



TOKIO MARINE

Tokio Marine Holdings, Inc.

Tokio Marine Group

CSR Booklet 2017

Together into the Future



We will continue to walk by your side toward a better future.

Amid constant changes in social conditions and the global environment, Tokio Marine Group aspires to commit ourselves to customers and society and continue to take on the daily challenges of creating a safe and secure future. The entire Group will make concerted efforts under its three core CSR themes and move forward with everyone toward realizing a sustainable future.

Tokio Marine Group's Three Core CSR Themes

Theme 1
1 **Providing Safety and Security**

Theme 2
2 **Protecting the Earth**

Theme 3
3 **Supporting People**

Activity Focus of Tokio Marine Group

Provide safety and security through products and services

Prepare for natural disasters

Respond to the declining birthrate and aging population

Protect the Earth together with local communities

Protect people from global climate change and weather disasters

Respect diversity

Nurture people

Global Issues

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

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

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

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

Take urgent action to combat climate change and its impacts.

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

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

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

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Issues to be Tackled by the Entire World

United Nations' Sustainable Development Goals (SDGs)



In September 2015, world leaders adopted "Transforming our world: the 2030 Agenda for Sustainable Development" at the UN Sustainable Development Summit 2015. This agenda is an action plan comprising 17 Sustainable Development Goals (SDGs) and 169 targets.

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

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

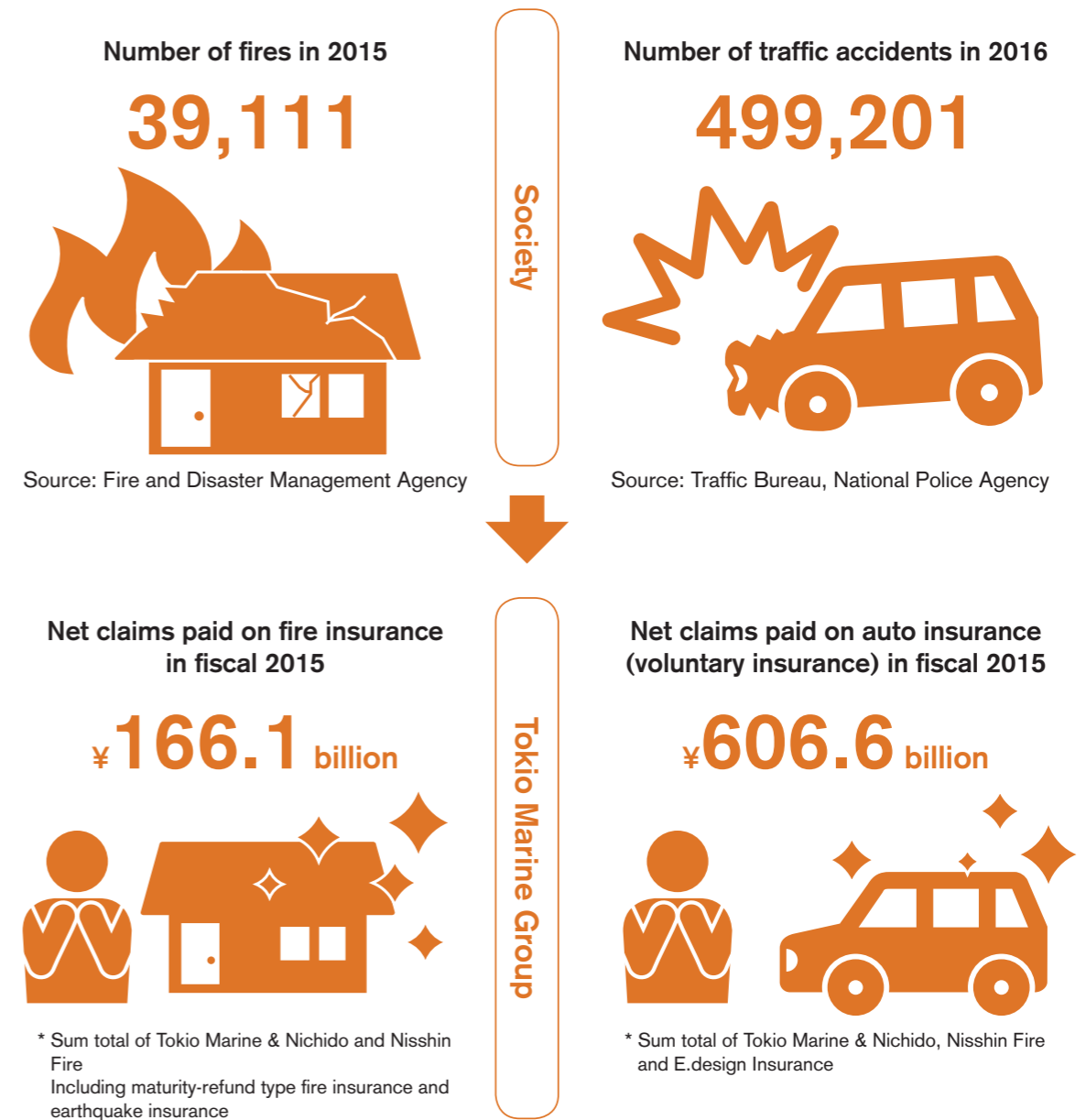


Corporate Profile (as of March 31, 2017)

Company name:	Tokio Marine Holdings, Inc.	Number of employees:	38,842
Representative:	Tsuyoshi Nagano, President and Group CEO	Domestic Non-Life Insurance Business:	20,538
Established:	April 2, 2002	Domestic Life Insurance Business:	2,249
Capital:	¥150.0 billion	International Insurance Business:	13,637
Business domains:	Domestic Non-Life Insurance Business, Domestic Life Insurance Business, International Insurance Business, Financial and General Businesses	Financial and General Businesses:	2,418

Providing Safety and Security

Wishing to protect people against risks in their daily lives and support taking on new challenges



There are unseen difficulties in our daily lives, which we cannot avoid by just being careful. Social development and advancement in technologies also give rise to new risks as well as opportunities to tackle new challenges.

The insurance products we offer are for protecting customers in times of trouble. Preparing for risks by way of insurance will also strongly support them when taking on new challenges. We have been and will be with customers, remaining closely by their side each and every day.

Committing ourselves to each customer with *magokoro* (sincerity)



Toru Fujii
Nagoya Claims Service Department 1
Tokio Marine & Nichido Fire Insurance Co., Ltd.

Giving shape to our aspiration to be there for customers

Making claim payments at the earliest opportunity to disaster victims is one of the important responsibilities of an insurance company. Our approach, however, goes beyond simply paying claims. We wish to convey our sincerity as well, always taking a customer perspective and remaining by their side to support their lives.

