

Tokio Marine Group CSR Booklet 2014



*Caring
for
People*





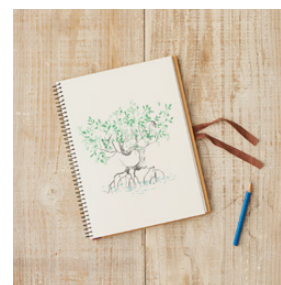


We strive to be a close part of people's lives during times of both joy and difficulty.

*"Caring for People."
This is the starting point of everything we do.*

1 Supporting the Future

- P6 *Disaster Prevention and Disaster Reduction Initiatives*
- P8 *Disaster Prevention Lessons*
- P10 *Insurance Education for Young People*



Cover art: *Mangrove*

2 Being a Close Part of People's Lives

- P12 *Nursing Care Services*
- P14 *Claims Services*
- P17 *Medical Insurance in India*

3 Living Together in Harmony

- P20 *Employment of Persons with Disabilities*
- P22 *Mangrove Planting Activities*
- P24 *Local Community and Social Contribution Activities around the World*
- P26 *Top Message*

Mangrove is the generic name for a group of plants that grow abundantly along coastlines and estuarine regions in tropical and subtropical zones. Mangroves are distributed throughout Africa, Central and South America, Asia and the South Pacific region, while in Japan these can be found in Okinawa and Kagoshima prefectures. The safe spaces created by mangrove root systems serve as a safe home and feeding ground for fish, while mangrove trees attract such birds as the Collared Kingfisher (pictured on the back cover) and the crab-eating macaque, as well as nurture rich ecosystems. Because of these features, mangrove forests are also called “cradles of life.” Growing mangroves provide forestry and fishery resources to residents of local communities and also contribute to the sustainable development of the areas in which these are planted. Tokio Marine & Nichido Fire Insurance Co., Ltd. is actively undertaking mangrove planting activities, mainly in Asia, focusing on a variety of beneficial impacts such as curbing global warming and preserving ecosystems (page 22).

Corporate Profile (As of March 31, 2014)

Company name: Tokio Marine Holdings, Inc. **Representative:** Tsuyoshi Nagano, President and CEO
Headquarters: Tokio Marine Nichido Building Shinkan, 1-2-1 Marunouchi, Chiyoda-ku, Tokyo 100-0005 JAPAN
Established: April 2, 2002 **Capital:** 150.0 billion yen **Business domains:** Domestic non-life insurance business, Domestic life insurance business, International insurance business, Financial and General businesses
Number of employees: 33,310 (Domestic non-life insurance: 20,051 Domestic life insurance: 2,315 International insurance: 9,500 Financial and General businesses: 1,444)

1

Supporting the Future

*To Prepare for Tomorrow
with a Sense of Security*

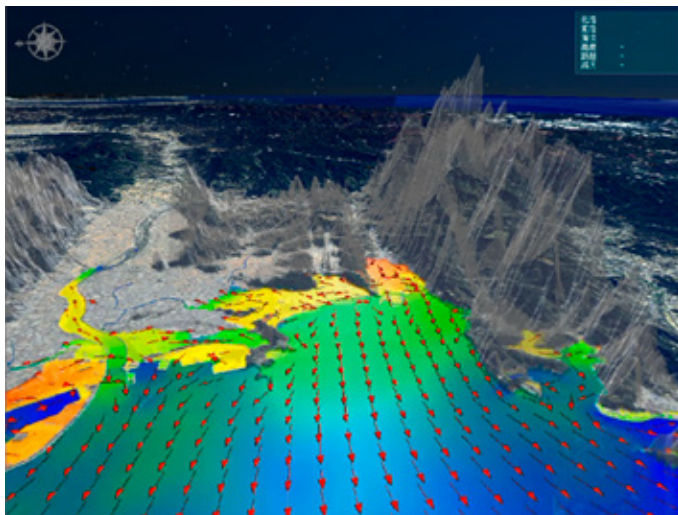
Utilizing many years of earthquake and tsunami research, we provide services that offer a sense of assurance against risks.

Earthquakes, tsunamis, typhoons, and extreme weather events are just a few of the wide variety of risks that surround us in our daily lives. Companies and individuals must quickly and appropriately make crisis management responses and carry out evacuation measures in the event of any emergency. Having witnessed the enormous threat posed by natural disasters after experiencing the Great East Japan Earthquake, our most urgent task today is to handle and prepare for every possible risk and build a disaster-resilient society. Within the Tokio Marine Group, Tokio Marine & Nichido Risk Consulting Co., Ltd. (TRC), which was established in 1996 utilizing the expertise of an insurance company, analyzes and performs research on a diverse range of risks, mainly earthquakes, tsunamis, typhoons and flood damage, and provides companies and local governments with a variety of services that include risk assessments and preparing relevant response measures.

Among these services, following the Great East Japan Earthquake, TRC has received requests from numerous customers for consulting on earthquake and tsunami risk assessment and response measures. Mainly through the Risk Modeling Group and Earthquake Engineering Group, TRC is currently collaborating with natural disaster research institutes and promoting investigative research on earthquake and tsunami risk. Additionally, after the Great East Japan Earthquake in 2011, Tokio Marine & Nichido formed an industry-academia collaboration agreement with Tohoku University as part of its efforts to help rebuild the affected region. Working closely with Professor Fumihiko Imamura, an authority on tsunami risk research, Tokio Marine & Nichido analyzed the actual state of damage caused by the Great East Japan Earthquake, as well as circumstances related to tsunamis that occurred in previous major earthquakes, and also carried out research on assessment methods for tsunami risk. At the International Tsunami Symposium held in Turkey in 2013, Professor Imamura also announced a calculation formula for measuring the height of tsunami waves and the depth of water immersion.

