

# 2017

SUSTAINABILITY REPORT



TOKIOMARINE



*To Be a Good Company*

## Tokio Marine Group's CSR

P. 03



Top Message

Tokio Marine Group's Approach to CSR

Group Core CSR Themes and Materiality

Relationship between Group Initiatives and SDGs

CSR Promotion Structure and Initiatives for Permeating CSR within the Group

Stakeholder Engagement

Plans and Results of CSR Initiatives

External Evaluations and Participation in Initiatives

## Governance

P. 89



Corporate Governance

Internal Control

Respect for Human Rights

CSR in the Value Chain

Creating a Society Where People Can Live with Security through Sustainable Investments and Financing

## Core Theme1 Providing Safety and Security P. 109

Making Society Resilient to Natural Disasters

Building a Secure Society by Utilizing Traffic Technology Innovation

Building a Secure Society by Responding to Varying Lifestyles and Changes in Society

Eliminating Poverty in Society

Improving Quality from the Customer's Perspective



## Core Theme2 Protecting the Earth

P. 179

Promoting Environmental Management

Preserving Biodiversity through Products and Services

Preventing Global Warming by Promoting the Development of Clean Energy

Building Communities for People to Live with Peace of Mind through Environmental Protection Activities



## Core Theme3 Supporting People

P. 208

Promoting Health and Productivity Management

Developing and Utilizing Diverse Human Resources

Building a Society Based on Health and Longevity to Ensure Peace of Mind

Nurturing Generations Responsible for the Future

Aiming to Create a Symbiotic Society



## CSR Library

P. 256

Overview of Group CSR Reporting

Editorial Policy

CSR Performance Data

Download PDF version of the Sustainability Report

Third-Party Assurance

GRI Standards Content Index

Recognition about ISO 26000

Corporate Information





# Tokio Marine Group's CSR



We introduce Tokio Marine Group's CSR approach and strategies, CSR promotion structure, stakeholder engagement, plans and results, external evaluations and participation in initiatives.

## Top Message >>

A message from Tsuyoshi Nagano, President and Group CEO.

## Tokio Marine Group's Approach to CSR >>

With the aim of being a Good Company trusted by all people and society, Tokio Marine Group implements its Corporate Philosophy based on the Tokio Marine Group CSR Charter.

## Group Core CSR Themes and Materiality >>

We identified materiality and are working toward value creation in each of the three core CSR themes of "Providing Safety and Security," "Protecting the Earth" and "Supporting People."

## Relationship between Group Initiatives and SDGs >>

Tokio Marine Group will contribute to the United Nations Sustainable Development Goals (SDGs) based on four activity themes.

## CSR Promotion Structure and Initiatives for Permeating CSR within the Group >>

We introduce the CSR promotion structure and initiatives for permeating CSR within the Group.

## Stakeholder Engagement >>

We introduce our structure for stakeholder engagement and include specific examples.

## **Plans and Results of CSR Initiatives**



We introduce the mid-term business plan and the initiative plans and results of each fiscal year.

## **External Evaluations and Participation in Initiatives**



We introduce external evaluations as well as our participation in initiatives.



## Top Message

### Toward a Safe, Secure and Sustainable Future



The Sustainable Development Goals (SDGs), adopted at the United Nations Summit in September 2015, are attracting attention and there are rising expectations that companies will work together with governments and municipalities, nonprofit organizations (NPOs) and citizens to proactively contribute to resolving societal issues. Tokio Marine Group believes corporate social responsibility (CSR) is synonymous with the implementation of our Corporate Philosophy and that promoting efforts to solve societal issues will lead to the Group's sustainable growth. For these reasons, under our "To Be a Good Company 2017" mid-term business plan, which we launched in fiscal 2015, we have set "Providing Safety and Security," "Protecting the Earth" and "Supporting People" as our core CSR themes and will promote CSR with the participation of all employees globally. As this mid-term business plan also approaches its final fiscal year, our ever more self-motivated employees will act with integrity and compassion, and as this spreads throughout organizations and the entire Group, we believe that it will create a virtuous cycle of developing innovative products and services along with contributing to local communities and society. By implementing these initiatives, we aim to become a "Good Company" that is trusted by all people and society.

## Providing Safety and Security

The Sendai Framework for Disaster Risk Reduction 2015-2030 was adopted in 2015 at the Third United Nations World Conference on Disaster Risk Reduction with the aim of mitigating damages from natural disasters and other causes. Moreover, amid the rise of risks other than natural disasters, including geopolitical risks, it is necessary to develop appropriate risk management solutions and build safe and secure communities. To ensure it can properly support customers and society even amid these changes, Tokio Marine Group provides safety and security throughout all its business activities. This includes carrying out industry-academia collaborative research, offering products and services to prepare for a variety of risks, participating in international initiatives, continuously supporting reconstruction of disaster-stricken regions in collaboration with partners and conducting on-site Disaster Prevention Lessons for school children.

### Industry-Academia Collaborative Research

Responding to climate change and natural disasters is a high-priority issue for Tokio Marine Group from the perspective of enterprise risk management. Accordingly, Tokio Marine Group has been promoting research on climate change and natural disaster risk through industry-academia collaborative research in cooperation with world-class research institutions that include The University of Tokyo (since 2005), Nagoya University (since 2007), Tohoku University (since 2011) and Kyoto University (since 2012). In undertaking this research, we strive to ascertain details of forecasts for damage caused by any natural disasters that could possibly occur in the future and share the outcomes of this research with society.

From fiscal 2017 onward, we will continue and enhance industry-academia collaborative research and strive to utilize our research outcomes for sophisticated hazard maps in local communities and for use in evacuation plans of local governments to raise safety and security in regional communities. In March 2016, Tokio Marine & Nichido, together with Tohoku University, convened a forum in Sendai entitled Five Years after the Great East Japan Earthquake, a Disaster We Will Never Forget, where we publicly presented our achievements on industry-academia collaborative earthquake and tsunami risk assessment. At the same time, we shared the thoughts of municipalities, companies, NPOs and insurance agents toward the reconstruction of disaster-stricken areas as well as disaster prevention.

### **Creating Value through Products and Services**

Tokio Marine Group strives to quickly provide security to customers and communities through insurance and various services when disasters or accidents occur. Tokio Marine Group has begun distributing to customers personalized videos with customized information on necessary insurance in preparation for disasters. Tokio Marine Group provides its corporate customers with expert advice to expedite business resumption and assist corporate customers in designing optimal business continuity plans (BCP). Tokio Marine Group also offers the products that provide safety and security to people who had not necessarily been insured. These products include *One Day Auto Insurance*, which is aimed at reducing auto accidents involving uninsured drivers by encouraging young drivers who do not own vehicles to sign up for insurance, as well as weather insurance and micro-insurance targeting farmers and low-income earners in India who suffer from poverty. We are also moving ahead in offering products and services that anticipate changes in customer needs and society. These include *Drive Agent Personal*, "Cyber Risk Insurance," "participation in demonstration tests on public roads for autonomous vehicles" and "a new type of overseas travel insurance for foreign tourists visiting Japan."

### **Participation in International Initiatives**

To raise the resilience of society as a whole to natural disasters and contribute to resolving disaster issues and mitigating damages, Tokio Marine Group participates in the United Nations Office for Disaster Risk Reduction (UNISDR) Private Sector Alliance for Disaster Resilient Societies (ARISE) as well as in ClimateWise and The Geneva Association Extreme Events and Climate Risk (EE+CR) working group, as we make efforts to promote global disaster prevention.

### **Earthquake Reconstruction Support and Disaster Prevention Awareness and Education**

Tokio Marine Group is continuing to provide support to the Tohoku Region affected by the Great East Japan Earthquake through a variety of activities that include support of the Ten-Year Restoration Project of the Coastal Forests of Tohoku Region, volunteer reconstruction support activities by employees and agents in affected areas and offering lunch menus from disaster-stricken regions at employee cafeterias with charitable donations. These support efforts are driven by our determination to "never forget the event at any cost and continue to do whatever we can do even in any small way." For the Kumamoto earthquakes that struck in April 2016, the entire company worked as one to ensure swift claim payments to customers while new employees of Tokio Marine & Nichido participated in various volunteer activities. Additionally, we delivered relief funds donated by domestic and overseas Group companies and their employees and agents to affected local governments. Moreover, to ensure future generations are prepared for the next disasters and can protect themselves, we also actively hold Disaster Prevention Lessons conducted by employees who visit schools as volunteer instructors targeting mainly elementary school children.

# Protecting the Earth

Tokio Marine Group undertakes the Green Gift Project<sup>\*1</sup> for protecting the earth together with its customers as it carries out a variety of environmental protection activities in Japan and overseas through its products and services. Mangrove planting commenced by Tokio Marine & Nichido in 1999 has become a project that symbolizes Tokio Marine Group's CSR activities and now includes volunteer tree-planting tours with the participation of members of Tokio Marine & Nichido's management and domestic and overseas Group employees. Additionally, Tokio Marine Group consumes large amounts of paper resources and energy in its own business activities and is continually aware of the environmental burden of these activities. At the same time, we have implemented the ISO 14001 environmental management system and our unique Green Assist environmental management system as we continually work to reduce consumption of these resources. Tokio Marine Group also promotes a variety of other measures to protect the earth as a global insurance group that gives thought to the future of our planet and acts responsibly.

## Creating Value through Products and Services

Tokio Marine & Nichido initiated the Green Gift Project in 2009 based on the concept of "implementing environmental protection activities together with customers," and this project has been the driving force for mangrove planting. In October 2013, the scope of this project was expanded to include natural conservation activities throughout Japan. In this manner, we are protecting the natural environment in Japan and abroad as a member of society together with residents in each community.

In October 2016, we changed the name of these environmental activities in Japan to the Green Gift Planet GENKI Program. In doing so, we aim to carry out activities that are close to our customers and local communities and make further efforts to promote environmental protection. The Group's initiatives for protecting the earth's environment through its main businesses also extend across various nations. As one example, in 2015 U.S.-based Philadelphia Insurance Companies (PHLY) newly commenced the "PHLY 80K Trees" tree-planting program, which contributes to disaster prevention and mitigation in areas with frequent forest fires, inspired by Tokio Marine & Nichido's Green Gift Project.

## Reducing the Environmental Footprint and Becoming Carbon Neutral

Tokio Marine Group promotes such initiatives as conserving electricity and energy, raising business efficiency by using tablet devices and promoting paperless operations. At the same time, the entire Group (consolidated basis) achieved carbon neutral status<sup>\*\*2</sup> in fiscal 2011 as well as in the four consecutive years from fiscal 2013 to fiscal 2016 by offsetting the CO<sub>2</sub> emissions generated by its business activities with CO<sub>2</sub> absorption and fixation through means such as the Mangrove Planting Project and acquisition of Tradable Green Certificates. In the future as well, Tokio Marine Group will continue efforts to reduce its environmental footprint and to realize carbon neutral status.

## Our Passion Embodied in Mangrove Planting

This year the Mangrove Planting Project marked its 19th year following its launch in 1999, and as of the end of March 2017, a total of 10,103 hectares of mangrove forest have been planted, which has generated economic value exceeding 35 billion yen and brought positive effects to the mangrove forests and the approximately 1.25 million people living in the surrounding regions. Mangroves play a diverse range of roles. These include mitigating the advance of global warming by absorbing and fixing large volumes of CO<sub>2</sub>, preserving biodiversity and serving as a habitat for shellfish, shrimps, crabs and fish, and also functioning as green levees that protect communities from tsunamis and storms. Mangroves also provide fishery, forestry resources and other resources indispensable to the lives of residents in local communities and contribute to stabilizing and improving standards of living. Tokio Marine Group aims to continue the Mangrove Planting Project, which protects the future of the earth, for 100 years.

## Environmental Awareness and Education

Tokio Marine Group promotes an array of environmental awareness and education activities that include Green Lessons that provide fun learning about global environmental protection and mangrove planting to elementary school children and that are led by employees who are dispatched to schools. We also hold the Children's Environmental Award program that solicits essays and paintings from children across Japan and invites the winners of the contest and their parents to join the Iriomote Island Ecological Experience Tour. Other activities include holding the Marunouchi Citizens Environmental Forum, a social and environmental awareness seminar.



## Supporting People

The insurance business has been called a “people’s business.” For those of us who handle the intangible product of insurance, our employees and the trust built between people are everything. Valuing and continually supporting people are essential for Tokio Marine Group to earn the trust of all people and society, achieve sustainable growth and continuously create value for society. Therefore, Tokio Marine Group will make efforts to support a diverse range of people that include youth, the elderly and persons with disabilities and athletes.

### **Creating Value through Products and Services**

Tokio Marine Group is taking the knowledge in health management cultivated through its businesses and applying this at companies as insurance solutions and providing products to customers that support healthy and secure lives. Examples of such products include products related to “Life Insurance Revolution to Protect One’s Living” that respond to needs associated with longer lifespans accompanying the declining birth rate and aging population and *Aruku Hoken* that uses wearable devices with the concept of preemptively protecting customers from illness.

### **For Children, Who Will Lead the Future of the Earth**

Tokio Marine Group is promoting youth development through a variety of programs. These include developing junior swimmers through support of the Japan Swimming Federation; helping young people grow, encouraging international cultural exchange and promoting sports in the local community through the Tokio Marine Kagami Memorial Foundation, Tokio Marine & Nichido Educational Development Fund and the Tokio Marine Sports Foundation; and providing support for the education of girls in low-income communities in India, Bangladesh and Vietnam via the non-governmental organization (NGO) Room to Read. In 2016, Tokio Marine Group developed Group Work on Managing Risks and Opportunities, a new career education program for junior high school and high school students. We also began providing them with Group Work on Managing Risks and Opportunities led by employees who are dispatched to schools and are accepting these students for company visits. In the future as well, Tokio Marine Group will promote initiatives for children, who will lead the future of the earth.

### **Support for the Elderly, Persons with Disabilities and Athletes toward the Realization of a Symbiotic Society**

Tokio Marine Group supports the creation of a society where the elderly can live with a sense of security and where persons with disabilities can overcome their disabilities to play active roles. Examples of this support include conducting courses for employees to foster dementia care supporters, providing support for the Special Olympics through volunteers from Group companies in Japan and overseas and supporting the Japan Deafblind Association. Additionally, from 2016 Tokio Marine Group began supporting the Japanese Para-Sports Association and the Japan Inclusive Football Federation. Through initiatives in which employees “learn about,” “watch” and “experience” sports for persons with disabilities, we aim to contribute to the further spread and development of sports for persons with disabilities. Tokio Marine Group will foster opportunities to support people who take on challenges regardless of whether they have disabilities in the run-up to the 2020 Tokyo Olympics and Paralympics.

# Strengthening CSR Management

Tokio Marine Group supports and respects the Universal Declaration of Human Rights, OECD Guidelines for Multinational Enterprises, ILO Core Labour Standards, UN Guiding Principles on Business and Human Rights, as well as ISO 26000. Tokio Marine Group endorsed the United Nations Global Compact (UNGC) in 2005 and has promoted initiatives based on the UNGC's ten principles in the areas of human rights, labour, the environment and anti-corruption. We also place great importance on the social role and responsibilities that the insurance industry is expected to fulfil, while Tokio Marine & Nichido is a signatory to the Principles for Sustainable Insurance (PSI) advocated by the United Nations Environment Programme Finance Initiative (UNEP FI) and is undertaking initiatives to create a sustainable society through its insurance business. Additionally, three Group companies, beginning with Tokio Marine Asset Management, are signatories to The Principles for Sustainable Insurance (PSI) of the UNEP FI and are also making efforts for creating a sustainable society through investments.

Tokio Marine Group will continue responding to environmental, social and governance (ESG) issues as well as continue to be a company that serves a useful purpose during times of need. Accordingly, we have defined our Diversity Policy as the creation of an environment that enables employees, who are working to solve social issues worldwide, to play active roles regardless of their nationality, gender, age or whether they have disabilities to further raise corporate value and realize sustainable growth. We will implement the [Diversity Policy](#) to promote diversity across the entire Tokio Marine Group. Although only at the midpoint, a variety of our initiatives have already been recognized. For example, Tokio Marine Holdings was selected by the Ministry of Economy, Trade and Industry and the Tokyo Stock Exchange as a Nadeshiko Brand for fiscal 2015.

To realize the philosophy that "health management is the starting point for creating a "Good Company," Tokio Marine Group is creating mechanisms that enable customers and employees to live healthily both physically and mentally. These efforts were widely recognized and Tokio Marine Holdings was selected as a "2017 Health & Productivity Stock" (second consecutive year since 2016) by the Ministry of Economy, Trade and Industry and the Tokyo Stock Exchange.

With the aim of fostering a corporate culture in which each employee engages in CSR as his/her own issue and ensure this contributes to the community and helps create corporate value, the "Tokio Marine Group CEO Recognition for CSR" was established in 2015 and commends and announces outstanding CSR initiatives by all Group companies and their employees in Japan and overseas. By promoting CSR with the participation of all employees, in fiscal 2016 the employee participation rate (total) in community social contribution activities for Tokio Marine Group (domestic) was 139%. We therefore achieved the fiscal 2016 annual target of 100%.

Tokio Marine Group also enhances CSR/ESG information disclosure, which includes the publication of its Integrated Annual Report mainly targeting investors in August 2017 as it communicates its initiatives for the Group's sustainable value creation. I hope that the Tokio Marine Group CSR Booklet 2017 Together into the Future, which explains the Group's CSR story in an easy-to-understand manner, along with the Sustainability Report, which provides a detailed explanation of CSR strategies together with data, are helpful in enhancing your understanding of the Tokio Marine Group's initiatives toward ESG.

Tokio Marine Group is a global insurance group with a dedicated, energetic and proactive workforce and organization, which is the wellspring of its competitiveness in each country and region and a crucial asset for contributing to the development of a sustainable society. My mission is none other than to make Tokio Marine Group a "Good Company" that works to resolve issues facing society and earns the widespread trust of its customers and society. This can only be achieved by harnessing the comprehensive power of the Group together with its employees and interacting and cooperating with its various stakeholders.

September 2017



President and Group CEO  
Tokio Marine Holdings, Inc.

- \*1 Green Gift Project: This project offers customers an option to choose Web-based insurance contracts (clauses) on our website rather than paper-based contracts in brochure form to reduce paper consumption. Tokio Marine & Nichido donates a portion of the amount saved through reduced paper use to support environmental protection activities in and outside Japan.
- \*2 Carbon neutral means that CO<sub>2</sub> emitted in the course of a company's business activities is equivalent to the converted volume of CO<sub>2</sub> reduced by the use of natural energy and the acquisition of emissions credits by such a company and absorbed and fixed by way of mangrove planting.

# Tokio Marine Group's Approach to CSR ~ Continue to be Useful to Society through Our Business Activities

## **Aiming to Be a “Good Company” Trusted by All People and Society**

Tokio Marine Group has provided “safety and security” to society and contributed to its development by making the most of its abundant knowledge and experience accumulated over the years in the insurance industry. In the future as well, we will work to solve various social issues and continuously raise the Group's corporate value while contributing to a safe, secure and sustainable future. By doing so, we aim to become a “Good Company” that is trusted by all people and society.

## **Focusing on Three Core CSR Themes and Promoting Initiatives in Collaboration with Stakeholders**

Tokio Marine Group has set “Providing Safety and Security,” “Protecting the Earth” and “Supporting People” as its three core CSR themes and is promoting CSR in collaboration with a variety of stakeholders.

### ➤ [Group Core CSR Themes and Materiality](#)

## **Executing our Corporate Philosophy Based on the Tokio Marine Group CSR Charter**

For Tokio Marine Group, CSR represents the implementation of the Corporate Philosophy. In keeping with the Tokio Marine Group CSR Charter, which serves as behavioral guidelines for implementing CSR, all our self-motivated employees will continually act with integrity and compassion using their unique ideas to provide stakeholders with even better value.

## **Respect for International Codes of Conduct and Human Rights**

Tokio Marine Group supports and respects the Universal Declaration of Human Rights, OECD Guidelines for Multinational Enterprises, ILO Core Labour Standards, UN Guiding Principles on Business and Human Rights, as well as ISO 26000. The ideas and contents of the ten principles concerning human rights, labour, the environment and anti-corruption advocated by the United Nations Global Compact (UNGC) coincide with Tokio Marine Group's own approach to CSR as well as its CSR Charter. Therefore, Tokio Marine Holdings has been participating in the UNGC since 2005.

### ➤ [External Evaluations and Participation in Initiatives](#)



# Tokio Marine Group's Approach to CSR

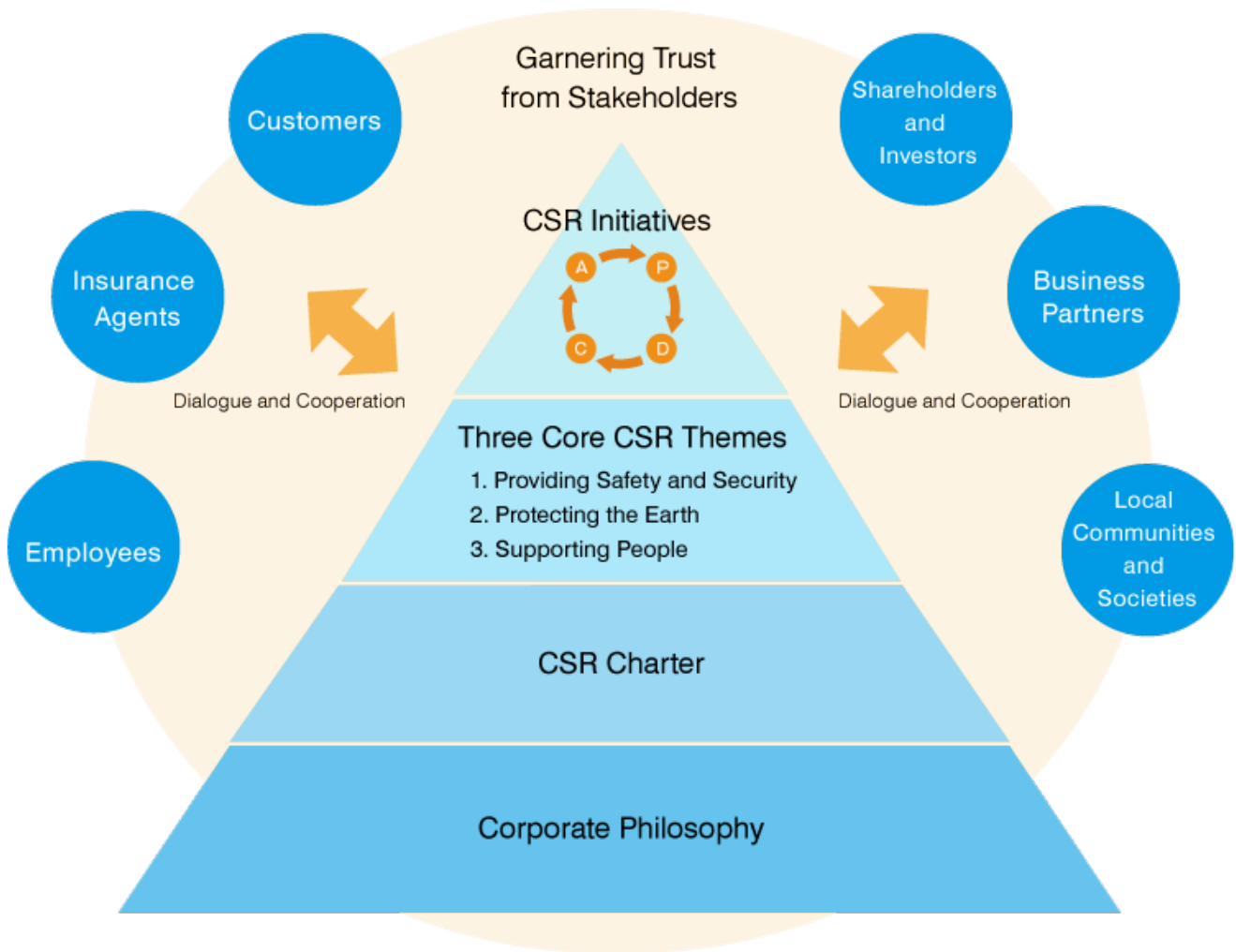
**Toward a safe, secure and sustainable future**



Resolving social issues

Continuously enhancing corporate value

*To Be a **Good Company***



## Tokio Marine Group Corporate Philosophy

With customer trust as the foundation of all its activities, Tokyo Marine Group continuously strives to raise its corporate value.

- Through the provision of the highest quality products and services, Tokyo Marine Group aims to deliver safety and security to all its customers.
- By developing sound, profitable and growing businesses throughout the world, Tokyo Marine Group will fulfill its mandate to shareholders.
- Tokyo Marine Group will continue to build an open and dynamic corporate culture that enables each and every employee to demonstrate his or her creative potential.
- Acting as a good corporate citizen through fair and responsible management, Tokyo Marine Group will broadly contribute to the development of society.

## Tokio Marine Group CSR Charter

Tokio Marine Group is committed to fulfilling its Corporate Social Responsibility (CSR) by implementing its Corporate Philosophy to achieve sustainable growth together with the development of society in accordance with the following principles:

### Products and Services

We aim to provide society with products and services to meet its needs for safety and security.

### Respect for Human Rights and Dignity

- We respect and actively promote the recognition of human rights.
- We strive to ensure an energetic working environment that is both safe and healthy and to promote training and education of our employees.
- We respect the right to privacy and strive to enforce sound information management and control.

### Protection of the Global Environment

Acknowledging that the protection of the global environment is an important responsibility for all corporate entities, we respect the harmonization with and the improvement of the global environment in all of our activities.

### Contribution to Local Communities and Societies

As a member of various communities and societies, we respect the diversity of cultures and customs and we aim to contribute actively to the needs of the current era.

### Compliance

While striving to maintain high ethical standards at all times, we will pursue strict compliance in all aspects of our business activities.

### Communication

We intend to disclose information timely and appropriately and to promote dialogue with all our stakeholders to ensure effective corporate management.

## Aiming to Be a “Good Company”

### Initiatives in Japan

Our basic approach to being a “Good Company” is to be “a company trusted by all people and society by supporting customers and society in times of need.”

The driving force of Tokio Marine Group’s value creation is the strength of its people, those who embody the Group’s spirit and hold the power to create value. Within our corporate culture that encourages ongoing self-improvement, all employees earnestly consider what we should do to become a “Good Company” as their own matter and then implement a variety of initiatives throughout Japan. The starting point of these efforts is the principle of openness and dynamism.



## 1. Permeation among employees

We encouraged in-house *Majikira* discussions (a venue for discussing serious topics in an open, frank and creative manner) to consider what we should do to become a “Good Company” and we formulated the Group message “Continually Aim to Be a ‘Good Company’” as watchwords shared by all Group employees to express externally our determination to continually aim to be a “Good Company.”

Also, as tools for encouraging discussion, we created the “To Be a Good Company” card and the “To Be a Good Company” booklet. The card contains the intent and feelings behind the formulation of the Group message, explanatory notes and group graphic. The booklet contains the path walked by Tokio Marine Group since our establishment and these will be used as tools allowing each employee to feel the “Tokio Marine Group Spirit” and to proactively think about what should be done so that we become a “Good Company” and for deepening discussions on this topic with surrounding members.



“To Be a Good Company” card



“To Be a Good Company” booklet

## 2. Dialogue with Management

In addition to *Majikira* discussions convened in regions across Japan, management staff of Group companies directly visited each region to participate in dialogue. Tokio Marine & Nichido holds these dialogues in the form of “President’s visits to departments and branches” and “Dialogue with executives.” During fiscal 2016, “President’s visits to departments and branches” were implemented 8 times. Meanwhile, “Dialogue with executives” was held 14 times, with the participation of 442 employees. Tokio Marine & Nichido also implements “Dialogue with executives” for its group company employees once per year and in fiscal 2016 this dialogue was held at 20 companies with the participation of 37 employees. In fiscal 2017, group company visits by executives are scheduled to be implemented four times.

These dialogues provided employees with an opportunity for direct dialogue with management, with whom they ordinarily have little contact in their daily business duties. This interaction helped employees raise motivation toward their work, promoted an understanding of company policies and measures and spurred the creative initiative of each employee, which also led to opportunities for drawing out the self-initiative of employees. On the other hand, this dialogue enables management to better understand the opinions of employees and helps with management decisions and therefore serves as a useful venue for both management and employees.



### 3. Initiatives of the Challenge Promotion Campaign

In August 2015, Tokio Marine & Nichido commenced the Challenge Promotion Campaign, a project for promoting and supporting each and every challenge toward becoming a “Good Company.” Under this campaign, Tokio Marine & Nichido is proactively promoting initiatives such as the following to create a corporate culture in which the entire Group works as one and continually takes on challenges through efforts by every person to meet challenges, share excellent initiatives that transcend organizations and departments, and mutually praise each other.

#### Initiatives toward customers

- Develop “Challenge Series” advertisements and implement various types of campaigns.



#### Initiatives for promoting and supporting challenges undertaken by employees and agents

- Share good examples through the internal portal site “Everyone’s Challenge” and public relations magazines.
- Implement the Challenge Promotion Competition that commends initiatives for three reforms (reform of working styles, reform of method of being selected, continual reforms of good corporate culture) at all branches.
- Develop various goods and tools that liven up the Challenge Promotion Campaign and support customers’ challenges.
- Foster a culture for taking on the challenge of reform without fear of failure as well as learning from past failures through case studies.

As a part of the Challenge Promotion Campaign, the company implements initiatives for supporting the Tokyo 2020 Olympic and Paralympic Games and regional revitalization.

Tokio Marine & Nichido Life, in collaboration with TMNF, is also carrying out the Challenge Promotion Campaign with the aim of becoming a Good Company that is trusted by all people and society.

➤ [Appointed as a Gold Partner \(Non-life Insurance\) of the Tokyo 2020 Olympic and Paralympic Games](#)

## Overseas Initiatives

### 1. Communicate the Tokio Marine Group's shared vision "To be a 'Good Company'" in each region.

We are creating videos and booklets (multilingual) as support tools for deepening the understanding of and promoting discussions about "To be a Good Company", the shared vision of Tokio Marine Group, throughout the world. The videos and booklets explain the Good Company vision and provide examples from across the Group. Beginning in 2015, the CEOs of some Group Companies each talked about their own respective thoughts about a Good Company, and their messages were distributed across the entire Group. Additionally, we established the Good Company Awards in fiscal2016, which recognize superior achievement pursuing the values of a Good Company and the employees who promote these. These were recognized in the three categories that together form the Good Company concept: "Look Beyond Profit," "Empower Our People" and "Deliver on Commitments." At the commendation ceremony, award winners from Japan and overseas mutually share knowledge and initiatives and this interchange among people helps foster a sense of Group unity that leads to the permeation of the Group Vision at each Group Company.



Video



Booklet



Good Company Award

### 2. Convening Global Leadership Development Programs Targeting Human Resources in Countries Worldwide

At Tokio Marine Holdings, Global Leadership Development programs are convened with the aim of developing managers who will be responsible for management in each region. Within these programs, we have set up opportunities for participants to visit areas stricken by the Great East Japan Earthquake and listen to first-hand accounts by persons who actually experienced the disaster. This initiative strives to promote a deeper understanding of the type of value we have provided to customers, agents and society and to share the feeling of "wishing to be useful for 'society and people' through insurance" as well as the pride we take in being members of Tokio Marine Group. Based on their own understanding, training participants consider how they will exemplify what they have learned and apply this at their respective Group companies and departments in their own countries and then move into action.

Through these initiatives, we strive to share our values globally and are taking on challenges with the aim of being an insurance group that is trusted by all people and society and continues to achieve growth.

# Group Core CSR Themes and Materiality ~ What Types of Issues Are We Addressing? ~

With the adoption of the Sustainable Development Goals (SDGs) in September 2015, there are rising expectations that companies will work toward realizing an even more sustainable and highly resilient world. In collaboration with stakeholders, Tokio Marine Group is leveraging its expertise and know-how in insurance and risk management to contribute to the resolving of various societal issues that include the frequent occurrence of large-scale natural disasters, shifting demographics, the changing environment resulting from technological innovation and poverty.

## Core CSR Themes and CSR Approach of Tokio Marine Group

### Core CSR Themes of Tokio Marine Group

Tokio Marine Group has set “Providing Safety and Security,” “Protecting the Earth” and “Supporting People” as the Group’s core CSR themes within our “To Be a Good Company 2017 (FY2015 – FY2017)” mid-term business plan.



### CSR Approach of Tokyo Marine Group

Tokio Marine Group established the “Tokio Marine Group’s CSR Approach.” By taking this approach, our self-motivated employees will act with integrity and compassion, and as this spreads throughout organizations and the Group, we believe that it will create a virtuous cycle of developing innovative products and services along with contributing to local communities and society. Moreover, this cycle will lead to the sustainable growth of the Group. These efforts will serve as a bridge to our children and to future generations as we seek to transform risks into opportunities and create value for a safe, secure and sustainable future.



From fiscal 2015 onward, while recognizing that the three core CSR themes will be integrated into business activities, we will implement CSR activities with the participation of all employees based on the above CSR approach across a wide range extending from the provision of products and services to corporate citizenship activities. Accordingly, we will communicate our principal CSR initiatives to society through this Sustainability Report and the media while also promoting easily understandable measures to permeate these initiatives within the Group.

Core Theme 1:

## Providing Safety and Security

The world is now facing various social issues, inflicted by frequent large-scale natural disasters, demographic shifts, income disparities and poverty. In Japan as well, issues are becoming prevalent also in relation with technological innovation as well as community resilience (disaster prevention and mitigation) and the country's declining birth rate and aging population. These issues may induce drastic changes in risks surrounding the insurance business. To protect customers and society from these risks, Tokio Marine Group has selected "Providing Safety and Security" as one of its three CSR core themes and is making efforts toward a safe, secure and sustainable future throughout its entire business operations.



### **Making Society Resilient to Natural Disasters**

Tokio Marine Group utilizes outcomes of research on natural disaster risk in the provision of products and services and seeks to help society become resilient to and prepare for natural disasters by offering total responses before and after disasters.

### **Building a Secure Society by Leveraging Traffic Technology Innovation**

Tokio Marine Group promotes traffic safety and responds to traffic technology innovation by providing insurance products and services that quickly capture the latest innovation in traffic technology and by offering traffic safety and accident response smartphone apps.

### **Building a Secure Society by Responding to Varying Lifestyles and Changes in Society**

Tokio Marine Group offers products and services that increase safety in all aspects of people's living, and at the same time, is working to provide comprehensive coverage matched to the most current needs by starting to provide services to respond to corporate governance and cyber risks facing companies.

### **Eliminating Poverty in Society**

Tokio Marine Group aims to provide low-income earners with greater access to insurance by developing and selling weather insurance and microinsurance and to contribute to the resolution of poverty issues in the world through financing to and investment in financial institutions providing microfinancing services.

### **Improving Quality from the Customer's Perspective**

Aiming to become "a company that delivers sustainable growth by providing safety and security to customers and by always remaining their first choice," we value feedback from customers while working with agents to improve operational quality on a constant basis.

Through these initiatives, Tokio Marine Group is enhancing its provision of safety and security to customers around the world and to local communities and societies.

Value Creation

Providing safety and security to customers, local communities and society worldwide through the insurance business

[Click here for details](#)



Core Theme 2:

## Protecting the Earth

The global issues of “climate change and natural disasters” and “depletion of biodiversity” pose serious risks for the children not only of today but also of the future and at the same time have a significant impact on the business of Tokio Marine Group.

Having set “Protecting the Earth” as a core CSR theme, Tokio Marine Group works to provide products and services that are designed to mitigate or adapt to climate change and protect biodiversity, reduce environmental footprint in business activities, become carbon neutral, conduct environmental protection activities in Japan and overseas, and promote environmental awareness raising and education. Our aim is to contribute to preservation of the global environment and the creation of environmental value.



### Promoting Environmental Management

Tokio Marine Group will contribute to the creation of a sustainable future by constantly implementing activities that minimize the environmental footprint in business activities, such as reducing the consumption of paper resources and saving energy.

### Preserving Biodiversity through Products and Services

The “Green Gift” project, which involves mangrove planting and environmental protection activities, contributes to the alleviation of and adaptation to climate change and preservation of biodiversity as well as a reduction in disaster damage and the stabilization of the planted areas and the lives of people living in the surrounding regions. It therefore contributes to the attainment of various SDGs.

### Preventing Global Warming by Promoting the Development of Clean Energy

Tokio Marine Group is examining the possibility of installing and operating renewable energy facilities while also providing products and services such as non-life insurance for businesses related to carbon credits, liability insurance concerning environmental pollution and environmental consulting.

### Building Communities for People to Live with Peace of Mind through Environmental Protection Activities

Based on the theme “Protecting the Earth,” Tokio Marine Group is working to build environmental communities by implementing local and social contribution activities around the world that help protect the environment and biodiversity.

Through these initiatives, Tokio Marine Group is contributing to the creation of a sustainable global environment.

Value Creation

Contributing to a Sustainable Global Environment

[Click here for details](#)

## Supporting People

In Japan, the importance of responding to the nursing and health needs of the elderly is increasing due to the low birth rate and aging society. There is also growing demand to create societies in which people in underprivileged circumstances and those with disabilities can live with peace of mind in the community as economies and societies become more sophisticated and globalization progresses. In addition, there are calls for the acceptance, promotion and utilization of diversity in such areas as gender, age and nationality. On a global scale, the reality is that there is growing income disparity, increasing unemployment among youth, poverty and unequal opportunities for education based on gender.



Tokio Marine Group has set "Supporting People" as a core CSR theme in order to take up the challenge of resolving these issues. To this end, we will promote local community and social contribution activities supporting people through the growth of young people and support the elderly, persons with disabilities and athletes as well as contribute to the realization of a symbiotic society in which everyone can live with peace of mind by promoting diversity and inclusion.

### Promoting Health and Productivity Management

Maintaining and enhancing the physical and mental health of our employees, the driving force enabling us to continue as a company that is trusted and chosen by customers, is a critical theme of the greatest priority. Each Tokio Marine Group company has been making efforts to create an environment in which employees can work with enthusiasm by providing both physical and mental health care for employees.

### Developing and Utilizing Diverse Human Resources

In order to maximize the potential of our human resources in supporting global business expansion, Tokio Marine Group is working to develop human resources who bring forth a positive cycle of growth and performance/work and life with a focus on expertise, diversity and a global perspective.

### Building a Society Based on Health and Longevity to Ensure Peace of Mind

Tokio Marine Group will contribute to a society based on good health and longevity through activities to raise awareness about cancer and increase knowledge of nursing care and offering advice through medical professionals, etc.

### Nurturing Generations Responsible for the Future

Tokio Marine Group is promoting social contribution through the establishment of a foundation to nurture generations responsible for the future with the aim of developing youth and promoting sport. In addition, we implement local social contribution activities in conjunction with employees worldwide who volunteer to deliver lesson programs and environmental education as well as with local and social action volunteers and NGOs.

### Aiming to Create a Symbiotic Society

Tokio Marine Group employees around the world are proactively working on activities that support the elderly, the deaf and blind, athletes and expectant mothers in conjunction with NGOs, with the aim of creating a symbiotic society.

By promoting these initiatives, Tokio Marine Group will contribute to developing partners who support and bring a virtuous cycle to local communities and society.

#### Value Creation

Developing Employees and Partners Who Support and Bring a Virtuous Cycle to Local Communities and Society

## Governance ~ Strengthening CSR Management ~

Tokio Marine Group is implementing initiatives throughout its entire business activities that are focused on its three core CSR themes of “Providing Safety and Security,” “Protecting the Earth” and “Supporting People.” To earn the trust of all people and society and achieve sustainable growth, Tokio Marine Group must raise the quality of initiatives for “business strategies,” “governance” and “social responsibility” and build a structure for resilient, highly sound and transparent management as a global insurance group.

Accordingly, Tokio Marine Group is “strengthening CSR management” as the basis for CSR implementation. While responding appropriately to changes in the global economy and financial environment and the strengthening of international supervisory regulations, Tokio Marine Group will raise the level of stakeholder trust and work to create a safe, secure and sustainable future by making qualitative improvements to risk-based management (ERM: enterprise risk management), corporate governance and its internal control system from the perspective of strengthening global-based business management as well as by generating and distributing economic value. Through these initiatives, Tokio Marine Group will meet the expectations of stakeholders, beginning with continuously enhancing shareholder value.

Value Creation

Continuously Enhancing Shareholder Value

> [Click here for details.](#)

# Tokio Marine Group's CSR Materiality (Material Issues)

Tokio Marine Group identified CSR issues for each of the above three core CSR themes and governance and specified their CSR materiality (material issues). We will promote initiatives by reflecting the identified CSR materiality in the Group's CSR strategy and CSR targets.

## Process for Identifying Tokio Marine Group's CSR Materiality

Tokio Marine Group uses the following process to implement the "Disclosure 102-46: Defining report content and topic Boundaries" in "Global Reporting Initiative (GRI) Standards."

### 1. Identifying Related Issues

The Group identified CSR issues that are subject to examination giving consideration to ways of contributing to CSR issues unique to the insurance and financial businesses and meeting the expectations of stakeholders in the future. In this examination, we analysed the Group's value chain and identified CSR issues in each core theme giving consideration to stakeholder interests and expectations brought up during stakeholder engagement.

- [Value Chain and CSR Issues](#)
- [Stakeholder Engagement](#)
- [CSR Library \(Related Materials\) Tokio Marine Group's CSR Materiality](#)

### 2. Prioritization of Issues

Tokio Marine Group identified Group CSR initiatives by analyzing "Feedback from stakeholder engagement (CSR dialogue) with customers, shareholders, investors, employees, agents, business partners, local communities and societies," "CSR issues and responses to a changing business environment surrounding the Group," and "Relation to Tokio Marine Group's corporate principle and management vision" from the dual perspectives of "significant impact on stakeholder evaluations and decision-making (impact on stakeholders)" and "significant impact of organizations on the economy, the environment and society (impact on business)" and then identified the priority of material CSR issues and CSR issues subject to disclosure.

\* Tokio Marine Group classified G4 "Material Aspects" into "CSR Materiality (Material Issues)" and "CSR Issues Subject to Disclosure."

- [Value Chain and CSR Issues](#)
- [Stakeholder Engagement](#)
- [CSR Issues and Responses to a Changing Business Environment Surrounding the Group](#)

### 3. Confirming the Validity of Material Issues

The comprehensiveness of CSR issues subject to examination, the relevance to core CSR themes, CSR Materiality (Material Issues) and the validity of CSR issues subject to disclosure are confirmed at CSR dialogues (meetings for dialogue and opinion exchanges between experts and Group management) and ultimately the approval of management is obtained.

- [Stakeholder Engagement \(CSR Dialogue\)](#)

### 4. Review

The CSR Board, which consists of presidents of major Group companies, periodically reviews the state of initiatives for CSR Materiality (Material Issues). Third-party assurance will be obtained from an independent external verification authority for core CSR themes and information will be disclosed in the Sustainability Report.

## Value Chain and CSR Issues

● CSR Materiality (Material Issues), ○ CSR issues subject to disclosure \*CSR issues are underlined.

# Toward a safe, secure and sustainable future



## To Be a **Good Company**

CSR Core Theme	Principal Stakeholders in the Value Chain				
	Shareholders and Investors	Employees (Group activities)	Insurance Agents and Business Partners	Customers	Local Communities and Societies, Research Institutes
<p><b>Core Theme 1</b> <b>Providing Safety and Security</b></p> <p>Providing safety and security to customers, local communities and society worldwide through the insurance business</p>	<ul style="list-style-type: none"> <li>● Providing sustainable <u>products and services beneficial for safety and security</u></li> </ul>	<ul style="list-style-type: none"> <li>● Providing <u>products and services beneficial for safety and security</u></li> </ul>	<ul style="list-style-type: none"> <li>● Providing <u>products and services beneficial for safety and security</u></li> </ul>	<ul style="list-style-type: none"> <li>● <u>Products and services beneficial for disasters, safety and security</u>, and an aging society</li> </ul>	<ul style="list-style-type: none"> <li>● <u>Climate change and natural disasters</u> research</li> <li>● <u>Local community and social contribution activities</u> that realize security and safety</li> </ul>
	<ul style="list-style-type: none"> <li>● Raising brand strength by <u>promoting ESG in the provision of products and services</u></li> </ul>	<ul style="list-style-type: none"> <li>● Responding to customer needs and changes in risk resulting from various <u>technological innovation</u></li> </ul>	<ul style="list-style-type: none"> <li>● <u>Promoting ESG in the provision of products and services</u> in collaboration with business partners</li> </ul>	<ul style="list-style-type: none"> <li>● Insurance that responds to <u>low birth rates and aging societies</u>, and changing <u>population demographics</u></li> </ul>	<ul style="list-style-type: none"> <li>● <u>Promoting ESG in the provision of products and services</u> to respond to poverty</li> </ul>
			<ul style="list-style-type: none"> <li>○ Promote understanding of products and services through <u>consumer education</u></li> </ul>	<ul style="list-style-type: none"> <li>○ Promote understanding of products and services through <u>consumer education</u></li> </ul>	

<p><b>Core Theme 2</b> <b>Protecting the Earth</b></p> <p>Contributing to a sustainable global environment</p>	<ul style="list-style-type: none"> <li>●Insurance products for responding to <u>climate change and natural disasters</u></li> </ul>	<ul style="list-style-type: none"> <li>●<u>Protection of the global environment</u> through the provision of environment-friendly products</li> </ul>	<ul style="list-style-type: none"> <li>●<u>Protection of the global environment</u> through the provision of environment-friendly products</li> </ul>	<ul style="list-style-type: none"> <li>●<u>Protection of the global environment</u> through the provision of environment-friendly products</li> </ul>	<ul style="list-style-type: none"> <li>●<u>Local community and social contribution activities</u> realizing <u>protection of the global environment</u></li> </ul>
	<ul style="list-style-type: none"> <li>●<u>Protection of the global environment</u> through the provision of environment-friendly products</li> </ul>	<ul style="list-style-type: none"> <li>●Improve business efficiency through information systems that utilize <u>technological innovation</u></li> </ul>	<ul style="list-style-type: none"> <li>●<u>Promoting ESG in the provision of products and services</u> by promoting business partner environmental protection</li> </ul>	<ul style="list-style-type: none"> <li>●Insurance products that respond to <u>climate change and natural disasters</u></li> </ul>	<ul style="list-style-type: none"> <li>●<u>Social contribution activities</u> that deter <u>climate change and natural disasters</u></li> </ul>
	<ul style="list-style-type: none"> <li>○<u>Reduction of environmental footprint and achieve carbon neutral status</u></li> </ul>	<ul style="list-style-type: none"> <li>○<u>Reduction of environmental footprint and achieve carbon neutral status</u></li> </ul>			<ul style="list-style-type: none"> <li>○<u>Consumer education</u> through the promotion of Web clauses</li> </ul>
<p><b>Core Theme 3</b> <b>Supporting People</b></p> <p>Developing employees and partners who support and bring a virtuous cycle to local communities and society</p>	<ul style="list-style-type: none"> <li>●Promotion of the Group's <u>diversity and inclusion</u></li> </ul>	<ul style="list-style-type: none"> <li>●Promotion of the Group's <u>diversity and inclusion</u></li> </ul>	<ul style="list-style-type: none"> <li>●<u>Promoting ESG in the provision of products and services</u> by maintaining good working conditions at business partners</li> </ul>	<ul style="list-style-type: none"> <li>●Provide customer support that responds to <u>technological innovation</u> such as web-based sales</li> </ul>	<ul style="list-style-type: none"> <li>●<u>Local community and social contribution activities</u> that support youth, the elderly, persons with disabilities and athletes</li> </ul>
	<ul style="list-style-type: none"> <li>●<u>Local community and social contribution activities</u> that address <u>low birth rates and aging societies</u>, and <u>population demographics</u></li> </ul>	<ul style="list-style-type: none"> <li>●<u>Human resources development</u> that aims for realizing a company that develops the top "people" in Japan</li> </ul>			
	<ul style="list-style-type: none"> <li>●<u>Human resources development</u> that responds to <u>technological innovation</u></li> </ul>	<ul style="list-style-type: none"> <li>●<u>Human resources development</u> that responds to <u>technological innovation</u></li> </ul>		<ul style="list-style-type: none"> <li>○<u>Consumer education</u> through an insurance guidebook</li> </ul>	<ul style="list-style-type: none"> <li>●Develop youth to respond to <u>low birth rates and aging societies</u>, and <u>population demographics</u></li> </ul>
	<ul style="list-style-type: none"> <li>○<u>Labour practices</u> that promote the health of employees</li> </ul>	<ul style="list-style-type: none"> <li>○Fair <u>labour practices</u> that emphasize dialogue aimed at promoting the health of employees</li> </ul>			<ul style="list-style-type: none"> <li>○<u>Promote health in local communities</u> by encouraging health examinations</li> </ul>

### Governance—Strengthening CSR Management

Continuously enhancing shareholder value

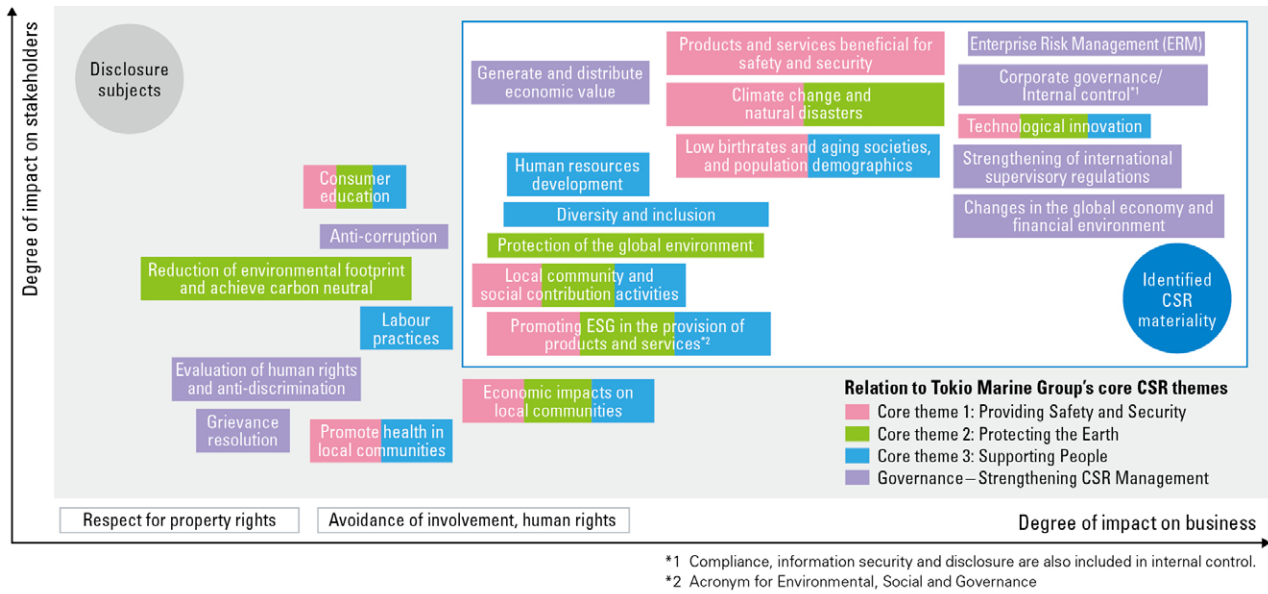
- Enterprise Risk Management (ERM)
- Corporate governance/Internal control
- Strengthening of international supervisory regulations

- Changes in the global economy and financial environment
- Generate and distribute economic value

- Anti-corruption
- Evaluation of human rights and anti-discrimination
- Grievance resolution



## Tokio Marine Group CSR Materiality (Material Issues) Matrix



[Click the image to enlarge](#)

## CSR Issues and Responses to a Changing Business Environment Surrounding the Group

We expect the insurance business environment to change significantly over the medium to long term due to a number of factors including the unprecedented pace of technological development, more frequent natural catastrophes, demographic shifts in the Japanese market and an increase in global oversight and regulation.

By proactively grasping these changes in the environment, we plan to refine our business strategy and advance our business platform that supports the creation of corporate value. Furthermore, by offering solutions to issues faced by stakeholders arising from changes in the business environment, we will provide safety and security to our stakeholders while striving to raise the competitiveness of the Group.

From such a perspective, we analyzed and prepared responses to CSR issues and changes in the business environment surrounding the Group to deepen discussion of ways to resolve issues faced by stakeholders arising from changes in the business environment from the perspective of CSR matters. With these prepared responses serving as a starting point, we will further sophisticate our CSR activities.

Changes in the business environment surrounding the Group	Impact and Countermeasure		CSR issues and GRI Standards Categories	
	Stakeholders	Impact and countermeasure details	CSR issues	GRI Standards
	Governance	Impact on the insurance business of issues such as the frequent occurrences of major natural disasters and the creation of communities with strong resilience to disasters	Enterprise Risk Management (ERM)	GRI 102: General Disclosures, 4. Governance
			Generate and distribute economic value	GRI 201: Economic Performance

Changes in the business environment surrounding the Group	Impact and Countermeasure		CSR issues and GRI Standards Categories	
	Stakeholders	Impact and countermeasure details	CSR issues	GRI Standards
Climate change and increase in natural disasters (Climate change and natural disasters)	Agents Business Partners	Pressure by institutional investors on company climate change strategy planning and the implementation of effective initiatives	Climate change and natural disasters	GRI 305: Emissions
			Reduction of environmental footprint and achieve carbon neutral status	GRI 301: Materials, 305: Emissions, 302: Energy, 306: Effluents and Waste, 303: Water, 307: Environmental Compliance
	Customers	There is a rising need for casualty insurance due to the frequent occurrences of major natural disasters	Products and services beneficial for safety and security	GRI 102: General Disclosures, 5. Stakeholder Engagement
	Local Communities and Societies	Climate change, natural disasters and depletion of biodiversity	Protection of the global environment	GRI 304: Biodiversity
Changing market structure accompanying shifting population demographics in Japan (Low birth rate and aging society, and population demographics)	Governance	The form of insurance will change due to a rise in one-person households and the aging of society	Corporate Governance/Internal Control, Enterprise Risk Management (ERM)	GRI 102: General Disclosures, 4. Governance
	Employees	Acceptance, promotion and utilization of diversity in such areas as gender, age and nationality	Diversity and inclusion	GRI 405: Diversity and Equal Opportunity
		Labour shortage due to the aging of society, secure and develop young workers	Labour practices	GRI 401: Employment
	Implement initiatives for "Health and Productivity Management"	GRI 403: Occupational Health and Safety		
	Customers	Changes in consumer values and needs	Products and services beneficial for safety and security	GRI 102: General Disclosures, 5. Stakeholder Engagement
Local Communities and Societies	Increase in nursing care and health needs, increasing unemployment rates for young people, poverty and inequalities in educational opportunities	Promote health in local communities	Local communities and social contribution activities	GRI 413: Local Communities

Changes in the business environment surrounding the Group	Impact and Countermeasure		CSR issues and GRI Standards Categories	
	Stakeholders	Impact and countermeasure details	CSR issues	GRI Standards
Changes in customer needs and risk due to diverse technological innovation (Technological innovation)	Governance	Impact on business processes, including sales and aftersales service and customer information gathering	Corporate governance/Internal control, Enterprise Risk Management (ERM)	GRI 102: General Disclosures, 4. Governance
	Employees	Importance of IT and necessity of information security	Human resources development	GRI 404: Training and Education
	Insurance Agents Business Partners	Being able to differentiate product and service quality and maintain the corporate brand	Generate and distribute economic value	GRI 201: Economic Performance
			Promoting ESG in the provision of products and services	GRI 102: General Disclosures, 5. Stakeholder Engagement
Customers	Importance of information security due to insurance sales through websites	Products and services beneficial for safety and security	GRI 418: Customer Privacy	
Changes in the global economy and financial environment	Governance	Investment risk due to low interest rates, decrease in investment returns	Corporate governance/Internal control, Enterprise Risk Management (ERM)	GRI 102: General Disclosures, 4. Governance
	Insurance Agents Business Partners		Generate and distribute economic value	GRI 201: Economic Performance
	Customers	Competition in providing services is intensifying due to the increasingly unclear behavior of customers and due to deregulation	Promoting ESG in the provision of products and services	GRI 102: General Disclosures, 5. Stakeholder Engagement

# Relationship between Group Initiatives and SDGs ~ How can Tokio Marine Group contribute to the attainment of the targets of the SDGs? ~

“Transforming our World: the 2030 Agenda for Sustainable Development” was adopted unanimously by 193 member countries at the United Nations Sustainable Development Summit in September 2015.

The Agenda is an important guideline for realizing global sustainable development by 2030 and it includes the eradication of poverty and protection of the environment, with all people around the world, including citizens, governments and companies, working in unison. The Agenda lists the Sustainable Development Goals (SDGs) consisting of 17 goals and 169 targets.

## SUSTAINABLE DEVELOPMENT GOALS 17 GOALS TO TRANSFORM OUR WORLD



Tokio Marine Group provides various products and services and is undertaking CSR initiatives related to the SDGs. The activities carried out under each core theme respond to the 17 goals comprising the SDGs, as detailed below. Tokio Marine Group will strive to contribute to the attainment of the SDGs in accordance with the activities of each core theme. Tokio Marine Group regards the relationship between each activity detailed in the Sustainability Report and the applicable targets of the SDGs as indicated below. In the future, Tokio Marine Group will establish targets for priority issues and incorporate sustainable targets into its corporate operations.

# Activities under Each Core Theme Respond to the SDGs

Activities	Core Theme 1 Providing Safety and Security					Core Theme 2 Protecting the Earth				Core Theme 3 Supporting People				
	Making Society Resilient to Natural Disasters	Building a Secure Society by Leveraging Traffic Technology Innovation	Building a Secure Society by Responding to Varying Lifestyles and Changes in Society	Eliminating Poverty in Society	Improving Quality from the Customer's Perspective	Promoting Environmental Management	Preserving Biodiversity through Products and Services	Preventing Global Warming by Promoting the Development of Clean Energy	Building Communities for People to Live with Peace of Mind through Environmental Protection Activities	Promoting Health and Productivity Management	Developing and Utilizing Diverse Human Resources	Building a Society Based on Health and Longevity to Ensure Peace of Mind	Nurturing Generations Responsible for the Future	Aiming to Create a Symbiotic Society
1. No poverty	Reflecting outcomes of natural disaster research in insurance services and disaster prevention in local communities; providing better access to insurance through microinsurance													
	1.5			1.4										
2. Zero hunger	Providing better access to insurance through weather insurance													
				2.3										
3. Good health and well-being	Preventing traffic accidents									Prevention of and compensation for infectious and non-communicable diseases				
		3.6			3.6							3.3.4, d		
4. Quality education										Social contribution activities for developing youth				
											4.3	4.1, 6		
5. Gender equality										Utilizing diverse human resources				
											5.1, 5			
6. Clean water and sanitation						Alleviating the impact of climate change through mangrove planting, etc.								
							6.6							
7. Affordable and clean energy						Promoting the construction of clean energy facilities through insurance								
								7.1, 2, 3						
8. Decent work and economic growth										Decent work				
										8.5	8.5		8.6	

	Core Theme 1 Providing Safety and Security					Core Theme 2 Protecting the Earth				Core Theme 3 Supporting People				
	Making Society Resilient to Natural Disas-	Building a Secure Society by Lever-	Building a Secure Society by Re-	Eliminating Poverty in Society	Improving Quality from the Cus-	Promoting Environmental Man-	Pre-serving Biodiversity through Prod-	Prevent-ing Global Warm-ing by Promot-	Building Com-muni-ties for People to Live	Promoting Health and Pro-ductivi-	Devel-oping and Utiliz-ing Di-	Build-ing a Soci-ety Based on	Nurtur-ing Gener-ations Re-spon-	Aiming to Create a Symbi-otic
9. Industry, innovation and infrastructure	Scientific research on natural disasters; Pacific Disaster Risk Financing Pilot Program					Promoting the construction of clean energy facilities through insurance								
	9.5, 9.a							9.4						
10. Reduced inequalities										Social contribution activities for the elderly, persons with disabilities and nursing care				
														10.2
11. Sustainable cities and communities	Making local communities resilient to disasters; traffic safety in local communities					Reducing environmental footprint at head office								
	11.5, b	11.2			11.2	11.6								
12. Responsible consumption and production	Smartphone app on eco driving; insurance to support day-to-day lives					Promoting the non-printing of insurance policies								
		12.2	12.8		12.2, 8		12.5, 8							
13. Climate action	Reflecting outcomes of natural disaster research in insurance and disaster prevention in local communities					Alleviating the impact of climate change through mangrove planting, etc.								
	13.1, 3						13.1							
14. Life below water						Alleviating the impact of climate change through mangrove planting, etc.								
							14.1, 2							
15. Life on land						Alleviating the impact of climate change through mangrove planting, etc.								
							15.1		15.2					
16. Peace, justice and strong institutions	Managing transactions involving conflicts of interest													
					16.5									
17. Partnerships for the goals	Multi-stakeholder dialogue on climate change with The Geneva Association, etc.													
	17.16													



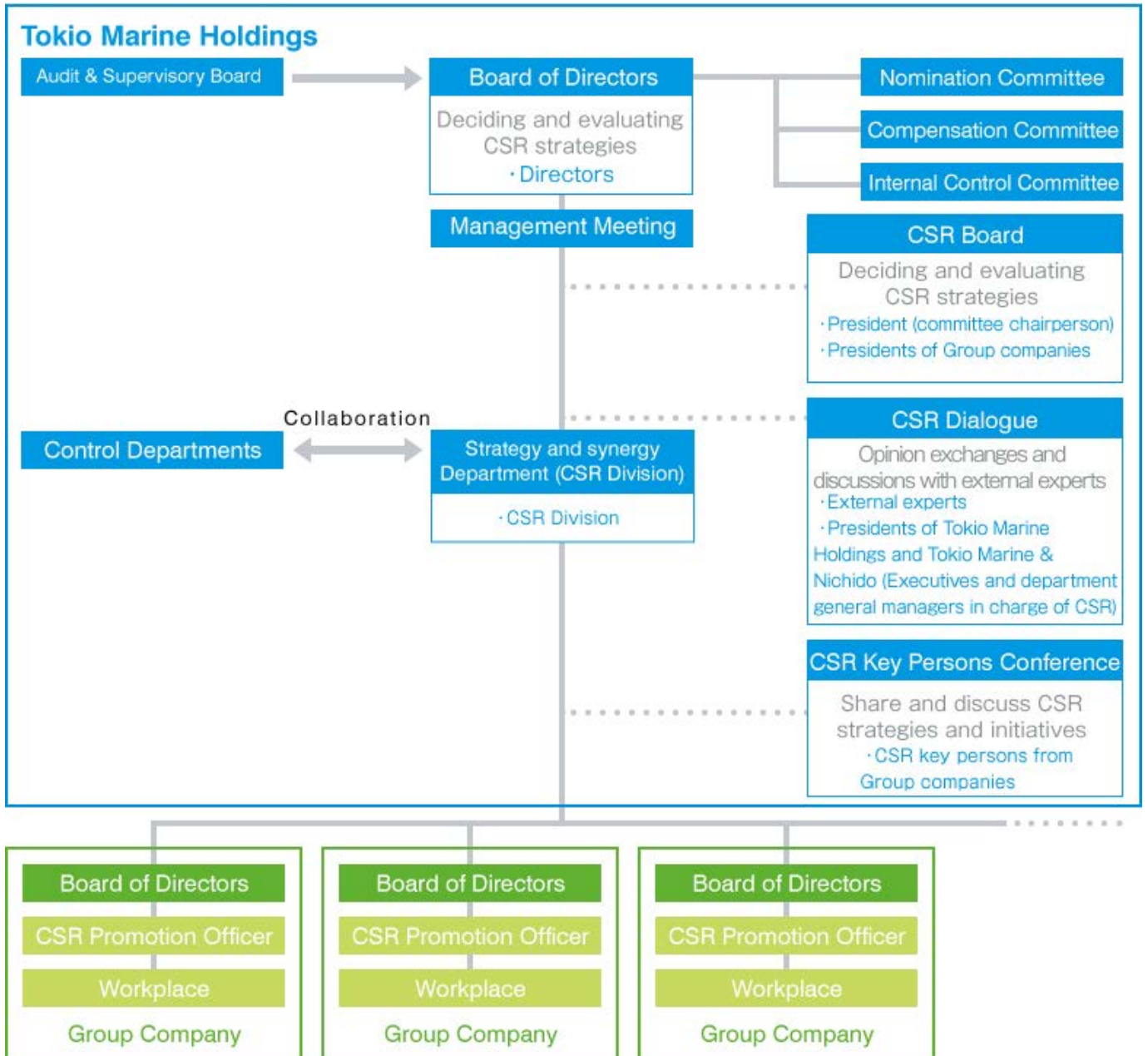
# CSR Promotion Structure and Initiatives for Permeating CSR within the Group ~ Building a Foundation for Promoting CSR

Tokio Marine Holdings has established a dedicated CSR Division (CSR Division, Strategy and Synergy Department) to identify material CSR issues and to formulate and implement Group CSR strategies. The division supports the CSR activities of each Group company through dialogue and cooperation with CSR key persons appointed to promote CSR within the divisions in charge of CSR at the respective Group companies.

Tokio Marine Group regularly convenes the CSR Board, comprising the president of Tokio Marine Holdings (board chairman) and presidents of major domestic Group companies, as well as the CSR Key Persons Conference, which consists of Tokio Marine Holdings and Group companies' CSR divisions. These bodies evaluate various types of CSR initiatives and discuss response measures for CSR issues (important issues to be shared by each Group company) for the entire Group. Tokio Marine Holdings also convenes CSR Dialogues with external experts, non-governmental organizations (NGOs), and non-profit organizations (NPOs). The dialogues give us opportunities to hear outside opinions about our awareness and approaches concerning the Group's CSR issues. These opinions and other ideas are then reflected in our CSR strategy and our approach to each individual CSR issue.

The Company's Board of Directors receives reports on the CSR activities of the entire Group while formulating the Overall Group CSR Strategy (medium-term plan and single fiscal-year plans). CSR promotion officers at each Group company play a leading role in promoting and handling common issues to be addressed by the entire Group as well as in implementing CSR activities based on the characteristics of each business and local communities.

# Tokio Marine Group CSR Promotion Structure



# CSR Management System

In Tokio Marine Group, the departments handling each respective function are responsible for implementing initiatives for each CSR issue. The management systems for each ISO 26000 core subject and issue are listed within each section of this report.

ISO 26000 Core Issues and Issues		Management Elements		Reference
Human rights	Due diligence/Human rights risk situations/Avoidance of complicity/Discrimination and vulnerable groups	Approach regarding impact		Respect for Human Rights, Fundamental Policy
		Management methods	Policies/Commitment	Tokio Marine Group CSR Charter, Respect for Human Rights
				Fundamental Policy
			Goals and targets	Plans and Results of CSR Initiatives
			Responsibilities and management resources	Management System concerning Respect for Human Rights and Initiatives
			Complaint handling mechanism	Respect for Human Rights in the Group, Hotline System
			Specific steps	Respect for Human Rights
Labour practices	Employment and employment relationships/Conditions of work and social protection/Social dialogue/Health and safety at work/Human development and training in the workplace	Approach regarding impact		Promoting Health and Productivity Management
			Developing and Utilizing Diverse Human Resources	
		Management methods	Policies/Commitment	Five Spirits of Developing Human Resources
			Goals and targets	Plans and Results of CSR Initiatives
			Responsibilities and management resources	Developing and Utilizing Diverse Human Resources
			Complaint handling mechanism	Fair Personnel Affairs, Raising Employee Satisfaction Levels
			Specific steps	Promoting Health and Productivity Management, Developing and Utilizing Diverse Human Resources

ISO 26000 Core Issues and Issues		Management Elements		Reference
The environment	Prevention of pollution/Sustainable resource use	Approach regarding impact		Core Theme 2: Protecting the Earth
		Management methods	Policies/Commitment	Tokio Marine Group CSR Charter
				Tokio Marine Group Environmental Philosophy, Environmental Policy and Stance
			Goals and targets	Plans and Results of CSR Initiatives
			Responsibilities and management resources	Management Structure under an Environmental Management System (EMS)
			Complaint handling mechanism	ISO 14001, Green Assist
			Specific steps	Promoting Health and Productivity Management
	Climate change mitigation and adaptation	Approach regarding impact		Core Theme 2: Protecting the Earth
		Management methods	Policies/Commitment	Tokio Marine Group CSR Charter
			Goals and targets	Plans and Results of CSR Initiatives
			Responsibilities and management resources	Management Structure under an Environmental Management System (EMS)
			Complaint handling mechanism	ISO 14001, Green Assist
			Specific steps	Making Society Resilient to Natural Disasters
				Preventing Global Warming by Promoting the Development of Clean Energy

ISO 26000 Core Issues and Issues		Management Elements		Reference
The environment	Biodiversity and restoration of natural habitats	Approach regarding impact		Core Theme 2: Protecting the Earth
		Management methods	Policies/Commitment	Tokio Marine Group's Vision for Biodiversity
			Goals and targets	Plans and Results of CSR Initiatives
			Responsibilities and management resources	Management Structure under an Environmental Management System (EMS)
			Complaint handling mechanism	ISO 14001, Green Assist
			Specific steps	Promotion of Environmental Management, Preserving Biodiversity through Products and Services
Fair operating practices	Anti-corruption/Responsible political involvement/Fair competition/Respect for property rights	Approach regarding impact		Internal Control
		Management methods	Policies/Commitment	Tokio Marine Group CSR Charter, Declaration of Commitment to Compliance, Tokio Marine Group Code of Conduct
			Goals and targets	Plans and Results of CSR Initiatives
			Responsibilities and management resources	Tokio Marine Group Compliance System
			Complaint handling mechanism	Hotline System (Internal Whistleblower System)
			Specific steps	Compliance, Risk Management

ISO 26000 Core Issues and Issues		Management Elements		Reference
Fair operating practices	Promoting social responsibility in the value chain	Approach regarding impact		CSR in the Value Chain
		Management methods	Policies/Commitment	Tokio Marine Group CSR Charter
				Tokio Marine & Nichido Group Principle of Transactions
			Goals and targets	Plans and Results of CSR Initiatives
			Responsibilities and management resources	Value Chain Management
			Complaint handling mechanism	Response to Customer Feedback
			Specific steps	CSR in the Value Chain
Consumer issues	Consumer service, support, and complaint and dispute resolution/Education and awareness	Approach regarding impact		Improving Quality from the Customer's Perspective
		Management methods	Policies/Commitment	Tokio Marine Group CSR Charter
			Goals and targets	Plans and Results of CSR Initiatives
			Responsibilities and management resources	Quality Improvement Initiatives
				Response to Customer Feedback
				Working Together with Agents to Improve Quality
			Complaint handling mechanism	Response to Customer Feedback
Specific steps	Compliance, Improving Quality from the Customer's Perspective, Promoting Health and Productivity Management			



ISO 26000 Core Issues and Issues		Management Elements		Reference
Consumer issues	Consumer data protection and privacy	Approach regarding impact		Information Security
		Management methods	Policies/Commitment	Privacy Policy
			Goals and targets	Plans and Results of CSR Initiatives
			Responsibilities and management resources	Consumer Data Protection, Privacy Policy, Information Security
			Complaint handling mechanism	Response to Customer Feedback
			Specific steps	Information Security
	Sustainable consumption	Approach regarding impact		Sustainable Consumption Management System
		Management methods	Policies/Commitment	Tokio Marine Group CSR Charter
			Goals and targets	Plans and Results of CSR Initiatives
			Responsibilities and management resources	Sustainable Consumption Management System
			Complaint handling mechanism	Response to Customer Feedback
Specific steps	Eliminating Poverty in Society			

ISO 26000 Core Issues and Issues		Management Elements		Reference
Community involvement and development	Community involvement	Approach regarding impact		
		Management methods	Policies/Commitment	Tokio Marine Group CSR Charter
			Goals and targets	Plans and Results of CSR Initiatives
			Responsibilities and management resources	Tokio Marine Group CSR Promotion Structure
			Complaint handling mechanism	Response to Customer Feedback
			Specific steps	Building a Secure Society by Leveraging Traffic Technology Innovation
				Building a Secure Society by Responding to Varying Lifestyles and Changes in Society, Building a Society Based on Health and Longevity to Ensure Peace of Mind
				Nurturing Generations Responsible for the Future
				Building a Society in Which the Elderly Can Live with Peace of Mind
				Building a Society in which Persons with Disabilities Can Take on Active Roles

## System for Sustainable Consumption

Tokio Marine Group developed microinsurance and weather insurance for low-income earners in those developing countries with vulnerability to climate change, natural disasters, illnesses and accidents. Also, Tokio Marine Group supplies products and services that support the building and introduction of renewable energy facilities and also operates the Green Gift Project. Under this project, when customers choose Web-based insurance contracts on our website Tokio Marine & Nichido donates funds corresponding to a portion of the value of the reduction in paper used to support environmental protection activities in Japan and overseas. The organizational structures for undertaking these initiatives are as follows.

Initiatives	Company
Microinsurance and weather insurance (India)	IFFCO-TOKIO General Insurance Co., Ltd.
Products and services that support the building and introduction of renewable energy facilities	Tokio Marine & Nichido (Sales Development Department, Sales Department)
Green Gift Project	Tokio Marine & Nichido (Sales Planning Department, CSR Department)

## Initiatives to Permeate CSR within the Group

### Enhancing CSR Communication

Tokio Marine Holdings and Tokio Marine & Nichido hold CSR Communication Meetings for exchanging opinions targeting employees of domestic and overseas Group companies and Tokio Marine & Nichido. These meetings seek to spread and deepen employees' understanding of CSR and firmly implement CSR initiatives continuously and reflect the Group's CSR policies in the measures and initiatives of Group companies and the branch offices of Tokio Marine & Nichido. These meetings enable the sharing of information and the straightforward exchange of opinions on Tokio Marine Group's CSR initiatives and CSR activities conducted in respective companies and workplaces. Through these meetings, we have received comments from participants such as "Understanding the significance and purpose of CSR activities and 'CSR through our core businesses' has led to increased motivation." As a new initiative from fiscal 2015, we commenced the CSR Key Persons (CSRKP) Seminar for Group companies and CSRKP Seminar at branch offices of Tokio Marine & Nichido. These meetings aim to share information and exchange opinions on the most recent CSR trends for the purpose of promoting CSR across the Group and raising corporate value. In August 2016, we invited Keisuke Ota, secretariat-director of Global Compact Network Japan, and Naoko Morizane, General Manager, CSR Promotion and Social Contributions Office, Corporate Communications Division of NEC Corporation (NEC), to participate in this meeting. After listening to lectures about the frontlines of global CSR and initiatives at NEC for creating societal value, participants deepened their understanding of CSR via group discussions and a Q&A session.



In February 2017, we invited Nobuyasu Tanaka, secretariat director-general of Alterna Research. After listening to lectures about the latest trends in CSR/CSV (creating shared value) and expectations toward global companies, participants deepened their understanding through a Q&A session.

To help resolve societal issues and perpetually raise the Group's corporate value, we will continuously hold these meetings and seminars in the future and ensure these improve the CSR mindsets and skill levels of employees.

## CSR Training

Tokio Marine & Nichido conducts CSR training through e-Learning for all employees once a year to promote understanding and sharing of the philosophy behind the company's CSR activities. In addition to affirmation of the CSR Charter, the training includes topics such as confirmation of environmental burden reduction targets and the environmental management system and confirmation of the company's community and social contribution initiatives. Key persons in each workplace promote participation in the training.

## Community and Social Contribution Activities with the Participation of All Employees

Tokio Marine Group has set the three core CSR themes of "Providing Safety and Security," "Protecting the Earth" and "Supporting People" and is implementing different local community and social contribution activities around the world that emphasize voluntary participation by employees and tie-ups and collaboration with NPOs and other groups.

In addition to aiming to conduct ongoing local community and social contribution activities at each workplace and Group company, we have designated October and November as CSR Month every year with the aim of promoting employee-driven CSR activities. Many employees take part in a variety of local community and social contribution programs during this period in different parts of the world.