As one initiative, we have turned our aspiration into the Tokio Marine & Nichido *Magokoro* Package for customers who have experienced fire damage. When we visit them after a fire, we provide a set of goods that includes a towel, work gloves and other small cleaning supplies as a

token of our sympathy and a guidebook that extends our sincere sympathy and provides advice on procedures after a fire depending on the damage sustained. When requested by customers, we also offer a series of assistance measures utilizing the Tokio Marine Group network, such as making referrals to a construction company and to experts providing tax and legal consultation.

“A disaster is something that customers may experience only once in their lives, and they are almost always shaken by such an unexpected event. The cleaning goods and guidebook were created out of our hope to support them and be of some help in these difficult times. We provide these items directly to customers when we visit them. By conveying our sincerity and being truly there for each and every customer, we hope as much as possible to give them peace of mind.”

Details of the Tokio Marine & Nichido *Magokoro* Package for customers who have experienced fire damage

Cleaning goods as a token of our sympathy

An assortment of small goods useful in post-fire cleanup, including a towel, scrubber and work gloves

Guidebook extending our sincere sympathy and providing advice

A guidebook for customers who have experienced fire damage, describing how to: make required reports of fire damage to government offices, express apologies to neighbors and file insurance claims

Making referrals to construction and other companies

A service leveraging the network of Tokio Marine Group to make referrals as requested by customers to a construction or house-cleaning company as well as to companies and experts necessary for putting a customer's life back in order, including tax and legal consultations



An example of a set of cleaning goods

What an insurance company can do to prevent a disaster from occurring

In addition to doing all that we can to respond to disaster victims, we have been focusing on providing peace of mind. Based on the experience and knowledge we have accumulated as an insurance company, we have created videos and leaflets to convey the importance of preparing for a disaster and explain the role of an insurance company.

In recent years, we have experienced hail storms, tornadoes and other natural disasters of an unprecedented scale likely due to the impact of global climate change. For this reason, it is also important that we provide customers with the know-how on disaster prevention.

All our actions, from making claim payments at the earliest possible opportunity to daily communication and responding to telephone inquiries, are linked to customers' peace of mind. We seek to respond to each case and to each customer promptly and politely. Our mission is to commit ourselves to customers, always acting with sincerity, and work hand-in-hand with them to pursue a future free of disaster-caused damage.

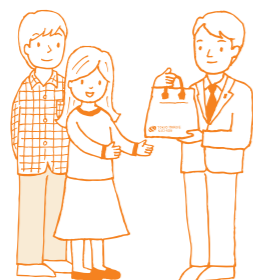


Wishing to provide peace of mind

In Aichi Prefecture, where many household break-ins are reported every year, we work together with the Aichi Prefectural Police and The General Insurance Association of Japan to raise citizens' awareness of crime prevention measures. More specifically, with Tokio Marine & Nichido's Nagoya Claims Service Department 2 leading the initiative, we have created a leaflet that shows how a burglar breaks into a house. Now, our agents always provide this leaflet to a customer along with a verbal explanation at the time of making a contract.

Provide safety and security through products and services

Prepare for effects of climate change and natural disasters



In the hope of providing knowledge on the importance of insurance to young people in an enjoyable way



Shohei Hara (left) and **Yoko Shirai**
Business Process Innovation Department
Tokio Marine & Nichido Fire Insurance Co., Ltd.

Digitization and artificial intelligence (AI) technologies are constantly evolving. We regard that innovating the way we disseminate insurance by utilizing these cutting-edge technologies is also a role of Tokio Marine Group. In March 2017, we released "Insurance Hero MARINE," a smartphone game app designed to increase insurance awareness among young people, as a new service to create a link between these people and our non-life insurance business.

Hara: This project started off with our hope to extend our reach to young people, including university students and new employees, and to raise their interest in insurance and insurance companies. Generally, people get to know about insurance and purchase insurance products often out of necessity or as recommended by someone when getting married or buying a car. We had always wished to raise young people's awareness that insurance plays an important role in remaining calm during times of need and is indeed closely related to our daily lives.

Shirai: For children in elementary schools and junior high schools, we offer education on insurance through les-

sons we "deliver" to these schools and through other opportunities. On the other hand, university students and new employees have less chance to learn about insurance. If they do want to learn, they have to proactively seek the information on their own. We considered easier ways for them to do so and came up with an idea that uses a smartphone app.

Hara: It is a multi-stage action game combined with various elements, such as shooting and quizzes and insurance-themed rap commentary. The game is intended to create a stimulating learning experience in a short time, for example, between classes and while traveling on a bus or train, etc.

Shirai: It is based on the concept that Insurance Hero MARINE, the game's main character, protects people, cars and towns against risks by using the power of insurance. The focus is placed not on defeating enemies but on letting users appreciate the protection provided by insurance.

Hara: The game allows users to create augmented reality (AR) images using the smartphone's camera and image parts collected during the game. It also incorporates an insurance dictionary. These features, which are enjoyable

Provide safety and security through products and services

Prepare for natural disasters

Respond to the declining birthrate and aging population



The main character, MARINE, was forced to become an Insurance Hero. She was confused at first but started fighting against invading risks to protect important buildings, cars and citizens.

The game starts in a residential district and proceeds to park, public road and urban area stages. Defeating the adversary of each stage in a quiz will let you hear different insurance-themed rap commentary.

You have to shoot down invading space viruses or give correct answers to quizzes on insurance in order to proceed.

The game features an insurance dictionary full of the basics of insurance and trivia. It also provides tips to win quizzes in the game.

* The characters in "Insurance Hero MARINE" are for exclusive use in the game app.

Let's all give it a try!

Insurance Hero MARINE
official website

<http://www.tokiomarine-nichido.co.jp/app-hero/>

Available for download from here:

Voices of app users

- I learned about insurance through the game and realized it is more closely linked to our daily lives than I thought.
- I was impressed that Tokio Marine & Nichido, promoting the theme of "challenge," took up the challenge and started a new attempt in the field of mobile games.
- I hope that the company will eliminate the "difficult and complex" label attached to insurance and tell young people its importance.

and useful in real life, are another major characteristic of the game. We have also been making our first attempt to conduct a campaign of the game using Twitter.

Shirai: When we first presented the plan for the game internally, there were some who said: "We've never tried to do such a project before. Is it really feasible?" But we felt that reaching out to young digital natives needs a new approach. To refine the plan, we repeatedly conducted interviews with university students and improved the game content.

Hara: In developing this game, we worked with staff of a production company, voice actors and other people in a

new field with whom we had never interacted with before, and it has been a great experience. I felt that actively taking on a new challenge will generate new ties between people as well as opportunities to grow both as an individual and as a company.

Shirai: We devoted ourselves to creating this game. So, we hope extend our reach and spread the message that insurance supports the safety and security of our daily lives. We believe this game will provide an opportunity for users to think about insurance and realize its importance.