Through these research activities, TRC will increase the credibility of its risk assessment and offer “earthquake risk assessment,” an “earthquake-resistant upgrade support program” and a “BCP* formulation support program.” By providing the support that enables customers and community to face and prepare for future risk, TRC will further contribute to the creation of a safe, secure and disaster-resilient society.

*BCP: Business Continuity Plan (A plan for appropriately continuing business operations or quickly restoring disrupted operations)



TRC's menu of natural disaster consulting services for “Tsunami Risk Consulting”.

These consulting services provide even more specific proposals to prepare for an earthquake or tsunami. This includes enabling companies to perform sophisticated simulations of data such as the anticipated arrival time of a tsunami at the location of the company and the scope of water immersion (pictured left) and also covers such issues as where to evacuate when an earthquake strikes and what measures are needed for seismic reinforcement.



We utilize our expert technologies to eliminate the 'unexpected' and provide security and safety.

Ichiro Sato

Group Leader, Risk Modeling Group
Property Risk Engineering Department
Tokio Marine & Nichido Risk Consulting Co., Ltd.

Japan is one of the world's few countries to have been struck by massive earthquakes on the scale of the Great Hanshin-Awaji Earthquake and the Great East Japan Earthquake.

Following the Great East Japan Earthquake, the risk sensitivity of society as a whole has been rising. This has been accompanied by a need to revise assumptions to date about earthquakes and tsunamis, in particular, and prepare even more thorough response countermeasures.

With this in mind, we utilize our expert knowledge and technologies in earthquake and tsunami risk modeling to provide customers with easy-to-understand explanations of risk and to help them enhance the effectiveness of their future response measures. To respond to diverse customer needs, TRC works closely with in-house and external specialists to provide support tailored to the needs of our customers. This centers on damage assumptions or solutions such as providing support for the formulation of BCPs and earthquake countermeasures.

After the Great East Japan Earthquake, a team consisting mainly of TRC's first-class registered architects carried out surveys on the degree of earthquake damage in buildings. I, too, was in charge of an on-site survey and during that time reaffirmed my awareness of the critical importance of making disaster preparations. I also became more determined to help reduce damage from major earthquakes anticipated in the near future. I'll make utmost efforts to enable customers to visualize unseen risks to help them reduce the "unanticipated" and provide them with security and safety.

I'm in charge of earthquake damage forecasts and consulting on response measures. During 2011, I carried out a survey for the modeling of tsunami risk that enables the quantification and visualization of tsunami risk to explain this risk to customers in an easy-to-understand manner. Just a mere two days after completing my survey report internally, the Great East Japan Earthquake struck and the ensuing tsunami caused massive destruction.

Prior to the Great East Japan Earthquake, I was continuously involved in undertaking tsunami research and surveys. During this time, the Hokkaido-Nansei-Oki Earthquake struck in 1993. I found that in the said earthquake, tsunami was the main cause of most fires that broke out after the earthquake. Even so, I was extremely shocked at the sight of images showing this process actually occurring.

In my field of earthquake and risk management, I analyze risks covering a wide range of factors besides earthquakes and tsunamis. In explaining risks to customers, I sometimes need to understand physical and architectural engineering-related matters. Rising interest in the threats posed by tsunamis following the Great East Japan Earthquake has reaffirmed my awareness that I must provide customers with clear explanations about risk.

I'll make maximum efforts to provide highly focused consulting to promote the further advancement of disaster prevention and disaster measures in Japan and to reliably protect customers and help them prepare for unexpected emergencies.

I'll keep working to provide finely tuned consulting to further advance Japan's disaster prevention.

Ryu Miyamoto

Senior Consultant*, Property Risk Engineering Department
Tokio Marine & Nichido Risk Consulting Co., Ltd.

*On temporary assignment at Tokio Marine Insurance (Thailand)



Disaster Prevention Lessons



Disaster Prevention Lessons teach children how to protect themselves in earthquakes. The content of these lessons has evolved every year.

“I’d like to apply the experience and knowledge from our main business to help protect children.” Based on this desire, Disaster Prevention Lessons were initiated by Tokio Marine Group employee volunteers and were continuously held throughout fiscal 2013. With employee volunteers serving as instructors, one of the Disaster Prevention Lessons was held in January 2014 for fourth and fifth grade students at Shimura Dai-San Elementary School in Itabashi ward, Tokyo. This year’s lessons included explanations along with quizzes on earthquake and tsunami mechanisms and actions to be taken when an earthquake strikes. In addition, the lessons included easy-to-understand explanations about emergency survival kits, showing actual items used in case of

emergencies. Students were particularly interested in explanations about portable toilets and the use of disaster-protection handkerchiefs with descriptions on evacuation and survival.

Three years have now passed since the Great East Japan Earthquake. Disaster Prevention Lessons, which originally began as an ad hoc activity by employees, have expanded to become a social contribution program for the entire Group. To date, these lessons have been given to approximately 7,300 elementary school students at around 90 schools throughout Japan. Disaster protection requires that each person thinks on his/her own and takes action to protect oneself. Through Disaster Prevention Lessons, we aim to help children acquire the ability to prepare for future disasters.

Feedback from Children

I was really surprised to learn that houses tilt when liquefaction occurs.

I learned there are so many types of disaster protection items such as portable toilets.

We don't have any emergency survival kits in our house, so I want to prepare some kits.

After returning home and inspecting our emergency-survival kit with my family, I noticed the expiration dates for some of the items had nearly passed.

I learned about how a tsunami forms, so now I think a tsunami is just as scary as an earthquake.



I decided on a meeting spot to join my family during an emergency.



"We hold disaster evacuation drills every month, but considerable time has passed since the Great East Japan Earthquake and it seems children's awareness of disaster prevention has also diminished. The lessons provided a great opportunity to think about what they should do to protect themselves."