## Support Systems and Donations

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

### Overview of Support Systems/Programs and Fiscal 2016 Results (Tokio Marine & Nichido)

Matching gift system	A system in which the company makes a donation matching the amount voluntarily donated by employees (21 cases totaling 896,872 yen)
Volunteer leave/leave of absence system	<p>A system to support employees for their volunteer time (used by 81 employees)</p> <ul style="list-style-type: none"> <li>■ Volunteer leave A system in which employees are permitted to take leave limited to 10 days per year to participate in volunteer activities that include relief efforts in a disaster and support for social welfare institutions or groups relating to persons with disabilities, the elderly and children's welfare facilities, etc.</li> <li>■ Volunteer leave of absence A system in which employees are permitted to take leave for a period of over six months and up to two years in principle to participate in a volunteer program recognized by the company, particularly actions with a high degree of social contribution in a social welfare institute, etc.</li> </ul>
Share Happiness Club	<p>A donation program operated by employee volunteers In fiscal 2016, a total of 14,324,000 yen donated by 5,244 employees was distributed to the following organizations:</p> <ul style="list-style-type: none"> <li>■ <b>Peace Boat Disaster Relief Volunteer Center (PBV) &lt;Providing Safety and Security (emergency disaster assistance)&gt;</b></li> <li>■ <b>Watari Greenbelt Project &lt;Providing Safety and Security (Support for recovery from the Great East Japan Earthquake)&gt;</b></li> <li>■ <b>International Society for Mangrove Ecosystems (ISME) &lt;Protecting the Earth (cleaning up trash washed ashore along coastlines)&gt;</b></li> <li>■ <b>Japan Deafblind Association &lt;Supporting People (supporting persons with disabilities)&gt;</b></li> <li>■ <b>Childline Support Center Japan &lt;Supporting People (supporting children)&gt;</b></li> <li>■ <b>Kotsuiji wo shien suru kai (Supporting Orphans from Automobile Accidents) &lt;Supporting People (supporting children)&gt;</b></li> <li>■ <b>ASHINAGA &lt;Supporting People (supporting children)&gt;</b></li> <li>■ <b>Japan Marrow Donor Program &lt;Supporting People (support for incurable diseases)&gt;</b></li> <li>■ <b>Association for Aid and Relief, Japan &lt;Supporting People (humanitarian assistance)&gt;</b></li> <li>■ <b>Japan Inclusive Football Federation &lt;Supporting People (supporting persons with disabilities)&gt;</b></li> </ul>
CSR Month	A month for strengthening initiatives for proactively carrying out local community and social contribution activities across the entire Tokio Marine Group (October-November)
Tokio Marine Group CEO Recognition for CSR	We commend excellent initiatives at Group companies and at Tokio Marine & Nichido branch offices that lead to the resolution of issues in communities and to the generation of corporate value. (For details, please refer to the "Tokio Marine Group CEO Recognition for CSR" on this page.)

➤ [CSR Performance Data \(Employee participation rate in volunteer activities, Number of employees who took volunteer leave, Donations\)](#)

## Tokio Marine Group CEO Recognition for CSR

To promote the fostering of a corporate culture in which each employee engages in CSR as his/her own issue and ensure this contributes to the community and helps create corporate value, in fiscal 2015 Tokio Marine Group expanded Tokio Marine & Nichido's award system to the entire Group and established the Tokio Marine Group CEO Recognition for CSR. In April and May 2017, a total of 20 outstanding initiatives implemented in fiscal 2016 at Group companies and Tokio Marine & Nichido's branch offices were commended.

### <Award Winners>



#### **E. design Insurance Co., Ltd**

The company systematically implemented initiatives with the participation of all employees. Of particular note, the company invigorated communications with hearing-impaired employees through efforts that included continuing the activities of the Sign Language Department and introducing a UD Talk voice recognition app.



#### **Tokio Marine & Nichido Facilities, Inc.**

The company implemented building cleaning guidance in Vietnam as part of the Ministry of Health, Labour and Welfare's technical training program for foreign nationals. Additionally, the company fostered a culture for participating in community social contribution activities, such as serving as volunteers for dispensing water at the Hokkaido Marathon.



#### **Tokio Marine Insurance (Thailand) PCL**

TMITH's employees, agents and local community residents participated in a project for maintaining dams as well as in tree-planting activities in northern Thailand as part of efforts to preserve water resources and reduce natural disasters. Through such activities, TMITH is contributing to the establishment of an independent foundation for people's livelihoods, such as by enabling local residents themselves to learn about environmental protection and to implement eco-tourism.



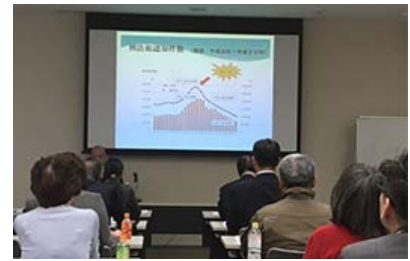
### **ONE Toyama**

This activity is undertaken by teams from Tokio Marine & Nichido's Toyama Branch, Toyama Claims Service Section of the Hokuriku Claims Service Department, and Takaoka Claims Service Section; Tokio Marine & Nichido Life Insurance's Tokai/Hokuriku Sales Support Department of the Toyama Life Insurance Branch; and Tokio Marine & Nichido Partners Management's Tokai Hokuriku and Toyama Branches. This activity involves contributing to local communities in a variety of formats that include providing "Earthquake Insurance 'Osusume' 100% Effort" that raises interest in earthquake risk.



### **Tokio Marine & Nichido Kansai Government Sector & Financial Institutions Department**

This department advanced toward CSV that leads to sales of personal liability insurance and earthquake insurance through new initiatives such as "Bicycle Safety Class" and "Earthquake Educational Flyers" that utilize partnership agreements with local governments.



### **Tokio Marine & Nichido Tokai/Hokuriku Business Support Department, Mikawa Branch, Aichi Minami Branch, Nagoya Production Dept. 1, Nagoya Claims Service Dept. 2, Tokai Claims Service Dept. 2**

In response to the frequent occurrence of automobile thefts and home burglaries in Aichi Prefecture, Tokio Marine & Nichido, in collaboration with the Aichi prefectural police and the General Insurance Association of Japan, created leaflets on crime prevention measures and held crime prevention seminars for agents and invited prefectural police to give lectures at these seminars.



### **Tokio Marine & Nichido Kyushu Automobile Industry Production Department**

This department formed a cross-departmental CSR team. The department continuously carried out activities such as volunteer and support activities for disaster-stricken regions and supported CSR activities of dealers based on the slogan "Give shape to our gratitude! Provide 'support' as individuals and as a company."



### **Okayama Area/Tokio Marine & Nichido Okayama Branch/Heartful Committee**

Since the launch of the Heartful Committee in 2004, agents and employees from non-life and life insurance have worked as one and held repeated discussions and continually implemented a variety of social contribution activities. Contributions have also been made to area strategies and regional revitalization, which includes establishing a comprehensive partnership agreement with Okayama Prefecture.



### **First Insurance Company of Hawaii (Hawaii)**

For 10 consecutive years, employees have participated in Hawaii Meals on Wheels, which makes home deliveries of lunches to the elderly and infirm.





**Tokio Marine & Nichido Anshin Consulting**

Based on the theme “Invigorate CSR Activities,” the company carries out multiple company-wide activities with each employee participating in an average two activities per year. These activities include providing classes for which employees are dispatched to schools, participating in Clean Walk, creating friendship bracelets, holding campaigns for delivering picture books and providing support in disaster-stricken regions.



**Tokio Marine Kiln (United Kingdom)**

The company sells insurance for indemnifying against the risk of drones and other unmanned aircraft systems (UAS). The use of UAS helps reduce the environmental burden compared with when using ordinary aircraft operated with aviation fuel. By promoting the use of UAS, this company is creating environmental value.



**Safety National Casualty Corporation (US)**

This company has installed solar panels, a reservoir for collecting rainwater and artificial beehives to protect the ecosystem. Also, the company has installed water dispensers as substitutes for PET bottles on all floors throughout the company and distributes personalized “My Cutlery” (knives and forks) to employees.



**Tokio Marine Philharmonic Orchestra**

Based on the concept of “Benefitting society through music,” this orchestra performs regular concerts as charity concerts. It also continues to give volunteer performances at senior citizen’s facilities and carry out fund collection activities through salon concerts.



**Kiyoto Tsuji of Tokio Marine & Nichido Automobile Industry Marketing Department, Automobile Industry Production Group (affiliation in fiscal 2016)**

Mr. Tsuji implemented activities for visiting farming villages in Myanmar and Laos to directly deliver used children’s clothing he collected by making appeals at workplaces and in local communities.

## <Special Awards>



### **Tokio Marine & Nichido Tokyo Metropolitan Region Claims Service Department and “CSR 11”**

This department formed “CSR 11” to oversee and lead CSR that is dispersed throughout the region. While disseminating news that creates excitement, “CSR 11” is steadily promoting initiatives at each base that include implementing eco-friendly cap campaigns, supporting disaster-stricken regions and holding Disaster Prevention Lessons.



### **Chiba Area Four Departments (Tokio Marine & Nichido Chiba Branch, Keiyo Branch, Chiba Automobile Industry Production Department and East Kanto Claims Service Department)**

These departments are carrying out community-based initiatives in Chiba, which will also serve as a venue for the 2020 Tokyo Olympics. These initiatives include watching wheelchair rugby matches and jointly participating as volunteers at the Chiba Aqualine Marathon.



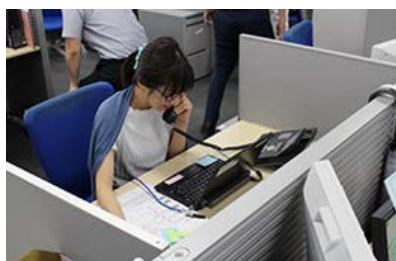
### **Tokio Marine & Nichido Nagoya Automobile Industry Production Dept. 3**

In cooperation with agents, the department donates 20 yen as a reconstruction relief donation for each contracted earthquake, volcanic eruption and tsunami rider for automobile insurance. The department strives to foster awareness by holding workshops on disasters, disseminating bits and pieces of knowledge and distributing button badges and mobile phone cards.



### **Tokio Marine & Nichido Yokohama Bayside Branch**

This branch is implementing activities with the aim of being a “branch that is thoughtful, makes contributions and that is chosen both inside and outside the company.” The branch made particular efforts to improve fuel efficiency of company-owned vehicles, disseminate news on improving fuel efficiency (safety education) and reduce the environmental footprint.



### **Tokio Marine & Nichido Assistance**

This company implemented the “Senior Citizens Safety Confirmation Service ‘Regular Phone Calls’” in collaboration with Shinagawa Ward and the Shinagawa Ward Council on Social Welfare. In this manner, the company carried out community-based activities utilizing phone response skills cultivated through its core call center business.



### **Tokio Marine & Nichido Medical Service and its Medical Call Business Office**

This company provides consultation support for persons with concerns about dementia. Also, nurses and other healthcare professionals participated in the Walk & Run Festival, an event in which the company participates in every year. The company also loaned medical equipment for the festival.

## <Good CSR Initiatives at Overseas Group Companies>

We received numerous entries from overseas Group companies for the most recent Tokio Marine Group CEO Recognition for CSR. Here we introduce these initiatives.

### 6 Good Initiatives from Americas



#### **Tokio Marine America (TMA) Park East High School Support Program**

TMA is establishing a strong partnership with Park East High School in Harlem, New York. In 2016, TMA New York supported the high school's annual Thanksgiving luncheon by providing donations and volunteers to serve the food to the children and their families.

TMA also donated basketballs, laptops, backpacks and school supplies for students.



#### **Philadelphia Insurance Companies (PHLY) Dress for Success by Women's Leadership Series**

In 2016, PHLY's Women's Leadership Series, an initiative focused on women's leadership and development, partnered with the national non-profit organization "Dress for Success" to organize a nationwide clothing drive to collect gently used professional attire benefiting underprivileged women who are looking to secure employment.



#### **Delphi Capital Management (DCM) Charity through "Donors Choose"**

The ultimate goal of Delphi's CSR is creating social value by encouraging each and every individual in the group to engage in relevant social issues on his or her own volition. Specifically, we endeavor to do this by allowing each individual to direct a small monetary donation at their discretion. In an effort to support education and giving at DCM, each employee was given \$250 to donate to any project(s) available at DonorsChoose.org. Donors can choose to pay a portion of any of the thousands of projects listed on their site. Over 95% of employees participated in this event.



#### **Reliance Standard (RSLI) Walk to End Childhood Cancer**

Reliance Standard and Matrix Absence Management joined together to become a National Bronze Sponsor of St. Jude Children's Research Hospital and participated in their annual Walk to End Childhood Cancer. Almost 650 employees, friends and family walked in and/or donated toward events across 15 markets nationwide in September 2016. Together through everyone's efforts, more than \$31,000 was raised for the cause, easily surpassing the goal of \$25,000.



#### **Tokio Marine HCC (HCC) TMHCC 100 Charity Event**

The concept of TMHCC 100 Charity Event was that 100 employees and friends would walk, run or jog 100km and each would raise £100,000 for charities. HCC's CSR Committee refined the idea so that any participant would be able to undertake the 25km, 50km, or the full 100km distances to enable broader participation. As a result, 100 employees, family and friends, participated in two events that enabled the completion of the Thames Path Challenge.



#### **Tokio Marine Seguradora (TMSR) Supporting AACD through Teleton**

AACD is a non-profit association in Brazil that aims to create a society in which children and teenagers as well as adults with physical disabilities can play active roles. TMSR has supported AACD for five years. In 2016 TMSR participated in the Teleton Campaign, which is a way of fundraising, with several private companies as partners and a TV program.



## 8 Good Initiatives from Asia



### **Tokio Marine Asia (TMAAsia) Energy Conservation Education Tour with Underprivileged Children**

On December 9, 2016, a total of 28 staff volunteers from Tokio Marine Insurance Group in Singapore comprising TM Asia, TMLS and TMIS, together with the Whispering Hearts Student Care Centre, a community services centre that provides social services to low-income families in Singapore, carried out a volunteer activity that took underprivileged children on an educational journey to learn more about energy conservation.



### **Tokio Marine Life Insurance Singapore (TMLS) Mangrove Planting reforestation exercise**

Recognizing the important role that mangrove forests play in mitigating climate change, TMLS led a mangrove-planting reforestation exercise at the Sungei Buloh Wetland Reserve (SBWR) on January 20, 2016.



### **Tokio Marine Insurance Indonesia (TMI)**

#### **Together We Can**

TMI is developing various scholarship programs. TMI started its first program in 1997 and up to 2016 TMI has granted undergraduate scholarships to three students majoring in Insurance Management and also to two students majoring in Actuary Management.



### **Tokio Marine Life Insurance Malaysia (TMLM) Mangrove Planting in Bagan Lalang Beach, Sepang**

The year 2016 is the second year of this mangrove planting activity undertaken with the collaboration of Malaysian Nature Society that aims to contribute to local environmental rehabilitation and biological diversity conservation efforts. Also, this initiative is useful in promoting environmental education and awareness among staff. In collaboration with the Malaysian Nature Society, TMLM engaged in mangrove planting at Bagan Lalang Beach, Sepang.



### **Tokio Marine Life Insurance Thailand (TMLTH)**

#### **TMLTH Pook Pinto Kao**

"TMLTH Pook Pinto Kao" was initiated in 2016 by a small group of approximately 14 staff who wish for their good health. They discovered that many people suffer from sickness because of food poisoning and frequently heard that "You are what you eat." Accordingly, staff started searching for organizations that provide good food and door-to-door delivery service. Finally, staff found "Pook Pinto Kao," an organization where TMLTH directly buys rice, which is a staple food for Thai people, from farmers.



### **Malayan Insurance Company (MICO) The Street Education Project**

The objective of Malayan Insurance's CSR program is to raise social consciousness for the benefit of the communities where MICO operates our businesses. The company's Street Education Project (SEP) was started in 2000 as a community project to uplift the living standards of children from poor families. In fiscal 2016, its 16th year, the project continued to assist urban poor children and their families based on the recognition of the value of education.



**Tokio Marine China (TMNCH)  
Disaster Prevention Lessons**

TMNCH carries out “Disaster Prevention Lessons” for elementary and junior high school students as a CSR initiative based on the desire to leverage its expertise in the non-life insurance business for the benefit of society. By teaching children how to protect themselves from disasters, TMNCH aims to raise awareness of societies where there are people who are not always adequately prepared for emergencies.



**Tokio Marine Hong Kong (TMHK)  
Various CSR initiatives such as Earth Day Program**

With strong support from the Managing Director, management team and colleagues, the CSR Committee organized several events in 2016. Among these are Earth Day for environmental protection, initiatives for elderly care and support for underprivileged children in collaboration with Hans Andersen Club.

**2 Good Initiatives from Australia and Bermuda**



**Tokio Marine Management Australia (TMMA)**

**Children Supporting Program**

Sydney staff of TMMA collaborated with one of Australia’s leading community organizations, Youth Off The Streets (YOTS), and participated in three volunteer days of activities with YOTS. Taking a “hands-on” approach, TMMA staff repaired and provided much-needed maintenance to a school for at-risk youth and a shelter for victims of domestic violence, both managed by YOTS.



**Tokio Millennium Re (TMR)**

**Tokio Youth Mountain Bike Series**




In 2007, Bermuda-based TMR established the Tokio Youth Mountain Bike Series (MBS) and in 2016 MBS marked its 10th year. This event features a series of fun races and activities for children. TMR partners with a local cycling shop and the Bermuda Bicycle Association with the aim of introducing primary school-aged children to cycling as a way to promote physical fitness and healthy lifestyles.

# Stakeholder Engagement ~ Promoting Initiatives Together with Various Stakeholders

In implementing high-quality CSR management, we believe it is essential to develop a relationship of mutual trust through dialogue with customers and all other stakeholders. We are promoting a deeper understanding of Tokio Marine Group's thinking, values and various types of initiatives through [customer opinions \(customer compliments, complaints and other opinions and suggestions\)](#) received by Group companies, [engagement with shareholders and investors](#), [communications with agents](#), [communications with employees](#), [communications with external Socially Responsible Investment \(SRI\) and Environmental, Social and Governance \(ESG\) rating agencies](#) and [CSR communication with external experts \(CSR Dialogue\)](#) . We also provide shareholder and investor information and various types of news releases through the media and make our best efforts to provide appropriately timed and adequate information disclosure to all stakeholders.

## Tokio Marine Group's Stakeholders



Stakeholders	Engagement		Web Links
	Policy	Contents	
Customers	We continually provide customers and society with "safety and security." We will continue to promptly and appropriately provide even higher quality products, services and processes that meet the expectations of our customers.	Basic knowledge of insurance	<ul style="list-style-type: none"> <li>&gt; <a href="#">Naruhodo Insurance Guide (Basic)</a> </li> <li>&gt; <a href="#">Naruhodo Insurance Guide (Life Events)</a> </li> </ul>
		Customer satisfaction levels	> <a href="#">Response to Customer Feedback</a>
Shareholders and Investors	By earnestly dealing with all our stakeholders, we will work to create a virtuous cycle in which we generate even higher and more appropriate levels of profits and continue to provide value to shareholders.	Communication with shareholders	<ul style="list-style-type: none"> <li>&gt; <a href="#">Stakeholder Engagement (Engagement with Shareholders and Investors)</a></li> <li>&gt; <a href="#">Corporate Governance (Relations with Shareholders and Other Stakeholders)</a></li> </ul>
		Disclosure policy	> <a href="#">Information Disclosure</a> 

Stakeholders	Engagement		Web Links
	Policy	Contents	
Insurance Agents	We emphasize mutual trust with our agents and combine our strengths to meet the needs of customers while cooperating to promote mutually sound growth and development.	Cooperation with insurance agents	<ul style="list-style-type: none"> <li>➤ <a href="#">Working Together with Agents to Improve Quality</a></li> <li>➤ <a href="#">Education and Training Systems for Agents</a></li> </ul>
Business Partners	We aim for healthy mutual growth and development with our business partners.	Cooperation with business partners	<ul style="list-style-type: none"> <li>➤ <a href="#">CSR in the Value Chain</a></li> </ul>
Employees	We respect each and every employee as individuals and recognize their dignity and value, and pay careful attention to ensure that they can fulfill their responsibilities to their families. We aim to be a professional group with very distinctive characteristics while cooperating to ensure all colleagues maximize their performance with integrity and compassion.	Employee satisfaction levels	<ul style="list-style-type: none"> <li>➤ <a href="#">Fair and Honest Personnel Affairs (Raising Employee Satisfaction Levels)</a></li> </ul>
		Dialogue	<ul style="list-style-type: none"> <li>➤ <a href="#">Tokio Marine Group's Approach to CSR (Initiatives in Japan, Dialogue with Management)</a></li> </ul>
Local Communities and Societies	As a good corporate citizen, we strive to be recognized by local communities and societies while contributing to the creation of a society where a diversity of people can live healthy lives and with a sense of security. We also make efforts to soundly protect the global environment for future generations. In addition, by partnering with NPOs, etc., we conduct mangrove planting projects and experience-based environmental protection activities mainly focusing on children.	Awards	<ul style="list-style-type: none"> <li>➤ <a href="#">External Evaluations and Participation in Initiatives</a></li> </ul>
		Initiatives	<ul style="list-style-type: none"> <li>➤ <a href="#">External Evaluations and Participation in Initiatives</a></li> </ul>
		CSR Dialogue	<ul style="list-style-type: none"> <li>➤ <a href="#">Stakeholder Engagement (Fiscal 2016 CSR Dialogue)</a></li> </ul>
		Mangrove Planting Project	<ul style="list-style-type: none"> <li>➤ <a href="#">Global Environmental Protection through Products and Services (Green Gift Project: Mangrove Planting)</a></li> </ul>
		Experience-based environmental protection activities	<ul style="list-style-type: none"> <li>➤ <a href="#">Protection of Biodiversity through Products and Services (Green Gift: Planet GENKI Program)</a></li> </ul>



Stakeholders	Engagement		Web Links
	Policy	Contents	
Research Institutions	To respond to disasters caused by climate change we will sophisticate our natural disaster risk assessment through industry-academia collaboration and will provide products and services for stable responses to disasters in the future.	Climate change and natural disaster risk research	<a href="#">➤ Making Society Resilient to Natural Disasters</a>
External Initiatives, Organizations, Governments	To respond to global-scale issues such as climate change, poverty, human rights and resource and energy issues and help create a secure, safe and sustainable future, we will collaborate with governments and industry organizations and participate in initiatives that include The United Nations Global Compact and The United Nations Environment Programme Finance Initiative (UNEP FI), and undertake activities in cooperation with a variety of stakeholders toward resolving these issues.	Participation in initiatives	<a href="#">➤ External Evaluations and Participation in Initiatives</a>
Media	Based on the Tokio Marine Group CSR Charter that states, "We intend to disclose information timely and appropriately and to promote dialogue with all our stakeholders to ensure effective corporate management," we will cooperate with the media and carry out fair, timely and proper disclosure of company information to gain the trust and understanding of our stakeholders.	News release	<a href="#">➤ News release</a> 
		Tokio Marine Holdings corporate website (CSR page)	<a href="#">➤ Tokio Marine Holdings Corporate Website (CSR Page)</a> 

➤ Implementation of Stakeholder Engagement 

## Fiscal 2016 CSR Dialogue

In the name of “CSR Dialogue,” Tokio Marine Group regularly invites outside experts to share the latest knowledge on CSR with management and to engage in dialogue (exchange views and engage in discussions) about Tokio Marine Group’s CSR initiatives. On January 17, 2017, we invited prominent figures from various fields and asked their opinions about the CSR initiatives of Tokio Marine Group in line with the latest social situation in the field of CSR. Several opinions offered by these experts are provided herein.



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



Mariko Kawaguchi  
Executive Director  
ESG Research Department  
Daiwa Institute of Research



Makiko Akabane  
Director  
CSR Asia Japan



Tsuyoshi Nagano  
President and Group CEO  
Tokio Marine Holdings, Inc.



Takayuki Yuasa  
Managing Director  
Tokio Marine Holdings, Inc.



Toshifumi Kitazawa  
President & Chief Executive Officer  
Tokio Marine & Nichido Fire Insurance  
Co., Ltd.



Kenji Iwasaki  
Senior Managing Director  
Tokio Marine & Nichido Fire Insurance  
Co., Ltd.

## 1. CSR Initiatives through Our Main Business～Providing Value to Stakeholders

### Principal opinions from experts

**Kawaguchi:** I believe CSR should probably be defined as an initiative for gaining the trust of society rather than being an obligatory social responsibility. Companies must know themselves and realign and rebuild relationships between themselves internally and external stakeholders by promoting initiatives with an understanding of society. To sustain operations over the long term, companies should arrange and rebuild their own mission and initiatives from the perspectives of principal stakeholders to provide appropriate value and ensure the allocation of returns to each respective stakeholder.

### Tokio Marine Group's response policies

Tokio Marine Group believes CSR is synonymous with the implementation of its Corporate Philosophy and regards CSR as an issue for raising the trust of customers and local communities and for generating social value. In the future as well, we will focus on dialogue, collaboration and cooperation with stakeholders that include customers, business partners and members of the local community. We will also promote CSR activities with the participation of every employee through all our business activities, from the provision of products and services to donations and volunteer activities. Additionally, we will make efforts toward value creation together with our stakeholders.

## 2. Permeating CSR within the Group companies

### Principal opinions from experts

**Akabane:** The most important point in permeating CSR within a company is the understanding and strong message from top management. The next task is to build a scheme that skillfully involves employees. Human beings possess an innate sociocentric quality of wanting to do something that benefits society. Skillfully synchronizing a company's sustainability program with this sociocentric quality will spur a positive cycle that leads to a company's growth and an improvement in the performance of each and every individual.

### Tokio Marine Group's response policies

Tokio Marine Group believes that CSR represents the implementation of its Corporate Philosophy and promotes CSR activities with the participation of every employee through all business activities. For example, with top management actively leading the way, Tokio Marine Group participates in initiatives for "learning about," "watching" and "taking part in" sports for persons with disabilities and widely disseminates information about these initiatives and their value across society through its CSR Booklet. We continue to bring out the sociocentric qualities of employees by setting our target for the employee participation rate (total) in community social contribution activities at above 100% and are encouraging the participation of employees in social contribution activities. At the same time, we will carry out a sustainability program befitting an insurance group and that is matched to the specific characteristics of the industry, scale and workplaces of each Group company, with the overarching aim of raising corporate value and improving the performances of employees.

### 3. ESG Investment Becomes Mainstream

#### Principal opinions from experts

**Kawaguchi:** Within the investment world, ESG (Environmental, Social, Governance) investment has conspicuously moved toward the mainstream. A report issued in 2005 transformed thinking toward fiduciary responsibility and made it possible to consider ESG factors. Since 2015, there has been a growing belief that giving proper consideration to ESG is indispensable for executing fiduciary responsibility. There is also increased movement, mainly in Europe, toward legislating ESG considerations and making ESG information disclosure mandatory. In view of these trends, I am hoping to see Tokio Marine Group make efforts to further enhance and promote ESG investment initiatives and ESG information disclosure.

#### Tokio Marine Group response

Three Tokio Marine Group companies, namely Tokio Marine Asset Management, Tokio Marine Capital and Tokio Marine & Nichido, are signatories to The Principles for Sustainable Insurance (PSI) of the UNEP FI and are working to promote ESG investment as asset managers and as asset owners and will step up these efforts in the future. Additionally, Tokio Marine Group strives to further enhance disclosure through its website, Disclosure Report, Integrated Report and its Sustainability Report that conforms with international standards for CSR reporting (conformance or reference).

### Responding to Opinions in the CSR Dialogue

Thank you for your valuable opinions. We will utilize these opinions in our future activities to accelerate our initiatives for resolving various issues facing society.

We aim to be a “Good Company” that supports customers and society in all times of need. Based on dialogue and collaboration with our stakeholders in all areas of our business, from products and services to respect for human rights and dignity, protection of the global environment, contribution to local communities and societies, governance and stakeholder engagement, all employees will work together to create a secure, safe and sustainable future with a focus on our three core CSR themes.

Kenji Iwasaki  
Executive Vice President  
Tokio Marine Holdings, Inc.

## Opinions Received from Experts in the Past and Subsequent Responses

Date of dialogue	Items	Opinions	Status of Group's response
January 25, 2011	Global CSR initiatives	Besides playing a role in Japan, as a representative of Asia, Tokio Marine Group should fulfil the role of an industry leader in CSR throughout the rest of the world as well.	Tokio Marine & Nichido is actively participating in global initiatives, which include serving as a Board Member for UNEP FI-PSI (United Nations Environment Programme Finance Initiative Principles for Sustainable Insurance) for Asia.
	Innovative initiatives	I'd like to see the implementation of environment-conscious initiatives that go beyond mere reductions of CO <sub>2</sub> emissions and paper consumption (e.g., the total use of FSC-certified paper, investments in renewable energy).	<ul style="list-style-type: none"> <li>■ Tokio Marine &amp; Nichido makes standard use of "environment-conscious paper" that includes FSC-certified paper.</li> <li>■ Marketing of TM Nippon Solar Energy Fund by Tokio Marine Asset Management</li> </ul>
November 24, 2011	Responses to climate change/global warming	I'm looking forward to seeing Tokio Marine Group play its role in providing awareness education and information that utilizes knowledge and experience that is unique to an insurance company.	Following our Green Lessons environmental awareness promotion program launched in fiscal 2005, from fiscal 2012 we have been actively developing Disaster Prevention Lessons as disaster-prevention education that is even closer to the main business of an insurance company.
	Community and social contribution activities	I'd like to see community and social contribution activities carried out with further cooperation with NGOs and NPOs in Japan.	The Green Gift Project, an initiative started in fiscal 2009, initially supported mangrove planning activities overseas. In October 2013, we expanded the scope of this initiative to environmental protection activities in Japan as well and we hold events in collaboration with NGOs and other bodies in various regions throughout the country.

Date of dialogue	Items	Opinions	Status of Group's response
December 6, 2012	Community and social contribution activities	I hope to see support that enables employees (individuals) to independently participate in community and social contribution activities that transcend the bounds of business.	<p>We continually think of creative ways for enabling employees to independently participate in community and social contribution activities through initiatives such as the following.</p> <ul style="list-style-type: none"> <li>■ Creation of “List of Recommended Initiatives” that compiles tips for planning community and social contribution activities at each workplace</li> <li>■ Participation in initiatives undertaken by the NGOs and NPOs that we support</li> <li>■ Plan volunteer tours to support disaster regions and hold in-house solicitations of tour participants</li> </ul>
December 16, 2013	Community and social contribution activities	Solving social issues is requiring even more expertise. I'd like to see activities carried out with an awareness of collaborating with local governments, universities, specialist institutions, NPOs and residents. Also, I'd like to see the development of the next-generation of people who will work to protect the environment in regional communities.	<p>We are carrying out industry-academia collaborative risk research with universities and strengthening collaboration with local governments and NPOs in domestic environmental protection activities while working to solve various social issues.</p> <p>We are undertaking environmental awareness and education activities through the implementation of Green Lessons for elementary school children and carrying out environmental protection activities in the Green Gift Project.</p>
	CSR management	I suggest setting “development of people” as materiality and ascertain needs in each region while promoting financial and environmental education and advancing these with initiatives used in your main business.	<p>We set “Supporting People” as one core CSR theme in the new mid-term business plan (FY 2015–2017) and are implementing CSR. From fiscal 2012 we have been holding Disaster Prevention Lessons to raise the disaster prevention awareness of elementary school children. We will reflect regional characteristics and the outcomes of industry-academia collaborative risk research to the present into this program while also focusing on further improving this program. We have also started the development of a financial education program based on the theme of insurance as our main business.</p>

Date of dialogue	Items	Opinions	Status of Group's response
January 30, 2015	Taking on the challenge of meeting global Social issues	I'm hoping to see Tokio Marine Group utilize its knowledge and experience and actively participate in United Nations partnerships and international conferences for disaster prevention and mitigation as well as play an active role in the creation of an international framework as a Japanese company and an industry opinion leader.	Tokio Marine Group participates in the United Nations Office for Disaster Risk Reduction (UNISDR) — Private Sector Alliance for Disaster Resilient Societies (ARISE) and the United Nations Environment Programme Finance Initiative (UNEP FI). At the Third United Nations World Conference on Disaster Risk Reduction held in Sendai in March 2015, we disseminated information about such industry-academia collaborative research results as a stochastic risk assessment method for earthquake-induced tsunamis as well as the Group's disaster-related solutions and promoted discussions for deploying the roles fulfilled by the insurance industry toward solving disaster issues and reducing damage. A Group member is presently participating in the creation of a framework for global climate-related financial disclosures as a member of the Financial Stability Board's (FSB's) Task Force on Climate-related Financial Disclosures (TCFD).
	Visualization of the social impact of CSR	Amid expectations for strategic CSR by companies, it is essential to incorporate a perspective that looks at what types of impact Tokio Marine Group's activities are having on social issues. I'd like to see this done, for example, through the "visualization" and disclosure of the impact of mangrove planting on local communities.	We commissioned an external think tank to investigate the social impact of mangrove planting that we have carried out since 1999. Calculations show that as of the end of March 2014, mangrove planting has generated economic value of around 35 billion yen and brought positive effects to the mangrove forests and the approximately 1.25 million people living in the surrounding regions. We introduce the Mangrove Planting Project in our news releases as well as in a Special Feature article in the CSR Booklet 2016.
	Take on the challenge of turning risks into "opportunities."	I would like to see Tokio Marine Group, as a professional in risk management, turn future risks of the global community into "opportunities."	We will seize changes in risk accompanying the frequent occurrence of natural disasters and shifting demographics as business opportunities that lead to growth. We will also further advance our CSR initiatives that bring major changes to risk and will focus efforts on our three core CSR themes of "Providing Safety and Security," "Protecting the Earth" and "Supporting People." By doing so, we will contribute to the creation of a secure, safe and sustainable future.



Date of dialogue	Items	Opinions	Status of Group's response
January 30, 2015	CSR materiality and CSR approach	<ul style="list-style-type: none"> <li>■ Isn't "Information Security" also an important issue as a core CSR theme?</li> <li>■ How about rearranging core CSR themes into five steps as a CSR approach?</li> </ul>	<ul style="list-style-type: none"> <li>■ We reflected these opinions in Tokio Marine Group's CSR materiality (important issues) and core CSR themes set in accordance with the new mid-term business plan "To Be a Good Company 2017." This included setting "Information Security" as an element of internal control within CSR materiality (important issues).</li> <li>■ We established a "CSR approach" that rearranged core CSR themes into five steps to ensure that the actions of each employee lead to value generation in the future.</li> </ul>
	CSR initiatives through our main business	I'd like to see Tokio Marine, as a trailblazing company in CSR, express the direction it intends to advance its CSR activities that are connected to 2030 global SDGs.	In our Sustainability Report 2016, we established the item "Relationship between Group Initiatives and SDGs" and expressed the direction of efforts for CSR activities that are connected to the SDGs.
February 17, 2016	Disseminating information to society	I felt that the communication and design were inadequate. I look forward to seeing Tokio Marine Group disseminate information with a greater awareness of the visualization and visibility of its CSR activities.	We created and published "CSR Booklet 2016" keeping in mind communication and design. This booklet won the "Easy-to-Understand Award" in the UCDA Award 2016. Besides obtaining UCDA Easy-to-Understand certification, we disseminated information in "CSR Booklet 2017" by utilizing infographics.
	Toward "To be a Good Company"	Companies are public institutions within society that contribute to society through their businesses. In doing so, three key factors enable companies to carry out vigorous business operations. The first is to contribute to all company stakeholders that include employees, customers, suppliers, local communities and the earth. The second is to continuously contribute to all stakeholders over the medium and long term rather than pursuing short-term results. The third is to take on challenges assuming maximum tolerable risk.	The idea that "companies are public institutions within society that contribute to society through their businesses" corresponds with Tokio Marine Group's thinking that "CSR is synonymous with the implementation of its Corporate Philosophy and that promoting efforts to solve societal issues will lead to the Group's sustainable growth." Tokio Marine Group will make unceasing efforts to be a "company indispensable throughout society" and that is chosen by customers by getting close to our customers and local communities and making efforts to support this challenge.

## Engagement with Shareholders and Investors

To assure transparent and fair management, Tokio Marine Holdings works for timely and appropriate information disclosure, while implementing a variety of measures to realize fair and constructive dialogue with domestic and overseas shareholders and investors.

For institutional investors, besides holding conference calls on financial results for each quarter, we also hold IR briefings led by top managers, beginning with the Group CEO, following the interim and fiscal year-end financial results, and at these briefings these managers explain management strategies and the progress of these strategies and hold dialogues. Additionally, we actively hold interviews with shareholders and investors in Japan and overseas and held a total of 538 interviews in the previous fiscal year. For individual investors, we hold an annual IR conference led by the Group CEO, while the IR Department actively convenes briefings in various cities throughout Japan.



Briefing for individual investors

The valuable opinions that the Company receives from shareholders and investors through these activities and the General Meeting of Shareholders are regularly reported to the Board of Directors, shared broadly as feedback to management and all Group employees and are useful in improving management.

Tokio Marine Group actively disseminates IR information in Japanese and English on its website and posts a wide range of various types of information that assists in making investment decisions.

This approach has been comprehensively acclaimed and in 2016 we earned the “IR Grand Prix Award” from the Japan Investor Relations Association (JIRA).

## Principal IR Activities

### Briefings for analysts and institutional investors

Besides holding conference calls on financial results for each quarter, we convened a briefing (November 2016) about the state of progress of our mid-term business plan, “To Be a Good Company 2017,” which was launched in fiscal 2015, and held an IR briefing (May 2017) on the Fiscal 2017 Business Plan. At the briefings, the management team, led by the Group CEO, provided explanations and engaged in question and answer sessions with attendees.

### Briefings for individual investors

Held a briefing for individual investors led by the Group CEO on the theme of “Tokio Marine Group’s corporate strategy.” Also held briefings in various cities in Japan by the IR officer, mainly at seminars sponsored by securities companies (a total of 18 times in FY2016).

### Briefings for overseas investors

Held individual meetings for overseas investors by the Group CEO and IR officer in the United States, Europe and Asia and explained the Group’s business results, business plan, business environment and other conditions.

### Disseminating IR information through our website

Tokio Marine Group strives to disseminate accurate information in a fair manner through its website. In addition to timely disclosure of financial results and other information, Tokio Marine Group posts a wide range of various types of information in Japanese and English that helps with investment decisions. This includes annual securities reports, IR materials and preliminary reports regarding the monthly business results of principal subsidiaries.

## Engagement with the Local Community

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

- [Preserving Biodiversity through Products and Services \(Green Gift Project: Mangrove Planting\)](#)
- [Preserving Biodiversity through Products and Services \(Green Gift Planet GENKI Program\)](#)

# CSR ESG Highlights

In striving to be a “Good Company,” Tokio Marine Group undertakes CSR focused on the core CSR themes of “Providing Safety and Security,” “Protecting the Earth” and “Supporting People” with the aim of contributing to solving a variety of issues, mainly in fields closely related to the business activities of an insurance group, and ensuring these efforts lead to an increase in corporate value. In fiscal 2016, Tokio Marine Group undertook the following initiatives and promoted community social contribution activities with the participation of all employees. In fiscal 2016, the employee participation rate (total) in community social contribution activities for Tokio Marine Group was 133.3%, exceeding our annual target of 100% for the third consecutive year.

## 1. Providing Safety and Security

### 1 Making Society Resilient to Natural Disasters

- Efforts were made to promote industry-academia collaborative research in response to climate change and natural disasters, and research on effects of coastal forests to mitigate tsunami damage received an outstanding achievement award in the First Green Resilience Award.

### 2 Building a Secure Society by Leveraging Traffic Technology Innovation

- A Rider for Expenses for Saving Victims for auto insurance and *Super Insurance*, and *Drive Agent Personal* for auto insurance were developed in response to technology innovation and the latest customer needs.

### 3 Building a Secure Society by Responding to Varying Lifestyles and Changes in Society

- The launch of distribution of disaster-related “personalized” videos that factor in regional characteristics has served to raise disaster prevention awareness of customers.
- The Disaster Prevention Lessons were held at schools, and the BCP workshop was conducted in collaboration with local governments and other organizations. At the Japan Resilience Award 2017, the former received the “Best Resilience Award,” while the latter and other initiatives won the “Excellent Resilience Award.”

### 4 Eliminating Poverty in Society

- We promoted our efforts to make society resilient to natural disasters and contributed to the promotion of disaster prevention in the world through participation in the Asia-Pacific Financial Forum (APFF) and other international initiatives.

## 2. Protecting the Earth

### 1 Promoting Environmental Management

- Efforts to reduce environmental footprint and implement environmental protection activities resulted in a reduction in CO<sub>2</sub> emissions by 2.3% (Scope 1+2+3, YoY), a reduction of 9.1% in paper consumption (YoY) and carbon neutral status (fifth time in four consecutive years).

### 2 Preserving Biodiversity through Products and Services

- Implementation of the Green Gift Project, renamed and expanded as the Green Gift Planet GENKI Program in October 2016, as well as other initiatives have strengthened ties with NPOs and local communities.

### 3 Preventing Global Warming by Promoting the Development of Clean Energy

- The Mega-Solar Package Program and Impairment Liability Coverage for Geothermal Power Generation Operators were provided to customers.

### 4 Building Communities for People to Live with Peace of Mind through Environmental Protection Activities

- "Green Lessons" provided at schools have increased awareness among 51,794 children on a total of 761 occasions.

## 3. Supporting People

### 1 Promoting Health and Productivity Management

- The promotion of health and productivity management initiatives such as strengthening support for health and productivity management of client companies through the establishment of the Health and Productivity Management Task Force resulted in selection as a Health & Productivity Stock for the second consecutive year.

### 2 Developing and Utilizing Diverse Human Resources

- Diversity and inclusion efforts and an employment rate of 2.17% for persons with disabilities resulted in selection as a “Semi-Nadeshiko Brand” in fiscal 2016.

### 3 Building a Society Based on Health and Longevity to Ensure Peace of Mind

- The Company launched the *Household Income Term Insurance NEO* with Inability to Work Benefit Insurance Plan.

### 4 Nurturing Generations Responsible for the Future

- A career education program “Group Work on Managing Risks and Opportunities” was developed and implemented at three junior high schools. Support for education and childcare was also started for children whose parents died by disease through a foundation.

### 5 Aiming to Create a Symbiotic Society

- We started support for Japan Para-Sports Association and Japan Inclusive Football Federation so as to enable people to learn about, watch and experience sports by disabled persons, which has impacted 57 sports organizations and approximately 55,000 people.

# Plans and Results of CSR Initiatives

## CSR Plan within the Fiscal 2015-2017 Mid-Term Business Plan

Under the mid-term business plan “To Be a Good Company 2017 (FY2015 - FY2017),” Tokio Marine Group has set the following core CSR themes and is implementing initiatives for the three core CSR themes and strengthening CSR management.

In fiscal 2016, our initiatives generally proceeded smoothly and we attained our objectives in all activities. In working toward being a “Good Company,” in fiscal 2017 all Group employees throughout the world will continuously work to implement the three CSR core themes and strengthen CSR management as his/her own matter with the aim of raising corporate value and generating social value.

- Core Theme 1: Providing Safety and Security
- Core Theme 2: Protecting the Earth
- Core Theme 3: Supporting People
- Governance ~ Strengthening CSR Management ~



➤ Group Core CSR Themes and Materiality



## Core Theme 1: Providing Safety and Security

Initiative Theme	Mid-Term Business Plan (Fiscal 2015-2017) Targets	Fiscal 2016 Activities and Numerical Targets	Fiscal 2016 Results	Self-Assessment	Fiscal 2017 Activities and Numerical Targets
<p>Making Society Resilient to Natural Disasters</p>	<ul style="list-style-type: none"> <li>■ Value creation by providing disaster risk solutions</li> <li>■ Respond to climate change and natural disaster risk</li> <li>■ Value creation by industry-academia collaborative research</li> </ul>	<ul style="list-style-type: none"> <li>■ Provide disaster and accident risk solutions</li> <li>■ Promote industry-academia collaborative research and create value</li> <li>■ Hold Natural Disaster Risk Seminars</li> </ul>	<ul style="list-style-type: none"> <li>■ Provided disaster- and accident-related insurance and risk consulting services; started distributing personalized videos to customers to prepare for typhoons and torrential downpours</li> <li>■ Promoted climate change and natural disaster risk research with The University of Tokyo, Nagoya University, Kyoto University and Tohoku University, and research on effects of coastal forests to mitigate tsunami damage received an outstanding achievement award in the Green Resilience Award category</li> <li>■ Presented research outcomes at the Asian Ministerial Conference on Disaster Risk Reduction and the First National Conference on Disaster Risk Reduction</li> <li>■ Held a Natural Disaster Risk Seminar on water disaster risk (November 2016)</li> </ul>	<p style="text-align: center;">○</p>	<ul style="list-style-type: none"> <li>■ Provide disaster and accident risk solutions</li> <li>■ Promote industry-academia collaborative research</li> <li>■ Hold Natural Disaster Risk Seminars</li> </ul>

Initiative Theme	Mid-Term Business Plan (Fiscal 2015-2017) Targets	Fiscal 2016 Activities and Numerical Targets	Fiscal 2016 Results	Self-Assessment	Fiscal 2017 Activities and Numerical Targets
Building a Secure Society by Leveraging Traffic Technology Innovation	<ul style="list-style-type: none"> <li>Develop products and services that respond to technological innovation</li> </ul>	<ul style="list-style-type: none"> <li>Develop products and services that respond to technological innovation</li> </ul>	<ul style="list-style-type: none"> <li>Developed a Rider for Expenses for Saving Victims for auto insurance and <i>Super Insurance</i></li> <li>Developed <i>Drive Agent Personal</i>, a new service for auto insurance</li> </ul>	○	<ul style="list-style-type: none"> <li>Develop products and services that respond to technological innovation</li> </ul>
Building a Secure Society by Responding to Varying Lifestyles and Changes in Society	<ul style="list-style-type: none"> <li>Develop related products and services</li> </ul>	<ul style="list-style-type: none"> <li>Develop related products and services</li> </ul>	<ul style="list-style-type: none"> <li>Initiated sales of a new product, <i>D&amp;O Management Package</i></li> <li>Initiated sales of Cyber Risk Insurance for corporate customers</li> <li>Provided larger and reader-friendly leaflets for four main products (auto insurance, fire insurance, medical insurance and <i>Super Insurance</i>)</li> </ul>	○	<ul style="list-style-type: none"> <li>Develop related products and services</li> </ul>
Eliminating Poverty in Society	<ul style="list-style-type: none"> <li>Provide all people with access to insurance services</li> </ul>	<ul style="list-style-type: none"> <li>Provide insurance for low-income earners and those engaging in small-scale farming</li> </ul>	<ul style="list-style-type: none"> <li>Increased the prevalence of weather insurance and microinsurance in India</li> </ul>	○	<ul style="list-style-type: none"> <li>Provide insurance for low-income earners and those engaging in small-scale farming</li> </ul>
Improving Quality from the Customer's Perspective	<ul style="list-style-type: none"> <li>Value creation by quality improvement</li> </ul>	<ul style="list-style-type: none"> <li>Promote quality improvement initiatives</li> </ul>	<ul style="list-style-type: none"> <li>Implemented initiatives for Anshin Quality</li> </ul>	○	<ul style="list-style-type: none"> <li>Promote quality improvement initiatives</li> </ul>

Initiative Theme	Mid-Term Business Plan (Fiscal 2015-2017) Targets	Fiscal 2016 Activities and Numerical Targets	Fiscal 2016 Results	Self-Assessment	Fiscal 2017 Activities and Numerical Targets
Local Community and Social Contribution Activities	<ul style="list-style-type: none"> <li>■ As an indicator for measuring the state of CSR initiatives with the participation of all employees, total employee participation rate in volunteer activities: At least 100% (total participation rate regarding three core themes)</li> <li>■ Continue support for recovery of the disaster-affected areas</li> <li>■ Hold Disaster Prevention Lessons at schools</li> </ul>	<ul style="list-style-type: none"> <li>■ Total employee participation rate in volunteer activities: At least 100% (total participation rate regarding three core themes)</li> <li>■ Continue support for recovery of the disaster-affected areas</li> <li>■ Hold Disaster Prevention Lessons at schools</li> </ul>	<ul style="list-style-type: none"> <li>■ Total employee participation rate in volunteer activities: 133.1% (attained target for third consecutive year, total participation rate regarding three core themes)</li> <li>■ Continued employee cafeteria menu for support for recovery of the disaster-affected areas as well as volunteer support for recovery of the disaster-affected areas</li> <li>■ Held Disaster Prevention Lessons (281 times, with participation of 22,979 children and students) accumulated total as of March 31, 2017)</li> </ul>	○	<ul style="list-style-type: none"> <li>■ Total employee participation rate in volunteer activities: At least 100% (total participation rate regarding three core themes)</li> <li>■ Continue support for recovery of the disaster-affected areas</li> <li>■ Hold Disaster Prevention Lessons at schools</li> </ul>

## Core Theme 2: Protecting the Earth

Initiative Theme	Mid-Term Business Plan (Fiscal 2015-2017) Targets	Fiscal 2016 Activities and Numerical Targets	Fiscal 2016 Results	Self-Assessment	Fiscal 2017 Activities and Numerical Targets
Promotion of Environmental Management	<ul style="list-style-type: none"> <li>■ FY2017 CO<sub>2</sub> emissions: -3% (compared with FY2014)</li> <li>■ CO<sub>2</sub> emissions per employee: -3% (compared with FY2014)</li> <li>■ Be carbon neutral</li> <li>■ Promote paperless operations</li> <li>■ Promote 3R</li> </ul>	<ul style="list-style-type: none"> <li>■ CO<sub>2</sub> emissions: -1% (Scope 1+2+3, compared with FY2015)</li> <li>■ CO<sub>2</sub> emissions per employee: -1% (Scope 1+2+3, compared with FY2015)</li> <li>■ Be carbon neutral</li> <li>■ Paper consumption: -1% (compared with FY2015)</li> <li>■ Promote paperless application procedure</li> <li>■ Promote 3R/Waste emissions: -0% (compared with FY2015)</li> </ul>	<ul style="list-style-type: none"> <li>■ CO<sub>2</sub> emissions: -2.3% (Scope 1+2+3, compared with FY2015)</li> <li>■ CO<sub>2</sub> emissions per employee: -13.2% (Scope 1+2+3, compared with FY2015)</li> <li>■ Achieved carbon neutral status (fifth time in four consecutive years)</li> <li>■ Paper consumption: -9.0% (compared with FY2015)</li> <li>■ Promoted introduction of paperless <i>Raku Raku Tetsuzuki</i> online procedures using tablet in face-to-face sales</li> <li>■ Promoted 3R/Waste emissions: -0.5% (compared with FY2015)</li> </ul>	○	<ul style="list-style-type: none"> <li>■ CO<sub>2</sub> emissions: -1% (Scope 1+2+3, compared with FY2016)</li> <li>■ CO<sub>2</sub> emissions per employee: -1% (Scope 1+2+3, compared with FY2016)</li> <li>■ Be carbon neutral</li> <li>■ Paper consumption: -1% (compared with FY2016), promote introduction of <i>Raku Raku Tetsuzuki</i></li> <li>■ Promote 3R/Waste emissions: -0% (compared with FY2016)</li> </ul>

Initiative Theme	Mid-Term Business Plan (Fiscal 2015-2017) Targets	Fiscal 2016 Activities and Numerical Targets	Fiscal 2016 Results	Self-Assessment	Fiscal 2017 Activities and Numerical Targets
Protection of Biodiversity through Products and Services	Implement Green Gift Project	<ul style="list-style-type: none"> <li>■ Implement Green Gift Project</li> <li>■ Preservation of biodiversity through environmental protection activities and environmental awareness-raising activities in Japan and overseas</li> <li>■ Mangrove Planting Project</li> </ul>	<ul style="list-style-type: none"> <li>■ Implemented Green Gift Project and reduced paper resources by 2,950 tons</li> <li>■ Conducted biodiversity protection activities in Japan in conjunction with NPOs 159 times, with a total of 12,308 people participating (accumulated total as of March 31, 2017)</li> <li>■ Conducted mangrove planting (10,103 ha of forested area (accumulated total as of March 31, 2017))</li> </ul>	○	<ul style="list-style-type: none"> <li>■ Green Gift</li> <li>■ Protect biodiversity through environmental preservation and awareness-raising activities in Japan and overseas</li> <li>■ Mangrove Planting Project</li> </ul>
Prevention of Global Warming by Promoting Development of Clean Energy	<ul style="list-style-type: none"> <li>■ Provide Mega-Solar Package Program</li> <li>■ Provide TM Nippon Solar Energy Fund</li> </ul>	<ul style="list-style-type: none"> <li>■ Provide Mega-Solar Package Program</li> <li>■ Provide TM Nippon Solar Energy Fund</li> </ul>	<ul style="list-style-type: none"> <li>■ Provided Mega-Solar Package Program and Impairment Liability Coverage for Geothermal Power Generation Operators</li> <li>■ Provided TM Nippon Solar Energy Fund</li> </ul>	○	<ul style="list-style-type: none"> <li>■ Provide Mega-Solar Package Program, etc.</li> <li>■ Provide TM Nippon Solar Energy Fund</li> </ul>

Initiative Theme	Mid-Term Business Plan (Fiscal 2015-2017) Targets	Fiscal 2016 Activities and Numerical Targets	Fiscal 2016 Results	Self-Assessment	Fiscal 2017 Activities and Numerical Targets
<p>Building Communities for People to Live with Peace of Mind through Environmental Protection Activities</p>	<p>Total employee participation rate in volunteer activities: 100% (total participation rate regarding three core themes)</p>	<ul style="list-style-type: none"> <li>■ Total employee participation rate in volunteer activities: 100% (total of three core themes regarding local community and social contribution activities)</li> <li>■ Hold Green Lessons at schools</li> <li>■ Children's Environmental Award</li> <li>■ Marunouchi Citizens Environmental Forum</li> </ul>	<ul style="list-style-type: none"> <li>■ Total employee participation rate in volunteer activities: 133.1% (attained target for third consecutive year, total participating rate regarding three core themes)</li> <li>■ Held "Green Lessons" (761 times, 51,794 children and students (accumulated total as of March 31, 2017))</li> </ul>	<p style="text-align: center;">○</p>	<ul style="list-style-type: none"> <li>■ Total employee participation rate in volunteer activities: At least 100% (total participating rate regarding three core themes)</li> <li>■ Hold "Green Lessons" at schools</li> <li>■ Hold Children's Environmental Award</li> </ul>



## Core Theme 3: Supporting People

Initiative Theme	Mid-Term Business Plan (Fiscal 2015-2017) Targets	Fiscal 2016 Activities and Numerical Targets	Fiscal 2016 Results	Self-Assessment	Fiscal 2017 Activities and Numerical Targets
Promoting Health and Productivity Management	Promoting Health and Productivity Management	<ul style="list-style-type: none"> <li>Percentage taking medical exam: Approx. 100%</li> <li>Rate of stress test implementation : At least 90%</li> </ul>	<ul style="list-style-type: none"> <li>Selected as Health &amp; Productivity Stock by strengthening support for customers' health and productivity management through establishment of Health and Productivity Management Task Force</li> <li>Percentage taking medical exam: 100%</li> <li>Rate of stress test implementation : 97.5%</li> </ul>	○	<ul style="list-style-type: none"> <li>Percentage taking medical exam: Approx. 100%</li> <li>Rate of stress test implementation : At least 90%</li> </ul>
Developing and Utilizing Diverse Human Resources	Promote diversity and inclusion	<ul style="list-style-type: none"> <li>Promote diversity and inclusion</li> <li>Promote employment of persons with disabilities (Includes attainment of 2.0% employment rate of persons with disabilities)</li> <li>Promote female empowerment</li> </ul>	<ul style="list-style-type: none"> <li>Employment rate of persons with disabilities 2.17% (Japan, as of June 1, 2016)</li> <li>Selected as "Semi-Nadeshiko Brand" in fiscal 2016</li> </ul>	○	<ul style="list-style-type: none"> <li>Promote employment of persons with disabilities (Includes attainment of 2.0% employment rate of persons with disabilities)</li> <li>Promote female empowerment</li> </ul>

Initiative Theme	Mid-Term Business Plan (Fiscal 2015-2017) Targets	Fiscal 2016 Activities and Numerical Targets	Fiscal 2016 Results	Self-Assessment	Fiscal 2017 Activities and Numerical Targets
Building a Society Based on Health and Longevity to Ensure Peace of Mind	<ul style="list-style-type: none"> <li>■ Corporate value by providing solutions related to health and dwindling population/aging society / Develop and provide products and services to meet dwindling population/aging society and changing population demographics</li> </ul>	Provide living benefit related products	Launched <i>Household Income Term Insurance NEO</i> with Inability to Work Benefit Insurance Plan (November 2016)	○	Develop and provide living benefit related products
Nurturing Generations Responsible for the Future	Promote youth development	<ul style="list-style-type: none"> <li>■ Support to foster young swimmers</li> <li>■ Support scholarship students through foundations</li> <li>■ Participate in girls educational support program in developing countries</li> </ul>	<ul style="list-style-type: none"> <li>■ Provided special backing of National JOC Junior Olympic Cup Swimming Tournament</li> <li>■ Provided scholarships through an NPO and supported orphans of traffic accidents and children whose parents died from disease</li> <li>■ Supported female education in developing countries through international NGO "Room to Read"</li> </ul>	○	<ul style="list-style-type: none"> <li>■ Continue supporting youth development, the elderly, persons with disabilities and athletes</li> <li>■ Promote initiatives for children responsible for the future</li> </ul>
Aiming to Create a Symbiotic Society			<ul style="list-style-type: none"> <li>■ Enrollment in courses fostering employee supporters of persons with dementia: Approx. 4,400 employees (accumulated total as of March 31, 2017)</li> </ul>		

Initiative Theme	Mid-Term Business Plan (Fiscal 2015-2017) Targets	Fiscal 2016 Activities and Numerical Targets	Fiscal 2016 Results	Self-Assessment	Fiscal 2017 Activities and Numerical Targets
Aiming to Create a Symbiotic Society	<ul style="list-style-type: none"> <li>■ Promote support of the elderly and persons with disabilities</li> </ul>	<ul style="list-style-type: none"> <li>■ Promote enrollment in courses fostering employee supporters of people with dementia</li> <li>■ Support attainment of Technical Care Helper Certificate</li> <li>■ Support for the Special Olympics</li> <li>■ Enhance support for sports by persons with disabilities</li> <li>■ Support for Japan Deafblind Association, etc</li> </ul>	<ul style="list-style-type: none"> <li>■ Held courses supporting attainment of Technical Care Helper Certificate</li> <li>■ Provided support of Special Olympics (Tokio Marine &amp; Nichido, Safety National)</li> <li>■ Started support for sports for disabled persons by backing Japan Para-Sports Association and Japan Inclusive Football Federation so as to enable people to learn about, watch and experience sports by disabled persons</li> <li>■ Supported The Japan Deafblind Association</li> </ul>	○	<ul style="list-style-type: none"> <li>■ Hold courses fostering supporters of persons with dementia and courses supporting attainment of Technical Care Helper Certificate</li> <li>■ Promote initiatives toward holding and the success of 2020 Tokyo Olympic and Paralympic Games</li> <li>■ Support sports for disabled persons</li> <li>■ Support The Japan Deafblind Association</li> </ul>
Local Community and Social Contribution Activities	<p>Total employee participation rate in volunteer activities: 100% (total participation rate regarding three core themes)</p>	<p>Total employee participation rate in volunteer activities: 100% (total participation rate regarding three core themes)</p>	<p>Total employee participation rate in volunteer activities: 133.1% (achieved target for three consecutive years, total participation rate regarding three core themes)</p>	○	<ul style="list-style-type: none"> <li>■ Total employee participation rate in volunteer activities: 100% (total participation rate regarding three core themes)</li> <li>■ Hold career education program "Group Work on Managing Risks and Opportunities"</li> </ul>

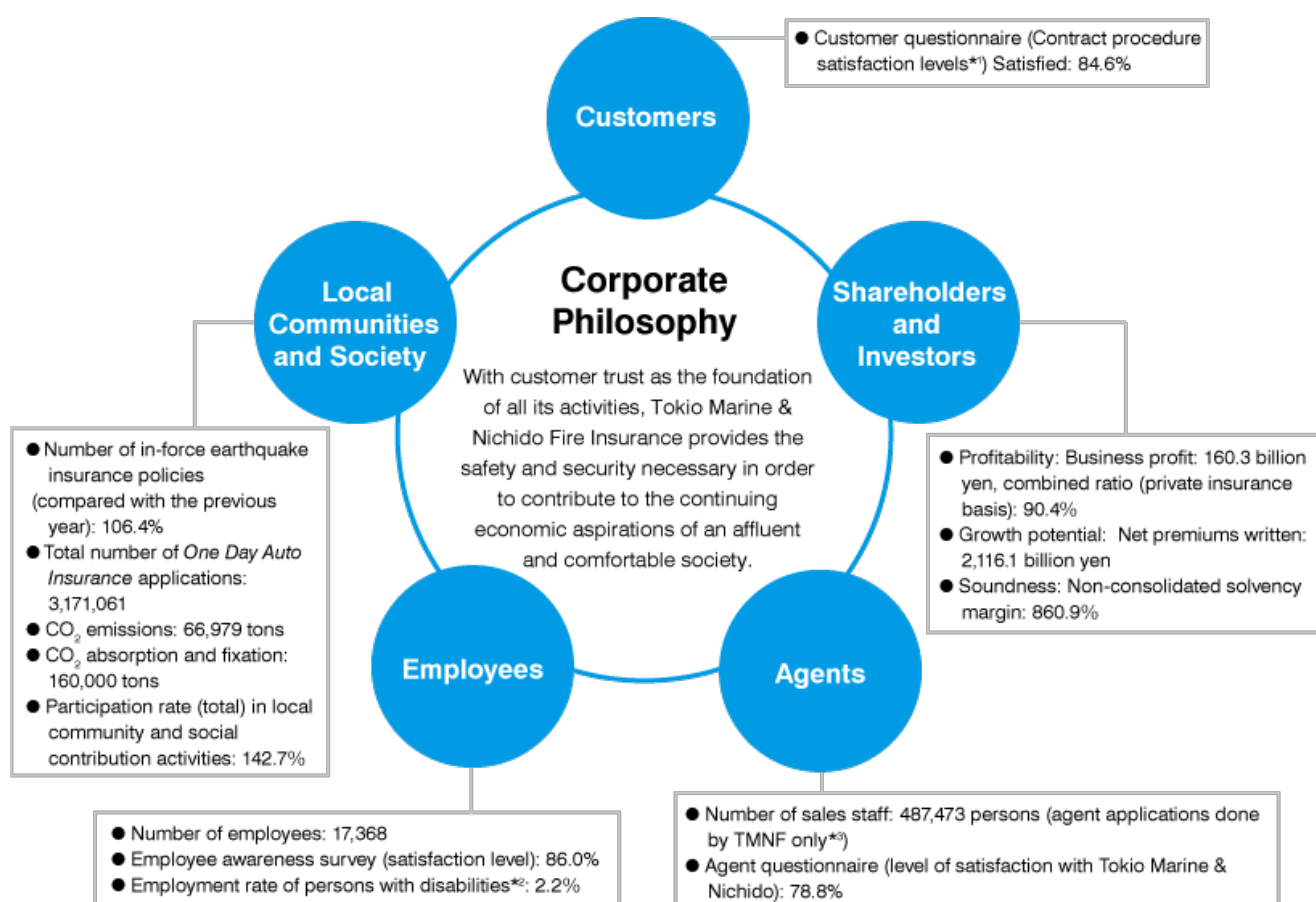
## Governance ~ Strengthening CSR Management ~

Initiative Theme	Mid-Term Business Plan (Fiscal 2015-2017) Targets	Fiscal 2016 Activities and Numerical Targets	Fiscal 2016 Results	Self-Assessment	Fiscal 2017 Activities and Numerical Targets
Corporate Governance / Internal Control	<ul style="list-style-type: none"> <li>Foster the sense of CSR in employees and enhance skills</li> </ul>	<ul style="list-style-type: none"> <li>Implemented CEO Recognition for CSR award</li> </ul>	<ul style="list-style-type: none"> <li>Implemented and selected and awarded winners of the CEO Recognition for CSR award that covers domestic and overseas Group companies</li> </ul>	○	<ul style="list-style-type: none"> <li>Enhance Tokio Marine Group CEO Recognition for CSR award</li> </ul>
Tokio Marine Group's Approach to CSR	<ul style="list-style-type: none"> <li>Strengthen CSR communication in the Group</li> </ul>	<ul style="list-style-type: none"> <li>Implement CSR Board, CSR Key Persons Conference, etc.</li> </ul>	<ul style="list-style-type: none"> <li>Implemented CSR Board (August 2016), CSR Key Persons Conference (July 2016) and strengthened CSR communication in the Group</li> </ul>	○	<ul style="list-style-type: none"> <li>Strengthen CSR communication in the Group through the CSR Board, etc.</li> </ul>
CSR in the Value Chain	<ul style="list-style-type: none"> <li>Promote utilization of recycled materials</li> </ul>	<ul style="list-style-type: none"> <li>Promoted utilization of recycled materials</li> </ul>	<ul style="list-style-type: none"> <li>Percentage of recycled automobile materials used: 2.84% (Previous fiscal year: 2.83%) (Tokio Marine &amp; Nichido)</li> </ul>	○	<ul style="list-style-type: none"> <li>Promote the use of recycled automobile materials</li> <li>Enhance human rights initiatives</li> </ul>
Stakeholder Engagement	<ul style="list-style-type: none"> <li>Enhance communication with stakeholders</li> </ul>	<ul style="list-style-type: none"> <li>Hold CSR Dialogue</li> </ul>	Held CSR Dialogue (January 2017)	○	<ul style="list-style-type: none"> <li>Enhance communications with stakeholders through CSR Dialogue and other means</li> </ul>
Overview of Group CSR Reporting	<ul style="list-style-type: none"> <li>Expand upon CSR and nonfinancial information disclosure</li> <li>Publish and further develop Integrated Report</li> <li>Enhance the contents of Sustainability Report</li> </ul>	<ul style="list-style-type: none"> <li>Publish Integrated Annual Report 2016</li> <li>Sustainability Report 2016 to be in accordance with G4 or referenced to G4</li> </ul>	<ul style="list-style-type: none"> <li>Published Integrated Annual Report 2016 (August 2016)</li> <li>Sustainability Report 2016 in accordance with G4 Core (September 2016)</li> </ul>	○	<ul style="list-style-type: none"> <li>Expand upon CSR and nonfinancial information disclosure</li> <li>Enhance the ESG section of the Integrated Report 2017</li> <li>GRI Standards conformance or references in Sustainability Report 2017</li> </ul>

# Tokio Marine & Nichido Corporate Value Index

Tokio Marine & Nichido has reevaluated the Tokio Marine & Nichido Corporate Value Index implemented since 2003. From its fiscal 2015 measurements, Tokio Marine & Nichido has made wide-ranging disclosures with the aim of "visualization of the kinds of value it can provide its principal stakeholders (customers, shareholders, investors, agents, employees and local communities).

Tokio Marine & Nichido will use this index in its CSR initiative plan formulation and provide value to all stakeholders to raise the trust of all people and society. By doing so, Tokio Marine & Nichido aims to contribute to continuously raising corporate value and to the creation of social value.



In principle, the index incorporates data for Tokio Marine & Nichido (as of March 31, 2017).

\*1 Automobile insurance

\*2 Tokio Marine Group domestic operations as of June 1, 2017

\*3 Non-life insurance companies that submit applications for registration as an agent acting on behalf of the relevant corporation or individual when these corporations or individuals register as a non-life insurance agent in accordance with the Insurance Business Law

# External Evaluations and Participation in Initiatives











Tokio Marine Group is working to improve its initiatives in environmental, social and governance (ESG) fields and has received numerous evaluations and awards in Japan and overseas. Also, to contribute to the creation of a safe, secure and sustainable future, Tokio Marine Group also participates in various initiatives that include the United Nations Global Compact (UNGC) and the United Nations Environment Programme Finance Initiative (UNEP FI).

## Evaluation from SRI and ESG Rating Agencies






In recent years, attention has been focused on Socially Responsible Investment (SRI), Sustainable and Responsible Investment and ESG investment, which evaluate corporate ESG risk and corporate ethics from the perspective of the sustainability of society.

Tokio Marine Holdings works toward transparency in its disclosure of ESG information and has earned high acclaim from numerous global SRI indexes. As of the end of August 2017, Tokio Marine was listed in the SRI indexes shown below.

## Inclusion in SRI/ESG Index

SRI or ESG Index/SRI or ESG Rating	Rating Agency
FTSE4 Good Index 	> FTSE 
Dow Jones Sustainability Indices 	> Robeco SAM 
Ethibel Sustainability Index 	> Forum Ethibel 
STOXX® Global ESG Leaders indices 	> STOXX 
Morningstar Socially Responsible Investment Index 	> Morningstar, Toyo Keizai Inc. (in Japanese) 



SRI or ESG Index/SRI or ESG Rating	Rating Agency
<p>FTSE Blossom Japan Index (ESG index)</p> 	<p>&gt; <a href="#">FTSE Russell</a> </p>
<p>MSCI Japan ESG Select Leaders Index (ESG index)</p>	<p>&gt; <a href="#">MSCI</a> </p>
<p>MSCI Japan Empowering Women Index (WIN) (thematic index/social)</p>	<p>&gt; <a href="#">MSCI</a> </p>
<p>2017 Health &amp; Productivity Stock Selection (second consecutive year since 2016)</p> 	<p>Ministry of Economy, Trade and Industry and the Tokyo Stock Exchange</p>
<p>Outstanding Health and Productivity Management large enterprise category (White 500) (Tokio Marine &amp; Nichido, Tokio Marine &amp; Nichido Life Insurance)</p>	<p>Ministry of Economy, Trade and Industry</p>

## Participation in Initiatives

Tokio Marine Group supports and respects the Universal Declaration of Human Rights, the ILO Core Labour Standards and the OECD Guidelines for Multinational Enterprises. Also, Tokio Marine Group will contribute to the creation of a safe, secure and sustainable future in collaboration with various stakeholders through participation in initiatives beginning with the United Nations Global Compact (UNGC) and the United Nations Environment Programme Finance Initiative (UNEP FI).

### Human Rights, Labour, the Environment and Anti-Corruption

#### The United Nations Global Compact



The United Nations Global Compact is a voluntary initiative for participation by companies in the creation of a global framework under which companies exercise responsible and creative leadership to act as good members of society to realize a sustainable society.

The ideas and contents of the ten principles concerning human rights, labour, the environment and anti-corruption advocated by the UNGC coincide with Tokio Marine Group's own approach to CSR as well as its CSR Charter. Therefore, Tokio Marine Holdings has been a signatory to and expresses its support for the UNGC since 2005. Tokio Marine Holdings is participating in the United Nations Global Compact Network Japan (GCNJ) and in fiscal 2016 participated in such initiatives as the SDGs Working Group and the Disaster Prevention and Mitigation Working Group, among others.

Tokio Marine Holdings summarizes and reports on the status of initiatives for addressing the ten principles of the United Nations Global Compact.

> [Communication on Progress \(209.1KB\)](#) 

> <http://www.unglobalcompact.org/> 

## UNEP FI Principles for Sustainable Insurance (UNEP FI-PSI)



Approximately 200 financial institutions around the world participate in the United Nations Environment Programme Finance Initiative (UNEP FI), an initiative that surveys, researches and puts into practice business approaches that consider economic development, the environment and sustainability. As the Board Member for Asia of the UNEP FI Insurance Commission, Tokio Marine & Nichido participates in surveys, research and proposal activities on sustainability in the insurance industry.

> <http://www.unepfi.org/>



The Principles for Sustainable Insurance (PSI) of the UNEP FI is a Working Group that surveys, researches and executes environmental, social and governance (ESG) initiatives in the insurance industry.

Tokio Marine & Nichido also supports the intent and policies of the Principles for Sustainable Insurance (PSI) spearheaded by UNEP FI, and in addition to co-hosting the PSI Regional Consultation Meeting for Asia with UNEP FI in November 2011, the company participated in the formulation of principles of action and became a founding signatory to PSI in June 2012. Since April 2013, as a member of the PSI Board, the company is promoting insurance industry initiatives that consider ESG issues together with insurance companies in regions around the world.

> <http://www.unepfi.org/psi/>



PSI Regional Consultation Meeting for Asia (Tokyo, November 2011)

## Ministry of the Environment Principles for Financial Action towards a Sustainable Society (Principles for Financial Action for the 21st Century)



Based on a suggestion from the Ministry of the Environment's Central Environment Council Expert Committee on Environment and Finance, the Principles for Financial Action for the 21st Century were compiled in 2011 by Japan's Environmental Financial Action Principles Drafting Committee, which featured the participation of a wide range of financial institutions, with the aim of broadening the circle of initiatives for environmental financing. The Principles for Financial Action are aimed at enabling domestic financial institutions to promote optimal initiatives in their main businesses for addressing a host of issues they face directly such as environmental, social and governance issues. Under these principles, financial institutions seek to unify directions with such international initiatives as UNEP FI and PRI and fulfil their necessary responsibilities and roles for the formation of a sustainable society based on their concerns about the future of the earth.

Within Tokio Marine Group, Tokio Marine & Nichido is actively participating as a member of the drafting committee and the following seven other Group companies have agreed with the intent of and signed the Principles. (As of September 2017)

- Tokio Marine & Nichido Fire Insurance
- Tokio Marine & Nichido Life Insurance
- Nisshin Fire & Marine Insurance
- E. design Insurance
- Tokio Marine Millea SAST Insurance
- Tokio Marine Asset Management
- Tokio Marine Capital

In fiscal 2016, Tokio Marine & Nichido and Tokio Marine & Nichido Life participated in the initiatives of the Insurance Business Working Group. At the Ordinary Meeting of the Principles for Financial Action convened on March 11, 2015, earthquake and earthquake-induced tsunami risk research (industry-academia collaboration) carried out by Tokio Marine & Nichido and Tohoku University was selected as a Good Practice (insurance category).

In the future as well, Tokio Marine Group will continue to promote initiatives toward the formation of a sustainable society.

> [Principles for Financial Action for the 21st Century](#) 

## Sustainable Investment

### UN Principles for Responsible Investment (UN-PRI)



The United Nations Principles for Responsible Investment (UN-PRI) is an initiative led by UNEP FI and the United Nations Global Compact that expresses and puts into practice stances and policies that consider ESG issues in investment decisions by financial institutions and institutional investors.

As of the end of August 2017, more than 350 asset owners, over 1,100 investment managers and over 220 service providers had signed the Principles.

The following Tokio Marine Group companies agree with the thinking of PRI and have signed the Principles.

Signatories (Timing)	Initiatives
Tokio Marine Asset Management (April 2011)	Signed the UN-supported PRI initiative, accepting these Principles as an asset management company. The company established a responsible investment committee composed of the chief asset managers of each line, as well as a responsible investment group. Through these steps, the company develops basic policies, processes and systems concerning responsible investment, and undertakes initiatives that take into account ESG issues during investment analysis, product development and exercise of voting rights.
Tokio Marine & Nichido (August 2012)	As an insurance firm that has taken ESG issues into account in its insurance underwriting, investment analysis and other actions, the company signed the PRI.
Tokio Marine Capital (April 2013)	As the first private equity investment firm (GP) headquartered in Japan, the company signed the PRI. The company is also the only private equity investment firm headquartered in Japan participating in the PRI Private Equity Working Group, which is composed of six companies that include corporate pension funds and investment advisors, as well as Mr. James Gifford, one of the founders of PRI.

> <http://www.unpri.org/>

### Japan Sustainable Investment Forum



Japan Sustainable Investment Forum (JSIF), a not-for-profit organization (NPO), carries out activities to promote the spread and development in Japan of sustainable investment and ESG investment, which are actively undertaken in Europe and the United States. JSIF functions as a venue for information and opinion exchanges, discussions and investigative research among persons involved with SRI and ESG investment and aims for the sound development of SRI and ESG investment and for the building of a sustainable society. As a member of JSIF, Tokio Marine & Nichido is participating in investigative research on SRI and ESG investment and in initiatives for the sound development of this investment.

> [Japan Sustainable Investment Forum \(JSIF\)](#)

# Climate Change and Natural Disasters

## Caring for Climate

Launched in 2007, Caring for Climate is an international initiative convened by the United Nations Global Compact (UNGC), the United Nations Environment Programme (UNEP) and United Nations Framework Convention on Climate Change (UNFCCC) that is aimed at expanding the roles of business in devising climate change measures. As a member of Caring for Climate, Tokio Marine & Nichido is promoting initiatives for climate change measures.

Tokio Marine & Nichido's Mangrove Planting Project that commenced in 1999 and its Green Gift Project that began in 2009 were incorporated as leading climate change adaptation practices in the Caring for Climate report released in 2015 and entitled "The Business Case for Responsible Corporate Adaptation: Strengthening Private Sector and Community Resilience." This report was made public at the Caring for Climate Business Forum, an event related to COP21 convened in Paris in December 2015.

> <http://caringforclimate.org/> 

> [A Caring for Climate Report \(3.0MB\)](#) 

## The United Nations Office for Disaster Risk Reduction (UNISDR) — Private Sector Alliance for Disaster Resilient Societies (ARISE)

In November 2015, The United Nations Office for Disaster Risk Reduction (UNISDR), a strategic framework for disaster risk reduction adopted by United Nations member countries in 2000, launched Private Sector Alliance for Disaster Resilient Societies (ARISE) toward the strengthening and reorganization of the Private Sector Partnership for Disaster Risk Reduction (DRR-PSP) for disaster prevention that Tokio Marine & Nichido joined in 2014.

Tokio Marine & Nichido participated as a member of DRR-PSP in the Third United Nations World Conference on Disaster Risk Reduction held in March 2015 in Sendai and sponsored by UNISDR. Tokio Marine & Nichido contributed to the success of the conference by holding three public forums and operating an exhibition booth in cooperation with Tohoku University and The Geneva Association.