Up until now and onward, we will continue to support each and every person's daily life and challenges

Tokio Marine Group will continue to meet the diversifying needs of customers and society by leveraging the Group's combined abilities and strengths to provide new products and services matched to changing lifestyles, beyond the bounds of a conventional insurance framework.

Readability and Ease of Understanding

Insurance leaflets in a larger size and a reader-friendly font

In response to the comments we received from elderly customers that letters on our leaflets are too small to read, we 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.



Provide safety and security through products and services

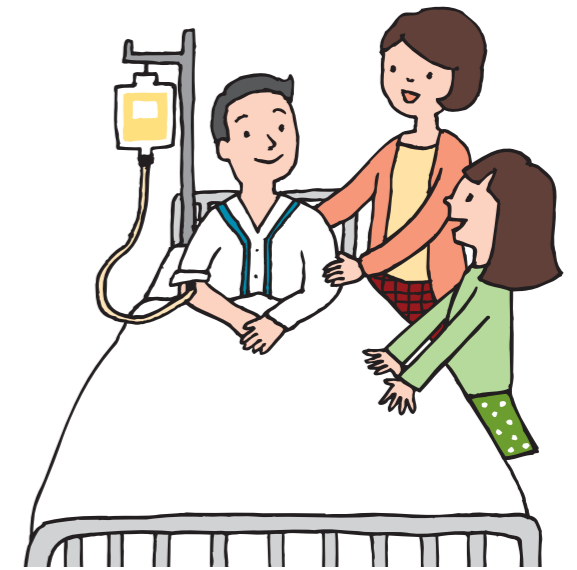
Prepare for climate change and natural disasters

Respond to the declining birthrate and aging population

Healthy and Safe Life

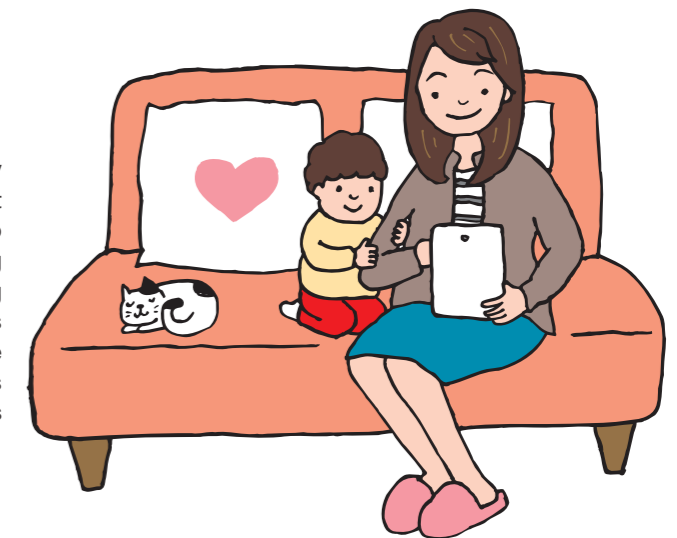
Eliminating financial concerns when becoming unable to work

Tokio Marine & Nichido Life offers *Household Income Term Insurance NEO* with Inability to Work Benefit Insurance Plan, a product to prepare for illnesses and injuries involving the inability to work. 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 (cancer, acute myocardial infarction, stroke, cirrhosis of the liver, chronic renal failure).



Preparing for natural disaster risks using 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 provide information on disaster risks and details of coverage in an easy-to-understand manner.



Protecting and promoting people's health in-house and in society

Tokio Marine Holdings was selected as a "Health & Productivity Stock" co-sponsored by the Ministry of Economy, Trade and Industry and the Tokyo Stock Exchange for its outstanding health management for the second consecutive year. We regard the health of everyone working in Tokio Marine Group as an important management issue and are engaging in initiatives to promote the physical and mental health of each employee, encourage better lifestyle habits and prevent the progression of lifestyle-related diseases. Also, we are proactively supporting the efforts of our corporate customers to promote health and productivity management and disseminating information for spreading the practice.



Technological Innovation for a Better Car Life

Providing needed coverage when necessary during holidays and tourist seasons

Tokio Marine & Nichido's *One Day Auto Insurance* is driver insurance available for just the number of days needed to protect infrequent drivers driving borrowed cars. In January 2017, the number of subscriptions exceeded 3 million. We have revamped the product to make it more customer-friendly by allowing policyholders to add a maximum of three persons to be covered under the policy and extending the period of indemnity to 24 hours from the time at which insurance liability starts.



Applying the latest technologies to bring greater safety and security to your car life

Tokio Marine & Nichido developed *Drive Agent Personal*, a service for individual customers utilizing our original driving recorder. When detecting an impact, the recorder automatically sends the video to us and reports the incident also to our partner company that provides accident response support. The service provides an additional sense of security, as the recorder has a communication module to make a voice call to the partner company, which in turn will call an ambulance depending on the situation. Moreover, the service offers accident prevention support by issuing a warning to the driver based on an estimate of accident-prone areas as well as a feature to provide safe driving diagnosis reports.



Safety net responding to the increasing popularity of autonomous driving systems

Autonomous driving systems, the use of which has been increasing in recent years, have great social significance as they could serve to reduce traffic accidents and congestion. In the event of an accident, however, there may be the complicated issue of who should be held responsible for the accident. In response, Tokio Marine & Nichido developed *a rider to cover victims' compensation**. Through this rider, we intend to contribute to the realization of a safe and secure motorized society while keeping pace with evolving technologies.



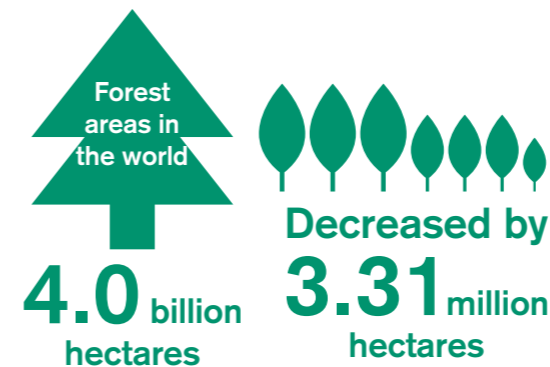
* A rider to cover expenses incurred by a policyholder for damage sustained by a victim in an accident that has been caused by an unexpected motion of the insured vehicle. It only applies to cases in which the policyholder is deemed

not legally liable for the damage and the irregular vehicle motion that has caused the accident can be confirmed by objective facts, such as the recall issued by the responsible automaker, or through police investigation.

Protecting the Earth

To ceaselessly strive to build a better future for our planet and create a secure society

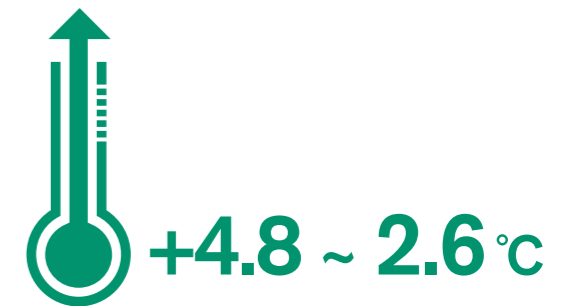
Global forest loss between 2000 and 2010 (annual average)



Source: Forestry Agency

* A decrease after subtracting an increase in forests by tree planting, etc.