Kumi Ishikawa, Teacher
Shimura Dai-San Elementary School

Raising disaster prevention awareness on a regular basis is our mission as an insurance company.



Yusuke Haga
Assistant Manager
International Business
Development Department
Tokio Marine Holdings, Inc.

I'm currently in charge of planning and implementing strategies for developing human resources who will support the Tokio Marine Group's overall globalization. In interacting with overseas Group employees, I learned some of them are actively involved in volunteering and began thinking I'd also like to participate in similar activities. Just at that time, I happened to hear about Disaster Prevention Lessons. I thought perhaps I could talk about my experience of visiting Sendai to assist with relief efforts following the Great East Japan Earthquake. I then decided that I'd participate in Disaster Prevention Lessons.

Before going to class, I rehearsed my explanation to elementary school stu-

dents. I soon realized, however, that my explanations relied too much on technical terms and internal jargon. This heightened my awareness of the importance of thinking from the perspective of listeners.

Besides quickly paying insurance claims benefits when a disaster occurs, raising disaster prevention awareness on a regular basis to minimize damage is one of the missions of a non-life insurance company that contributes to the building of a secure and safe society. The recent Disaster Prevention Lessons served as an excellent opportunity for me to reaffirm this mission. I'd be really pleased if the children share the knowledge from the lessons with their families and that this promotes an even wider awareness of disaster prevention.

Offering learning opportunities to Children about insurance and the Role of insurance as a provider of assurance to the society



Although insurance is closely connected to people's everyday lives, insurance products and sales structures have a serious image, which makes it difficult to foster a correct understanding of insurance among the general public. I believe that clearly explaining fundamental knowledge on insurance to consumers is an important role for us at the Tokio Marine Group.

In some regions, Tokio Marine & Nichido holds classes about insurance for junior high school and high school students, with employees and sales agent volunteers serving as instructors. Based on a mutual desire to clearly teach as many children as possible about insurance, Tokio Marine & Nichido along with Tokio Marine & Nichido Life Insurance Co., Ltd. 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 were involved in production starting from the planning stage in accordance with our desire to correctly explain insurance to elementary school students, who will play leading social roles in the future, from our position at the front lines of society.

The main character in the book is a fifth grade elementary school student who learns about various cases involving

insurance in a way that is easily understood by elementary school students. These include cases of injuries from automobile accidents and sports activities or the sickness of a parent. The character also learns about the structure and history of insurance products from an explanation provided by an insurance sales agent, who is a familiar person in people's lives. We also went beyond the line separating non-life insurance and life insurance and focused on conveying the important role of insurance in each milestone event during a person's life and at each life stage. The book also provides easy-to-understand explanations about the work of sales agents, who serve as points of direct contact with customers. Through Kodansha BC, this book, which is not for sale, is being donated to elementary schools and public libraries across Japan. I hope a wide range of children learn that the system of insurance helps people prepare for various dangers (risks) in their lives and enables them to lead secure, safe and enriched lives, as well as that insurance professionals help support people's lives.



"Besides children, I hope that adults also take a moment to read this book."

Yoshiyuki Shimamoto

Manager, CSR Division
Corporate Planning Department
Tokio Marine & Nichido Fire
Insurance Co., Ltd.



2

Being a Close Part
of People's Lives

*Aiming to Share
Our Philosophy*

We provide genuine home-style living so people can spend their later years freely and in comfort.



Under cherry blossom trees in full bloom (Hyldemoer Tama-plaza Village III)

Within the Tokio Marine Group, Tokio Marine Nichido Samuel Co., Ltd., a wholly owned subsidiary of Tokio Marine Holdings, operates 11 for-profit homes for the elderly with nursing care provided under the Hyldemoer and Hütte brands in Tokyo, Kanagawa, Nagano and Kyoto.

When Tokio Marine Nichido Samuel was starting out, we visited many facilities and selected the Hørgården home for the elderly in Denmark as a model. When visiting the facility in 1998 for the first time, it was evident that there were major differences with Japanese nursing care facilities. There, people spend time as if it were their own home, even the elderly and persons with disabilities. Their smiles were truly amazing and nobody appeared to be concerned about what lay ahead. In Japan, where the culture and daily customs differ, it wouldn't be possible to provide services exactly mirroring those in Denmark. Hyldemoer and Hütte, however, try to provide the chance for people in Japan to freely choose the way they live, even those in their later years or with their disabilities.

Our aim is to ensure that our elderly customers live an enjoyable and fulfilling life. Since starting this business, we have focused our energy on caring for people with dementia and the terminally ill, with all staff offering support to residents based on this same philosophy. Also, based on a desire to provide safe, delicious meals, we switched to our own directly managed kitchen in 2011. Meals are divided into seven categories and a variety of unique methods are

employed to ensure that each person takes pleasure in eating at all times, such as supplying the most appropriate meal in accordance with the person's ability to swallow.

In order to ensure that people enjoy a full life with peace-of-mind in their later years, we value the idea of "caring for people and being a close part of their lives," which reflects the origins of the Tokio Marine Group. At the same time, we will contribute to local communities and society as a nursing care provider selected by customers for our quality.



The brand book given to new employees expresses the philosophies we want to hold dear.

Upper left: The lobby has a high ceiling that provides a sense of openness. Warm sunlight streams down from the glass-paneled ceiling.



Upper right: The spacious living rooms include a balcony. There are two different room layouts including rooms where people can live with their pets. The rooms are fully equipped with a nurse-call button and fire-prevention equipment.



Lower: The company developed Moer Dish 3 in our directly managed kitchen so that residents with weak chewing strength can enjoy their food and have the will to continue eating.