Third United Nations World Conference on Disaster Risk Reduction (Sendai, March 2015)

In June 2014, Tokio Marine & Nichido participated in the 6th Asian Ministerial Conference on Disaster Risk Reduction, in Bangkok, Thailand, sponsored by UNISDR and the government of Thailand, and in November 2016 participated in the 7th Asian Ministerial Conference on Disaster Risk Reduction held in New Delhi, India, and sponsored by UNISDR and the government of India. At these conferences, Tokio Marine & Nichido made presentations on its industry-academia collaboration initiatives as well as on the economic value of mangrove planting.

On March 10, 2017 ARISE Network Japan held a public symposium in Tokyo based on the theme "How businesses meet the challenge of extreme weather events~The challenge of companies toward disaster resilience." Tokio Marine Research Institute held a lecture based on the theme "Modeling flood risks of the Arakawa River valley during global warming under future climate change" and disseminated information that included research outcomes through the promotion of industry-academia collaboration.

Tokio Marine Group will continue to contribute to the creation of a safe, secure and resilient future.

> [Convening of Public Forums at the Third UN World Conference on Disaster Risk Reduction \(in Japanese\) \(2.89MB\)](#) 



## The Geneva Association – Extreme Events and Climate Risk Working Group



The Geneva Association is an insurance industry think tank composed of approximately 80 executives from major insurance companies around the globe. As Vice Chairman of the Geneva Association, Shuzo Sumi, Chairman of the Board of Tokio Marine Holdings, leads and supports surveys and research on important insurance industry issues (regulation, risk management, climate change, etc.) handled by the association. At the same time, as Joint-Chairman of the "Extreme Events and Climate Risk" working group, he is taking the lead in undertaking surveys and research on climate change and natural disaster risk and disseminating related information to society.

## ClimateWise



ClimateWise is an initiative in which approximately 30 leading insurers from around the world jointly carry out studies and research on various risks and opportunities related to climate change and make recommendations toward reducing the risks that climate change imposes on economic and social life. The initiative is operated by the University of Cambridge Institute for Sustainability Leadership (CISL) and participants from Tokio Marine Group include Tokio Marine & Nichido, which is the only insurance firm in Asia participating in this initiative, and U.K.-based Kiln. Tokio Marine Kiln Group CEO Charles Franks serves as a member of the ClimateWise Advisory Council.

In the future as well, Tokio Marine Group will continue to promote efforts toward mitigating and adapting to climate change.

### Articles - Thought Leadership "The role of insurers in strengthening business resilience to climate risk"

In February 2013, Kunio Ishihara (Chairman of the Board of Tokio Marine & Nichido at the time) made a proposal based on the insurance industry's experience of the Great East Japan Earthquake and the floods in Thailand in an article entitled "The role of insurers in strengthening business resilience to climate risk," which was part of ClimateWise's Thought Leadership series of proposals for strengthening the role of the insurance industry in dealing with climate change risk. Specifically, Mr. Ishihara proposed the importance of advance preparation such as the formulation of business continuity plans (BCPs) that include supply chain risk and rapid disaster recovery plans for businesses, and the need for using the expertise of the insurance industry in promoting them, for companies (managers) to become resilient to climate change and natural disaster risk in the future.

### Activities Report

Tokio Marine & Nichido submits an annual activities report based on ClimateWise Principles to ClimateWise (Secretariat: United Kingdom).

## Asia-Pacific Financial Forum



A seminar on microinsurance and DRF hosted by APEC FMP and others was held in Bacolod, Philippines in April 2015.

The Asia-Pacific region faces high natural disaster risk and many areas are vulnerable to natural disasters. At the same time, the region is also accumulating assets along with economic growth. In view of these factors, enhancing economic indemnification against natural disasters in some form is an urgent issue for the sound development of APEC member economies and also from humanitarian and national finance perspectives. In response to this situation, in April 2013 the Asia-Pacific Financial Forum (APFF) was established as a platform for public-private sector cooperation under APEC to promote the further integration and development of financial and capital markets and financial services in the Asia-Pacific region. In September 2015, the Cebu Action Plan (CAP) was adopted at the Asia-Pacific Economic Cooperation's Finance Ministers Process (FMP). Within CAP, Disaster Risk Financing and Insurance (DRFI<sup>\*1</sup>, Disaster Risk Financing and Insurance) was declared as a priority issue and the importance of collaboration with the private sector was emphasized.

Tokio Marine & Nichido (Masaaki Nagamura, General Manager of Planning Dept.) is participating as a member of APFF and is leading discussions on DRFI within APFF. In October 2016, at a roundtable conference among the APEC finance ministers and the private sector, Tokio Marine & Nichido led discussions related to DRFI and reaffirmed the importance of a disaster risk insurance system as precautionary measure. At this conference, it was indicated that regulatory authorities will make efforts to ensure that private-sector insurance companies can appropriately provide disaster risk insurance.

Tokio Marine Group will contribute to the creation of sustainable frameworks that respond to the state of development in each economy through dialogue with finance officials in each country as well as with other finance and insurance related parties.

\*1 DRFI is a broad concept that bundles multiple countries and offers a wide variation of insurance schemes that range from insurance that covers natural disaster risk, with countries being the insured party, to schemes under which private-sector insurance companies provide earthquake insurance coverage for individual customers possessing regular homes and household goods, with governments serving as reinsurers.

## Climate Change Disclosure

### CDP



The Carbon Disclosure Project (CDP) is an organization that drives an initiative under which the world's principal institutional investors cooperate in calling for companies worldwide to disclose their climate change strategies (risks and opportunities) and greenhouse gas (GHG) emissions. Tokio Marine & Nichido participates every year as a CDP Signatory and is supporting survey research in the areas of corporate-related climate change strategies and GHG emissions as well as energy usage.

### Financial Stability Board (FSB) Task Force on Climate-related Financial Disclosures (TCFD)



The Financial Stability Board (FSB) is a body that promotes coordination among authorities responsible for responding to vulnerabilities in the financial system and for ensuring the stability of the financial system. Participants include representatives from central banks, financial supervisory authorities and finance ministries from various countries and regions as well as from principal standards establishment entities, the IMF, World Bank, BIS and OECD.

The Task Force on Climate-related Financial Disclosures (TCFD) is entrusted by the FSB to formulate voluntary recommendations for consistent, comparable, reliable, clear and efficient climate-related disclosures by companies in the financial sector and it released its final recommendations in June 2017.

Tokio Marine Holdings (Masaaki Nagamura, General Manager of Strategy and Synergy Department) is supporting the activities of the TCFD and is engaging in discussions and exchanging opinions with public and private related parties in Japan and overseas and is working toward policy recommendations for encouraging disclosure that will contribute to the enhancement of investment decisions.

## Environmental Value Creation

### Ministry of the Environment Eco-First System



Eco-First is a system under which companies pledge to the Ministry of Environment that they will proactively undertake initiatives for protecting the environment that include adopting global warming countermeasures and waste and recycling measures. Under the system, the ministry certifies those companies (top-notch companies within the industry) that "carry out visionary and unique business activities that lead the industry" in environmental fields.

In 2008 Tokio Marine & Nichido was certified as an Eco-First company. In fiscal 2014, Tokio Marine & Nichido obtained recertification based on a new agreement. This was in recognition of initiatives aimed at protecting the earth's environment and preventing global warming through the insurance business. These include "offering environment-conscious insurance with the participation of customers through the Green Gift Project" and "research centered on industry-academia collaboration that focuses on climate change and natural disasters." The main activities being undertaken by Tokio Marine & Nichido as an Eco-First company are as follows.

- Provision of environmentally conscious insurance with the participation of customers through the Green Gift Project
- Reducing own CO<sub>2</sub> emissions by 40% by fiscal 2020 (compared with in fiscal 2006)
- Implement environmental awareness activities for children such as the Children's Environmental Award program, Green Lessons and Disaster Prevention Lessons, etc.

In fiscal 2016, as a top-notch company within the insurance industry, Tokio Marine & Nichido participated in events sponsored by the Eco-First Promotion Council together with other Eco-First companies and carried out environmental awareness activities. Going forward, Tokio Marine & Nichido will continue to promote initiatives for protecting global environment and preventing global warming as an Eco-First company.

### Endorsement of the Ministry of the Environment's COOL CHOICE



The government of Japan has set the target of attaining a 26% reduction in greenhouse gas emissions by 2030 compared with fiscal 2013. COOL CHOICE is a national campaign that encourages all "smart choices" that contribute to countermeasures for global warming, including for Japan's energy-saving and low-carbon products, services and behavior.

Tokio Marine & Nichido endorses COOL CHOICE, a national campaign being carried out by the government to counter global warming, and will work to make "smart choices" that contribute to the realization of low-carbon operations in all business activities. This includes not only striving for power savings in summer and winter but also in areas ranging from products and services to donations and volunteer activities.

## Endorsement of the Ministry of the Environment's “Fun to Share” Climate Change Campaign



The Ministry of the Environment has been undertaking the Fun to Share climate change campaign since March 2014. By sharing with all citizens information, technologies and knowledge leading to the creation of an enriched low-carbon society, the campaign aims to not only foster interest in and a sense of crisis about global warming concerns but also create opportunities for linking companies, organizations, communities and citizens and realize Japan's first “Lifestyle Innovation,” in which Japan can take pride, throughout the world.

Tokio Marine & Nichido has endorsed Fun to Share, a climate change campaign launched by the Ministry of the Environment, and is actively promoting initiatives toward the realization of a low-carbon society.

## Green Purchasing Network

The Green Purchasing Network was established in 1996 as a facilitative network and an information-disseminating organization of companies, government agencies and non-government organizations leading the way in green purchasing. The network was established based on the recognition that green purchasing plays a crucial role in the formation of markets for environment-friendly products and represents an extremely effective means of promoting the development of environment-friendly products through markets and by extension for building a sustainable society.

As a member of the Green Purchasing Network, Tokio Marine & Nichido promotes initiatives for green purchasing.

## Governance ~Strengthening CSR Management~



To earn the trust of all people and society and achieve sustained growth, Tokio Marine Group must raise the quality of initiatives for “business strategies,” “governance” and “social responsibility” and build a resilient structure for highly sound and transparent management as a global insurance group.

Tokio Marine Group is “strengthening CSR management” as the basis for implementing CSR. Tokio Marine Group will strive to make qualitative improvements to corporate governance, compliance and risk-based management (ERM: enterprise risk management) from the perspective of strengthening global-based operations and management while responding appropriately to changes in the global economy and financial environment and the strengthening of international supervisory regulations, as well as make efforts to generate and distribute economic value. By doing so, Tokio Marine Group aims to raise the level of stakeholder trust and contribute to the creation of a secure, safe and sustainable future.

### CSR Materiality (Material Issues)

- Enterprise Risk Management (ERM)
- Corporate governance/Internal control
- Strengthening of international supervisory regulations
- Changes in the global economy and financial environment
- Generate and distribute economic value

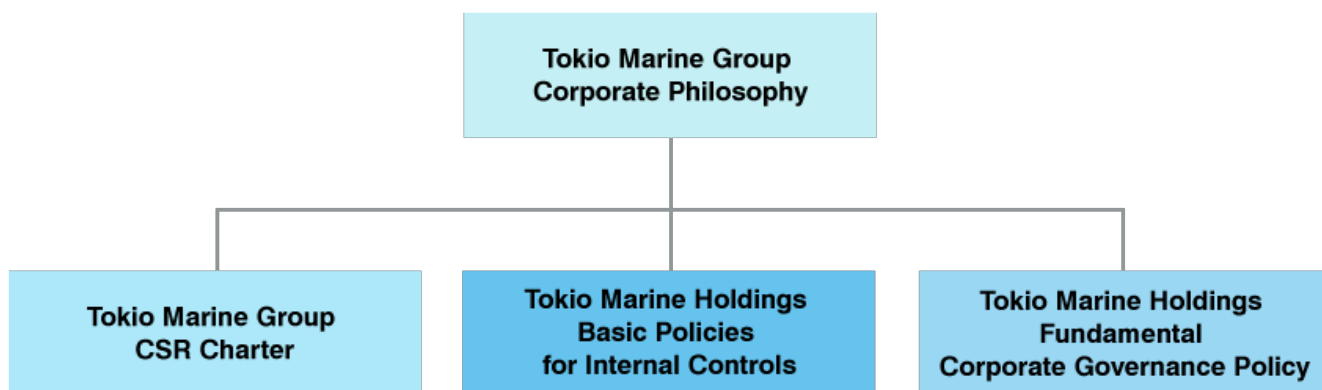
Tokio Marine Holdings has formulated the “Fundamental Corporate Governance Policy” and appropriately exercises control over its Group companies. To achieve further development as a corporate group possessing profitability, growth potential and soundness, in accordance with the “Basic Policies for Internal Controls,” Tokio Marine Holdings has appropriately established and operates an internal control system for management control of Group companies as well as for compliance and risk management.

Through the application of its Corporate Philosophy, Tokio Marine Group strives to contribute to the sustainable development of society while perpetually enhancing the Group’s corporate value. Based on this thinking, we formulated the “Tokio Marine Group CSR Charter” as action guidelines for all employees and are working to respect and promote the recognition of human rights among stakeholders and in our value chain. Additionally, we aim to contribute to the realization of a sustainable society through sustainable investment and financing that gives consideration to environmental, social and governance (ESG) issues.

Value Creation

Continuously Enhancing Shareholder Value





### Corporate Governance >>

We formulated the Tokio Marine Holdings Fundamental Corporate Governance Policy.

### Internal Control >>

The Tokio Marine Group's internal control initiatives are introduced.

### Respect for Human Rights >>

In implementing our Corporate Philosophy, we have formulated the Tokio Marine Group CSR Charter as principles of conduct required from the perspective of social responsibility, and we strive to respect and promote the recognition of human rights for stakeholders.

### CSR in the Value Chain >>

We are executing environmental, social and governance (ESG) initiatives that are integrated into our value chain. In terms of respect for human rights, in particular, we strive to respect and promote the recognition of human rights within the value chain based on the Tokio Marine Group CSR Charter.

### Creating a Society Where People Can Live with Security through Sustainable Investments and Financing >>

Tokio Marine Group gives consideration to the environment, including climate change, as well as to society and governance in its investment and financing operations.

# Corporate Governance

Tokio Marine Holdings, Inc. (“the Company”) is committed to the continuous enhancement of corporate value by fulfilling its responsibilities to shareholders, customers, society, employees and other stakeholders as set forth in the “Tokio Marine Group Corporate Philosophy.”

For this purpose, the Company hereby establishes a sound and transparent corporate governance system and, as a holding company, recognizes the importance of appropriate control over its Group companies and has formulated the “Tokio Marine Holdings Fundamental Corporate Governance Policy.”

In this Policy, the Company defines the rights of shareholders and securing fairness, and the responsibilities of the Board of Directors, etc.

➤ [Tokio Marine Holdings Fundamental Corporate Governance Policy](#) 

## Corporate Governance Code

In March 2015, “The Council of Experts Concerning the Corporate Governance Code” (Chairman: Kazuhito Ikee, Professor of Economics and Finance, Keio University), for which the Financial Services Agency and Tokyo Stock Exchange, Inc. serve as joint secretariat, confirmed and announced “Japan’s Corporate Governance Code [Final Proposal]~Seeking Sustainable Corporate Growth and Increased Corporate Value over the Mid- to Long-Term~” based on the Japan Revitalization Strategy (Revised in 2014, Cabinet decision in June 2014). In response, the Corporate Governance Code, which consists of the content of this original draft proposal for this Code, was formulated on the Tokyo Stock Exchange and other financial securities exchanges. Application of the Corporate Governance Code began in June 2015.

Corporate governance is a mechanism for companies to carry out transparent, fair, timely and decisive decision-making, with due attention to the needs and perspectives of shareholders and also customers, employees and local communities. The Corporate Governance Code encourages individual companies’ self-motivated actions so as to achieve sustainable growth and increase corporate value over the medium to long term and aims to promote the development and success of companies, investors and the Japanese economy as a whole.

Reference: Japan’s Corporate Governance Code Principle 2.3 Sustainability Issues, Including Social and Environmental Matters  
Companies should take appropriate measures to address sustainability issues, including social and environmental matters.

The Company complies with all 73 principles of the above Corporate Governance Code, beginning with Principle 2.3, and submits the Corporate Governance Report (as of June 2017). The Company will continue to make efforts to enhance its corporate governance.

➤ [Corporate Governance \(Corporate Governance Report\)](#) 

# Internal Control

Tokio Marine Holdings (“the Company”) has formulated “[Basic Policies for Internal Controls](#).” In accordance with these policies, the Company has established an internal control system for the entire Tokio Marine Group that encompasses structures for management control, compliance, risk management, customer protection, response to anti-social forces and internal auditing of Group companies.

The Company employs this system to ensure proper operations while raising corporate value. Additionally, the Company monitors the status and practical application of its internal control system once every year. The Board of Directors confirms the details of the monitoring based on deliberations at the Internal Control Committee. In addition, the Company continually strengthens and improves its internal control system in light of the results of this monitoring.

## Compliance >>

Tokio Marine Group’s Corporate Philosophy is to continuously enhance corporate value, with customer trust at the base of all its activities, and we position strict compliance as the heart of this Corporate Philosophy. Tokio Marine Group makes thorough efforts for observing applicable laws, rules and regulations and internal regulations and for conducting fair and equitable business activities within social norms.

## Risk Management >>

To ensure financial soundness and appropriateness of business operations, Tokio Marine Group has identified the various risks surrounding it in an overall fashion and implements appropriate risk management corresponding to the nature, status and other attributes of the risks.

## Information Security >>

In compliance with the Personal Information Protection Law, the Act on the Use of Numbers to Identify a Specific Individual in the Administrative Procedure and relevant guidelines, the companies of Tokio Marine Group establish internal regulations, undertake employee education and monitoring and carry out thorough information management.

# Compliance

Tokio Marine Group, which places customer trust as the foundation of all its activities, is implementing various compliance-related initiatives based on its belief that it is important to thoroughly implement compliance through its day-to-day business, with employees and agents maintaining high ethical standards.

## Tokio Marine Group Compliance System

Tokio Marine Group defines compliance as “observing applicable laws, rules and regulations and internal regulations and conducting fair and equitable business activities within social norms” and thoroughly implements compliance in this manner.

➤ [Tokio Marine Holdings Compliance](#) 

## Response to Anti-Social Forces

Tokio Marine Group has formulated the “Tokio Marine Group Basic Policies Concerning Responses to Anti-social Forces” so that Group companies can resist anti-social forces and make concerted and uniform responses. Initiatives are being promoted based on the following basic concepts.

1. To ensure it consistently undertakes fair management and widely contributes to the development of society as a good corporate citizen, Tokio Marine Group shall sever all relationships with anti-social forces and forcefully repudiate any illicit demands made by them as a basic matter in the application of its Corporate Philosophy. In association with lawyers, police and other professionals, it will respond to anti-social forces in an uncompromising and organized manner.
2. Tokio Marine Group shall respond to anti-social forces based on the following measures.
  - (1) Take action as a unified organization while ensuring the safety of directors, officers and employees;
  - (2) Contact relevant external institutions that specialize in such matters;
  - (3) Sever all known relationships, including transactions, and repudiate any illicit demands;
  - (4) Take legal action at either the civil or criminal level for any contingency; and
  - (5) Prohibit backroom deals and funding.

Taking into consideration the “Tokio Marine Group Basic Policies Concerning Responses to Anti-social Forces,” Tokio Marine Group shall promote initiatives that include setting up controlling departments, establishing reporting and consultation rules and systems for when a problem occurs and implementing training activities.

## Initiatives Concerning the Assurance of Appropriate Financial Reporting and Tax Reporting

Tokio Marine Group has formulated the Basic Policies for Accounting and is establishing a structure for ascertaining the Company’s consolidated financial condition and the financial condition of Group companies and for appropriately undertaking approval and reporting procedures directed at shareholders and supervisory agencies as well as for tax reporting.

# Risk Management

To ensure financial soundness and appropriateness of business operations, Tokio Marine Group has identified the various risks surrounding it in an overall fashion and implements appropriate risk management corresponding to the nature, status and other attributes of the risks.

➤ [Tokio Marine Holdings Risk Management](#)

## Crisis Management System

Tokio Marine Group has established the crisis management system to minimize economic losses and other impact incurred in an emergency and immediately restore ordinary business operations.

The Company has formulated the “Tokio Marine Group Basic Policies for Crisis Management” and the “Tokio Marine Group Crisis Management Manual” based on it, and has set forth the crisis management systems necessary for Group companies to carry out their own roles. The Company has also formulated the necessary actions which should be taken in the case that emergency situations (earthquakes, wind and/or water disasters, terrorist attack, system breakdowns, attacks on cyber securities, material information leakage, etc.) arise and revised the contents to further improve the effectiveness of the actions in fiscal 2017.

Group companies formulate crisis management policies in line with policies of the Group to develop crisis management systems that include establishing a department in charge of crisis management, decision-making procedures for emergency situations and securing the chain of command. In addition to developing the crisis management system during normal conditions, the department in charge of crisis management plays the role of secretariat for response during emergency situations, including reporting to the Company.

When conditions that may develop into an emergency situation arise, in addition to each Group company determining whether or not these conditions correspond to an emergency situation, the Company determines, if necessary, whether or not these conditions correspond to an emergency situation for the Group. This system enables the Company to properly instruct Group companies and make sure necessary actions as a Group can be made.

## Basic Policy for Responding to Disasters (Tokio Marine & Nichido)

In the event of a natural disaster such as an earthquake or a typhoon, Tokio Marine & Nichido has a crucial social mission of ensuring that it can continue its important business operations as a non-life insurer such as receiving accident notices, paying on claims, maturity refunds and other payables, and concluding policies in both the disaster-stricken area and elsewhere.

Therefore, Tokio Marine & Nichido has prescribed the following two points as its Basic Policies of the Business Continuity Plan for Disasters and formulated a Business Continuity Plan (BCP).

➤ [Tokio Marine & Nichido's Basic Policies of the Business Continuity Plan for Disasters, abridged version \(in Japanese\)](#) 

### Basic Policies of the Business Continuity Plan for Disasters

#### 1. Principles of employees' conduct in times of disasters

The priority order for employees' conduct in times of disasters is as follows.

- Assure the safety of human life
- Cooperate in securing the safety of local communities
- Continue important operations (business continuity)

In other words, the principle of employees' conduct is to give precedence to “assure the safety of human life” and “cooperate in securing the safety of local communities” before conduct related to “business continuity.”

## 2. Basic policy for business continuity

The following three business operations shall be regarded as important business operations during a disaster, management resources (personnel, funds) shall be transferred as needed and top priority shall be given to the continuation of these important business operations.

- Receiving of accident notices
- Payment of claims, maturity refunds and other payables
- Conclusion of insurance contracts

## Building a Structure for Paying Insurance Claims Benefits in the Event of a Disaster Striking the Tokyo Metropolitan Area

At Tokio Marine & Nichido, should the Head Office facilities in particular become unusable because of a disaster such as a major earthquake striking the metropolitan area, a claims receiving team shall be launched in Kansai and it shall handle earthquake claims cases for residential earthquake insurance. Additionally, back offices shall be launched at multiple bases throughout Japan, including in Kansai, and claims payment service responses, excluding on-site assessments after receiving claims, shall be made by all branches throughout Japan.

If the metropolitan area is struck by a disaster, a Claims Service Headquarters would be set up within the Head Office Disaster Response Headquarters. At the same time, a satellite office centering on the Claims Service Department in charge of Tokyo and Chiba, Saitama and Kanagawa prefectures shall be set up and will accept support personnel from throughout Japan and handle customer responses, mainly on-site claims assessments, in disaster-stricken areas.

The infrastructure needed to provide claims services swiftly to the metropolitan area in the event of a natural disaster has been built in advance in the locations where the above-mentioned back offices and satellite offices would be established. In this way, a structure for claims payment services during times of emergency is being established.

Non-earthquake regular claims cases shall be allocated to and handled by claims service bases throughout Japan prescribed in advance.

## Response to Earthquake Disasters

Tokio Marine Group is utilizing the Group's collective strengths to quickly make claims payments and to rebuild the disaster-stricken areas.

- [Response to the Great East Japan Earthquake](#)
- [Response to the 2016 Kumamoto Earthquakes](#)

## ESG Integration into Insurance Underwriting Risk Management

Tokio Marine & Nichido has revised "Insurance Product Development and Revision Procedure" so as to include "CSV (Resolving social issues through the business)" as one of the goals of the product development and revision and "environmental and social factors" as checkpoints for reducing risks when developing and/or revising an insurance product since 1 July 2017.

Tokio Marine & Nichido has revised "Insurance Underwriting Risk Management Manual" so as to clearly include environmental and social factors as the checkpoint of insurance product development and revision since 1 April 2018.

# Information Security

The Internal Control Department of Tokio Marine Holdings supervises information security for the entire Group as the controlling department while sections in charge of information security have been established at each Group company. In this manner, the Group is working to build an effective management structure for information security.

## Initiatives for Information Security

We thoroughly adhere to information security management rules to prevent information leakages. In particular, each Group company is adopting physical and technological safety-control measures that include locking away customers' personal information and confidential documents when not in use, placing restrictions on taking documents and other items outside the company, and using encryptions and setting passwords for electronic information.

In fiscal 2010, Tokio Marine & Nichido introduced thin-client<sup>\*</sup> terminals for its in-house intranet. Thin-client terminals are not equipped with hard disks and information is centrally managed and deployed from a server, which thereby further strengthens information security.

\* A method whereby the PC environment (client OS and applications) for each user is consolidated into and operated by the server

## Acquisition of External Certification

Tokio Marine Group has acquired external certification for information security that includes the Privacy Mark and Information Security Management System (ISMS) certifications. These achievements recognize the initiatives taken within the Group to protect personal information. The Group intends to make continuous improvements and to strengthen further its information security management structure.

### Status of acquiring external certifications related to information security

Group Member Company	Certification Month and Year	Certification Acquired
Tokio Marine & Nichido Communications	March 2006	ISMS
Tokio Marine & Nichido Systems	August 2006 December 2006	ISMS ITSMS <sup>*</sup>
Tokio Marine & Nichido Risk Consulting	June 2007	Privacy Mark
Tokio Marine & Nichido Medical Service (Health Promotion Dept.)	September 2007	ISMS

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



## Protection of Personal Information

In the area of personal information on customers, Tokio Marine Group has formulated and released the Tokio Marine Group Privacy Policy, which clarifies the Group policy for dealing with such information. At the same time, each Group company formulates and releases a policy of its own in accordance with the Privacy Policy.

## Privacy Policy

### Tokio Marine Group Privacy Policy

The Tokio Marine Group (the “Group”) is committed to the continuous enhancement of corporate value, with customer trust at the foundation of all its activities. Guided by this corporate philosophy, we, the Group, shall comply with the Act on the Protection of Personal Information, Act on the Use of Numbers to Identify a Specific Individual in the Administrative Procedure and other relevant laws, rules, regulations and guidelines, appropriately manage personal information, as well as individual number and specific personal information (hereinafter referred to as “Specific Personal Information, etc.”) as described below, and implement other appropriate security measures for the protection of personal information of our customers.

\* “Personal information” and “personal data” provided in this Privacy Policy exclude Specific Personal Information, etc.

1. We shall acquire personal information and Specific Personal Information, etc. of our customers in a manner that is both legal and fair. Unless prescribed by law, rule or regulation, we shall notify or publicize the purposes for using personal information and Specific Personal Information, etc. of our customers and shall use such information within these limits.
2. Unless prescribed by law, rule or regulation, we shall not provide personal information of our customers to third parties without prior consent of each such customer. We do not provide Specific Personal Information, etc. to third parties except in cases provided by law. There shall be no joint use of Specific Personal Information, etc. with Group companies and business partners.
3. We shall strive to prevent the divulgence, destruction, impairment and unauthorized access of personal information and Specific Personal Information, etc. of our customers. When we contract out the management of personal information and Specific Personal Information, etc. of our customers to an outside service provider, we shall supervise the service provider appropriately, as needed.
4. Whenever we receive requests from our customers to view or update their personal data and Specific Personal Information, etc. that we hold, we shall respond promptly in accordance with laws, rules and regulations. We also welcome comments and questions regarding the management of personal information and Specific Personal Information, etc. of our customers.
5. We shall provide thorough supervision, instructions and education to our employees who handle personal information and Specific Personal Information, etc. of our customers to ensure that such information is managed appropriately.
6. We shall continue to revise and aim to improve our internal systems and procedures to protect the personal information of our customers.

Adopted on February 7, 2005

Revised on July 1, 2008

Revised on October 5, 2015

# Respect for Human Rights

In implementing our Corporate Philosophy, we have formulated the Tokio Marine Group CSR Charter as principles of conduct required from the perspective of social responsibility and we strive to respect and promote the recognition of human rights for stakeholders.

## Basic Approach

In implementing our Corporate Philosophy, we have formulated the Tokio Marine Group CSR Charter as principles of conduct required from the perspective of social responsibility and we strive to respect and promote the recognition of human rights for all people, including customers, shareholders/investors, insurance agents, business partners, employees and local communities/society.

Tokio Marine Holdings supports and respects the Universal Declaration of Human Rights, the OECD Guidelines for Multinational Enterprises, the ILO Core Labour Standards, the UN Guiding Principles on Business and Human Rights and ISO 26000, and has signed the United Nations Global Compact. Tokio Marine Group sufficiently understands international action principles and guidelines concerning human rights and participates in and contributes to initiatives concerning social responsibility, and by doing so, fulfills its role toward realizing a sustainable society.

### **Tokio Marine Group CSR Charter (excerpt)**

Tokio Marine Group is committed to fulfilling its corporate social responsibility (CSR) by implementing its Corporate Philosophy to achieve sustainable growth together with the development of society in accordance with the following principles:

#### **Respect for Human Rights and Dignity**

- We respect and actively promote the recognition of human rights for all people.
- We strive to ensure an energetic working environment that is both safe and healthy and to promote training and education of our employees.
- We respect the right to privacy and strive to enforce this right through the management of personal information.

We express the following in the Tokio Marine Group Code of Conduct, which summarizes important matters given the highest priority in our day-to-day business. Under the code, directors, officers and employees conduct fair and equitable business activities in conformity with laws and social norms and the Group undertakes equitable business activities.

### **Tokio Marine Group Code of Conduct <Scope of application: Tokio Marine Group directors, officers and employees of Tokio Marine Group companies (includes dispatched employees) > (excerpt)**

In the event of a violation of this Code of Conduct, laws, regulations and internal rules, the companies of Tokio Marine Group shall take necessary measures in accordance with internal rules, which include investigating the facts, formulating countermeasures, submitting reports to supervisory authorities, taking disciplinary measures against the involved parties and formulating measures to prevent recurrences.

#### **Respect for Human Rights**

We shall respect the human rights of our customers, directors, officers, employees and all other people.

- Anti-discrimination  
Human rights are values widely recognized around the world, and any discrimination on the grounds of gender, age, profession, nationality, race, thought, creed, religion, social status or birth as well as any act constituting an infringement of human rights should never be tolerated.

- Anti-harassment  
Sexual or any other kind of harassment or intimidation should never be tolerated.
- Private Information  
In compliance with applicable laws, rules and regulations as well as the Tokio Marine Group Privacy Policy, we shall safeguard private information, including customers' information, and we shall not use such information except on an as-needed basis to carry out our business operations in order to avoid any breach of privacy.
- Consideration for the global environment  
Based on the recognition that protection of the global environment is an important responsibility, we will comply with relevant laws and various regulations, act in harmony with the global environment and improvement of the environment.

## Human Rights Policy

In order for Tokio Marine Group to be a strong and gentle entity to protect every "customer" and society's "emergency", every employee acknowledges various values and ways of working, felt rewarding, worked lively with their colleagues. It is essential to "trust from all people and society" by accumulating actions that respect human rights. Tokio Marine Group carries out various initiatives in accordance with the "Basic Policy on Human Rights" in order to root the culture of respect for human rights within the company.

### Basic policy on human rights

1. Fulfilling social responsibilities as a "good corporate citizen" by respecting human rights as one of the important standards of corporate activities and practicing it through daily work.
2. By fostering employees who can excel human rights and practice respect for human rights, it will contribute to the realization of "customer trust and satisfaction" backed by human rights.
3. By fostering a culture that respects human rights, each employee respects each other and establishes a "free and open corporate culture" that allows all employees to fully demonstrate their abilities.
4. By promoting this initiative throughout the group, we will contribute to the development of the Tokio Marine Group.

We also established Tokio Marine Global HR Policy as a universal philosophy and concept for human resources management to be shared in respective countries and regions worldwide.

### Tokio Marine Global HR Policy

Amid the growing importance of global business in recent years, Tokio Marine Group believes it essential to hire and nurture diverse personnel, regardless of nationality, age and gender, at each Group company in respective countries and regions worldwide and develop an environment in which employees can fully exert their capabilities.

In December 2010, we established the Tokio Marine Global HR Policy as a universal philosophy and concept for human resources management to be shared in respective countries and regions worldwide. We are working to share the thinking and values of 1) "human resources being our largest assets," 2) "respect diversity" and 3) "provision of fair and equal opportunities" and will promote various personnel affairs measures, including employee training and support.

We believe that our people are the most important contributor to our company's success. We aim to attract and retain the best talent in every aspect of our business.

We value diversity and inclusion as we strive for global excellence, and we work hard to create a business environment where our people can achieve their full potential.

We have a transparent relationship with our people. For those who have both a passion and a challenging spirit, we encourage career development and personal growth.

# Management Stance concerning Respect for Human Rights and Various Initiatives

Tokio Marine Holdings regularly carries out monitoring of initiatives for human rights, compliance and risk management in the business operations of Group companies. At the same time, Group companies are implementing various initiatives related to respect for human rights.

## Respect for Human Rights within the Group

➤ [Tokio Marine Group's Internal Control System](#) 

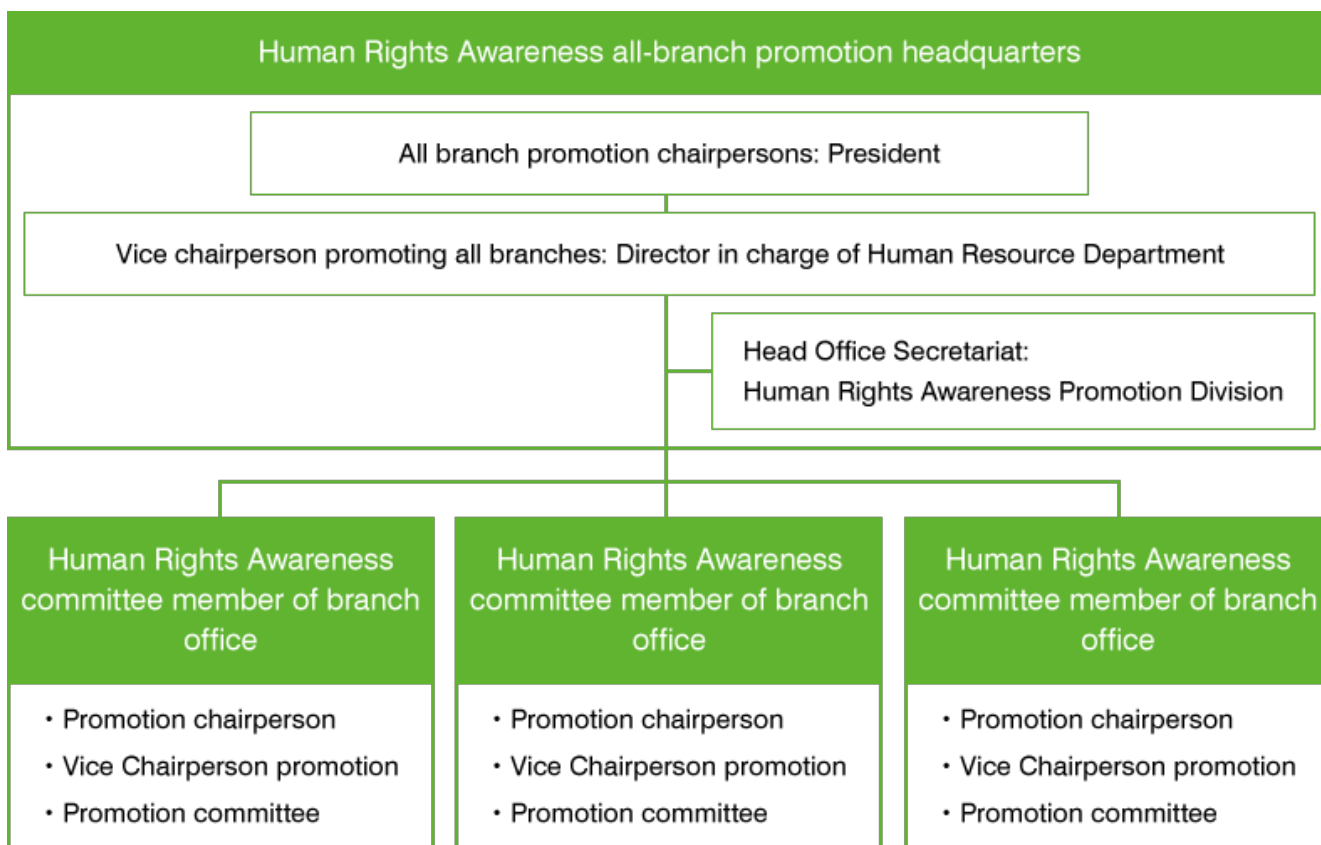
### Monitoring process on human rights awareness

- ① Establish and thoroughly implement policies for promoting human rights awareness.
- ② Develop an organizational structure to promote human rights awareness with the president as the responsible person.
- ③ Implement human rights awareness training for all executives and employees at least once a year.
- ④ We will formulate and thoroughly implement policies aimed at implementing fair recruitment selection and establish "Human rights selection awareness committee for fair recruitment".
- ⑤ Promote normalization. (Active recruitment of employees with disabilities and improvement of work environment for both soft and hardware)
- ⑥ Establish provisions for the prevention of sexual harassment and establish an in-house consultation desk.

At Tokio Marine & Nichido, we formulate the "Basic Policies and Policies Related to Human Rights" at the beginning of every fiscal year, support the efforts of human rights related operations at all departments under the human rights awareness promotion system, and at the end of the fiscal year. Inspection of the situation of the efforts and continuous PDCA cycle is carried out, situation survey, task extraction, improvement measures are taken.

#### (Principal Initiatives)

- Human Rights Training (target: training attended by all employees), fair hiring selection, realization of internal normalization
- Promotion of employment of persons with disabilities, prevention of and education on various types of harassment and appropriate responses to harassment, execution of daily business operations with an awareness of human rights



**Human rights awareness training**

Each group company implements human rights awareness training in the workplace where every employee and everyone working together participates every year, building a vibrant corporate culture without discrimination and harassment. The training is conducted on a theme that reflects social issues, including a knowledge of Dowa issues, LGBT (lesbian, gay, bisexual, transgender), maternity harassment, “UK Modern Slavery Act 2015” widely.

At Tokio Marine & Nichido, we have established a promotion system by the Human Rights Awareness All Headquarters Promotion Headquarters, Department Promotion Committee, etc. Each year we maintain 100% participation in "Workplace Human Rights Awareness Training", and we also hold executive seminars and training courses by hierarchy. We also strive to foster respect for human rights, including publishing the latest information on human rights and tools on the company intranet so that all employees can use it all the time. In addition, we provide various training tools to agencies as well as employees to promote human rights awareness training.

➤ [CSR Performance Data \(Human rights training participation rate, etc.\)](#)

**Consultation Desk**

In order to solve human rights problems, such as sexual harassment and power harassment, we set up a consultation desk (hot line) accepted by internal and external experts and strive to realize a workplace environment where employees can work more easily.

**Practice daily work conscious of the viewpoint of human rights, thoroughly deal with measures that do not overlook discrimination events**

At Tokio Marine & Nichido, it is important to understand whether there are expressions (including illustrations) and wordings that are problematic from the viewpoint of respect for human rights even in daily work, including advertisements for customers. We are preparing a document inspection system to check if there is anything.

**Respect for Human Rights in the Value Chain**

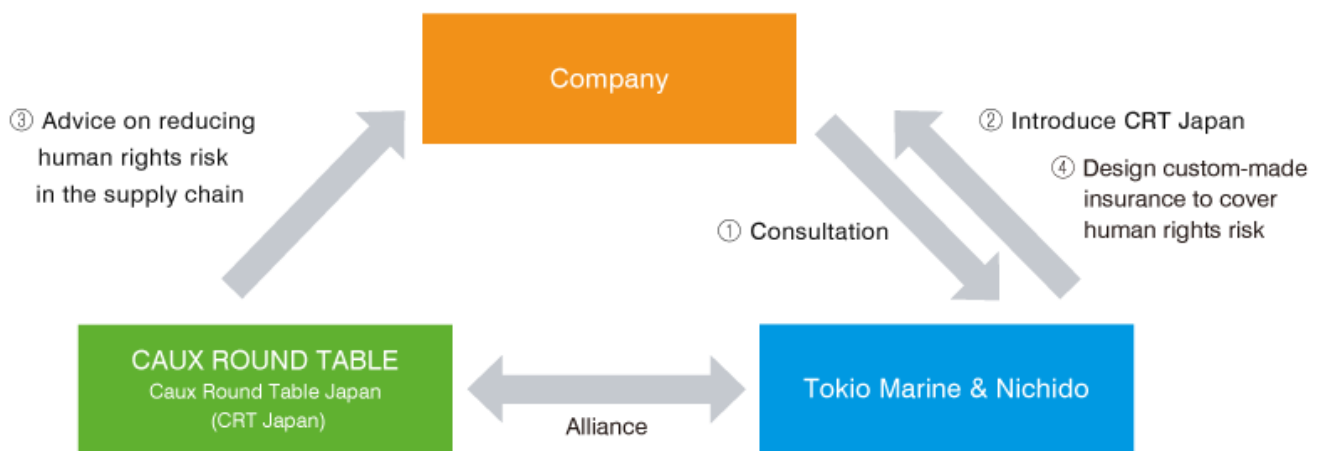
Tokio Marine & Nichido issues the Principle of Transactions for business partners (suppliers and subcontractors) from the perspective of social responsibility. The Principle of Transactions requests that business partners promote initiatives that encompass human rights as well as “compliance with laws, regulations and social norms,” “promoting fair and honest transactions,” “thorough information management” and “consideration for the environment.”

➤ CSR in the Value Chain

## Supporting Initiatives for Reducing Human Rights Risk in Building Company Supply Chains

In solving human rights problems such as forced labor and child labor that are spreading globally, rather than relying solely on initiatives by government institutions, there are increasing demands that global companies take responsibility and respond to these problems throughout their entire supply chains. There are also various instances in which inadequate handling of these issues causes a major decline in the brand value of global companies and leads to product boycotts. Accordingly, in fiscal 2017 Tokio Marine & Nichido formed a business alliance with Caux Round Table Japan (CRT Japan), a specified NPO, and commenced support for initiatives for reducing human rights risk, such as forced labor and child labor, which could occur within global companies’ supply chains that span the world.

Tokio Marine & Nichido is introducing CRT Japan to companies working to promote “responsible supply chains.” These companies receive advice from CRT Japan and establish systems that aim to reduce human rights risk throughout their entire value chain. Tokio Marine & Nichido designs and provides custom-made insurance for companies that receive advice from CRT Japan. This insurance covers the additional costs of establishing crisis measures when hidden human rights risks are discovered at second- and third-tier manufacturing subcontractors overseas despite having already taken adequate measures for human rights risk when building supply chains. As a result, companies can use this insurance to cover various expenses needed for responding quickly and accurately to prevent the occurrence of a major reputational risk when a human rights problem arises in the supply chain. In the future as well, Tokio Marine Group will continue to support the building of supply chains of global companies.



## Respect for Human Rights in Sustainable Investment and Financing

Giving consideration to environmental, social and governance (ESG) issues in investment and financing is becoming increasingly important from the perspective of improving long-term risk/return. Tokio Marine & Nichido places great importance on the social role and responsibilities that the insurance industry is expected to fulfill, and in June 2012 signed as a drafting member the Principles for Sustainable Insurance (PSI) advocated by the United Nations Environment Programme Finance Initiative (UNEP FI).

In April 2011, Tokio Marine Asset Management signed the United Nations-supported Principles for Responsible Investment (PRI) initiative, accepting these principles as an asset management company. As an insurance firm that has taken ESG issues into account in its insurance underwriting, investment analysis and other actions, Tokio Marine & Nichido signed the PRI in August 2012. Through PRI and PSI related activities, Tokio Marine Group is strengthening its initiatives for human rights in investment and financing.

## Response to the UK Modern Slavery Act 2015

Tokio Marine Group regards slave labor and human trafficking as social issues that must be solved and makes efforts to prevent slave labor and human trafficking in its own businesses and in the value chain (supply chain). At the same time, the Group is urging its various stakeholders to undertake initiatives toward solutions to these issues.

### UK Modern Slavery Act 2015

Modern Slavery refers to enslavement and servitude, all forms of forced labor and human trafficking, etc.

The International Labour Organization (ILO) reported in a 2014 survey that there were approximately 21 million victims of forced labor worldwide (as of 2012) while annual illicit profits reached US\$150 billion (estimate), which shows that even in present times slave labor and human trafficking are serious social problems.

Accordingly, in March 2015 the British government enacted the UK Modern Slavery Act 2015 (hereafter: Slavery Act) to prevent forced labor and other present-day slave labor as well as human trafficking. The Slavery Act went into effect in October 2015. Section 54 of the Slavery Act requires commercial organizations that undertake business in the United Kingdom (regardless of whether the company is headquartered in the United Kingdom) and that have annual sales of £36 million or more to publish a statement of steps taken each fiscal year to prevent slave labor and human trafficking in their own businesses and value chain (supply chain).

### Tokio Marine & Nichido Slavery and Human Trafficking Statement for the Fiscal Year 2016

Tokio Marine & Nichido announces as follows the Slavery and Human Trafficking Statement for the fiscal year 2016 as a response to the UK Modern Slavery Act 2015 (hereafter: Slavery Act). Tokio Marine & Nichido, together with its employees and business partners, will implement initiatives to prevent slave labor and human trafficking.

➤ [Statement Concerning the UK Modern Slavery Act 2016 \(191KB\)](#) 



# CSR in the Value Chain

## Human Rights Due Diligence

Tokio Marine Group has established a framework for conducting human rights due diligence, in accordance with the procedures outlined in the UN Guiding Principles for Business and Human Rights.

For Tokio Marine Group, human rights due diligence is a continual improvement process comprising of commitment, assessment, action and report To Be a Good Company whereby a company preventively and proactively prevent or mitigate any negative impacts on human rights.

In fiscal 2017, the Group conducted a human rights risk assessment for 39 countries and regions it operated in collaboration with Verisk Maplecroft and Caux Round Table Japan (CRT Japan) in line with the above-mentioned process and identified human rights issues for preventing the realization of potential risks.

In fiscal 2018, the Group will analyze the possibility of realizing identified risks, make impact assessments for stakeholders, and develop measures to prevent the occurrence of these risks.

Tokio Marine Group defines the value chain as shown in the chart below. Primarily through Tokio Marine & Nichido, the Group is executing environmental, social and governance (ESG) initiatives that are integrated into the value chain. In terms of respect for human rights, in particular, we strive to respect and promote the recognition of human rights within the value chain based on the Tokio Marine Group CSR Charter.

## Tokio Marine Group's Value Chain

Value chain	Corresponding SC guideline* category
Manufacture of media used for sale of products and services, IT systems, consulting, audits and office supplies	(Category 1) Purchased goods and services
Construction, maintenance and management of office buildings	(Category 2) Capital goods
Petroleum refining and distribution, electric power providers	(Category 3) Fuel and energy related activities not included in Scope 1 or 2
Delivery companies	(Category 4) Transportation and delivery (upstream)
Waste disposal operators	(Category 5) Waste generated in businesses
Trains, buses, taxis and accommodations	(Category 6) Business travel
Trains, buses	(Category 7) Employee commuting
Delivery companies	(Category 9) Transportation and delivery (downstream)
Agencies, waste disposal operators	(Category 14) Franchises
Investment destination	(Category 15) Investments

\* Basic Guidelines on Accounting for Greenhouse Gas Emissions Throughout the Supply Chain, Ministry of the Environment (MOE) and Ministry of Economy, Trade and Industry (METI)

# Value Chain Management

In the value chain, Tokio Marine Group carries out activities aimed at fulfilling its social responsibility and achieving sustainable development together with its business partners and at raising customer protection and convenience and assuring the soundness and appropriateness of its business.

## Fulfilling Social Responsibilities Together with Business Partners

To implement ESG initiatives that are integrated into the value chain, Tokio Marine Holdings aims to have Tokio Marine Group and business partners fulfill their social responsibility and achieve sustainable development together. In working to realize this objective, Tokio Marine & Nichido formulated the Principle of Transactions, which outlines the items that should be followed in terms of conducting transactions, and is applying this across its Group. Tokio Marine & Nichido issues the Principle of Transactions to such Group business partners as suppliers and subcontractors and requests that these business partners promote initiatives for “compliance with laws, regulations and social norms,” “promoting fair and honest transactions,” “thorough information management” and “consideration for the environment.”

Through a questionnaire that is given once every two or three years, Tokio Marine & Nichido questions suppliers and subcontractors about the implementation of the contents of the Principle of Transactions. The results of the questionnaire are compiled and are reflected in the next fiscal year’s action plan for the value chain.

### Tokio Marine & Nichido Group Principle of Transactions

Tokio Marine & Nichido Group conducts transactions based on the following policies and aims to realize sustainable development with business partners (purchasers and consignees) and to fulfill its social responsibilities.

#### 1. Compliance with laws, regulations and social norms

Tokio Marine & Nichido Group complies with laws, regulations and social norms in every country and area when conducting transactions. We make every effort to reject relationships with anti-social forces and any undue claims from them.

#### 2. Promoting fair and honest transactions

Tokio Marine & Nichido Group selects business partners in a fair and honest manner based on comprehensive consideration of compliance with laws, regulations and social norms, business conditions, reliability, environmental activities, quality and prices of products, services and certainty of delivery period, among others.

#### 3. Thorough information management

Tokio Marine & Nichido Group thoroughly conducts appropriate management and protection of information acquired through business partners.

#### 4. Consideration for the environment

Tokio Marine & Nichido Group promotes the purchase of products with the least impact on the environment (purchase of green products) and works in cooperation with business partners to promote the creation of a recycling-oriented society.

#### 5. Strengthening relationships of trust

Tokio Marine & Nichido Group endeavors to build good partnerships based on trust through frequent communication with domestic and overseas business partners and mutually gaining a deeper understanding.

## Policies for Outsourcing Management

Tokio Marine Group has established the Tokio Marine Group Policies for Outsourcing Management in order to protect customers, enhance convenience and ensure the soundness and appropriateness of its operations in the event of outsourcing a portion or all of its operations.

Based on these policies, Tokio Marine & Nichido selects its contractors according to the Standard for Selecting Outsourcing Contractors and the Information Security Management System Standard. At the same time, each year the company conducts investigations of the actual status of outsourcing contractors based on the Regulations Related to Outsourcing Contractor Management, which stipulate the management system for outsourcing contractors, and makes improvements when inadequacies are discovered.

In the future as well, Tokio Marine Group will promote initiatives integrated into the value chain together with its business partners.

## Response to the UK Modern Slavery Act 2015

Tokio Marine Group regards slave labor and human trafficking as social issues that must be resolved and works to prevent their occurrence.

➤ [Respect for Human Rights \(Response to the UK Modern Slavery Act 2015\)](#)

# Creating a Society Where People Can Live with Security through Sustainable Investments and Financing

Tokio Marine Group gives consideration to the environment, including climate change, as well as to society and governance in its investment and financing operations. We join study and research activities such as UNEP FI Principles for Sustainable Insurance (UNEP FI-PSI), UN Principles for Responsible Investment (UN PRI), Principles for Financial Action for the 21st Century and the Japan Sustainable Investment Forum to solve various environmental, social and governance issues. We leverage the findings of these activities as one means to execute sustainable investment and financing. Tokio Marine & Nichido, Tokio Marine Asset Management and Tokio Marine Capital lead efforts toward sustainable investment and financing.

## Study and Research on Sustainable Investment and Financing

### United Nations Environment Programme Finance Initiative – Principles for Sustainable Insurance (UNEP FI-PSI)

- > <http://www.unepfi.org/> 
- > <http://www.unepfi.org/psi/> 

### UN Principles for Responsible Investment (UN PRI)

- > <http://www.unpri.org/> 

### Principles for Financial Action for the 21st Century

- > [http://www.env.go.jp/policy/keiei\\_portal/kinyu/gensoku-en.html](http://www.env.go.jp/policy/keiei_portal/kinyu/gensoku-en.html) 

### Japan Sustainable Investment Forum

- > <http://www.jsif.jp.net/#!english/c1tc5> 

## Efforts for Sustainable Investment and Financing

At Tokio Marine Group, Tokio Marine Nichido, Tokio Marine Asset Management and Tokio Marine Capital are taking the leading role in sustainable investment and financing.

Each company's policy is as follows.

Tokio Marine & Nichido carries out asset management that contributes not only to liquidity in preparation for payment of safety, profitability, insurance claims, etc. but also to society and public nature.

### Tokio Marine Asset Management

➤ <http://www.tokiomarineam.com/esg/index.html> 

### Tokio Marine Capital

➤ <https://www.tmcap.co.jp/english/company/index.html#esg> 

## Principles for Responsible Institutional Investors (Japan's Stewardship Code)

Based on the Japanese government's growth strategy, the "Japan Revitalization Strategy" (Cabinet decision in June 2013), the Council of Experts established within the Financial Services Agency announced in February 2014 the "Principles for Responsible Institutional Investors «Japan's Stewardship Code»-To promote sustainable growth of companies through investment and dialogue."

"Stewardship Responsibility" means bearing responsibility for expanding medium- and long-term investment returns for "customers and beneficiaries" (including end beneficiaries)" through constructive "purposeful dialogue" (engagement) by institutional investors based on a deep understanding of investee companies and their business environments to raise the corporate value of these companies and promote their sustainable growth.

The Stewardship Code aims to promote medium- and long-term growth of companies through "purposeful dialogue" (engagement) by institutional investors with their investee companies against a background of relatively low return on equity (ROE) levels of Japanese companies and a re-evaluation of short-termism spurred by the collapse of Lehman Brothers.

### Reference: Japan's Stewardship Code

Principle 3. Institutional investors should monitor investee companies so that they can appropriately fulfill their stewardship responsibilities with an orientation towards the sustainable growth of the companies.

Guidance 3-3. When investors monitor investee companies, a variety of factors, including non-financial ones, may be considered as relevant. Factors may include, for example, governance, strategy, performance, capital structure and risk management (including how the companies address risks arising from social and environmental matters) of the investee companies. Relevance of a factor may depend on each investor's investment policy and may differ according to specific investee companies. Institutional investors need to use their own judgment in choosing which factors to focus on in light of their stewardship responsibilities. (Excerpt)

In May 2014, Tokio Marine Asset Management announced it would adopt the Principles for Responsible Institutional Investors (Japan's Stewardship Code) to its active funds using qualitative judgments for investing in Japanese equities. In June 2017, Tokio Marine Asset Management renewed its adoption of the principles based on a revision to the content of the Code.

In May 2014, Tokio Marine & Nichido agreed with the intent of the Japan's Stewardship Code and also announced it would adopt the Code.

➤ [Tokio Marine Asset Management: Adherence to Japanese Stewardship Code](#) 

➤ [Tokio Marine & Nichido: Adoption of Japan's Stewardship Code \(in Japanese\)](#) 

## Value Creation through Sustainable Investment

In December 2007, Tokio Marine Asset Management launched *Premium World*, an environmental investment trust fund that invests in Japanese and other companies involved in activities under the following themes. These themes are related to environmental or social issues arising from the growing economies and increasing population in the world, which need to be sustained or improved.

- Environmental (e.g., global warming and clean energy)
- Water and foodstuffs (e.g., stable supply of water and food and enhanced productivity)
- Medical services and healthcare (e.g., medical techniques and promotion of better health)

For institutional investors, the company launched a socially responsible investment (SRI) fund targeting Japanese companies in January 2006. Leveraging the comprehensive risk management know-how of Tokio Marine Group, this fund aims to obtain long-term and stable added value based on the Group's unique environmental, social, governance and risk management (ESGR) analysis and evaluation. In the future, Tokio Marine Asset Management intends to fulfill its social responsibilities as an institutional investor and improve investment performance over the long term while giving due consideration to ESG issues in its asset management operations.

## Providing a Renewable Energy Fund

In 2012, Tokio Marine Asset Management launched the TM Nippon Solar Energy Fund for institutional investors, including corporate pension funds, to invest in solar power plants as an investment product targeting Japan's national infrastructure. Meanwhile, in 2017, Tokio Marine Asset Management launched the TM Nippon Renewable Energy Fund that invests in various types of renewable energy that includes wind power, biomass, hydropower and geothermal power in addition to solar power.

These funds are investment products that diversify investments among Japan's renewable energy generation businesses and provide investment income to investors from sales of electric power.

Japan initiated a feed-in tariff (FIT) system for reusable energy sources in July 2012 with a view to increasing the use of solar, wind and other reusable energy. The system requires all users of electricity, including businesses and households, to pay a surcharge on electricity generated from renewable sources. The TM Nippon Solar Energy Fund, which is based on this FIT system, is designed to return investment income to citizens of Japan through corporate pension funds, the major investor of the fund.

Tokio Marine Asset Management believes that this fund will contribute to the diversification of energy sources. By offering investment opportunities of social significance through this fund, the company strives to fulfill its social roles and responsibilities as an asset management company.

## Providing an Engagement-Focused Fund to Invest in Japanese Companies

With the launch of Japan's Stewardship Code in February 2014, the importance of engagement between institutional investors and companies is further increasing its significance from a viewpoint of responsible investment.

Taking an early start, Tokio Marine Asset Management (TMAM), jointly with GO Investment Partners (GO)\*, launched the TMAM-GO Japan Engagement Fund in March 2012. This engagement-focused fund primarily invests in small- to medium-sized Japanese companies having strong core businesses. By promoting engagement with investee companies based on a full understanding of the corporate culture in Japan, the company intends to deepen mutual understanding between investors and Japanese companies and provide increased corporate value over the long term.

\* GO Investment Partners (GO)

An independent asset management partnership based in London, with its founder being the pioneer in the field of responsible stock ownership. The organization is characterized by its investment strategy that focuses on enhancement of long-term corporate value through amicable engagement with investee companies listed on European stock markets.

➤ [Tokio Marine Asset Management](#) 

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

We provide microfinance services mainly to low-income earners in emerging and developing countries.

➤ [Reducing Poverty \(Reducing World Poverty\)](#)



## Core Theme 1: Providing Safety and Security



### CSR Materiality (Material Issues)

- Products and services beneficial for safety and security
- Climate change and natural disasters
- Technological innovation
- Low birth rates and aging societies, and population demographics
- Local community and social contribution activities
- Promoting ESG in the provision of products and services

The world is now facing various social issues, inflicted by frequent large-scale natural disasters, demographic shifts, income disparities and poverty. In Japan as well, issues are becoming prevalent also in relation with technological innovation as well as community resilience (disaster prevention and mitigation) and the country's declining birth rate and aging population. These issues may induce drastic changes in risks surrounding the insurance business. To protect people, including our customers, from these varying risks and also capture business opportunities while responding to these risks, Tokio Marine Group has selected "Providing Safety and Security" as one of our three CSR core themes. We are making efforts toward a safe, secure and sustainable future throughout our entire business operations from conducting research on natural disaster risk to providing products and services that are beneficial for safety and security, improving quality from the customer's perspective and undertaking local community and social contribution activities leading to safety and security.

### Making Society Resilient to Natural Disasters

One mission of Tokio Marine Group is to provide, in response to natural disaster risk, products and services leading to the safety and security of customers and local communities. To achieve this mission, we are applying our knowledge, which we have accumulated through research on natural disaster risk and participation in international initiatives, to the development of insurance products and services and are promoting activities to disseminate our know-how on disaster prevention and mitigation widely throughout society. Even after a disaster, we focus on making swift claims payments and providing services for the early recovery of business operations.

## **Building a Secure Society by Leveraging Traffic Technology Innovation**

Another mission of Tokio Marine Group is to deliver traffic safety and security through its non-life insurance products and services. Tokio Marine Group provides insurance products and services that quickly capture the latest innovation in traffic technology, and will contribute to increasing society's preparedness against traffic risk and prevention of traffic accidents.

## **Building a Secure Society by Responding to Varying Lifestyles and Changes in Society**

Tokio Marine Group offers products and services that increase safety in all aspects of people's living through its home, travel and Islamic-style insurance. We have also started providing services to counter the growing corporate governance and cyber risks resulting from business globalization and technology innovation. Overall, we are working to provide comprehensive coverage matched to the needs of our day-to-day life.

## **Eliminating Poverty in Society**

Based on its know-how accumulated in the insurance business, Tokio Marine Group has developed and initiated sales of weather insurance and microinsurance in India, thereby providing low-income earners with greater access to insurance. We also hope to contribute to the resolution of poverty issues in the world through financing to and investment in financial institutions providing microfinancing services.

## **Improving Quality from the Customer's Perspective**

Aiming to become "a company that delivers sustainable growth by providing safety and security to customers and by always remaining their first choice," Tokio Marine Group takes feedback from customers seriously and works jointly with agents to improve the operational quality on a constant basis.

Through these endeavors, Tokio Marine Group will provide greater safety and security to customers, local communities and society worldwide.



Examples of CSR approach (Providing Safety and Security)

### Risks and Opportunities Associated with Climate Change

Considerable concern exists over the possibility of increased typhoons, heavy rains, droughts and other natural disasters caused by climate change. The insurance business has a close relationship with weather disasters and therefore risks such as the following are possible.

- Growth in the number of insured contingencies and insurance claims payment amounts due to an increase in weather disaster risk
- A sharp rise in reinsurance premiums due to increases in large-scale weather disasters
- Worsening fund position due to an increase in insurance claims payment amounts resulting from weather disasters
- Risk of discontinuation of business due to the impact of weather disasters on buildings, IT facilities and other facilities
- Risk of impacts from weather disasters in countries and regions throughout the world along with growth in the overseas insurance business

In 2007, the Intergovernmental Panel on Climate Change (IPCC), which collects scientific research into climate change, was awarded the Nobel Peace Prize for its contributions to raising recognition of climate change. Established in 1988, the IPCC presents the current state, causes, impact, adaptation measures and mitigation measures concerning climate change through means such as assessment reports. In its "Special Report on Managing the Risks of Extreme Events and Disasters to Advance Climate Change Adaptation" issued in 2012, the IPCC supplemented previous research with an appeal to the importance of adaptation and disaster risk management with respect to climate change.

The IPCC Fifth Assessment Report announced from 2013 to 2014 provided, in addition to the topics discussed in past reports, a more detailed quantitative assessment of impacts on food and incomes and made an appeal to government decision-makers. The Working Group II Report states that besides river overflows and coastal region seawater immersion that causes flooding, the increases in the severity and frequency of extreme weather disasters are conspicuous risk factors at the global level. In view of this, the report cited insurance systems as one of the economic sectors affected by these risk factors.

Although weather phenomena are natural occurrences that are beyond our control, it is possible to prepare ourselves and adopt measures against the increasing risks of weather disasters. Tokio Marine Group regards these evolving risks as opportunities and aims to promote risk-based management to maintain a sound financial base and to provide protection to customers and society by offering appropriate insurance products and risk management services. We are promoting the following specific measures as activities for creating opportunities.

- Promoting research on weather disaster risk through industry-academia collaboration with universities, including The University of Tokyo, Nagoya University and Kyoto University, etc.
- Establishing investment funds for facilities for renewable energy such as solar power and providing related insurance and consulting services
- Providing insurance products and risk management services to cover weather disaster risk in developed and developing countries
- Providing insurance so that persons engaged in agriculture can make preparations against extreme weather in developing countries and regions
- Activities for making policy recommendations to encourage disclosures that will help investment decisions through participation in an initiative led by the Task Force on Climate-related Financial Disclosures (TCFD) of the Financial Stability Board (FSB)
- Creating a sustainable society by utilizing disaster risk financing and an insurance scheme
- Enlightenment and educational activities related to weather disaster risk

- [Making Society Resilient to Natural Disasters](#)
- [Building a Secure Society by Leveraging Traffic Technology Innovation](#)
- [Building a Secure Society by Responding to Varying Lifestyles and Changes in Society](#)
- [Eliminating Poverty in Society](#)
- [Improving Quality from the Customer's Perspective](#)




# Making Society Resilient to Natural Disasters


Resolving disaster issues and mitigating disaster damage are two major concerns in the international community and challenges we should tackle. Consequently, Tokio Marine Group engages in an array of initiatives in relation to disaster prevention, including four initiatives cited in the “Compilation of Private Sector Example Initiatives for Building National Resilience,” a reference material published by the Cabinet Secretariat (April 2017 edition). These are Setting up the Kansai Backup Headquarters when its headquarters in Tokyo sustains damage in a disaster; Business Continuity Plan of a Non-Life Insurance Company; Earthquake and tsunami risk research, industry-academia collaboration between Tohoku University and Tokio Marine & Nichido; Disaster Prevention Lessons to cultivate the ability to survive a disaster; and Contributing to disaster prevention and mitigation, utilizing the ecosystems in coastal areas.

We are applying our knowledge in the areas of natural disasters as well as disaster prevention and mitigation, which we have accumulated through research on natural disaster risk and participation in international initiatives, to the development and provision of products and services leading to the safety and security of customers and local communities well into the future. At the same time, we are promoting activities to disseminate our knowledge on disaster prevention and mitigation widely throughout society through such efforts as raising disaster prevention awareness of children as well as companies before a disaster strikes. Even after a disaster, we focus on making swift claims payments and providing services for the early recovery of business operations of companies affected by the disaster. Tokio Marine Group seeks to contribute to building a safe and secure society that is strongly resilient to natural disasters by providing total responses before and after disasters through its diverse products and services and various initiatives, including activities to raise disaster prevention awareness, provide relief funds and engage employee volunteers.

Tokio Marine Group’s initiatives to promote disaster prevention contribute to achieving five of the Sustainable Development Goals (SDG) specified in “Transforming our World: the 2030 Agenda for Sustainable Development,” which was adopted at the United Nations Sustainable Development Summit in September 2015. These five goals are: SDG 1 (No poverty), SDG 9 (Industry, innovation and infrastructure), SDG 11 (Sustainable cities and communities), SDG 13 (Climate action) and SDG 17 (Partnerships for the goals). We will continue to promote our efforts to make society resilient to natural disasters by collaborating with various stakeholders.

## Relation between written content and SDGs

	Relevant goal	Relevant target	Description of related content
	1. No poverty	1.5 Build the resilience of the poor and those in vulnerable situations and reduce their exposure and vulnerability to climate-related extreme events	All content in general
	9. Industry, innovation and infrastructure	9.a Facilitate sustainable and resilient infrastructure development in developing countries through enhanced financial, technological and technical support to small island developing States 9.5 Enhance scientific research, upgrade the technological capabilities of industrial sectors in all countries	Products and Services Participation in the World Bank’s Pacific Disaster Risk Financing Pilot Program Product and Service Planning and Research
	11. Sustainable cities and communities	11.5 Significantly reduce the number of deaths and the number of people affected by disasters, including water-related disasters	Product and Service Planning and Research Building a Society Capable of Adapting to Climate Change and Weather Disaster Risk
		11.b Implementing integrated policies and plans towards inclusion, resource efficiency, mitigation and adaptation to climate change in line with the Sendai Framework for Disaster Risk Reduction 2015-2030	Product and Service Planning and Research Building a Society Capable of Adapting to Earthquake and Tsunami Risk

	13. Climate action	13.1 Strengthen resilience and adaptive capacity to climate-related hazards and natural disasters	All content in general
		13.3 Improve education, awareness-raising and human and institutional capacity on climate change mitigation, adaptation, impact reduction and early warning	Product and Service Planning and Research Pre-Disaster Action
	17. Partnerships for the goals	17.16 Enhance the global partnership for sustainable development	Product and Service Planning and Research Multi-stakeholder dialogue

## Section composition

### Product and Service Planning and Research >>

With a view toward providing products and services leading to the safety and security of customers and local communities well into the future, Tokio Marine Group has been actively engaged in research on risks concerning climate change and natural disasters through industry-academia collaboration and promotes the development and the provision of products and services tailored to new risks.

### Pre-Disaster Action >>

Based on the lessons learned from earthquakes and other disasters in the past, and as a means to help people prepare for future disasters and raise disaster prevention awareness among children as well as companies, Tokio Marine Group disseminates disaster prevention information through the media and holds disaster prevention seminars and lessons for children and adults jointly with research and other organizations who are our partners in industry-academia collaboration.

### Products and Services >>

In order to increase preparedness by way of insurance against natural disaster risk, Tokio Marine Group delivers safety and security to all people and society by providing disaster-related products and services including support services for early recovery.

### Post-Disaster Response and Recovery >>

To deliver a sense of security at the earliest opportunity after an earthquake or any other disaster, Tokio Marine Group takes all possible measures for smoothly receiving insurance claims reports and engages in recovery support for affected areas, including employee volunteer activities.

## Product and Service Planning and Research

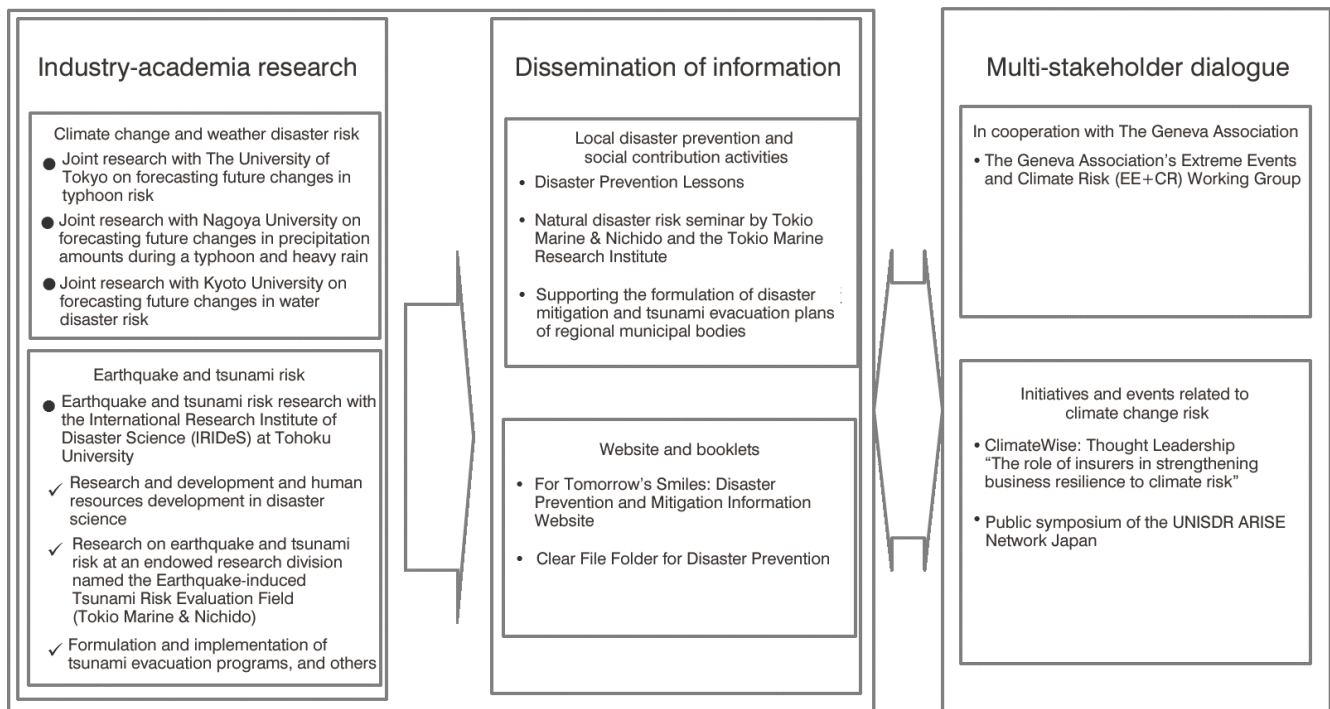
Responding to risks associated with “climate change and natural disasters,” one of Tokio Marine Group’s CSR material issues included in this theme, also comprises a major management issue that the global insurance industry must address in the medium to long term. Through industry-academia collaboration with The University of Tokyo, Nagoya University, Kyoto University and Tohoku University, Tokio Marine Group engages in research on climate change and natural disaster risk in an effort to gain deeper scientific insight into disaster prevention and mitigation and to raise the sophistication of measuring methods through risk modelling to ascertain risk volume in even greater detail. Our efforts in this area include development of a stochastic risk assessment approach. We believe that in addition to providing products and services in developed countries it is also important to disseminate the ideas of an insurance mechanism and risk management practices in developing countries and regions particularly vulnerable to the impact of climate change and natural disasters in accordance with the Sendai Framework for Disaster Risk Reduction 2015-2030, which provides new world guidelines for disaster risk reduction. To this end, we are working to provide solutions to global disaster issues by using the outcomes of our industry-academia research to the benefit of society and by taking part in international initiatives, such as the UNISDR Private Sector Alliance for Disaster Resilient Societies (ARISE) and The Geneva Association’s Extreme Events and Climate Risk (EE+CR) Working Group.

# Building a Society Capable of Reducing and Adapting to Risks Resulting from Climate Change and Natural Disasters

The 21st session of the Conference of the Parties to the UNFCCC (COP21) held in December 2015 adopted the Paris Agreement as a new international framework of measures against climate change for 2020 onwards. As the world's common long-term goal, the Paris Agreement aims to keep a global temperature rise below 2 degrees Celsius above pre-industrial levels. The agreement also makes a clear link between itself and the Sendai Framework for Disaster Risk Reduction 2015-2030, which was adopted at the Third United Nations World Conference on Disaster Risk Reduction held in Sendai in March 2015. There is a concern for the growing risk due to climate change, and Tokio Marine Group, working to resolve disaster issues and mitigate disaster damage, also gives due attention to the goal of the Paris Agreement and intends to contribute to its achievement.

Climate change due to global warming and other factors is considered to possibly bring about major changes in the frequency and scale of weather disasters in the future. As such, basing analyses only on past statistical data may prevent appropriate risk assessment and significantly impact the calculation of insurance premiums and the ability to pay insurance claims in the event of a serious disaster.

In response, Tokio Marine Group conducts research on climate change and natural disaster risk and on earthquake and tsunami risk through industry-academia collaboration and presents the outcomes at conferences and forums on disaster risk reduction. We also utilize these outcomes in our social contribution activities and disseminate relevant information to the public. Additionally, we proactively participate in initiatives and events related to climate change to disseminate the outcomes and details of our industry-academia research activities and engage in multi-stakeholder dialogue to share information about the latest research projects and discuss how to promote disaster prevention.





## Building a Society Capable of Adapting to Climate Change and Weather Disaster Risk

By matching forecasts of future changes in risk due to climate change and other meteorological risk assessment approaches to a base of conventional risk assessment approaches, Tokio Marine Group is aiming to create a more advanced approach to climate change and weather disaster risk assessment.

