIFE BELOW WATER** **15 LIFE ON LAND**

Take urgent action to combat climate change and its impacts.

Mitigate land-based and marine pollution and protect resources and ecosystems for future generations.

4 QUALITY EDUCATION **10 REDUCED INEQUALITIES**

Provide quality education to all people, regardless of gender and age and with or without disabilities, and promote lifelong learning and skills development.

Reduce inequality within and among countries and eliminate social divide and economic disparity.

Activity Focus of Tokio Marine Group

Provide safety and security through products and services

Prepare for natural disasters

Respond to the declining birthrate and aging population

Protect the Earth together with local communities

Protect people from global climate change and weather disasters

Respect diversity

Nurture people

Contents

* All affiliations, positions and titles, etc., stated herein are as of the time of the preparation of this document.

P 4 - 5	Global Issues and What We Can Do
P 6 - 7	Drive Agent Personal
P 8 - 9	Disaster Prevention Lessons
P 10 - 11	Global Issues and What We Can Do
P 12 - 13	Green Gift Project: Mangrove Planting
P 14 - 15	Green Gift Planet GENKI Program
P 16 - 17	Global Issues and What We Can Do
P 18 - 19	Seminar on Balancing Work with Elder Care
P 20 - 22	Supporting Sports for Persons with Disabilities
P 23 - 25	About Tokio Marine Group
P 26	Top Message

Providing Safety and Security

Our daily lives as well as new challenges involve various risks. Through insurance, we will stay close beside our customers and support them every day.

What risks do we face in our daily lives?



Be prepared to protect yourself and people you love in an emergency

Learn



- Find out about risks in our daily lives.
- Think about how you can prepare to make your life safe and secure.

Learning resource website

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



<http://www.tokiomarine-nichido.co.jp/world/egao/> (Japanese)

Prepare



- Subscribe to insurance that protects you against risks closely related to you.
- Stock up emergency goods and participate in disaster prevention drills.
- Share disaster awareness with people close to you.



Activities of Tokio Marine Group

	Provide safety and security through products and services	Prepare for natural disasters	
Drive Agent Personal	😊	😊	P6
Disaster Prevention Lessons	😊	😊	P8

Utilizing new technologies to protect customers

Our *Drive Agent Personal* (DAP) is an advanced service that uses our original driving recorder and is provided as a rider to our automobile insurance.



Noriko Ooya (left) and **Yuuka Boku**

Kansai Claims Service Department 2
Tokio Marine & Nichido Fire Insurance Co., Ltd.

Carefully listening to customers' unspoken words

Ooya: Our daily work is to provide claims settlement services for car accidents. We take our duties seriously be-

cause we are in a position to interact with customers literally in their times of need. At the same time, being there for customers and protecting them are very rewarding work.

Boku: A traffic accident is usually a once-in-lifetime, very

anxious experience for customers, and we respond to each case with sincerity. There are difficult cases, but compliments from customers, thanking me and valuing my commitment, provide encouragement to move forward and work hard again for them.

Ooya: Once an accident occurs, how customers perceive and react varies in every case. Also, more often than not, their perceptions and emotions change over time as the shock begins to ease. So, it is important that we pay close attention to their unexpressed feelings while handling each case.

Various forms of security provided by DAP

Ooya: DAP is an epoch-making system that is helpful to customers especially when they get involved in an accident, are feeling stressed and unable to think logically about the accident.

Boku: Once, there was a case that required us to confirm the color of traffic light when the car turning right crossed the stop line. Previously, it had been a time-consuming process involving a check of the color change cycle in that particular time period and a site visit for double checking. In this case, the customer's car was equipped with our DAP driving recorder, and we were able to check the color on the video. The customer was surprised that we settled the case very quickly. He also told us that, when initially subscribing to DAP, he was not really sure how it would be useful. But after the accident, the customer was very grateful and even thanked the agent who recommended it.

Ooya: Confirming how an accident has occurred over the

telephone with a customer takes up time and sometimes makes him or her worried because we cannot immediately tell how we will settle the case. If we have a video, it objectively shows the cause of the accident and enables us to explain how we intend to resolve the case in specific terms. Through the video, we can also learn the severity of the accident and share its memory, and this will generate a greater feeling of compassion toward the customer.

Staying closer beside customers while taking advantage of technology innovation

Boku: In addition to driving recorders, we have seen rapid evolution in artificial intelligence (AI) and other technologies. I think, however, that claims settlement services can only satisfy customers when "humans" having emotions respond to their needs. In the future, I will continue to commit myself to customers while respecting their feelings and would like to cultivate greater expertise.

Ooya: While DAP is a service that provides objective views of the facts, when explaining these facts to customers, we make sure to take into account their thoughts and feelings, as we had always done even before DAP was developed. The wider use of autonomous driving and other new technologies in the future will cause a rapid change in the environment and generate new types of risks that are completely different from those in the past. We intend to make an appropriate response to such a change and continue to deliver a sense of security to customers while maintaining a strong will to protect customers in need, which is the origin of our work.



Three services to deliver safety and security



1

Sophisticated accident response

- When detecting a certain level of impact, a call is automatically made to a loss reporting center, enabling the driver to talk with an operator over the driving recorder.
- Automatically records and sends the video of an accident.

2

Accident prevention support

- Provides warning to the driver in real time based on an estimate of accident-prone areas.
- Also warns the driver of not staying centered in a lane or getting too close to the car in front.

3

Safe driving diagnosis

- Provides a safe driving diagnosis report to each customer based on his or her driving characteristics.

What should we do if an earthquake or a tsunami hits our town?



Japan is an earthquake-prone country, and we may encounter a disaster no matter where we live. Tokio Marine & Nichido initiated Disaster Prevention Lessons with a desire to prepare children to protect themselves at the time of disaster.