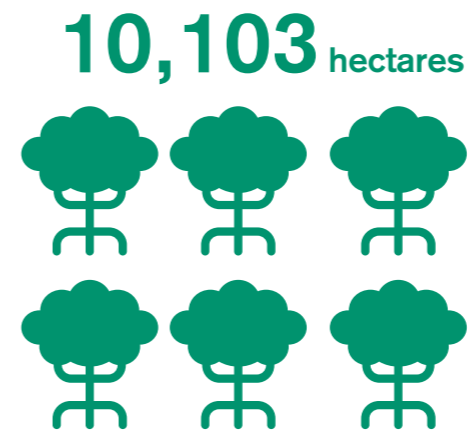
Estimated global mean surface temperature at the end of the 21st century



Source: Fifth Assessment Report of the Intergovernmental Panel on Climate Change (IPCC)

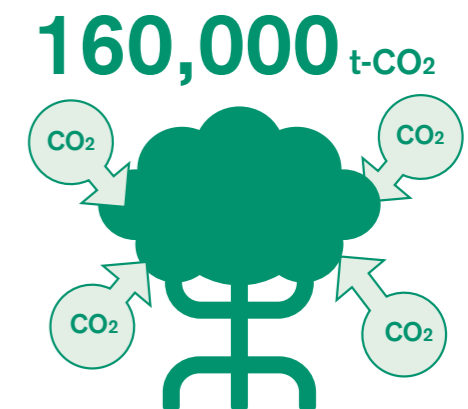
* An estimate assuming a continued, extremely high level of GHG emissions compared with the level at the end of the 20th century

Area planted with mangroves



* Cumulative total at the end of March 2017

CO₂ fixation through mangrove planting



* FY2016 (full year)

The occurrence of increasingly severe natural disasters due to climate change, loss of biodiversity and other global environmental issues have profound effects on people's lives and the way we envision a better society. However, solving these issues also presents an opportunity to share wisdom and take action, and ultimately, generate a greater sense of security for the future while protecting the natural environment.

Working together with you, we will continue to engage in initiatives to protect the environment and seek a plentiful future for our planet and a safe and secure future for people.

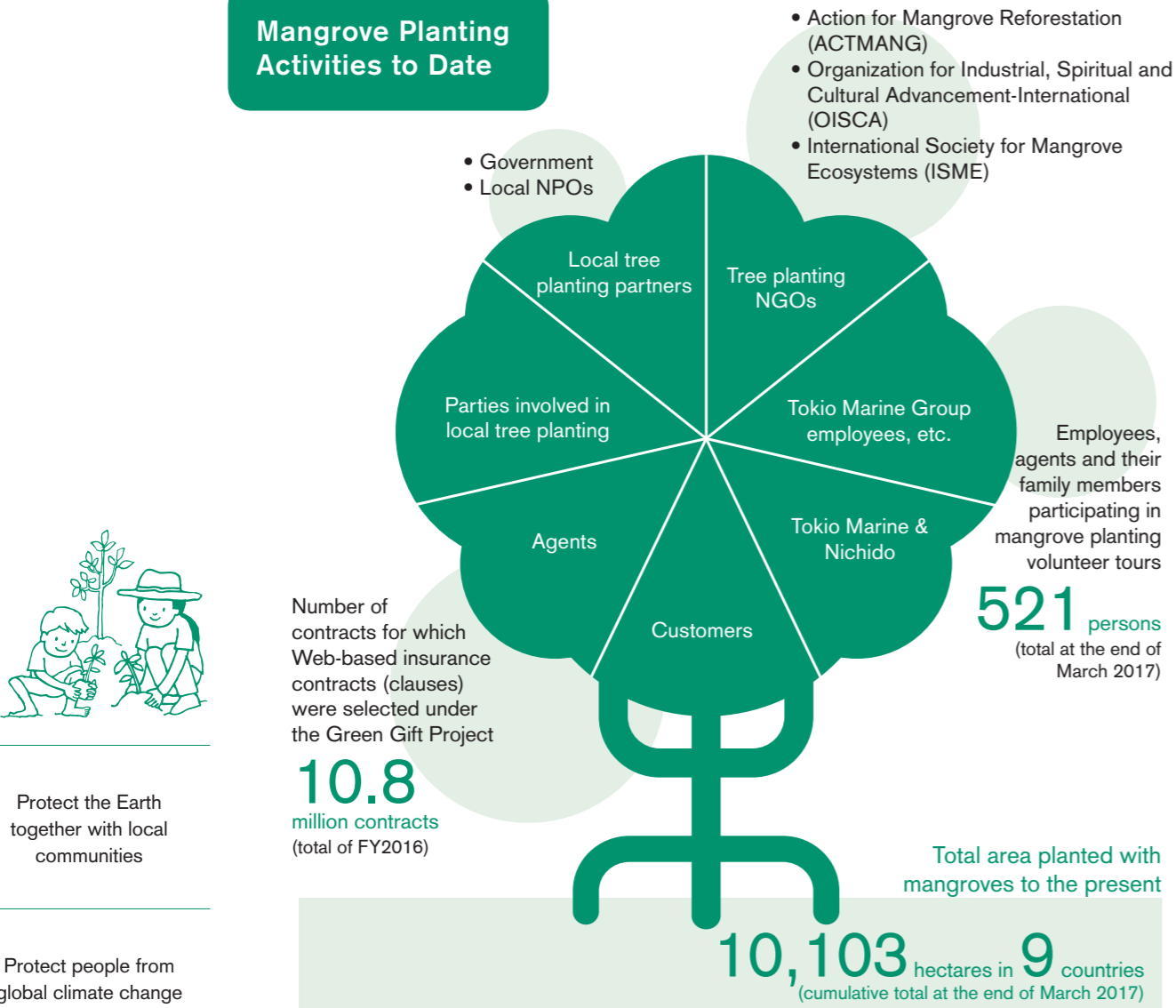
Mangrove planting to bring safety and affluence to local communities

The Green Gift Project is a global environmental protection initiative of Tokio Marine & Nichido undertaken jointly with customers. When a customer chooses Web-based insurance contracts (clauses) on our website rather than a paper-based contract in brochure form, we donate funds corresponding to a portion of the amount saved through the reduced use of paper to support environmental protection activities in and outside Japan.

As an activity outside Japan, we have been conducting the Mangrove Planting Project since 1999 under the concept of "Insurance for the Future of the Earth" and in 2007 declared our commitment to continuing the project for the next 100 years.