### Utilizing Research Outcomes to Provide Products and Services for Adapting to Climate Change

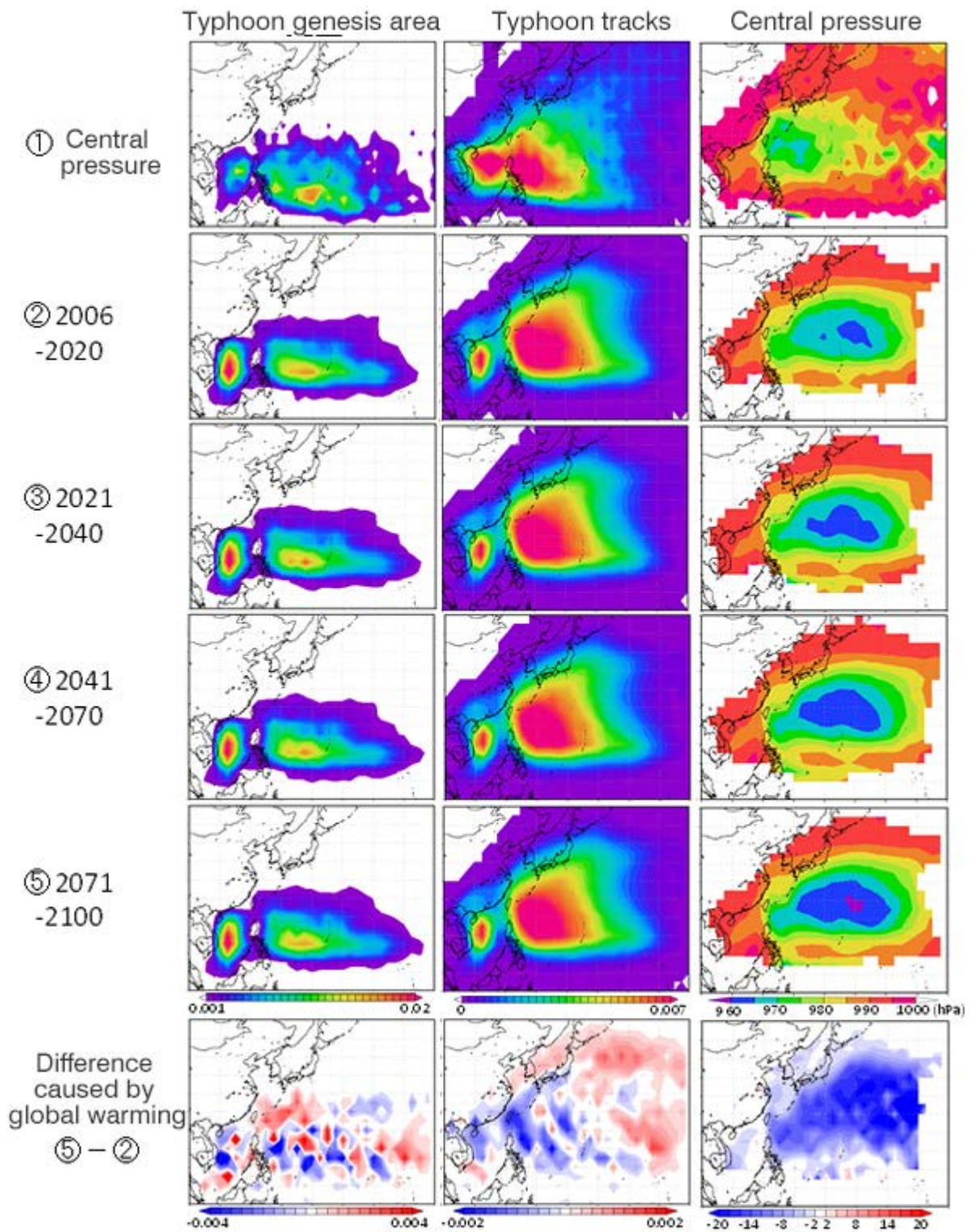
There is a concern that damage concerning natural disasters will increase due to climate change and the resulting greater fluctuations in natural phenomena. Tokio Marine Group is promoting initiatives to resolve weather and other disaster issues and mitigate disaster damage through its business operations. However, as changes in climate and fluctuations in natural phenomena increase, using only the past disaster and insured contingency data may prevent appropriate weather disaster risk assessment and may reduce our ability to provide insurance products and services covering weather disaster risk to customers and local communities as we have done previously.

In response, Tokio Marine Group seeks to promote research on climate change and weather disaster risk in collaboration with the world's leading scientists and researchers and to use research outcomes and other various findings broadly to the benefit of society. Simultaneously, as a corporate group engaging in the insurance business, we intend to translate our research activities into the ability to sustainably provide insurance products and related services to customers and local communities.

Tokio Marine Group will continue to forge ahead with research on climate change and natural disaster risk with the world's leading scientists and researchers through industry-academia collaboration and proactively leverage knowledge gained through such research.

### Joint Research with The University of Tokyo: Forecasting Future Changes in Typhoon Risk Using Climate Model Data

- With the aim of forecasting future changes in typhoon risk due to global warming, the Tokio Marine Research Institute is undertaking joint research with The University of Tokyo using an originally developed stochastic typhoon model that estimates future changes in typhoons. In addition, we are also making efforts to formulate short-term forecasts of the number of typhoon occurrences.
- The Atmosphere and Ocean Research Institute at The University of Tokyo, our partner in this joint research, has been conducting research into climate change and other climate systems using an integrated analysis of observation data and results of simulations based on climate models. Professor Masahide Kimoto and other researchers have contributed as lead authors to the creation of the IPCC assessment reports, which are a compilation of the latest findings on climate change, and The University of Tokyo has received acclaim from around the world for the widely used research results.
- The charts below show estimates of the impact of global warming on typhoons based on climate change forecast data from institutions worldwide, using the stochastic typhoon model. These charts indicate the possibility that future typhoons will take more eastward tracks and will become stronger. In addition to evaluating the impact of global warming on typhoons, we are conducting research for formulating short-term forecasts of the number of occurrences of typhoons and other climate phenomena.

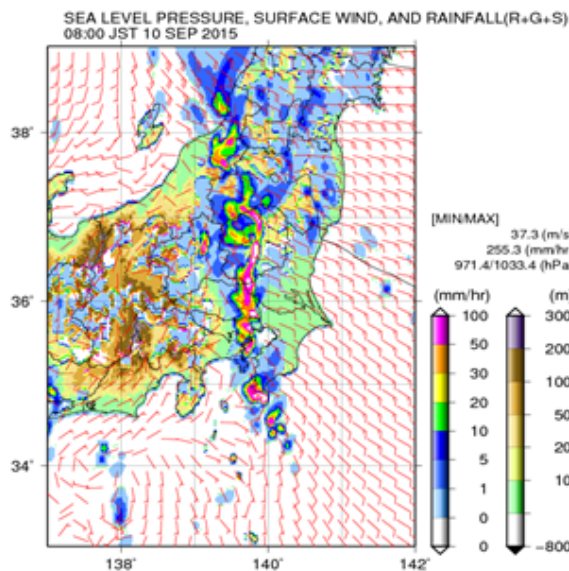


The charts at the bottom show warming differentials. Of these, in the charts showing typhoon generation and tracks, blue represents locations where typhoons will decrease in the future, and red represents locations where they will increase. Also, in the chart showing central atmospheric pressure, blue represents locations where central atmospheric pressure will decrease in the future.

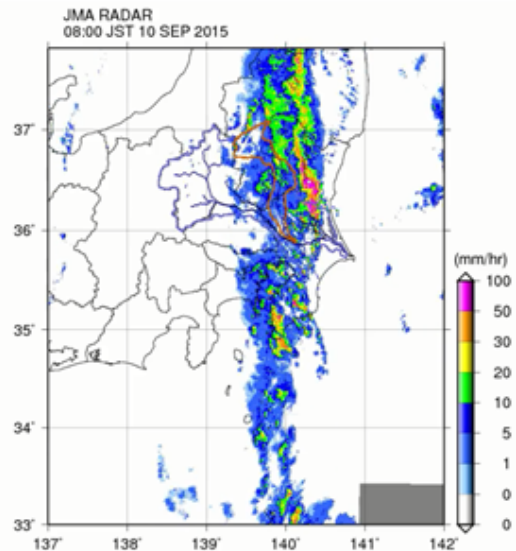
## Joint Research with Nagoya University: Typhoon and Precipitation Simulation Using High Spatial Resolution Models

- With the aim of analyzing how climate phenomenon such as typhoons, rapidly growing atmospheric depressions and localized torrential downpours are changing along with climate change, the Tokio Marine Research Institute is performing joint research with Nagoya University as part of efforts to promote research on future natural disaster risk, with particular focus on changes in precipitation amounts.
- An accurate understanding of problems surrounding environmental changes in the hydrosphere and atmosphere calls for research from an integrated perspective involving physics, chemistry, biology and other sciences. The Institute for Space-Earth Environmental Research at Nagoya University, our partner in this joint research, conducts diversified research into the processes in water cycle systems. As part of this research, Nagoya University Professor Kazuhisa Tsuboki has developed a high spatial resolution model able to perform detailed simulation of clouds and precipitation, and is advancing research into the structure and mechanisms of heavy rain, typhoons, tornadoes and other phenomena.
- In 2015, heavy rain that hit the Kanto and Tohoku regions caused enormous damage along the Kinugawa River that runs through the Kanto region. The charts below show the results using Nagoya University's high spatial resolution model to simulate rainfall. Comparing the chart on the left showing the simulation results and the chart on the right showing the actual observed rainfall amounts, we can see that the simulation has recreated the actual heavy rain very accurately. The results also reveal that global warming in the future will likely cause an increase in the number of heavy rainfall events that may result in large-scale disasters. We will continue to promote research on how precipitation volume will be affected if global warming proceeds in the future.

### Computer-based reproduction (2015 Kanto-Tohoku heavy rain)



### Actual observed data (2015 Kanto-Tohoku heavy rain)

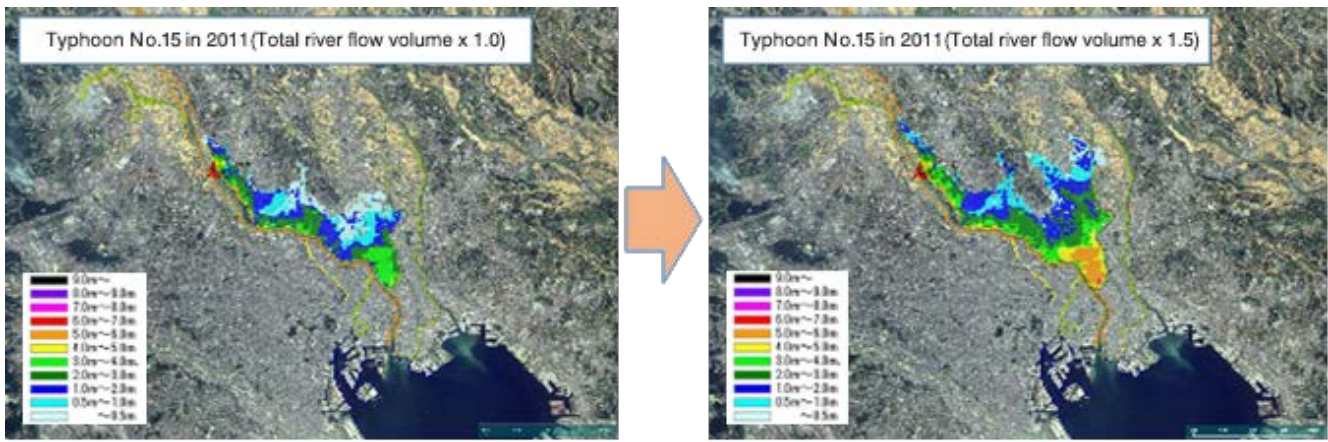


**Created by:  
Institute for Space-Earth Environmental Research, Nagoya University**

## Joint Research with Kyoto University: Assessment of Water Disaster Risk under Future Climate Conditions

- The Tokio Marine Research Institute is engaging in joint research with Kyoto University with the aim of quantitatively assessing changes in water disaster risk under future climate conditions. By also leveraging know-how for estimating precipitation volume under future climate conditions, which has been gained through joint research with Nagoya University, we are developing methods to assess water disaster risk under future climatic conditions.
- The Disaster Prevention Research Institute and the Graduate School of Engineering at Kyoto University have top-class researchers in the area of water disaster risk, including Professor Eiichi Nakakita and Professor Yasuto Tachikawa. They have developed a river flow volume model for Japan's rivers, using such factors as rainfall totals as well as short-term rainfall amounts to simulate and forecast river flow volume following rain.
- In 2011, Typhoon No. 15 (Typhoon Roke) caused massive damage in areas along the Arakawa River. Below, the chart on the left shows the results of a simulation assuming that the typhoon had caused a flood in the Arakawa River middle basin. The chart on the right simulates the same flood but with 1.5 times higher total river flow volume under future climate conditions. It shows wider water-immersed surface areas and deeper water immersion than the chart on the left. In fiscal 2017, we plan to advance our research into stochastic assessment of the economic impact upon the occurrence of a flood in a river in Vietnam under future climate conditions.








## Research Presentations at Academic Societies and Other Gatherings

We will publicize the results of the above joint research to a broad audience through presentations at academic and other conferences.

- Since fiscal 2008, we have been continually announcing the results of joint research with The University of Tokyo and Nagoya University, respectively, at the Meteorological Society of Japan (twice a year).
- Since fiscal 2013, we have been announcing the results of joint research with Nagoya University and Kyoto University, respectively, at the Japan Society of Hydrology and Water Resources (once a year).
- The Asia Oceania Geosciences Society (AOGS), established to promote geosciences in the Asia-Oceania region, held its annual convention in 2014 in Sapporo. At the convention, we presented the results of our ongoing joint research on water disaster risk with Nagoya University and Kyoto University, respectively.

- [Meteorological Society of Japan presentation \(research on wind disaster risk\) \(in Japanese\) \(1.2MB\)](#) 
- [Meteorological Society of Japan presentation \(research on water disaster risk\) \(in Japanese\) \(1.8MB\)](#) 
- [Japan Society of Hydrology and Water Resources presentation \(research on water disaster risk\) \(in Japanese\) \(2.7MB\)](#) 

Although research on global warming has been undertaken around the world, its climate effects remain largely unknown, and we have not been able to fully clarify its impact on natural disaster risk. Nevertheless, advancements in meteorology as well as in technology have enabled us to gain a better understanding of the state of global warming and its impact on society. With this gradual progress, I intend to continue my study on global warming and contribute to society by giving thought to what we can do and putting ideas into practice.



Takashi Nagano, Chief Researcher  
The Tokio Marine Research Institute

## Building a Society Capable of Reducing and Adapting to Earthquake and Tsunami Risk

In recent years, low-frequency major earthquakes have inflicted serious damage around the world, as seen in the earthquakes in Chile and Northern Sumatra, the earthquake and tsunami in the Indian Ocean, the Great Sichuan Earthquake and the Great East Japan Earthquake. Against this background, Tokio Marine Group brings together the expertise and data gained through its non-life insurance and risk consulting businesses to advance initiatives leading to the safety and security of society.

# Earthquake and Tsunami Risk Research in Collaboration with the International Research Institute of Disaster Science at Tohoku University

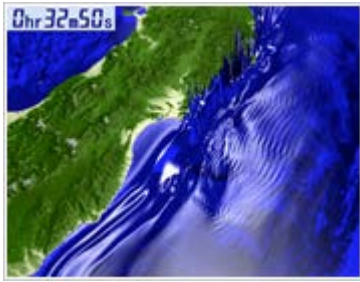


Image of a tsunami simulation model  
Source: IRIDeS, Tohoku University



> Endowed Research Division,  
IRIDeS, Tohoku University 

- In July 2011, Tokio Marine & Nichido concluded an industry-academia collaborative agreement with Tohoku University and began research and development and human resource development initiatives in disaster science. The initiatives drew upon Tohoku University's knowledge and data concerning tsunami risk assessment and other areas of disaster science, and Tokio Marine & Nichido's knowledge and data concerning earthquake and tsunami risk accumulated through its insurance business.
- At Tohoku University, our partner in this collaborative research, the International Research Institute of Disaster Science (IRIDeS) and an endowed research division named the Earthquake-induced Tsunami Risk Evaluation Field (Tokio Marine & Nichido) established within IRIDeS have researchers, including Professor and IRIDeS Director Fumihiko Imamura, who are engaging in assessment of earthquake and tsunami risk and activities to promote disaster prevention and mitigation in local communities. To date, we have conducted assessment of actual damage caused by the East Japan Earthquake, assessment of tsunamis following major past earthquakes and research on tsunami risk assessment methods that take into consideration vulnerabilities and disaster readiness capabilities in society both in Japan and overseas. We have also held seminars and developed disaster prevention educational tools to disseminate the knowledge thus obtained widely throughout society.
- Our activities since April 2012 were selected as a winner of the third Good Practice award in the insurance category at the annual general meeting of the Ministry of the Environment's Principles for Financial Action for the 21st Century initiative held on March 11, 2015.
- Below, Chart 1 shows the simulation results of the earthquake-induced tsunami in the Tohoku region in 2011, which hit Kesennuma City, Miyagi Prefecture. This simulation enables us to estimate the distribution of debris and other objects washed ashore and the volume of tsunami deposit, and provides data that is valuable in formulating measures for preventing combined damage as well as post-disaster response plans.
- Chart 2 provides tsunami hazard maps showing tsunamis that have occurred around the world in the past 400 years. These maps indicate that we need to examine not just past tsunamis but also those that are likely to occur in the future.
- In March 2017, our research on effects of coastal forests to mitigate tsunami damage, which is being conducted since April 2015, won an outstanding achievement award in the Green Resilience Award category of the Japan Resilience Awards 2017 hosted by the Association for Resilience Japan. Through industry-academia collaboration with Tohoku University as well as collaboration with various industry, government, academia and private-sector stakeholders, Tokio Marine & Nichido will continue to promote efforts to support recovery of disaster-affected areas, increase resilience in local communities and countries across the world and deliver solutions for a safe and secure future.



Chart 1: Simulation of the combined damage in Kesennuma City caused by the earthquake-induced tsunami in the Tohoku region in 2011 (Created by IRIDeS, Tohoku University)

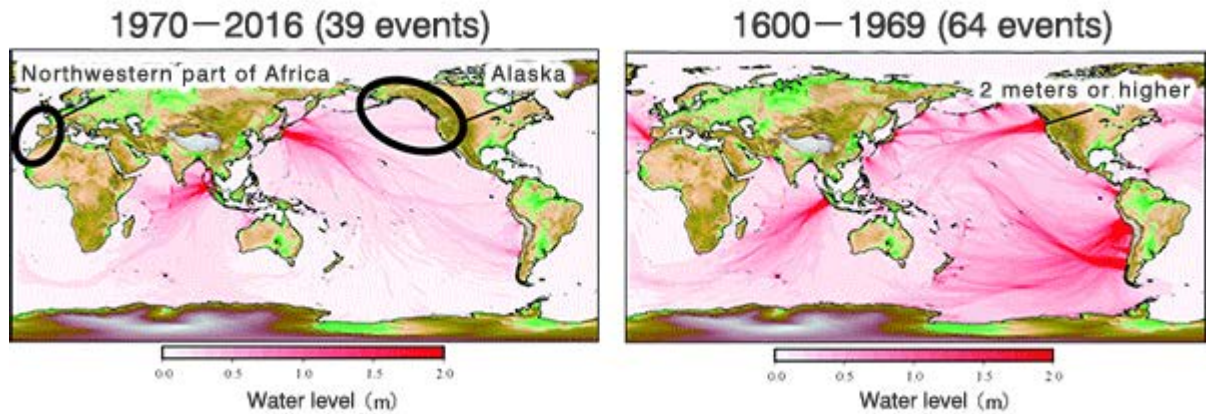


Chart 2: Tsunami hazard maps showing tsunamis that have occurred around the world in the past 400 years (Created by IRIDeS, Tohoku University)

### Research Presentations at Academic and Other Conferences

We present and disseminate the results of the above research at academic conferences and symposiums both in and outside Japan. In fiscal 2016, we conducted 14 presentations at academic conferences in Japan and overseas and disseminated information at the First National Conference on Disaster Risk Reduction (in Tokyo, August 2016), the Seventh Asian Ministerial Conference on Disaster Risk Reduction (in New Delhi, India, November 2016) and the 2017 Sendai Symposium for Disaster Risk Reduction and the Future (in Sendai, March 2017).

### Disaster Surveys

We also conduct damage and other surveys and risk assessment when a major disaster strikes in or outside Japan. In June 2016, we conducted a field survey of the damage caused by the Kumamoto earthquakes. Also, in response to the tsunami induced by an earthquake that occurred off the coast of Fukushima Prefecture in November 2016, we conducted a survey on the response of society along with a damage survey. The survey results have been presented in the “The Frontline of Risk Management,” a series of reports published by Tokio Marine & Nichido Risk Consulting, a Tokio Marine Group company.

## Summary of Activities to Date

In April 2012, an endowed research division named the Earthquake-induced Tsunami Risk Evaluation Field (Tokio Marine & Nichido) was established within IRIDeS at Tohoku University. This division has been engaging in research on the following topics.

Period	Research topic
April 2012 ~	<p>Research into earthquake and tsunami risk assessment</p> <ul style="list-style-type: none"> <li>■ Analysis of the wave height distribution and arrival time of tsunamis caused by major past earthquakes, including the Great East Japan Earthquake</li> <li>■ Research and development of more reliable damage simulations that take into consideration vulnerabilities and disaster readiness capabilities in society both in Japan and overseas and tsunami risk assessment methods that factor in the probability of occurrence</li> <li>■ Research into tsunami evacuation (e.g., providing basic information for disaster mitigation planning of coastal areas and cooperating in formulation of tsunami evacuation plans of regional municipal bodies)</li> </ul>

<p>April 2015 ~</p>	<ul style="list-style-type: none"> <li>■ Research on effects of coastal forests to mitigate tsunami damage</li> <li>■ Research on raising the sophistication of tsunami numerical simulation models (encompassing simulations of tsunami-induced flooding, movement of floating objects and movement of soil)</li> <li>■ Development of a mobile application (to assess the depth of immersion and immersed surface areas of the 2011 tsunami and subsequent damage to fishing boats)</li> </ul>
<p>April 2016 ~</p>	<ul style="list-style-type: none"> <li>■ Research on damage to farming rafts and eelgrass beds caused by the 2011 earthquake and tsunami</li> <li>■ Research on assessment of global tsunami hazards and risk</li> <li>■ Research on human damage in past tsunamis</li> </ul>

## Dissemination of Information

### Local Disaster Prevention and Social Contribution Activities

#### Disaster Prevention Lessons

Making Society Resilient to Natural Disasters > Pre-Disaster Action > [Disaster Prevention Lessons](#)

#### Providing School Disaster Mitigation Awareness Lessons through Tohoku University

Utilizing the lessons learned from the Great East Japan Earthquake, Tokio Marine & Nichido's endowed research division (Earthquake-induced Tsunami Risk Evaluation Field) established within IRIDeS, Tohoku University, started providing school disaster mitigation awareness lessons for children in fiscal 2014 to build a society resilient to disasters. The lessons have been provided at schools to more than 10,000 children in Japan. The activity is now carried out also in Hawaii, Thailand, Indonesia and the Philippines.



The lessons translate the knowledge cultivated through disaster science research of IRIDeS into educational materials that describe disaster risk from a scientific viewpoint, yet in a manner easily comprehensible by children. Original group work tools incorporating elements of brain science and cognitive psychology have also been developed and are used as teaching aids. As we surveyed and analyzed changes in children's awareness, we discovered that there is a regional distinction in basic levels of disaster risk awareness between disaster-prone regions and disaster-free regions. Both groups show similarly higher risk awareness immediately after the lessons, but a decline in awareness over time is greater in the second group than in the first group. In the face of increasing and diversifying disasters, it is essential to provide disaster prevention education on a continuous basis for promoting disaster prevention and mitigation.

At the 2017 Sendai Symposium for Disaster Risk Reduction and the Future, children in Miyagi Prefecture presented their disaster prevention and mitigation efforts for the promotion of the Sendai Framework for Disaster Risk Reduction 2015-2030. Children who have received our school disaster mitigation awareness lessons are now leading disaster prevention in their local communities. Among similar initiatives undertaken by universities nationwide, our lessons are unique in that these are social contribution activities covering much greater areas. Tokio Marine Group will continue to collaborate with Tohoku University and facilitate activities to raise children's disaster prevention awareness.



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

Making Society Resilient to Natural Disasters > Pre-Disaster Action > [Natural Disaster Risk Seminar by Tokio Marine & Nichido and the Tokio Marine Research Institute](#)

## Supporting the Formulation of Disaster Mitigation and Tsunami Evacuation Plans of Regional Municipal Bodies

Tokio Marine & Nichido's endowed research division (Earthquake-induced Tsunami Risk Evaluation Field) established within IRIDeS at Tohoku University in April 2012 has been engaging in research on earthquake and tsunami risk assessment and tsunami evacuation procedures. The division provides its research outcomes as basic information for disaster mitigation planning of coastal areas and cooperates in formulating disaster evacuation plans of regional municipal bodies. Jointly with IRIDeS, the division also promotes such activities as disseminating information and providing recommendations for raising disaster readiness and mitigation for society as a whole.

### Website and Booklets

## Building a Society with High Disaster Prevention Awareness – For Tomorrow's Smiles: Disaster Readiness and Mitigation Information Website, and Clear File Folder for Disaster Prevention

Since March 2013, Tokio Marine & Nichido has been operating the "For Tomorrow's Smiles: Disaster Readiness and Mitigation Information Website" with the aim of contributing to the creation of a secure, safe and sustainable society and providing an opportunity for people to think about disaster readiness and mitigation in their homes.

Utilizing knowledge obtained from joint research through industry-academia collaboration with IRIDeS at Tohoku University, this site uses illustrations, comics and games to offer easily understood explanations of the mechanisms behind "earthquakes, tsunamis, typhoons, tornadoes, torrential downpours and heavy snowfalls, as well as infectious diseases," along with such other topics in preparing ourselves for disasters.



In fiscal 2016, we added information on insured contingencies, for which we have been receiving many insurance claims reports, and on volcanoes.

> [For Tomorrow's Smiles: Disaster Readiness and Mitigation Information Website \(in Japanese\)](#) 

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



> [Tokio Marine Group's CSR Booklet](#) 

## Multi-Stakeholder Dialogue

Tokio Marine Group collaborates with insurance companies worldwide to conduct surveys and research into climate change and natural disaster risk and to engage in multi-stakeholder dialogue aimed at reducing and mitigating the risks placed on economic and social life.

### The Geneva Association

#### The Geneva Association : Extreme Events and Climate Risk Working Group

Tokio Marine & Nichido participates in The Geneva Association's Extreme Events and Climate Risk (EE+CR) Working Group. In collaboration with insurance companies and other participants worldwide, the company is surveying and researching the impacts of climate change and natural disaster risks on the insurance business, economies and society. As one of the EE+CR Working Group's initiatives, in creating the United Nations' "Global Assessment Report on Disaster Risk Reduction 2013," Tokio Marine & Nichido assisted with sections concerning the Great East Japan Earthquake, which were included in the "Contribution of the Insurance Industry in Lessening Disaster Risk: Case Study Collection" (May 2013), a report corroborating statements concerning the role of insurance in lessening risk.

Working in collaboration with The Geneva Association's secretariat, in October 2013 Tokio Marine & Nichido held the Geneva Association's "Fifth Climate Risk and Insurance Seminar" in Sendai, where it welcomed Margareta Wahlström, the then United Nations Special Representative of the Secretary-General for Disaster Risk Reduction. On March 16, 2015 Tokio Marine & Nichido also held The Geneva Association's Public Forum Event, "Insurance as contributors to problem solving and impact reduction," at the Third United Nations World Conference on Disaster Risk Reduction, which took place once again in Sendai. During the conference, Shuzo Sumi, the then Chairman of the Board of Tokio Marine & Nichido, and Anna Maria D'Hulster, Secretary General of The Geneva Association, along with other members, met with Margareta Wahlström and confirmed that the insurance industry will continue to work together with the United Nations and other organizations under the Sendai Framework for Disaster Risk Reduction 2015-2030 and contribute to ensuring disaster readiness around the world.

The 21st session of the Conference of the Parties to the UNFCCC (COP21) was held from the end of November to early December 2015 in Paris, France. Taking the opportunity of COP21, the Organisation for Economic Co-operation and Development (OECD) and The Geneva Association held the Special Session on Climate Change and the Insurance Sector at the OECD headquarters in Paris on December 3, 2015. From Tokio Marine & Nichido, Masaaki Nagamura, General Manager and Division Head, CSR Division, Corporate Planning Department, joined the session as a panelist and shared some of the findings of a research project undertaken by Tokio Marine Group to forecast typhoon formation under future climate conditions. While explaining our desire to leverage these findings in strengthening society's resilience in the future, he encouraged stronger government and private sector collaboration in developing countries, which are prone to natural disasters, as well as utilization by governments of the relevant knowledge accumulated by private-sector insurance companies.

### Initiatives and Events Related to Climate Change Risk

#### ClimateWise : Thought Leadership "The role of insurers in strengthening business resilience to climate risk"

Tokio Marine & Nichido is the only insurance company in Asia participating in the U.K.-based ClimateWise climate change initiative. Tokio Marine & Nichido (Chairman at the time Kunio Ishihara), drawing on the experiences of insurance companies following the Great East Japan Earthquake and the flooding in Thailand, put forth a proposal in February 2013 entitled "The role of insurers in strengthening business resilience to climate risk" as an article in the Thought Leadership Series (i.e., a proposal to strengthen the role of the insurance industry with respect to climate change risk) under ClimateWise. Specifically, the recommendation stated that "advance preparation of business continuity planning (BCP) that factors in supply chain risks, along with rapid business recovery planning, are important in creating resilience against future climate change and natural disaster risk; as such, companies (and managers) should leverage the knowledge of insurance companies in addressing these."

## **Providing Recommendations to Society in a Public Symposium of the UNISDR ARISE Network Japan Based on “How Businesses Meet the Challenge of Extreme Weather Events”**

On March 10, 2017, the UNISDR Private Sector Alliance for Disaster Resilient Societies (ARISE) Network Japan hosted a public symposium in Tokyo on the theme of “How businesses meet the challenge of extreme weather events.” In the first part of the symposium, the Japanese government (Cabinet Office, Ministry of the Environment and Ministry of Land, Infrastructure, Transport and Tourism) reported the latest developments in this field. In the second part, members of the ARISE Network Japan delivered presentations on their initiatives. The Tokio Marine Research Institute, serving as a think tank in Tokio Marine Group, gave a lecture on “Modeling flood risks of Arakawa River valley under future climate,” stressed the need to disseminate information on global warming through the promotion of industry-academia collaboration and made recommendations for building a safe, secure and sustainable future.

## **Providing Recommendations to Society via the First National Conference on Disaster Risk Reduction**

On August 27 and 28, 2016, the First National Conference on Disaster Risk Reduction was held in Tokyo. On August 27, Tokio Marine & Nichido and IRIDeS at Tohoku University, in collaboration with Tokio Marine & Nichido Risk Consulting, hosted an industry-academia forum entitled “Providing Safety and Security into the Future – Do We Learn from the Lessons of the Great East Japan Earthquake and Other Disasters?” After a keynote presentation by Professor and IRIDeS Director Fumihiko Imamura, representatives from the media, NPOs and companies (BCP experts) and scientists discussed on stage the situation in Japan concerning recent disasters, including the Great East Japan Earthquake, and provided the following recommendations.

- For deepening knowledge on disasters and increasing response capabilities, industry-academia collaboration should be enhanced further and should assume a leading role, besides providing support to the government, in the field of disaster prevention.
- In order to implement specific measures to reduce risk based on assessment of natural disaster risk in Japan, it is essential that top leaders of businesses and organizations guide efforts ahead to formulate business continuity plans (BCP) and establish business continuity management (BCM). We must clearly identify how we will respond to risks ahead and accordingly make the necessary investment.
- We should assign persons to take charge of disaster prevention in each workplace and let them play the central role in responding to future disasters, including passing on the experiences and lessons learned in the past and maintaining and improving disaster prevention awareness. In addition to cultivating practical experience in the areas of risk management and disaster response, we should utilize the existing qualification systems (such as disaster prevention experts certified by the Japan Bousaisi Organization) and set up a career development or promotion system for the persons in charge of disaster prevention.
- For cultivating greater disaster prevention awareness among citizens, we need to devise ways to communicate past experiences and lessons learned in an easy-to-understand manner by using such means as “The Day-Before Project” (asking disaster victims what they would do to prepare for the disaster if they can go back to the day before the disaster) and “Your Disaster Prevention Notebook” that provides knowledge on disasters and how to respond to them. Dissemination of information in collaboration with the media is also essential.

## Pre-Disaster Action

Using the lessons learned from earthquakes and other disasters in the past to help people prepare for disasters, and through employee volunteer activities, Tokio Marine Group disseminates disaster prevention information via the media and holds disaster prevention seminars for children and adults with support from research institutes who are our joint research partners.



## Delivering Safety and Security to Children and Small and Medium-Sized Companies

### Disaster Prevention Lessons

Based on the lessons learned from the Great East Japan Earthquake, employee volunteers from Tokio Marine Group, including its agents, conduct Disaster Prevention Lessons to convey knowledge on disaster prevention to children and help them prepare for a next disaster. Disaster Prevention Lessons are a program to raise readiness for disaster prevention among elementary school children. Employee volunteers from Tokio Marine & Nichido Risk Consulting developed educational materials, which were then supervised by the endowed research division named the Earthquake-induced Tsunami Risk Evaluation Field established within the International Research Institute of Disaster Science (IRIDeS) at Tohoku University, with which Tokio Marine & Nichido has entered into an industry-academia collaborative agreement concerning the assessment of earthquake and tsunami

risk. In the lessons, children learn about the mechanisms that cause earthquakes and tsunamis and think about how to protect themselves in an earthquake and what preparations should be made in advance, including what to take with them in an emergency, through a quiz and group discussion. The aim is to cultivate a correct understanding of earthquakes among children and the ability to prepare themselves for an impending disaster. Disaster Prevention Lessons began in fiscal 2012, and as of March 31, 2017, have been held about 280 times at elementary schools and special needs schools across Japan, with approximately 22,900 children attending. Recently, needs for lessons “delivered” to schools are on the rise, and there has been an increasing number of cases where local governments and educational institutions collaborate with companies in providing such lessons. We will continue to deliver safety and security by engaging in awareness and educational activities for disaster readiness through our Disaster Prevention Lessons.



- [My Relations with CSR: Lessons on Disaster Prevention Voluntarily Initiated by Employees](#) 
- [My Relations with CSR: Disaster Prevention Lessons in Kobe, a Recovery Zone](#) 

### BCP Workshop in Collaboration with Local Governments and Chambers of Commerce

Tokio Marine & Nichido offers a program to assist in the formulation of business continuity plans (BCP) for small and medium-sized companies. About 100 employees nationwide, who have completed the required training, serve as lecturers and offer a workshop free of charge in collaboration with our partners, including respective local governments, chambers of commerce and financial institutions. Unlike a lecture-style seminar, the workshop starts with a simulation for participants to experience an earthquake to cultivate keener awareness for the need of a BCP. Then, participants engage in group work to create an outline of a BCP. After the workshop, the company provides follow-up services to help the companies complete their respective BCPs. To date, more than 50 workshops have been held throughout Japan, with over 300 companies participating.

## **Booklet Entitled “Rethink Now! Earthquake in the Foreseeable Future and Preparation for It” and “Easy, Understandable BCP Planning Sheet”**

We have developed “Rethink Now! Earthquake in the Foreseeable Future and Preparation for It,” a booklet designed to raise awareness of earthquake risk, and “Easy, Understandable BCP Planning Sheet,” a tool for small and medium-sized companies to grasp an overall picture of a BCP in one sheet and make their first step in formulating their own BCPs. Using these two tools, we aim to enable companies to raise the level of their own BCPs as well as their entire supply chain’s BCPs and to make these BCPs more viable by disseminating and instilling the idea of BCP among their employees. As of March 2017, we have developed a total of 11 versions of booklet and planning sheet sets for such industries as manufacturing, construction, retail and transportation in addition to hotels/inns and nursing homes for the elderly and have distributed more than 40,000 sets via our employees and agents to companies, local governments and chambers of commerce.

## **Preparing for Typhoons and Torrential Downpours by Using “Personalized” Videos**

How we should prepare for a typhoon, heavy snow or earthquake depends on where we live and what insurance we are enrolling in. Tokio Marine & Nichido distributes “personalized” videos corresponding to customers’ varying situations, each providing customized information on necessary preparations and required insurance. These videos can be viewed from PCs, smartphones and tablet devices, and the company provides a service for customers to check information on disaster risks and details of coverage in an easy-to-understand manner.

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

Tokio Marine & Nichido and the Tokio Marine Research Institute jointly held a seminar on natural disaster risk entitled “The Frontline of Natural Disaster Research – Possible Eruption of Mount Fuji and Required Corporate Response” on November 4, 2015. This seminar was provided free of charge to citizens and company employees for the purpose of helping them gain a better understanding of global warming and major natural disasters through lectures and panel discussions by experts on the subject matters.

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

## **Products and Services**

In order to increase preparedness by way of insurance against natural disaster risk, Tokio Marine Group delivers safety and security to all people and society by providing disaster-related products and services including support services for early recovery.

## **Participation in the World Bank’s Pacific Disaster Risk Financing Pilot Program**

Tokio Marine & Nichido has been participating in the Pacific Disaster Risk Financing Pilot Program implemented by the Japanese government in cooperation with island nation governments, the World Bank and private-sector insurance companies as an international contribution initiative in the field of disaster readiness and mitigation. This project marked its fifth year from November 2016.

Operated as a Public-Private Partnership (PPP), the program consists of natural disaster derivatives as support measures for disaster readiness and mitigation in five Pacific island nations, namely the Republic of Vanuatu, Independent State of Samoa, Kingdom of Tonga, Republic of the Marshall Islands and the Cook Islands (each island nation ↔ International Development Association (IDA) ↔ five private insurance companies).



The total notional amount during the fifth year of the pilot period (from November 2016) is USD31.7 million (approximately 3.5 billion yen; underwriting by five private insurance companies). In the event that an island nation incurs economic losses (model losses) in excess of assumptions specified for each nation as a result of natural disasters (earthquakes, tsunamis and tropical cyclones), insurance companies shall pay to the government of the island nation, via IDA, a previously established compensation value.

## Early Disaster Recovery Support Service through a Tie-Up with BELFOR

Tokio Marine & Nichido has formed a partnership with BELFOR (Japan) Co., Ltd., a company possessing highly specialized technologies in the disaster recovery support field, and has been providing the Early Disaster Recovery Support Service for corporate customers. The company has added a new rider to essentially all of its fire insurance\* for business operators to cover the expenses for emergency stabilization measures, allowing policyholders to use the Early Disaster Recovery Support Service of BELFOR under specified conditions without incurring additional costs.

The availability of the Early Disaster Recovery Support Service jointly provided by Tokio Marine & Nichido and BELFOR expanded from Japan to the United States, Europe and Southeast Asia. We now have a system to provide support for the early recovery of business operations to customers throughout the world.

\* Excluding forest fire insurance and Super Business Insurance that does not cover property damage and loss arising from suspension of operations

## Disaster Recovery Flow Using BELFOR

### Step 1) Verification of disaster and contamination

Upon being informed by a customer of the occurrence of a disaster or accident, we contact BELFOR after obtaining consent from the customer for dispatching a crew. BELFOR immediately visits the damaged site, conducts an on-site inspection and draws up a "contamination map" that identifies contaminated areas within the site.

### Step 2) Emergency stabilization measures

To prevent further damage, BELFOR applies emergency stabilization measures, as necessary, to inhibit the progression of corrosion and rust in facilities.

### Step 3) Proposal of an optimal recovery plan

We propose an optimal recovery plan to the customer.

### Step 4) Full-scale restoration by BELFOR

During full-scale restoration operations, BELFOR conducts the restoration of buildings and equipment contaminated with smoke and soot due to fire or mud caused by flooding by using its special cleaning techniques, know-how and originally-developed chemicals.

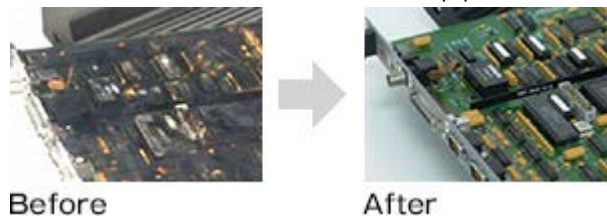


## Representative examples of BELFOR's special techniques

BELFOR uses its precision cleaning techniques to restore the condition and functions of contaminated equipment and facilities, for which replacement was the only option available in the past. This helps reduce the business interruption period significantly and is particularly effective in case of customized facilities that require a considerable amount of time to replace.

### 1. Precision cleaning

A technology to dismantle equipment, clean its electronic circuit board by using BELFOR's originally developed alkali cleaner and deionized water, dry it completely in a vacuum chamber and reassemble the equipment



### 2. Ultrasonic cleaning

A technology to remove corrosion in a short time by cleaning corroded metal equipment via BELFOR's originally developed rust removal agent in an ultrasonic cleaning tank



### 3. Soot removal film (SRF)

A technology to remove contamination without using water by spraying a liquid mostly consisting of natural rubber to walls and ceiling and peeling off a dried rubber film afterwards



> [My Relations with CSR: Providing Early Disaster Recovery Support Service](#) 

## Consulting for Establishment of Business Continuity Management (BCM)

In the wake of the Great East Japan Earthquake and floods in Thailand, there has been a significant change in the business continuity initiatives of Japanese companies, with a shift away from focus on a company's own bases toward an approach that encompasses the entire supply chain. To ensure business continuity and quick recovery even in the event of earthquakes and group infectious diseases such as new strains of influenza and other unexpected contingencies faced by customers, Tokio Marine & Nichido Risk Consulting provides support for the formulation of business continuity plans (BCPs) encompassing supply chains and the establishment of business continuity management (BCM) for continually improving these business continuity initiatives. The company collaborates with BELFOR, the world's largest disaster recovery specialist, to offer early disaster recovery support services to Customers' disaster-affected business and production sites.



> [Tokio Marine & Nichido Risk Consulting: Business Continuity Management \(BCM\)/Business Continuity Plan \(BCP\) Formulation Support \(in Japanese\)](#) 

> [Tokio Marine & Nichido Risk Consulting: Early Disaster Recovery Support Service by BELFOR \(in Japanese\)](#) 



## Natural Disaster Consulting

The Great East Japan Earthquake and floods in Thailand prompted numerous Japanese companies to reaffirm their awareness of the importance of risk management, and the interest of companies in natural disaster risk remains high. With the aim of protecting customers from such natural disasters as earthquakes and typhoons, Tokio Marine & Nichido Risk Consulting employs original analysis models to quantitatively identify in advance any earthquake and typhoon risks that may vary among regions or types of facilities and, based on this analysis, provides cost-effective risk mitigation solutions for customers. For risks concerning earthquakes, in particular, we also provide such services as developing estimates of earthquake damage based on the results of field surveys and document reviews as well as diagnosis of antiseismic capability of buildings and tsunami simulation models.

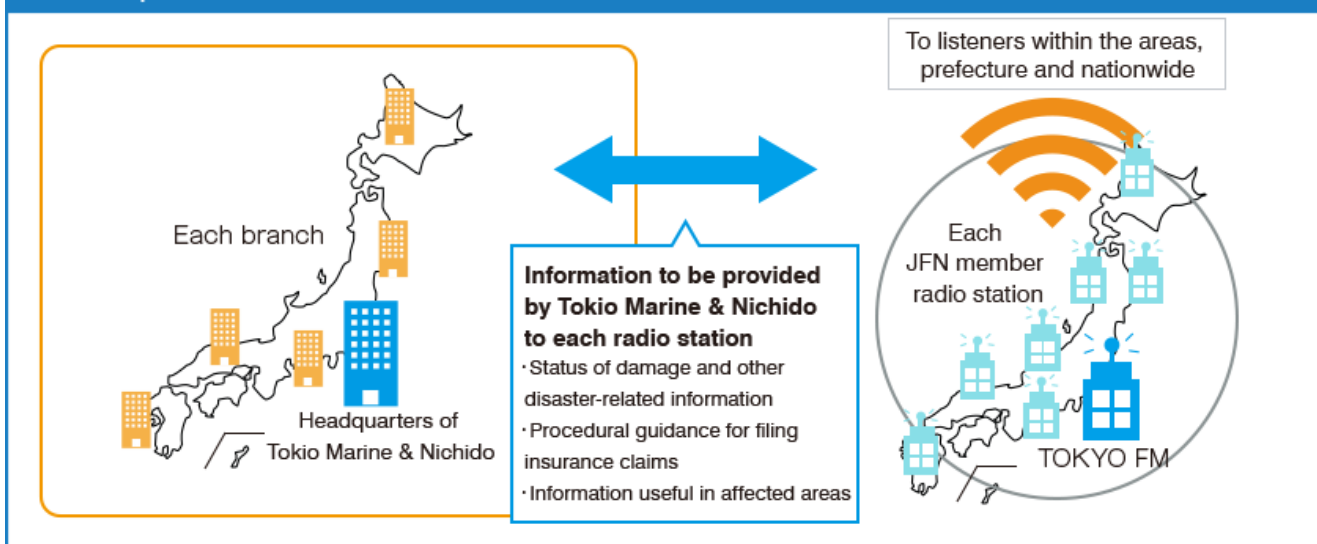
- [My Relations with CSR: Providing Support for Future Natural Disaster Risk](#) 
- [Tokio Marine & Nichido Risk Consulting: Natural Disaster \(in Japanese\)](#) 

## Area Information Network in Time of Disaster

In August 2014, Tokio Marine & Nichido concluded an agreement concerning the establishment of an area information network in time of disaster with the 38 member FM radio stations of the Japan FM Network Association (JFN). Under the agreement, Tokio Marine & Nichido and each of the JFN member FM radio stations exchange information via telephone lines in the event of an earthquake or any other disaster. Tokio Marine & Nichido will provide disaster-related information on affected areas, including damage status, as well as procedural guidance for filing insurance claims, while the radio stations transmit the information within these areas, across the corresponding prefecture and nationwide. Through this collaboration, we aim to ensure the security of local community members and help to support the recovery and reconstruction of affected areas. Following the Kumamoto earthquakes that occurred in April 2016, the company provided information on non-life insurance, mainly of its toll-free telephone service called “Anshin 110,” through FM Oita and FM Kumamoto for 12 consecutive days.

### Notional Diagram of Collaboration

Tokio Marine & Nichido and each JFN member radio station exchange information via telephone lines.



## Post-Disaster Response and Recovery

To deliver a sense of security at the earliest opportunity after an earthquake or any other disaster, Tokio Marine Group takes all possible measures for smoothly receiving insurance claims reports and engages in recovery support for affected areas, including employee volunteer activities.

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

Tokio Marine Group has been engaging in activities to support areas affected by the Great East Japan Earthquake. Starting from May 2011 immediately following the disaster, Group company employees, agents and their families across the country have provided support to disaster areas in Otsuchi-cho (Kamihei-gun) and Rikuzentakata City in Iwate Prefecture and Ishinomaki City and Kesennuma City in Miyagi Prefecture. Their activities include removing disaster debris, cleaning up houses damaged in the tsunami, removing mud from houses and street drainage gutters, assisting in agricultural and fishery related work, sorting books for donation to libraries in disaster areas and cleaning damaged and mud-covered photographs and documents.



Tokio Marine & Nichido is also supporting two NPOs engaging in activities to restore tsunami-devastated coastal forests in Natori City and Watari-cho, respectively, along the coast of Miyagi Prefecture.

In Natori City, the Organization for Industrial, Spiritual and Cultural Advancement-International (OISCA) has been leading the Ten-Year Restoration Project of the Coastal Forests of Tohoku Region. In the project, the company has been participating in activities to restore coastal pine tree forests in the city and to facilitate regional revitalization through the recovery of agricultural land and creation of job opportunities in disaster areas. Under its policy to “never forget the event at any cost and continue to do whatever we can do even in any small way,” the company has been making an annual monetary donation since fiscal 2011. In fiscal 2016, an employee volunteer program was launched, and about 20 employees joined an activity to monitor the growth of planted pines by measuring their height and width and removing weeds.

The NPO Watari Greenbelt Project has been engaging in an initiative to restore tide-control forests along the coastal areas and promote the recovery and new community development of Watari-cho, Miyagi Prefecture. Since April 2013, Tokio Marine & Nichido has been soliciting and sending employee volunteers on a tour to assist in the initiative. During each tour, they visit the coastal areas devastated by the tsunami, remove weeds in planned tree-planting areas and help with cultivating saplings that will be planted along the coast. Up until March 2017, the company has conducted 16 such tours, with the participation of a total of 229 employees, including Group employees, agents and their families.

Also in fiscal 2016, employees of Tokio Marine & Nichido and Group companies made paper lanterns from milk cartons for the Prayer Lanterns Lighting, a memorial event for the Great East Japan Earthquake held in Morioka City, Iwate Prefecture, and sent about 2,150 lanterns to the Morioka Recovery Support Network, the secretariat of the event. On the day of the event, about 50 employees and their families from branches in Morioka and other locations volunteered to light lantern candles.

As another ongoing effort, the company provides local dishes of the areas affected by the disaster at its employee cafeteria and donates a portion of sales of these dishes. During the period from April 2016 to March 2017, the company sold about 1,600 dishes and donated approximately 160,000 yen to the Iwate Learning Hope Fund. Donations are used to provide educational support for children who have lost one or both of their parents in the disaster.



- [Response to the Great East Japan Earthquake](#)
- [Watari Greenbelt Project \(in Japanese\)](#) 

## Response to the 2016 Kumamoto Earthquakes

In April 2016, a series of large earthquakes with a maximum magnitude of 7.3 hit Kumamoto Prefecture and other parts of Kyushu and inflicted enormous damage in these areas, including Oita Prefecture. Immediately following the earthquakes, Tokio Marine & Nichido set up disaster response headquarters locally and in its head office and augmented its structure to ensure the earliest possible claim payments. We will continue to make concerted efforts throughout the entire Tokio Marine Group to support the recovery and reconstruction of disaster-affected areas through the payment of insurance claims.

### Establishment of Disaster Management Task Force

Immediately after the earthquakes, we set up a head office disaster management task force led by Tokio Marine & Nichido President Toshifumi Kitazawa, dispatched an advance team to the affected areas and established a local response headquarters.



Head office disaster response headquarters

## To Deliver Security at the Earliest Possible Opportunity

### For receiving insurance claims reports

- While setting up these headquarters, we augmented our structure to receive loss reports from customers.
- We disseminated information on our Insurance Claims Reporting Center to customers in the affected areas through various media, including newspaper, television and radio.

### Establishing a group-wide support structure

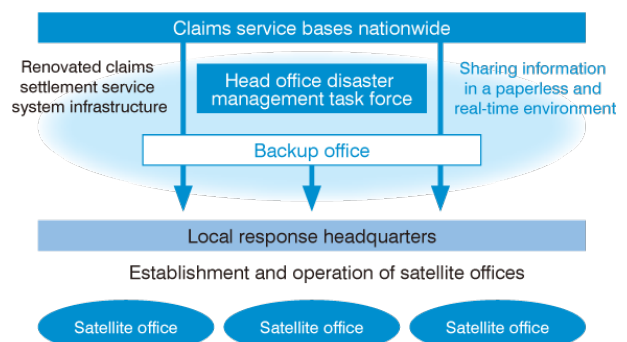
- In addition to the existing toll-free claim line, we established a backup office that integrates initial response and various business administrative functions, adding approximately 440 extra personnel to our ordinary staffing.
- Besides the local response headquarters, we set up satellite offices\* mainly in Kumamoto Prefecture. At the peak of our activity, approximately 840 employees and appraisers were sent from across Japan to provide company-wide response to the disaster.

\* An ad-hoc office set up in a disaster-affected area to conduct loss adjustment

- On the renovated claims settlement service system infrastructure, which went into full-scale operation in 2013, claims service bases across Japan communicated and shared information in a paperless, real-time environment to undertake claim payment and other procedures from remote locations. This allowed local staff to focus more on customer response, loss adjustment and related activities in the affected areas.



Backup office (serving as an earthquake insurance claims center)



### Claims settlement service structure in affected areas

- Employees, appraisers and loss adjusters dispatched to satellite offices visited customers affected by the disaster to check the status of damaged houses and buildings.

### Notification to customers who have not reported losses

- In addition to making swift response to customers who have reported losses, we believe that it is also a social mission of a non-life insurance company to proactively notify possible claim payments to customers who are likely to be entitled to such payments.
- Working jointly with agents, we contacted customers who live in areas largely affected by the disaster but have not reported losses to express our sympathy and notify how to file insurance claims.



Inspecting damage status

## Response to Customers Affected by the Disaster

### Emergency measure for policyholders

As an emergency measure for policyholders affected by the disaster, we provided a grace period for both policy renewal and premium payment from the date on which a policyholder sustained damage until the end of October 2016. The insurance will stay in force if necessary renewal procedures are taken or premiums are paid during this period.

### Other recovery and reconstruction support

To support disaster victims, Tokio Marine Holdings broadly solicited donations from employees and agents of Tokio Marine Group companies in and outside Japan. Under a matching gift system<sup>\*1</sup>, the company added an amount matching their donations and made a disaster-relief donation to NPOs engaging in activities to support the affected areas, local governments in these areas and the Red Cross Society in various countries. Our donations totaled 93 million yen<sup>\*2</sup> (as of September 30, 2016), including donations from Group companies outside Japan.

#### Organizations receiving our disaster-relief donations

The NGO Japan Platform, Kumamoto prefectural government, Oita prefectural government, the U.S. NPO Japan Society, Japanese Consulate General in Shanghai, British Red Cross Society, Australian Red Cross Society and others

➤ [List of Group companies which have made disaster-relief donations \(268.8KB\)](#) 




\*1 A system used by a company in soliciting donations for a social contribution purpose (such as for disaster-relief funds), in which the company makes a donation after adding an amount matching the amount voluntarily donated by employees or an amount determined by the company.

\*2 In addition to this, we also made disaster-relief donations through The General Insurance Association of Japan and through The Small Amount & Short Term Insurance Association of Japan.

# Building a Secure Society by Utilizing Traffic Technology Innovation

Tokio Marine Group is participating in demonstration tests of autonomous vehicles on public roads, and by offering insurance products and services that quickly capture the latest innovation in traffic technology, is contributing to increasing society's preparedness against traffic risk and the prevention of traffic accidents. We also provide smartphone apps that promote traffic safety and allow quick response to traffic accidents, and with the intent of helping to build a safe society, employee volunteers are engaging in activities to raise awareness of traffic safety across the world. Through these endeavors, Tokio Marine Group will support local communities and society and contribute to traffic safety in local communities.

## Relation between written content and SDGs

Relevant goal	Relevant target	Description of related content
 <p>3. Good health and well-being</p>	3.6 Halve the number of global deaths and injuries from road traffic accidents	Publicizing Information, and Enlightenment Activities Supporting Safety and Security via Smartphone Local Community and Social Contribution Activities Traffic Safety Initiatives in Taiwan Human Resources Development, and Research and Development Contributing to Safety and Security in Local Communities
 <p>11. Sustainable cities and communities</p>	11.2 Provide access to safe, affordable, accessible and sustainable transport systems for all, improving road safety, notably by expanding public transport	All content in general
 <p>12. Responsible consumption and production</p>	12.2 Achieve the sustainable management and efficient use of natural resources	Publicizing Information, and Enlightenment Activities <i>Drive Agent Personal</i>

## Section composition

### Products and Services >>

In responding to and by utilizing traffic technology innovation, Tokio Marine & Nichido offers insurance for autonomous vehicles, accident support services and services to assist safe driving. The company also promotes product and service offerings for traffic safety, including *One Day Auto Insurance*, *e-Cycle Insurance* and *Drone Insurance*.

### Providing Information / Awareness-Raising Activities >>

Tokio Marine & Nichido and E. design Insurance work to support the safety and security of customers by utilizing smartphones and provide smartphone apps with a variety of features, including displaying insurance-related points of contact, making such a contact, viewing insurance policy details and reporting an accident using positioning information through GPS.



## Local Community and Social Contribution Activities >>

Tokio Marine Nawa Insurance of Taiwan has been conducting various initiatives to reduce drinking and driving since 2012. In 2014, the company started holding its Traffic Safety Seminar for corporate customers as part of its local community and social contribution activities to convey to local communities the social issue caused by driving under the influence.

## Nurturing Human Resources and R&D >>

Tokio Marine & Nichido has been cosponsoring the “Daijoubu Campaign,” a movement to promote disaster and crime prevention and traffic safety, to protect children from disasters and crimes. In addition, the company is participating, for the first time as a non-life insurance company, in demonstration tests of autonomous vehicles on public roads and has developed a specialized insurance package for these tests. These activities are geared toward facilitating human resources development and R&D in the area of traffic safety and in relation to traffic technology innovation.

## Products and Services

Tokio Marine & Nichido offers insurance for autonomous vehicles, which meet new needs arising from traffic technology innovation, as well as accident support services and services to assist safe driving utilizing telematics and the Internet of Things (IoT). The company also promotes insurance product and service offerings that facilitate traffic safety and respond to traffic technology innovation, including *One Day Auto Insurance* for individual customers, *e-Cycle Insurance* to cover bicycle accidents, an Auto Insurance Fleet Accident Reduction Assist Rider for corporate customers and Drone Insurance, the use of which is rapidly expanding.

## Preparing for Accidents Involving Autonomous Vehicles – Development of a Rider for Expenses for Saving Victims for Auto Insurance and *Super Insurance*

In order to ensure prompt relief for accident victims even in accidents involving vehicles that use evolving autonomous driving systems, Tokio Marine & Nichido developed a Rider for Expenses for Saving Victims for auto insurance and started offering the rider on April 1, 2017.

The evolution of autonomous driving systems is expected to provide significant additional value to the entire society as it could serve to reduce traffic accidents and congestion as well as environmental impact. However, with expanding use, an accident involving an autonomous vehicle may cause the complicated issue of who should be held responsible for the accident. Besides the driver (victimizer) and the victim, there will be many potentially liable parties such as manufacturers and software companies, and this will make it difficult to immediately determine what has caused the accident and who is responsible for it. In such a case, investigation into a cause and determining responsible parties and their percentages of liability could be a slow process.

Thus, even with the evolution of driving systems, saving victims is still important. This rider has been developed to ensure continued and prompt relief for victims in accidents involving autonomous vehicles.

## Sale of *One Day Auto Insurance*

Tokio Marine & Nichido provides *One Day Auto Insurance* (driver insurance available in the unit of days), which can be purchased anytime and anywhere via smartphone and mobile phone. It is the first of its kind in the insurance industry in Japan, allowing infrequent drivers using cars owned by their parents or friends to purchase insurance at the cost of 500 yen a day (24 hours) for just the number of days needed. The product was launched in January 2012, and the cumulative number of subscriptions exceeded 3.3 million (as of June 30, 2017).

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

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

➤ [Tokio Marine & Nichido: \*One Day Auto Insurance\* \(in Japanese\)](#) 



## Development of *Drive Agent Personal*

For the first time as a major insurance company in Japan, Tokio Marine & Nichido started providing *Drive Agent Personal*, an advanced service for individual customers utilizing its original driving recorder, as a rider for auto insurance in April 2017.

The company lends its driving recorder to each policyholder and provides a set of leading-edge services as follows.

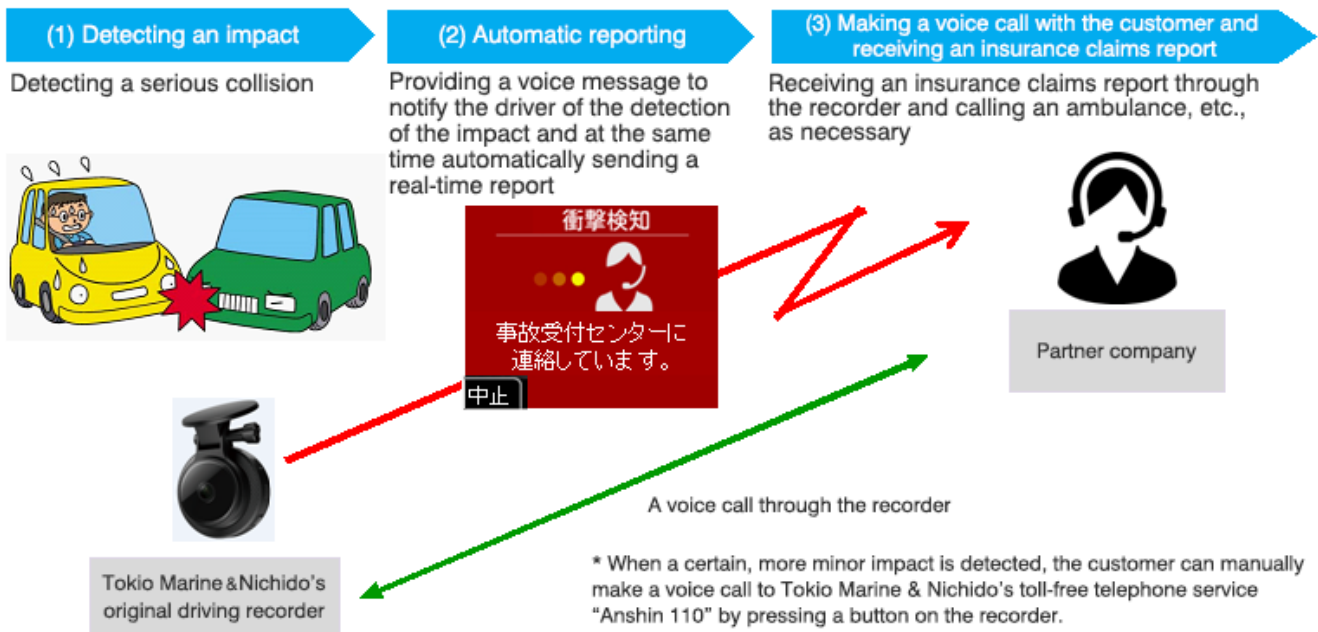
- (1) The recorder automatically sends a video of an accident to Tokio Marine & Nichido and releases, when appropriate, the customer from the burden of explaining how the accident has occurred. This video is also used for resolution of the accident case. In addition, upon detecting a serious collision, the recorder also reports the incident automatically to a partner company, allowing the customer to have a voice call with an operator and eliminating his or her anxieties immediately following the accident. The operator also calls an ambulance depending on the situation.
- (2) The recorder provides safe driving diagnosis reports, which are created by using Tokio Marine & Nichido's original algorithm, based on each customer's tendency toward reckless driving (sudden acceleration, braking and steering).

\* This service is available for policies that expire or reach their specified anniversary date in and after December 2017.

- (3) Using Pioneer Corporation's map-based accident prediction platform, a voice or other form of warning is issued in real time to the customer when he or she approaches an accident-prone area, which is estimated based on the external conditions (weather and time of day) and driving status (traveling speed and reckless driving tendency).

We will continue to bring greater safety and security to customers' car life through the provision of this telematics-based service.





## Sales of e-Cycle Insurance

There has been a rapidly growing need for subscribing to bicycle insurance, as many bicycle accidents continue to occur, sometimes involving heavy compensation, and as local governments have begun to implement an ordinance concerning safe bicycle riding to counter the situation.

With the aim of contributing to the resolution of the social issue of reducing bicycle accidents by uninsured riders and providing relief to victims, Tokio Marine & Nichido initiated sales of *e-Cycle Insurance* in October 2015. The product offers distinctive features of allowing easy purchase over the Internet anytime and anywhere and providing automatic renewal, requiring no renewal procedures. In 2016, we responded to the implementation of a safe bicycle riding ordinance by starting sales of an insurance package specifically designed to meet the needs of each local government as part of efforts to raise awareness among bicycle riders to subscribe to bicycle insurance in collaboration with local governments



We will continue to offer our *e-Cycle Insurance* in order to reduce as many accidents as possible and eliminate concerns in unfortunate accident cases.

> [My Relations with CSR Providing Security to Bicycle Riders](#)

## Auto Insurance Fleet Accident Reduction Assist Rider

We receive requests from corporate customers using automobiles in their business activities who want to keep the occurrence of car accidents to a minimum, if not avoidable, and to obtain steady and long-term savings on auto insurance premiums. To respond to these needs by way of insurance as a professional in auto accident prevention, Tokio Marine & Nichido provides a Fleet Accident Reduction Assist Rider that combines auto insurance and a risk-specific consultation service called the High Accident Rate Response Program. This optional rider assists companies in reducing car accidents and related social costs (lower corporate credibility, loss of business opportunities and costs for accident response) and aims to help them make a greater contribution to the preservation of the environment by means of eco-safe driving.

Tokio Marine & Nichido promotes safety and security for customers through this optional rider and contributes to the development of an enriched and comfortable social life and economic growth of society by reducing accident-related social costs and eliminating wasteful fuel use caused by reckless driving.

➤ [Tokio Marine & Nichido Risk Consulting: Traffic Risk Consulting service \(in Japanese\)](#) 

## Initiated Sales of Comprehensive Insurance for Industrial Unmanned Helicopters (Drone Insurance)

In July 2015, Tokio Marine & Nichido initiated sales of Comprehensive Insurance for Industrial Unmanned Helicopters (Drone Insurance) for business operators using drones in their businesses.

Recently, innovation in drone technology in and outside Japan has been accelerating an expansion of drone use for such purposes as crop-spraying, aerial photography, land surveys, disaster response and transportation.

Use of drones involves various risks, ranging from legal liability for damages caused by drones, including injury to a third party, to substantial costs required to repair their expensive bodies and costs for searching for missing drones. Formulation of required laws and industrial guidelines is also proceeding rapidly in this field. In the future, appropriate risk management will be increasingly important for business operators using and managing drones.

We will continue our efforts to support safer use of drones by providing comprehensive coverage to risks associated with industrial drones.



## Providing Information/Awareness-Raising Activities

Tokio Marine & Nichido and E. design Insurance work to support the safety and security of customers by utilizing smartphones and provide smartphone apps with a variety of features, including displaying insurance-related points of contact, making such a contact, viewing insurance policy details and reporting an accident using positioning information through GPS.

### Supporting Safety and Security via Smartphone

Smartphones accounted for about 80% of mobile phones sold domestically in fiscal 2016 and have been rapidly gaining popularity among users.



Tokio Marine & Nichido provides the free smartphone app Mobile Agent to customers. Policyholders use this app to check insurance-related points of contact (including our agents) or make contact with them and view details of their policies anytime, anywhere. It also has several features that ensure smooth response upon a traffic accident or vehicle failure. These include an accident reporting feature that identifies the location of an accident via GPS, a simple procedure to request a tow truck in a minimum of three taps, a function to easily send photographs of a damaged vehicle or accident site taken by a policyholder to Tokio Marine & Nichido and a function to enable the real-time monitoring of accident response status via push notifications. In January 2016, we launched a smartphone service, B-Contact, which is based on the latest Internet of

Things (IoT) technology, to support automatic notification of a traffic accident to an insurance agent. The service automatically detects the possible occurrence of an accident and allows the customer to report the accident in one tap. In December 2016, we rolled out a service to provide disaster information in real time through push notifications to allow customers to prepare for natural disasters. Additionally, we are offering another free smartphone app for use while driving, *Motto, Motto Hashiro Nippon!*, which performs safe and eco driving diagnoses and offers an emergency incident video recording feature.



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

Tokio Marine Group will work further to support the safety and security of customers by utilizing smartphones.

- [Promoting Traffic Safety \(Eco and Safe Driving Diagnosis App, \*Motto, Motto Hashiro Nippon!\*\) \(in Japanese\)](#)
- [Tokio Marine & Nichido: \*Mobile Agent\* \(in Japanese\)](#) 
- [E. design Insurance: Annual Report \(in Japanese\)](#) 

## Local Community and Social Contribution Activities

Tokio Marine Newa Insurance of Taiwan has been conducting various initiatives to reduce drinking and driving since 2012. In 2014, the company started holding its Traffic Safety Seminar for corporate customers as part of its local community and social contribution activities to convey to local communities the social issue caused by driving under the influence.

## Initiating a New Awareness Campaign for Prevention of Drinking and Driving in Taiwan

Tokio Marine Newa Insurance is the first non-alcoholic drinks company in Taiwan to start activities to raise people's awareness for prevention of drinking and driving.

Since producing a short campaign video based on a true story in 2012, the company has been engaging in an array of enlightenment and charity activities to prevent drinking and driving. In February 2016, the company started disseminating its second charity campaign video for prevention of driving after drinking through television, the Internet, mobile phone and street advertisements. The second campaign focuses on love of a child to her father and appeals to viewers to think about their beloved families before driving under the influence.

The company also calls for efforts on the part of employees to use their skills and expertise to generate and realize ideas for prevention of drinking and driving. An example includes making arrangement for taxis to send employees home safe after an end-of-year party where alcohol is served. In addition, the company created and handed out safe driving stickers to eliminate drinking after driving and to refrain from urging a drink on drivers.



## Holding a Basketball Tournament to Raise Awareness of Young People for Motor Scooter Traffic Safety in Taiwan

The year 2016 marks the fourth year since Tokio Marine Newa Insurance of Taiwan started holding a 3x3 basketball tournament with the intent of raising traffic safety awareness among young basketball players. To date, some 600 players have participated in the tournament. The winner of the tournament is entitled to participate in the Asian Championships hosted by the International Basketball Federation, while receiving financial aid amounting to TWD100,000. Given the fact that most of the 3x3 basketball players are young people and that 42.3% of traffic accidents in Taiwan involve motor scooters, the company leverages its expertise in risk management and sets up a booth near the tournament venue to encourage visitors to experience the concept of traffic safety concerning motor scooters in their daily lives. Through the company's initiative, young people in Taiwan would start paying greater attention to the seriousness of motor scooter accidents.



## Nurturing Human Resources and R&D

Tokio Marine & Nichido has been cosponsoring the “Daijoubu Campaign,” a movement to promote disaster and crime prevention and traffic safety, to protect children from disasters and crimes. In addition, the company is participating, for the first time as a non-life insurance company, in demonstration tests of autonomous vehicles on public roads and has developed a specialized insurance package for these tests. These activities are geared toward facilitating human resources development and R&D in the area of traffic safety and in relation to traffic technology innovation.

### Participating in Demonstration Tests on Public Roads for Autonomous Vehicles

In April 2016, in keeping with advances in autonomous driving technology and the launch of full-scale demonstration tests of autonomous vehicles on public roads, Tokio Marine & Nichido started participating, for the first time as a non-life insurance company<sup>\*1</sup>, in demonstration tests led by university research institutes and local governments. The aim is to conduct research into various issues that may arise as autonomous driving systems continue to evolve and become popular and to contribute to the continued advancement of the technology by providing solutions to these issues. Also, the company has developed a specialized insurance package to support the smooth and sustainable execution of these tests on public roads.

Our Insurance for Demonstration Tests of Autonomous Vehicles on Public Roads won a Silver prize in an award program<sup>\*2</sup> to recognize innovative initiatives of insurance companies on a global scale. The product was recognized for its capabilities to back up public road demonstration tests and contribute to the further advancement of the technology.

Responding to new risks associated with technological advancements is at the core of the non-life insurance business. Through forward-thinking research that anticipates advances in autonomous driving technology and by participating in these demonstration tests and providing insurance, Tokio Marine & Nichido will continue to help accelerate the advancement of the technology.

\*1 Among the demonstration tests of autonomous vehicles on public roads led by universities in Japan (Survey by Tokio Marine & Nichido)

\*2 Efma-Accenture Innovation in Insurance Awards 2016 – The product won a silver prize (second place) in the Best Disruptive Product or Service category.

### Contributing to Safety and Security in Local Communities





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

As part of this campaign, Tokio Marine & Nichido began holding the Workshop to Create Local Community Safety Maps\* in fiscal 2011 in collaboration with The Mainichi Newspapers and the 38 FM radio stations nationwide. It is a crime prevention event involving the engagement of employees and agents. The event starts with a morning training seminar by Professor Nobuo Komiya of Rissho University, an expert in criminal sociology, to cultivate trainers for the creation of local community safety maps. After participating in the seminar, employees and agents of Tokio Marine & Nichido become trainers themselves and hold the workshop in the afternoon for children in local elementary schools. In fiscal 2016, the event was held at three locations nationwide, and a total of 120 children and

their parents as well as 48 employees and agents of Tokio Marine & Nichido participated.


\* A local community safety map, developed by Professor Nobuo Komiya of Rissho University, is a map to show “dangerous,” crime-prone areas, which have been picked based on the keywords of “easily accessible” and “not openly visible.” The event encourages children to identify dangerous areas by learning what easily accessible, not openly visible areas mean.



# Building a Secure Society by Responding to Varying Lifestyles and Changes in Society

Tokio Marine Group offers products and services that increase safety in all aspects of people's living through its home, travel and other insurance. We have also started providing services to counter the growing corporate governance and cyber risks resulting from business globalization and technology innovation. Overall, we are working to provide comprehensive coverage matched to the needs of daily lives.

## Relation between written content and SDGs

	Relevant goal	Relevant target	Description of related content
	12. Responsible consumption and production	12.8 Ensure that people everywhere have the relevant information and awareness for sustainable development and lifestyles in harmony with nature	Increasing Safety in Daily Lives All content in general

## Section composition

### Responding to Changes in Society's Needs >>

Tokio Marine Group launched inbound business support services for business operators in Japan with the aim of promoting revitalization of regional economies by making the most of the expanding inbound market. Moreover, in the face of growing CSR and cyber risks to companies, we also initiated sales of insurance products that provide comprehensive coverage for each risk.

### Increasing Safety in Daily Lives >>

In line with varying lifestyles and changes in society, even greater safety and security are required in relation with home and overseas travel and for foreigners visiting Japan. In response, Tokio Marine Group companies have started offering various new services concerning home and travel. Also by providing insurance leaflets that are friendly to elderly people and initiating sales of Islamic-style insurance that meets customer needs in Islamic nations, we are working to increase the safety of people's daily lives around the world.

## Responding to Changes in Society's Needs

Tokio Marine Group launched inbound business support services for business operators in Japan with the aim of promoting revitalization of regional economies by making the most of the expanding inbound market. Moreover, as evidenced by growing CSR risk and a rise in cyber risk worldwide, companies are now facing diversifying and increasing risks. To counter the situation, we initiated sales of *D&O Management Package*, a product that comprehensively covers corporate governance risk and risks to business managers resulting from increasing business globalization, and a product that offers comprehensive coverage for cyber risk, including costs for proper initial action to identify causes of a cyber attack, identify its scope of damage and implement measures to prevent the spread of damage.



## Implementing Inbound Business Support Services for Japanese Business Operators

By contributing to the revitalization of regional economies based on solutions offered by Tokio Marine Group, Tokio Marine & Nichido aims to expand its business and achieve growth together with each region. As part of this effort, the company initiated services free of charge in July 2016 to customers subscribing to its Comprehensive Business Insurance Program, a nationwide group insurance scheme for chamber of commerce members, including a multilingual telephone interpretation service to help customers set up a system to solicit and accept inbound tourists.

On January 12, 2017, the company's efforts to implement services for supporting domestic operators of inbound businesses received ministerial commendation as a fiscal 2016 model example of regional economy revitalization initiatives being promoted by financial and other organizations.

As one pillar of our regional revitalization efforts, we will continue to seek growth of regional economies by offering safety and security to foreign visitors, the number of which is expected to increase further in the future, and by assisting Japanese inbound business operators in setting up a system to accept these visitors.

## Launch of New Product *D&O Management Package*

In line with the increased corporate governance and globalization of business activities in recent years, companies are now required to ensure management transparency and fairness. In shareholders' and third-party lawsuits, the amount of compensation is on the rise, which in turn is increasing personal risks to directors and officers.

Additionally, enhancement of corporate governance is now required not just in companies but also in other forms of corporations, as the revisions to the Medical Care Act (in September 2016) and to the Social Welfare Act (in April 2017) clearly stated personal liabilities of directors and officers of relevant organizations.

In response to the changing environment, Tokio Marine & Nichido greatly extended the coverage of its conventional directors and officers liability insurance ("D&O insurance") and developed the *D&O Management Package* that provides comprehensive coverage for risks to business managers. The product was launched in April 2016.

The new product also covers cases where a legal action is taken by a company against its directors/officers. It offers greater coverage for costs incurred by directors/officers themselves, along with coverage for costs of internal investigations incurred by the company.

We will continue to engage in the development of products and services that provide reassurance to corporate directors/officers and business managers.

**Comprehensive coverage for risks related to business management  
(Directors/officers and companies)**

The product offers comprehensive and thorough coverage for losses and costs to be sustained by directors/officers and companies (no optional riders necessary).

Coverage category	Main coverage details (Insurance claims payment and others)	Conventional product	New product
I. Coverage for directors/officers <i>*Similar to the Side-A coverage in Europe and the United States</i>	<ul style="list-style-type: none"> <li>✓ Legally required compensation for damage and defense costs</li> <li>✓ Other expenses related to directors/officers</li> </ul>	Mandatory	Covers all as a package*
Coverage for companies	II. Coverage for corporate reimbursement <i>*Similar to the Side-B coverage in Europe and the United States</i>	Basically no coverage	
	III. Coverage for companies <i>*Similar to the Side-C coverage in Europe and the United States</i>	Discretionary	
IV. Other coverage (common to directors/officers and companies)	<ul style="list-style-type: none"> <li>✓ Emergency expenses</li> <li>✓ Comprehensive coverage for non-registered directors/officers dispatched outside the company</li> <li>✓ Automatic addition of registered subsidiaries</li> </ul>		

\* The coverage for securities claims under category III ("Coverage for companies") above could be excluded from the package as necessary. Other coverage categories are all inclusive.

**Launch of Cyber Risk Insurance for Corporate Customers**

Recently, companies and organizations are exposed to increasing and frequent cyber attacks, and preparing ourselves against cyber risk is becoming increasingly important.

In February 2015, Tokio Marine & Nichido launched Cyber Risk Insurance, which comprehensively covers diverse cyber risk in one policy, even the expenses incurred in making initial response to identify causes of a cyber attack and its scope of damage. In October 2015, the company started offering the Cyber Risk Comprehensive Support Service, the lineup of which includes performing risk diagnosis in "peace" time, giving referrals to cyber security experts and providing relevant information to customers.

In October 2017, Tokio Marine & Nichido will also launch a new customer service called Benchmark Support Service and start providing to customers cyber risk benchmark reports that analyze cyber risk factors facing companies from various angles. By providing relevant information to customers, the company will work to further reduce the number of insured contingencies.