In April 2017, Tokio Marine & Nichido and Hirakata City, Osaka, concluded a disaster prevention agreement to collaborate and cooperate in increasing the city's disaster

preparedness. Accordingly, in January 2018, a city official and an employee and an agent of Tokio Marine & Nichido provided Disaster Prevention Lessons to fifth grade students at Kaisei Public Elementary School in Hirakata City. During the lesson, children learned the mechanisms of earthquakes and tsunamis through videos and quizzes, and together explored what we should do during an earthquake and how to prepare for it in our daily lives.



Together, let's think about what we should do before and during an earthquake or tsunami.

How does an earthquake or tsunami happen? Let's learn their mechanisms.



We should avoid being alone and stay with someone else after an earthquake.



Q What should we do if an earthquake strikes on your way home?
What preparations are necessary in advance?



We should buy long-lasting foods, a radio and first-aid kit to prepare for an earthquake.



We should call our family members and try to get together if we can.

The existence of our town is the very reason that I can continue to work as an insurance agent each day. I hope these Disaster Prevention Lessons will help each and every child in this town to think and act on his or her own when a disaster actually strikes.

Masayuki Sugino
Sugino Insurance Service
(Agent)

I rarely have a chance to interact with children through my work, so explaining complex topics in an easy-to-understand manner was a new challenge for me. Based on the disaster prevention agreement with the city and through various other opportunities, I hope to help local communities with activities that utilize knowledge unique to Tokio Marine & Nichido.

Takashi Nishimura
Civil Safety Department,
Hirakata City Hall



Kouhei Kamei
Osaka-Kita Branch
Tokio Marine & Nichido Fire Insurance Co., Ltd.

Protecting the Earth

Global environmental issues pose significant risk not just to the current generation but also to the next and following generations. We engage in environmental protection activities as an ongoing effort to create a future of the Earth and a society that brings a sense of security.



What can we do to pass on the world's rich nature to future generations?



Keep working together to protect our precious planet and its environment

Learn



- Study the latest trends in environmental issues in the world.
- Search for any case in which the natural environment in your community is at risk.

Experience



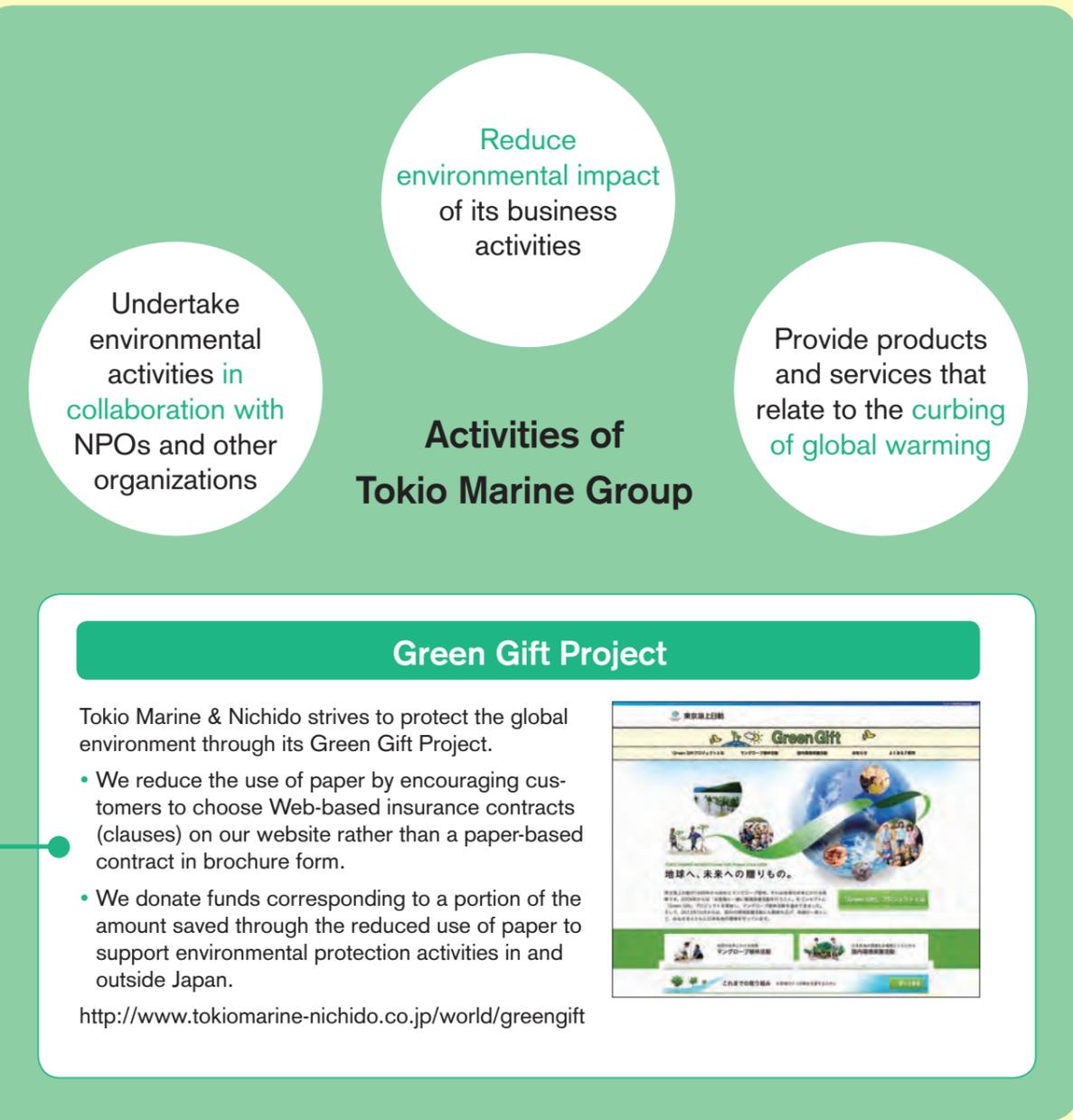
- Promote energy saving and 3Rs (reduce, reuse and recycle) in our daily lives.
- Choose and purchase eco-conscious products and services.