In the Philippines, one of the countries in which we first started this project, mangrove planting has been led by the Organization for Industrial, Spiritual and Cultural Advancement-International (OISCA), a public interest incorporated foundation, and mainly carried out by local partners, including the NGO CAMADA, since 2009. In January 2017, employees of Tokio Marine & Nichido participated in a volunteer tour to plant mangrove trees in Jose Panganiban, Camarines Norte Province, Luzon Island. The district faces the open ocean and is prone to damage caused by big waves and tidal surges. Mangrove planting has been conducted to protect people's lives from natural disasters and enjoy the abundant gifts of mangrove forests.

Mangrove Planting Activities to Date



Protect the Earth together with local communities

Protect people from global climate change and weather disasters



Harvesting of mangrove products



Products such as fish and shellfish, wood and traditional medicines became obtainable from mangroves.

¥ **1.07 billion**

Economic value created by mangrove planting*

Green Gift Project: Mangrove Planting <Activity Example>

Mangroves have grown into forests providing the bounty of nature to villages in the Philippines.



Improvements in fishing industry productivity outside the mangrove-planting sites



Created positive impacts that include improved fishing industry productivity in oceans and offshore areas near the mangroves.

¥ **1.05 billion**

I hope to pass on mangrove planting activities to the next and following generations.

Mr. Boyett
(leader of a mangrove planting group)



Before the planting of mangroves started, village people had no idea how important mangroves are. So, we have held study sessions to learn about mangroves together.

Forests of planted mangroves have been providing shrimp and crabs and generating more jobs. These forests also mitigate strong winds and waves during a typhoon. Village people have come to realize the value of these forests, replanting mangroves themselves to replace those damaged during a typhoon.

Mangroves have given me a job every day.



Mr. Miyo (fisherman)

Before mangroves were planted, we did not get many crabs. But the catch increased as mangroves were planted and began to form forests. Now, I sometimes find 6 to 7 kg of crabs in the morning in nets set the evening before. Mangroves are important for us because they give us a job and income.

* Results of provisional calculations in the Philippines, covering the period from April 1999 to March 31, 2014

Learning about local nature and history and building a bridge together between the past and the future

In November 2016, 38 children and parents participated in an event of the Green Gift Planet GENKI Program. The event was held on Teshima Island in Shizuoka Prefecture, under the theme of “garbage and nature.”

Teshima Island is located in the Seto Inland Sea, and about 800 people are currently living on the island. The island, now rich in nature with tranquil scenic views, has a history of being used as a dumping ground for harmful industrial waste. The industrial waste, brought to the island from outside, contaminated the land and seas around the island for 13 years from the 1970s. During the event, participants took a tour around the industrial waste

disposal facility and learned about the history of the island from residents.

After the tour, they moved to a farm called *Suna-ji no Sato* for an agricultural experience. They baked homemade pizza in an oven for lunch and enjoyed rice harvesting and potato digging.

Some children were shocked by the issue of industrial waste while others came to understand the link between food and the environment. The parents voiced the importance of keeping the memory of the past events. Through the activity, everyone gained valuable experience and learned and recognized new things.

Host NPO

**Fumihito Mitsui (left)
Emi Kushida**

NPO Archipelago



Mitsui: I think that the facility tour and cooking and eating a meal with people of the island probably gave the children a chance to recognize and think about new things. I hope they will continue to remain aware of what is important in living in harmony with nature.

Kushida: A good thing about the Green Gift Planet GENKI Program is that we can solicit participants widely from the public through the network of insurance agents. While we take the lead in expanding the activity itself, it is very meaningful that we are given an opportunity to draw attention from a broader group of people.

EPO

Kimiko Kameyama

Shikoku Environmental Partnership Office (Shikoku EPO)



The Green Gift Planet GENKI Program has great significance in that it is a collaborative effort among NPOs, Tokio Marine Group and an EPO toward a shared goal. To achieve the United Nation's SDGs, we can do many things in our daily lives. Understanding global environmental issues, touching the soil with our own hands and interacting with nature, as well as meeting new people and getting to know each other through various environmental events, are just a few examples. We hope that people will take action based on these experiences and together generate a force to drive a change in society.



Protect the Earth together with local communities



Organizers of the event

Host: NPO Archipelago
Co-host: Certified NPO Japan NPO Center
Partner: Shikoku Environmental Partnership Office (Shikoku EPO)
Sponsor: Tokio Marine & Nichido Fire Insurance Co., Ltd.
Supporting organization: Ministry of the Environment

Employee

Kan Matono

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



We worked with the NPO Archipelago last year and had been hoping to continue the joint activity. The Green Gift Planet GENKI Program is a three-year program conducted in collaboration with local environmental NPOs. I feel it is an excellent program because it lets us engage in activities rooted in local communities and at the same time think about the future. It was very memorable that the children were having such a good time.

I hope that more agents and employee volunteers will participate in this and other activities in the future. By participating in an event, we can get to know the local community, interact with community members and feel energized. I believe that many employees who naturally join hands in such an event make up a “Good Company.”

Agent

Tomoe Fujita

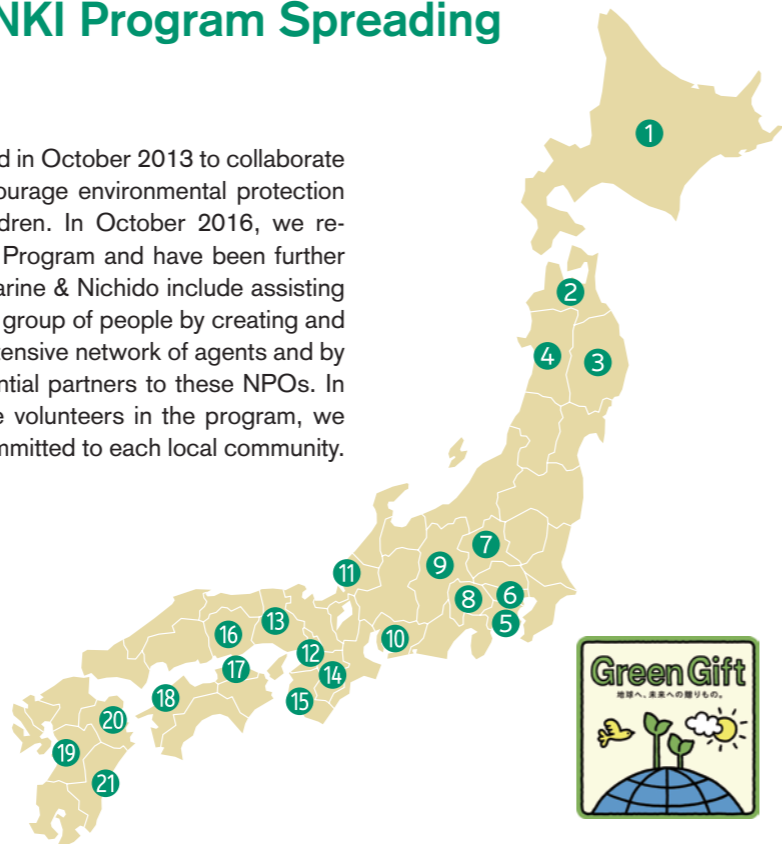
Fujita Motors



This was my first visit to Teshima Island and to a farm, and meeting and spending time with people who I would never had have the chance to meet through my work and daily life was a great experience. The children were surprised by the large amount of industrial waste discarded on the island and recognized the importance of taking good care of their things, using them thoughtfully and promoting recycling. They also had a good time getting to know children from other schools and working together to collect vegetables and cook a meal. I hope they will tell their friends at school about this event and join the activity together the next time.