**Increasing Safety in Daily Lives**

In line with varying lifestyles and changes in society, even greater safety and security are required in relation with home and overseas travel and for foreigners visiting Japan. In response, Tokio Marine Group companies have started offering various new services concerning home and travel, such as home contents insurance for rental housing, available for one-stop purchase over the Internet, a rider that offers compensation for customers who have experienced fire and other incidents, as well as overseas travel insurance for foreign tourists visiting Japan. Also, we have created reader-friendly, larger-size insurance leaflets for elderly customers for our four main products and launched original insurance products based on a mutual-aid and insurance scheme conforming to Islamic law in response to customer needs in Islamic nations.

## Insurance Leaflets

### Insurance Leaflets in a Larger Size and a Reader-Friendly Font for Four Main Products (Auto Insurance, Fire Insurance, Medical insurance and *Super Insurance*)

In response to the comments Tokio Marine & Nichido received from elderly customers that letters on its leaflets are too small to read, the company increased the size of leaflets of four mainstay products, namely, the *Total Assist* series of auto insurance, home insurance and medical insurance (fixed-amount accident insurance) and *Super Insurance*, from A4 size to A3 size. These leaflets also feature a reader-friendly font and seek to achieve a design that is pleasant for many customers, including elderly people and persons with disabilities.

## Home

### *Home Choice Assist* Supports Measures to Prevent Recurrence after an Accident

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

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



What supplementary services would you like from an insurance company after a fire or theft?

- A service that bears the expenses of installing security locks and windows (Female, 50s)
- Security camera installation (Female, 30s)
- A consultation service that suggests appropriate measures to be taken based on actual cases of accident or theft (Male, 30s)

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

> [Tokio Marine & Nichido: \*Home Choice Assist\* \(in Japanese\)](#)

## Sales of Insurance for Rental Housing

Nisshin Fire offers *Insurance for Rental Housing*, which is home contents insurance for rental housing, available for one-stop purchase over the Internet via smartphone and personal computer. On the Internet, the product provides a reasonably priced insurance choice for customers matched to their lifestyles and ensures greater convenience by enabling customers, for the first time in the non-life insurance industry, to do everything from changing registered addresses to canceling policies online and on their own. Since the launch of the product in February 2014, the number of policies sold exceeded 50,000 (as of June 2017).



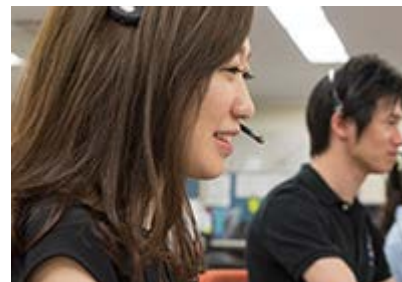
The product won a 2014 Good Design Award sponsored by the Japan Institute of Design Promotion for the first time among non-life insurance products. The award was given in recognition of the product's business design that ensures greater user convenience and lower cost.

Nisshin Fire will continue to offer coverage options and services that are truly needed by customers in an easy-to-understand manner.

## Travel

### Overseas Total Support Desk Assists Overseas Travelers in Case of Emergency

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



> [Tokio Marine & Nichido: Overseas Total Support Desk \(in Japanese\)](#)

### Launch of a New Type of Overseas Travel Insurance for Foreign Tourists Visiting Japan

With an increase in the number of foreign nationals visiting Japan, efforts are being undertaken by the Japanese government and in the private sector to ensure the safety and security of foreign tourists against sudden injury and illness.

Tokio Marine & Nichido has been providing a new type of overseas travel insurance, TOKIO OMOTENASHI POLICY, since July 2016, which covers costs of treatment when foreign tourists are injured or become sick in Japan and costs for transferring patients or bodies to their home countries.

Travelers can easily purchase this product after arriving in Japan via smartphone and tablet devices. In addition to a cashless service for treatment costs and an interpretation service via telephone, the product also includes an application service (Tokio Marine & Nichido's exclusive smartphone app), which provides free Wi-Fi and translation services much needed by foreign tourists.




Smartphone app  
TOKIO OMOTENASHI

By providing this product and its services, Tokio Marine & Nichido seeks to support foreign tourists' comfortable travel experience in Japan and to contribute to the creation of a more tourist-friendly environment.

## Providing Insurance Worldwide

### Providing Safety and Security to Customers in Islamic Nations



In Islamic nations, conventional insurance products were not accepted under Islamic law, which prohibits transactions involving a great deal of uncertainty, gambling and paying and receiving of interest. Foreseeing customer needs in Islamic nations, Tokio Marine Group quickly initiated extensive research and in 2001 started sales of original insurance products based on a mutual-aid and insurance scheme conforming to Islamic law. We now have a system to deliver safety and security to people who otherwise have no access to insurance products because of such religious reasons. Currently, Tokio Marine Group provides these Islamic-style products in Egypt and Saudi Arabia.

- [Alinma Tokio Marine \(Saudi Arabia\)](#) 
- [TOKIO MARINE EGYPT \(Egypt\)](#) 

# Eliminating Poverty in Society

Based on its know-how accumulated in the insurance business, Tokio Marine Group has developed and initiated sales of weather insurance and microinsurance in India, thereby providing low-income earners with greater access to insurance. We also hope to contribute to the resolution of poverty issues in the world through such efforts as financing to and investment in financial institutions providing microfinancing services.

## Relation between written content and SDGs

Relevant goal	Relevant target	Description of related content
 <p>1. No poverty</p>	1.4 Ensure that all men and women, in particular the poor and the vulnerable, have access to financial services, including microfinance	Increasing prevalence of microinsurance in India, fund to invest in microfinance-related assets
 <p>2. Zero hunger</p>	2.3 Double the agricultural productivity and incomes of small-scale food producers through secure and equal access to financial services	Weather insurance in India

## Products and Services

Weather insurance and microinsurance developed and sold by Tokio Marine Group and a fund managed by a Group company to provide financing to and to invest in microfinance institutions are as listed below.

- *Sankatharan Bima Yojna* (India): Low-cost accident insurance available for 1 rupee (about 2 yen) per year as an incidental to fertilizer
- *Mahila Suraksha Bima Yojna* (India): Accident insurance aimed at women in farming communities
- *Rashtriya Swasthya Bima Yojna* (India): A medical insurance scheme for low-income earners sponsored by the government of India
- *Biju Krushak Kalyan Yojana* (India): An insurance scheme with add on medical insurance for low-income earners sponsored by state governments of India
- *Barish Bima Yojna / Mausam Bima Yojna* (India): Weather insurance product that evaluates climate risks such as precipitation volume and temperature in all areas of India and takes into account the impact of unseasonable climate on grain harvest yields in farming communities
- Daiwa Microfinance Fund: Provides financing to and invests in financial institutions providing microfinance services

# Products and Services

The following sections describe weather insurance and microinsurance developed and sold by Tokio Marine Group and a fund managed by a Group company to provide financing to and invest in microfinance institutions.

## Reducing Poverty

### Increasing Prevalence of Weather Insurance and Microinsurance in India

#### Poverty Issue in India

About 50% of the working population of India is said to consist of farmers. Representing about 16% of GDP, agriculture is a key industry in the nation's economy. Moreover, about 20% of households consist of low-income earners (130,000 yen per year or lower), many of whom engage in small-scale farming. India boasts the world's second-largest agricultural land spanning 179.9 million hectares. However, areas in which irrigation is widespread remain less than 30%, and most water for agricultural use is from rainwater. As such, when agricultural production decreases due to drought or excessive rains, farmers may suffer serious economic consequences. Moreover, the poorest segment of the population lives on less than USD1.25 a day and accounts for approximately one-third of the entire nation. Resolving the problem of poverty is a critical challenge for the country.

#### Development of Weather Insurance and Microinsurance Jointly with IFFCO

In 2001, 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), which has a nationwide network of 38,000 member cooperatives, and began offering auto, fire and other insurance in India. From the start, the business tackled the issue of how to resolve the lifestyle of uncertainty faced by farmers in India through the mechanism of insurance and looked into the development of weather insurance and microinsurance (i.e., insurance available at low cost). These products are becoming essential in stabilizing the lives of people in farming communities, with 22.0 million policies and 13.5 billion rupees (approximately 23.0 billion yen) in premiums written in fiscal 2016.

In 2001, the company, in collaboration with IFFCO, started sales in India's rural communities of *Sankatharan Bima Yojna*, low-cost accident insurance available for 1 rupee (about 2 yen) per year as an incidental to fertilizer. Since then, the company has released other microinsurance products, including *Janta Bima Yojna*, property insurance available for 100 rupees (about 200 yen) per year; and *Mahila Suraksha Bima Yojna*, accident insurance aimed at women in farming communities.



IFFCO-TOKIO headquarters



Accident insurance available as an attachment of fertilizer sold in collaboration with IFFCO

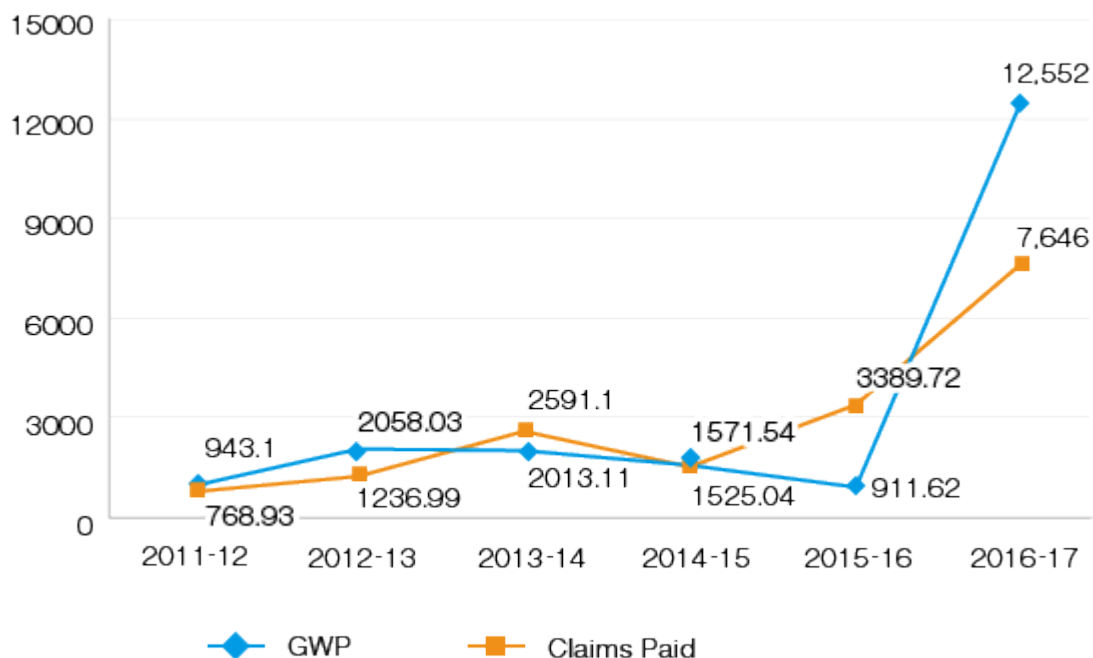


IFFCO-TOKIO offers *Barish Bima Yojna/Mausam Bima Yojna*, an index-based weather insurance product that takes into account the impact on grain harvest yields in farming communities due to unseasonable climate in the wet monsoon season (June to September) and the dry rabi season (October to April). Development of this revolutionary product leveraged IFFCO-TOKIO's capabilities in market surveys aimed at local farmers and Tokio Marine Group's years of expertise in insurance underwriting accumulated in Japan to evaluate climate risks such as precipitation volume and temperature in all areas of India. To gain communities' understanding of the weather insurance mechanism and spread its use, the company has been conducting briefings for farmers in every state in India on an ongoing basis together with banks, NGOs and other partners. Currently, the company sells weather insurance, including its own as well as other government-sponsored products such as *Pradhan Manti Fasal Bima Yojana (RMFBY)* and Weather Based Crop Insurance Scheme (WBCIS), to about 4 million farming households per year.



Members of the Rural Marketing Team of IFFCO-TOKIO and Rural Community Area Managers of IFFCO (in front of IFFCO's grain depot center)

## Crop & Weather Insurance details



Crop and weather insurance sales (unit: million rupees)

## Development of RSBY Jointly with IFFCO

*Rashtriya Swasthya Bima Yojna (RSBY)* is a medical insurance scheme for low-income earners sponsored by the government of India. It was launched in 2008 in India through joint efforts among insurance companies, medical institutions and the government. Subscribers to RSBY only need to pay 30 rupees (about 50 yen) per household as a registration fee with coverage up to 30,000 rupees annually (about 50,000 yen) for a maximum of five persons per household in case medical services are required for injury or illness. IFFCO began selling RSBY in 2011 and launched add-on medical insurance in 2014 under *Biju Krushak Kalyan Yojana (BKKY)*, another insurance scheme for low-income families sponsored by a state government. The company has delivered security through approximately 13.2 million policies to people in farming communities. Also, the company has been working to spread the use of insurance and promote its sales mostly in the southern state of Karnataka, the central state of Madhya Pradesh and the eastern states of Odisha and Tripura in India. In fiscal 2016, as the sum of RSBY and BKKY, the company provided security by way of medical insurance to around 17.5 million people and paid approximately 570 million rupees (about 970 million yen) in total in insurance claims. RSBY and BKKY have become essential medical insurance schemes for people who previously could not receive sufficient medical services because of their economic situation.



Dr. Shalabh Singhal  
IFFCO-TOKIO General Insurance Co., Ltd.  
Chief Manager

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.

Subscribers to RSBY and BKKY 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.



Insurance soliciting

## Reducing World Poverty

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

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

The Daiwa Microfinance Fund, established and managed by Tokio Marine Asset Management, provides direct financing (loans) to MFIs and purchases corporate bonds and negotiable certificates of deposit (negotiable CDs) issued by MFIs. The fund also purchases bonds issued by the International Bank for Reconstruction and Development and other international financial institutions that are keenly working to improve the business environment for MFIs. Microcredits provided under the microfinancing system generally show a high ratio of repayment and a low tendency of turning into bad loans. Thus, investments in MFIs are simultaneously investments in businesses with high potential. We strive to turn the fund into a sustainable investment trust with a continued growth capability by taking part in efforts to reduce poverty and seeking higher returns at the same time.

## Initiative to Support Low Incomes in the United States

The Tokio Marine North America Services (TMNAS) Finance Team has implemented an initiative to support low incomes via the reduced tax burden with Philadelphia Insurance Companies (PHLY) and their long time business partner Affordable Equity Partners (AEP).






The housing complexes developed by AEP and their partners are financed through the sale of the tax credits to PHLY, and when completed are rented to low income members of the communities. PHLY benefits via the reduced tax burden made possible by the tax credits purchased from AEP. So far, PHLY has invested over USD180 million, which has gone towards the 1,500 units across six states in the United States. The relationship is a “win-win-win” for PHLY, TMNAS and AEP and the 1,500 families living in the beautiful new facilities.



# Improving Quality from the Customer's Perspective

Aiming to become “a company that delivers sustainable growth by providing safety and security to customers and by always remaining their first choice,” Tokio Marine Group takes feedback from customers seriously and works to improve the operational quality on a constant basis. We strive to build trust-based partnerships with agents and improve our operational quality together in order to truly provide safety and security from a customer standpoint.

## Relation between written content and SDGs

	Relevant goal	Relevant target	Description of related content
	3. Good health and well-being	3.6 Halve the number of global deaths and injuries from road traffic accidents	Establishing a foundation to provide products and services for building a secure society by leveraging traffic technology innovation
	11. Sustainable cities and communities	11.2 Provide access to safe, affordable, accessible and sustainable transport systems for all, improving road safety, notably by expanding public transport	Establishing a foundation to provide products and services for making society resilient to natural disasters and for building a secure society by leveraging traffic technology innovation
	12. Responsible consumption and production	12.2 Achieve the sustainable management and efficient use of natural resources	Establishing a foundation to provide products and services for building a secure society by leveraging traffic technology innovation and for building a secure society by responding to varying lifestyles and changes in society
	13. Climate action	13.1 Strengthen resilience and adaptive capacity to climate-related hazards and natural disasters	Establishing a foundation to provide products and services for making society resilient to natural disasters
	16. Peace, justice and strong institutions	16.5 Substantially reduce corruption and bribery in all their forms	Customer Feedback Response Policy

## Section composition

### **Basic Policies for Protection of Customers' Interests >>**

Tokio Marine Group establishes basic policies for the protection of customers' interests and develops a system to thoroughly promote being customer-oriented and to pursue various aspects including customer protection.

### **Customer-Oriented Business Conduct Policies >>**

To more thoroughly carry out customer-oriented insurance business while remaining close to customers and keeping an acute awareness of their diversifying needs, Tokio Marine & Nichido and Tokio Marine & Nichido Life have formulated and announced their respective policies on customer-oriented business conduct and have been working with agents to promote specific initiatives under these policies. We will review our policies on a periodic basis to constantly realize better business conduct, thereby earning the lasting trust of customers.

### **Response to Customer Feedback >>**

Based on the Group's common standards related to customer feedback, each company of Tokio Marine Group has formulated a response policy in order to develop a structure to utilize this feedback for improving products and services.

### **Quality Improvement Initiatives >>**

Tokio Marine Group continuously promotes the enhancement of quality from a customer standpoint in accordance with the Group's Corporate Philosophy: "Through the provision of the highest quality products and services, Tokio Marine Group aims to deliver safety and security to all its customers."

### **Working Together with Agents to Improve Quality >>**

Tokio Marine Group endeavors to build partnerships based on trust and improve the operational quality through smooth communication with agents.

### **Education and Training Systems for Agents >>**

In order to meet customer expectations and earn their trust so that customers are able to consult us about insurance with confidence, each Tokio Marine Group company formulates and establishes educational programs and training systems for agents.

# Basic Policies for Protection of Customers' Interests

> [Tokio Marine Group Policies for Managing Prevention of Transactions Involving Conflicts of Interest](#) 

# Customer-Oriented Business Conduct Policies

To more thoroughly carry out customer-oriented insurance business while remaining close to customers and keeping an acute awareness of their diversifying needs, Tokio Marine & Nichido and Tokio Marine & Nichido Life have formulated and announced their respective policies on customer-oriented business conduct and have been working with agents to promote specific initiatives under these policies. We will review our policies on a periodic basis to constantly realize better business conduct, thereby earning the lasting trust of customers.

## Tokio Marine & Nichido Customer-Oriented Business Conduct Policies

### **Business Conduct Policy 1: Business conduct utilizing customer feedback**

Under its corporate philosophy of placing customer trust at the base of all its business activities, Tokio Marine & Nichido has formulated a customer feedback response policy to encourage employees and agents to take customer feedback seriously and use it proactively in corporate activities. The company will pursue customer-oriented business conduct according to the policy.

### **Business Conduct Policy 2: Insurance solicitation**

Tokio Marine & Nichido will work to provide appropriate products and services based on a correct understanding of risks facing customers and their needs and purposes while providing necessary information when concluding an insurance contract.

### **Business Conduct Policy 3: Payment of insurance claims (claims service)**

To be of help to customers in times of need, remain by their side while correctly understanding their situations and positions and respond to their trust, Tokio Marine & Nichido will work to ensure the quality of its claims service and make swift and appropriate claims payments.

### **Business Conduct Policy 4: Initiatives to instill these policies**

Tokio Marine & Nichido will provide training programs and promote initiatives to instill these business conduct policies in agents and employees so that they will always act in a customer-oriented manner.

### **Business Conduct Policy 5: Management of transactions involving conflicts of interest**

In accordance with the Tokio Marine Group Policies for Managing Prevention of Transactions Involving Conflicts of Interest and through compliance with these policies by directors, officers and employees, Tokio Marine & Nichido will work to manage transactions involving conflicts of interest to ensure that clients' interests are not unduly harmed.



# Tokio Marine & Nichido Life Customer-Oriented Business Conduct Policies

## **Business Conduct Policy 1: Business conduct utilizing customer feedback**

Under its corporate philosophy of placing customer trust at the base of all its business activities, Tokio Marine & Nichido Life regards it as extremely important that all employees and agents seriously take feedback from customers, including complaints, requests and suggestions, and meet their expectations. The company has accordingly formulated its customer feedback response policy and will work to make its business conduct even more customer-oriented.

## **Business Conduct Policy 2: Insurance solicitation**

- (1) Tokio Marine & Nichido Life will work to develop life insurance products and services matched to customer needs while also paying attention to social and economic trends and changes in the business environment.
- (2) Tokio Marine & Nichido Life will deliver security by providing custom-tailored solutions that meet increasingly diverse customer needs and protect customers and their families.
- (3) Tokio Marine & Nichido Life will implement initiatives to provide detailed information on products and explain them in a thorough manner to customers and have them confirm, based on a correct understanding of the products, that our solutions match their needs and purposes.

## **Business Conduct Policy 3: Follow-up services and payment of insurance claims and benefits**

Recognizing that paying insurance claims and benefits is one of the most basic and important responsibilities of an insurance company, Tokio Marine & Nichido Life will make sure to explain policy and other details to all customers and make swift and accurate payments, working always from a customer standpoint. The company will also set up a system to provide follow-up services to elderly customers to ensure that they will make claims for which they are entitled to without omissions.

## **Business Conduct Policy 4: Initiatives to instill these policies**

In order to encourage employees, agents and direct sales employees ("Life Partners") to act in a customer-oriented manner in all business conduct, Tokio Marine & Nichido Life will establish necessary evaluation and training programs and continue to implement initiatives to instill these business conduct policies among them.

## **Business Conduct Policy 5: Management of transactions involving conflicts of interest**

In accordance with the Tokio Marine Group Policies for Managing Prevention of Transactions Involving Conflicts of Interest and through compliance with these policies by directors, officers and employees, Tokio Marine & Nichido Life will work to manage transactions involving conflicts of interest to ensure that clients' interests are not unduly harmed.

## **Business Conduct Policy 6: Asset management**

In order to ensure future payments of insurance claims and benefits, Tokio Marine & Nichido Life will conduct asset management while paying due consideration to the distinctive characteristics of insurance contracts and by applying appropriate risk control.

# Response to Customer Feedback

Based on the Group's common standards related to customer feedback, each company of Tokio Marine Group has formulated a response policy in order to develop a structure to utilize this feedback for improving products and services.

## Customer Feedback Response Policy

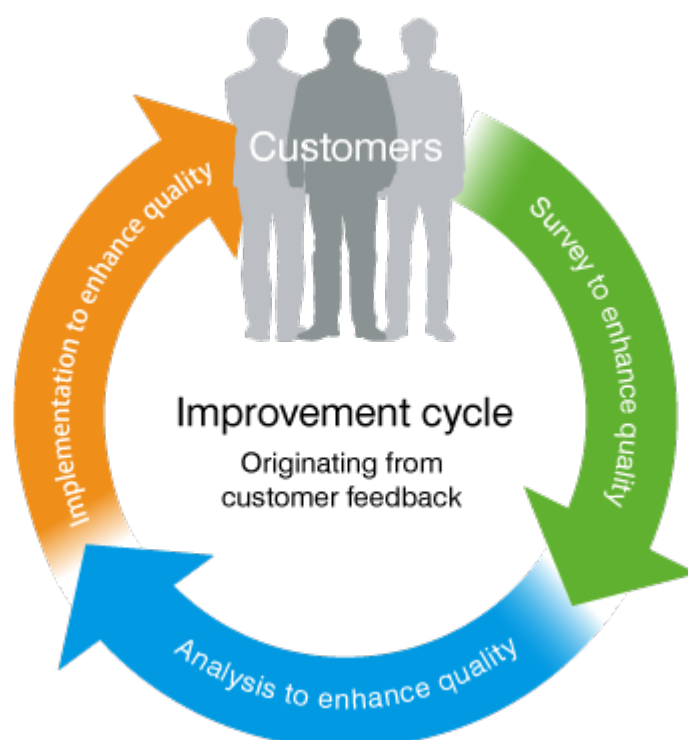
Critical opinions and demands as well as compliments from customers are valuable assets for us to provide more quality services to customers. Based on the Group's basic policy related to customer feedback, each company of Tokio Marine Group has formulated a response policy in order to develop a structure to utilize customer opinions for improving products and services.

### Tokio Marine & Nichido Customer Feedback Response Policy

- Basic Philosophy  
Tokio Marine & Nichido sincerely accepts and actively applies customer feedback to its corporate activities with customer trust as the basis of all of its business activities.
- Basic Policy
  - (1) We will proactively accept and appreciate customer feedback.
  - (2) We will undertake company-wide initiatives to responsibly address customer feedback through to the end.
  - (3) We will utilize customer feedback to enhance the quality of our operations, including products and services.
  - (4) We will deliver greater safety and security based on customer feedback.

## Structure to Make Improvements Based on Customer Feedback

Customer surveys and feedback received directly from customers by employees and agents lead to improvements in products and services. For example, Tokio Marine & Nichido, Nisshin Fire and Tokio Marine & Nichido Life enter such feedback into a central management system that is set up on their respective intranets for later analysis. This feedback is then utilized to improve products and services. Additionally, Tokio Marine & Nichido conducts regular meetings with external advisors and consumer monitors in order to receive advice from the perspective of consumers. These activities have translated into various improvements, including easier-to-understand notices and documents.



## Initiatives in Compliance with ISO 10002

As a means of standardizing the response to customer feedback companywide, Tokio Marine & Nichido and Tokio Marine & Nichido Life have established operation systems in conformity with ISO 10002, the international standard for management of the complaints handling process. Additionally, these two companies were the first in the domestic financial industry to verify compliance with the ISO 10002 standard in June 2007 and subsequently made an external announcement in July. Under these operation systems, we will continuously strive to enhance the quality of operations in terms of products, services and other relevant aspects based on customer feedback. Nisshin Fire also made a self-declaration of compliance with the ISO 10002 standard in July 2008.

## Listening to Customer Feedback

Each Tokio Marine Group company actively listens to customer feedback through various means such as customer surveys, telephone calls from customers, company websites and information gathering via agents and sales personnel. From the perspective of enhancing the transparency of initiatives regarding customer feedback, the number of feedback comments received, details of these comments and examples of products and services developed or improved based on such feedback are made public via company websites in greater detail.

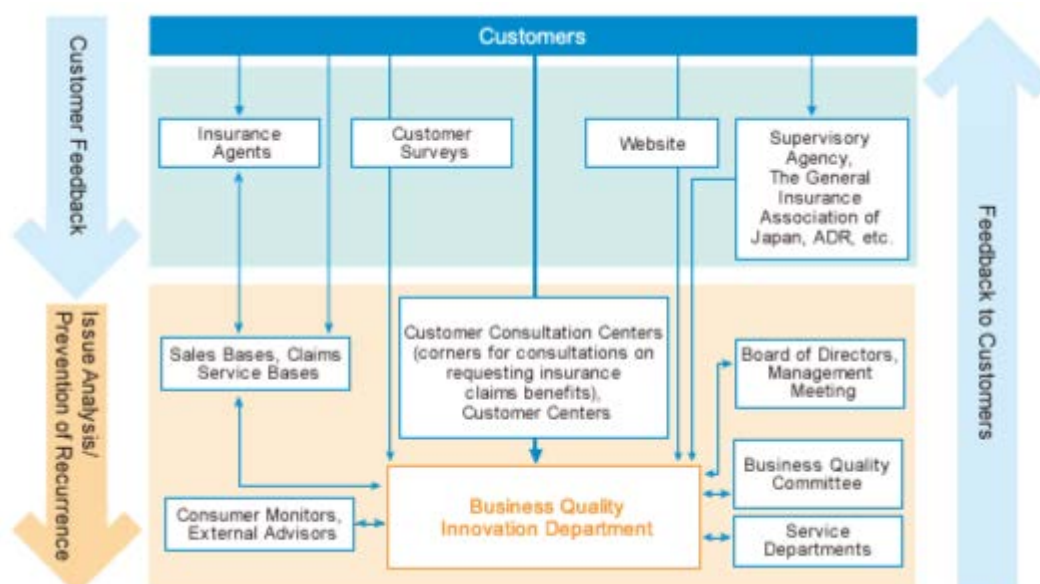
Tokio Marine & Nichido is conducting customer surveys regarding auto insurance, fire insurance and *Super Insurance* at the time of contract. The aim is to confirm whether the company is providing easy-to-understand explanations of details of coverage, premiums payments, rider services and important terms. Tokio Marine & Nichido also asks for cooperation in surveys after paying insurance claims to customers in order to obtain a wide range of opinions regarding responses to accidents. The company constantly makes efforts to improve quality based on this customer feedback.

Tokio Marine & Nichido Life is obtaining customer feedback by enclosing surveys along with notices regarding contract details, insurance policies and other relevant documents that are sent to all policyholders once a year.

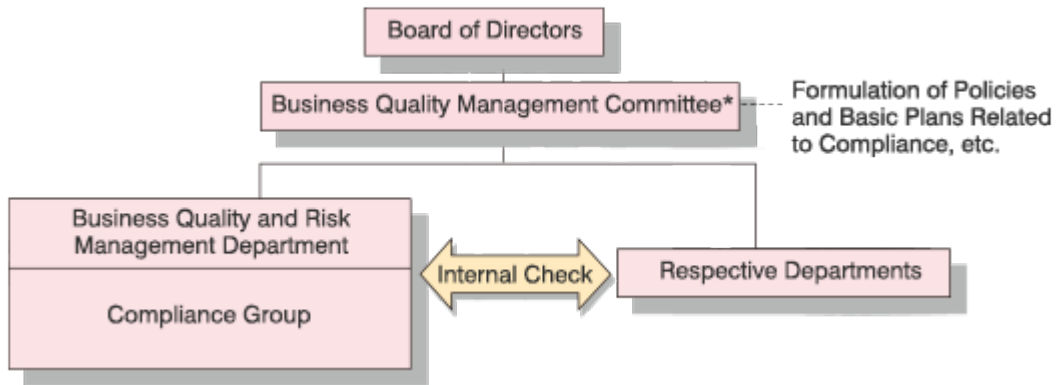
Nisshin Fire strives to identify customer needs through various surveys, for example, on staff response during the contracting process and accident response services and works together with its agents to enhance the quality of its services to bring even greater satisfaction to customers.

## Structure for Listening to Customer Feedback

### Tokio Marine & Nichido



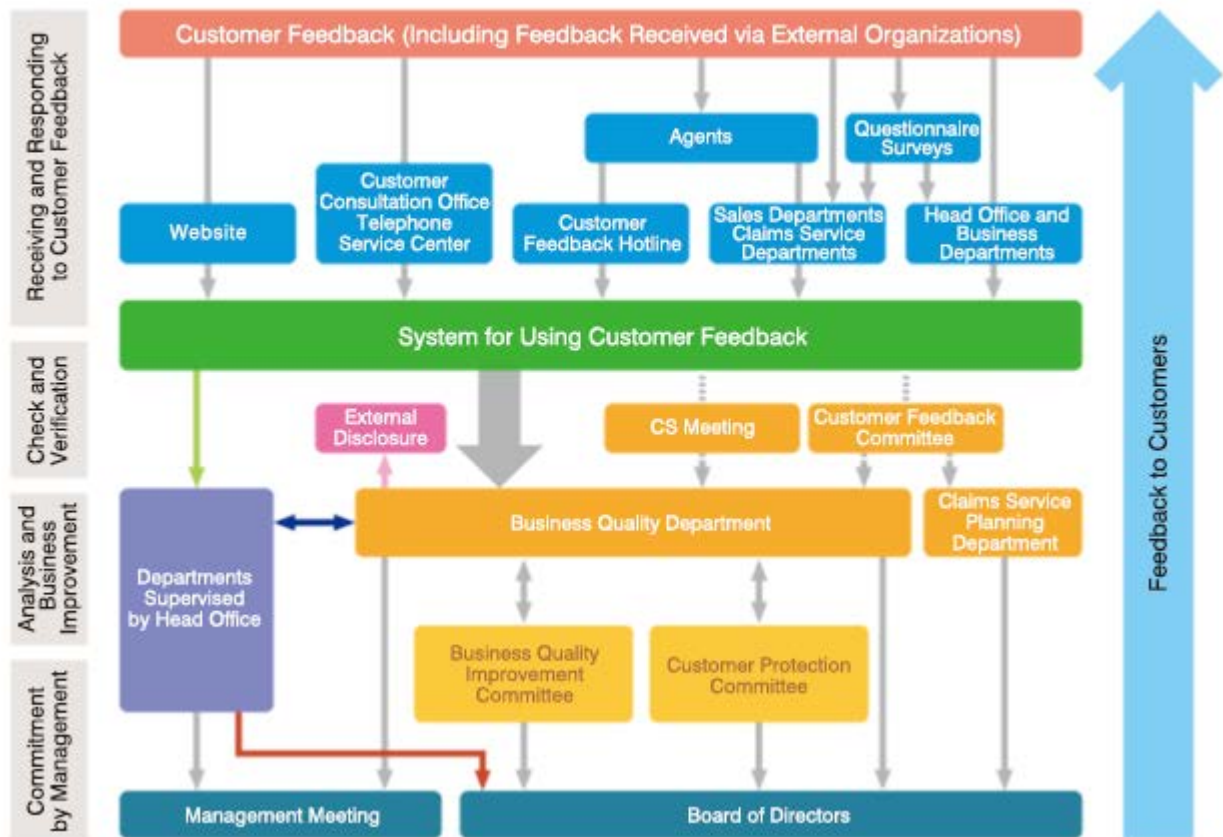
# Tokio Marine & Nichido Life



\* An internal cross-sectional committee of the Board of Directors composed of full-time directors and general managers and established for the purpose of utilizing feedback from customers to improve operational quality

# Nissin Fire

Structure to respond to customer feedback



## Fiscal 2016 Number of Customer Feedback Comments

### Tokio Marine & Nichido

(Number of Comments)

Customer Feedback Categories	Representative Examples	2016 Apr.- Jun.	2016 Jul.- Sep.	2016 Oct.- Dec.	2017 Jan.- Mar.	Fiscal 2016 Total	
Dissatisfied	<b>Products and services</b>						
	Policy and pamphlet related	Policy and pamphlet details difficult to understand	421	327	444	464	1,656
	Products and services related	Requests for improving products and services, Others	1,590	1,537	1,268	1,564	5,959
	Subtotal: Products and services		2,011	1,864	1,712	2,028	7,615
	<b>Enrollment: Contract procedures</b>						
	Contract renewal procedures	Delays in sending renewal information, Others	1,164	961	1,039	1,316	4,480
	Explanation of contract details	Insufficient explanation of contract details, Others	427	392	300	312	1,431
	Subtotal		1,591	1,353	1,339	1,628	5,911
	<b>Enrollment: Contract management</b>						
	Policy deficiencies	Errors in listed policy details	500	507	477	179	1,663
	Non-arrival of policy	Delay in sending of policy	92	96	110	80	378
	Modification procedures	Delay in modification procedures, Others	1,575	1,463	1,530	1,401	5,969
	Account transfers	Unable to make account transfers, Others	329	306	360	272	1,267
	Subtotal		2,496	2,372	2,477	1,932	9,277
	<b>Enrollment: Response and etiquette</b>						
	Response and etiquette	Telephone response and visitation etiquette	1,022	801	975	927	3,725

Dissatisfied	Enrollment: Others						
	Matters concerning enrollment not corresponding to the above		103	117	45	19	284
	Subtotal: Enrollment total		5,212	4,643	4,836	4,506	19,197
	Insurance claims payments: Insurance claims payments						
	Contacting and responses	Delay in being contacted by staff, insufficient explanation of procedures	2,488	2,525	2,484	2,156	9,653
	Payment amount	Insufficient explanation about insurance claims payments	1,099	1,060	1,101	1,039	4,299
	Advisability of payment	Advisability of payment	1,136	1,276	1,294	1,312	5,018
	Subtotal		4,723	4,861	4,879	4,507	18,970
	Insurance claims payment: Response and etiquette						
	Response and etiquette	Telephone response and visitation etiquette	793	770	885	828	3,276
	Insurance claims payments: Others						
	Matters concerning payment not corresponding to the above		91	83	77	35	286
	Subtotal: Total for insurance claims payments		5,607	5,714	5,841	5,370	22,532
	Matters concerning personal information		165	113	194	167	639
	Others		76	120	142	105	443
	Dissatisfied Total		13,071	12,454	12,725	12,176	50,426
	Requests		568	547	640	634	2,389
Recommendations		869	877	1,008	883	3,637	
Total		14,508	13,878	14,373	13,693	56,452	

## Tokio Marine & Nichido Life

(List of Points of Dissatisfaction Only)

Item	Principal Details of Feedback	Number of Comments Received (Comments)	Percent of Total
New contract related	Dissatisfied with explanations and with presentments on insurance policy at time of enrollment, others	5,464	21.2
Receipt related	Dissatisfied with insurance premium payment methods and modification procedures, others	2,783	10.8
Protection related	Dissatisfied with contract details modifications, policyholder loans, cancellation procedures, others	6,484	25.1
Insurance claims and benefits related	Dissatisfied with payment procedures for insurance claims, benefits, maturity proceeds, others	4,219	16.4
Others	Dissatisfied with after-service, etiquette and telephone response, others	6,825	26.5
Total		25,775	100.0



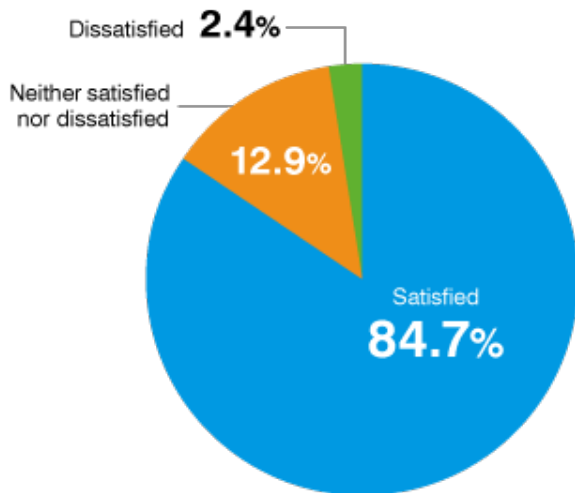
# Nissin Fire

(List of Points of Dissatisfaction Only)

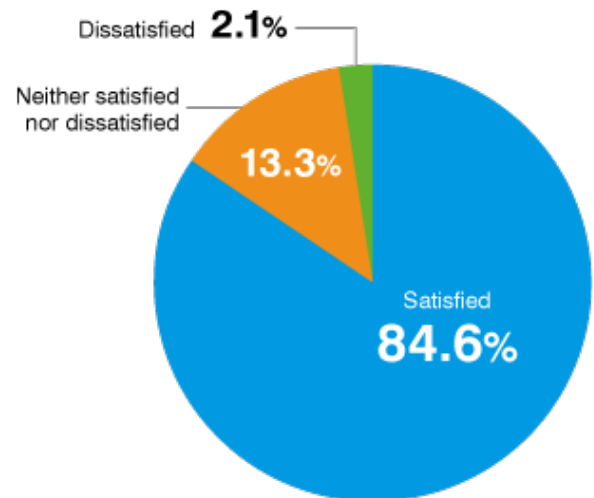
	FY2015	FY2016
<b>1. Contracting and soliciting activities</b>		
(1) Product details (coverage, others)	15	13
(2) Contracting procedures (incomplete, delays, others)	280	205
(3) Soliciting activities (not thoroughly confirming with customers their needs and purposes, others)	112	99
(4) Insufficient or erroneous explanation about policy details, conditions and others	464	384
(5) Enrollment (conditions, restrictions, others)	13	21
(6) Error in insurance premium calculation	26	40
(7) Staff interaction with customers	105	64
(8) Contents of forms and other documents (application forms, invoices, leaflets, others)	33	31
(9) Other	106	74
Subtotal	1,154	931
<b>2. Management and protection of contracts, collection of premiums</b>		
(1) Insurance policies not reaching customers or errors in policies	98	60
(2) Availability of payment in installments or account transfer	88	86
(3) Procedures for changing policies	334	266
(4) Procedures for canceling policies	244	235
(5) Processing of maturity repayment (processing delay, amount repaid, others)	7	5
(6) Staff interaction with customers	22	25
(7) Other	137	112
Subtotal	930	789
<b>3. Insurance claims</b>		
(1) Amount of insurance claims paid	298	215
(2) Delay in response and method of response	804	629
(3) Advisability of payment	42	30
(4) Staff interaction with customers	520	349
(5) Other	5	2
Subtotal	1,669	1,225
<b>4. Other (including complaints on the handling of personal information)</b>		
	35	25
Total	3,788	2,970

## Tokio Marine & Nichido: Level of Satisfaction (Fiscal 2016 Auto Insurance)

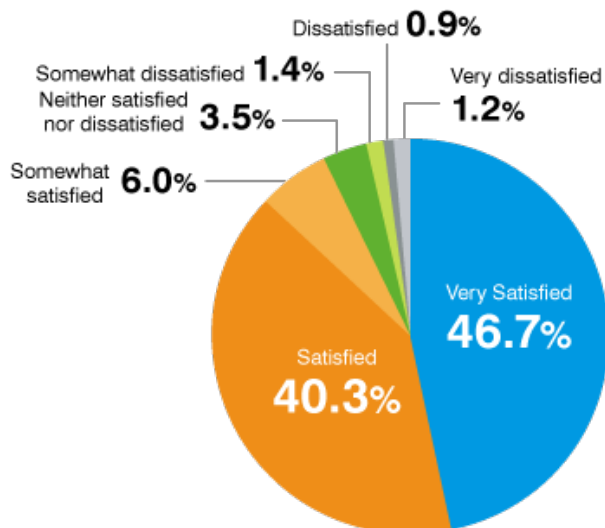
### Overall Level of Satisfaction regarding Products and Services



### Overall Level of Satisfaction regarding Contract Procedures

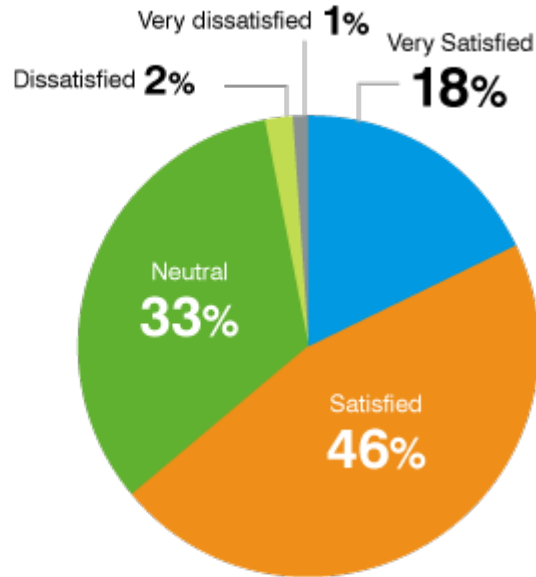


### Level of Satisfaction regarding Overall Claims Services



## Tokio Marine & Nichido Life: Level of Customer Satisfaction (Fiscal 2016)

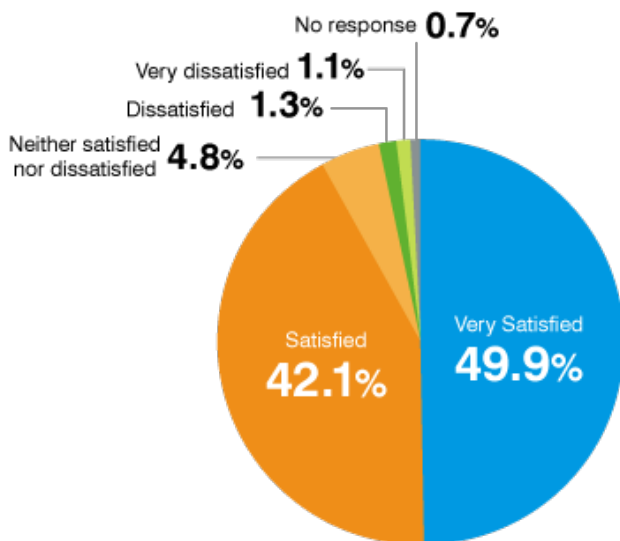
To what extent are you satisfied by the enrollment of life insurance of Tokio Marine & Nichido Life?



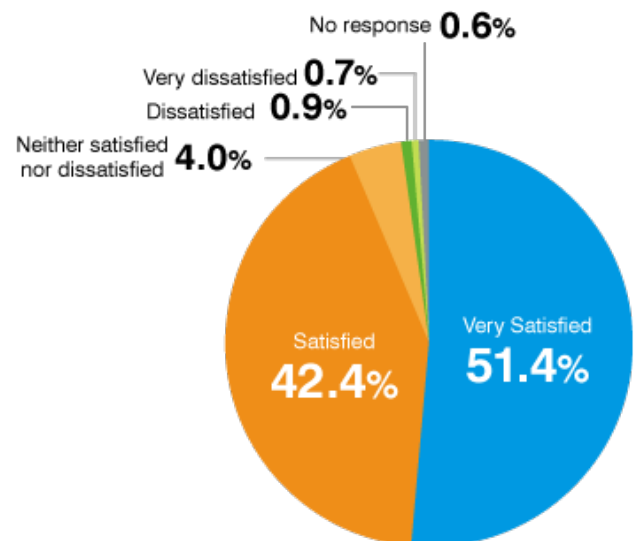
## Nissin Fire: Level of Satisfaction (Fiscal 2016)

Overall Level of Satisfaction regarding Accident Response Services

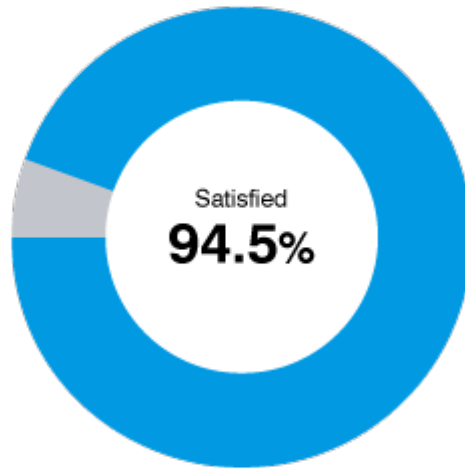
### Auto Insurance







### Fire and Accident Insurance



## Philadelphia Insurance Companies (PHLY): Level of Customer Satisfaction (Fiscal 2016)



### Status of customer feedback: Respective Group company websites

- [Tokio Marine & Nichido: Number of customer comments received and customer survey results \(in Japanese\)](#) 
- [Tokio Marine & Nichido Life: Status of customer feedback \(in Japanese\)](#) 
- [Nisshin Fire: Response to customer complaints \(in Japanese\)](#) 
- [Philadelphia Insurance Companies \(PHLY\): Customer Experience Results \(2.39MB\)](#) 

## Main Examples of Items That Have Been Developed and Improved Based on Customer Feedback (Fiscal 2016)

### Tokio Marine & Nichido

#### Customer Feedback

The coverage of *One Day Auto Insurance* ends at 12 a.m. For a midnight drive, I need to buy the policy for two days. This feels unfair, and I would like you to change it so that a premium for one day covers 24 hours starting from the time of contract.

#### Response

We revamped the product and now offer coverage for 24 hours from the time at which insurance liability starts. The new scheme applies to the policy used on and after April 1, 2017.

### Tokio Marine & Nichido Life

#### Customer Feedback

I made an inquiry about how to pay my premium and was instructed to pay it through a bank transfer. I was not able to visit a bank during its business hours and had trouble finding a way to make a bank transfer. I would like you to provide an option to pay premiums at convenience stores or other locations that are open 24 hours a day.

#### Response

In May 2016, we started providing an option to pay most of the premiums at convenience stores and through the Pay-easy service, allowing customers to pay premiums anytime in a day and any day in a year.

### Nisshin Fire




#### Customer Feedback

Your auto insurance leaflet is hard to read as it entirely uses light colors and small fonts.

#### Response

We adopted the concept of universal design and revised our leaflet's overall design to make it friendly to everyone. (This design received an "Easy-to-Understand" prize in the UCDA Award 2016 hosted by the Universal Communication Design Association.)

#### Status of customer feedback: Respective Group company websites

- [Tokio Marine & Nichido: Improvement examples based on customer feedback \(in Japanese\)](#) 
- [Tokio Marine & Nichido Life: Major and specific development and improvement examples based on customer feedback \(in Japanese\)](#) 
- [Nisshin Fire: Examples of improvements that have been carried out based on customer feedback \(in Japanese\)](#) 

# Quality Improvement Initiatives

Tokio Marine Group continuously promotes the enhancement of quality from a customer standpoint in accordance with the Group's Corporate Philosophy: "Through the provision of the highest quality products and services, Tokio Marine Group aims to deliver safety and security to all its customers."

## Tokio Marine Group's Approach to Quality Improvement

Tokio Marine Group has earned high regard from its customers by providing products and services that are ahead of the times in accordance with the Group's Corporate Philosophy: "Through the provision of the highest quality products and services, Tokio Marine Group aims to deliver safety and security to all its customers." In the medium to long term, changes in living and business environments resulting from frequent natural disasters, demographic shifts and technological innovation in the world will generate many new opportunities and risks. In response to the diversifying needs of both individual and corporate customers in connection with such new opportunities and risks, Tokio Marine Group will combine the capabilities of all Group companies and will do its best to provide new products and services that anticipate the changing times and extend beyond the framework of conventional insurance products and services in areas such as the financial, medical and consulting fields.

## Anshin ("Reassuring") Quality

Tokio Marine & Nichido defines Anshin Quality in order to ensure things naturally expected of us by customers are achieved or executed by anyone at the company, at anytime and anywhere.

Based on this Anshin Quality approach, the company has formulated its Anshin Quality Standards as essential quality standards for each series of business processes, including solicitation, claims payment, contract management and product development. Tokio Marine & Nichido is strongly committed to ensuring Anshin Quality and to never providing to customers products or services that do not satisfy these standards.

## Examples of Initiatives with Next-Generation Model

In April 2012, Tokio Marine & Nichido rolled out an initiative called the Next-Generation Model, which utilizes tablet devices to enhance comfort and convenience for customers. For *Super Insurance*, auto insurance, fire insurance, accident insurance and life insurance—our main products for individual customers—we introduced the paperless *Raku Raku Tetsuzuki* (Quick and Easy Online Procedures), which allows customers to request a premium estimate, view product descriptions and apply for insurance on their tablet and other devices. These procedures enable us to provide easy-to-understand product descriptions with videos and electronic pamphlets. We have also introduced "Your Enrollment at a Glance," which enables customers to visually check their family's insurance enrollment status on their tablet and other devices.

This Next-Generation Model initiative received a 2014 Ministry of Economy, Trade and Industry (METI) Minister's Award in recognition of its contribution to informatization of the economic society. It also won the top IT Overall Award at the 31st Information Technology Award 2013 sponsored by the Japan Institute of Information Technology. In the future as well, Tokio Marine & Nichido will strive to further enhance comfort and convenience for customers through the Next-Generation Model initiative.



Screen image of Raku Raku Tetsuzuki contract procedures

## Providing Information That Enables Customers to Make Claims without Any Omissions

To ensure that customers request insurance claims payments and insurance benefits without any omissions, Tokio Marine & Nichido Life provides information to customers regarding insurance claims payments and insurance benefits when they enter into an insurance contract during the contract validity period and when requesting insurance claims payments and insurance benefits. Additionally, through such means as our website and TV commercials, we ask customers to contact Tokio Marine & Nichido Life if they have any uncertainties about receiving insurance claims payments and insurance benefits.



Guidebook on receiving insurance claims payments and insurance benefits

## Raising the Quality of Call Centers

Tokio Marine Group's call center departments implement a variety of initiatives for the purpose of raising the quality of customer responses throughout the Group's call centers. In addition to mutually refining customer response skills by holding a "telephone response contest," we strive to maintain and upgrade the quality of customer responses based on the Contact Center Standard for Tokio marine\* (CCST).

Looking ahead, we will work to provide safety and security by striving to make caring responses from the customer's perspective and enhancing the quality of our customer responses at all Group call centers.



\* An operational standard formulated by Tokio Marine Group specifically for call centers



## Providing Anshin Quality of Claims Services to Customers

Tokio Marine & Nichido believes that our value as an insurance company is tested when an accident occurs. To prepare ourselves for such an emergency, we define Anshin Quality as specific quality standards that are indispensable for the products and services provided to customers and, together with agents, have been making full, concerted efforts toward the realization of Anshin Quality. Also in terms of claims services, we seek feedback broadly from customers and constantly endeavor to improve quality based on such feedback while repeating the cycle of implementation, verification and improvement.

As one example, we have implemented the following operational improvements based on the evaluation results and opinions we gather through a customer survey, which is conducted after insurance claims are paid to policyholders of our auto insurance, who have been involved in an accident.

- Information regarding details of coverage and a list of available coverages (insurance claims) are sent to customers upon receipt of the notification of an accident, and personnel in charge provide information on the amount of claims payable in an easy-to-understand manner.
- When insurance claims are paid, personnel in charge will explain in an easy-to-understand manner while also sending a statement of claims payable that not only verifies the amount but also provides a detailed breakdown.
- When insurance claims cannot be paid, we inform customers of the reason both verbally and in written form in an easy-to-understand manner. Additionally, inquiries and claims from customers are accepted via an exclusive toll-free telephone line. Assistance from external specialists such as lawyers is also available via the Re-examination Request System\*.

### \* Re-examination Request System (Tokio Marine & Nichido)

A system for customers (including policyholders and insured persons) to request re-examination when they disagree with the decision not to pay insurance claims made by claims service bases in accordance with policy details. When requested by a customer, the Claims Service Re-examination Committee, which is a closed-door committee comprised of external specialists (doctors and lawyers), re-examines the decision made by the claims service base responsible for the case using re-examination request documents and materials submitted by relevant parties. The results are subsequently reported in written form to the customer who requested the re-examination. However, this system does not apply to cases that are outside the activity scope of the committee, which is to make a decision from a legal or medical viewpoint. For details, please contact the responsible claims service base.

➤ [Tokio Marine & Nichido: Re-examination Request System \(in Japanese\)](#) 

➤ [Tokio Marine & Nichido: Re-examination results by the Claims Service Re-Examination Committee \(in Japanese\)](#) 

To provide high quality claims services in case of an emergency to deliver safety and security to customers by leveraging our high level of expertise, we are making various related efforts on top of nurturing the enhancement of the resolution capabilities of employees. In the following sections, we divide the process of claims services into five steps (receiving loss reports, initial response, loss adjustment, reporting progress and payment of insurance claims) and describe our efforts in each.

## Receiving Loss Reports

Receiving a loss report from a customer is our first customer contact point in claims services. We work to eliminate anxieties held by a customer who just had an accident by asking whether or not he/she was injured and what exactly happened and simultaneously giving considerate and appropriate advice.

## Initial Response

After receiving a loss report, we confirm how the customer wishes to proceed with the accident response and provide a detailed description of the process from the beginning to the final resolution. It is only after we consult with the customer that we will contact the parties and others concerned. We try to relieve the customer's anxiety by reporting back to him/her the results of contacting these parties.

## Loss Adjustment

This step involves checking the status of a car or building damaged by the accident. At the same time, we scrutinize details of necessary repairs and estimated repair costs to confirm an adequate loss amount and explain it to the customer in an easy-to-understand manner.

## Reporting Progress

To eliminate the customer's anxiety and provide a higher sense of security, we make sure to report the progress in a manner and at the timing matched to the customer's needs.

## Payment of Insurance Claims

We calculate payable insurance claims and explain the details of these claims to the customer in an easy-to-understand manner. We then work to swiftly go through the payment procedures after confirming with the customer if he/she wants to file a claim. We also utilize a system to check for other applicable policies and inform the possible payment of other insurance claims, if any, to the customer. For auto insurance, in particular, we have in place a system that does not allow us to close the case until the payment of all payable insurance claims is made. By means of this system and various types of training, we ensure to make an appropriate payment of claims to customers.

Moreover, we constantly strive to improve the quality of our customer response over the telephone through employee training and by conducting a survey on its telephone responses by an external survey company. Efforts are geared toward ensuring all responsible personnel always make a considerate and honest response to customers.

## Resolution Capabilities of Team Experts

We consider it our mission to provide the high quality claims services when a customer is involved in an accident. In auto insurance, smooth claim settlement requires a team approach in which highly specialized and experienced staff members work as a team toward the same goal.

At Tokio Marine & Nichido, our experienced claims service staff of approximately 9,000 people team up with our nationwide network of highly specialized experts including approximately 1,500 adjusters, 530 lawyers and 100 consulting physicians to provide the resolution capabilities of Team Experts. This allows us to protect our customers in the event of an accident. In addition to our reliable and

extensive network of 244 service bases nationwide, we satisfy 93.0% of our customers who have filed claims under their insurance by exercising our sophisticated negotiating power backed by our industry dominance with more than around 2.65 million accident settlements per year.

## Shared Value for Caring for Customers as Our First Priority

Tokio Marine & Nichido believes that putting customers first and foremost translates into the quality of claims services, which are intangible and not readily perceivable. Accordingly, we distribute a booklet entitled *Kokorokara* ("From Our Hearts") to all members engaged in claims services, including new employees who join the company each year. The booklet summarizes the values on which we place importance, including the shared ideas of all members involved with claims services for customers, working in harmony with colleagues and in pursuit of expertise. We hope to continuously hand down our purpose, pride and sincerity in claims services from a customer standpoint as part of our DNA.



*Kokorokara* booklet cover page and inside text

- "Our ceaseless pursuit for expertise is really a quest for better human qualities, and this quest never ends."
- "Face to face with a person who needs your help, as a fellow human being, what does your heart tell you? Everything starts from here. I want to help because a person needs my help. This strength of emotion is our *raison d'être*."

➤ [My Relations with CSR: Providing Insurance Claims Services by Caring for Customers](#) 

## Providing Greater Security to Customers

We are making efforts to eliminate customer anxiety through such means as Tokio Marine & Nichido Medical Service's free medical advice service, highly specialized services provided by each Group company and accurate advice offered by affiliated lawyers, doctors and other experts.

➤ [Building a Society Based on Health and Longevity to Ensure Peace of Mind \(\*Medical Assist\*: Providing 24/7 Telephone Support for Customers Seeking Advice on Illness or Injury\)](#)

## Claims Service System in Japan (As of July 2017)

	Tokio Marine & Nichido	Nisshin Fire
Number of service bases	244	107
Claims service staff and adjusters	Approx. 10,500*	Approx. 1,000
Lawyers	Approx. 520	Approx. 50
Consultant physicians	Approx. 100	Approx. 12
Tax accountants/Accountants	70	—
Number of automobile accident settlements (Annual)	Approx. 2.65 million	Approx. 0.18 million

\* As of July 2016

## Working Together with Agents to Improve Quality

To provide safety and security that truly is based on customers' points of view, Tokio Marine Group endeavors to build partnerships based on trust and together improve the operational quality through smooth communication with agents.

### The Role of Agents in Tokio Marine Group

In auto, life and other insurance, the role of agents in Tokio Marine Group is to protect customers from risks by providing various kinds of insurance products and services as intermediaries between customers and the insurance company in the Group. Agents are carrying out a broad range of consulting activities such as introducing optimal insurance tailored to the needs of each customer and quickly providing support to deliver security to customers in the event of disasters or accidents.

For agents to be indispensable persons truly relied upon by customers, each Tokio Marine Group company has been proceeding with initiatives directed toward its agents such as various kinds of training, establishment of administrative procedures and IT systems and business administration management support.

### Working Together with Agents on Initiatives to Improve the Quality of Operations

Tokio Marine & Nichido defines Anshin ("Reassuring") Quality Standards as specific quality standards that are indispensable for the products and services provided to customers and works together with agents to improve quality. In addition, with regard to an agent commission system, we conduct assessments in terms of quality, growth (scale, revenue increase rate, claims ratio) and partnership (including consulting capability, quality of agent business administration and claims service response capability). By doing so, we have established a system that supports agents that delivers sustainable growth by providing safety and security to customers and by always remaining their first choice. Going forward, we will promote reforms toward a new business model utilizing tablet devices and smartphones to realize an even more comfortable experience for customers. We, as a group of insurance companies, will work hand-in-hand with our agents to deliver quality to all customers and gain higher recognition from customers.

Nisshin Fire has also established its Customer Trust Standards for agent operations concerning contract procedures, product presentations and response to customers involved in accidents or other incidents, as well as proceeding with initiatives accordingly to ensure that all its agents across Japan provide customers with the same, high level of services. Additionally, Nisshin Fire drastically revamped its agent commission system, which previously determined agents' commissions by considering the level of contribution and other relevant factors in addition to the size of premiums written. Under the new system, the company conducts an evaluation of the level of achievement of operations as an agent in terms of providing services and support for customers to decide agents' commissions. In this respect, the company has shifted its focus from scale to function and from quantity to quality, thereby adopting an agent commission system more based on the customer's perspective and aimed at raising the quality of insurance sales.

## Sharing Information with Agents

Tokio Marine & Nichido is developing the agent's ICT system TNet\* in order to readily provide functions that are related to insurance administrative procedures as well as product information and sales tools that are necessary for agents as they respond to customers. In April 2012, TNet, which previously could only be accessed from the personal computers of agent offices, was given multi-device compatibility. As a result, it is now accessible from tablet and other devices, allowing agents to conduct business anywhere, at any time. Additionally, as a means of enhancing the quality of customer response, we mutually share the records of responses between customers and agents and between customers and customer centers. We will continuously endeavor to enhance communication between agents and Tokio Marine & Nichido through ongoing efforts to refine TNet with the ultimate goal of providing services that will bring greater customer satisfaction.



TNet top screen

\* TNet is an online agent system provided by Tokio Marine & Nichido with the intent of supporting agents in enhancing the quality of insurance business operations and increasing operational efficiency.

## Business Administration Support for Agents

With a view to increasing the quality of insurance solicitation and ensuring to provide value to customers, which are also required under the Insurance Business Act revised on May 29, 2016, Tokio Marine & Nichido proactively assists its agents in building systems necessary to protect customers as an organization as a whole. In fiscal 2016, we provided the Value Delivery Process Management (Value PRO) Manual, a business administration support tool, to operators of agents. This manual specifies standard business processes to deliver to customers the value unique to full-time agents at every customer contact point, not only at policy renewal. This includes providing a wide variety of information on life and non-life insurance products and services and ensuring reliable claims services in times of need. The manual also describes keys to successful organizational management for instilling these standard processes. Tokio Marine & Nichido will continue to do everything in its power to support the business administration of its agents in order to provide an even higher level higher of value to customers.



# Education and Training Systems for Agents

In order to meet customer expectations and earn their trust so that customers are able to consult us about insurance with peace of mind, we support the development of professional human resources through a qualifications system and training programs.

## Original Learning Program

In order to foster salespersons capable of providing meticulous and excellent services to customers, Tokio Marine & Nichido offers a learning program that covers a broad range of operational knowledge on product details, claim services, compliance and other business-related topics. A course on basic products knowledge, in particular, is provided as a mandatory course, which salespersons must take before they engage in product sales. Salespersons can take each course through various means, including our online agent system (TNet).

## Initiatives for Improving Qualities and Abilities Required of Non-Life Insurance Salespersons

### Operated by Tokio Marine & Nichido

#### Original Learning Program

- Offering a broad range of courses:
  - Anshin Quality, compliance
  - Products knowledge
  - Claims services
  - Operation of the agent online system (TNet)
  - Operation of tablet devices under the Next-Generation Model
  - Agent back office operations
  
- Available through the agent online system (TNet)



## Tokio Marine & Nichido Life Training College

Tokio Marine & Nichido Life provides the Tokio Marine & Nichido Life Training College training program for life insurance agents to develop professional insurance salespersons. In this program, for roughly six months agency salespersons and the company's responsible employees take part together in group training and Web-based training, in which the most advanced training program has been adopted, while also carrying out practical activities on the front lines of business. With regard to these practical activities, the company provides the latest programs for supporting the sales activities of participants, such as the adoption of Antore Hiroba, a website where participants can exchange information with each other. Also, the company gives salespersons opportunities to continue helping each other to improve their skills after the completion of their training, including follow-up training at branch offices.



Antore Hiroba website

## Agent Trainee System

In April 2016, Tokio Marine & Nichido created an early-stage human resources development system for employees newly hired by agents by significantly revamping the existing trainee system for the development of exclusive professional agents for the first time in 50 years. Under the new system, agents' new employees are temporarily transferred as trainees to Tokio Marine & Nichido for a maximum of two years to gain solicitation skills. The goal is to enable them to assume the role of a professional salesperson highly specialized in his or her area of expertise at corporate agents. The program can also be utilized as a broader supportive measure to help agents grow, as it



has expanded its scope to include part-time agents in the auto, real estate and financial fields. In April 2017, the company further upgraded this growth supportive measure by adding a system to pay an additional commission to the agency if its salesperson temporarily transferred to the company achieved a certain level of sales and a training program to educate new graduate hires on business etiquette. As of March 31, 2017, 777 persons are joining the new system, while 275 persons are participating in the original exclusive professional agent development system.

Nisshin Fire also operates the Risk Advisor Employee System, a similar trainee system to develop exclusive professional agents. The system is designed to acquire various knowledge and practical work experience that are necessary for selling insurance while being engaged in soliciting contracts and related work for a certain period.



## Core Theme 2: Protecting the Earth



### CSR Materiality (Material Issues)

- Climate change and natural disasters
- Technological innovation
- Protection of the global environment
- Local community and social contribution activities
- Promoting ESG in the provision of products and services

Global environmental issues are both old and new issues and thus continuous global environmental and biodiversity protection initiatives are paramount. In addition, our social life is being threatened by the frequent occurrence of natural disasters such as typhoons, droughts and torrential rains around the world due to climate change.

The global issues of “climate change and natural disasters” and “depletion of biodiversity” pose serious risks for the children not only of today but also of the future and at the same time have a significant impact on the business of Tokio Marine Group.

Having set “Protecting the Earth” as a core CSR theme, Tokio Marine Group is taking steps to reduce environmental footprint in business activities in which all employees participate, reduce environmental footprint in the supply chain and tackle initiatives related to environmental management aimed at becoming carbon neutral based on efforts to deploy our environmental management system. Moreover, we continuously work to provide products and services that are designed to mitigate or adapt to climate change and protect biodiversity, and to implement environmental protection activities as well as regional and social contribution activities that include environmental awareness raising and education. Through these initiatives, we actively contribute to preservation of the global environment, protection of biodiversity and the creation of environmental value.

### Promoting Environmental Management

Tokio Marine Group implements environmental management. We have rolled out the ISO 14001 environmental management system at Tokio Marine & Nichido headquarters and our proprietary Green Assist environmental management system at other sites, and are striving to reduce environmental impact through full employee participation that includes increasing efficiency in energy usage and executing the 3Rs (Reduce, Reuse, Recycle). By realizing carbon neutral status (net zero emissions) through CO<sub>2</sub> absorption, fixation and reduction based on mangrove planting and Green Power Certificate purchasing, we are contributing to the creation of a recycling-oriented society focused on energy and resource conservation.

## **Preserving Biodiversity through Products and Services**

The Green Gift Project, which involves mangrove planting and environmental protection activities worldwide, is supported by NGOs and NPOs, as well as central and local governments, agents and employee volunteers, and contributes to not only the alleviation of and adaptation to climate change and protection of biodiversity but also the reduction in disaster damage and stability in the lives of people in or near forested areas.

## **Preventing Global Warming by Promoting the Development of Clean Energy**

In order to prevent damage due to climate change from spreading, Tokio Marine Group is examining the possibility of installing and operating renewable energy facilities in Group companies while also providing products and services such as non-life insurance for businesses related to carbon credits, liability insurance for environmental pollution and environmental consulting.

## **Building Communities for People to Live with Peace of Mind through Environmental Protection Activities**

Based on the theme "Protecting the Earth," Tokio Marine Group is implementing local and social contribution activities around the world that help protect the environment and biodiversity. These activities emphasize voluntary engagement by employees and tie-ups with NPOs and other groups.

Tokio Marine Group will implement a variety of initiatives to protect the environment as a global insurance group with responsibility for the future of the earth.

Value Creation

Contributing to a Sustainable Global Environment




Examples of CSR approach (Protecting the Earth)

- > Promoting Environmental Management
- > Preserving Biodiversity through Products and Services
- > Preventing Global Warming by Promoting the Development of Clean Energy
- > Building Communities for People to Live with Peace of Mind through Environmental Protection Activities

# Promoting Environmental Management

Tokio Marine Group consumes a considerable amount of paper and energy in its business activities. In order to reduce this environmental impact as much as possible, we constantly promote initiatives that contribute to the creation of a sustainable future.

## Relation between written content and SDGs

Relevant goal	Relevant target	Description of related content
 <p>11.Sustainable cities and communities</p>	11.6 Reduce the adverse per capita environmental impact of cities, including by paying special attention to air quality and municipal and other waste management	Initiatives to conserve energy and preserve the environment

## Section composition

### - What Our Environmental Management Aims for ~ Corporate Philosophy and Policy ~ - Stance on Promoting Environmental Management - Environmental Challenges and Initiatives >>

Tokio Marine Group has set “Protecting the Earth” as a core CSR theme in our Mid-Term Business Plan “To Be a Good Company 2017” based on our Corporate Philosophy and the Tokio Marine Group CSR Charter. We are establishing our stance on promoting environmental management and promoting various initiatives to combat environmental challenges, beginning with protection of biodiversity through our general business activities.

### Preservation of Biodiversity >>

Tokio Marine Group has positioned preservation of biodiversity as a challenge that needs to be tackled and we are striving to find a solution through general business activities.

### Concept for Reducing Environmental Footprint >>

Tokio Marine Group has positioned initiatives to reduce environmental footprint as a key challenge and we are working to reduce this burden throughout the Group in Japan and overseas and become carbon neutral.

### Energy Conservation and Resource Conservation Initiatives >>

Tokio Marine Group is striving to enhance environmental awareness among employees, boost the environmental performance of the buildings we own, reduce paper consumption, promote eco-safe driving and the use of recycled automobile parts, and encourage the introduction of Eco Action 21, an environmental management system for small- and medium-size companies, through our Group companies.

# What Our Environmental Management Aims for ~ Corporate Philosophy and Policy ~

For Tokio Marine Group, promoting environmental management is crucial in implementing its Corporate Philosophy. We believe that working proactively to contribute to the resolution of environmental challenges and create environmental value leads to greater sustainable corporate value for the Group.

Tokio Marine Group states in its Corporate Philosophy, "Acting as a good corporate citizen through fair and responsible management, Tokio Marine Group will broadly contribute to the development of society," and in the Tokio Marine Group CSR Charter concerning protection of the global environment, "Acknowledging that the protection of the global environment is an important responsibility for all corporate entities, we respect the harmonization with and the improvement of the global environment in all of our activities."

In our Mid-Term Business Plan "To Be a Good Company 2017," "Protecting the Earth" has been set as a core CSR theme, and we are working to create environmental value in various ways through general Group business activities.

## Environmental Philosophy/Environmental Policy of Tokio Marine & Nichido

### Environmental Philosophy

Adopting the conservation of the global environment as one of its key management policies, Tokio Marine & Nichido recognizes that it is an important responsibility of all humans and companies in the present world to protect the environment. Together with stakeholders, Tokio Marine & Nichido is committed to realizing a society where sustainable development is maintained through the efforts of all employees throughout the entire range of our business activities in order to improve and coexist in harmony with the environment.

### Environmental Policy

Tokio Marine & Nichido has established the following policies and will make every effort to realize them in all areas of its activities.

1. Protection of the Global Environment and Preservation of Biological Diversity through the Insurance Business  
Tokio Marine & Nichido strives to contribute to protection of the global environment and preservation of biological diversity through business operations such as insurance products, claim services, financial services, etc.
2. Reduction of Environmental Footprint  
Tokio Marine & Nichido strives to reduce environmental footprint by recognizing environmental footprint through consumption of resources and energies and emission of wastes and promoting resource saving, energy saving, low-carbonization, resource recycling, harmonization with nature and green purchasing from a viewpoint of overall value chain.
3. Compliance with Environmental Laws and Regulations  
Tokio Marine & Nichido complies with laws and rules of environmental protection and various agreements on environmental protection that the company agreed.
4. Continuous Improvement of the Environment and Prevention of Pollution  
Tokio Marine & Nichido strives to prevent environmental pollution by setting goals and targets, checking and revising its activities, and continually improving the environment,
5. Promotion of Environmental Awareness-Raising and Philanthropic Activities  
Tokio Marine & Nichido strives to promote environmental protection not only by promoting dissemination of environmental information, provision of environmental consulting services and environmental awareness raising and educational activities, but also by promoting local community and social contribution activities as a good corporate citizen.

The above policy will be made well known to and understood by all employees and released to the public. (Revised on July 1, 2015)

## Stance on Promoting Environmental Management

Tokio Marine Group has established a dedicated department (Strategy and Synergy Department, CSR Division) at Tokio Marine Holdings to oversee and promote environmental management for the Group. This department identifies challenges related to environmental management and formulates and implements the Group's environmental management strategy. In addition, we have assigned key persons to roles promoting CSR in each department in charge of CSR at Group companies in Japan and overseas. CSR key persons are committed to reducing the environmental burden associated with our business activities alongside the management team in each Group company. The CSR Division, Strategy and Synergy Department supports efforts to promote environmental

management at Group companies through dialogue and cooperation with the CSR key persons. At core Group companies such as Tokio Marine & Nichido, we have set up a dedicated department to oversee and promote environmental management (e.g., CSR Division, Corporate Planning Department at Tokio Marine & Nichido). A CSR key person, assigned to each department and branch office to promote CSR, encourages the full participation of employees in environmental management.

Tokio Marine Group performs plan-do-check-act (PDCA) management through our proprietary Green Assist environmental management system, which draws on ISO 14001, and engages in energy conservation and resource conservation activities. The head office of Tokio Marine & Nichido adopted an environmental management system based on the ISO 14001 environmental management system in fiscal 1999\* and is working continuously to achieve environment-related targets. At Group companies in Japan and overseas, we are introducing our unique environmental management system through collaboration between Tokio Marine Holdings and Tokio Marine & Nichido and every year targets are set, including environmental issues. Active efforts are being made to achieve these targets.

\* There were no major issues noted in internal auditing or external examination under ISO 14001 and no violations of environmental laws or other regulations among Group companies.

## Environmental Issues and Initiatives

Tokio Marine Group aims to contribute to the resolution of environmental issues that include alleviation of and adaptation to climate change, preservation of biodiversity and creation of a resource-recycling society and connect this with greater corporate value. With this in mind, we are implementing a variety of initiatives in collaboration with various stakeholders.

In order to contribute to the alleviation of climate change, we are working to reduce environmental burden through full employee participation. In addition, we have achieved carbon neutral status for the fifth time in four consecutive years from fiscal 2013 to fiscal 2016 by planting mangrove trees that provide the benefit of CO<sub>2</sub> absorption and fixation, and through the purchase of green power.

In order to contribute to alleviation of and adaptation to climate change, preservation of biodiversity and creation of a resource-recycling society, we are striving to enhance employees' environmental awareness, conserve energy and boost environmental performance in the buildings we own and reduce paper consumption, among other efforts. Further, we encourage eco-safe driving throughout the value chain, utilize recycled parts and support the acquisition of Eco Action 21 certification.

## Preservation of Biodiversity

Tokio Marine Group has positioned preservation of biodiversity as a challenge that it has a responsibility to help resolve and is working to do just that through general business activities.

### Tokio Marine Group's Vision for Biodiversity

Preserving biodiversity translates into a variety of benefits, namely, lower emissions of greenhouse gases, mitigation of disaster risks from tsunamis and revitalization of regional economies, and contributes to the creation of a sustainable future. Tokio Marine Group recognizes the importance of achieving the goals of the Convention on Biological Diversity, the Convention on Wetlands of International Importance especially as Waterfowl Habitat (Ramsar Convention) and the Convention on International Trade in Endangered Species of Wild Fauna and Flora (Washington Convention). In addition, based on the vision outlined below, Tokio Marine Group contributes to the preservation of biodiversity through reduction of paper usage as well as mangrove planting overseas and environmental enlightenment programs in Japan. This vision draws on Guidelines for Private Sector Engagement in Biodiversity issued by the Ministry of the Environment, Millennium Ecosystem Assessment and The Economics of Ecosystems and Biodiversity (TEEB) as members of the United Nations Environment Programme Finance Initiative (UNEP FI) and the Promotion Partners program under The Declaration of Biodiversity by Nippon Keidanren.



### **Tokio Marine Group's Vision for Biodiversity**

Tokio Marine Group recognizes the preservation of biodiversity as one of its most important environmental issues and, as a good corporate citizen, conducts initiatives for the preservation and sustainable use of biodiversity under the following two themes.

1. We endeavor to understand our relationship with biodiversity (benefits and impact) in our business activities, to reduce our impact on biodiversity and to preserve biodiversity.
2. We engage in educational activities on the preservation of biodiversity for the general public and work with our stakeholders to contribute to the development of a sustainable society.

### **Tokio Marine & Nichido's Stance on Biodiversity**

Tokio Marine & Nichido states in its environmental policy that it will strive to contribute to protection of the environment and preservation of biodiversity in its business activities, including insurance products, non-life insurance services and financial services. Efforts are being made to preserve biodiversity by making this a priority in business activities.