Share



- Share with people around you ideas to lead an eco-conscious life.
- Expand the circle of activities by making efforts at your school and in the workplace.

Also try out the Green Gift Planet GENKI Program



Green Gift Project: Mangrove Planting	Protect the Earth together with local communities	Protect people from global climate change and weather disasters	P12
Green Gift Planet GENKI Program			P14

Green Gift Project: Mangrove Planting

Hoping to see lush forests of mangrove trees across the world 100 years into the future

Mangroves thrive in brackish waters (where seawater and fresh water meet) in tropical and subtropical regions and are sometimes referred to as “forests in the sea.” Mangrove forests provide various benefits, such as absorbing and fixing CO₂ to help mitigate global warming, becoming natural levees to protect the lives of people living along coastlines from tidal waves, tsunamis and other natural disasters and serving as “cradles of life” to create a rich ecosystem.

Tokio Marine Group considers mangroves, which pro-

vide the bounty of nature, as “Insurance for the Future of the Earth” and started planting mangrove trees in 1999. In 2007, we declared that we are committed to being involved in the Mangrove Planting Project for 100 years.

Over the 19 years of activities to date, the mangrove forests have continued to grow. Going forward, we will also put more efforts into activities that protect and nurture mangrove forests.

Mangrove planting activities to date

Total area planted with mangroves to the present

10,550
hectares
in **9** countries

(at the end of March 2018)

Employees, agents and their family members participating in mangrove planting volunteer tours

545
persons

(cumulative total at the end of March 2018)

Number of contracts for which Web-based insurance contracts (clauses) were selected under the Green Gift Project

11.19
million contracts

(total of FY2017)



Demak Regency, Indonesia

Mangrove Planting Tour

In September 2017, about 20 participants, including a director and employees of Tokio Marine Group accompanied by their families, took a planting tour to Bedono, the village of Demak, Indonesia. In this village, mangrove trees planted in the past have grown to provide protection against coastal erosion. The villagers, perceiving the benefits of mangroves, are now actively participating in tree planting activities.



Employees who participated in the tour held Green Lessons. It was memorable that children of the village were full of energy.



In the previously planted area, mangroves have grown taller than the sign describing the planting activity.



Participants planted mangrove trees and helped nursing saplings with children of the village. Joint work cultivates a sense of unity to nurture mangrove forests together.

Mangrove forests serve to curb global warming and foster biodiversity and are vital to all living organisms. Passing on mangrove forests is our responsibility to other animals and children of the next and following generations.

In Indonesia, we have been conducting mangrove planting since 1999. Now, in addition to tree planting, our activities have extended to protecting the forests in a sustainable manner, including providing support to people engaging in tree planting by building facilities closely linked to their lives.

In September 2017, members of Tokio Marine Group have come all the way to Indonesia. Their visit pleased local residents and government officials tremendously and became an opportunity for them to realize the importance of the mangrove planting project.

Several participants of the tour also held Green Lessons at an elementary school in Bedono. We have had provided environmental education to local children, but they were particularly excited to hear stories from visitors from a foreign country. The tour participants also worked with children to plant trees and help nursing saplings, and we think this has also facilitated a

deeper understanding among the children.

While mangrove trees we have planted will continue to grow, about 40% of mangrove forests in Indonesia have been lost in the past 30 years. These forests still continue to disappear at a considerable speed. Tokio Marine Group has declared that they will carry out the planting of mangroves as one of its social contribution activities for 100 years, and we are impressed by their willingness to play an active role in society. We hope that the Group will continue to support the creation of mangrove forests, and at the same time, follow the efforts of local residents to nurture these forests in a sustainable manner.

Yutaka Nakagaki

Country Director for Indonesia
OISCA-International (left)

Ada E. Nakagaki

Program Officer
OISCA-International



Learn about and keep watch over the nature around us



In August 2017, the NPO Donguri Oukoku hosted an event on its nature experience farm, also called *Donguri Oukoku* (“Acorn Kingdom”), located in Seiyo City, Ehime Prefecture. The NPO provides support to parents and their children through interaction with nature and animals and among people, and the event was held under the three themes of engaging with nature, enjoying the bounty of nature and committing ourselves to nature.

During the event, 39 children and parents freely interacted with nature and animals, exchanged a lot of smiles while enjoying the abundant local nature and learned the importance of living in harmony with nature.



Experience nature



Participants followed the river that runs through Donguri Oukoku into the mountains. They came to recognize the abundance of nature by going upstream and observing living things in the river.

We received valuable advice and comments from Tokio Marine & Nichido, and collaboration with them has been a very stimulating experience for us. The Green Gift Planet GENKI Program has become a true “gift” as it has created new ties among participants and among our staff.

Noriko Yamamoto
NPO Donguri Oukoku



Committing ourselves to nature



Participants listened to a lecture on things that live in a biotope in Donguri Oukoku and actually searched the biotope to find them. In this way, they learned about an environment that is friendly to living things.

As an insurance agent, I routinely work for local community members and had been wishing to engage with them in other ways as well. This nature experience event under the Green Gift Planet GENKI Program gave me an opportunity to talk a lot with children I met for the first time. I value such a relationship and hope to nurture it in my future work as well.