Hyldemoer
Tama-plaza Village III
<http://www.hyldemoer.com>

Ensuring customers feel glad they chose us



Taeko Matsushita

Executive Officer, Tokio Marine
Nichido Samuel Co., Ltd.
Manager, Hyldemoer
Tama-plaza Village III

There are currently around 70 residents ranging in age from 65 to 100 years old at Hyldemoer Tama-plaza Village III, where I work. In the case of our company, staff in charge of nursing care, known as contact persons, accompany residents requiring nursing

care. Contact persons are extremely well-informed in a number of areas, from the interests and food preferences to the life stage of residents, and make effective use of this information in providing services that enable each resident to live comfortably.

The toughest part of this work is coping with the changing physical condition of residents. In my job, there is no such thing as settling for the status quo. Instead, we are constantly thinking about what can be done for the person and recognize the importance of providing even better service in light of circumstances at the time. It gives me great pleasure as well when a resident or a family member tells one of the staff how much they appreciate our service.

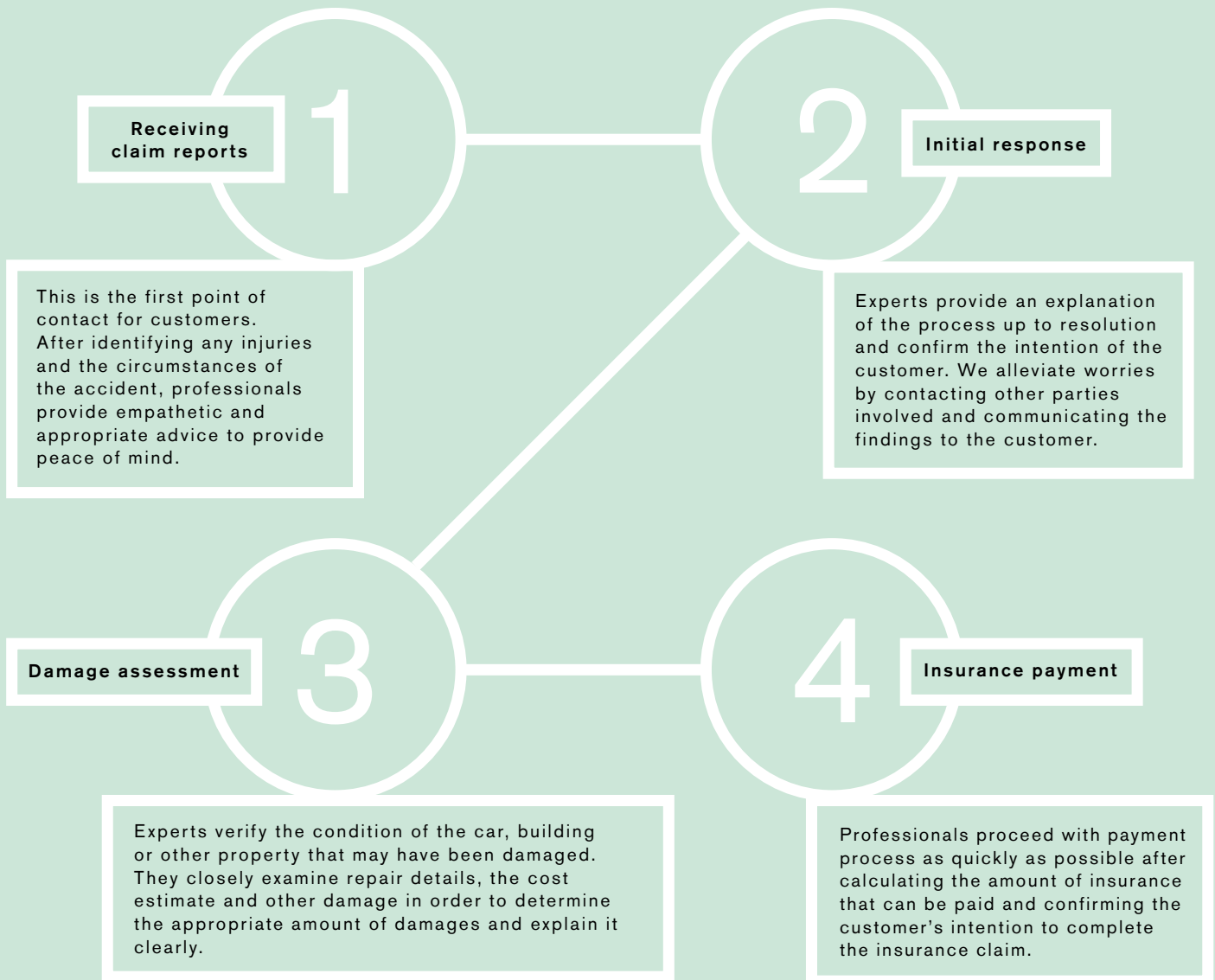
Furthermore, while other homes commonly have the right to cancel an agreement if dementia or other symptoms worsen or if the person has been absent for a long period due to hospitalization, our company does not have

such an eviction clause in the agreement signed by the residents. That's because we believe we already have an adequate system for nursing care and other requirements thanks to our highly skilled staff.

Also, to make sure residents enjoy eating at all times, every Hyldemoer and Hütte facility includes a directly managed kitchen that provides meals appropriate for each person. We have also developed original nursing meals known as Moer Dish 3 for residents who can only eat chopped food. The meals look and taste virtually the same as normal meals and the food is soft enough to be crushed by the tongue and swallowed.

Our aim is to provide a "home" rather than a "facility" so that elderly persons can live in true comfort and with peace-of-mind. In order to ensure that the elderly live an enjoyable and fulfilling life, all staff will continue delivering high-quality service based on this same philosophy.

Claims Services



Putting smiles on our customers' faces —
In the hope to have customers choose
our claims services because of quality and
professionalism.