- [Global Environmental Protection through Products and Services](#)
- [Local Community and Social Contribution Activities Leading to Global Environmental Protection](#)

## **Participation in the Promotion Partners Program under The Declaration of Biodiversity by Nippon Keidanren**

Tokio Marine & Nichido supports The Declaration of Biodiversity by Nippon Keidanren and in January 2010 joined the Promotion Partners program under the declaration. Our business activities comply with the declaration and its behavioral guidelines.

- [The Declaration of Biodiversity by Nippon Keidanren \(in Japanese\)](#) 

## **Concept for Reducing Environmental Footprint**

The environmental footprint caused by business activities of Tokio Marine Group is relatively small compared with companies in the manufacturing industry; however, the size of the Group makes it a large consumer of paper and energy. In order to reduce the environmental footprint from our business activities wherever possible, we have positioned initiatives for reducing the environmental footprint as a key issue for the company. The entire Tokio Marine Group, in Japan and overseas, is making efforts to become carbon neutral\* under the following strategic concepts.

1. Reduce: Use energy-efficient buildings and facilities and cut back on energy usage.
2. Switch: Switch to natural energy.
3. Offset: Absorb and fix CO<sub>2</sub> by mangrove planting and retirement of emissions credits.

\* Carbon neutral means that CO<sub>2</sub> emitted in the course of a company's business activities is equivalent to the volume of CO<sub>2</sub> absorbed and reduced by way of mangrove planting, use of natural energy and the retirement of emissions credits by such a company.



## Environmental Footprint Data

### Tokio Marine Holdings and major subsidiaries

- Medium-term target (fiscal 2017): -3% (compared with fiscal 2014 level)
- Reduction target in fiscal 2017: -1% compared with previous year

#### CO<sub>2</sub> emissions (Tokio Marine Holdings and major subsidiaries)

Fiscal 2016 CO<sub>2</sub> emissions by Tokio Marine Group and its major subsidiaries (Scope 1 (direct emissions) + Scope 2 (indirect emissions) + Scope 3 (other indirect emissions) business travel only) were 119,420 tons (Japan: 85,665 tons, overseas: 33,755 tons) versus a start-of-year target of 121,057 tons (a 1% reduction year on year), or -2.3% (Japan: -4.7%, overseas: +14.6%) of emissions in the previous fiscal year.

As a result of efforts to steadily reduce CO<sub>2</sub> emissions at Group companies in Japan, we succeeded in cutting these emissions beyond targets at the Group level despite an increase in emissions at overseas Group companies due primarily to the acquisition of U.S.-based HCC Insurance Holdings, Inc. In addition, we have been expanding the coverage of the calculations for Scope 3 since fiscal 2015 in order to meet expectations from society in terms of initiatives to create environmental value by companies.

➤ [CSR Performance Data \(CO<sub>2</sub> emissions originating from energy sources and CO<sub>2</sub> absorption and fixation \(Tokio Marine Holdings and major subsidiaries\)\)](#)

### Tokio Marine & Nichido

- Medium-term target (fiscal 2020): -40% (compared with fiscal 2006 level)
- Long-term target (fiscal 2050): -60% (compared with fiscal 2006 level)
- Reduction target in fiscal 2017: -1% compared with previous year

Tokio Marine & Nichido, a core operating company of Tokio Marine Group, is striving to realize its medium-term target (fiscal 2020) by: (1) reducing energy in its main building and Shinkan building in Marunouchi, Tokyo, and Tama building; (2) monitoring the increase and decrease in energy on a total site basis in line with site reconstruction and transfer plans; (3) implementing energy conservation campaigns in all branches; and (4) increasing energy conservation performance in company-owned cars.

In addition, Tokio Marine & Nichido will continue to make efforts to conserve energy in buildings, equipment and company-owned cars from 2021 toward the realization of its long-term target (fiscal 2050).

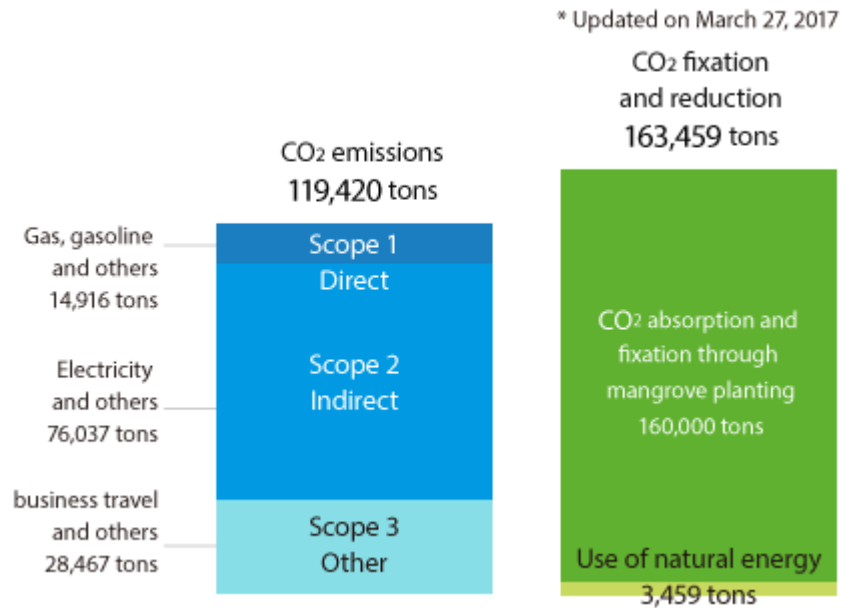
#### CO<sub>2</sub> emissions (fiscal 2016 results)

Fiscal 2016 CO<sub>2</sub> emissions by Tokio Marine & Nichido (Scope 1 (direct emissions) + Scope 2 (indirect emissions) + Scope 3 (other indirect emissions) business travel only) were 69,925 tons versus a start-of-year target of 56,971 tons (a 1% reduction year on year), or -5.2% of emissions compared with the previous fiscal year. The main causes of this decrease were a reduction in power consumption owing to energy-saving initiatives and an improvement in the CO<sub>2</sub> emissions coefficient of Japanese power utilities.

Moreover, in order to meet the expectations of society regarding corporate efforts to create environmental value, we expanded the coverage of the calculations for Scope 3 in fiscal 2015.

➤ [CSR Performance Data \(CO<sub>2</sub> emissions originating from energy sources \(Tokio Marine & Nichido\)\)](#)

## Initiatives toward Achieving Carbon Neutral Status

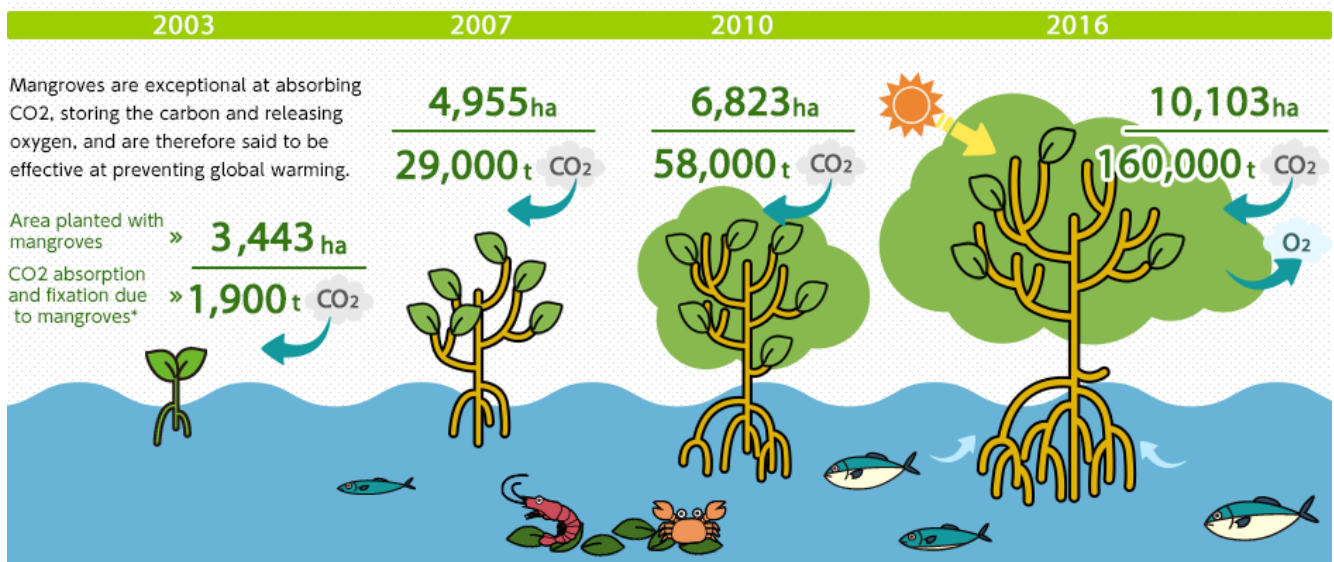


Mangrove forests have an effect on the prevention and mitigation of global warming by absorbing and fixing a significant volume of CO<sub>2</sub>. Under the concept of “Insurance for the Future of the Earth,” Tokio Marine Group has engaged in the Mangrove Planting Project since 1999. As of March 31, 2017, 10,103 hectares of mangrove forest have been planted through this project in nine countries, primarily in Asia.

Each Group company strives to reduce the environmental footprint through energy conservation and resource conservation. At the same time, Tokio Marine Group aims to achieve carbon neutral status on a global basis, offsetting the CO<sub>2</sub> emissions generated by its business activities with CO<sub>2</sub> fixation and reduction through means such as mangrove planting\* and natural energy (green power).

Fiscal 2016 CO<sub>2</sub> emissions by Tokio Marine Holdings and its major subsidiaries were 119,420 tons, which was -2.3% of emissions in the previous fiscal year. The effect of CO<sub>2</sub> fixation and reduction due to mangrove planting, etc., was 163,459 tons and carbon neutral status was achieved for the fourth year in succession for the Group overall (Japan and overseas).

## Mangrove Planting Activities Continue to Grow



\* Tokio Marine Holdings requested the Central Research Institute of Electric Power Industry (CRIEPI) to evaluate and calculate the amount of CO<sub>2</sub> absorption and fixation through mangrove trees and received the evaluation report. Further, a third-party organization (Ernst & Young ShinNihon LLC) has been contracted to provide verification of the results of the calculations in terms of confirming consistency in part of the calculation process. As a result, Tokio Marine Group has deemed that the effects of CO<sub>2</sub> absorption and fixation through mangrove planting have been calculated properly.

\* The coverage of calculations for Scope 3 (other indirect emissions) was expanded in fiscal 2015.

## Purchase of Tradable Green Power Certificates

Tokio Marine Group is promoting the use of natural energy in Japan and overseas.

Tokio Marine & Nichido has been purchasing Tradable Green Power Certificates in the amount of approximately 1 million kWh annually continuously since 2002 through wind power and biomass power generation. In addition, the Tradable Green Power Certificates purchased by the company are being allotted to the reduction of emissions at target sites based on the system regarding emissions trading and the obligation to reduce total emissions of greenhouse gases pursuant to the Ordinance on Environmental Preservation to Secure the Health and Safety of Citizens of the Tokyo Metropolitan Area (Environmental Preservation Ordinance).

U.S.-based Philadelphia Insurance Companies has purchased green power to account for 100% of its electricity use over the year in its business activities and has achieved net zero emissions\* since fiscal 2013.

\* Net zero emissions are achieved when the net of CO<sub>2</sub> emissions and energy consumed equals zero.

## Energy Conservation and Resource Conservation Initiatives

### Raising Employees' Energy Conservation Awareness

Responding to the calls for energy conservation (in particular, the restraint of electricity consumption during peak periods) following the Great East Japan Earthquake of March 2011, Group companies in Japan are implementing Summer & Winter Electricity-Saving Measures as an initiative to firmly establish electricity and energy conservation. Specifically, the companies are making continuous efforts to (1) conserve energy in offices (reducing unneeded light fixtures, placing restrictions on use of items (OA equipment, copiers, etc.) around power outlets and thoroughly managing air conditioning (such as setting temperatures in offices to 28°C in summer and 19°C in winter); and (2) review employees' work styles (such as encouraging early morning working hours and promoting casual dress). Further, we are making efforts to curb CO<sub>2</sub> emissions from energy usage, such as by expanding our use of TV/Web conferencing systems and restricting air travel for business (which also reduces costs).

In addition, Tokio Marine & Nichido endorses COOL CHOICE, a national campaign that encourages all "smart choices" that contribute to countermeasures for global warming, including for Japan's energy-saving and low-carbon products, services and behavior in order to attain the Japanese government's target of a 26% reduction in greenhouse gas emissions by 2030 compared with fiscal 2013. We are promoting activities to realize a low-carbon society.

### Effective Use of TV/Web conferencing

By making effective use of TV/Web conferencing, Tokio Marine & Nichido is reducing greenhouse gases resulting from employee business travel and is striving to raise business processing efficiency. Tokio Marine & Nichido has presently introduced and is actively utilizing more than 300 teleconferencing systems at its business bases and by doing so is limiting the number of employee business trips and reducing business travel expenses.

## Resource Conservation in Buildings and Facilities

Tokio Marine Group's companies are engaged in initiatives\* that consider the environment and disaster prevention in buildings and facilities, as appropriate for each structure.

- Estimated facilities investment value related to energy conservation measures: 857.7 million yen (fiscal 2016, Tokio Marine & Nichido)

\* Upgrading to high-efficiency lighting fixtures (LED, etc.) and air conditioning; installation of motion sensors in lighting fixtures, etc.

At Tokio Marine & Nichido, the company's Nagoya Tokio Marine & Nichido Building, which was completed in 2013, gives high consideration to the environment with features that include double-glazed window glass and LED lighting throughout the entire building. This building has earned the S-rank, the highest rank under Comprehensive Assessment System for Building Environmental Efficiency (CASBEE) Nagoya, a building environmental performance evaluation system operated by the city of Nagoya.

This building has secured the top-tier Platinum ranking under the DBJ Green Building Certification System operated jointly by the Development Bank of Japan and Japan Real Estate Institute. Furthermore, in January 2015 it was certified as an excellent Eco-Oriented Business by the City of Nagoya due to voluntary and proactive efforts to be kind to the environment in its business activities. It also won the 22nd Aichi Machinami Architecture Award in recognition of its contribution to the formation of a pleasant local environment, and in December 2015 it won Outstanding Performance Award for Eco-Oriented Businesses certified by the City of Nagoya.

In addition, Tokio Marine & Nichido was recognized by Osaka Prefecture for initiatives and achievements in reducing greenhouse gases in offices and won the Excellence Award in the Osaka Stop Global Warming Awards.

At Group companies overseas, as in Japan, we are taking measures to conserve energy as appropriate for each building or facility. As an example, Tokio Marine Centre (Singapore) has been actively introducing environmentally conscious measures that include installment of energy-saving air-conditioning equipment and lighting fixtures, installment of water-saving equipment that reuses rainwater and placement of greenery.

> [Tokio Marine Insurance Singapore](#) 

## Initiatives to Reduce Paper Use

Tokio Marine Group's volume of paper consumed in fiscal 2016 was 8,470 tons (Japan: 7,760 tons, overseas: 709 tons), which marked a significant reduction on a year-on-year basis (down 9.1% in Japan and 7.8% overseas). In fiscal 2017, we are taking action under a target of reducing paper volume in Japan by 1% from the previous fiscal year.

As a measure to curb paper consumption, Group companies are promoting the paperless *Raku Raku Tetsuzuki* (Quick and Easy Online Procedures) when applying for insurance on their tablet or other device, the use of paperless conferencing, using green procurement of stationery and office supplies, shifting forms and pamphlets to Web formats (i.e., promoting paperless use) and firmly establishing the use of double-sided copying and aggregate printing.

## Initiatives for Reducing the Environmental Footprint in the Value Chain

### Promoting Eco-Safe Driving and the use of recycled auto parts

From the perspective of creating a recycling-based society and reducing the burden on the environment (i.e., curbing CO<sub>2</sub> emissions from the manufacture of parts\*), Tokio Marine Group is calling on employees to engage in the Eco-Safe Driving program of The General Insurance Association of Japan and is actively using recycled auto parts when repairing vehicles used by Group companies.

Furthermore, Tokio Marine & Nichido, Nisshin Fire & Marine Insurance and E. design Insurance are taking action in calling for the use of recycled auto parts and proposing the use of these parts to individual and corporate customers that have met with accidents.

- Number of instances of use of recycled auto parts (fiscal 2016, Tokio Marine & Nichido): about 26,725 (+0.6% compared with the previous year)

With the approval of customers, Tokio Marine & Nichido is making efforts to expand the use of recycled parts. The company's actions include distributing pamphlets to boost awareness of the Recycled Parts Usage Promotion Campaign among agents and auto repair shops, as well as creating content for tablet devices to aid these businesses in easily explaining the merits of recycled parts to customers.

\* Recycled parts are said to have an effect in reducing CO<sub>2</sub> emissions compared with new parts (23.1 kg for a bumper, 97.3 kg for a door, etc. (Source: Survey by The General Insurance Association of Japan))


### Certification and registration of Eco-Action 21 (environmental management system for small- and medium-sized enterprises\*1)

Through acquisition of certification and registration of Eco-Action 21\*2, all employees in all fields of business activity at Tokio Marine & Nichido Auto Support Center\*3 act in a way that is in harmony with the global environment and that considers how to improve the environment. Everyone works independently and proactively toward the sustainable development of society.

\*1 In 1996, the Ministry of the Environment formulated Eco-Action 21 to provide a wide range of small- and medium-sized enterprises with easy strategies for becoming aware of their relation to the environment, establishing environmental targets and taking environmental action on their own. The Ministry has continued to promote the program until the present day.

\*2 Eco-Action 21 integrates the environmental management system, environmental performance assessments and environmental report into one. Taking part in the Eco-Action 21 program paves the way for small- and medium-sized enterprises to undertake independent and proactive initiatives related to environmental considerations and publish the results of these initiatives together as an environmental action report.






\*3 Business content: Established in 1986: (1) Business consulting for automobile maintenance shops, etc., (2) Technical guidance for personnel engaged in automobile maintenance at motor distributors, and (3) Research, development and sale of software, ledgers and equipment aimed at enhancing sophistication of automobile maintenance

Source: Ministry of the Environment website  
([http://www.env.go.jp/policy/j-hiroba/ea21/guideline2009\\_en.pdf](http://www.env.go.jp/policy/j-hiroba/ea21/guideline2009_en.pdf))(1.0MB) 

# Preserving Biodiversity through Products and Services

The Green Gift Project, which involves mangrove planting and environmental protection activities worldwide, is supported by NGOs and NPOs, as well as central and local governments, agents and employee volunteers, and contributes to not only the alleviation of and adaptation to climate change and protection of biodiversity but also the reduction in disaster damage and stability in the lives of people in or near forested areas. Additionally, we believe that creating mangrove forests will contribute to the attainment of various SDGs, including alleviation of climate change, promoting the sustainable use of natural resources and mitigating damage from natural disasters. In the future as well, Tokio Marine Group will promote the creation of mangrove forests toward the realization of a sustainable society.

## Relation between written content and SDGs

Relevant SDG	Relevant target	Description of related content
 6. Clean water and sanitation	6.6 Protect and restore water-related ecosystems, including mountains, forests, wetlands, rivers aquifers and lakes	Social contribution through tree planting
 12. Responsible consumption and production	12.5 Substantially reduce waste generation through prevention, reduction, recycling and reuse 12.8 Ensure that people everywhere have the relevant information and awareness for sustainable development and lifestyles in harmony with nature	Promoting the non-printing of insurance policies
 13. Climate action	13.1 Strengthen resilience and adaptive capacity to climate-related hazards and natural disasters in all countries	Social contribution through tree planting Economic value of mangrove planting and impact on local communities
 14. Life below water	14.1 Prevent and significantly reduce marine pollution of all kinds 14.2 Sustainably manage and protect marine and coastal ecosystems to avoid significant adverse impacts	Social contribution through tree planting
 15. Life on land	15.1 Ensure the conservation, restoration and sustainable use of terrestrial and inland freshwater ecosystems and their services, in particular forests, wetlands, mountains and drylands	Ten-Year Restoration Project of the Coastal Forests of Tohoku Region Tree-Planting Together with Customers ~ PHL 80K Trees ~

## Section composition

### Eco-Friendly Products >>

Tokio Marine & Nichido, Tokio Marine Millea SAST Insurance and other Group companies are supporting mangrove planting overseas and environmental protection activities in Japan by donating a portion of the proceeds saved by reducing paper consumption through an initiative enabling customers to view their policies online being implemented together with agents. These proceeds are provided to NPOs and NGOs.

### Social Contribution through Tree Planting >>

Tokio Marine & Nichido has been planting mangrove trees mainly in Southeast Asia since 1999 in conjunction with multiple NGOs. On top of this, employees give plantation tours and classes on biodiversity to communicate the significance of biodiversity-related activities to society through mangrove planting.

## Eco-Friendly Products

Tokio Marine & Nichido, Tokio Marine Millea SAST Insurance and other Group companies are supporting mangrove planting overseas and environmental protection activities in Japan by donating a portion of the proceeds saved by reducing paper consumption through an initiative enabling customers to view their policies online being implemented together with agents. These proceeds are provided to NPOs and NGOs.

## Creating Value through the “Green Gift” Project

Through eco-friendly products, Tokio Marine & Nichido acts as one with its agents in engaging in global environmental protection initiatives and welcomes participation by customers as well.

### “Green Gift” Project System and Benefits of Reducing Paper

With the support of its customers, in 2009 Tokio Marine & Nichido initiated the Green Gift Project based on the concept of undertaking eco activities. Under this project, when a customer chooses Web-based insurance contracts (clauses) on its website rather than a paper-based contract in brochure form, the company donates funds corresponding to a portion of the value of the reduction in paper used to NPOs and other organizations involved in environmental protection activities to support costs overseas of mangrove planting and educational support programs in developing countries, and in Japan mainly of environmental protection activities for children in different areas and a project to rejuvenate the forest on the coast damaged in the Great East Japan Earthquake.

Customers' selection of the Web policy option leads to the conservation of paper resources. Additionally, it allows the company to reduce the environmental footprint created by the manufacture of paper and its transport to the company, the mailing of policies to customers and the disposal of policies when unneeded after maturity. The Green Gift Project also provides a number of other beneficial effects. These include conserving paper resources and contributing to the prevention of global warming and the preservation of biodiversity via mangrove planting activities and communicating to children, who will lead future generations, the importance of the earth's environment through their actual participation in environmental protection activities in Japan. In fiscal 2016, the number of agreements taking advantage of the Web policy option was approximately 10.8 million, representing a reduction in paper usage of approximately 2,950 tons.



## Disclosing information on the “Green Gift” Project

To help customers better understand the activities of the Green Gift Project, the company established a Green Gift page on its website that reports on each of the initiatives. With regard to mangrove planting activities, the page reports on topics such as planting activities in various countries where mangrove planting is undertaken, updates on the growth of planted saplings and the volume of CO<sub>2</sub> absorbed through planting. The page also provides information on applying for the Green Gift Planet GENKI Program, an environmental protection activity carried out in each region in Japan mainly for children, the leaders of the future, and reports on these activities.



The company also participates in educational support programs conducted by the international NGO Room to Read in developing countries such as India, Bangladesh and Vietnam aimed at improving education for children where planting takes place and supports a program to restore the forest along the coast devastated by the Great East Japan Earthquake conducted by the Organization for Industrial, Spiritual and Cultural Advancement-International (OISCA).

Through this project, Tokio Marine & Nichido will continue to create social value via initiatives aimed at conservation of paper resources, prevention of global warming, conservation of biodiversity, reduction of disaster damage and contribution to local economies, communities and human resources development.

## Promoting Non-Printing of Insurance Policies

Since February 2013, Tokio Marine Millea SAST Insurance has been implementing an initiative under which customers can view their policies on its website rather than on paper, which has helped reduce paper consumption. In addition, since April 2013, a portion of the proceeds saved through this move is being used to support and participate in the tree-planting activity in Meguri's Forest in Shonan International Village, Kanagawa Prefecture, where the company's head office is located. This project involves dense planting and root planting of a variety of locally indigenous seedlings, which are the most stable seedlings and capable of survival, to let nature take its course in restoring the forest to its original form. By doing so, the project aims to “create a forest that protects life” and thus supports the community, economy and an enriched society.

Although nurturing the seedlings into a forest takes much time, through this activity, employees, their families and the company are united as one in increasing awareness of the need to protect the global environment.



# Social Contribution through Tree Planting

Tokio Marine & Nichido has planted mangrove trees mainly in Southeast Asia since 1999 in conjunction with multiple NGOs that have extensive know-how in planting mangroves overseas. Mangrove planting not only ensures the fixation (absorption) of CO<sub>2</sub>, but also promotes biodiversity and provides benefits to the local population.

Tokio Marine & Nichido employees conduct tours of the mangrove forests and employees and agents give lessons on biodiversity derived from mangrove planting to convey the significance of biodiversity-related activities through mangrove planting to the local community.

## Green Gift Project: Mangrove Planting

### Status of Mangrove Planting

Since 1999, Tokio Marine & Nichido has been conducting its Mangrove Planting Project primarily in Southeast Asia. During the 18-year period to fiscal 2016, we planted 10,103 hectares of new forest in nine countries: Indonesia, Thailand, The Philippines, Vietnam, Myanmar, Fiji, India, Bangladesh and Malaysia. (The Central Research Institute of Electric Power Industry (CRIEPI) has been engaged to evaluate the status of mangrove development and CO<sub>2</sub> absorption and fixation in planted areas, and a report on the findings has been received.)

The activity was rolled out as a commemorative project to celebrate the 120th anniversary of Tokio Marine & Nichido, with the original idea coming from employees who voiced their desire to launch a long-lasting initiative in the environmental field. The project is conducted in partnership with the NGOs Action for Mangrove Reforestation (ACTMANG), OISCA and the International Society for Mangrove Ecosystems (ISME) and through collaboration with local governments and communities.

### Benefits of Mangrove Planting for the Environment and Local Life

“Mangrove” is a generic term for flora that thrives in brackish waters (where seawater and fresh water meet) along tropical and subtropical coastlines and river mouths in Asia, Africa and South America. Mangroves are sometimes referred to as “forests in the sea” and are effective in mitigating global warming as they absorb and fix large volumes of CO<sub>2</sub>, a major cause of global warming. They also serve as natural levees to protect people’s lives and local ecosystems from tidal waves, tsunamis and other natural disasters.

Mangroves protected the lives of many people as well as buildings and structures when the tsunami that occurred in the Indian Ocean hit in December 2004 and the typhoon that wreaked havoc in the Philippines in November 2013 (named Yolanda in the Philippines and Haiyan in English). At present, mangroves are being planted in the Demak area of Indonesia and Gujarat State in India, which are susceptible to coastal erosion and flooding, with the main objective being to protect people’s lives and keep buildings and structures intact.

The roots of mangrove trees also serve as “cradles of life,” creating a rich ecosystem by providing a sanctuary for living creatures such as young fish, shellfish, crabs and shrimps that feed off mangrove leaves and berries while attracting monkeys and birds, and also because the roots help ensure a gentle tide and waves at high tide and maintain water temperature. Fish and shellfish caught in the sea and in rivers near mangrove forests in Quảng Ninh Province in Vietnam and Ranong Province in Thailand are the staple diet of the local people and a source of income through sales to intermediaries, thus contributing to sustainable regional development.

In addition, the mangroves themselves are being used in a variety of different ways. Along with the seeds and fruits being used to make soup and sweets, the leaves become feed for farm animals and the trunks and branches are used as materials for the pillars and roofs of people’s homes, thereby providing excellent support to the lives of the people.

Tokio Marine Group considers mangroves as “insurance for the future of the Earth” because they protect the planet and people’s lives and bring benefits. We are committed to being involved in the Mangrove Planting Project for 100 years. The project has been up and running for 18 years to date and the mangrove forests continue to grow. Going forward, we plan to put more effort into activities that protect and nurture mangrove forests.

## Indian Ocean tsunami following earthquake off the island of Sumatra in December 2004



Mangrove planting area in Ranong Thailand, the area behind which was protected from tsunami damage.



Tale Nok near Ranong, Thailand, which did not have mangroves, was damaged by the tsunami.

### Benefits of mangroves



Fish catches are more abundant thanks to the mangroves.  
(Ranong Province, Thailand)



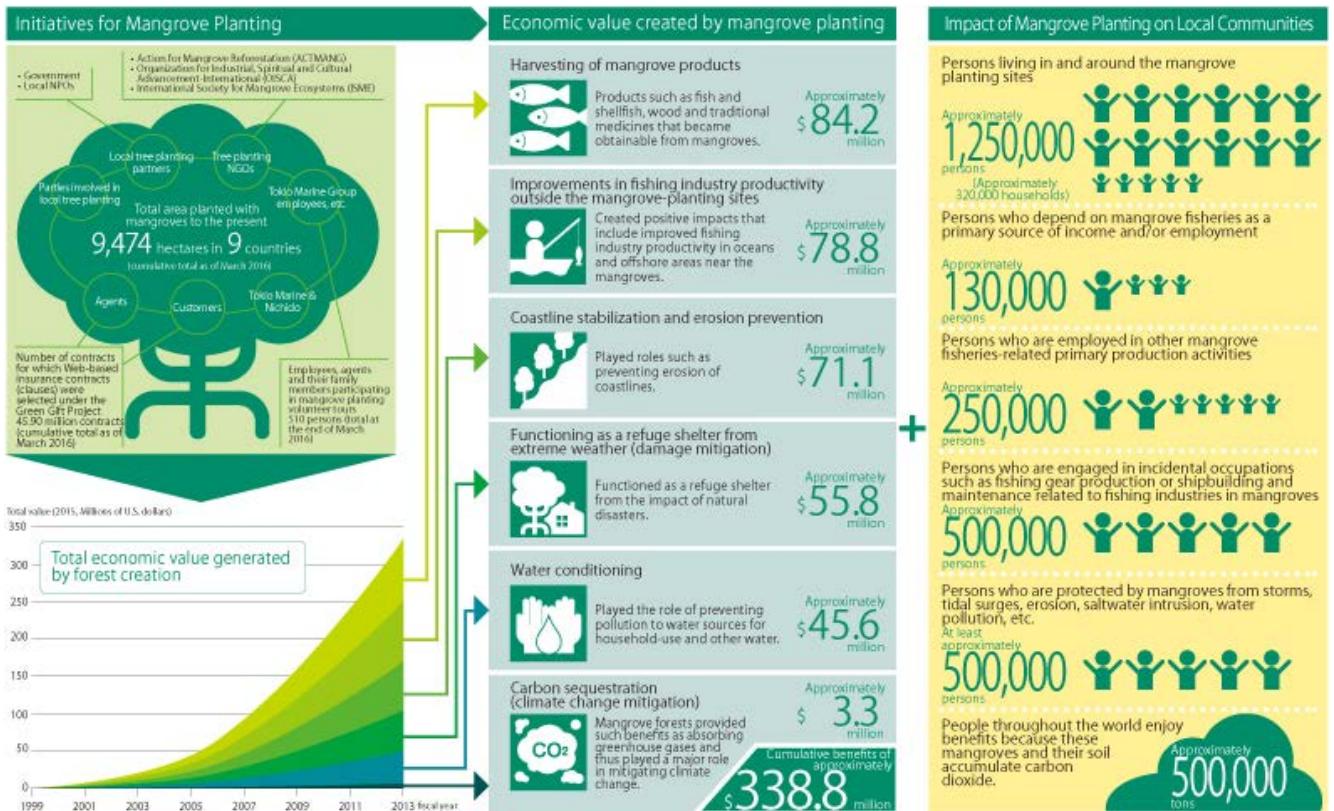
The young leaves of the grey mangrove are used as feed for farm animals.  
(Gujarat State, India)

## Economic Value and Impact on Local Communities from Mangrove Planting

To the present, mangrove planting has generated diverse benefits such as mitigating and preventing global warming, preserving biodiversity and contributing to the development of local economies, communities and human resources. However, expressing the specific economic value created by this project had proved difficult. To determine this value, Tokio Marine & Nichido commissioned Mitsubishi Research Institute, Inc. to undertake a survey and make assessments based on internationally recognized methods. The results of provisional calculations show that the total economic value created by the Mangrove Planting Project from April 1999 when the company started the planting to the end of March 2014 totaled \$33 billion. This project also impacts some 1.25 million people living where the mangroves are planted or nearby and has generated benefits in terms of improving the lives of residents in these communities and preventing and mitigating disasters. By ascertaining the numerical value of the outcomes of the mangrove-planting activities, we were able to reaffirm our awareness of the positive social impact of this initiative. Going forward, we will utilize the results of this value assessment to improve our Mangrove Planting Project and continue to undertake these activities together with our stakeholders as we aim to further create value.



# Economic Value and Impact on Local Communities from Mangrove Planting



Click on image to enlarge

## Mangrove Planting Tours

Since 1999, Tokio Marine & Nichido has been promoting its Mangrove Planting Project in Southeast Asia and other countries and regions and conducting a volunteer tour to plant mangrove trees about once a year. Tokio Marine Group employees, agents and retired employees as well as their families participate in these tours as volunteers to plant mangrove seeds and saplings with local residents and children and visit villages and elementary schools in respective regions to promote international exchange. As of March 2017, we have conducted 17 mangrove planting volunteer tours, in which a total of approximately 520 members have participated.



➤ Preserving Biodiversity through Products and Services (Green Gift Project: Mangrove Planting)

## Green Gift Project: Educational Support Program in Developing Countries

We provide educational support for children in areas that we plant mangroves.

➤ Participating in Room to Read's Educational Support Program in Developing Countries

## Green Gift Planet GENKI Program

Tokio Marine & Nichido has been implementing an environmental protection initiative in Japan called the Green Gift Project together with local citizens that includes donations to environmental NPOs and other groups and participation in environmental activities in 16 regions of Japan in one year since October 2013.



The project is conducted in conjunction with Japan NPO Center, a specified non-profit corporation that has received backing from the Ministry of the Environment and is responsible for the coordination and operation of the entire project. The aim is to provide children in each region, the leaders of the future, with the opportunity to learn about local environmental issues and foster a desire to protect the environment.

Since October 2016, the project has been called the Green Gift Planet GENKI Program with a plan set to conduct the program over the course of three years in 22 regions. The activities offer the chance for local NPOs and other groups to collaborate with new stakeholders such as Tokio Marine & Nichido and its agents. It is also a great chance for the company's customer contact branches to meet with local governments, environmental NPOs and other members of the local community. As of March 2017, around 12,300 participants (including around 4,400 children) had taken part in 159 different events to protect local forests, woodlands, river valleys and the sea.

> [Green Gift Planet GENKI Program\(in Japanese\)](#) 

## Green Gift Project: Ten-Year Restoration Project of the Coastal Forests of Tohoku Region

We support the Ten-Year Restoration Project of the Coastal Forests of Tohoku Region damaged in the Great East Japan Earthquake.

> [Delivering Safety and Security Building a Society that Can Withstand Natural Disasters \(Support for the Ten-Year Restoration Project of the Coastal Forests of Tohoku Region\)](#)

## Tree-Planting Together with Customers ~PHLY 80K Trees Initiative~

Philadelphia Insurance Companies (PHLY), which designs, markets and underwrites commercial property/casualty insurance products in the United States, began the "PHLY 80K Trees" tree planting program in 2015 inspired by Tokio Marine & Nichido's Green Gift Project. With the cooperation of customers and agents, the initiative has provided the funding for 160,000 trees to date through costs saved by encouraging digital instead of paper statements and donations from the company. Some 70 employees have volunteered to give forest tours. Funding from an additional 80,000 trees will be provided between 2017 and 2018.





In the United States, record wildfires, storms, and other natural disasters have destroyed millions of trees in forests in recent years. PHLY is on a mission to build healthy forests and ecosystems to provide greater security to communities.

> [PHLY 80K TREES](#) 

# Preventing Global Warming by Promoting the Development of Clean Energy

In order to prevent damage due to climate change from spreading, Tokio Marine Group is examining the possibility of installing and operating renewable energy facilities in Group companies while also providing products and services such as non-life insurance for businesses related to carbon credits, liability insurance concerning environmental pollution and environmental consulting.

## Relation between written content and SDGs

Relevant SDG		Relevant target	Description of related content
	7. Affordable and clean energy	7.1 Ensure universal access to affordable, reliable and modern energy services 7.2 Increase substantially the share of renewable energy in the global energy mix	Mega-Solar Package Program Impairment Liability Coverage for Geothermal Power Generation Operators
	9. Industry, innovation and infrastructure	9.4 Upgrade infrastructure and retrofit industries to make them sustainable, with increased resource-use efficiency and greater adoption of clean and environmentally sound technologies and industrial processes	Mega-Solar Package Program Impairment Liability Coverage for Geothermal Power Generation Operators

We are undertaking the following actions to achieve the goals described above in the three areas of examining the possibility of clean energy facilities, operating clean energy facilities and credits gained from clean energy facilities.

### Examining the possibility of clean energy facilities

- Mega-Solar Package Program
- Environmental Consulting

### Operating clean energy facilities

- Mega-Solar Package Program
- Impairment Liability Coverage for Geothermal Power Generation Operators
- Environmental Impairment Liability Coverage
- Environmental Consulting

### Credit gained from clean energy facilities

- Impairment Liability Coverage for Geothermal Power Generation Operators
- Carbon Credit-related Insurance
- Environmental Impairment Liability Coverage
- Environmental Consulting

# Mega-Solar Package Program

With the launch of Japan's Feed-in Tariff Scheme for Renewable Energy in July 2012, the planning and construction of "mega-solar" large-scale solar power generation facilities is surging across the country. In order for businesses to stably operate the facilities, measures are necessary to evaluate business risks over a long term of 10 to 20 years and from a variety of angles, starting from the installation stage.

In July 2012, Tokio Marine & Nichido began marketing its Mega-Solar Package Program. Through risk consulting and insurance products, the program offers an integrated solution for the risks involved in mega-solar projects.

## Making Use of Evolving Risk Assessment Approaches in Consulting

The Mega-Solar Package Program is composed of 1) risk consulting (natural disaster risk assessment and soil contamination status assessment) and 2) arrangement of property and casualty insurance.

In the event of damage from earthquake, tsunami, water, wind, high tide or other natural disasters, mega-solar projects may be forced to review installation expenses or construction times, and business operation following launch may be severely affected.

Based on natural disaster information and knowledge accumulated over years in the property and casualty insurance business, the product offers risk consulting services that include a three-stage evaluation of natural disaster risks at planned mega-solar installation sites and soil contamination status assessment consulting through means such as site usage history surveys and field investigations. By incorporating such consulting, mega-solar business operators are able to accurately assess the risks that can threaten business continuity and can effectively carry out necessary investments and measures.

Conducting risk assessments of mega-solar projects has helped us build up extensive know-how, which we are using to start consulting services for renewable energy facilities for biomass and wind-power generation businesses.

Table:  
Examples of Hazard  
Environment Assessment Results

	Earthquake	Tsunami	Liquefaction	Water damage	Wind damage	High tide	Mudslide	Volcanic eruption	Dense fog
Point A	A	A	A	C	C	C	C	C	B
Point B	B	C	C	B	B	B	C	C	B
Point C	A	C	C	A	C	C	B	C	A

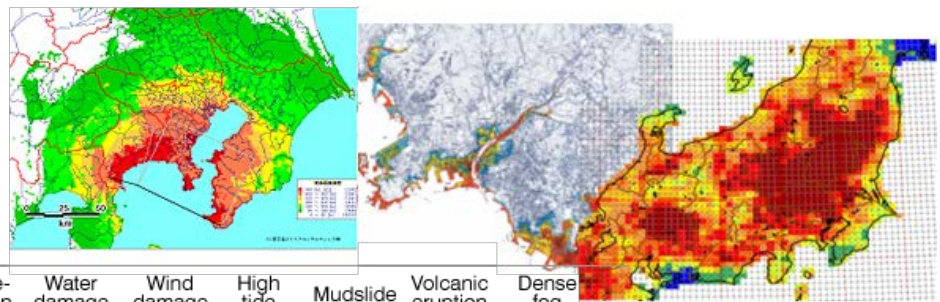


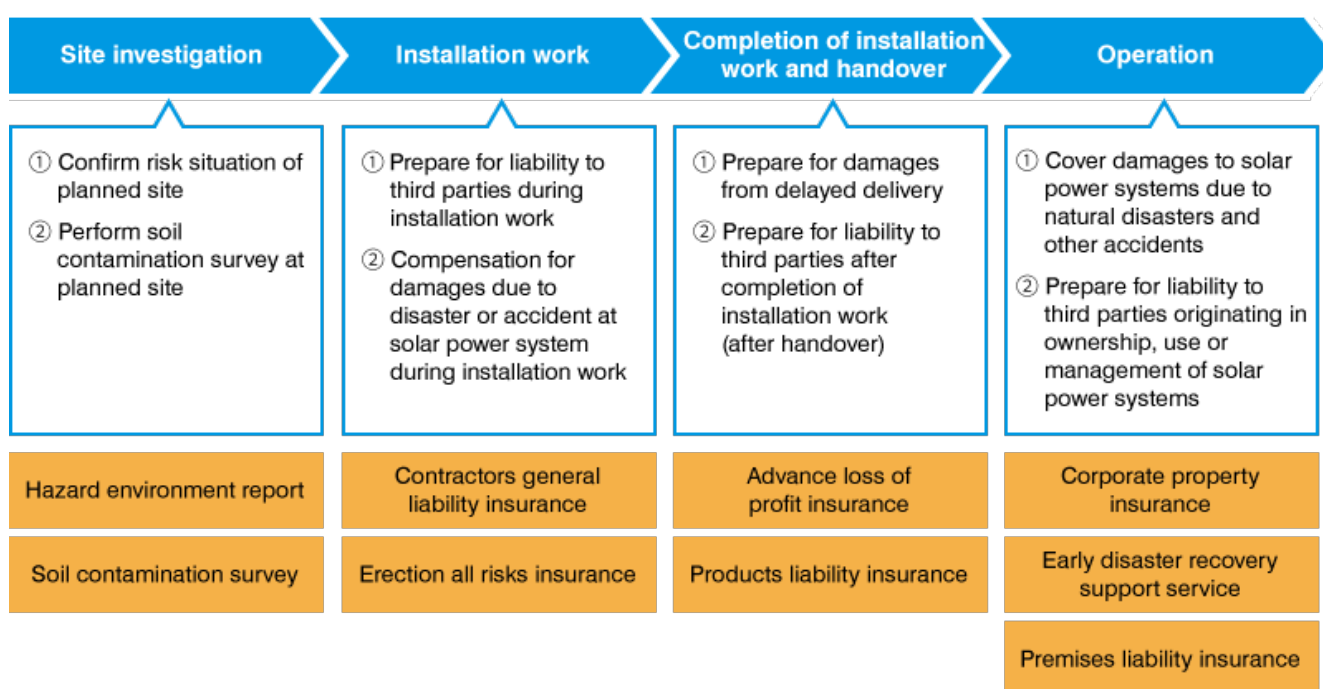
Figure:  
Materials on natural disaster  
risk assessment simulation  
models (from top: earthquake,  
tsunami, lightning)



## Arrangement of Appropriate Property and Casualty Insurance at the Mega-Solar Project Installation and Operational Stages

As various risks are expected at every stage – from installation to operation – in mega-solar projects, appropriate risk management is achieved by analyzing risk factors that can impact project management and by arranging for insurance against each risk. Looking specifically at risks to installation work, insurance involves compensation for damages in the event of accidents originating in solar power systems during installation or after completion, including damage to or destruction of solar systems or temporary installations from calamities such as fire or lightning, as well as accompanying loss of profits due to delay of operation. Risk hedging against the preceding factors is possible through erection all risks insurance, delayed start of operations insurance and various forms of liability insurance. With regard to risks to operation, insurance involves compensation for damages originating in ownership or management of facilities, including damage to or destruction of solar power systems from calamities such as fire, as well as accompanying loss of profits if operation is halted. Risk hedging against the preceding is possible through commercial property insurance and various forms of liability insurance.

### The mega-solar project flow from installation work to operation



Solar power and other forms of renewable energy are indispensable as new energy sources to support the social infrastructure of the future. Based on the role that insurance companies bear in society, Tokio Marine & Nichido will support the smooth diffusion of renewable energy by providing insurance products and risk consulting services and contribute to the development of a sustainable society.

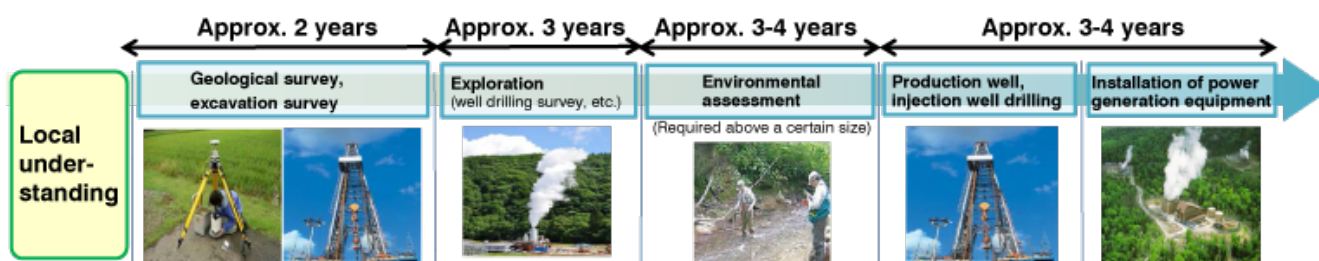
## Commenced Sales of New Impairment Liability Coverage for Geothermal Power Generation Operators


Geothermal power generation does not emit any CO<sub>2</sub>, a primary cause of global warming, which has put it in the spotlight as a low-cost renewable energy with the potential for stable power supply. There are high expectations for the application of this form of energy and the government has even formulated a plan to expand capacity of geothermal power generation facilities three-fold by 2030 compared with current levels.

Against this backdrop, in June 2016 Tokio Marine & Nichido started sales of a “geothermal package plan” that underwrites such risk as property risk, construction risk and liability risk from ground surveys to operations for geothermal developers. Within this “geothermal package plan,” liability risk compensation provides peace of mind to nearby hot spring operators (hot spring union) with regard to geothermal development. This is achieved through compensation for damages if there is a decline in the volume of hot water or a change in hot spring quality in a nearby hot spring area during geothermal development or operation of a geothermal power generation facility. Such damages include the cost of investigation into the cause, which is covered by the geothermal developer, or lost profit on the part of the hot spring operator. Payment of the cost for investigating the cause at the stage when a reduction in hot spring volume or a change in spring quality has been objectively confirmed irrespective of the existence or not of liability on the part of the geothermal developer is a first for Japan.

Tokio Marine & Nichido will continue to contribute to the proliferation of geothermal power through this product going forward.

### General flow of geothermal development (model case of 30,000kw power output)



Source: Prepared using basic data for investigating purchase price in FY2013 issued by Resources and Energy Agency of the Ministry of Economy, Trade and Industry  
([http://www.meti.go.jp/committee/chotatsu\\_kakaku/pdf/008\\_02\\_00.pdf](http://www.meti.go.jp/committee/chotatsu_kakaku/pdf/008_02_00.pdf) (1.76MB) ) (in Japanese)

## Sale of Environmental Impairment Liability Coverage

In response to the growing need for ensuring compliance with environmental regulations and mitigating lost profit caused by the emission of contaminants, U.S.-based Philadelphia Insurance Companies (PHLY) offers environmental insurance products with environmental impairment liability coverage against various risks, including impairment liability for contamination of the environment, for manufacturers, processing companies, construction companies, environment-related operators, environmental consultants, pharmaceutical firms, electricians and plumbers, hotel operators and real estate agencies.



These insurance products protect policyholders from impairment liability for damage to third parties and remediation expenses caused by environmental contamination, thereby contributing to the protection of the natural environment and the health of local residents while encouraging the promotion of regional industries.

> [Philadelphia \(Environmental Products\)\(2.3MB\)](#) 

## First Insurance Product Responding to Carbon Credits

U.K.-based Tokio Marine Kiln has commenced underwriting an insurance product that covers carbon credit eligibility risk from April 2011.

Under the EU Emissions Trading Scheme, companies and investors can purchase the rights in advance to buy carbon credits at a given price that will be generated as credits at a later date. However, as a result of discussions for reviewing credit certification standards from 2012 onwards, concerns have been raised over various aspects such as the emissions reductions of trifluoromethane (HFC-23) and nitrous oxide (N<sub>2</sub>O) generated from adipic acid production projects no longer receiving approval as credits. In response, Kiln is underwriting insurance for a major bank to cover this risk. Kiln is focusing efforts on the mechanisms of this insurance within other trading systems that include an emissions trading system in New Zealand.

➤ [Kiln \( Carbon Credit Insurance\)](#) 

## Environmental Consulting

The conventional corporate initiatives for the environment have been primarily passive ones, centered on complying with environmental laws and ordinances on matters such as pollution prevention. However, besides response to laws and regulations, there is now a demand from society for a proactive response that puts environmental initiatives into practice as corporate social responsibility and as a business. There is also a need for companies to aim for environmental management that harmonizes the environment with the economy. To help companies realize environmental management, Tokio Marine & Nichido Risk Consulting supports the drafting of environmental strategy, including environmental management philosophy, environmental targets and medium- and long-term planning, while taking into account clients' management strategies.

➤ [Tokio Marine & Nichido Risk Consulting \(Environment\) \(in Japanese\)](#) 

➤ [Tokio Marine & Nichido Risk Consulting \(Environmental Management Consulting\) \(in Japanese\)](#) 

## First Auto Insurance Eco Mark Certification Acquired for Financial Products

In December 2010, Tokio Marine & Nichido acquired the first auto insurance Eco Mark <sup>\*1</sup> certification for financial products from the Japan Environment Association (JEA) for its efforts to promote various initiatives in the environment-related field. These included promotion of the Green Gift Project, dissemination of information on eco-safe driving and accident reduction via the company website, increased use of recycled parts in auto repairs and premium discount services for hybrid, electric and compressed natural gas vehicles.

In 2011, Tokio Marine & Nichido won the Silver Prize in the Eco Mark Award 2011 <sup>\*2</sup> sponsored by JEA, becoming the first company in the financial industry to receive an Eco Mark award. In granting the award, JEA highly recognized the company's efforts to promote the widespread use and increase the visibility of Eco Mark-certified auto insurance products (creation of Eco Mark awareness posters and extensive use of the Eco Mark label on auto insurance leaflets and renewal notices) and to offer eco-friendly auto insurance that allows policyholders to participate in activities to reduce environmental impact through the Green Gift Project. Becoming carbon neutral in its domestic business activities in fiscal 2009 and fiscal 2010 was another point that was recognized by JEA.



Total Assist Auto Insurance  
Certification Number: 10147001  
This auto insurance contributes to global environment preservation activities by offering a choice of Web contract.

- \*1 The Eco Mark environmental label is granted to products that are certified as having less impact on the environment throughout their lifecycles and being effective in preserving the environment.
- \*2 The first award scheme established in 2010 in relation to the Eco Mark. Awards are presented to companies and organizations proactively engaged in activities to achieve the objective of the Eco Mark project: "Creation of a sustainable society through the wise choice of environment-friendly products by consumers and environment improvement efforts by companies."

## Accident-Related Auto Repairs That Are Friendly to the Environment

Tokio Marine & Nichido and Nisshin Fire & Marine Insurance ("Nisshin Fire") have been undertaking an initiative to promote environment-conscious auto repairs following accidents with the cooperation of customers. This initiative, contingent upon the approval of customers, encourages the repair, not replacement, of parts damaged in an accident or the use of recycled or rebuilt parts if the damage is beyond repair, to reduce industrial waste and utilize resources more effectively. Following "The Declaration of the Promotion of the Use of Recycled Parts," a joint statement made by The General Insurance Association of Japan and its member insurance companies in October 2011, we have decided to step up this initiative by generally requiring the use of recycled parts when repairing company-owned vehicles and encouraging their use in personal vehicles of employees.



Asante environment-conscious auto insurance


For the same reason, Nisshin Fire provides an environment-conscious auto insurance, *Asante*, which provides a 10% discount on insurance premiums if a car repair is done using recycled parts at one of the automobile repair shops specified by the company.

> [Nisshin Fire Asante \(in Japanese\)](#)

# Building Communities for People to Live with Peace of Mind through Environmental Protection Activities

Based on the theme “Protecting the Earth,” Tokio Marine Group is implementing local and social contribution activities around the world that help protect the environment and biodiversity. These activities emphasize voluntary engagement by employees and tie-ups with NPOs and other groups.

## Relation between written content and SDGs

Relevant SDG	Relevant target	Description of related content
 15. Life on Land	15.2 Promote the implementation of sustainable management of all types of forests, halt deforestation, restore degraded forests and substantially increase afforestation and reforestation globally	Collaborative Afforestation Efforts in Kochi Prefecture: Tokio Marine & Nichido’s Forest for the Future

## Section composition

### Initiatives in Japan >>

At Tokio Marine Group and its Group companies, employees and agents volunteer to hold classes on the environment, art and writing contests, and eco-experience tours. In addition, we are building an environmental community through the Marunouchi Citizens Environmental Forum, a forestry maintenance and environmental awareness seminar.

### Initiatives Overseas >>

Tokio Marine Group and its overseas companies are promoting environmental initiatives through Earth Day and other events. In Asia, efforts are made to protect forests and water while children with underprivileged backgrounds are invited to environmental enlightenment tours. We are working to build environmental communities in this way in the different regions of the world.

## Initiatives in Japan

At Tokio Marine Group, employees and agents volunteer to hold classes of Green Lessons: The Mangrove Story. Tokio Marine & Nichido has co-hosted the Children's Environmental Award program, an environment-themed illustration and essay contest, and the Iriomote Island Eco Experience Tour, a tour learning about the importance of preserving the global environment, while having co-sponsored the Collaborative Afforestation Project with Environmentally Advanced Corporations in Aki City, Kochi Prefecture. The company also holds the Marunouchi Citizens Environmental Forum, a social and environmental awareness seminar, jointly with Mitsubishi Corporation and is working to build environmental communities.

### Green Lessons: The Mangrove Story

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

As of March 31, 2017, the Group visited around 760 elementary and special needs schools throughout Japan and provided Green Lessons to 51,700 children. We will continue conducting these lessons nationwide as a place for children, the leaders of tomorrow, to think for themselves about the environment.



> [Laboratory for the Future \(Green tuition fee\) \(in Japanese\)](#) 

### Children's Environmental Award and Iriomote Island Eco Experience Tour

Since 2008, Tokio Marine & Nichido and The Asahi Shimbun Company (newspaper) have co-hosted an environment-themed illustration and essay contest, the Children's Environmental Award program, as one initiative to raise environmental awareness among elementary school children who will take the lead in the future and, in turn, raise awareness among society as a whole. For the ninth Children's Environmental Award in fiscal 2016, we received 4,582 works from children all over Japan. We invited the winners of the contest and their parents to join the Iriomote Island Eco Experience Tour.



The Iriomote Island Eco Experience Tour is conducted under the supervision of Shigeyuki Baba, Professor Emeritus, University of the Ryukyus. He is also a judge of the Children's Environmental Award and has been providing support to Tokio Marine & Nichido's Mangrove Planting Project. Participants learn about the importance of preserving the global environment through a program of events that includes exploring a mangrove forest, engaging in tree planting and mangrove dyeing, while receiving explanations from specialists.



The children who participated in the tour commented that nature was more fragile than they thought and needs to be protected and understood the problems facing Iriomote, and that there are many people committed to protecting nature as well as flora and fauna.

> [Tokio Marine & Nichido \(Children's Environmental Award\) \(in Japanese\)](#) 

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

In May 2009, Tokio Marine & Nichido concluded a five-year partners agreement with Kochi Prefecture, Aki City and the Eastern Kochi Forestry Association to promote afforestation in Aki City under the prefecture's Collaborative Afforestation Project with Environmentally Advanced Corporations (the five-year agreement was renewed in May 2014). The forest covered under the agreement has been named "Tokio Marine & Nichido's Forest for the Future." Every year, we conduct a volunteer tour for Group employees and agents including their families to experience tree thinning and socially interact with local residents. A total of 60 members participated in the eighth Tree-Thinning Forestry Volunteers held in November 2016. Participants felt that it was a project that emphasizes ties with the local community and understood that much human intervention was required to maintain the forest in a healthy state.



## Marunouchi Citizens Environmental Forum

Every year, Tokio Marine & Nichido holds a social and environmental awareness seminar, the Marunouchi Citizens Environmental Forum, jointly with Mitsubishi Corporation. At the 58th forum held in fiscal 2016 at MARUCUBE in the Marunouchi Building in Chiyoda Ward, we invited Tsuyoshi Kitazawa, Chairman of the Japan Inclusive Football Federation, who gave a lecture entitled "Be kind to people and the earth" that concerned local and social contribution activities such as tree-planting and environmental beautification activities in developing countries (JICA as official sponsor) and soccer for persons with disabilities in addition to talking about his soccer playing days. More than 115 people from inside and outside the company attended, with some commenting: "I would like to get some of my friends involved in soccer for persons with disabilities, too," "I got to see the challenges and importance of soccer for the disabled," and "I would like to do what I can to help as well."





## Initiatives Overseas

In Tokio Marine Group, U.S.-based Philadelphia Insurance Companies (PHLY) and Hong Kong-based Tokio Marine Hong Kong are promoting environmental activities through Earth Day and other events. Thai-based Tokio Marine Insurance (Thailand) conducts initiatives to protect forests and water and invites underprivileged children on environmental enlightenment tours. These and other efforts seek to build environmental communities around the world.

### TEAMPHLY Initiatives

U.S.-based PHLY has been encouraging its employees to take part in initiatives to protect the environment in the workplace, home and local community in order to leave behind a beautiful environment for the next generation. TEAMPHLY involves support of environmental protection activities by individuals and communities as well as various efforts to reduce environmental load in the office with the aim of minimizing environmental burden in business activities.

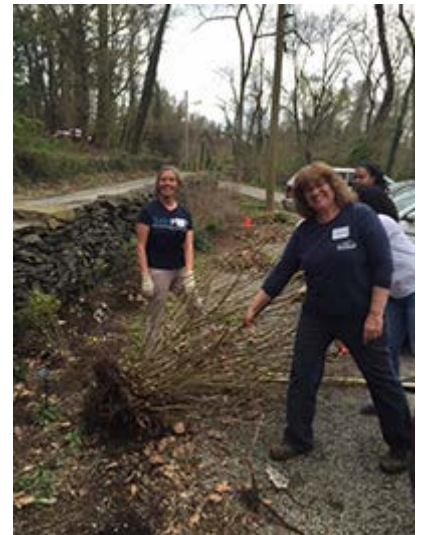
The three main activities under TEAMPHLY in 2016 were the reduction of environmental load through business activities, environmental education and awareness-raising activities, and efforts in connection with community outreach. Activities included the purchase of renewable energy certificates to offset carbon dioxide emitted through the use of power in offices throughout the United States.

The company also donated US\$110,000 to an environmental NGO in the United States and planted 80,000 trees to protect forests damaged in natural disasters such as brush fires up until 2016.

> [TEAMPHLY](#) 

### Participation in Earth Day Events

Employees at U.S.-based PHLY conducted various activities to promote Earth Day 2016 as part of TEAMPHLY, an employee-driven environmental awareness program. Approximately 900 employees donated US\$5,352 toward the protection of forests damaged by natural disasters as part of the PHLY 80K Trees campaign. In addition, 20 employees from the head office participated in volunteer events at a local environmental education center and conducted a cleanup of the garden, pond, forest area and other areas.



> [Preserving Biodiversity through Products and Services \(Tree Planting Together with Customers ~PHLY 80K Trees Initiative~\)](#)

## Core Theme 3: Supporting People



### CSR Materiality (Material Issues)

- Technological innovation
- Low birth rates and aging societies, and population demographics
- Human resources development
- Diversity and inclusion
- Local community and social contribution activities
- Promoting ESG in the provision of products and services

In Japan, the importance of responding to the nursing and health needs of the elderly is increasing due to the low birth rate and aging society. There is also growing demand to create societies in which people in underprivileged circumstances and those with disabilities can live with peace of mind in the community as economies and societies become more sophisticated and globalization progresses. In addition, there are calls for the acceptance, promotion and utilization of diversity in such areas as gender, age and nationality. On a global scale, the reality is that there is growing income disparity, increasing unemployment among youth, poverty and unequal opportunities for education based on gender.

Tokio Marine Group has set "Supporting People" as a core CSR theme in order to take up the challenge of resolving these issues. To this end, we will promote local community and social contribution activities supporting people through the growth of young people and support the elderly, persons with disabilities and athletes as well as the development and utilization of a wide range of human resources through diversity and inclusion.

### Promoting Health and Productivity Management

Maintaining and enhancing the physical and mental health of our employees, the driving force enabling us to continue as a company that is trusted and chosen by customers, is a critical theme of the utmost priority. Each Tokio Marine Group company has been making efforts to create an environment in which employees can work with enthusiasm by providing both physical and mental health care for its employees.

## **Developing and Utilizing Diverse Human Resources**

In order to maximize the potential of our human resources in supporting global business expansion, we are working to develop human resources who bring forth a positive cycle of growth and performance, as well as work and life, with a focus on expertise, diversity and a global perspective. Management relating to the development and utilization of human resources is controlled by respective personnel departments at Group companies and at the Group level by executive officers in charge of personnel at Tokio Marine Holdings. The implementation status is monitored via the Board of Directors and Management Meetings of respective Group companies.

## **Building a Society Based on Health and Longevity to Ensure Peace of Mind**

Tokio Marine Group provides products and services that anticipate the changing social environment and customer needs by utilizing the solutions offered by respective Group companies, including insurance. The Group will contribute to a society based on good health and longevity through activities to raise awareness about cancer undertaken by employee volunteers in Japan and around the world, activities to spread knowledge about nursing care and offering advice through medical professionals. By promoting these initiatives, Tokio Marine Group will contribute to developing partners who support and bring a virtuous cycle to local communities and society.

## **Nurturing Generations Responsible for the Future**

Tokio Marine Group is promoting social contribution through the establishment of a foundation to nurture generations responsible for the future with the aim of developing youth and promoting sport. In addition, we implement local social contribution activities in conjunction with employees worldwide who volunteer to deliver lesson programs and environmental education as well as with local and social action volunteers and NGOs. We also provide support to charity organizations.

## **Aiming to Create a Symbiotic Society**

Tokio Marine Group aims to create a symbiotic society for everyone both socially and economically, irrespective of age, gender or disability. To this end, employees around the world are proactively working on activities that support the elderly, the deaf and blind, athletes and expectant mothers in conjunction with NGOs.

By promoting these initiatives, Tokio Marine Group will contribute to developing partners who support and bring a virtuous cycle to local communities and society.

Value Creation

Developing employees and partners who support and bring a virtuous cycle to local communities and society




Example of CSR approach (Supporting People)

- > Promoting Health and Productivity Management
- > Developing and Utilizing Diverse Human Resources
- > Building a Society Based on Health and Longevity to Ensure Peace of Mind
- > Nurturing Generations Responsible for the Future
- > Aiming to Create a Symbiotic Society

# Promoting Health and Productivity Management

Maintaining and enhancing the physical and mental health of our employees, the driving force enabling us to continue as a company that provides safety and security to customers and is trusted and chosen by customers, is a critical theme of the utmost priority. Each Tokio Marine Group company has been making efforts to create an environment in which employees can work with enthusiasm by providing both physical and mental health care for its employees.

## Relation between written content and SDGs

Relevant goal	Relevant target	Description of related content
 <p>8. Decent work and economic growth</p>	8.8 Protect labour rights and promote safe and secure working environments for all workers, including migrant workers, in particular women migrants, and those in precarious employment	All content in general

## Section composition

### Promoting Health and Productivity Management >>

Tokio Marine Group views employee health as a critical management issue and is working to resolve challenges through the establishment of a philosophy and policy.

### Health and Productivity Management / Occupational Health and Safety >>

Each Tokio Marine Group company has been making efforts to create an environment in which employees can work with enthusiasm by providing both physical and mental health care for its employees.

## Promoting Health and Productivity Management

### Desired Stance in Health and Productivity Management ~ Philosophy and Policy ~

The physical and mental health of our employees, the driving force enabling us to continue as a company that provides safety and security to customers and is trusted and chosen by customers, is a critical theme. Based on a philosophy that health and productivity management is the starting point for creating a “Good Company” that Tokio Marine Group aims to be, each Group company is working to maintain and improve the health of employees.

# Health and Productivity Management / Occupational Health and Safety

## Workplace Health and Safety Structure

In accordance with the Industrial Safety and Health Act, Tokio Marine Group companies set up health and safety committees at each domestic business site with more than 50 employees. Composed of industrial physicians, health and hygiene managers, persons in charge of health and productivity management and persons selected from the employee labor union, these committees convene once per month to deliberate on measures for physical and mental health maintenance and enhancement and improving the workplace environment as well as measures for preventing health disorders, beginning with disorders arising from overwork.

## Health Issues and Measures

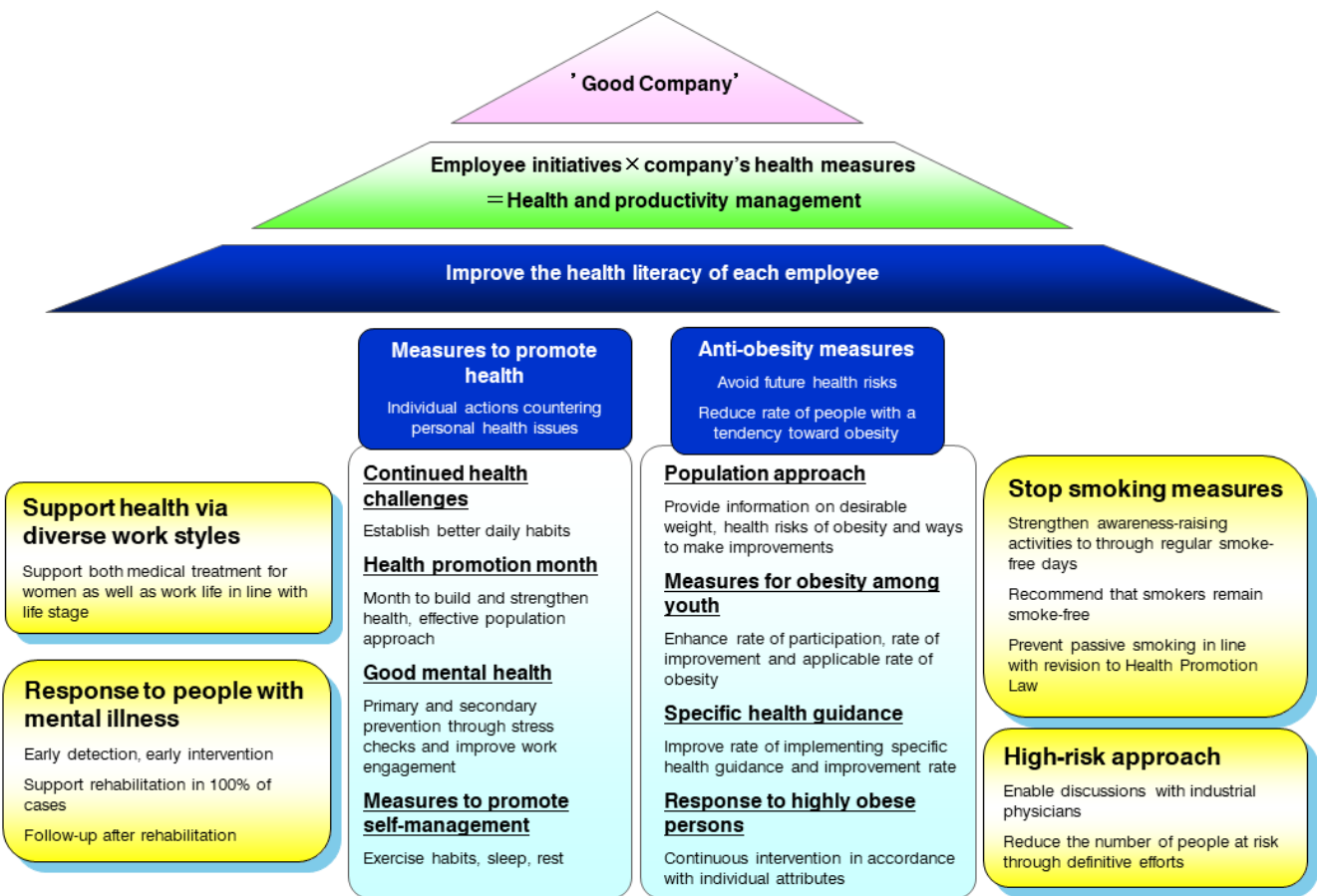
Each Tokio Marine Group company has devised a framework based on the Industrial Safety and Health Act in order to ensure the appropriate consideration of safety. Each company takes both a high-risk approach and a population approach.

In particular, Tokio Marine & Nichido promotes employee health based on “Data Health” plans, undertakes anti-obesity measures and severe disease prevention, encourages health via diverse work styles, takes steps to stop smoking and addresses mental health issues as core measures. Leaders at each site work with industrial health staff stationed at 46 locations nationwide to execute a plan-do-check-act (PDCA) cycle. Specifically, efforts are made to get an idea of conditions company-wide, which includes the rate of anomalies in medical examinations, the incidence of lifestyle-related diseases, body mass index (BMI), the rate of people doing regular exercise, consultation rate for cancer screening, smoking rate and the results of stress checks. The aim is to further improve the health of employees by responding meticulously to any issues they may have. Issues such as high blood pressure and diabetes are categorized in a hierarchical fashion based on data analysis and intervention criterion and the method clarified, then put into practice. This has led to an increase in the rate of participation in actions promoting better health at work such as radio exercise and walking as well as more dynamic communication and enhanced health literacy. Furthermore, we cooperate with external fitness facilities to provide preferential treatment services and support promotion of employee health. Going forward, in addition to supporting highly productive work styles, we will work to improve the health of all employees so that each person can work with vitality and lead a fulfilling life.

➤ [CSR Performance Data \(Percentage of employees who received health checks, industrial accidents, etc.\)](#) 

**(Reference) Tokio Marine & Nichido’s Fiscal 2017 Health and Productivity Management Policy and Core Measures**





## Provision of a healthy and/or nutritionally balanced lunch menu at a company cafeteria

Tokio Marine & Nichido has a company cafeteria which offers a healthy and/or nutritionally balanced lunch menu. Furthermore, Tokio Marine & Nichido announces the menu to the employees by the company's in-house bulletin board every week. In addition, the cafeteria offers a menu for the TABLE FOR TWO, an initiative to donate a part of the price of a lunch menu offered to school meal programs in developing countries, a menu for Supporting Disaster-affected Areas by the Great East Japan Earthquake in 2011, an initiative to donate a part of the price of a lunch menu to disaster-affected areas, and a Sustainable Menu (fiscal 2018-), an initiative to eat safe and quality food which acquired Global Good Agricultural Practices (G.A.P.) certification.

## Mental Health Care

Each Tokio Marine Group company has established the Basic Policy on Mental Health Measures and actively promotes mental health measures by recognizing the importance of pursuing the maintenance and improvement of employees' mental health in terms of corporate management.

As measures to maintain good mental health, Tokio Marine & Nichido has been conducting stress checks every year since 2010 before they became mandatory and draws on the results to maintain self-management, line care and a good working environment. In recent years, the company has been making efforts to permeate the concept of work engagement, a so-called first line of prevention for mental health measures that helps employees feel bright and lively as they go about their work. As measures for mental health issues, support includes setting up a mental health counseling desk with nursing staff and counselors and providing assistance from specialists both internally and externally to enable employees who are taking a leave of absence to return to work.



## Creating a comfortable work environment

Tokio Marine Group is not only satisfying various standards for work-related laws and regulations, but also promoting the creation of a comfortable workplace environment that takes into consideration lighting, noise, ventilation, temperature and humidity, ergonomics, and others. Furthermore, To prevent and reduce employees' health risks and promote their health and improve their productivities, each office with 50 or more employees of domestic group companies has established an occupational health and safety committee whose members include an industrial physician and conducts a committee meeting once a month.

## External Evaluation



Through this initiative, Tokio Marine Holdings was selected as a “2017 Health & Productivity Stock” co-sponsored by the Ministry of Economy, Trade and Industry and the Tokyo Stock Exchange for its outstanding health and productivity management. Only one company from each industry is selected for the honor as a general rule, with Tokio Marine Holdings gaining selection for the second consecutive year in 2017.

At the same time, Tokio Marine & Nichido and Tokio Marine & Nichido Life in addition to Tokio Marine Holdings have been recognized as outstanding enterprises engaged in efforts to advance health and productivity management by the Ministry of Economy, Trade and Industry (METI). In addition, Tokio Marine & Nichido has become the first excellent enterprise in the Tokyo metropolitan area to be certified under Disclosure System of Excellent Enterprises in Occupational Safety and Health by the Ministry of Health, Labour and Welfare for maintaining and improving high standards of health and safety.

### Tokio Marine & Nichido's Fiscal 2017 Health and Productivity Management Policy and Core Measures



Making efforts to ensure the physical and mental health of employees and their families, enhance health literacy and maintain health forms the foundation of employee productivity and makes the company's products and services an attractive option for customers, and thus such efforts are increasingly important. We will use this selection as motivation to work to enhance the health of employees and strengthen support of client companies as well as further expand and develop health and productivity management.

- [Building a Society Based on Health and Longevity to Ensure Peace of Mind \(in Support of Customer's Health and Productivity Management\)](#)

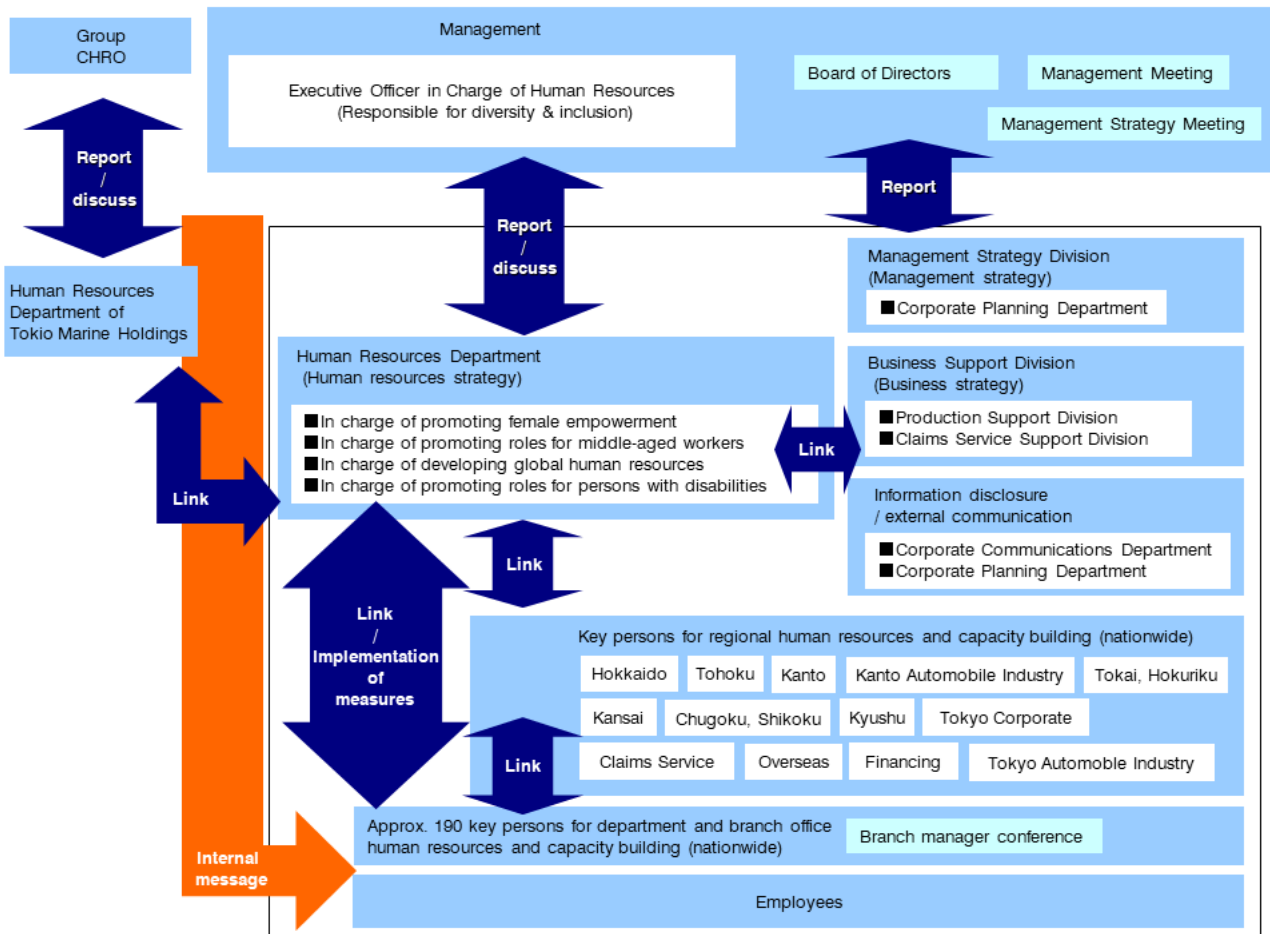
# Developing and Utilizing Diverse Human Resources

In order to maximize the potential of our human resources in supporting global business expansion, Tokio Marine Group is working to develop human resources who bring forth a positive cycle of growth and performance/work and life with a focus on expertise, diversity and a global perspective. Management relating to the development and utilization of human resources throughout the Group is controlled by the Group CHRO (Group Chief Human Resources Officer). The implementation status is monitored via the Board of Directors and Management Meetings of respective Group companies.