Green Gift Planet GENKI Program Spreading throughout Japan

The Green Gift Project in Japan was initiated in October 2013 to collaborate with NPOs throughout the country to encourage environmental protection activities that engage citizens, mainly children. In October 2016, we re-named it as the Green Gift Planet GENKI Program and have been further enhancing our activities. Efforts of Tokio Marine & Nichido include assisting NPOs in extending their reach to a broader group of people by creating and distributing program leaflets through our extensive network of agents and by introducing our customers as well as potential partners to these NPOs. In addition, by engaging agent and employee volunteers in the program, we aim to become a reliable partner deeply committed to each local community.



Events held to date
(Total number from October 2013 to the end of March 2017)

Number of events held: 159

Number of participants: 12,308
(including 4,571 children)

21 organizations nationwide engaged in environmental activities together with Tokio Marine & Nichido

(From October 2016)

- | | |
|---|--|
| ① Hokkaido Iburi Nature School*1 | ⑬ Hyogo Takarazuka NISITANI*1 |
| ② Aomori ECO Republic of Shirakami*1 | ⑭ Nara Ohzora-juku*1 |
| ③ Iwate Maimu Maimu Oshu | ⑮ Wakayama Blue Ocean for Children*1 |
| ④ Akita Conference of Earth Environment from Akita*2 | ⑯ Okayama Okayama Enemira to Consider the Future of Energy*4 |
| ⑤ Kanagawa Yokohama Satoyama Institute*1 | ⑰ Kagawa Archipelago*1 |
| ⑥ Tokyo The Nature Conservation Society of Japan*3 | ⑱ Ehime Donguri-okoku*1 |
| ⑦ Gunma Chaus-Nature Experience Outdoor School | ⑲ Kumamoto Mizu-no-tora BELL-tai*1 |
| ⑧ Yamanashi Ki-net Yamanashi*1 | ⑳ Oita ABC Outdoor Education Center*1 |
| ⑨ Nagano Yamaboushi Nature School*1 | ㉑ Miyazaki Oyodo River Basin Network*1 |
| ⑩ Aichi Mori-no-manabiya Nature School*1 | |
| ⑪ Fukui Hasu (<i>Opsariichthys uncirostris</i>) Project Promotion Association | |
| ⑫ Osaka Japan Park Ranger Association*1 | |
- *1 Specified non-profit corporation
*2 General incorporated foundation
*3 Public interest incorporated foundation
*4 Certified specified non-profit corporation

Join us!



Participate in the Green Gift Project

Tokio Marine & Nichido's "Green Gift Project" website provides instructions on how to participate in the initiative along with reports on the Mangrove Planting Project overseas and environmental protection activities in Japan. Let's work together and continue the activities to protect our planet by selecting "Participate by choosing Web-based insurance contracts" or "Participate in the Green Gift Planet GENKI Program in Japan" on our website.

Number of contracts for which Web-based insurance contracts (clauses) were selected

Approximately 10.8 million
(FY2016 total)

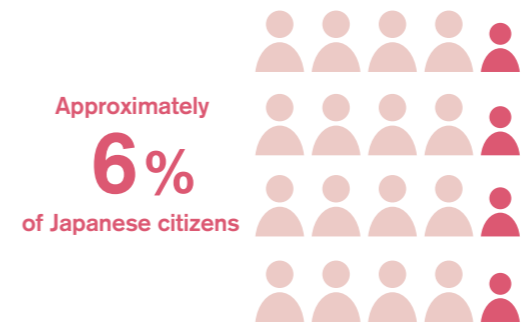
<http://www.tokiomarine-nichido.co.jp/world/greengift/>

Theme
3

Supporting People

Creating a society where a diversity of people can play a wide variety of active roles

Persons with some type of disability



Source: Cabinet Office, Government of Japan

* These include 3,663,000 persons with physical disabilities, 547,000 persons with intellectual disabilities and 3,201,000 persons with psychological disabilities.

Percentage of persons with work experience at private companies and elsewhere hired as teachers

Elementary schools : **3.6%**
Junior high schools : **4.3%**



Source: Ministry of Education, Culture, Sports, Science and Technology

Supporting sports for persons with disabilities



* Based on the number of persons registered with the Japanese Para-Sports Association, which provides support. (at the end of March 2017)

Employees and agencies involved in education program for students



* Cumulative total at the end of March 2017

Elderly persons with disabilities and disadvantaged persons often feel difficulties in their lives. Nevertheless, these persons can demonstrate their individuality more than ever before and play active roles if they receive appropriate support.

We will provide various forms of support such as volunteer activities and create a society where all people can enjoy life to the fullest and spend each day with a sense of security.

We wish to nurture children's "capabilities for building the future."

In recent years there has been a strong awareness of the importance of career education as well as growing expectations that company human resources with expertise will make contributions at various education sites. Responding to these expectations, Tokio Marine Group has developed various original programs centering on card games and workshops in collaboration with junior high and high school teachers as well as with universities, NPOs and other experts in career education. As part of these efforts, in July 2016 we commenced "Group Work on Managing Risks and Opportunities."

In March 2017, we held this class for 38 first-year students at Junior High School Attached to Faculty of

Education, Chiba University. Based on the theme of managing a fictional community bakery, students divided into groups and worked to raise the convenience and popularity of the bakery while avoiding various risks as they competed to generate the highest final sales. Students were able to learn about the importance of insurance through these lessons that provided a sense of game-playing.

By offering "Group Work on Managing Risks and Opportunities," we aim to provide learning venues where students can proactively and cooperatively identify and solve a variety of issues. From fiscal 2017, we plan to implement this program across Japan in collaboration with schools and other educational organizations.



I hope to learn a lot about insurance and to be able to use insurance in the future.



Nurture people



I learned that it is important not just to pursue short-term profits but to also earn profits by continuously operating over the long term.

I thought that striking a balance between "taking advantage of opportunities" and "preparing for contingencies" was important.