To quickly and appropriately ensure safety and security when a customer has been involved in an unexpected accident or disaster, experts from the Tokio Marine Group make use of highly specialized skills and knowledge within their respective fields, namely receiving claims inquiries, initial response, damage assessment and insurance payments. These experts liaise with other professionals in specific areas such as insurance adjusters, lawyers, doctors and labor and social security attorneys to deliver the best solution possible follow-

ing an accident or disaster. Our ability to resolve issues with a team of experts is a great strength.

Following the Great East Japan Earthquake, we committed to expedite processing the insurance claims to help customers affected by the disaster rebuild their lives as quickly as possible. In a study by a research company, our accident response was found to be exceptional. Going forward, we will provide even greater satisfaction by remaining empathetic to our customer's feelings, to be a company chosen for its quality.

Providing reassurance to customers

Kaoru Natsume

Supervisor*
Tokio Marine & Nichido
ANSHIN 110 Co., Ltd.

When a customer is involved in an accident, we at Tokio Marine & Nichido Anshin 110 are the first to take the phone call. Often the person is making the call directly after an automobile accident, and if it's his or her first accident and the other party is there, he or she may be very flustered. They are

clearly anxious, so it's my job to ease the tension and gently ask the circumstances of the accident and any concerns. We provide as much advice as we can, such as reporting to the police and what to be careful of when talking with the other party. The thanks we receive at times like these is priceless. We respond to inquiries meticulously and are available for consultation 24 hours a day, 365 days a year so as to provide the maximum reassurance to customers.

*Position title changed to "Chief" in July 2014.



2

Overseas travel insurance assistance service

Supporting customers via a worldwide network

Emi Hatakeyama

Medical Services Department
International Assistance Co., Ltd.

My job is dealing with risks and concerns faced by our overseas travel insurance policyholders. When customers contact us, the first priority is making them feel at ease. Once when a child became seriously ill after traveling to a certain country, I knew that it would be difficult to receive the appropriate

medical care there, so I made use of the company's network and had the child transported immediately to a nearby country to receive advanced treatment. Once the condition, which had seemed hopeless, improved, the family was incredibly relieved. I was very happy when they said they wouldn't hesitate to purchase our overseas travel insurance again. It's our job to empathize with customers' feelings of uncertainty when they get sick or encounter problems in an unfamiliar country and to provide the best possible support utilizing our global network.



Technical damage assessment

3

Bringing resolution after accidents as professionals in damage assessment

Takeshi Hara

Special Assignment Manager,
Kanagawa Office
Tokio Marine & Nichido
Adjusting Services Co., Ltd.

As an expert in assessing damage in automobile accidents (technical adjuster), I assess the damage to both the customer's and the other party's automobiles. There are times when the parties give different reports and

fail to reach agreement. At times like these, I collaborate with the case handler and explain to the customer and the other party the presumed accident conditions based on the direction of impact and the state of damage. In cases where the statements by the parties involved differ from the findings of the damage assessment, we hold multiple meetings to gradually eliminate concerns, anger and misunderstandings, acting with sincerity so as to earn their trust. Through my job as a technical adjuster, I can fulfill the social responsibility of insurance by providing a sense of security.



**Integrity, sincerity and
commitment to deliver
solutions and peace of mind
for customers**

Mika Nabeshima

Deputy General Manager,
Saitama Claims Service Department
Manager, Property and Casualty
Claims Service Section
Tokio Marine & Nichido Fire
Insurance Co., Ltd.



Claims Service has been the focus of my work at Tokio Marine. I have handled many types of claims including losses due to a factory explosion, medical errors and malpractice, incidents at commercial facilities such as amusement parks or on escalators, leaks in apartment buildings and bicycle accidents. Our claims services aim to bring resolution and provide support to the best of our ability when the unexpected occurs in the course of daily life.

The Great Hanshin-Awaji Earthquake of 1995 and the Great East Japan Earthquake of 2011 are two disasters I will never forget. After the Great East Japan Earthquake, in particular, I saw the huge extent of damage in Ishinomaki, Miyagi Prefecture, with my own eyes when I went there as part of the post-disaster support team. I have never before been stricken with such a feeling of helplessness. At least with traffic and industrial accidents, a certain measure of preventive action can be taken, even if such incidents can never be totally eliminated. On the other hand, it's impossible to prevent natural disasters like earthquakes and tsunamis. However, that doesn't mean we should pull back. The first thing I noticed at these scenes was the

policyholders' feeling of anxiety. I did what I could to make them feel at ease as quickly as possible. When customers personally thanked me for having resolved their claim or said that their despair and worry had turned to hope, I knew that I could make a difference in people's lives through insurance, even if in a small way.

We provide claims services for property insurance in cases of large-scale disasters such as earthquakes and typhoons, or damage to individual or corporate assets (buildings, household goods, machinery, etc.) caused by such things as fire or water leakage, or liability insurance indemnifying damage to a third party caused when riding a bicycle. In addition, we are working to stop fraudulent claims in order to maintain a sound insurance system.

Following a posting in New York, USA, and just after moving to my current department, the Kanto area was hit by the biggest snowfall in almost 50 years. There were 7,500 incident reports in Saitama Prefecture on

February 15 alone, mainly damage to housing and garages caused by the heavy snow. We launched the area's first snowstorm recovery office and worked to handle claims quickly with a team of 40 members including a support crew from around Japan.

A great strength of Tokio Marine & Nichido is the professionalism of experienced staff and experts, along with our overall capacity as a team. We respect the individuality of diverse members and strive to build a dynamic work environment, creating opportunities for growth through challenging work and team interaction. I think that this serves as the basis for swiftly providing peace of mind to customers.