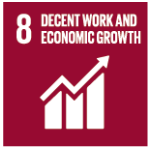
## Diversity Policy

Tokio Marine Group believes the power of its people is the driving force for realizing its vision of becoming a “Good Company.” For the insurance business, which is said to be a “people’s business,” the people involved and the trust created by those people are the source of our competitive advantage. We will promote diversity on a global basis to maximize the potential and facilitate the active participation of some 40,000 employees worldwide regardless of gender, age, nationality or disability, and strengthen our competitive advantage.

Tokio Marine & Nichido Diversity and Inclusion Promotion System



## Relation between written content and SDGs

Relevant goal	Relevant target	Description of related content
 <p>5. Gender equality</p>	<p>5.1 End all forms of discrimination against all women and girls everywhere</p> <p>5.5 Ensure women's full and effective participation and equal opportunities for leadership at all levels of decision-making in economic life</p>	Utilizing Diverse Human Resources
 <p>8. Decent work and economic growth</p>	<p>8.5 Achieve full and productive employment and decent work for all women and men, including for young people and persons with disabilities, and equal pay for work of equal value</p>	All content in general

### Section composition

#### Fair and Honest Personnel Affairs >>

The Tokio Marine Group aims to “continuously build an open and dynamic corporate culture that enables each and every employee to demonstrate his or her creative potential” and to enhance employee motivation by promoting a transparent and fair personnel system.

#### Development of Human Resources >>

Tokio Marine Group considers its employees to be its most valuable assets and is aiming to enhance the growth of each employee and boost the collective capabilities of the organization through comprehensive employee training centered on on-the-job training (OJT) and ongoing support for self-development.

#### Utilizing Diverse Human Resources >>

Tokio Marine Group promotes diversity throughout the Group by progressively moving forward in encouraging female employees to take active roles and creating a workplace in which older employees with a wealth of knowledge and experience can take active roles.

#### Reform of Working Styles >>

Given changes in family and community environments surrounding employees, Tokio Marine Group has been striving to reform working styles with the aims of driving sustainable growth of the company and employees and fostering a corporate culture in which employees respect each other's diverse values.

## Fair and Honest Personnel Affairs

Tokio Marine Group aims to enhance employee motivation by promoting a transparent and fair personnel system. The Group also endeavors to realize a corporate culture in which all employees respect human rights through various initiatives such as human rights training.

### Fair and Honest Personnel Affairs

Tokio Marine Group conducts transparent and fair personnel affairs and works to enhance employees' job satisfaction and motivation. Moreover, we respond to changes in the environment and ensure appropriate management of personnel and labor risks. Through these initiatives, we strive to increase productivity and corporate value.

➤ [CSR Performance Data \(Number of employees, basic employee data, etc.\)](#)

### Raising Employee Satisfaction Levels

Tokio Marine Group has created a group-wide platform for the implementation of a Group employee attitude survey once each year at each company. In fiscal 2016, the survey was given to 4,660 employees in 12 companies with individual companies such as Tokio Marine & Nichido and Tokio Marine & Nichido Life conducting identical initiatives. Although employee satisfaction levels were high on the whole throughout the Group, we are aiming to further boost employee satisfaction by having each company regularly gather the opinions of its employees, use them when looking into general management and personnel policies and provide feedback related to organizational management.

➤ [CSR Performance Data \(Employee attitude survey\)](#)

### Sound Labor-Management Relations

In Tokio Marine Group, Tokio Marine & Nichido and other Group companies conduct good-faith negotiations and consultations with labor unions on a wide range of topics, from payroll and human resources systems and occupational health and safety to management policies, to maintain and improve the sound development of the company and the working conditions of union members.

➤ [CSR Performance Data \(Labor union participation rate\)](#)

## Development of Human Resources

Tokio Marine Group believes harnessing the power of its people to be indispensable to become a “Good Company.” The Tokio Marine Group Spirit has been built up by overcoming numerous adversities and constantly taking on challenges since our earliest days that focus on the five areas of taking on challenges, openness and dynamism, customer orientation, social contribution (contribute to society and people) and a global perspective, which form the basis of human resources development. We provide various opportunities to foster a corporate culture in which each employee can embrace change and constantly continue to grow.

### **Aiming to be the Most Successful Company in Japan Where People Can Grow and Develop**

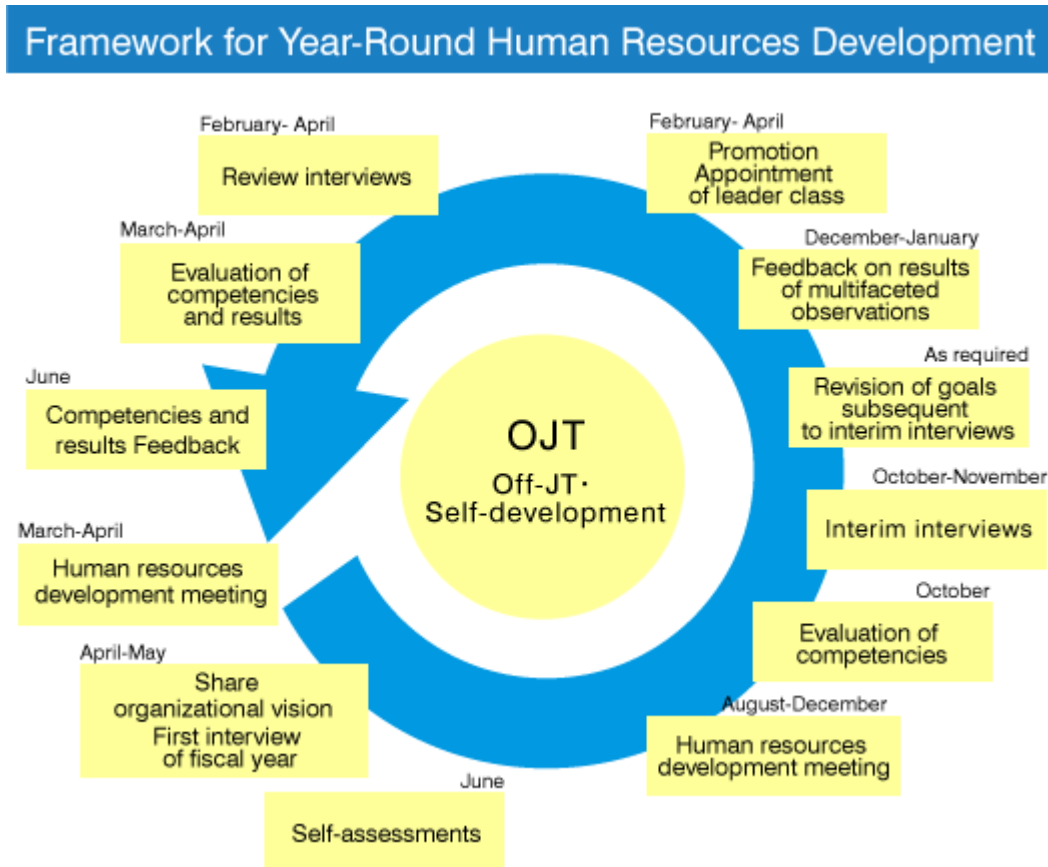
For Tokio Marine Group, people and the trust built up by those people are the source of all our competitiveness, and thus human resources development is an extremely important theme. Each Tokio Marine Group company is building skill development programs and personnel systems appropriate for the characteristics of their respective businesses based on the Tokio Marine Group Spirit. As an example, Tokio Marine & Nichido aims to be the most successful company in Japan where people can grow and develop in order to become a company which provides customers with a sense of security, is selected by customers and constantly grows, as stated in its mid-term business plan. We are also creating a framework within our corporate systems that supports self-help in order to meet the idea that each employee has the desire to grow.

Specifically, Tokio Marine & Nichido regularly conducts interviews between supervisors and their subordinates so that each employee can realize his or her own career vision. In the interviews, employees share what they want to become and their strengths and weaknesses, and challenging roles are assigned that lead to the growth of respective subordinates.

The year-round dialogue between supervisors and subordinates concerning on-the-job training (OJT), off-the-job training (Off-JT) and planned self-development efforts seeks to enhance each employee's competencies (in behavior and thinking).

In addition to a wide range of correspondence-based training activities, including Rank-Specific Training, Stage-Specific Training, Optional Training, Specialization Training and e-Learning services, the company actively sends young employees to short-term overseas training programs and to business schools and law schools in Japan and abroad, universities in non-English-speaking countries and other institutions to develop personnel who possess a broad perspective, international sensibilities and a high degree of specialized knowledge. Tokio Marine & Nichido also works to enhance the career development of employees of Group member companies overseas through efforts including group training in their own countries and in Japan.

## Human Resources Development Cycle (Tokio Marine & Nichido)



➤ CSR Performance Data (Employee Training)

### Job Request System

Tokio Marine & Nichido provides employees with opportunities to choose their jobs to realize their own career vision. The company has introduced the Job Request System to support employees in building their careers and to help strengthen the independence of employees based on choice and self-responsibility. It is a key personnel system for maintaining and expanding the energy of employees by allowing them to apply for jobs they want to try. In particular, locally based employees in jobs not subject to relocation can take on the challenge of a new job in a different location, or continue working after changing localities due to reasons such as marriage or a spouse's relocation, by applying through the Job Request System (U-turn and I-turn transfers<sup>1</sup>).

In addition to the Job Request System, the company offers employees the opportunity to declare their wishes regarding job transfers and their future career visions from the perspective of putting the right people in the right jobs based on their career visions and transfer wishes.

#### \*U-turn and I-turn

<b>U-turn transfers</b>	An application type transfer in which employees in jobs not subject to relocation can take on the challenge of new jobs outside the traditional framework with a temporary relocation on the condition that they must return to their original localities.
<b>I-turn transfers</b>	An application type transfer in which employees in jobs not subject to relocation can continue working after changing localities due to reasons such as marriage or a parent's or spouse's relocation. Employees are able to relocate while maintaining their position in the company at the same level of compensation.

\* Not all employee relocation requests are approved.

➤ [CSR Performance Data \(Job Request System\)](#)

## Utilizing Diverse Human Resources

Tokio Marine Group believes it essential that motivated and capable employees who possess a diverse sense of values should exert their capabilities to the full extent, regardless of gender, age, nationality or other attributes, to improve the quality of the products and services that it provides to customers worldwide. Specific initiatives pertaining to the promotion of diversity group-wide include encouraging female employees to take active roles, creating a workplace in which older employees with a wealth of knowledge and experience can take active roles and promoting the employment of persons with disabilities.

### Promoting Diversity

Based on the Tokio Marine Group Corporate Philosophy of "Tokio Marine Group will continue to build an open and dynamic corporate culture that enables each and every employee to demonstrate his or her creative potential," every company in the Group respects human rights and encourages diversity in gender, age and nationality. The Group also welcomes individuals with diverse values to bring them together to achieve even greater results.



As an example of accomplishments in promoting diversity, in fiscal 2013 Tokio Marine & Nichido earned the Diversity Management Selection 100, an award sponsored by the Ministry of Economy, Trade and Industry (METI). For this award, METI selects and commends "companies that have raised corporate value through diversity-oriented management." Tokio Marine & Nichido earned this award based on high regard for its efforts such as enabling numerous women to continually take active roles by helping protect motherhood, enhancing systems for supporting child rearing and transforming the overall roles of employees, and for promoting the employment of persons with disabilities while raising consciousness of the principle of normalization.

In addition, as a recent example in promoting diversity, Tokio Marine & Nichido established a new "wide-area" employee framework as part of personnel system reforms made in April 2016, in which Area Course employees who are not subject to transfers that would require relocation without their consent can transfer in line with home relocation inside a certain area based on the individual's preference. This broadens the opportunity for active roles and enables more varied experiences for Area Course employees, which helps drive employee growth.

Going forward, each company in Tokio Marine Group will continue to implement various initiatives that lead to diversity promotion.



## Empowering Female Employees

At Tokio Marine Group consolidated companies in Japan, we aim to provide customers with products and services that achieve even greater customer satisfaction by further empowering and promoting the growth of female employees in keeping with the Group's Corporate Philosophy. For this purpose, we provide a variety of opportunities to every female employee at each Group company for autonomously building their careers and empowering them in an even wider range of fields. For instance, an association of Group companies in Japan holds seminars on promoting female empowerment for female employees in different occupations and work environments. Participants get an insight into diverse values and philosophies, providing the opportunity to think about and increase

awareness of their own careers. In addition, the president of Tokio Marine & Nichido has been advocating the promotion of diversity as one of the company's growth strategies in addition to stressing the importance of strengthening efforts aimed at diversity at the branch manager conference and other venues. In February 2013, Tokio Marine & Nichido established the Diversity Promotion Team within the Human Resources Planning Department, as the company accelerates initiatives for empowering women. The following outlines the initiatives being undertaken at Tokio Marine & Nichido.



### Goals and Specific Measures for Empowering Female Employees

Regarding new recruitment at Tokio Marine & Nichido, to expand job opportunities for female employees who work globally, we aim to hire more than 20% of woman through the global course, which offers many opportunities to work at various locations or divisions including overseas, up until the end of March 2019.

For management-level positions, we continually work to transform awareness with initiatives that include incorporating "promotion of female empowerment" as a theme in management training and making the creation of an organization in which diverse human resources can play active roles an assessment item of the Role Challenge System (internal assessments). In 2015, we became a member of the *IkuBoss* Alliance, and through *IkuBoss* seminars, we continue to raise awareness.

To continuously develop female executives, Tokio Marine & Nichido, with its fundamental three-pronged approach of setting expectations, conducting training and providing opportunities, gives female employees responsibilities based on their individual career vision, provides year-round OJT, implements job rotation and selection-based training programs such as an area course career plan training program that transcends division as part of a larger environment that allows women to take on challenges according to their intentions and abilities.

### Results of Activities to Promote Active Roles for Female Employees



As a result of these initiatives, the number of women in management-level positions (excluding executive officer) rose from eight in 2004 to 213 in 2017 at Tokio Marine & Nichido, marking approximately a 25-fold increase. There are also a large number of women taking on active roles as managers on the frontline of sales and claims service. The company will continue to promote such efforts and expects the female manager rate to be more than 20% in 2030. A strong push is also being made to appoint women to executive positions.

At Tokio Marine & Nichido, there are three female executive officers as of 2017, one of whom was the first woman promoted to the position of managing executive officer in fiscal 2015. Three other Group companies already have women in executive positions. In addition, one of the three Outside Directors and one of the three Outside Audit & Supervisory Board Members at Tokio Marine Holdings while two of the three Outside Audit & Supervisory Board Members at Tokio Marine & Nichido are female in order to ensure that a more diverse range of opinions is reflected in management.

## External Evaluation of Efforts to Promote Female Empowerment

In addition, Tokio Marine Holdings was selected as a “Nadeshiko Brand” in fiscal 2015, the second time following fiscal 2013, and as a Semi-Nadeshiko Brand in fiscal 2016, in recognition of group-wide efforts to empower women and performance in terms of results. Further, the president announced his advocacy of a declaration of action stating that a group of male leaders dedicated to empowering women would accelerate the active participation of women who shine.

Tokio Marine & Nichido Career Service and Tokio Marine & Nichido Risk Consulting were granted “Eruboshi” certification by the Minister of Health, Labour and Welfare on April 2016 and January 2017, respectively, as outstanding companies in terms of conditions related to promoting the active participation of women. The certification has three stages depending on the number of assessment items fulfilled and both companies received the top certification.

- [Tokio Marine & Nichido \(Empowering Female Employees\) \(in Japanese\)](#) 
- [CSR Performance Data \(Number of directors and managers\)](#)
- [Tokio Marine Group's Data on Empowering Female Employees \(in Japanese\)\(91.8KB\)](#) 

## System for Continued Employment for Older Employees

Tokio Marine Group considers actively promoting the employment of older members to be an important management issue in maintaining the sustainable growth of the Group as a whole. In addition to encouraging continuous self-advancement and changes in consciousness and behavior on the part of employees themselves, the Group intends to provide fields of activity in which employees can utilize their past experience and strengths to generate new added value while maintaining high levels of motivation.

- [CSR Performance Data \(System for continued employment for older employees\)](#)

## Promotion of Global Human Resources Strategy

Amid the increasing importance of overseas business, Tokio Marine Group considers it essential to build a human resources base that supports development into a global insurance group through the hiring and developing of diverse human resources at Group companies around the world. To achieve this goal, we formulated a global human resources strategy and have been promoting various measures on an ongoing basis since 2012.

## Pillar of Tokio Marine Group Global Human Resources Strategy

- (1) Develop Global Leaders
- (2) Develop human resources by function in line with expertise
- (3) Expand the base of the global talent pool
- (4) Establish systems and infrastructure to spread the Company's corporate philosophy

Of the aforementioned, (1) Develop Global Leaders is a particularly important challenge and we are implementing a number of measures aimed at development that include training for Global Leader candidates selected from Group companies worldwide.

In addition, Tokio Marine Group started the Global Job Rotation Program in fiscal 2011 from the perspective of actively utilizing motivated and capable overseas local talent. These and other initiatives are being undertaken to develop and utilize human resources for each function in line with expertise.

The Group also provides a variety of development opportunities with the aim of broadening the horizons of this group of global human resources. This includes short-term overseas training programs for third-year employees of Tokio Marine & Nichido, which started in fiscal 2012, and the dispatch of overseas trainees.

A specialized department to take charge of global human resources was established at Tokio Marine Holdings to steadily promote this initiative. At the same time, the Company regularly holds the Global Human Resources Conference by gathering the human resources department managers of major Group companies to discuss measures to strengthen cooperation among human resources departments, human resources development common to the Group, personnel strategies and other matters.

Going forward, the Company will continue to develop concrete measures while actively incorporating the opinions and requests of Group companies around the world.

## Promoting the Employment of Persons with Disabilities

Aiming to broadly accept persons with disabilities and exceed the statutory employment rate to become a corporate group in which diverse personnel work enthusiastically, Tokio Marine Group is promoting the employment of persons with disabilities at Group companies and working to raise consciousness of normalization. Tokio Marine Business Support Co., Ltd., a special subsidiary based on the Disabled Persons Employment Promotion Law, is supporting Group development by providing services that include administrative support, printing and logistics.



### Promoting the Employment of Persons with Disabilities through a Special Subsidiary

In January 2010, we established Tokio Marine Business Support with the aim of promoting the employment of persons with intellectual and developmental disabilities, and in March 2010, the company was the first in the non-life insurance industry to be approved as a special subsidiary (300 employees as of June 1, 2017).

A total of 145 employees with disabilities (as of June 1, 2017), mainly persons with intellectual and developmental disabilities who are considered to have fewer employment opportunities among persons with disabilities, are working at the Tokyo head office and at the Nagoya, Osaka and Kyushu branch offices. These employees are supporting Group companies by performing such operations as data input and processing, document enclosure and shipping and printing. In the recovery and destruction of confidential documents, one of its operations, the company has introduced a wet-type shredder that dissolves paper with water rather than by cutting, and by doing so, is simultaneously assuring information security and protecting the environment.

Further, employees with disabilities started selling coffee as part of a welfare program to Tokio Marine & Nichido employees in June 2017. Challenging something new helps broaden the field of activities for persons with intellectual and developmental disabilities.

Based on its corporate philosophy to 1) be an organization that provides support instead of being a support recipient, 2) be a company in which employees can have their dreams and take pride in, and 3) expand opportunities for taking active roles, the company is focusing on creating an environment in which employees can work enthusiastically with a sense of satisfaction. This is achieved by adopting various initiatives such as assigning work according to the suitability of each and every employee, implementing monthly individual interviews and making visual appeals of points to take note of or work processes using a whiteboard.


- [CSR Performance Data \(Rate of employment of persons with disabilities\)](#)
- [My Relations with CSR: Aiming to Create Workplaces in Which Everyone Can Work with Enthusiasm](#) 
- [Tokio Marine Business Support \(in Japanese\)](#) 

## Aiming to be a Company in Which All People Respect and Support Each Other

Tokio Marine & Nichido Systems has actively been seeking to promote normalization for persons with disabilities by making areas barrier free, hiring physically challenged persons as IT engineers and having visually impaired persons provide in-house massage services. In recent years, the company has been running the internal café, Smile Café, and Smile Office Service, which provides general administrative services such as producing name cards and making printouts through persons with intellectual disabilities. Smile Café is used by around 300 people every day and is a place where employees can relax. It also sells bread and sweets made at a nearby welfare facility. Smile Office Service is expanding the types of work it handles every year and has gained the trust of employees.



By having general employees and persons with disabilities work together, synergetic effects are being created in terms of cheering up each other and enhancing work satisfaction.

➤ [Tokio Marine & Nichido Systems \(in Japanese\)](#) 

## Reform of Working Styles

Given changes in family and community environments surrounding employees, Tokio Marine Group has been striving to reform working styles with the aims of driving sustainable growth of the company and employees and fostering a corporate culture in which employees respect each other's diverse values.

### Initiatives in Pursuit of Highly Productive Working Styles

Tokio Marine Group is pushing ahead with various initiatives in pursuit of highly productive working styles in order to provide even higher added value to customers. As examples, Tokio Marine & Nichido and Tokio Marine & Nichido Life initiated Go Go Challenge Day (employees finish work at 5:30 p.m. once per week) and Season Challenge (all lights off and employees finish work at 8:00 p.m. for one month four times a year) so as to establish the custom of each employee controlling his or her own work hours independently. In doing so, the company aims for all employees to carry out these working practices.

In addition, we allow the use of a dedicated app that enables the confirmation, sending and receiving of company email when on the move or with a client. Tablet devices have been distributed mainly to persons in charge of sales, which has helped create an environment in which work that could previously only be done in the office can now be done from anywhere. On top of this, we allow work from home and mobile work using the thin client system, mainly for management staff and persons eligible for the planning operations-type discretionary work system, thus enabling the flexible selection of work location and work times.

The time created through these initiatives is used effectively to provide high added value and to realize individual growth and a work/life balance with the aim of driving sustainable growth in both the company and employees.

➤ [CSR Performance Data \(Annual average actual working hours, number of thin-client terminal users\)](#)

## Fostering a Corporate Culture That Encourages Mutual Respect of Diverse Working Styles

To support diverse working styles, Tokio Marine Group companies have established a range of systems including the introduction of a system enabling employees to flexibly change daily working hours (working hours free choice system) as well as childcare and nursing care leave, volunteer work leave and special consecutive paid holidays. In particular, Tokio Marine & Nichido aims for 100% of employees to take special consecutive paid holidays. In addition, the working hours free choice system is being utilized by at least 10% of all of our employees on a single month basis.

Through these systems, each employee has the ability to choose the best working style to fit the circumstances he or she has been placed in. This has enabled us to create an environment in which employees with diverse values and a variety of experiences, including child care and nursing care, can continue to make a meaningful contribution.

➤ [CSR Performance Data \(Nursing care leave system\)](#)

## Support for Balancing Work and Childcare

Tokio Marine Group supports the balance between work and childcare at each Group company. In recognition of proactive initiatives for employees' childcare support, Tokio Marine & Nichido, Tokio Marine & Nichido Life, Tokio Marine Millea SAST, Tokio Marine & Nichido Risk Consulting and Tokio Marine & Nichido Systems were granted the Next Generation Certification Mark (Kurumin) subsequent to accomplishing the General Business Owner Action Plan based on the Next Generation Nurturing Support Measures Promotion Law by the Minister of Health, Labour and Welfare. Of these companies, Tokio Marine & Nichido Systems has been accredited with the Platinum Kurumin Mark for introducing and utilizing systems that support both work and childcare and maintaining these efforts at a high standard.

Tokio Marine & Nichido has established the "mama & papa career advancement support system" as a system backing the growth of employees wanting to work and advance their careers while raising children. Specifically, we have set up systems that go above and beyond what is mandated by law and support measures realizing a smooth return to work as well as a good balance between work and childcare. The number of people using these systems is increasing every year.

- A childcare leave system up until the child turns one year and two months, as a general rule, that may be extended up to two years depending on circumstances
- A shortened work hours system that can be used from pregnancy to the end of the fiscal year when the child is in the third year of elementary school
- Introducing a system allowing the viewing of company information from home during childcare leave
- Trialing a work-from-home system for employees raising children up until the child enters the third year of elementary school
- Holding seminars and opinion exchange meetings for system users and their superiors and partners

In recognition of these systems and the company's other proactive initiatives for employees' childcare support, Tokio Marine & Nichido has received the following awards thus far.



Tokio Marine & Nichido Systems



Tokio Marine & Nichido

Date	Sponsor	Category	Award
May 2010	NPO Himawari no Kai	Himawari Award 2010	Corporate Category Award
October 2010	Ministry of Health, Labour and Welfare	“Equality promotion company section” and “family-friendly company section” of the 2010 Equality/Balance Promotion Company Commendation	Excellent Award of the Director of the Tokyo Labor Bureau (Double award)
February 2011	Nagoya City	2010 Nagoya City Childcare Support Company Certification and Commendation System	Outstanding Award
January 2012	Nagoya City	System of approving and awarding companies promoting the active participation of women in Nagoya City in fiscal 2011	Excellent Award
October 2014	Ministry of Health, Labour and Welfare	“Family-friendly Enterprises Category” of the 2014 Equal Employment/Work-Life Balance Promotion Enterprises Commendation	Minister’s Excellence Award
July 2015	Gunma Prefecture	System of certifying dynamic G companies in Gunma Prefecture in fiscal 2015	Gold certification
October 2015	Kobe City	System of commending enterprises that are fulfilling for both males and females in fiscal 2015	Selected as an enterprise that is fulfilling for both males and females
April 2016	Osaka City	System certifying leading companies in empowering females in Osaka City	Selected as a 2-star Ikumen certified company
January 2017	Aichi Prefecture	System certifying companies in empowering females in Aichi	Certifying companies in empowering females in Aichi
July 2017	Nagoya City	System certifying companies promoting a good work/life balance in Nagoya	Certifying companies promoting a good work/life balance in Nagoya



➤ [CSR Performance Data \(Retiree rehiring system, maternity leave system, etc.\)](#)

# Building a Society Based on Health and Longevity to Ensure Peace of Mind

Tokio Marine Group provides products and services that anticipate the changing social environment and customer needs by utilizing the solutions offered by respective Group companies, including insurance. The Group will contribute to a society based on good health and longevity through activities to raise awareness about cancer undertaken by employee volunteers in Japan and around the world, activities to spread knowledge about nursing care and offering advice through medical professionals.

By promoting these initiatives, Tokio Marine Group will contribute to developing partners who support and bring a virtuous cycle to local communities and society.

## Relation between SDGs and content

Relevant goal	Relevant target	Description of related content
 <p>3. Good health and well-being</p>	<p>3.3 End the epidemics of AIDS, tuberculosis, malaria and neglected tropical diseases and combat hepatitis, water-borne diseases and other communicable diseases</p> <p>3.4 Reduce by one third premature mortality from non-communicable diseases through prevention and treatment and promote mental health and well-being</p> <p>3.d Strengthen the capacity of all countries for early warning, risk reduction and management of national and global health risks</p>	<p>Products and Services</p> <p>Information Disclosure/Awareness-Raising Activities</p> <p>Local community and Social Contribution Activities</p>
 <p>4. Quality education</p>	<p>4.3 Ensure equal access for all women and men to affordable and quality technical, vocational and tertiary education, including university</p>	<p>N Program to Support Young Physicians to Gain Clinical Experience in the United States</p>

## Section composition

### Products and Services >>

Tokio Marine Group uses the health and productivity management know-how it has gained for insurance solutions and strives to expand related knowledge and provide insurance services so as to offer a comprehensive insurance service menu that covers customers' treatment, household expenses, longevity and health.

### Information Disclosure/Awareness-Raising Activities >>

Amid a rapidly aging society, Tokio Marine Group has built up knowledge concerning nursing care and the risk of infectious diseases through health-related insurance and services. In order to fully utilize this knowledge in society, the Group provides support that covers nursing care for the elderly, care-related personnel, prevention of infectious diseases and countermeasures for companies.



## Local Community and Social Contribution Activities >>

Tokio Marine Group teams up with local public organizations to take steps aimed at limiting the incidence of diseases such as cancer among customers and in society. The movement also includes efforts by employee volunteers. Overseas, we conduct cancer awareness-raising activities and provide support for cancer sufferers through employee volunteers as well.

## Nurturing Human Resources and R&D >>

Tokio Marine Group handles the joint planning and development of health and productivity management apps using ICT. We also contribute to the development of young doctors responsible for providing medical care in the future.

## Products and Services

Tokio Marine Group uses the health and productivity management know-how it has gained for insurance solutions and strives to expand related knowledge and provide insurance services so as to offer a comprehensive insurance service menu that covers customers' treatment, household expenses, longevity and health.

## Pandemic Derivatives for the World Bank

In July 2017, Tokio Marine & Nichido participated in the "Pandemic Emergency Financing Facility (PEF)" launched by the World Bank as an international initiative to manage crises caused by infectious diseases. Through the underwriting of pandemic derivatives, we will support efforts by public-private partnerships to contain internationally threatening infectious diseases and contribute to the creation of a safe, secure and sustainable future.

## Background to the Establishment of the Pandemic Emergency Financing Facility

The Japanese government brought up the issue of international health when it was host country for the G7 Ise-Shima Summit in May 2016. With the cooperation of the World Bank and World Health Organization (WHO), PEF was launched by the World Bank as a new financial mechanism for responding to public health crises that drew on lessons learned with the Ebola virus. The Japanese government was the first in the world to declare that it would provide financial assistance to PEF and called for the cooperation of other countries.

## Overview of the Program

The PEF is the world's first financing mechanism for swiftly and smoothly providing financial assistance in the event that a pandemic occurs or expands in developing countries, and is funded by the International Bank for Reconstruction and Development (IBRD) of the World Bank Group through derivatives transactions between IBRD and insurance companies and the issuance of pandemic bonds to investors. In the case where data released by WHO, such as the number of deaths, rate of increase in the number of deaths and the number of affected countries, reach predetermined levels that have been established as criteria for funding assistance, Tokio Marine & Nichido will pay a preset amount to IBRD.

\* The Japanese government announced that it would contribute USD50 million over three years prior to the meeting of G7 Finance Ministers and Central Bank Governors in May 2016.

## Aruku Hoken

Tokio Marine & Nichido Life developed *Aruku Hoken* with the concept of preemptively protecting customers from serious illnesses such as lifestyle-related diseases by supporting initiatives to improve customers' health and quality of life. The new product, the first of its kind in the industry, provides policyholders with a wearable device and returns a portion of insurance premiums in accordance with their health improvement activities, which are recorded using a special app.

## In Support of Customers' Health and Productivity Management

As Japan's labor force shrinks, managing employee health and creating a good working environment have become important management issues. Tokio Marine & Nichido is leveraging the Group's expertise as a "2017 Health & Productivity Stock" to support corporate health and productivity initiatives through a range of services, and to provide group insurance, etc., that supports companies' employee benefit programs.

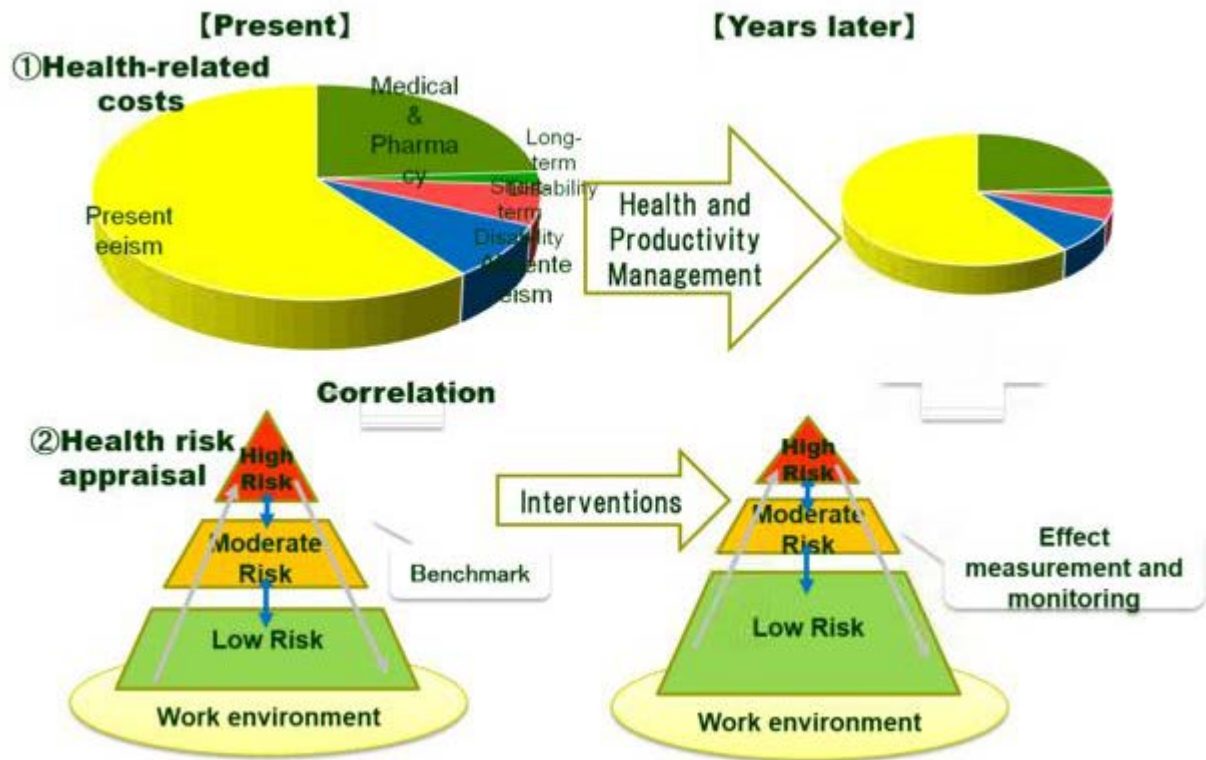



### > Health and Productivity Management and Occupational Health and Safety (Health and Productivity Management Initiatives)

## Promoting Health and Productivity Management through Academic-Industrial Alliance ~ Collaboration with The University of Tokyo

The Health and Productivity Management (HPM) Policy Research Unit, Policy Alternatives Research Institute, The University of Tokyo, conducts cutting-edge research\* in Japan that includes taking on research projects commissioned by the Ministry of Economy, Trade and Industry and the Ministry of Health, Labour and Welfare aimed at supporting the proliferation and promotion of health and productivity management in Japan's economic society from an academic perspective. The research data shows that medical and medication costs account for only 24% of the total costs associated with the health of employees and that a major factor was presenteeism (the loss of productivity that occurs when employees come to work but function at less than full capacity because of ill health). The research also pointed to the need for the examination of health measures from a perspective of total optimization. Tokio Marine & Nichido will further advance the societal implementation of these research findings in order to proliferate and promote health and productivity management at client companies.

\* Internationally comparable theoretical and factual research related to health and productivity management that includes an estimate of total health-related costs and evaluation of health risks and clarification of their correlation toward the establishment of a scheme for assessing the effects of health and productivity management initiatives



> The University of Tokyo (Health and Productivity Management (HPM) Policy Research Unit, Policy Alternatives Research Institute 

## Proactive Dissemination of Information

Tokio Marine Group has been holding various seminars and participating in health-related events in order to convey to a broad audience the importance of corporate health and productivity management. In October 2015, the Kanagawa prefectural government, which has been making advanced efforts in this field, hosted the ME-BYO Summit Kanagawa 2015 in Hakone. Besides Mr. Yuji Kuroiwa, Governor of Kanagawa Prefecture, several tens of experts from across the world attended the summit. From Tokio Marine & Nichido, Vice President and Executive Officer Toshifumi Kitazawa (at the time) joined the event and delivered a presentation on the importance of health and productivity management. In November 2015, the Nikkei BP Healthy Company Forum,



which is run by DENTSU INC., Nikkei Business Publications, Inc. and Japan Productivity Center, held a Health Management Seminar at three venues in Nagoya, Tokyo and Osaka. The seminar, for which Tokio Marine & Nichido was a special sponsor, drew more than 500 participants, mainly human resources personnel, reflecting companies' high level of interest in this topic. Along with experts from various organizations, including The University of Tokyo, Japan Medical Association and Japanese government's Cabinet Secretariat, Tokio Marine & Nichido conducted a presentation to share the details of joint research with The University of Tokyo and example cases of the company's "Data Health" planning efforts. The presentation also signified the importance of collaboration between companies and their respective health insurance associations. At the Human Capital 2016, an event for corporate human resources personnel held in June 2016, we ran a booth and gave a seminar to convey the importance of health and productivity management to these human resources personnel.

In the future as well, Tokio Marine Group will proactively disseminate relevant information as a corporate group supporting companies' implementation of health and productivity management.


## Support for Mental Health Management

Depression is considered a modern-day illness, and a number of companies have implemented various measures to counter a growing patient population after the figure exceeded one million in 2008. Nevertheless, the number of claims filed and approved for workers' compensation insurance for mental disorders has continued to rise. Consequently, mental health care of employees is rising in importance as an aspect of corporate risk management in addition to being an integral part of corporate health and welfare. Moreover, mental health measures are now required in order to be certified as a Health & Productivity Management Organization, a move that is growing rapidly.

Tokio Marine & Nichido Medical Service offers the Employee Assistance Program (EAP) to support the mental health management of companies. Besides conducting stress tests as required under the Industrial Safety and Health Law (revised in December 2015), EAP provides a comprehensive menu of services by a team of experts including psychiatrists, clinical psychotherapists and personnel and labor consultants. These services range from notifying employees who have no clear symptoms but are judged prone to depression based on the results of employee stress checks to providing supportive care during a leave of absence or when returning to work, preventing recurrence, analyzing stress level tendencies in organizations and consulting on how to create a mental health framework.

As one mental health measure following implementation of a stress test, popular courses such as "giving greetings at work" and "how to praise oneself" within a "health challenge campaign" aimed at promoting the health of an entire well-established company are helpful in alleviating employee stress and enhancing the working environment.

EAP is being used by more than 700,000 employees at present. We will continue to offer this program to everyone needing this type of support to assist them in maintaining better mental health.

➤ [Tokio Marine & Nichido Medical Service: Health promotion under EAP \(in Japanese\)](#) 

---

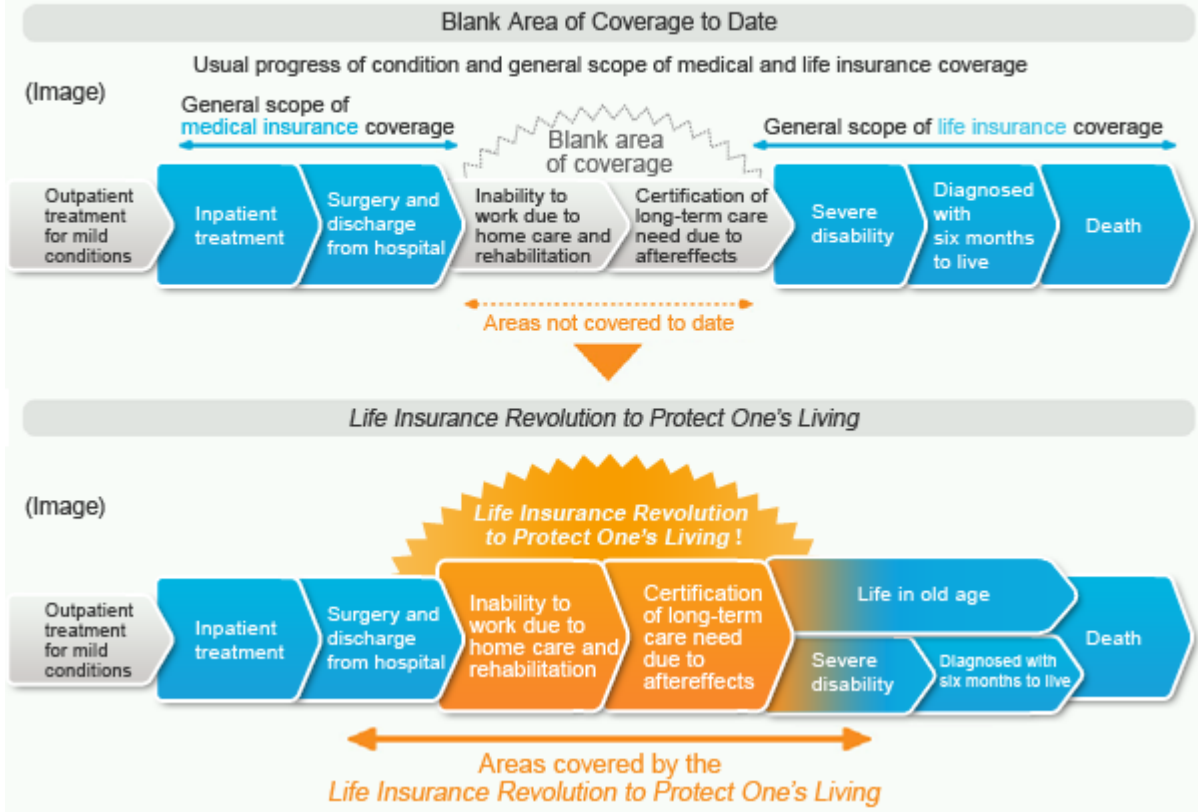
## Initiatives for Living Benefits

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

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

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

## What Is Life Insurance Revolution to Protect One's Living ?



[Click to enlarge](#)

### Living Benefit Products Including Household Income Term Insurance (as of March 31, 2017)

<b><i>Long-Life Support Whole Life Insurance</i></b>	Along with severe disability and death benefits, this product features nursing care coverage for one's entire life in case a policyholder is judged as being in need of second degree nursing care under the public nursing care insurance system or determined as requiring nursing care according to the conditions set out by Tokio Marine & Nichido Life.
<b><i>Household Income Term Insurance NEO with Inability to Work Benefit Insurance Plan</i></b>	In addition to severe disability and death benefits, this product offers monthly benefits in the event of the inability to work due to one of five diseases (malignant neoplasm (cancer), acute myocardial infarction, stroke, cirrhosis of the liver, chronic renal failure) or the need for nursing care due to illness or injury.
<b><i>Medical Kit NEO</i></b>	A medical insurance product, which covers hospitalization due to illness or injury, surgery and radiation therapy through the policyholder's lifetime
<b><i>Medical Kit R</i></b>	<i>Medical Kit R</i> is a medical insurance product, which in addition to <i>Medical Kit NEO</i> insurance, refunds the excess of premiums paid up to the specified age over total benefits received for hospitalization and other coverage in the form of a health refund benefit. Received a Nikkei Veritas Award
<b><i>Medical Kit Love R</i></b>	A medical insurance product based on <i>Medical Kit R</i> , with relaxed underwriting standards for customers with health concerns

## Medical Assist: Providing 24/7 Telephone Support for Customers Seeking Advice on Illness or Injury

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

### Medical Assist Service Overview

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

For example, in the case of providing consultation about a child stung by a bee, an inquiry is first made to the caller about symptoms the child is showing. Then, the caller will be advised whether to seek emergency medical care, while receiving instructions on first aid best suited for the symptoms.

> [Medical Assist: Tokio Marine & Nichido Life \(in Japanese\)](#) 



## Insurance Products to Facilitate the Advancement of Regenerative Medicine

At the timing of the enforcement of a new act to ensure the security of regenerative medicine in 2014, Tokio Marine & Nichido has developed and released new insurance products related to regenerative medicine, namely, insurance for clinical research on regenerative medicine and liability insurance for cell-cultivating companies.

Regenerative medicine, causing less side effects and burden on patients as compared with other conventional treatment methods, is expected to improve the quality of life (QOL) of elderly people and ensure a longer healthy life. In Japan, however, regenerative medicine is still in the process of developing into an industry and practical applications.

To accelerate the process, many players must enter the field. One drawback is the cost and risk involved in regenerative medicine. The solution, we believe, is insurance.

If new players and researchers can leverage insurance as a means to provide compensation for negative effects in patients undergoing regenerative medicine treatments, and thus reduce the said cost and risk, there will be a better chance that more players would take on the challenge of developing regenerative medicine into an industry and practical applications. By providing such insurance products, Tokio Marine & Nichido will contribute to the advancement of regenerative medicine in Japan.



## Information Disclosure/Awareness-Raising Activities

Amid a rapidly aging society, Tokio Marine Group has built up knowledge concerning nursing care and the risk of infectious diseases through health-related insurance and services. In order to fully utilize this knowledge in society, the Group provides support that covers nursing care for the elderly, care-related personnel, prevention of infectious diseases and countermeasures for companies.

## Initiatives for Longevity Risk: Academy of Health and Long Life

In February 2012, Tokio Marine & Nichido Life established the Academy of Health and Long Life section of its website to convey to the broadest possible audience the importance of disease prevention and health management in leading a healthy life long into the future. Tokio Marine & Nichido Life guides visitors through the academy and explains what is available at the Health Promotion Center, Infirmary, Retirement Preparations Center and Library. Each "facility" provides information on lifestyle-related diseases, nursing care and other relevant topics.

We provide various information maintained by Tokio Marine & Nichido Life and other companies in Tokio Marine Group, including Tokio Marine & Nichido Medical Service and Tokio Marine Nichido Better Life Service, and business partners.






## Main Contents

<b>Health Promotion Center</b>	<ul style="list-style-type: none"> <li>▪ Lifestyle-related disease self-check</li> <li>▪ Understanding and preventing lifestyle-related diseases</li> <li>▪ Case studies of five diseases*</li> <li>▪ Dr. Negoro's health and longevity lifestyle course</li> </ul>
<b>Retirement Preparations Center</b>	<ul style="list-style-type: none"> <li>▪ Preparing retirement funds</li> <li>▪ Current state of nursing care</li> <li>▪ Case studies of nursing care</li> </ul>
<b>Library</b>	<ul style="list-style-type: none"> <li>▪ Questionnaire on cancer</li> <li>▪ Survey of attitudes about longevity</li> </ul>
<b>Infirmary</b>	<ul style="list-style-type: none"> <li>▪ How to “read” your health checkup results</li> <li>▪ Tips on selecting medical institutions and seeing doctors</li> </ul>

\* Malignant neoplasm (cancer), acute myocardial infarction, stroke, cirrhosis of the liver, chronic renal failure

➤ [Tokio Marine & Nichido Life: Academy of Health and Long Life \(in Japanese\)](#) 

## Publication of a Book, *Protecting Families and Companies – Guidebook on Combating Infectious Diseases*

In April 2015, Tokio Marine & Nichido Risk Consulting wrote and published a book, *Protecting Families and Companies – Guidebook on Combating Infectious Diseases* (supervised by Koji Wada, a doctor at the National Center for Global Health and Medicine).

The book uses many charts, tables and illustrations to explain in an easy-to-understand manner the risk of Ebola hemorrhagic fever, new strains of influenza and other infectious diseases and necessary measures to be taken by companies and individuals. Chapter 4 (Protecting Companies) of the book, in particular, describes in detail the characteristics of infectious diseases as risk to companies, minimum required measures, points to be noted when building a structure to ensure business continuity and other important points when implementing measures at overseas bases.



## Seminar on Balancing Work with Elder Care ~ Aiming to Eliminate the Need to Leave Employment for Elder Care ~

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



To respond to this social issue, Tokio Marine Nichido Better Life Service provides a seminar on balancing work with elder care for employees of companies and corporations. The seminar is based on Tokio Marine Nichido Better Life Service’s expertise as a provider of nursing care services and is designed to convey useful information that will help caregivers reduce the burden imposed on them and continue their work while utilizing various nursing care services. The company holds this seminar nationwide, with the aim of providing support as society as a whole to people in need of nursing care.

## Local Community and Social Contribution Activities

Tokio Marine Group teams up with local public organizations to take steps aimed at limiting the incidence of diseases such as cancer among customers and in society. The movement also includes efforts by employee volunteers. Overseas, we conduct cancer awareness-raising activities and provide support for cancer sufferers through employee volunteers as well.

## Movement to Protect Customers from Cancer

### Background of the Initiative

As part of efforts to fulfill its social mission as an insurance company providing cancer insurance, Tokio Marine & Nichido Life has been supporting the Pink Ribbon Movement since March 2005. Extending these activities, we have decided to steadily offer comprehensive solutions for customers’ concerns. As a first step, upon the release of an insurance product to support cancer treatment in September 2007, we rolled out a company-wide, ongoing and perpetual initiative called the Movement to Protect Customers from Cancer.

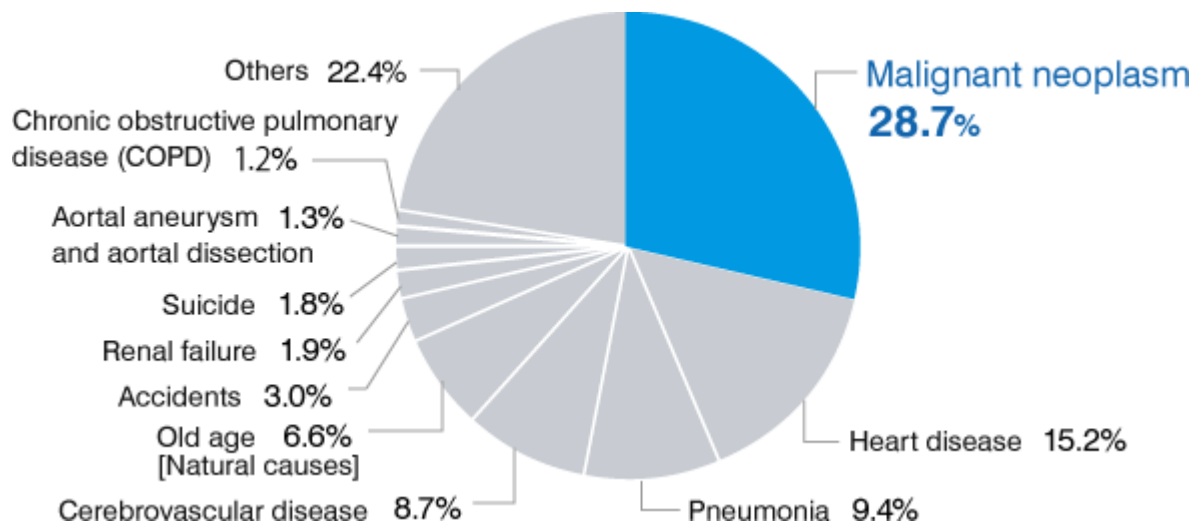
### Basic Policy


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

Step	Content
<b>1</b> Learning about cancer	<ul style="list-style-type: none"> <li>Enable employees, agents and consignees to sufficiently understand various information about cancer, including the current state of cancer (number of deaths, death rate, number of affected individuals, incidence rate, survival rate, data by prefecture, Japan's Cancer Control Act, etc.), types of cancer, preventative measures and examinations, treatment methods, and actual conditions of patients and their families.</li> <li>Study cancer treatment conditions and examination information by region.</li> </ul>
<b>2</b> Spreading information about cancer	<ul style="list-style-type: none"> <li>Convey the information gained from "Learning about cancer" to all and raise awareness of cancer.</li> <li>Disseminate the 12 tips for preventing cancer.</li> <li>Recommend workplace and municipal cancer examinations, general health checkups and cancer PET examinations for the early detection of cancer.</li> <li>Introduce information about the public medical insurance system and other social insurance and cancer insurance to prepare financially for cancer.</li> </ul>
<b>3</b> Providing support against cancer	<ul style="list-style-type: none"> <li>Support prevention and early detection of cancer.</li> <li>For people who are anxious about symptoms or have cancer, provide telephone and home consultation with Medical Assist, home consultation services for cancer patients and other services.</li> <li>Provide financial and psychological support for people with cancer through cancer insurance.</li> <li>Provide relevant information on an ongoing basis to people after they are diagnosed with cancer.</li> </ul>

## Leading Causes of Death in Japan

In Japan, the annual cancer-caused death toll exceeds 370,000 (28.5%).



> Based on the Monthly Reports of Vital Statistics 2015 by the Ministry of Health, Labour and Welfare, available at: <http://www.mhlw.go.jp/toukei/saikin/hw/jinkou/geppo/nengai15/dl/kekka.pdf> (in Japanese) (983KB) 

## Collaboration with Local Authorities

An urgent task is to improve cancer examination rates in order to detect the disease at an early stage. However, the checkup rate is as low as approximately 20% on a national average, being far lower than 50% targeted by the government and local authorities. Based on the belief that joint action with as many people as possible is indispensable for improving the situation, Tokio Marine Group has signed agreements with 44 prefectural bodies and 17 cities (as of March 31, 2017) and has been actively promoting collaboration with them to call more attention to cancer and raise examination rates.

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

## Nationwide Regional Activities

Tokio Marine & Nichido Life encourages cancer education activities in its daily sales operations with the aim of disseminating cancer knowledge and increasing cancer examination rates. In addition to periodic cancer-related study sessions, exchange meetings and seminars for agents/consignees at branch offices across the country, we hold a national conference of employees and agent/consignee representatives who are actively and responsibly engaged in these cancer awareness efforts. More than 950 representatives participated in the tenth conference held in October 2016. This national conference served to extend knowledge and foster a strong sense of mission concerning cancer awareness through lectures by cancer patients and healthcare professionals as well as a panel discussion entitled "Cancer treatment for patients diagnosed with only six months to live ~ How to choose a life that best suits you."

## Joint Research with the Shizuoka Cancer Center

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



the Shizuoka Cancer Center

## Promoting the Pink Ribbon Movement

Tokio Marine & Nichido Life has been providing support for the Pink Ribbon Campaign through J.POSH, an NPO engaged in pink ribbon movements for breast cancer awareness in Japan, to convey the importance of early detection of breast cancer. We have continued to hold street campaigns nationwide and hand out awareness leaflets\* since 2005.



\* The certified NPO J.POSH collaborates with medical institutions nationwide on the Japan Mammography Sunday (J.M.S) initiative to create an environment enabling women who are busy on weekdays to have mammograms on the third Sunday in October. Tokio Marine & Nichido Life also supports this initiative and hands out a list of available medical institutions.

## Providing Encouragement to Cancer Patients by Making Terry Cloth Caps

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



> [Iwate Hospice Association \(in Japanese\)](#) 

## Education and Childcare Support for Orphans

Tokio Marine Group has set “Providing Safety and Security,” “Protecting the Earth” and “Supporting People” as its three core CSR themes as it promotes CSR. Tokio Marine & Nichido Life started new social contribution activities under the theme “Supporting People” to coincide with its 20th anniversary.

### Education and Childcare Support for Orphans

The company has established a fund to financially support children who have lost one or both parents due to illness, including cancer, and offers benefit-type scholarships and educational materials. Benefit-type scholarships of 300,000 yen per year are provided to high school students wishing to go to university or an equivalent educational institute. The Kodomo Challenge series of educational materials developed by Benesse Corporation is sent free of charge every month to children in kindergarten (for a maximum of three years). Applications for both of these benefits are accepted regardless of applicants' being policyholders of Tokio Marine & Nichido Life.

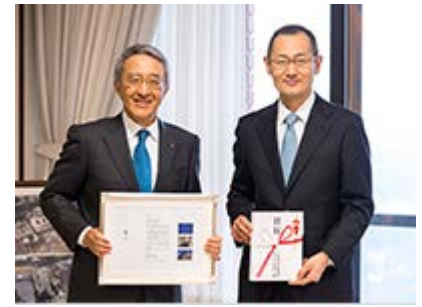
### Donation to organizations helping children undergoing medical treatment and elderly people

Donations from the company's employees and agents will be used to support activities of the following organizations helping children undergoing medical treatment and elderly people. Donations were made to the following organizations in fiscal 2016.

- NPO National Support Network for Children with Intractable Diseases
- NPO CliniClowns Association
- NPO Dementia Friendship Club

## Supporting and Collaborating with the Center for iPS Cell Research and Application (CiRA), Kyoto University

In January 2015, Tokio Marine & Nichido donated a total of 100 million yen to Kyoto University's iPS Cell Research Fund, covering a five-year period. In addition, the company called for donations to the fund from employees of Tokio Marine Group companies and other individuals and made an additional donation exceeding 1 million yen in fiscal 2016, as was also the case in fiscal 2015.



Currently, the Center for iPS Cell Research and Application (CiRA) has been undertaking a project called the iPS Cell Stock for Regenerative Medicine to stockpile induced pluripotent stem (iPS) cells for medical use. It involves collecting blood from donors having a special type of human leukocyte antigens (HLAs), which is thought to cause less immune rejection. In August 2016, CiRA started collaborating with Kaijo Building Clinic, a tie-up medical institution of Tokio Marine Group, to expand a donor base. Collection of blood, which had only been performed by Kyoto University Hospital, is now also conducted by the clinic.

CiRA started providing iPS Cell Stock for Regenerative Medicine in August 2015 and plans to have enough iPS cell stock to cover 30-50% of the people in Japan by the end of fiscal 2017.

CiRA is working on research every day to enable the practical application of iPS cell technology. Through our donations to the research fund, we hope to ease the suffering of people with intractable diseases and injuries and contribute to the establishment of a research environment that can stably obtain a pool of excellent researchers and research supporters and to the further advancement of research in this area. At the same time, we will continue to provide support to health, medical and other related fields to deliver safety and security in the form of risk management, including insurance, and through collaboration among Group companies.

## AED & Basic Life-Saving Workshop to Build a Society That Can Practice Life-Saving Skills

Tokio Marine Group provides a workshop to practice using Automated External Defibrillators (AEDs) and to perform cardiopulmonary resuscitation (CPR). Around 830 employees from Tokio Marine Group attended the workshop in fiscal 2016. Through the workshop, participants have realized that they do not have to be an expert to perform CPR and gained enough confidence to take action rather than just standing by in case of an emergency.



In cooperation with the Marunouchi Fire Station of the Tokyo Fire Department (TFD), Tokio Marine & Nichido provided a workshop to learn standard first aid at its head office. Over the course of two training courses, lecturers from the fire station taught about 22 employees from Tokio Marine & Nichido and Group companies how to use AEDs, perform CPR, prevent suffocation and stop bleeding. At the completion of these courses, participants received a first aid skills certificate issued by the TFD Fire Chief. Participants learned correct first aid techniques and gained confidence for responding to an emergency.





## Providing Japanese-Language Medical Services in the United States

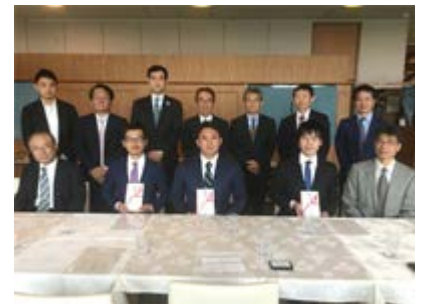
The Japanese Medical Practice outpatient clinic operated by Mount Sinai Beth Israel in New York City with donations from Tokio Marine & Nichido has been providing medical services in Japanese since 1990. At the event celebrating the 100th anniversary of the Japanese American Association of New York held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

## Nurturing Human Resources and R&D

Tokio Marine Group plays a role in the R&D of health and productivity management apps using ICT. We also contribute to the development of young doctors responsible for providing medical care in the future.

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

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



In general, people wishing to experience clinical training in the United States are selected by way of a nationwide recruitment system. The N Program is handled differently, however, and has become an invaluable program for young Japanese doctors who want to undergo clinical training at an educational hospital in the United States. The N Program has made remarkable progress thanks to the cooperation of teachers at U.S. medical institutions and the efforts of residents who participated as trainee physicians. To date, the total number of trainees and graduates of this program has grown to over 170.

> [N Program \(in Japanese\)](#) 



## Joint Planning and Development Support for docomo Healthcare's *Karada no Kimochi*

Tokio Marine & Nichido conducted joint planning and development support for the cash benefit for the medical treatment portion of *Karada no Kimochi* ("How my body feels") service provided by docomo Healthcare, Inc. from June 2013. Specifically, when the input data uncovers a change in body condition, the customer is encouraged to see a doctor and receives a cash benefit when medical advice and treatment are received from a qualified medical professional. In this way, it provides support that ensures a sense of security. The service has a high level of social significance because of its link to prevention and early detection of breast cancer and uterine cancer, two serious illnesses affecting women for which early detection efforts are lagging behind in Japan. This service was recognized by the Celent Model Insurer Asia Awards 2014<sup>\*1</sup> by Celent, a U.S. research and consulting firm specialized in the financial field. It also received an excellent award in the Nihon Service Award Fiscal 2015<sup>\*2</sup> hosted by the Service Productivity & Innovation for Growth Council.



\*1 The Celent Model Insurer Asia Awards are the Asia category of the Celent Model Insurer Awards, an internationally high profile award program in the insurance industry. Every year, it recognizes insurers for their effective use of information technology in insurance.


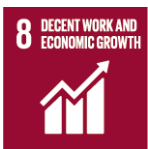
\*2 The Nihon Service Award is the first award program in Japan to evaluate diverse services across different industries by using common evaluation criteria and recognize excellent services.

> [docomo Healthcare: \*Karada no Kimochi\* \(in Japanese\)](#) 

# Nurturing Generations Responsible for the Future

Tokio Marine Group is promoting social contribution through the establishment of foundations to nurture generations responsible for the future with the aim of developing youth and promoting sport. In addition, we implement local social contribution activities in conjunction with employees worldwide who volunteer to deliver lesson programs and environmental education as well as with local and social action volunteers and NGOs. We also provide support to charity organizations.

## Relation between written content and goal

Relevant goal	Relevant target	Description of related content
 <p>4. Quality education</p>	<p>4.1 Ensure that all girls and boys complete free, equitable and quality primary and secondary education</p> <p>4.6 Ensure that all youth and a substantial proportion of adults, both men and women, achieve literacy and numeracy</p>	<p>Ashinaga Charity &amp; Walk Participating in Room to Read's Educational Support Program in Developing Countries</p>
 <p>8. Decent work and economic growth</p>	<p>8.6 Substantially reduce the proportion of youth not in employment, education or training</p>	<p>Ashinaga Charity &amp; Walk Participating in Room to Read's Educational Support Program in Developing Countries</p>

## Section composition

### Foundations >>

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

### Awareness-Raising Activities >>

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

### Local Community and Social Contribution Activities >>

Through its employee volunteers, Tokio Marine Group supports orphans and cooperates with the proliferation of Child Line together with educational NGOs like Ashinaga.

### Donations and Other Support >>

Tokio Marine Group works to promote sports, support orphans of traffic accidents and educate youths in different countries around the world through our backing of international and domestic NGOs and charity organizations.

## Foundations

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

### Social Contribution Activities through Foundations

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

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


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

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

### Overview and Activities of Each Foundation

Public Interest Incorporated Foundation	Summary	Activities in Fiscal 2016
Tokio Marine Kagami Memorial Foundation	<ul style="list-style-type: none"><li>Provides scholarships and educational training assistance to students at Japanese universities and graduate school exchange students from ASEAN nations</li><li>Provides academic research aid and earthquake research aid to young social science researchers</li></ul>	Provided a total of 64.26 million yen to 93 new and existing scholarship students and 7.82 million yen in aid to six research aid projects
Tokio Marine & Nichido Educational Development Fund	Provides assistance for educators and to children orphaned through traffic accidents	Financial assistance for education and research: 147 cases Scholarships for children orphaned through traffic accidents: 118 individuals
The Tokio Marine Sports Foundation	Promotes sports activities in local communities	Number of persons using Nasu Sports Park: 56,460 Number of persons using Toda Boathouse: 5,030

➤ [Tokio Marine Kagami Memorial Foundation scholarships for exchange students from ASEAN nations \(in Japanese\)](#) 

➤ [Tokio Marine & Nichido Educational Development Fund \(in Japanese\)](#) 

➤ [The Tokio Marine Sports Foundation youth exchange project through sports activities \(in Japanese\)](#) 

## Awareness-Raising Activities

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

### “Group Work on Managing Risks and Opportunities”: Career Development Program for Junior High and High School Students

Career education has never been more important. Tokio Marine Group has collaborated with universities, NPOs and educators to develop its own career education program using card games and teamwork activities. In the program, “Group Work on Managing Risks and Opportunities”, students become owners of a bakery and have to think about ways to operate the bakery successfully over a long period, including how to use insurance. The lesson simulates responses to various risks associated with owning a business, enabling the students to discover issues for themselves and solve them collaboratively. From fiscal 2017, the program is being expanded throughout Japan.



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

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

- [Disaster Prevention Lessons](#)
- [Green Lessons: The Mangrove Story](#)
- [Children’s Environmental Award and Iriomote Island Eco Experience Tour](#)

## Local Community and Social Contribution Activities

Through its employee volunteers, Tokio Marine Group supports orphans and cooperates with the proliferation of Child Line together with educational NGOs like Ashinaga.

### Ashinaga Charity & Walk

Tokio Marine & Nichido and Meiji Yasuda Life Insurance Company jointly held a charity walk event, Ashinaga Charity & Walk. From Tokio Marine & Nichido, a total of 1,677 employees and their families participated in this event at 59 venues across the country. A portion of their participation fees was used to support orphans as described below.



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

### Supporting Child Line Support Center Japan

Tokio Marine & Nichido has invited the specified NPO Child Line Support Center Japan to give a lecture about the organization's activities every year since 2012. They discuss some of the anxieties and other issues brought up by youths through Child Line, a dedicated phone line that children can call free of charge from anywhere in Japan. After this, Tokio Marine Group employees serve as volunteers for delivering cards inscribed with the Child Line telephone number to children. Employees from Tokio Marine Asset Management and Tokio Marine Business Support volunteer for sending the cards to the children.



> [Child Line](#) 

### Disaster Education Support for Children in China

#### Disaster Prevention Lessons in China

In 2016 Disaster Prevention Lessons were extended beyond Japan, as this program also commenced at The Tokio Marine & Nichido Fire Insurance Company (China) Limited. In China, the concept of preparing for a fire or natural disaster still has not firmly taken root in society. For this reason, it is necessary to raise disaster prevention awareness of society as a whole. We developed our educational materials from scratch in consideration of the characteristics of disasters in China and held Disaster Prevention Lessons for elementary schools and junior high schools. We incorporated original content into this program to ensure children could understand the lessons without getting bored. This included using easily understandable materials using pictures and drawings, explanations that incorporated gestures and impersonations and student participation using a quiz format.

In fiscal 2016, approximately 150 children took the lessons on a total of four occasions.

## Educational Assistance for Children of Migrant Workers in China

Since 2009, Tokio Marine Group has been collaborating with the All-China Youth Federation to support children of migrant workers (children living in farming villages while their parents work in the city). We have established support facilities in over 200 locations throughout China, and Group employees engage in various volunteer activities every year.

In July 2016 some 20 employees undertook volunteer efforts at an elementary school in Dezhou City, Shandong Province, in China, beginning with Kunio Ishihara, advisor at Tokio Marine & Nichido. It was a lively interchange that included awareness-raising activities based on the theme of safety precautions with around 40 children on the school grounds and in the classroom.

Around 20 employees, including Kenichi Komiya, president of Tokio Marine & Nichido (China), conducted a volunteer activity at an elementary school in Guangyuan, Sichuan Province.

Tokio Marine & Nichido (China) has been highly praised by a local Communist Youth League for providing disaster preparedness lessons in regions outside Shanghai for the first time.



## Concluded Educational Support Agreement for Elementary School Students

Tokio Marine Newa Insurance of Taiwan has conducted volunteer activities to help children at a local elementary school located near its head office safely cross the road for the past 10 years since 2005. An educational support agreement was concluded with the school in 2014 based on the relationship of trust built up over such a long period. The company will contribute to the growth of the children at the school, which boasts over a 100-year history, and the advancement of the region's culture through such means as creating educational materials for art class, upgrading the school's equipment, holding concerts in the community and supporting children with disabilities.





## Donations and Other Support

Tokio Marine Group works to promote sports, support orphans of traffic accidents and educate youths in different countries around the world through our backing of international and domestic NGOs and charity organizations.

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

Nisshin Fire supports children who have lost one or both of their parents in traffic accidents through the NPO Association for Assistance to Children Orphaned in Traffic Accidents.

The company held a charity bazaar with second-hand books and CDs collected from employees and allocated the proceeds for donation. In fiscal 2016, a total of 172,074 yen was donated to the association.

Going forward, the company will continue supporting children orphaned in traffic accidents through this association.




### Serving as a Special Sponsor of the JOC Junior Olympic Cup Swimming Tournament

Tokio Marine & Nichido started providing support to the Japan Swimming Federation as one of the initiatives undertaken to commemorate its 110th anniversary in 1989, with this year marking the 29th year of support. Specific efforts include serving as a special sponsor of the National JOC Junior Olympic Cup Swimming Tournament held twice a year and providing support for the costs of attending overseas competitions and training camps for Junior Olympic athletes. The company contributes to the healthy development of young people who will represent the future by promoting swimming (Tokio Marine & Nichido is a Tokyo 2020 Gold Partner (non-life insurance)).



> [Go! Go! Junior Swimmers! \(in Japanese\)](#) 

> [Swimming Support Site "Forever, with Swimming" \(in Japanese\)](#) 



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

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

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

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

### Overview of TABLE FOR TWO in Tokio Marine & Nichido

<b>Location</b>	Employee cafeteria at the head office
<b>Method</b>	Purchasing a 580-yen TABLE FOR TWO lunch (680-800 kcal) automatically donates 20 yen through the NPO TABLE FOR TWO International, which will be used to buy school meals for children in developing countries

> [TABLE FOR TWO](#) 

## Participating in Room to Read's Educational Support Program in Developing Countries

Tokio Marine & Nichido has participated in the educational support effort led by the international NGO Room to Read since fiscal 2010. Over the seven years from fiscal 2010 to fiscal 2016, the company donated about USD100,000 annually, providing educational support for a total of about 1,600 girls to help them attain independence in the future and offering a study environment for children by opening 16 reading rooms in India, Bangladesh and Vietnam.



For girls not attending school for economic reasons or because they are tied to household duties as a result of their parents' lack of understanding, the program offers financial aid for tuition fees and endeavors to convey the importance of education to their families through home visits. These efforts have allowed girls to continue their education, with many achieving excellent performance in their schoolwork to make their dreams a reality.


India, Bangladesh and Vietnam are three mangrove planting regions covered under the company's ongoing Mangrove Planting Project initiated in 1999. Through the Mangrove Planting Project and educational support program, Tokio Marine & Nichido thus carries out the dual-purpose global social contribution activities of nurturing both trees and people.

> [International NGO Room to Read](#) 

# Aiming to Create a Symbiotic Society

Tokio Marine Group aims to create a symbiotic society for everyone both socially and economically, irrespective of age, gender or disability. To this end, employees around the world are proactively working on activities that support the elderly, the deaf and blind, athletes and expectant mothers in conjunction with NGOs.

## Relation between written content and SDGs

Relevant goal	Relevant target	Description of related content
 <p>10. Reduced inequalities</p>	<p>10.2 Empower and promote the social, economic and political inclusion of all, irrespective of age, sex, disability, race, ethnicity, origin, religion or economic or other status</p>	<p>All content in general</p>

## Section composition

### Building a Society in Which the Elderly Can Live with Peace of Mind >>

Tokio Marine Group undertakes social activities for the elderly and persons suffering from dementia as part of volunteer activities supporting the safety and security of the local community and families.

### Building a Society That Transcends Disabilities >>

Tokio Marine & Nichido supports deaf and blind persons in conjunction with the Japan Deafblind Association and supports sports for disabled persons through the Japanese Para-Sports Association and Special Olympics Nippon Foundation.

### Donations >>

Tokio Marine Group supports the NPOs Himawari no Kai and Sawayaka Welfare Foundation.

## Building a Society in Which the Elderly Can Live with Peace of Mind

Tokio Marine Group undertakes social activities for the elderly and persons suffering from dementia as part of volunteer activities supporting the safety and security of the local community and families.

### Contributing to the Creation of Communities That Understand Dementia ~ Courses to Foster Support for Dementia Care ~

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



During the one-and-a-half-hour program conducted in each work department, mainly in Tokyo, attendees watched a DVD, listened to a lecture given by an employee (called a “caravan mate”) who has received special training on this subject and participated in a role-playing session. As of March 2017, a total of around 4,400 Group company employees have participated in this educational program and become supporters for dementia care. We intend to promote this program further, as it gives us a good opportunity to deepen our understanding of the aging population and dementia and think about how we accordingly deal with our customers and our own families.

> [Million-Supporter Caravan for Dementia \(in Japanese\)](#) 

## Holding a Seminar on Caregiving Skills

Tokio Marine & Nichido invited employees of Tokio Marine Nichido Better Life Service as lecturers and held a Seminar on Caregiving Skills at its head office. It is a basic seminar on caregiving skills, which aims to make participants “persons who can provide a little bit of help” when dealing with the elderly and people with disabilities.

About 31 employees from Tokio Marine & Nichido and Group companies participated in the seminar. In addition to an elderly simulation program to experience elderly people’s vision, hearing and other physical functions, the seminar provided tips on caregiving and points to be noted when giving assistance and taught participants simple sign language and Braille. Many participants felt ready and eager to help the elderly and persons with disabilities.



Elderly simulation program



Learning Braille

## Activities Associated with an Elderly Watch Support Network Project

Tokio Marine Assistance concluded an agreement related to an elderly watch support network project in Shinagawa Ward, Tokyo, in November 2015 with the Shinagawa Ward Council on Social Welfare and activities continue to this day. The project aims to ensure the early discovery of abnormal changes in elderly persons living alone to prevent unattended deaths.

The company utilizes its excellent phone response skills amassed in the course of its core call center business and employees serve as volunteers for making regular calls to the elderly as part of a service confirming their safety being implemented by Shinagawa Ward’s “Sasaeai Hotto Station”. Employees make regular phone calls to the homes of elderly persons living in Shinagawa Ward, and if there is no answer or they detect an abnormal change during the conversation, they immediately report it to “Sasaeai Hotto Station” so that the situation can be handled as smoothly as possible. In fiscal 2016, the volunteer service was implemented 96 times following expansion of the service area and the yearly rise in the number of elderly persons to whom they make phone calls. This project will continue to be carried out as a means of contributing to the local community.



\* A consultation service established by Shinagawa Ward to ease the anxieties of elderly persons living alone so that they can continue living in a familiar environment

## Building a Society That Transcends Disabilities

Tokio Marine & Nichido supports deaf and blind persons in conjunction with the Japan Deafblind Association and supports sports for disabled persons through the Japanese Para-Sports Association and Special Olympics Nippon Foundation.

### Collaboration with the Japan Deafblind Association

The Japan Deafblind Association is engaged in activities to support people with hearing and vision impairments across the country. Their activities include dispatching sign language interpreters and helpers, training interpreters and publishing a biannual magazine for the hearing and visually impaired. Tokio Marine & Nichido has become a supporting member of the association since 2008. At the association's annual national conference, which is held for the purpose of promoting exchange among people with these impairments and improving the skills of sign language interpreters and helpers, employees working in offices and branches in respective areas serve as volunteer staff to cooperate in running the event. In fiscal 2016, about 37 employees from the Fukuoka region provided support for the organization's 25th national conference in Kitakyusu City.



> [Japan Deafblind Association \(in Japanese\)](#) 

### Building a Society That Transcends Disabilities ~ Learn About, Watch and Experience Sports by Disabled Persons

Tokio Marine & Nichido supports the Tokyo 2020 Olympic and Paralympic Games as a Tokyo 2020 Gold Partner (non-life insurance). As for the Paralympic Games, the company supports athletes striving to overcome the challenge of disability and is enhancing opportunities for employees to provide support and volunteer at sports events for the disabled. We started sponsoring the Japanese Para-Sports Association (JPSA) in May 2016 and Japan Inclusive Football Federation (JIFF) in October 2016 to this end. Employees from around Japan conduct volunteer activities and go to cheer on athletes at the 2016 Japan Para Championships, which are sports events for disabled persons held regionally.



### Building a Society in Which Anyone Can Take on Active Roles with the Special Olympics

In support of the Special Olympics Nippon Foundation's vision of creating a society where people with and without disabilities understand and respect each other's differences and live and grow together, Tokio Marine & Nichido became an official sponsor of the foundation in fiscal 2005 and has been supporting its activities by providing funds and volunteers. Additionally, Tokio Marine Group undertakes a year-round volunteer activity to create good luck bracelets to show our support to athletes of the foundation. In 2016, a total of about 1,950 employees joined this activity.

## Donations

Tokio Marine Group supports the NPOs Himawari no Kai and Sawayaka Welfare Foundation.