Tsutomu Nakagawa
Tekuno Insurance (Agent)



This is the second year that we are working with the NPO Donguri Oukoku, and I feel we have cultivated a better mutual understanding to carry out activities in a more effective manner. The Green Gift Planet GENKI Program provides a valuable opportunity to interact with local community members through the abundant gifts of nature. I hope to deepen our ties with them further through this and similar activities.

Toshinori Abe

Ehime Branch
Tokio Marine & Nichido Fire Insurance Co., Ltd.



Enjoy the bounty of nature



I feel that the Green Gift Planet GENKI Program has formed a new bond among people interested in the local nature. I hope that the participation in the program will also generate interest in the SDGs and other globally common issues.

Rina Takayama

Shikoku Environmental Partnership Office (Shikoku EPO),
Ministry of the Environment



Participants had lunch consisting of organic vegetables grown in Donguri Oukoku and fish freshly captured in the river. They especially enjoyed tamago kake gohan, a dish consisting of rice cooked in a traditional pot over a wood fire and topped with fresh raw eggs and soy sauce.



What can we do to create a society where all people can enjoy an active life?

Make a difference for a better society through individual actions

Learn



- Do a search on activities that interest you using books or the Internet.
- Listen to people who have participated in these activities.
- Look for an activity around you, in your school, company or local community.

Experience



- Start by taking part in an event to experience volunteer activities or a sport for persons with disabilities.
- Then, continue the activity if you find it significant or pleasing.

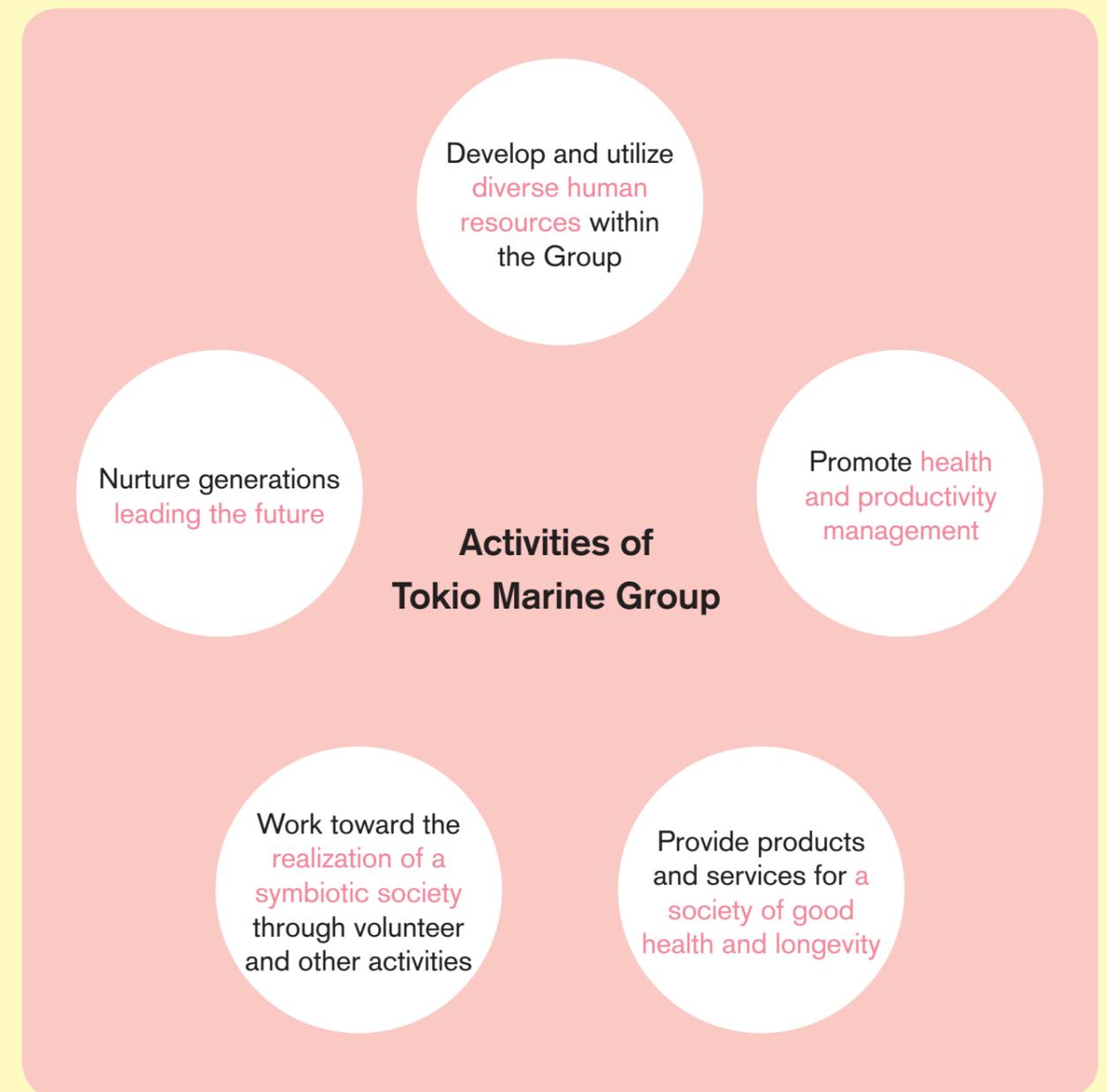
Share



- Tell your experience to your family and people around you.
- Proactively communicate the activity through an SNS and other means.

Supporting People

Each and every one of us can make a difference to create a society where diverse people can demonstrate their individuality and play an active role.



	Respect diversity	Nurture people	
Seminar on Balancing Work with Elder Care			P18
Supporting Sports for Persons with Disabilities			P20

Conveying knowledge and thoughts unique to us as an expert of elder care



Miho Iwanaga

Solution Department
Tokio Marine Nichido
Better Life Service Co., Ltd.