Development and Implementation

Saori Takatsuto

Corporate Planning Department, Tokio Marine & Nichido Fire Insurance Co., Ltd. (right)

Junko Sato

Business Process Innovation Department, Tokio Marine & Nichido Fire Insurance Co., Ltd. (center)

Yuri Murakami

Product Safety and Environment Department (CSR and Environment Unit), Tokio Marine & Nichido Risk Consulting Co., Ltd. (left)



We became aware that the capabilities of companies and other organizations are essential for promoting "career education" and considered a program for learning about the importance of "assuming risk and preparing for the future" utilizing the features of an insurance company. During development, we worked to create a realistic program by actually visiting bakeries to hear their stories and then created cards using numerical values closely matched to reality.

We would be absolutely delighted if this class leads to moments when children feel happiness from taking on a challenge and achieving growth or joy from sharing and attaining dreams and goals with their classmates.

Program summary

Students divide into groups and compete to generate sales as the managers of a bakery.

Participants select an approach from "strategy cards" that include the development of new products, renovation of store interiors and enrollment in insurance, and must remain within a limited budget.

Unexpected problems and opportunities arise during the game and the presence or absence of preparations have an impact on sales.



Supervisor

Daisuke Fujikawa

Professor and Associate Dean of Faculty of Education, Chiba University



Students normally have little opportunity to study issues about management and risks at school. Under this program, however, students can learn about these matters while proactively communicating with each other by playing a card game based on the theme of a bakery, which is familiar to children. I believe an outstanding feature of this program is that children can learn about the issues and uncertainties actually faced by managers, or in other words, the importance of risk management.

Children often have difficulty in realizing there are various professions in society. I feel that having company employees actually visit and talk about their jobs and society within a similar environment is important for children's learning.

Green Lessons Commenced in 2005

Overcoming the impact of the Kumamoto earthquakes toward the 11th year of activities

Green Lessons provide elementary school children with fun learning about global environmental protection. As of March 31, 2017, Green Lessons were conducted for a total of around 51,700 children and students at approximately 760 elementary and special needs schools throughout Japan.



Kiyoko Ikeda

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



The Kumamoto Branch of Tokio Marine & Nichido has continued to hold Green Lessons for 10 years based on the concept of "Let's do something for children, who will forge our future, as a branch that is part of the local community." To date, a total of over 700 students have participated in these lessons.

The Kumamoto earthquakes that struck in April 2016 had an adverse impact on Kumamoto Prefecture elementary schools, which turned their gymnasiums into community

evacuation centers or were forced to temporarily suspend classes. Just as we sent letters saying we would refrain from visiting schools due to the current situation, we received a reply saying "school visits are not possible during the second term, but we would like you to resume school visits in the third term if possible." This response gave staff at our branch's program secretariat office a deep sense of appreciation in knowing that schools remembered our Green Lessons even during the severe circumstances immediately after the earthquakes.

Children who participated in the first class 10 years ago are now reaching adulthood. As we continue to carry out activities in the future, we will value the idea of "Let's continue to do even one small thing that benefits the community as a company that is part of the community."

Tokio Marine Group's Education Programs for Students

Disaster Prevention Lessons Started in 2012

First-ever overseas lessons held in Shanghai

Disaster Prevention Lessons teach children about the mechanisms causing natural disasters such as earthquakes and tsunamis as well as about making preparations for these disasters. In 2016 these lessons were extended beyond Japan, as this program also commenced at The Tokio Marine & Nichido Fire Insurance Company (China) Limited (TMNCH) in China.

Xiao Ying Yu (right)

Corporate Planning Department,
The Tokio Marine & Nichido Fire
Insurance Company (China)
Limited



Xiao Zhou (left)

Corporate Risk Management
Department, 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 in Shanghai. We incorporated original content into this program to ensure children could understand the lessons without getting bored. This included easily understandable

materials using pictures and drawings, explanations that incorporated gestures and impersonations and student participation using a quiz format. As a result, these lessons were very well received not only from children but also from teachers and the local government administration. We also received feedback that expressed such sentiments as "This was an extremely worthwhile class that provided children with knowledge to protect their own lives as well as their families' lives. We hope that you will definitely continue these lessons next year."

From 2017 we plan to extend these lessons beyond Shanghai and hope to nurture these lessons as a signature social contribution activity of TMNCH.

Scenes from the class can be seen on video.

<http://www.tokiomarinehd.com/csr/movie/#anc04>

For schools wishing to hold classes that are delivered to schools, please contact the nearest Tokio Marine & Nichido office.

Theme 3 Supporting People

Supporting Sports for Persons with Disabilities

Contributing to the creation of an all-inclusive society by "learning about," "watching" and "experiencing"



To create a society where each and every person respects the individuality of others and plays an active role, Tokio Marine Group not only undertakes its own businesses but has also proactively supported persons with disabilities.

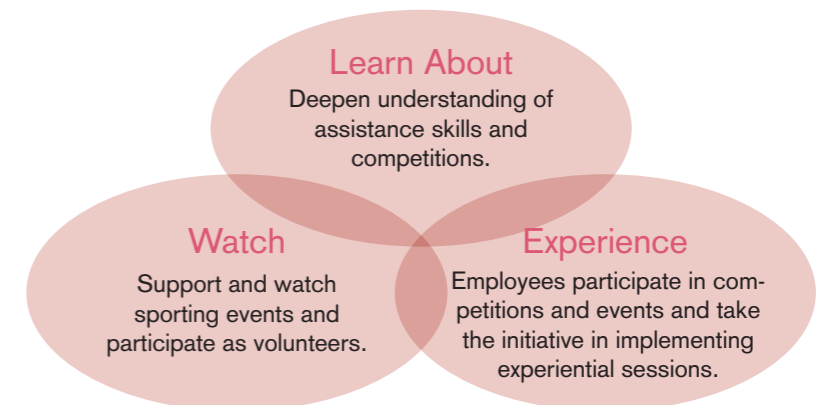
Tokio Marine has continued to support Special Olympics Nippon (SON) since 2005 and the Japan Deafblind Association since 2008. The sight of athletes who overcome their disabilities and continuously take on challenges in the field of sports has continued to especially touch our hearts. In 2016, we also began supporting the Japanese Para-Sports Association, which has 57 sports associations and more than 55,000 members with disabilities (at the end of March 2017), as well as the Japan Inclusive Football Federation. In

the future as well, we will continue to devote efforts to support sports for persons with disabilities.

Through activities in which employees "learn about," "watch" and "experience" sports for persons with disabilities, we can nurture a corporate culture that supports the challenges taken on by people with unique individuality and where people mutually respect diversity. To create a society where all persons can play vital and active roles, we will work proactively to encourage the watching of sporting events in which persons with disabilities compete and participation in volunteer activities in various regions across Japan.