### Building a Society in Which Expectant Mothers Can Live with Peace of Mind ~ Supporting Himawari no Kai

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



> [Himawari no Kai \(in Japanese\)](#) 

### Contributing to Building a New Society in Which All People Have a Close Rapport ~ Tie-up with the Sawayaka Welfare Foundation

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

> [National volunteer network information of the Sawayaka Welfare Foundation \(in Japanese\)](#) 

## Gold Partner (Non-life Insurance) of the Tokyo 2020 Olympic and Paralympic Games

Tokio Marine & Nichido was appointed as a Gold Partner of the Tokyo 2020 Olympic and Paralympic Games (the "Tokyo 2020 Games"). We support the Tokyo 2020 Games and Japan Olympic and Paralympic teams as a non-life insurance company. We are a "Tokyo 2020 Gold Partner," the highest tier of the Tokyo 2020 domestic sponsorship program.

Tokio Marine Group sets customer trust as the foundation of all its activities and upholds a corporate philosophy of contributing to the development of an affluent and comfortable society as well as a prosperous economy by providing "safety and security" to our customers. Based on the desire to contribute to the healthy development of young people and of sports in Japan, we have supported sports in various ways. Examples of such initiatives are Tokio Marine & Nichido's Gold Partnership for the Tokyo 2020 Games since 2013 and official sponsorship of the Japan Swimming Federation or support of the Special Olympics Nippon Foundation. We will support the challenges of athletes, people and society as a Tokyo 2020 Gold Partner together with other partner companies not only for the success of the Tokyo 2020 Games but also for making the hosting and success of these games a glorious cornerstone for Japan's future 100 years from now.



**Tokyo 2020 Gold Partner (Non-life Insurance)**



## CSR Library



We introduce the editorial policy of this report, CSR Performance Data and PDF links, etc.

### Overview of Group CSR Reporting >>

Overview of Tokio Marine Group CSR reporting and the Group's communication tools

### Editorial Policy >>

Our editorial policy is to report on the principal CSR activities of Tokio Marine Group in fiscal 2016 to all of our stakeholders.

### CSR Performance Data >>

Principle quantitative data for the CSR activities of Tokio Marine Group

### Download PDF Version of the Sustainability Report >>

Tokio Marine Group Sustainability Report latest edition and archives

### Third-Party Assurance >>

Tokio Marine Group has received assurance from a third-party institution for its Sustainability Report from the point of view of ensuring the credibility of disclosure and greater transparency.

### GRI Standards Content Index >>

CSR activities of Tokio Marine Group that have a high degree of importance and are highly relevant as topics.

## **Recognition about ISO 26000** >>

Tokio Marine Group is reviewing its CSR activities based on ISO 26000 standards to further improve its CSR.

## **Corporate Information** >>

Corporate Philosophy, Company Profile, Corporate Governance and Directors, Audit & Supervisory Board Members and Executive Officers

# Overview of Group CSR Reporting

We introduce the Tokio Marine Group Overview of Group CSR Reporting and CSR communication tools.

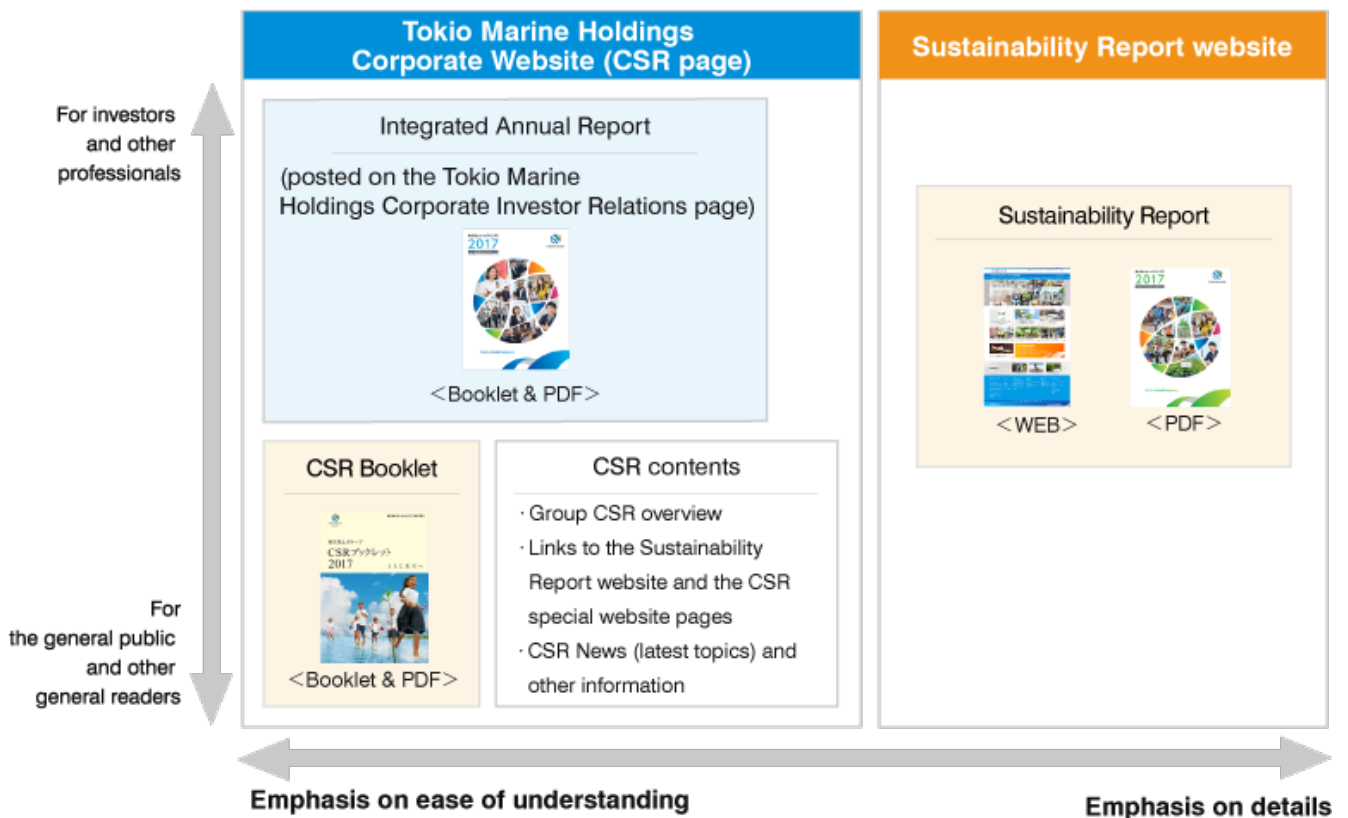
## About the Group's CSR Report

Tokio Marine Group began publishing the Environmental Report in 2000. Along with the creation of Tokio Marine & Nichido Fire Insurance through the merger of Tokio Marine and Nichido Fire in October 2004, from 2005 Tokio Marine Group has been publishing the CSR Report, which summarizes the Group's CSR activities. In 2012, we changed the name of this report to the Sustainability Report and from the perspective of conserving paper resources and enhancing convenience, we discontinued the printed version and began publishing web-based and PDF versions.

In 2015 we revamped our home page and created the Tokio Marine Holdings Corporate Website (CSR page) and the "Sustainability Report website" as part of efforts to communicate CSR information in an easier-to-understand manner and on a timely basis through multiple devices, including smartphones and tablet devices.

Tokio Marine Group is working to enhance communications with stakeholders toward a secure, safe and sustainable future. For this reason, Tokio Marine Group believes that familiarizing numerous stakeholders with its CSR efforts and collaborating and cooperating with them is important. Therefore, we regard the CSR Report as absolutely essential in undertaking the Group's business operations and are disclosing information through this report.

## Overall Image of the Tokio Marine Group CSR Reporting



## Tokio Marine Group's Principal CSR Communication Tools

Tool	Content	Main readers	Date of publication (scheduled)	Types of media		
				Web-based	PDF	Booklet
Sustainability Report	Provides details of Tokio Marine Group's approach to CSR and related strategies using relevant data	All readers	Japanese: September	<input type="radio"/>	<input type="radio"/>	
			English: November	<input type="radio"/>	<input type="radio"/>	
CSR Booklet	Reports on the latest CSR topics in an easy-to-understand format	General readers (general public)	Japanese: June		<input type="radio"/>	<input type="radio"/>
			English: October		<input type="radio"/>	
Integrated Annual Report	Concisely describes how Group financial information relates to CSR and non-financial information while presenting medium- to long-term corporate initiatives concerning value creation	Investors	Japanese: end of August		<input type="radio"/>	<input type="radio"/>
			English: end of August		<input type="radio"/>	<input type="radio"/>

# Editorial Policy

This report is intended to report on the principal CSR activities of Tokio Marine Group in fiscal 2016 to all our stakeholders.

We have positioned our web-based report on our CSR website as the full report, the Sustainability Report, which focuses mainly on the philosophy and direction of Tokio Marine Group's CSR as well as our activities based on three core themes (Providing Safety and Security, Protecting the Earth and Supporting People), and disclose detailed information. This web-based report can also be viewed as a PDF file, the Tokio Marine Group Sustainability Report.

The PDF version will be posted in December 2017.



Web-based *Sustainability Report 2017*



PDF of *Sustainability Report 2017*  
The PDF version will be posted in December 2017.

We also publish *Integrated Annual Report 2017* for investors and *CSR Booklet 2017 Together into the Future* for the public.

[Overview of Group CSR Reporting](#) 

## Guidelines Referred to in Preparing this Report

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

## Scope of This Report

### Reporting organizations

Fundamentally, this report covers Tokio Marine Holdings and its major domestic and overseas Group companies.\*

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

**Reporting period**

This report covers activities conducted primarily during fiscal 2016 (April 2016 - March 2017). However, for the purpose of further clarification, on occasion, reference is made to activities undertaken outside the reporting period.

**Principal changes during the reporting period:**

None

## Dates of Publication

- Previous edition: November 2016
- Current edition: November 2017
- Next edition: November 2018 (Scheduled)

For inquiries concerning the Sustainability Report, please contact:

**CSR Division, Strategy and Synergy Department**  
**Tokio Marine Holdings, Inc.**

1-2-1, Marunouchi, Chiyoda-ku, Tokyo, 100-0005 Japan

**Tel** +81-3-5223-1552

**Fax** +81-3-5223-3025

**e-mail** [CSR@tokiomarinehd.com](mailto:CSR@tokiomarinehd.com)


## CSR Performance Data

We provide principal CSR performance data for Tokio Marine Group.

## Reporting Period and Reporting Organizations


Reporting period: Report on results for fiscal 2016 (April 2016 - March 2017)

Reporting organizations: Tokio Marine Holdings and major subsidiaries

- › [Method of Calculation and Scope in Data Collection for Key CSR Indicators](http://www.tokiomarinehd.com/en/sustainability/library/pdf/csr_indicators.pdf)  
([http://www.tokiomarinehd.com/en/sustainability/library/pdf/csr\\_indicators.pdf](http://www.tokiomarinehd.com/en/sustainability/library/pdf/csr_indicators.pdf))(68.9KB) 

## Corporate Governance

For details, please refer to Corporate Governance Report.

- › [Corporate Governance \(Corporate Governance Report\)](#) 
- › [Engagement with Shareholders and Investors](#)

## Internal Control

- › [Internal Control](#)

## Examples of Inclusion in Domestic Public SRI/ESG Funds

Fund Name	Managing Company
Sumishin SRI Japan Open	STB Asset Management
Sumishin Japan Stock SRI Fund	STB Asset Management
Socially Responsible Fund (SRI Plan)	STB Asset Management
DC Good Company (Socially Responsible Investment)	STB Asset Management
Mitsubishi UFJ SRI Fund	Mitsubishi UFJ Asset Management
Eco Partners (name: Green Wings)	Mitsubishi UFJ Asset Management
Daiwa Eco Fund	Daiwa Asset Management
World 6 Asset Equal Distribution (monthly distribution type/Growth Type)	Daiwa Asset Management



DC Daiwa SRI Fund	Daiwa Asset Management
Nikko Eco Fund	Nikko Asset Management

\* Inclusion in these funds is based on the latest performance reports of each fund as of the end of July 2017.

## Improving Quality from the Customer's Perspective

› Improving Quality from the Customer's Perspective

## Group Core CSR Themes and Materiality

› Group Core CSR Themes and Materiality

## Environment

### CO<sub>2</sub> Emissions from Energy Sources and CO<sub>2</sub> Absorption and Fixation (Tokio Marine Holdings and major subsidiaries)

#### Reduction targets for CO<sub>2</sub> emissions

- Medium-term target (fiscal 2017): -3% (compared with fiscal 2014 level)
- Reduction target in fiscal 2016: -1% compared with the previous year

#### CO<sub>2</sub> emissions

From fiscal 2015, we began calculating Scope 3 "Category 1: Purchased goods and services (Purchased paper)," "Category 3: Fuel-and energy-related activities not included in Scope 1, 2," and "Category 5: Waste generated in operations" as we expanded the scope of calculation for CO<sub>2</sub> emissions.

Under the scope of calculation (Scope 1 + Scope 2 + Scope 3 "Category 6: Business travel (by air)" used up to fiscal 2014, CO<sub>2</sub> emissions for Tokio Marine Holdings and major subsidiaries in fiscal 2015 were 98,800 tons (domestic: 69,338 tons, overseas: 29,462 tons) versus the initial-year target of 97,334 tons (-1% from the previous fiscal year) and 100.5% compared with the previous fiscal year.

The principal factor was an increase in overseas CO<sub>2</sub> emissions due to an expansion in overseas business.

For fiscal 2016, CO<sub>2</sub> emissions for Tokio Marine Holdings and major subsidiaries were 97,591 tons (domestic: 66,749 tons, overseas: 30,843 tons) versus the initial-year target of 97,812 tons (-1% from the previous fiscal year) and 99.0% compared with the previous fiscal year, thereby achieving the target. The principal factor was efforts to steady reduce CO<sub>2</sub> emissions and a decrease of the CO<sub>2</sub> emissions coefficient.

#### Data coverage rate

We calculate 100% (employee base) of Tokio Marine Holdings and major subsidiaries (excluding Scope 3 "Category 5: Waste generated in operations" and "Category 6: Business travel (by air)").


(Unit: tons)

		Fiscal 2014	Fiscal 2015	Fiscal 2016
CO <sub>2</sub> emissions		-	122,280 ✓	119,420 ✓
		Scope of Calculation up to fiscal 2014	98,317 (111.8% compared with the previous year)	98,800 ✓ (100.5% compared with the previous year)
Breakdown	Domestic* <sup>1</sup>	-	89,878 ✓	85,665 ✓
		Scope of Calculation up to fiscal 2014	72,978 (111.6% compared with the previous year)	69,338 ✓ (95.0% compared with the previous year)
	Overseas* <sup>2</sup>	-	32,402 ✓	33,755 ✓
		Scope of Calculation up to fiscal 2014	25,339 (112.4% compared with the previous year)	29,462 ✓ (116.3% compared with the previous year)
Scope 1	Direct (Gas, heavy oil, gasoline, etc.)	14,830 Domestic 10,770 Overseas 4,060	14,954 ✓ Domestic* <sup>1</sup> 10,750 ✓ Overseas* <sup>2</sup> 4,203 ✓	14,916 ✓ Domestic 10,466 ✓ Overseas 4,450 ✓
Scope 2	Indirect (Electricity, chilled/hot water, etc.)	78,284 Domestic 59,510 Overseas 18,774	77,854 ✓ Domestic* <sup>1</sup> 55,863 ✓ Overseas* <sup>2</sup> 21,991 ✓	76,037 ✓ Domestic 53,609 ✓ Overseas 22,428 ✓
Scope 3	Total	5,202 Domestic 2,698 Overseas 2,504	29,472 ✓ Domestic* <sup>1</sup> 23,264 ✓ Overseas* <sup>2</sup> 6,208 ✓	28,466 ✓ Domestic 21,590 ✓ Overseas 6,876 ✓
	Category 1: Purchased goods and services (Paper usage)	-	17,036 ✓ Domestic* <sup>1</sup> 15,629 ✓ Overseas* <sup>2</sup> 1,407 ✓	15,499 ✓ Domestic 14,201 ✓ Overseas 1,297 ✓
	Category 3: Fuel- and energy-related activities not included in Scope 1, 2 (Electricity, steam and chilled/hot water usage)	-	5,589 ✓ Domestic* <sup>1</sup> 4,056 ✓ Overseas* <sup>2</sup> 1,534 ✓	5,582 ✓ Domestic 3,967 ✓ Overseas 1,616 ✓
	Category 5: Waste generated in operations (Waste generation)	-	855* <sup>3</sup> ✓	748 ✓

	Category 6: Business travel (by air)	5,202 Domestic 2,698 Overseas 2,504	5,992 ✓ Domestic *1 2,725 ✓ Overseas*2 3,267 ✓ (Coverage rate 74.1%)	6,638 ✓ Domestic 2,674 ✓ Overseas 3,964 ✓ (Coverage rate 75.1%)
CO <sub>2</sub> emissions per employee		-	3.31	3.07
	Scope of Calculation up to fiscal 2014	2.91 (110.2% compared with the previous year)	2.68 (92.1% compared with the previous year)	2.51 (93.7% compared with the previous year)
Number of employees (consolidated fiscal year base)		33,829	36,902	38,842
CO <sub>2</sub> absorption and fixation				
* Excluding CO <sub>2</sub> absorption and fixation (FY2016:160,000t) through mangrove planting		3,310	3,447 ✓	3,459 ✓

#### Data calculation method ( ✓items)


➤ Method of Calculation and Scope in Data Collection for Key CSR Indicators

([http://www.tokiomarinehd.com/en/sustainability/library/pdf/csr\\_indicators.pdf](http://www.tokiomarinehd.com/en/sustainability/library/pdf/csr_indicators.pdf))(68.9KB) 

“1. Calculation Method of CO<sub>2</sub> emissions originating from energy consumption and CO<sub>2</sub> absorption and fixation”

#### Data collection scope ( ✓items)

\*1 Method of Calculation and Scope in Data Collection for Key CSR Indicators

([http://www.tokiomarinehd.com/en/sustainability/library/pdf/csr\\_indicators.pdf](http://www.tokiomarinehd.com/en/sustainability/library/pdf/csr_indicators.pdf))(68.9KB) 

Companies in which the headquarters is in Japan of “2. Tokio Marine Holdings and its subsidiaries (as of March 31, 2017)”

\*2 Method of Calculation and Scope in Data Collection for Key CSR Indicators

([http://www.tokiomarinehd.com/en/sustainability/library/pdf/csr\\_indicators.pdf](http://www.tokiomarinehd.com/en/sustainability/library/pdf/csr_indicators.pdf))(68.9KB) 

Companies in which the headquarters is located overseas of “2. Tokio Marine Holdings and its subsidiaries (as of March 31, 2017)”


\*3 Tokio Marine & Nichido Fire Insurance Co., Ltd., Nisshin Fire & Marine Insurance Co., Ltd., Tokio Marine & Nichido Facilities, Inc., and Tokio Marine Nichido Better Life Service Co., Ltd.

## Environmental Load Data (Tokio Marine Holdings and major subsidiaries)

	Units	Fiscal 2014	Fiscal 2015	Fiscal 2016
Electricity usage	1,000 kWh (GJ)	146,481 (527,192)	148,124 ✓ (533,246)	148,466 ✓ (534,476)
Gas usage	1,000 m <sup>3</sup> (GJ)	1,606 (68,664)	1,548 ✓ (66,152)	1,431 ✓ (70,953)
Steam and chilled/hot water usage	GJ	27,631	24,869 ✓	23,506 ✓
Gasoline usage	kℓ (GJ)	4,885 (168,974)	4,933 ✓ (170,711)	4,835 ✓ (167,296)

Heavy oil usage	ℓ (GJ)	25,990 (1,016)	24,498 ✓ (957)	29,192 ✓ (1,141)
Business travel (by air)	1,000 km	47,780	56,513 ✓	64,215 ✓
Paper usage	t	9,090	9,309 ✓	8,469 ✓

#### Data calculation method ( ✓items)

➤ [Method of Calculation and Scope in Data Collection for Key CSR Indicators](http://www.tokiomarinehd.com/en/sustainability/library/pdf/csr_indicators.pdf)  
([http://www.tokiomarinehd.com/en/sustainability/library/pdf/csr\\_indicators.pdf](http://www.tokiomarinehd.com/en/sustainability/library/pdf/csr_indicators.pdf))(68.9KB) 

“1. Calculation Method of Environmental load data”

#### Data collection scope ( ✓items)

➤ [Method of Calculation and Scope in Data Collection for Key CSR Indicators](http://www.tokiomarinehd.com/en/sustainability/library/pdf/csr_indicators.pdf)  
([http://www.tokiomarinehd.com/en/sustainability/library/pdf/csr\\_indicators.pdf](http://www.tokiomarinehd.com/en/sustainability/library/pdf/csr_indicators.pdf)) (68.9KB) 

Companies of “2. Tokio Marine Holdings and its subsidiaries (as of March 31, 2017)”

## CO<sub>2</sub> Emissions from Energy Sources (Tokio Marine & Nichido)

### CO<sub>2</sub> emissions reduction targets

- Medium-term target (fiscal 2020): -40% reduction (compared with fiscal 2006 level)
- Long-term target (fiscal 2050): -60% reduction (compared with fiscal 2006 level)
- Reduction target in fiscal 2016: -1% compared with the previous year

### CO<sub>2</sub> emissions

From fiscal 2015, we began calculating Scope 3 “Category 1: Purchased goods and services (Purchased paper),” “Category 3: Fuel- and energy-related activities not included in Scope 1, 2,” and “Category 5: Waste generated in operations” as we expanded the scope of calculation for CO<sub>2</sub> emissions.

Under the scope of calculation (Scope 1 + Scope 2 + Scope 3 “Category 6: Business travel (by air)” used up to fiscal 2014, CO<sub>2</sub> emissions for Tokio Marine & Nichido in fiscal 2015 were 53,590 tons versus the initial-year target of 56,971 tons (-1% from the previous fiscal year) and 93.1% compared with the previous fiscal year. The principal factors were a decrease in electricity usage due to energy conservation efforts and an improvement in the CO<sub>2</sub> emission coefficient of domestic electric power producers. For fiscal 2016, CO<sub>2</sub> emissions of Tokio Marine & Nichido were 50,928 tons versus the initial-year target of 53,054 tons (-1% from the previous fiscal year) and 95.0% compared with the previous fiscal year due to the same reason. The company achieved its target for the second consecutive year.

### Data coverage rate

100.0% of Tokio Marine & Nichido overall (employee base)

(Unit: tons)

		Fiscal 2014	Fiscal 2015	Fiscal 2016
CO <sub>2</sub> emissions		-	70,631 ✓	66,979 ✓
	Scope of Calculation up to fiscal 2014	57,546 (113.6% compared with the previous year)	53,590 ✓ (93.1% compared with the previous year)	50,928 ✓ (95% compared with the previous year)
Scope 1	Direct (Gas, heavy oil, gasoline, etc.)	7,987	7,756 ✓	7,525 ✓

Scope 2	Indirect (Electricity, chilled/hot water, etc.)	47,777	44,177 <input checked="" type="checkbox"/>	41,845 <input checked="" type="checkbox"/>
Scope 3	Total	1,781	18,699 <input checked="" type="checkbox"/>	17,609 <input checked="" type="checkbox"/>
	Category 1: Purchased goods and services (Paper usage)	-	13,025 <input checked="" type="checkbox"/>	12,266 <input checked="" type="checkbox"/>
	Category 3: Fuel- and energy- related activities not included in Scope 1, 2 (Electricity, steam and chilled/hot water usage)	-	3,243 <input checked="" type="checkbox"/>	3,131 <input checked="" type="checkbox"/>
	Category 5: Waste generated in operations (Waste generation)	-	773 <input checked="" type="checkbox"/>	654 <input checked="" type="checkbox"/>
	Category 6: Business travel (by air)	1,781	1,658 <input checked="" type="checkbox"/>	1,559 <input checked="" type="checkbox"/>
CO <sub>2</sub> emissions per employee		-	4.12	3.86
	Scope of Calculation up to fiscal 2014	3.35 (113.9% compared with the previous year)	3.13 (93.4% compared with the previous year)	2.93 (93.6% compared with the previous year)
Number of employees		17,155	17,148	17,368

#### Data calculation method ( items)

➤ [Method of Calculation and Scope in Data Collection for Key CSR Indicators](http://www.tokiomarinehd.com/en/sustainability/library/pdf/csr_indicators.pdf)

([http://www.tokiomarinehd.com/en/sustainability/library/pdf/csr\\_indicators.pdf](http://www.tokiomarinehd.com/en/sustainability/library/pdf/csr_indicators.pdf)) (68.9KB) 

“1. Calculation Method of CO<sub>2</sub> emissions originating from energy consumption and CO<sub>2</sub> absorption and fixation”

#### Data collection scope ( items)

Tokio Marine & Nichido


## Environmental Load Data (Tokio Marine & Nichido)

	Units	Fiscal 2014	Fiscal 2015	Fiscal 2016
Electricity usage	1,000 kWh (GJ)	85,753 (308,647)	82,122 <input checked="" type="checkbox"/> (295,640)	79,491 <input checked="" type="checkbox"/> (286,166)
Gas usage	1,000 m <sup>3</sup> (GJ)	905 (38,332)	828 <input checked="" type="checkbox"/> (36,929)	788 <input checked="" type="checkbox"/> (34,976)

Steam and chilled/hot water usage, etc.	GJ	26,956	24,145 ✓	22,787 ✓
Gasoline usage	kℓ (GJ)	2,545 (88,066)	2,525 ✓ (87,365)	2,428 ✓ (84,016)
Heavy oil usage	ℓ (GJ)	23,132 (904,461)	19,046 ✓ (744,700)	22,367 ✓ (874,536)
Business travel (by air)	1,000 km	15,076	14,664 ✓	14,818 ✓
Water usage	1,000 m <sup>3</sup>	332	320 ✓	317 ✓
Paper usage	t	7,114	7,118 ✓	6,703 ✓
Waste	t	4,315	3,937 ✓	3,652 ✓
Recycling rate	%	55	57 ✓	59 ✓

#### Data calculation method ( ✓items)

➤ [Method of Calculation and Scope in Data Collection for Key CSR Indicators](#)

([http://www.tokiomarinehd.com/en/sustainability/library/pdf/csr\\_indicators.pdf](http://www.tokiomarinehd.com/en/sustainability/library/pdf/csr_indicators.pdf)) (68.9KB) 

“1. Calculation Method of Environmental load data”

#### Data collection scope ( ✓items)

Tokio Marine & Nichido

## Human Rights and Labor

### Data coverage rate

Tokio Marine Holdings and major subsidiaries (employee base) are calculated as 100%.

Tokio Marine Holdings and domestic major subsidiaries: 65.8% of Tokio Marine Holdings and major subsidiaries (employee base)

Tokio Marine & Nichido: 46.6% of Tokio Marine Holdings and major subsidiaries (employee base)

### Basic Data


#### Number of employees (Tokio Marine Holdings and major subsidiaries)

	Fiscal 2014	Fiscal 2015	Fiscal 2016
Total number of employees (consolidated fiscal year base)	33,829	36,902	38,842
Tokio Marine Holdings and domestic major subsidiaries*	Male: 13,134 Female: 11,055 Overall: 24,189	Male: 13,044 ✓ Female: 11,246 ✓ Overall: 24,290 ✓	Male: 13,195 ✓ Female: 12,122 ✓ Overall: 25,317 ✓

Tokio Marine Holdings and overseas major subsidiaries	Asia: 2,726 North and Central Americas: 6,189 Europe: 725 Overall: 9,640	Asia: 2,763 North and Central Americas: 8,962 Europe: 887 Overall: 12,612	Asia: 2,789 North and Central Americas: 9,786 Europe: 950 Overall: 13,525
---	---	--	--

#### Data calculation method ( items)

\* Method of Calculation and Scope in Data Collection for Key CSR Indicators

([http://www.tokiomarinehd.com/en/sustainability/library/pdf/csr\\_indicators.pdf](http://www.tokiomarinehd.com/en/sustainability/library/pdf/csr_indicators.pdf)) (68.9KB) 

"1. Calculation Method of Basic data on human rights and labor, and use of diverse human resources"

#### Data collection scope ( items)

\* Method of Calculation and Scope in Data Collection for Key CSR Indicators

([http://www.tokiomarinehd.com/en/sustainability/library/pdf/csr\\_indicators.pdf](http://www.tokiomarinehd.com/en/sustainability/library/pdf/csr_indicators.pdf)) (68.9KB) 

Companies in which the headquarters is in Japan of "2. Tokio Marine Holdings and its subsidiaries (as of March 31, 2017)"

### Basic employee data (Tokio Marine & Nichido)

	Fiscal 2014	Fiscal 2015	Fiscal 2016
Average age	Male : 46.6 Female : 35.9 Overall : 41.7	Male : 46.7 Female : 36.0 Overall : 41.7	Male : 46.5 Female : 36.1 Overall : 41.5
Average years continuously employed	Male: 11.9 Female: 10.8 Overall: 11.4	Male: 11.9 Female: 10.9 Overall: 11.5	Male: 11.8 Female: 10.8 Overall: 11.4
Average salary	Approx. 8,250 thousand yen	Approx. 8,910 thousand yen	Approx. 8,290 thousand yen
Turnover rate*	2.6%	2.1%	2.1%

\* The turnover rate is calculated based on the number of personnel who quit voluntarily (excluding the age-limit retirement).

### Number of new hires (Tokio Marine & Nichido)

Fiscal 2014	Fiscal 2015	Fiscal 2016*
Male: 111 Female: 347 Overall: 458	Male: 135 Female: 512 Overall: 647	Male: 198 Female: 556 Overall: 754

\* corrected in June 2019



## Fair and Honest Personnel Affairs

### Employee attitude survey (Tokio Marine & Nichido)

	Fiscal 2014	Fiscal 2015	Fiscal 2016
Respondents	14,041 (Response rate: 81.0%)	14,925 (Response rate: 85.0%)	15,766 (Response rate: 89.0%)
Level of satisfaction	Male: 89.0% Female: 82.0% Overall: 85.0%	Male: 89.0% Female: 83.0% Overall: 85.0%	Male: 90.0% Female: 83.0% Overall: 86.0%

### Labor union participation rate (Tokio Marine Holdings and domestic major subsidiaries)

Fiscal 2014	Fiscal 2015	Fiscal 2016
80.1%	80.2%	99%

## Development of Human Resources

### Employee Training (Tokio Marine & Nichido)

	Fiscal 2014	Fiscal 2015	Fiscal 2016
Total training hours	-	410,123 hrs.	510,104 hrs.
Average training hours per employee	-	28.4 hrs.	34.9 hrs.
Total training cost	-	¥1,033,853,272	¥1,206,783,618
Average training cost per employee	-	¥71,606	¥82,470

### Job request system (job posting system) (Tokio Marine & Nichido)

Fiscal 2014	Fiscal 2015	Fiscal 2016
Applicants: 219 Approval: 110	Applicants: 287 Approval: 136	Applicants: 344 Approval: 202

\* Note: Approved requests take effect in the fiscal year after that of the application.

## Utilizing Diverse Human Resources

### Number of directors and managers (Tokio Marine Holdings and domestic major subsidiaries)

	Fiscal 2014	Fiscal 2015	Fiscal 2016
Directors (including executive officers)	Male: 176* Female: 7 Overall: 183*	Male: 186 ✓ Female: 8 ✓ Overall: 194 ✓	Male: 180 ✓ Female: 8 ✓ Overall: 188 ✓
General managers	Male: 578 Female: 23 Overall: 601	Male: 631 ✓ Female: 25 ✓ Overall: 656 ✓	Male: 701 ✓ Female: 25 ✓ Overall: 726 ✓
Section managers	Male: 2,824 Female: 200 Overall: 3,024	Male: 2,784 ✓ Female: 225 ✓ Overall: 3,009 ✓	Male: 2,785 ✓ Female: 271 ✓ Overall: 3,056 ✓
Managers (general managers and section managers) total	Male: 3,402 Female: 223 Overall: 3,625	Male: 3,415 ✓ Female: 250 ✓ Overall: 3,665 ✓	Male: 3,486 ✓ Female: 296 ✓ Overall: 3,782 ✓
(Deputy managers) (only Tokio Marine & Nichido)	Male: 1,911 Female: 320 Overall: 2,231	Male: 1,900 Female: 347 Overall: 2,247	Male: 1,840 Female: 369 Overall: 2,209

#### Data calculation method ( ✓items)

➤ [Method of Calculation and Scope in Data Collection for Key CSR Indicators](#)

([http://www.tokiomarinehd.com/en/sustainability/library/pdf/csr\\_indicators.pdf](http://www.tokiomarinehd.com/en/sustainability/library/pdf/csr_indicators.pdf)) (68.9KB) 

"1. Calculation Method of Basic data on human rights and labor, and use of diverse human resources"

#### Data collection scope ( ✓items)

➤ [Method of Calculation and Scope in Data Collection for Key CSR Indicators](#)

([http://www.tokiomarinehd.com/en/sustainability/library/pdf/csr\\_indicators.pdf](http://www.tokiomarinehd.com/en/sustainability/library/pdf/csr_indicators.pdf)) (68.9KB) 

Companies in which the headquarters is in Japan of "2. Tokio Marine Holdings and its subsidiaries (as of March 31, 2017)"

\* Data has been corrected.

### Number of female directors (Tokio Marine & Nichido, as of April 1, 2017)

Directors and officers	Rate
4	6.3%

### Number of employees using the system for continued employment of older employees (Tokio Marine Holdings and domestic major subsidiaries)

Fiscal 2014	Fiscal 2015	Fiscal 2016
698	645	642

## Rate of employment of persons with disabilities (domestic Group companies, as of June 1, 2017)

Fiscal 2014	Fiscal 2015	Fiscal 2016
2.22%	2.17%	2.20%

## Reform of Working Styles

### Retiree rehiring system (Tokio Marine Holdings and domestic major subsidiaries)

Fiscal 2014	Fiscal 2015	Fiscal 2016
14	17	29

### Maternity leave system (Tokio Marine Holdings and domestic major subsidiaries)

Fiscal 2014	Fiscal 2015	Fiscal 2016
477	592	539

### Childcare leave system (Tokio Marine Holdings and domestic major subsidiaries)

Fiscal 2014	Fiscal 2015	Fiscal 2016
Male: 28 Female: 750 Overall: 778	Male: 124 Female: 919 Overall: 1,043	Male: 174* Female: 1,039 Overall: 1,213

\* At Tokio Marine & Nichido, 165 male employees within 259 eligible persons took the leave (taking leave rate: 64%)

### Short working hours system (Tokio Marine Holdings and domestic major subsidiaries)

Fiscal 2014	Fiscal 2015	Fiscal 2016
830	909	1,066

### Resumption of work support system (Tokio Marine Holdings and domestic major subsidiaries)

Fiscal 2014	Fiscal 2015	Fiscal 2016
822	888	1,026

## Return to work rate after taking childcare leave (Tokio Marine & Nichido)

Fiscal 2016	
Male	100%
Female	95.5%

## Employee retention rate after taking childcare leave (Tokio Marine & Nichido)

Fiscal 2016	
Male	100%
Female	94.9%

## Spouse childbirth leave (Tokio Marine Holdings and domestic major subsidiaries)

Fiscal 2014	Fiscal 2015	Fiscal 2016
34	37	41

## Nursing care leave system (Tokio Marine Holdings and domestic major subsidiaries)

Fiscal 2014	Fiscal 2015	Fiscal 2016
8	7	13

## Nursing care temporary retirement system (Tokio Marine Holdings and domestic major subsidiaries)

Fiscal 2014	Fiscal 2015	Fiscal 2016
3	14	9

## Annual average actual working hours (Tokio Marine & Nichido)

Fiscal 2014	Fiscal 2015	Fiscal 2016
1,967.9 hrs.	1,954.2 hrs.	1,954.2 hrs.

## Monthly average overtime hours (Tokio Marine & Nichido)

Fiscal 2014	Fiscal 2015	Fiscal 2016
21.0 hrs.	20.5 hrs.* <sup>1</sup>	20.5 hrs.

\* Including legal overtime hours

\*<sup>1</sup> adjusted due to calculation method change

## Number of annual paid leave days taken (Tokio Marine & Nichido)

Fiscal 2014	Fiscal 2015	Fiscal 2016
14.3 days	13.8 days	14.5 days

## Number of thin-client terminal users (at home and/or out of office) (Tokio Marine & Nichido)

Fiscal 2014	Fiscal 2015	Fiscal 2016
4,616	4,519 (All employees: 12,255)	5,278 (All employees: 14,211)

## Health Management and Occupational Health and Safety

### Percentage of employees who received health checks (Tokio Marine & Nichido)

Category	Fiscal 2014	Fiscal 2015	Fiscal 2016
Percentage of employees who received health checks	99.9%	99.8%	100%
Percentage of employees who underwent a detailed examination after a regular checkup	82.3%	91.2%	89.8%
Uterine cancer screening rate	-	59.2%	61.7%
Breast cancer screening rate	-	74.8%	76.9%
Prostate cancer screening rate	-	74.6%	74.2%

### Specific health guidance implementation rate (Tokio Marine & Nichido)

Category	Fiscal 2013	Fiscal 2014	Fiscal 2015
Specific health guidance implementation rate	53.0%	55.8%	59.2%

## Participation in health improvement measures (Tokio Marine & Nichido)



Category	Fiscal 2014	Fiscal 2015	Fiscal 2016
Number of employees who participated in Health Promotion Month/Health Challenge	3,535	4,170	4,876

## Health status of employees (Tokio Marine & Nichido)

Category	Fiscal 2014	Fiscal 2015	Fiscal 2016
Findings at a regular health checkup	50.3%	49.9%	50.1%
Persons maintaining a healthy body weight (BMI)	68.8%	69.3%	69.7%
Smoking rate	16.3%	15.8%	15.7%
Stress test execution rate	91.4%	94.8%	97.5%

## Industrial accidents (Tokio Marine Holdings and domestic major subsidiaries)

### (Occupational accidents)

Fiscal 2014	Fiscal 2015	Fiscal 2016
47 	47 	58 

### (Commuting accidents)

Fiscal 2014	Fiscal 2015	Fiscal 2016
48 	51 	43 

### Data calculation method ( items)

> [Method of Calculation and Scope in Data Collection for Key CSR Indicators](http://www.tokiomarinehd.com/en/sustainability/library/pdf/csr_indicators.pdf)  
([http://www.tokiomarinehd.com/en/sustainability/library/pdf/csr\\_indicators.pdf](http://www.tokiomarinehd.com/en/sustainability/library/pdf/csr_indicators.pdf)) (68.9KB) 

“1. Calculation Method of Industrial accidents”

### Data collection scope ( items)

> [Method of Calculation and Scope in Data Collection for Key CSR Indicators](http://www.tokiomarinehd.com/en/sustainability/library/pdf/csr_indicators.pdf)  
([http://www.tokiomarinehd.com/en/sustainability/library/pdf/csr\\_indicators.pdf](http://www.tokiomarinehd.com/en/sustainability/library/pdf/csr_indicators.pdf))(68.9KB) 

Companies in which the headquarters is in Japan of “2. Tokio Marine Holdings and its subsidiaries (as of March 31, 2017)”

## Human Rights

### Human rights training participation rate (Tokio Marine Holdings and domestic major subsidiaries)

Fiscal 2014	Fiscal 2015	Fiscal 2016
100.0%	99.7%	99.6%

### Human rights training hours (Tokio Marine & Nichido)

	Fiscal 2014	Fiscal 2015	Fiscal 2016
Total training hours	22,461 hrs.	22,472 hrs.	22,474 hrs.
Training hours per employee	1 hrs.	1 hrs.	1 hrs.
Participation rate	100.0%	100.0%	100.0%

## Local Community and Social Contribution Activities

### Employee participation rate in volunteer activities (Tokio Marine Holdings and domestic major subsidiaries)

Fiscal 2014	Fiscal 2015	Fiscal 2016
128.9%	131.3%	139%

### Number of employees who took volunteer leave (Tokio Marine Holdings and domestic major subsidiaries)

Fiscal 2014	Fiscal 2015	Fiscal 2016
142	117	96

### Donations (Tokio Marine Holdings and domestic major subsidiaries, including monetary and in-kind donations by employees and agents)

Fiscal 2014	Fiscal 2015	Fiscal 2016
Approx. 1,199 million yen (includes disaster support of approx. 44 million yen)	Approx. 1,340 million yen (includes disaster support of approx. 53 million yen)	Approx. 908 million yen (includes disaster support of approx. 49 million yen)

\* This includes donations by employees and agents, miscellaneous expenses for social contribution programs, payments in kind, opened facilities and employee dispatching.









# Download PDF Version of the Sustainability Report

The web-based Sustainability Report has been compiled and can be viewed as a PDF file. Archives of past Sustainability and CSR reports can also be viewed in the "Back Numbers" section.

## 2017

- All Pages (18.1MB) 

## By Category

- Tokio Marine Group's CSR (3.3MB) 
- Governance (282KB) 
- Core Theme 1: Providing Safety and Security (2MB) 
- Core Theme 2: Protecting the Earth (1.1MB) 
- Core Theme 3: Supporting People (1.9MB) 
- CSR Library (654.8KB) 

For inquiries concerning the Sustainability Report, please contact:


### **Tokio Marine Holdings, Inc.**

CSR Division, Strategy and Synergy Department  
1-2-1, Marunouchi, Chiyoda-ku, Tokyo, 100-0005 Japan  
Tel: +81-3-5223-1552  
Fax: +81-3-5223-3025  
e-mail : [CSR@tokiomarinehd.com](mailto:CSR@tokiomarinehd.com)

## Back Numbers





- Tokio Marine Group Sustainability Report 2016 (10.2MB) 
- Tokio Marine Group Sustainability Report 2015 (8.9MB) 
- Tokio Marine Group Sustainability Report 2014 (17.3MB) 
- Tokio Marine Group Sustainability Report 2013 (10.9MB) 
- Tokio Marine Group Sustainability Report 2012 (6.5MB) 
- Tokio Marine Group e-CSR report 2011 (4.2MB) 
- Tokio Marine Group CSR report 2010 (5.5MB) 
- Tokio Marine Group CSR report 2009 (2.9MB) 
- Tokio Marine Group CSR report 2008 (2MB) 
- Millea Group CSR Report 2007 (1.1MB) 
- Millea Group CSR Report 2006 (1.9MB) 
- Millea Group CSR Report 2005 (1.1MB) 

# Third-Party Assurance




Tokio Marine Holdings has received a third-party assurance of the *Tokio Marine Group Sustainability Report 2017* from Ernst & Young ShinNihon LLC with the aim of further improving the level of communication with stakeholders. (The independent third-party assurance logo  is marked where appropriate) .

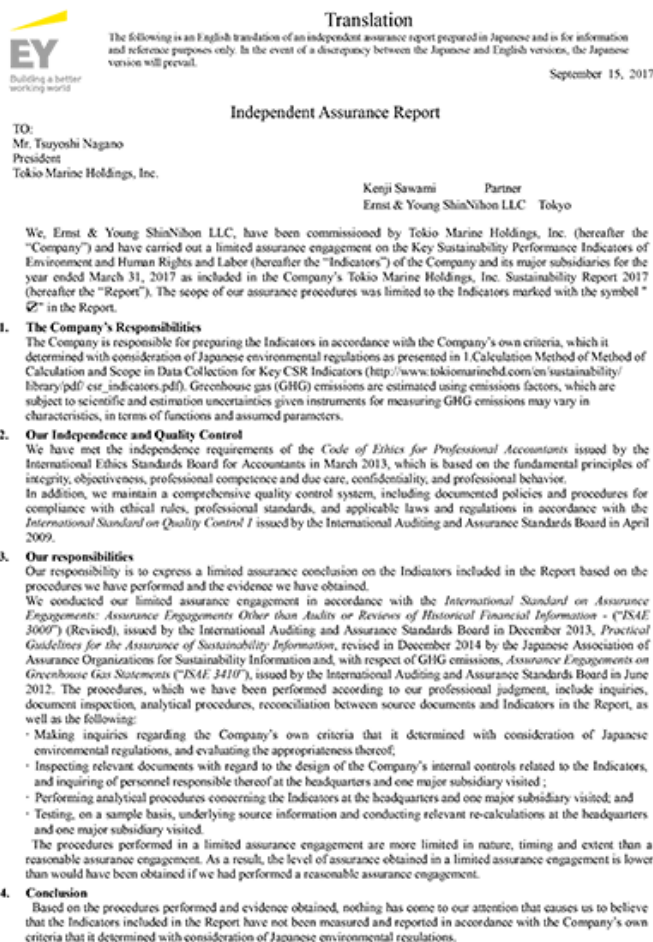
By obtaining the external assurance, we will work to improve the quality of Tokio Marine Group sustainability reporting.

## Environment

-  CO<sub>2</sub> emissions from Energy Sources and CO<sub>2</sub> Absorption and Fixation (Tokio Marine Holdings and major subsidiaries)
-  Environmental Load Data (Tokio Marine Holdings and major subsidiaries)
-  CO<sub>2</sub> Emissions from Energy Sources (Tokio Marine & Nichido)
-  Environmental Load Data (Tokio Marine & Nichido)

## Human Rights and Labor

-  Number of employees (Tokio Marine Holdings and major subsidiaries)
-  Number of directors and managers (Tokio Marine Holdings and domestic major subsidiaries)
-  Industrial accidents (Tokio Marine Holdings and domestic major subsidiaries)












Click on the image for an expanded view.



# GRI Standards Content Index

Sustainability Report 2017 is prepared in accordance with the Core option of the Global Reporting Initiative (GRI) Standards.

## GRI Content Index (in accordance with Core)

GRI Standards	General Disclosures	Page Number/URL	Omission
GRI 101: Foundation 2016 (GRI 101 does not include General Disclosures)			
Universal Disclosures			
	1. Organizational profile		
	102-1 Name of the organization	> Corporate Information (Company Information) 	
	102-2 Activities, brands, products, and services	> Tokio Marine Group 	
	102-3 Location of headquarters	> Corporate Information (Company Information) 	
	102-4 Location of operations	> Tokio Marine Group 	
	102-5 Ownership and legal form	> Investor Relations (Stock Information) 	
	102-6 Markets served	> Tokio Marine Group 	
	102-7 Scale of the organization	> Tokio Marine Group  > Investor Relations (Financial Highlights) 	
	102-8 Information on employees and other workers	> CSR Performance Data (Human Rights and Labor)	
	102-9 Supply chain	> CSR in the Value Chain	
	102-10 Significant changes to the organization and its supply chain	> Editorial Policy (Scope of this Report)	
	102-11 Precautionary Principle of approach	> Risk Management > External Evaluations and Participation in Initiatives > CSR Promotion Structure and Initiatives for Permeating CSR within the Group	
	102-12 External initiatives	> External Evaluations and Participation in Initiatives > Creating a Society Where People Can Live with Security through Sustainable Investment	
	102-13 Membership of associations	> External Evaluations and Participation in Initiatives	

GRI 102: General Disclosures 2016	Strategy		
	102-14 Statement from senior decision-maker	> <a href="#">Top Message</a>	
	3. Ethics and integrity		
	102-16 Values, principles, standards, and norms of behavior	> <a href="#">Tokio Marine Group's Approach to CSR</a>	
	4. Governance		
	102-18 Governance structure	> <a href="#">Corporate Governance</a>	
	5. Stakeholder engagement		
	102-40 List of stakeholder groups	> <a href="#">Stakeholder Engagement</a>	
	102-41 Collective bargaining agreements	> <a href="#">CSR Performance Data</a>	
	102-42 Identifying and selecting stakeholders	> <a href="#">Stakeholder Engagement</a>	There is no mapping.
	102-43 Approach to stakeholder engagement	> <a href="#">Stakeholder Engagement</a>	
	102-44 Key topics and concerns raised	> <a href="#">Stakeholder Engagement</a>	
	6. Reporting practice		
	102-45 Entities included in the consolidated financial statements	> <a href="#">Tokio Marine Group</a> 	
	102-46 Defining report content and topic Boundaries	> <a href="#">Group Core CSR Themes and Materiality</a>	Reporting Principles
	102-47 List of material topics	> <a href="#">Group Core CSR Themes and Materiality</a>	
	102-48 Restatements of information	> <a href="#">Editorial Policy (Scope of This Report)</a>	
	102-49 Changes in reporting	Not applicable	
	102-50 Reporting period	> <a href="#">Editorial Policy (Scope of This Report)</a>	
	102-51 Date of most recent report	> <a href="#">Editorial Policy (Date of Publication)</a>	
	102-52 Reporting cycle	> <a href="#">Editorial Policy (Date of Publication)</a>	
	102-53 Contact point for questions regarding the report	> <a href="#">Editorial Policy (For Inquiries)</a>	
	102-54 Claims of reporting in accordance with the GRI Standards	> <a href="#">GRI Standards Content Index</a>	
	102-55 GRI content index	> <a href="#">GRI Standards Content Index</a>	
	102-56 External assurance	> <a href="#">Third-Party Assurance</a>	
Material Topics			
Economic Performance			

GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its Boundary	<ul style="list-style-type: none"> <li>&gt; Group Core CSR Themes and Materiality</li> </ul>	
	103-2 The management approach and its components	<ul style="list-style-type: none"> <li>&gt; Corporate Governance</li> <li>&gt; Tokio Marine Group's Approach to CSR</li> </ul>	
GRI 201: Economic Performance 2016	201-1 Direct economic value generated and distributed	<ul style="list-style-type: none"> <li>&gt; Integrated Annual Report </li> <li>&gt; CSR Performance Data (Local Community and Social Contribution Activities)</li> </ul>	
	201-2 Financial implications and other risks and opportunities due to climate change	<ul style="list-style-type: none"> <li>&gt; Core Theme 1 Providing Safety and Security (Making Society Resilient to Natural Disasters)</li> </ul>	
Indirect Economic Impacts			
GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its Boundary	<ul style="list-style-type: none"> <li>&gt; Group Core CSR Themes and Materiality</li> </ul>	
	103-2 The management approach and its components	<ul style="list-style-type: none"> <li>&gt; CSR Promotion Structure and Initiatives for Permeating CSR within the Group</li> <li>&gt; CSR · ESG Highlights</li> <li>&gt; Making Society Resilient to Natural Disasters (Post-Disaster Response and Recovery)</li> <li>&gt; Preserving Biodiversity through Products and Services</li> <li>&gt; Nurturing Generations Responsible for the Future</li> </ul>	
GRI 203: Indirect Economic Impacts 2016	203-1 Infrastructure investments and services supported	<ul style="list-style-type: none"> <li>&gt; Making Society Resilient to Natural Disasters (Products and Services)</li> <li>&gt; Building a Secure Society by Leveraging Traffic Technology Innovation (Products and Services)</li> <li>&gt; Eliminating Poverty in Society (Products and Services)</li> <li>&gt; Building a Society Based on Health and Longevity to Ensure Peace of Mind (Products and Services)</li> <li>&gt; Preserving Biodiversity through Products and Services (Creating Value through the "Green Gift" Project)</li> <li>&gt; Nurturing Generations Responsible for the Future</li> <li>&gt; Green Gift Project: Mangrove Planting </li> </ul>	
	203-2 Significant indirect economic impacts	<ul style="list-style-type: none"> <li>&gt; Making Society Resilient to Natural Disasters (Products and Services)</li> <li>&gt; Building a Secure Society by Leveraging Traffic Technology Innovation (Products and Services)</li> <li>&gt; Eliminating Poverty in Society (Products and Services)</li> <li>&gt; Building a Society Based on Health and Longevity to Ensure Peace of Mind (Products and Services)</li> <li>&gt; Preserving Biodiversity through Products and Services (Economic Value and Impact on Local Communities from Mangrove Planting)</li> </ul>	

Anti-corruption			
GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its Boundary	<ul style="list-style-type: none"> <li>&gt; Group Core CSR Themes and Materiality</li> </ul>	
	103-2 The management approach and its components	<ul style="list-style-type: none"> <li>&gt; CSR Promotion Structure and Initiatives for Permeating CSR within the Group</li> <li>&gt; Compliance</li> </ul>	
GRI 205: Anti-corruption 2016	205-1 Operations assessed for risks related to corruption	<ul style="list-style-type: none"> <li>&gt; Compliance</li> </ul>	
Anti-competitive Behavior			
GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its Boundary	<ul style="list-style-type: none"> <li>&gt; Group Core CSR Themes and Materiality</li> </ul>	
	103-2 The management approach and its components	<ul style="list-style-type: none"> <li>&gt; CSR Promotion Structure and Initiatives for Permeating CSR within the Group</li> <li>&gt; Compliance</li> </ul>	
GRI 206: Anti-competitive Behavior 2016	206-1 Legal actions for anti-competitive behavior, anti-trust, and monopoly practices	Not applicable	
Materials			
GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its Boundary	<ul style="list-style-type: none"> <li>&gt; Group Core CSR Themes and Materiality</li> </ul>	This disclosure subject is not allowed to omit.
	103-2 The management approach and its components	<ul style="list-style-type: none"> <li>&gt; CSR Promotion Structure and Initiatives for Permeating CSR within the Group</li> <li>&gt; CSR · ESG Highlights</li> <li>&gt; Promoting Environmental Management</li> </ul>	
GRI 301: Materials 2016	301-1 Materials used by weight or volume	<ul style="list-style-type: none"> <li>&gt; CSR Performance Data (Environment)</li> </ul>	
Energy			
GRI 103:	103-1 Explanation of the material topic and its Boundary	<ul style="list-style-type: none"> <li>&gt; Group Core CSR Themes and Materiality</li> </ul>	

Management Approach 2016	103-2 The management approach and its components	<ul style="list-style-type: none"> <li>&gt; CSR Promotion Structure and Initiatives for Permeating CSR within the Group</li> <li>&gt; CSR · ESG Highlights</li> <li>&gt; Promoting Environmental Management</li> </ul>	
GRI 302: Energy 2016	302-1 Energy consumption within the organization	> CSR Performance Data (Environment)	
	302-2 Energy consumption outside of the organization	> CSR Performance Data (Environment)	
Water			
GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its Boundary	> Group Core CSR Themes and Materiality	
	103-2 The management approach and its components	<ul style="list-style-type: none"> <li>&gt; CSR Promotion Structure and Initiatives for Permeating CSR within the Group</li> <li>&gt; CSR · ESG Highlights</li> <li>&gt; Promoting Environmental Management</li> </ul>	
GRI 303: Water 2016	303-1 Water withdrawal by source	> CSR Performance Data (Environment)	
Biodiversity			
GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its Boundary	> Group Core CSR Themes and Materiality	
	103-2 The management approach and its components	<ul style="list-style-type: none"> <li>&gt; CSR Promotion Structure and Initiatives for Permeating CSR within the Group</li> <li>&gt; CSR · ESG Highlights</li> <li>&gt; Promoting Environmental Management</li> </ul>	
GRI 304: Biodiversity 2016	304-3 Habitats protected or restored	> Preserving Biodiversity through Products and Services (Green Gift Project: Mangrove Planting)	
Emissions			
GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its Boundary	> Group Core CSR Themes and Materiality	
	103-2 The management approach and its components	<ul style="list-style-type: none"> <li>&gt; CSR Promotion Structure and Initiatives for Permeating CSR within the Group</li> <li>&gt; CSR · ESG Highlights</li> <li>&gt; Promoting Environmental Management</li> </ul>	
GRI 305: Emissions 2016	305-1 Direct (Scope 1) GHG emissions	> CSR Performance Data (Environment)	
	305-2 Energy indirect (Scope 2) GHG emissions	> CSR Performance Data (Environment)	
	305-3 Other indirect (Scope 3) GHG emissions	> CSR Performance Data (Environment)	
	305-4 GHG emissions intensity	> CSR Performance Data (Environment)	
Effluents and Waste			
GRI 103:	103-1 Explanation of the material topic and its Boundary	> Group Core CSR Themes and Materiality	



Management Approach 2016	103-2 The management approach and its components	<ul style="list-style-type: none"> <li>&gt; CSR Promotion Structure and Initiatives for Permeating CSR within the Group</li> <li>&gt; CSR · ESG Highlights</li> <li>&gt; Promoting Environmental Management</li> </ul>	
GRI 306: Effluents and Waste 2016	306-2 Waste by type and disposal method	<ul style="list-style-type: none"> <li>&gt; CSR Performance Data (Environmental Load Data (Tokio Marine &amp; Nichido))</li> </ul>	
Environmental Compliance			
GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its Boundary	<ul style="list-style-type: none"> <li>&gt; Group Core CSR Themes and Materiality</li> </ul>	
	103-2 The management approach and its components	<ul style="list-style-type: none"> <li>&gt; CSR Promotion Structure and Initiatives for Permeating CSR within the Group</li> <li>&gt; CSR · ESG Highlights</li> <li>&gt; Promoting Environmental Management</li> </ul>	
GRI 307: Environmental Compliance 2016	307-1 Non-compliance with environmental laws and regulations	Not applicable	
Supplier Environmental Assessment			
GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its Boundary	<ul style="list-style-type: none"> <li>&gt; Group Core CSR Themes and Materiality</li> </ul>	
	103-2 The management approach and its components	<ul style="list-style-type: none"> <li>&gt; CSR Promotion Structure and Initiatives for Permeating CSR within the Group</li> <li>&gt; CSR · ESG Highlights</li> <li>&gt; CSR in the Value Chain</li> </ul>	
GRI 308: Supplier Environmental Assessment 2016	308-1 New suppliers that were screened using environmental criteria	<ul style="list-style-type: none"> <li>&gt; CSR in the Value Chain</li> </ul>	According to Tokio Marine & Nichido's Principle of Transactions, we ask suppliers for confirmation of "compliance with laws, regulations and social norms" and "consideration for the environment." However, the indicators are not disclosed.

Employment			
GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its Boundary	<ul style="list-style-type: none"> <li>&gt; Group Core CSR Themes and Materiality</li> </ul>	
	103-2 The management approach and its components	<ul style="list-style-type: none"> <li>&gt; CSR Promotion Structure and Initiatives for Permeating CSR within the Group</li> <li>&gt; CSR · ESG Highlights</li> <li>&gt; Developing and Utilizing Diverse Human Resources</li> </ul>	
GRI 401: Employment 2016	401-3 Parental leave	<ul style="list-style-type: none"> <li>&gt; CSR Performance Data (Human Rights and Labor)</li> </ul>	Disclose the number of employees using the work/life balance related systems
Occupational Health and Safety			
GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its Boundary	<ul style="list-style-type: none"> <li>&gt; Group Core CSR Themes and Materiality</li> </ul>	
	103-2 The management approach and its components	<ul style="list-style-type: none"> <li>&gt; CSR Promotion Structure and Initiatives for Permeating CSR within the Group</li> <li>&gt; CSR · ESG Highlights</li> <li>&gt; Developing and Utilizing Diverse Human Resources</li> </ul>	
GRI 403: Occupational Health and Safety 2016	403-2 Types of injury and rates of injury, occupational diseases, lost days, and absenteeism, and number of work-related fatalities	<ul style="list-style-type: none"> <li>&gt; CSR Performance Data (Human Rights and Labor Industrial accidents (Tokio Marine Holdings and domestic major subsidiaries))</li> </ul>	
Training and Education			
GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its Boundary	<ul style="list-style-type: none"> <li>&gt; Group Core CSR Themes and Materiality</li> </ul>	
	103-2 The management approach and its components	<ul style="list-style-type: none"> <li>&gt; CSR Promotion Structure and Initiatives for Permeating CSR within the Group</li> <li>&gt; CSR · ESG Highlights</li> <li>&gt; Developing and Utilizing Diverse Human Resources</li> </ul>	
GRI 404: Training and Education 2016	404-2 Programs for upgrading employee skills and transition assistance programs	<ul style="list-style-type: none"> <li>&gt; Development of Human Resources</li> <li>&gt; CSR Performance Data (Human Rights and Labor Job request system (job posting system) (Tokio Marine &amp; Nichido))</li> </ul>	

Diversity and Equal Opportunity			
GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its Boundary	<ul style="list-style-type: none"> <li>➤ Group Core CSR Themes and Materiality</li> </ul>	
	103-2 The management approach and its components	<ul style="list-style-type: none"> <li>➤ CSR Promotion Structure and Initiatives for Permeating CSR within the Group</li> <li>➤ CSR · ESG Highlights</li> <li>➤ Developing and Utilizing Diverse Human Resources</li> </ul>	
GRI 405: Diversity and Equal Opportunity 2016	405-1 Diversity of governance bodies and employees	<ul style="list-style-type: none"> <li>➤ CSR Performance Data (Human Rights and Labor Number of directors and managers (Tokio Marine Holdings and domestic major subsidiaries))</li> <li>➤ CSR Performance Data (Human Rights and Labor Basic Data)</li> </ul>	
Human Rights Assessment			
GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its Boundary	<ul style="list-style-type: none"> <li>➤ Group Core CSR Themes and Materiality</li> </ul>	
	103-2 The management approach and its components	<ul style="list-style-type: none"> <li>➤ CSR Promotion Structure and Initiatives for Permeating CSR within the Group</li> <li>➤ Respect for Human Rights</li> </ul>	
GRI 412: Human Rights Assessment 2016	412-2 Employee training on human rights policies or procedures	<ul style="list-style-type: none"> <li>➤ Respect for Human Rights</li> <li>➤ CSR Performance Data (Human Rights and Labor Human rights training hours (Tokio Marine &amp; Nichido))</li> </ul>	
Local Communities			
GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its Boundary	<ul style="list-style-type: none"> <li>➤ Group Core CSR Themes and Materiality</li> </ul>	
	103-2 The management approach and its components	<ul style="list-style-type: none"> <li>➤ CSR Promotion Structure and Initiatives for Permeating CSR within the Group</li> <li>➤ CSR · ESG Highlights</li> <li>➤ Making Society Resilient to Natural Disasters</li> <li>➤ Building a Secure Society by Leveraging Traffic Technology Innovation</li> <li>➤ Building a Secure Society by Responding to Varying Lifestyles and Changes in Society</li> <li>➤ Eliminating Poverty in Society</li> <li>➤ Preserving Biodiversity through Products and Services</li> <li>➤ Building Communities for People to Live with Peace-of-Mind through Environmental Protection Activities</li> <li>➤ Building a Society Based on Health and Longevity to Ensure Peace of Mind</li> <li>➤ Nurturing Generations Responsible for the Future</li> <li>➤ Aiming to Create a Symbiotic Society</li> </ul>	

GRI 413: Local Communities 2016	413-1 Operations with local community engagement, impact assessments, and development programs	<ul style="list-style-type: none"> <li>➤ Making Society Resilient to Natural Disasters (Products and Services)</li> <li>➤ Building a Secure Society by Leveraging Traffic Technology Innovation (Products and Services)</li> <li>➤ Building a Secure Society by Responding to Varying Lifestyles and Changes in Society</li> <li>➤ Eliminating Poverty in Society (Products and Services)</li> <li>➤ Building a Society Based on Health and Longevity to Ensure Peace of Mind (Products and Services)</li> <li>➤ Preserving Biodiversity through Products and Services</li> <li>➤ Nurturing Generations Responsible for the Future</li> <li>➤ Aiming to Create a Symbiotic Society</li> </ul>	
Supplier Social Assessment			
GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its Boundary	<ul style="list-style-type: none"> <li>➤ Group Core CSR Themes and Materiality</li> </ul>	
	103-2 The management approach and its components	<ul style="list-style-type: none"> <li>➤ CSR Promotion Structure and Initiatives for Permeating CSR within the Group</li> <li>➤ CSR in the Value Chain</li> </ul>	
GRI 414: Supplier Social Assessment 2016	414-1 New suppliers that were screened using social criteria	<ul style="list-style-type: none"> <li>➤ CSR in the Value Chain</li> </ul>	According to Tokio Marine & Nichido's Principle of Transactions, we ask suppliers for confirmation of "compliance with laws, regulations and social norms" and "consideration for the environment." However, the indicators are not disclosed.


Public Policy			
GRI415: Public Policy 2016	415-1 Political contributions	Value of political contributions <sup>(*1)</sup>	
Customer Privacy			
GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its Boundary	> Group Core CSR Themes and Materiality	
	103-2 The management approach and its components	> CSR Promotion Structure and Initiatives for Permeating CSR within the Group > Information Security	
GRI 418: Customer Privacy 2016	418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data	> Information Security > Response to Customer Feedback (Fiscal 2016 Number of Customer Feedback Comments (Tokio Marine & Nichido))	
Socioeconomic Compliance			
GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its Boundary	> Group Core CSR Themes and Materiality	
	103-2 The management approach and its components	> CSR Promotion Structure and Initiatives for Permeating CSR within the Group > Compliance	
GRI 419: Socioeconomic Compliance 2016	419-1 Non-compliance with laws and regulations in the social and economic area	Not applicable	

(\*1) In Fiscal 2016, Tokio Marine Group made political donations amounting to 17.6 million yen.

In Japan, it is mandatory for political organizations to release the status of income and spending of political funds. Therefore, the above-mentioned amount is to be disclosed in the Official Gazette and prefectural public notice.

## (Related Materials) Tokio Marine Group's CSR Materiality

Relationships between identified CSR materiality (material issues)/CSR issues for disclosure and GRI Material Topics and Core Issues of ISO 26000 are as follows.

Division	CSR Materiality	GRI Material	Topics Boundary	Web Links
Identified CSR Materiality	Technological innovation	-	Inside and Outside Organization	<a href="#">Integrated Annual Report</a> 
	Strengthening of International Supervisory Regulations		Outside Organization	<a href="#">Integrated Annual Report</a> 
	Changes in the Global Economy and Financial Environment			
	Generate and Distribute Economic Value	201: Economic Performance	Inside Organization	<a href="#">Integrated Annual Report</a> 
	Enterprise Risk Management (ERM)	-	Inside Organization	<a href="#">Risk Management</a>
	Corporate Governance/Internal Control			<a href="#">Corporate Governance</a>
				<a href="#">Internal Control</a>
	Human Resources Development	404: Training and Education	Inside Organization	<a href="#">Development of Human Resources</a>
	Diversity and Inclusion	405: Diversity and Equal Opportunity		<a href="#">Developing and Utilizing Diverse Human Resources</a>
				<a href="#">Reform of Working Styles</a>
	Climate Change and Natural Disasters	413: Local Communities	Inside and Outside Organization	<a href="#">Making Society Resilient to Natural Disasters</a>
				<a href="#">Making Society Resilient to Natural Disasters (Products and Services) Building a Secure Society by Leveraging Traffic Technology Innovation (Products and Services) Eliminating Poverty in Society (Products and Services) Building a Society Based on Health and Longevity to Ensure Peace of Mind (Products and Services)</a>
		Product Portfolio		<a href="#">Preserving Biodiversity through Products and Services</a>

Promoting ESG in the Provision of Products and Services	308: Supplier Environmental Assessment	Outside Organization	CSR in the Value Chain
	414: Supplier Social Assessment		
	Product Portfolio	Inside and Outside Organization	External Evaluations and Participation in Initiatives
Creating a Society Where People Can Live with Security through Sustainable Investment			
Products and Services Beneficial for Safety and Security	419: Socioeconomic Compliance	Inside and Outside Organization	Improving Quality from the Customer's Perspective
	417: Marketing and Labeling		
	418: Customer privacy		Information Security
Low Birthrates and Aging Societies, and Population Demographics	413: Local Communities	Outside Organization	Nurturing Generations Responsible for the Future
Protection of the Global Environment	413: Local Communities	Outside Organization	Building Communities for People to Live with Peace-of-Mind through Environmental Protection Activities
	304: Biodiversity		Promoting Environmental Management
Local Community and Social Contribution Activities	413: Local Communities	Outside Organization	Making Society Resilient to Natural Disasters (Post-Disaster Response and Recovery)
Evaluation of Human Rights and Anti-discrimination	412: Human Rights Assessment	Inside and Outside Organization	Respect for Human Rights
Grievance Resolution	Grievance Mechanisms of DMA	Inside and Outside Organization	Compliance (Hotline System (Internal Whistleblower System)) 
Labour Practices	401: Employment	Inside Organization	Fair and Honest Personnel Affairs
	403: Occupational Health and Safety		Tokio Marine Group's Approach to CSR (Aiming to be a Good Company)
			Health and Productivity Management, Occupational Health and Safety



CSR Issues for Disclosure	Reduction of Environmental Footprint and Achieve Carbon Neutral	301: Materials	Inside and Outside Organization	Promoting Environmental Management
		305: Emissions		
		302: Energy		
		306: Effluents and Waste		
		303: Water		
		307: Environmental Compliance		
	Anti-corruption	205: Anti-corruption	Inside Organization	Compliance
		206: Anti-competitive Behavior		
		419: Socioeconomic Compliance		
	Consumer Education	413: Local Communities	Outside Organization	Making Society Resilient to Natural Disasters (Post-Disaster Response and Recovery)
Building Communities for People to Live with Peace-of-Mind through Environmental Protection Activities				
Product Portfolio		Nurturing Generations Responsible for the Future		
Economic Impacts on Local Communities	203: Indirect Economic Impacts	Outside Organization	Nurturing Generations Responsible for the Future	
Promote Health in Local Communities	413: Local Communities			

## Relation between ISO 26000 and GRI Topics

ISO26000	GRI Topics
The Environment	301: Materials
	302: Energy
	303: Water
	304: Biodiversity
	305: Emissions
	306: Effluents and Waste
	307: Environmental Compliance
	308: Supplier Environmental Assessment
Biodiversity	304: Biodiversity
Labour Practices	401: Employment
	402: Labor/Management Relations
	403: Occupational Health and Safety
	404: Training and Education
	405: Diversity and Equal Opportunity
Human Rights	406: Non-discrimination
	407: Freedom of Association and Collective Bargaining
	408: Child Labor
	409: Forced or Compulsory Labor
	410: Security Practices
	411: Rights of Indigenous Peoples
	412: Human Rights Assessment
Community Involvement and Development	413: Local Communities
Fair Operating Practices	205: Anti-corruption
	206: Anti-competitive Behavior
	414: Supplier Social Assessment
	415: Public Policy
Consumer Issues	416: Customer Health and Safety
	417: Marketing and Labeling
	418: Customer Privacy
Fair Operating Practices	419: Socioeconomic Compliance

## Recognition about ISO 26000

ISO 26000, the international standard concerning the social responsibility of organizations, was issued in November 2010.

By referring to the core subjects addressed in ISO 26000, specifically organizational governance, human rights, labor practices, the environment, fair operating practices, consumer issues and community involvement and development, Tokio Marine Group reviews the materiality of its CSR issues and makes efforts to improve them. Below are website links to the pages introducing Tokio Marine Group's initiatives for addressing issues described in the ISO 26000 standard.

### The Seven Core Subjects of ISO 26000 and Tokio Marine Group's Initiatives

Core issues	Organizational governance	Web Links
		<ul style="list-style-type: none"> <li>&gt; <a href="#">Top Message</a></li> <li>&gt; <a href="#">Tokio Marine Group's Approach to CSR</a></li> <li>&gt; <a href="#">CSR Promotion Structure and Initiatives for Permeating CSR within the Group</a></li> <li>&gt; <a href="#">Group Core CSR Themes and Materiality</a></li> <li>&gt; <a href="#">Relationship between Group Initiatives and SDGs</a></li> <li>&gt; <a href="#">CSR · ESG Highlights</a></li> <li>&gt; <a href="#">Corporate Governance</a></li> <li>&gt; <a href="#">Internal Control</a></li> <li>&gt; <a href="#">Stakeholder Engagement</a></li> </ul>

Core issues	Human rights	Web Links
Issue 1	Due diligence	<ul style="list-style-type: none"> <li>&gt; <a href="#">Tokio Marine Group's Approach to CSR</a></li> <li>&gt; <a href="#">External Evaluations and Participation in Initiatives</a></li> <li>&gt; <a href="#">Respect for Human Rights</a></li> <li>&gt; <a href="#">Compliance</a></li> <li>&gt; <a href="#">Fair and Honest Personnel Affairs</a></li> </ul>
Issue 2	Human rights risk situations	
Issue 3	Avoidance of complicity	
Issue 4	Resolving grievances	
Issue 5	Discrimination and vulnerable groups	
Issue 6	Civil and political rights	
Issue 7	Economic, social and cultural rights	
Issue 8	Fundamental principles and rights at work	

Core issues	Labour practices	Web Links
Issue 1	Employment and employment relationships	<ul style="list-style-type: none"> <li>&gt; <a href="#">Promoting Health and Productivity Management</a></li> <li>&gt; <a href="#">Developing and Utilizing Diverse Human Resources</a></li> <li>&gt; <a href="#">External Evaluations and Participation in Initiatives</a></li> </ul>
Issue 2	Conditions of work and social protection	
Issue 3	Social dialogue	
Issue 4	Health and safety at work	
Issue 5	Human development and training in the workplace	

Core issues	The environment	Web Links
Issue 1	Prevention of pollution	<ul style="list-style-type: none"> <li>&gt; <a href="#">Preserving Biodiversity through Products and Services</a></li> <li>&gt; <a href="#">Promoting Environmental Management</a></li> <li>&gt; <a href="#">Making Society Resilient to Natural Disasters</a></li> <li>&gt; <a href="#">Preventing Global Warming by Promoting the Development of Clean Energy</a></li> <li>&gt; <a href="#">Building Communities for People to Live with Peace-of-Mind through Environmental Protection Activities</a></li> <li>&gt; <a href="#">External Evaluations and Participation in Initiatives</a></li> </ul>
Issue 2	Sustainable resource use	
Issue 3	Climate change mitigation and adaptation	
Issue 4	Protection of the environment, biodiversity and restoration of natural habitats	

Core issues	Fair operating practices	Web Links
Issue 1	Anti-corruption	<ul style="list-style-type: none"> <li>&gt; <a href="#">Tokio Marine Group's Approach to CSR</a></li> <li>&gt; <a href="#">Governance</a></li> <li>&gt; <a href="#">Compliance</a></li> <li>&gt; <a href="#">CSR in the Value Chain</a></li> <li>&gt; <a href="#">External Evaluations and Participation in Initiatives</a></li> <li>&gt; <a href="#">Creating a Society Where People Can Live with Security through Sustainable Investment</a></li> </ul>
Issue 2	Responsible political involvement	
Issue 3	Fair competition	
Issue 4	Promoting social responsibility in the value chain	
Issue 5	Respect for property rights	

Core issues	Consumer issues	Web Links
Issue 1	Fair marketing, factual and unbiased information and fair contractual practices	<ul style="list-style-type: none"> <li>&gt; <a href="#">Compliance</a></li> <li>&gt; <a href="#">Risk Management</a></li> <li>&gt; <a href="#">Information Security</a></li> <li>&gt; <a href="#">Improving Quality from the Customer's Perspective</a></li> <li>&gt; <a href="#">Preserving Biodiversity through Products and Services</a></li> <li>&gt; <a href="#">Building Communities for People to Live with Peace-of-Mind through Environmental Protection Activities</a></li> </ul>
Issue 2	Protecting consumers' health and safety	
Issue 3	Sustainable consumption	
Issue 4	Consumer service, support, and complaint and dispute resolution	
Issue 5	Consumer data protection and privacy	
Issue 6	Access to essential services	
Issue 7	Education and awareness	

Core issues	Community involvement and development	Web Links
Issue 1	Community involvement	<ul style="list-style-type: none"> <li>&gt; <a href="#">Making Society Resilient to Natural Disasters(Disaster Prevention Lessons)</a></li> <li>&gt; <a href="#">Nurturing Generations Responsible for the Future (Group Work on Managing Risks and Opportunities)</a></li> <li>&gt; <a href="#">Preserving Biodiversity through Products and Services (Green Gift Project: Mangrove Planting)</a></li> <li>&gt; <a href="#">Building Communities for People to Live with Peace-of-Mind through Environmental Protection Activities (Green Lessons)</a></li> <li>&gt; <a href="#">Building a Society Based on Health and Longevity to Ensure Peace of Mind</a></li> <li>&gt; <a href="#">Aiming to Create a Symbiotic Society</a></li> </ul>
Issue 2	Education and culture	
Issue 3	Employment creation and skills development	
Issue 4	Technology development and access	
Issue 5	Wealth and income creation	
Issue 6	Health	
Issue 7	Social investment	

# Corporate Information

We introduce Tokio Marine Holdings' corporate information.

## Corporate Information

Company name: Tokio Marine Holdings, Inc.

Headquarters: Tokio Marine Nichido Building Shinkan, 1-2-1 Marunouchi,  
Chiyoda-ku, Tokyo 100-0005, Japan

Telephone: +81-3-6212-3333

[> Access Map](#) 



### Message from the President

Message from our President and Group CEO, Tsuyoshi Nagano



### Corporate Philosophy

Tokio Marine Group's Corporate Philosophy



### To Be a Good Company

Tokio Marine Group Message



### Company Information

Company profile, access map, organization chart, etc.



### Corporate Governance

Fundamental Corporate Governance Policy, Corporate Governance Report, etc.



### Internal Control

Internal Control, Compliance, Risk Management initiatives, etc.



## Directors, Audit & Supervisory Board Members and Executive Officers

List of Directors, Audit & Supervisory Board Members and Executive Officers



## History

History of Tokio Marine Group



# About Tokio Marine Group

(As of March 31, 2017)





**TOKIO MARINE**

**Tokio Marine Holdings, Inc.**

Tokio Marine Nichido Building Shinkan,  
2-1, Marunouchi 1-chome, Chiyoda-ku,  
Tokyo 100-0005, Japan  
Tel: +81-3-6212-3333