Responding to elder care needs that change with the times

In Japan, its declining birthrate and aging population have given rise to a new social issue of leaving full time employment for elder care. Tokio Marine Nichido Better Life Service is tackling the issue under its corporate philosophy of contributing to the realization of an enriching society that brings happiness to people.

“Previously, users of elder care services had no freedom of choice, just using a specified set of services. After the government’s long-term care insurance system was launched in 2000, however, customers have been allowed to choose, sign up for and use desired services. Recently, it has become increasingly common that customers actively gather information on their own, clearly tell an elder care service provider what they want and switch to another provider if they are not satisfied. Service providers, including us, are now

required to capture customers’ needs accurately and continue to provide quality services in an honest and caring manner.”

Amid such a change, Tokio Marine Nichido Better Life Service started receiving more inquiries concerning elder care from persons in charge of personnel affairs at companies. In response to their growing needs, a seminar on balancing work with elder care was introduced for corporate customers.

I would like people to know that work can be balanced with elder care

What Tokio Marine Nichido Better Life Service cares most in delivering a seminar is to show specific, actual cases and create a narrative based on these cases about various ways to use the public long-term care insurance system.

“We believe that, for people having a vague feeling of anxiety toward elder care, information based on real-world

experience, such as what worries caregivers and what and how to consult an expert, makes more sense than logical, “neat” explanations.

When introducing myself as a lecturer, I always add that I myself had left work for elder care. This draws strong attention from participants. I left work out of a sense of responsibility, or an illusion, that I was the only person in the family to take up the task of elder care and I should gracefully quit working rather than causing troubles in the workplace. But later, I have come to realize quitting my job was not necessary. I tell my experience to seminar participants, hoping that it will enable them to envision a work-style that balances work with elder care.

We have no idea for how long our days of caregiving will continue. For this very reason, it would be better to continue working and protect our own lives.

There are three issues involved in reducing the number of people quitting their job for elder care. First, they tend to take matters into their own hands because they do not have sufficient knowledge when the necessity arises. The second issue is a lack of communication within companies for their elder care support programs. The third is a workplace atmosphere that sometimes makes it difficult to use these available programs. We will help resolve these issues

through our seminars while telling people that elder care is not someone else’s problem.”

Putting a great deal of thought into our seminars

After receiving a seminar request from a company, the Solution Department conducts a survey questionnaire in advance to ask if the company knows the actual status of elder care among its employees and what goals they would like to set for the seminar.

“We read and reread the answers to create seminar contents that match the aspirations of the company. Always keeping in mind that participants set aside time to attend the seminar, we repeat a process of trial and error and determine what case examples to include in the seminar to meet the expectations of the company.”

All lecturers also read the responses to a survey questionnaire again conducted after the seminar and have constantly used the feedback to upgrade the seminar contents.

“To keep doing what I have been doing resolutely and with sincerity is a promise I make to myself. I intend to carry on this way and would like to bring brighter hopes to customers’ lives.”

Tokio Marine Nichido Better Life Service’s seminar on balancing work with elder care

Lecturers are experienced elder care experts, all having the care manager or care worker qualifications. As requested by customers, they also hold a seminar for supervisors on balancing work with elder care and an intermediate-level seminar targeting people who are actually undertaking elder care.



The seminar includes both a lecture and hand-on exercise of elder care.

Voices of seminar participants

I now understand that I have to prepare myself so that I won’t panic when the time comes, and in order to prepare myself, I need knowledge on elder care.

My parents are getting old, and I’ve felt that soon I have to accept the task of elder care. I gained necessary knowledge on elder care and I feel relieved.



Let's expand the circle of inclusiveness by "learning," "watching" and "experiencing."



Tokio Marine Group proactively supports persons with disabilities as one approach for realizing our desire to create a symbiotic society where all people can demonstrate their individuality with a sense of security. In particular, Tokio Marine Group wishes to support athletes who overcome their disabilities to take on challenges and to promote a broader understanding of people with disabilities. For these reasons, Tokio Marine Group supports the Japanese Para-Sports Association and the Japan Inclusive Football Federation. We also create opportunities for employees

throughout Japan to "learn about," "watch" and "experience" sports for persons with disabilities. We believe that employee involvement in sports for persons with disabilities by watching sporting events and participating in volunteer activities will help foster a corporate culture where people mutually respect diversity.

To realize a symbiotic society where all people can vigorously play active roles, we will expand our circle of activities widely across society starting from within our own company.

What is Boccia?

Boccia is one official competition at the Paralympics. This sport was devised for persons with severe cerebral palsy or with an equivalently severe impairment of limb function. Players compete for points by trying to throw or roll six red and six blue balls closest to a white jack ball (target ball).



Experiential course on disabilities

Tokio Marine & Nichido Systems holds an experiential course every year to raise the awareness of physical disabilities.



We held a Boccia competition using simple rules. We played this game not only while standing upright but also by using wheelchairs.



Boccia Club activities

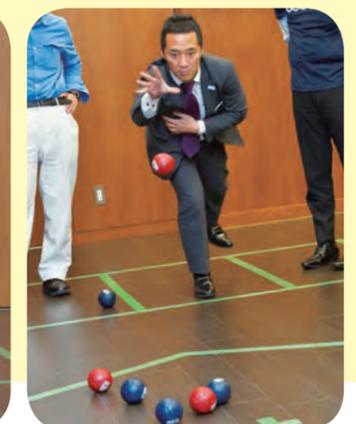
Takashi Kikuchi

Corporate Service Department
Tokio Marine & Nichido Risk Consulting Co., Ltd.