The purpose of claims services is not only to compensate damage due to an accident. Our mission also is to resolve issues and relieve anxieties our customers face by sincerely considering their point of view. I strive to provide even better claims services for customers in their time of need to show them they can rely on us.

Making medical insurance more commonplace to ensure lives filled with smiles

In India, one of the world's fastest growing economies, it is said that around 20% of all households are in the lower income bracket and most of these are engaged in small-scale farming. The poorest segment of the population lives on less than 1.25 U.S. dollars 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, the Tokio Marine Group established IFFCO-TOKIO General Insurance Co., Ltd. (IFFCO-TOKIO), a non-life insurance company, as a joint venture with Indian Farmers Fertiliser Cooperative Limited (IFFCO), the largest public corporation in India handling fertilizer. IFFCO-TOKIO has been marketing microinsurance (insurance for low income earners) that includes accident and property insurance in farming regions of India, beginning with auto insurance, fire insurance and weather insurance.

Of these services, medical insurance has been the most pervasive. Medical insurance called RSBY (Rashtriya Swasthya Bima Yojana) for low-income persons is provided through tie-ups with insurance companies, medical institutions and government. 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 annu-

ally (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 five million people. Of that number, around 100,000 people received approximately 360 million rupees (approximately 612 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. The Tokio Marine Group will continue to utilize its accumulated wealth of knowledge to provide medical insurance to persons in need to support their healthy living 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.



Putting smiles on faces in India



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.



Tokio Marine & Nichido's mangrove planting activities

3

Living Together
in Harmony

Opening Up the Future



Aiming to create workplaces in which everyone can work with enthusiasm

The Tokio Marine Group actively promotes the employment of persons with disabilities with the aim of becoming a corporate group in which diverse human resources can work with vitality and enthusiasm.

In 2010, we established Tokio Marine Business Support Co., Ltd. (TMBS) to further advance the employment of persons with disabilities. This company is approved as a special subsidiary company*, which is a first for the non-life insurance industry.

Around 700 employees with disabilities are currently working within the Tokio Marine Group. Of these, 99 employees mainly with intellectual and developmental disabilities, persons of whom are considered to have fewer employment opportunities, work at TMBS. The company plays an active role in promoting such employment in its

Tokyo headquarters as well as branches in Nagoya, Osaka and Kyushu. These employees support Tokio Marine Group companies through services that include data input and processing, document delivery and printing. One of the services, the collection and disposal of confidential documents, is handled via wet shredding, which fiberizes paper using water rather than traditional strip or cross-cut shredding. This ensures information security while also contributing to environmental preservation.

Tokio Marine Nichido Outsourcing Management Co., Ltd. (TMO), which handles various services for the Tokio Marine Group, has teamed up with TMBS to undertake a project since 2013 for the employment and creation of work for persons with disabilities. The aim of the project is to promote the employment of persons with disabilities throughout

the Group. After proceeding with preparations to develop a pleasant work environment for employees with disabilities and provide know-how to supervisors who offer support, five persons with developmental disabilities employed by TMBS at the TMO Fukuoka Center became full-time employees and started work in April 2014.

Their honest and sincere attitude at work inspires other employees, which has the effect of nurturing compassion and a greater sense of understanding of others. Despite lacking in communication skills, each employee has his or her own distinct characteristics including the advantage of having excellent powers of concentration at work. The Tokio Marine Group aims to create workplaces in which both persons with and without disabilities can maximize their potential and work with vitality and enthusiasm.



TMBS produced a calendar using works by employees skilled in drawing and illustrations.

Harnessing individual characteristics

Akiko Fujitani

(page 20, left)
Assistant Manager,
Fukuoka Center, TMO Chief,
Kyushu Branch, TMBS

Five employees joined the company in April. Despite having a hard time getting used to the new workplace in the beginning, they are now a dynamic force with amazingly high levels of concentration and conscientiousness in doing their job.

In Fukuoka, there are three supervisors including me providing support. Having the opportunity to work with persons with disabilities has personally taught me a great deal. Each person has a different challenge, so I always try to understand individual characteristics and nurture everyone in a personalized manner. As an example, I come



Five employees (front row and center of back row) who joined TMBS and are working full-time at the TMO Fukuoka Center together with their supervisors

up with unique procedures and rules so that employees lacking in communication skills can proceed with their work without stress, while I am careful to provide direction and explanation in a calm, easy-to-understand manner with statements like “it would be better if you did it this way.”

Working together makes me feel the importance and joy of working with people who have their own unique character.

Leading a fulfilling daily life

Ryohei Matsuda

(page 20, right)
Kyushu Branch, TMBS

I took part in a computer course at an employment support center and that provided the incentive to perform a clerical job. That’s when I was introduced to TMBS. Although my lack of experience in clerical work made me anxious, supervisors are all so understanding, and when I can’t comprehend something they explain it to me straight away as many times as it takes, which is incredibly helpful. In the past, I had no idea what I might be good at, but now I feel much more reassured because my supervisors have helped me discover my strengths and weaknesses.

My work centers on inputting data and delivering documents, so I am always careful that I don’t lose my concentration, and with the help of others, I do my best not to make any errors. I feel really motivated and a sense of personal growth when I consider that my job benefits the company and people in society. Now I feel that I am leading a fulfilling life. In the future I’ll do my best to make sure that my work continues to be of benefit to others.