Tokio Marine Group's concept for supporting sports for persons with disabilities



Respect diversity

Nurture people

Tokio Marine Group's Three Core CSR Themes



Support of sports for persons with disabilities <Example of activities>

Creating opportunities for enjoying football irrespective of any disabilities and mutually deepening understanding

The Japan Inclusive Football Federation (JIFF) hosted the JIFF Inclusive Football Festival in December 2016. Approximately 20 Tokio Marine Group employees, agents and their families participated in experiential sessions and volunteer activities. Being able to watch up close and take part in sports activities for persons with disabilities made a deep impression on each participant.

We learned that depending on various resourceful approaches, sports can be enjoyed by all people, even those with disabilities.



Amputee football is played by athletes with upper and lower extremity amputations using medical-assistance crutches. The Tokio Marine & Nichido football team and the amputee football team held a joint practice session and Tokio Marine Group employees also participated as volunteers on the day of the practice.



Goods from sponsor companies and organizations were presented to participating children. Members of Tokio Marine Group created Christmas cards beforehand and filled bags on the day of the event.

Join us!

“Learn About,” “Watch” and “Take Part In.”

Let's watch and take part in seven types of football for persons with disabilities.

The JIFF website provides information on matches and events for each football organization that includes amputee football, CP football (cerebral palsy), social football (psychological disabilities), intellectual disability football, powerchair football, blind football (vision impaired) and deaf football (hearing impaired).

<http://www.jiff.football> (Japanese only)

Football team members



Hiroya Izumizawa **Katsuya Akioka**

Chiba Branch, Tokio Marine & Nichido Fire Insurance Co., Ltd. (left)

Saitama Automobile Industry Production Dept. 2, Tokio Marine & Nichido Fire Insurance Co., Ltd. (right)

Izumizawa: When I first participated in an amputee football practice, I felt like giving my support. However, players are true athletes who are sincerely striving for victory rather than defeat and so my attitude shifted toward thinking that athletes are all teammates who lift up each other through playing. In the future, I would like to continue this activity and play the role of telling younger persons and people around me about these activities.

Akioka: An environment for playing sports for persons with disabilities that includes amputee football has not yet been fully established, and I think it is necessary to provide various forms of support and expand recognition. I feel that taking part in competition in which I was unable to support my body with a pivoting leg and had a limited range of movement has raised the competitive level of my playing skills. I plan to continue playing both as an employee and as an individual.

I would like to see people remove “barriers to their heart” and watch and experience first-hand and learn about sports for persons with disabilities.



Tsuyoshi Kitazawa

Chairman
Japan Inclusive Football Federation

Until recently, seven different sports associations made their utmost efforts to carry out respective activities for football for persons with disabilities. Nonetheless, each organization was small and was unable to spread or strengthen their activities. With the establishment of JIFF, I believe each association can maintain lateral connections with other associations and will also find it easier to receive support from partner companies such as Tokio Marine Group.

I think that athletes who have continued to play football despite their disabilities have overcome far larger obstacles than persons with no physical impairments. When people see just how much resourcefulness must be used by persons

with disabilities, whose movements and functions are limited, their views and understanding of this football will likely change.

I think that there are also numerous people who don't know how they should interact with persons with disabilities. Through many types of involvement, such as by personally watching and playing in matches and participating in volunteer activities, I believe that people will gain an awareness of many things and their views and feelings about everyday settings will also change. I would like to see people not be afraid to come to the venues of events and then convey what they felt to their families, friends and workplace colleagues.

Today rather than yesterday, Tomorrow rather than today Let's embrace the joy of knowing our ability will improve.



Seiji Arai

Safety Service Department,
Nisshin Fire & Marine Insurance Co., Ltd.
Director
Japan Amputee Football Association (JAFA)

In 2004, I was diagnosed with malignant lymphoma in my thigh when I was examined for a compound fracture of my left knee, and in 2005 my leg had to be amputated.

I hated myself for having a disability, feared a recurrence of the disease and felt anxious about returning to society. However, by starting to participate in sports I regained the sense of joy of physical activity. In 2009, I came into contact with amputee football and I became encouraged in knowing “I can play hard-contact sports even with a disability.”

Presently, I perform insurance work as an adjuster* while also serving as the chairman of a sports association. Athletes in this sports competition

have overcome their own different types of hardship such as accidents or illnesses. From a global perspective, there are also former soldiers in countries with conflicts who participate in amputee football. In the sense that “this is not the future each of us would have wished for ourselves,” it would probably be best if this type of sport did not exist. That said, I feel that “if I am blessed with such a positive environment here, then a happy story will begin,” so I am working to improve my competitive strengths. Besides just receiving everyone's support, in the future we will search for something we can give back to society while competing and always remembering to have fun.

* Person in charge of specialized areas related to automobile repairs

Aiming for a strong and people-friendly presence that supports preparations for the future in times of need
We will continue to proactively take on challenges so that we can serve a useful purpose to our customers.

In 2016 strong earthquakes struck Kumamoto, Oita and Tottori prefectures and affected many people. To the present, Tokio Marine Group has continuously worked as one to support disaster-stricken areas, beginning with making on-site responses to customers.

Besides such earthquakes, in recent years there have also been frequent occurrences of other natural disasters such as wind disasters and flood disasters. Meanwhile, society is witnessing a host of unprecedented dramatic changes that include shifting demographics, advances in technologies such as artificial intelligence, Big Data and autonomous driving, and rising geopolitical risk. Under such circumstances, we ourselves must look 20 years and 30 years ahead and take the initiative to make changes. Concurrently, we must consider what we can do to support people who step forward to meet new challenges without fearing change and then continually take action. Tokio Marine & Nichido's support for the 2020 Tokyo Olympics and Paralympics as a Gold Partner (Non-life Insurance) is one demonstration of such action. We will also strive to minimize as much as possible the risks involved with taking on challenges. This will make it easier for customers to do so. Offering "insurance products equal to the number of

challenges undertaken" is the essence of our main business while "being useful in times of need" is our mission.

To realize our mission, it is important for each and every one of the approximately 40,000 employees in 39 countries and regions around the world to work proactively while mutually encouraging each other. To do so, as a company we will promote the building of frameworks through which customers and employees can live physically and mentally healthy lives and will create environments where diverse human resources can play active roles. These initiatives that we are implementing are being widely recognized. As one such example, Tokio Marine Holdings was named a Health & Productivity Stock Selection for the second consecutive year by the Ministry of Economy, Trade and Industry and the Tokyo Stock Exchange.

We are now in the final year of the mid-term business plan "To Be a Good Company 2017" and are stepping up efforts to attain the plan's objectives. As we aim to be a "Good Company," we will continue to take on challenges together with our stakeholders to create a sustainable future.

In working toward these objectives, I ask for your continued understanding and support.



Tokyo 2020 Gold Partner (Non-life Insurance)



June 2017

President and Group CEO
Tokio Marine Holdings, Inc.

Introducing Tokio Marine Holdings' Official Website CSR Page

Tokio Marine Holdings CSR Search

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

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

*To Be a **Good Company***