The Boccia club started in June 2017 as a cross-sectional activity spanning Tokio Marine Group. Boccia's appeal stems from two co-existing features, namely the ease with which anyone can play, regardless of physical disability or experience, and the game's depth, strategy and precision.

What's more, Boccia involves constant verbal exchanges during the games, and I think this gives participants enjoyment from communication with their colleagues outside of their regular everyday jobs.



Lecture Meetings

In February 2018 Tokio Marine & Nichido Systems held a lecture meeting entitled “The Road to a Symbiotic Society” as part of its Systems Forum seminars for employees.

Q What should we do to broaden the scope of our activities within the company?

The first step is to create opportunities for “acquiring interest.” The second is to “understand by seeing and change by seeing.” Para-sports really is an interesting type of sports.



An all-inclusive society is supported by the awareness and actions of each and every person.

Hidefumi Takahashi

Vice President
Japanese Paralympic Committee
Executive Director in Charge of Tokyo 2020
Japanese Para-Sports Association



I've been temporarily assigned from Tokyo Gas Co., Ltd. to the Japanese Para-Sports Association. Until this assignment, I had no opportunities either officially or privately to interact with persons with disabilities. In reality, my own awareness of persons with disabilities could probably be summed up in the words of Mother Theresa, who said something similar to “The opposite of love is not hate, it's indifference.”

I now regretfully feel, “If only I'd met persons with disabilities sooner.” The basic philosophy of para-sports is “Don't worry about what you have lost. Just make the most of what you have left.” We think of ways that each and every person can further build on their strengths utilizing their own special traits. This approach also connects to the concept of placing “the right people in the right place” when

deploying human resources regardless of whether a person has a physical disability. For this reason, I believe that permeating this attitude within companies will likely produce significant positive effects.

We tell Tokio Marine & Nichido and our other partner companies who support para-sports that “we hope they become top leaders in creating a symbiotic society.” I believe that the in-house events for hands-on experience will have effects such as spurring excitement among employees, strengthening the cohesive force of companies and increasing communication. These experiences will probably also help pave the way toward becoming a “people-friendly company.” It will be these companies that attain further growth in the future.

An all-inclusive society depends on people's frame of mind and is not something that can be quantified. Realizing such a society requires that each and every person change themselves, starting with something small near them and then change the things around them. Ultimately, my personal goal is to see the day when the words “a symbiotic society” no longer exist.

About Tokio Marine Group

As a global insurance group, we provide support to customers across the world in their times of need.

Through the insurance business, we seek to deliver safety and security to customers worldwide, support society and local communities and contribute to ensuring sustainability of the global environment. To achieve these goals, we will fully exert our strengths, generate ideas to take sincere and considerate actions every day and work toward being a “Good Company” trusted by all stakeholders.



Corporate Profile (as of March 31, 2018)

Company name: Tokio Marine Holdings, Inc.
Representative: Tsuyoshi Nagano, President and Group CEO
Established: April 2, 2002
Capital: ¥150.0 billion
Business domains: Domestic Non-Life Insurance Business, Domestic Life Insurance Business, International Insurance Business, Financial and General Businesses

Number of employees: 39,191
Domestic Non-Life Insurance Business: 20,705
Domestic Life Insurance Business: 2,216
International Insurance Business: 13,803
Financial and General Businesses: 2,467

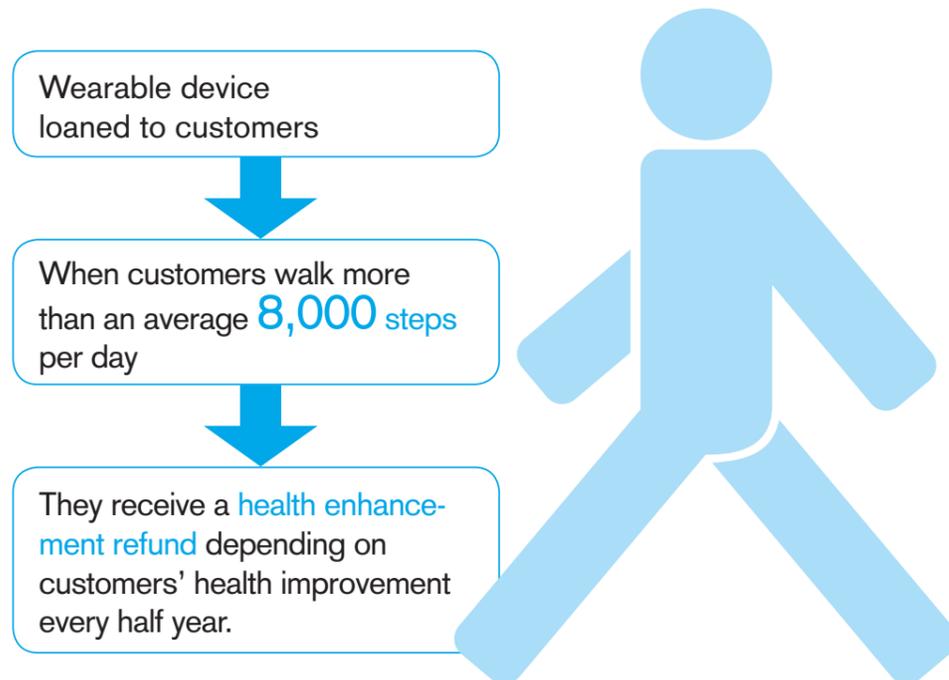
Continuing to provide preparations that respond to changes in the times and to needs

Aruku Hoken

Medical insurance that supports health promotion

As lifespans expand due to advances in medical technology, the needs of people looking to stay healthy for longer periods of time are expected to increase. Given this outlook, Tokio Marine & Nichido Life Insurance focused on “presymptomatic and prevention” and developed *Aruku Hoken* medical insurance based on the new con-

cept of preemptively protecting customers from serious illness such as lifestyle-related diseases. The first of its kind in the industry, *Aruku Hoken* refunds a portion of insurance premiums depending on customers’ health improvement activities that are recorded by a wearable device loaned to customers.