Overview of TMBS

Company name: *Tokio Marine Business Support Co., Ltd.* Ownership: 100% owned by *Tokio Marine Holdings, Inc.* Principle business (mainly handles the following services for the Tokio Marine Group): *Data input and processing; sealing and delivering documents; printing name cards, envelopes and pamphlets, etc.; sorting, sending and internal delivery of company mail; collection and disposal of confidential documents (wet shredding), etc.* Number of employees (as of May 1, 2014): 251 (including 99 persons with disabilities)

Workplaces of Persons with Disabilities

Workplace	No. of employees
Head Office (Tokyo)	55
Nagoya Branch	16
Osaka Branch	23
Kyushu Branch	5
Total	99

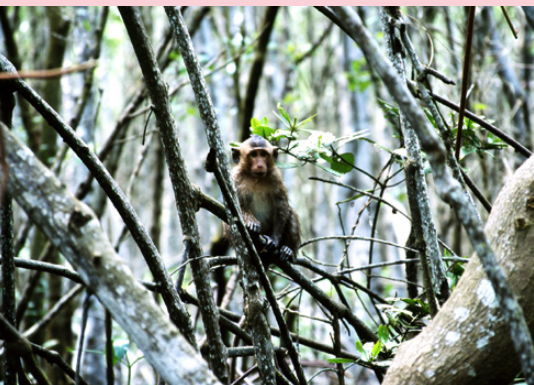
*Special subsidiary company: A subsidiary established to promote the recruitment of persons with disabilities.

Providing a
nourishing earth for
future generations
— Mangrove
planting activities
encompass a wide
range of initiatives.

What can we do to combat global warming? Tokio Marine & Nichido's mangrove planting activities have served as the impetus for employees voicing their desire to engage in environmental protection and social contribution programs that can be continued over the long term. Mangroves are exceptional at absorbing and storing CO₂, and fulfill a role as "green" coastal breakwaters protecting people's lives in disasters such as tsunamis and typhoons. Mangroves are also known as "cradles of life" for living organisms since they nurture rich ecosystems.

Since starting mangrove planting activities in 1999, together with non-governmental organizations (NGO) and local residents, we have planted approximately 8,400 hectares of mangrove forests in nine countries in Asia and the South Pacific region (as of March 31, 2014).

The mangroves that we have constantly planted over the past 15 years continue to grow well in each region. The regeneration of mangrove forests has had the effect of minimizing disasters by protecting people and houses from disasters such as tsunamis and typhoons and has helped

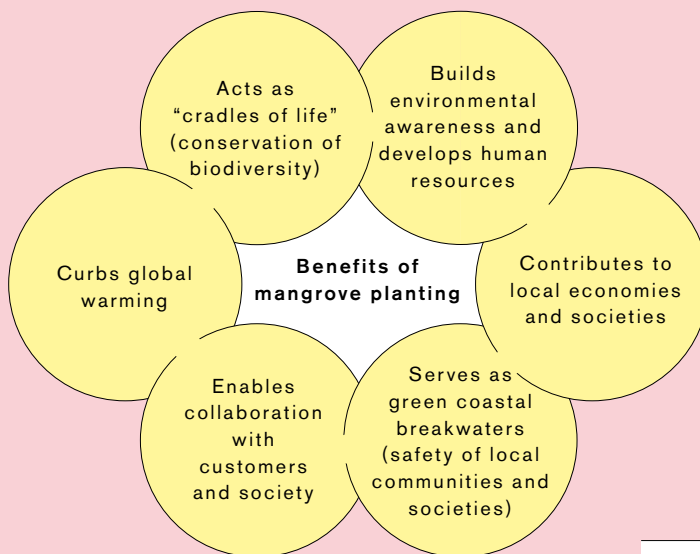


As mangrove forests expand, a variety of different living organisms come together, giving rise to rich ecosystems. This provides for the essential needs of local people and provides the means for them to make a living. Large-scale forests have grown expansively in respective regions around the world over the 15 years of planting. The forests are maintained and managed by local people, which has helped spread the idea of sustainable "community forestry" that can support economic activities.

revitalize local fishing industries by rejuvenating ecosystems, thereby providing employment opportunities for people.

In Japan, we commenced the “Green Lessons” program in 2005 to raise awareness of the environment based on experiences gained from mangrove planting activities. Employees and sales agents serve as volunteer instructors and to date have communicated the importance of protecting the environment to around 44,000 children at roughly 630 elementary schools and schools for children with special needs.

Tokio Marine & Nichido is committed to continuing the Mangrove Planting Project for 100 years in collaboration with local communities in order to protect the future of the earth from various perspectives.



Reducing Paper Consumption and Protecting Forests and Nature Worldwide



Tokio Marine & Nichido has implemented the Green Gift Project since 2009, in which mangrove saplings are planted according to part of paper consumption reduced when customers opt for web-based insurance contracts (Web policies), which can be viewed on our website, instead of paper-based contracts. In 2013, the breadth of the project was increased to include “Web contract certificates” and “Web renewal notices,” thereby expanding the scope of mangrove planting as well as the company’s environmental protection activities in Japan. These activities aim to protect those places cherished by people throughout Japan and pass them along intact to future generations.

Mangrove Planting Activities Earn Environment Minister’s Award



Every year in December, the Ministry of the Environment presents the “Environment Minister’s Award for Global Warming Prevention Activity” in recognition of an individual or organization that has displayed remarkable achievements in curbing global warming. On this occasion, Tokio Marine & Nichido received the award in the category of International Contribution following an excellent evaluation of our mangrove planting activities that we have implemented since 1999. At the awards ceremony held in December 2013, we received a certificate of commendation from Japan’s Minister of the Environment Nobuteru Ishihara.

Nurturing Trees and People — Supporting Education in Countries We Have Planted Trees



We participate in an educational support program for developing countries implemented by the international NGO “Room to Read” that includes supporting the education of girls and establishing libraries in India, Bangladesh and Vietnam, where we have planted mangroves. We have donated approximately 100,000 U.S. dollars annually for four years since fiscal 2010, providing the opportunity for education to 1,027 girls and the construction of nine libraries. An employee who was involved with “Room to Read Japan” on a pro bono basis* actually provided the impetus for these support activities. Going forward, we will implement social contribution activities globally in consideration of different social issues, namely poverty, education and discrimination against females, in the countries where we plant trees.