Re-evaluating Products corresponding to LGBT*

Treating same-sex partners as “spouses”

In view of rising social interest in sexual minorities, Tokio Marine & Nichido is working gradually to include same-sex partners in the definition of “spouse” for products that provide coverage for families and married

couples. We respect the diverse family structures of our customers and will provide products that can be helpful in times of need.

* LGBT is a general term that refers to sexual minorities and is derived from the first letters of the words lesbian, gay, bi-sexual and transgender.

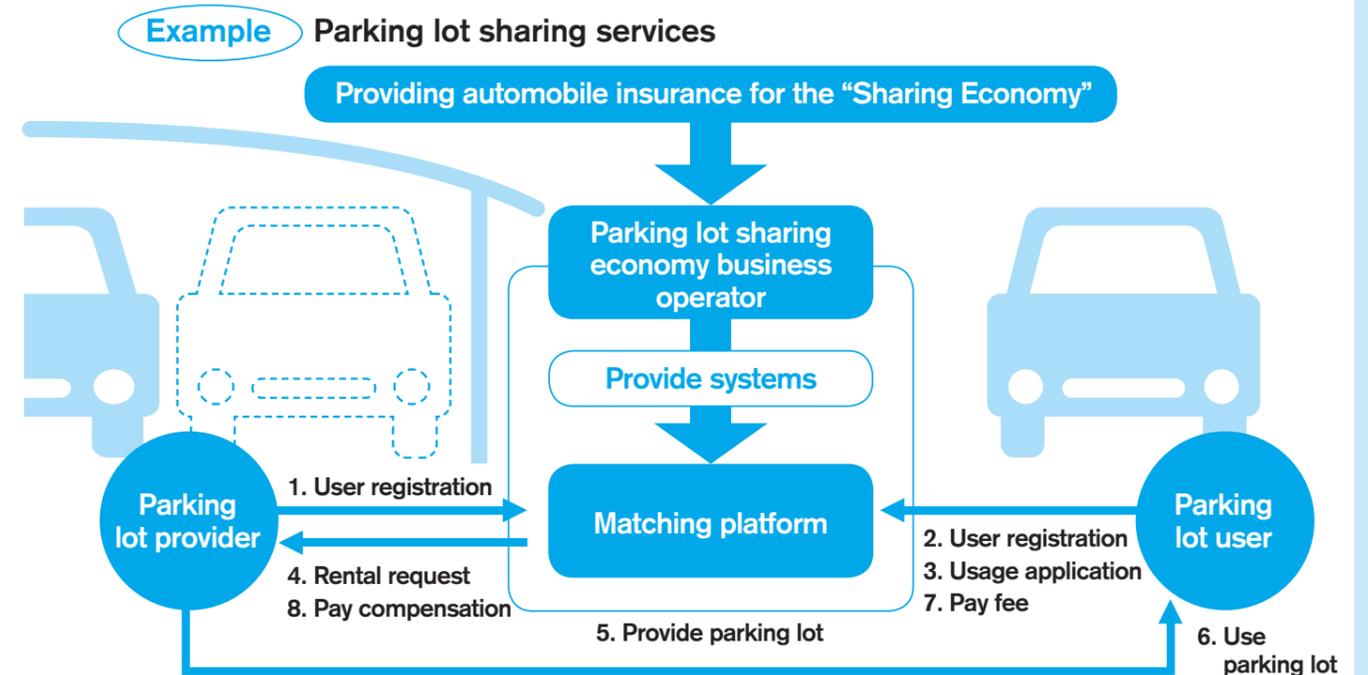
Providing customers with new value through products and services

Automobile Insurance That Responds to the Sharing Economy

Smoothly providing relief to victims of accidents occurring within the sharing economy

The sharing economy, a new economic system formed through the sharing and exchange of idle assets and skills of individuals, is witnessing growth in the size of markets in Japan. Although traffic accidents occurring within the sharing economy are generally covered by personal auto insurance, there

could also be instances in which these cannot be adequately indemnified with personal insurance depending on the circumstances. In response, Tokio Marine & Nichido began providing automobile insurance for the “Sharing Economy” to business operators with the aim of facilitating relief for victims.



Providing security to small and medium-sized companies

Supporting the formulation of business continuity plans (BCP) in preparation for contingencies

Tokio Marine & Nichido offers a program to assist in the formulation of business continuity plans (BCP) for small and medium-sized companies in collaboration with local governments, chambers of commerce and commercial and industrial associations.

To cultivate a keener awareness for the need of a BCP, the program features a simulation that allows participants to experience an earthquake and holds a group workshop to create an outline of a BCP.

As of the end of March 2018, we have distributed

a total of more than 73,000 booklets entitled “Re-think Now! Earthquake in the Foreseeable Future and Preparation for It,” an educational booklet on earthquake risk, and “Easy, Understandable BCP Planning Sheet,” which is filled with the essential points of BCP. Both of these booklets were developed by Tokio Marine & Nichido and Tokio Marine & Nichido Risk Consulting. By providing these booklets, we are contributing to improvements in the resilience of companies.

Aiming to Be a company trusted by all people and society

Our major role as an insurance company is to pay claims to customers in their times of need. Additionally, we must make customers aware of the risks around us and convey the importance of preparing for these risks and work closely with customers who suffer damages once an accident or disaster occurs and think together about the road ahead. We must also provide customers with a sense of security. This is in essence our role and mission. The approximately 40,000 dedicated employees worldwide who make up Tokio Marine Group will continue to maintain this unwavering sense of mission while interacting with customers and society.

In recent years, the earth's environment as well as social structures and science and technology have continuously evolved at a breathtaking pace. The adoption of Sustainable Development Goals (SDGs) at the United Nations General Assembly and stepped-up actions toward attainment is probably one manifestation of these changes. Responding appropriately to these changes requires that we have a sense of mission and continue to make sincere efforts toward solving a variety of issues. This will also test the resolve of all employees for continuing to resolutely tackle challenges on their own and achieve positive results.

However, even if we rely solely on our superb skills and principles, we can never become a company truly trusted

by customers without also having a fervent desire to be useful to society. In this regard, we must envision how society will evolve in the future, draw up a scenario for making people happy and work hand in hand with all members of local communities to create a better future. I often convey the message "Fail Forward, Fail Fast" to employees. In other words, I believe it is important that we reliably earn the trust of customers by moving forward and taking on numerous challenges and then applying what we learn to our products and services and everyday business activities.

I am confident that all our business activities will steadily and certainly contribute to solving various social issues. However, if we are content to merely rest on our laurels once we attain a goal, then our progress will stop there. Within our vision of "To Be a Good Company" in our mid-term business plan, "To Be" embodies our strong determination to continue our boundless efforts toward becoming a "Good Company."

Sincerely interacting with customers and local communities and focusing on trends around the world serve as our dual imperatives. While tirelessly focusing on these areas we will continue taking on unending challenges together with everyone.



June 2018

J. Nagano

President and Group CEO
Tokio Marine Holdings, Inc.

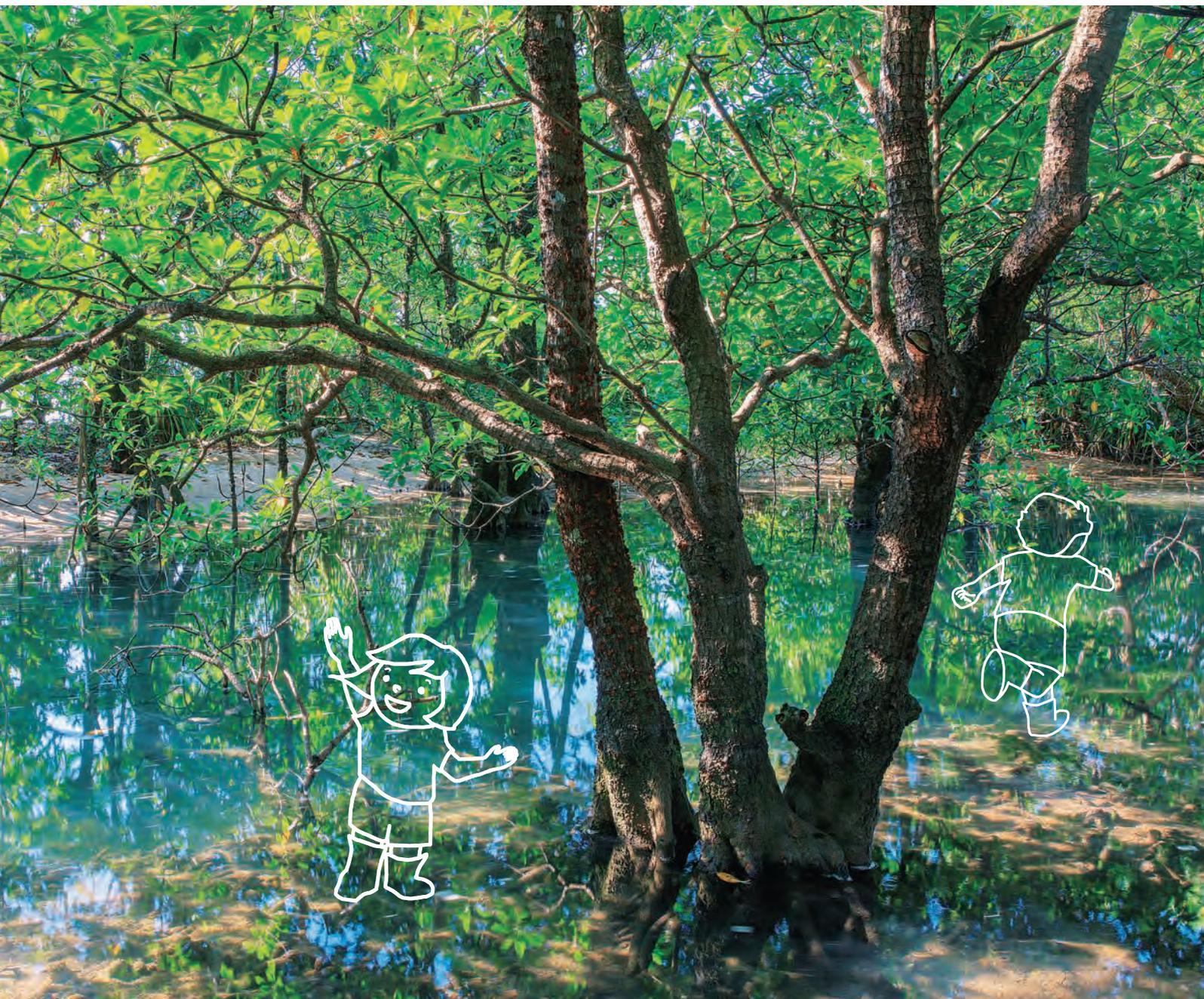


Introducing Tokio Marine Holdings' Official Website CSR Page

Tokio Marine Holdings CSR

The Sustainability Report contains even more information and data as well as our initiatives toward each stakeholder. We hope that you will access and take a look at the report.

<http://www.tokiomarinehd.com/en/csr/>



To Be a **Good Company**