*Social contribution activities that people in society take part in by making use of their own specialized knowledge and skills

We conduct community and social contribution activities worldwide while sharing the Tokio Marine Group's DNA.

The Tokio Marine Group's local community and social contribution activities are primarily focused on the three themes of "protection of the global environment," "growth of young people" and "safety and security." Based on these themes, overseas Group companies that share the Tokio Marine Group DNA (common values) carry out initiatives in respective regions worldwide. The emphasis is on voluntary engagement by employees and collaboration with non-profit organizations (NPO) possessing the knowledge and networks required for these actions.

The Tokio Marine Group currently engages in non-life insurance, life insurance, and financial and general businesses in 486 cities in 37 countries and regions worldwide. Moving ahead, we will continue to actively implement programs with local people aimed at resolving social issues.

United Kingdom

Tokio Marine Kiln Group Accepts Student Interns for Business Training Program



In London, the City implements a business training program for students. The social 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 Tokio Marine Group also plans to proactively accept interns going forward.

United States

Philadelphia Insurance Companies Over 500 Employees Participated in GREENPHLY



Under GREENPHLY, a volunteer program aimed at protecting the environment, employees removed non-native plants in a park on Earth Day in April 2013 (upper photo). During October and November, designated as months to strengthen the Tokio Marine Group's CSR, Philadelphia Insurance Companies conducted the National Coat Drive Challenge in which 1,613 coats were collected and donated to 24 different charity organizations (lower photo). 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.

China

Tokio Marine & Nichido China General Representative Office The Tokio Marine & Nichido Fire Insurance Company (China) Limited Supporting Children of Migrant Workers at Elementary Schools



In a project supporting the growth of young people being undertaken jointly with the All-China Youth Federation since 2009, children of migrant workers (children who have been separated for a long time from their parents who work in the city while maintaining a house in a farming village and children who have moved to the city with their parents) are assisted through annual volunteer activities related to the establishment of support facilities in over 160 locations throughout China. In 2013, 12 employees held fire drills in cooperation with a local youth group and the fire department at elementary schools in Zhejiang Province, which served to deepen exchange.

Japan

Tokio Marine & Nichido Fire Insurance Co., Ltd. Supporting Environmental Preservation Activities in Japan with the Green Gift Project



Tokio Marine & Nichido commenced environmental protection activities in Japan as part of the Green Gift Project (page 22) in October 2013 and has been conducting environmental protection events in regions around the country in cooperation with NPOs and other groups. In Kochi Prefecture, the specified NPO Seaside Gallery held an event on March 9, 2014. A total of 84 people, comprising 45 children and their families, gathered on a clear day to experience "beach combing," in which they picked up rubbish along the coastline while collecting shells that had washed ashore and tree branches that they used to make picture frames and other items. Employees of the Kochi Branch also gave "Green Lessons" concerning mangroves that communicated the importance of protecting the environment to children.

Thailand

Tokio Marine Insurance (Thailand) Project to Protect Forest and Water



In Thailand, there are quite a number of forests that are damaged in the frequent floods that occur. In order to restore the bounty of nature to these forests, the company 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 the region 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.

Taiwan

Tokio Marine Newa Insurance Co., Ltd. Contributing to a Reduction in Traffic Accidents Caused by Drinking and Driving



In Taiwan, where traffic accidents caused by drinking and driving is a social issue, the government is working to make a substitute driver service more widespread. In order to minimize the risk assumed by the substitute driver, Tokio Marine Newa Insurance launched liability insurance for substitute drivers in March 2014. The company will conduct social enlightenment activities to eliminate drinking and driving while supporting the proliferation of the substitute driver service through insurance.

Caring for people and continuing to provide value to society to realize a secure, safe and sustainable future

Over the past several years, natural disasters have raged through 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. The Company used the full strength of the entire Group to make claims payments and worked to support recovery efforts in the devastated areas. At the same time, the Company considered various measures unique to an insurance group to contribute to the creation of a society that is resilient to natural disasters.

One such measure is “Earthquake and Tsunami Risk Research” undertaken through industry-academia collaboration with Tohoku University. The results of this research are being applied to the formulation of evacuation measures along coastal regions, the assessment and analysis of risk and the preparation of response measures. Concurrently, we are also utilizing these results in Disaster Prevention Lessons for elementary school students that are taught by employee volunteers. In the future, we will continue to utilize our accumulated knowledge and experience in this manner to help protect the society from disasters.

The problem of global warming is closely connected with natural disasters. To help combat global warming, the Company has continued to engage in the planting of mangrove trees, mainly in Asia, since 1999. Besides restoring mangrove forests, these activities have also helped reduce damage from tsunamis by serving as “green bulwarks.” The Company aims to continue planting mangrove trees for 100 years regardless of the business environment. From October 2013, Tokio Marine has supported NPOs engaged in environmental protection activities in Japan and has commenced projects that provide children with experiences that teach them the



importance of protecting the environment.

Our aspired shape for the Tokio Marine Group is that of a company that continues serving a useful purpose during times of need. In working to realize this aspiration, we will promote diversity* that enables the 40,000 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.

Going forward, we will promote our CSR activities through our main business of insurance based on the concept of “caring for people” and on the relationships of trust with our stakeholders. By doing so, we aim to create a Good Company that contributes to a secure, safe and sustainable future and that is trusted by customers and members of local communities. In pursuing these objectives, I ask for your continued support.

June 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.

Tokio Marine Holdings, Inc.
CSR Website Information

The details of information, data and initiatives for respective stakeholders are available via our corporate website. (Scheduled to be updated in December 2014)

http://www.tokiomarinehd.com/en/social_respon/index.html

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