Please remember.
We always remain by your side,
taking each step together into the future.
Creating a better future through and beyond the bounds of our core businesses

With the ongoing changes in society and in the global environment, it is a challenge to build a future that ensures a safe and secure life for everyone. As a member of society, Tokio Marine Group aspires to contribute to making our society sustainable, and each of our employees acts voluntarily to this end in accordance with the Group’s three core CSR themes. All our efforts are geared toward supporting the creation of a better future for all people and society.

Corporate Profile (as of March 31, 2016)

Company name: Tokio Marine Holdings, Inc.
Representative: Tsuyoshi Nagano, President and Group CEO
Established: April 2, 2002
Capital: ¥150.0 billion
Business domains: Domestic non-life insurance business, Domestic life insurance business, International insurance business, Financial and General businesses
Number of employees: 36,802
  Domestic non-life insurance: 20,221
  Domestic life insurance: 2,301
  International insurance: 12,707
  Financial and General businesses: 1,673

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

Goals of the International Community

Excerpt from the United Nations’ 17 Sustainable Development Goals (SDGs)*

Activity Focus of Tokio Marine Group

* As a successor to the Millennium Development Goals (MDGs), SDGs were adopted unanimously in September 2015 by all leaders of more than 193 UN member states. SDGs represent the vision, which all people around the world, including citizens, governments and companies, should jointly pursue toward 2030 and comprise 17 goals and 169 targets.

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To be there with customers, empathizing with their worries and concerns and providing help to find solutions during times of need

Auto, home, medical and many other insurance products support people’s daily lives. However, required insurance changes as we undergo various social challenges, such as frequent natural disasters, declining birthrates, an aging population and technological innovation. Different homes, family compositions and life stages also require different insurance. By providing products and services tailored to these diverse needs, Tokio Marine Group will continue to deliver safety and security to customers.

Insurance in Daily Lives

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Provide security anytime, anywhere

Tokio Marine & Nichido provides its customers with the free smartphone app Mobile Agent, a package of insurance policies and services available anytime, anywhere. It provides a list of points of contact, including our agents, and features to view policy details, report a traffic accident or vehicle failure, check the accident response status and send photographs of an accident.

Assist prevention of accident recurrence

Tokio Marine & Nichido developed Home Choice Assist based on customers’ requests for support in preventing accidents from recurring including those caused by fire, lightning, explosion or theft. After decisions on claim payments are finalized, policyholders choose freely from a menu of reimbursement for various preventive measures.

“Just in case” when you become ill or get injured

“Medical assist program” is the around the clock telephone medical support services by highly trained doctors, nurses and co-medical staff. The program supports you to provide medical advices in case of a sudden illness or injury by medical staff and consultation on chronic conditions by specialists (by appointment only). Also medical care facilities are instructed as needed near you.

Support life after hospital discharge

With the aging of society and advances in medical technology, more people need outpatient treatment or nursing care after being discharged from the hospital and earn less than before hospitalization due to after-effects. Tokio Marine & Nichido Life’s living benefit products protect policyholders against these new risks that are not covered by conventional medical insurance or death coverage.

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 personal belongings in rental housing

Nisshin Fire’s Insurance for Rental Housing is home contents fire insurance for rental housing. It is selected mainly by customers in their 30s and 40s who prefer to purchase insurance matched to their lifestyles over the Internet, and more than 10,000 policies have been sold in one year since its launch. It also won a 2014 Good Design Award for the first time among non-life insurance products.
Support sound corporate health and productivity management

Sound corporate management means to proactively maintain, promote and enhance employees’ health and productivity at the management level. Tokio Marine & Nichido Risk Consulting’s data health support services support maintenance and promotion of the health of each employee by assisting companies and health insurance societies in jointly developing effective health plans.

Provide information on accidents and disaster prevention

Accident Prevention Assist web content is available on Tokio Marine & Nichido’s corporate website. Customers can access the Safety Compass site, which provides useful information on safety in daily lives against accidents and disasters; the Safe Driving Information site, which lists tips on preventing traffic accidents by using videos from driving recorders; and the Disaster and Crime Prevention Information site, which provides a hazard map of Japan and relevant tips.

Insurance for ensuring safety when driving borrowed cars

Tokio Marine & Nichido’s One Day Auto Insurance is driver insurance available in the unit of days to protect infrequent drivers using parents’ or friends’ cars against traffic accidents. It can be purchased anytime via mobile phones and smartphones for just the number of days needed (for a maximum of seven consecutive days).

Wishing to create a society in which anyone can ride their bicycles securely and with joy through easy-to-buy bicycle insurance available online

Yanagi: Bicycle accidents have been declining slightly in recent years but are still causing more than 100,000 casualties every year. The number of cases involving heavy compensation, sometimes amounting to almost ¥100 million, is on the rise. Harsher legal punishments are being imposed on unsafe riding, and some local governments now require bicycle users to enroll in bicycle insurance.

Mizunuma: Many people still do not know what insurance is needed when riding a bicycle. Sometimes, they do not even know whether they have already purchased such insurance. We need to find ways to familiarize customers with bicycle insurance.

Yanagi: Nearly half of serious bicycle accidents are caused by people aged 29 or under. Given the risk that such accidents could involve small children, we would like to recommend our bicycle insurance to people in their 20s and also to parents in their 30s and 40s.

Mizunuma: We have devised effective ways to communicate the danger of bicycle accidents and the very need for insurance to this wide group of customers. For example, we use the phrase “A bicycle is a car” in our posters.

Yanagi: As a member of an insurance company, we wish to reduce as many accidents as possible and eliminate concerns in unfortunate accident cases. We hope that our e-Cycle Insurance will be a good opportunity for young people and children to recognize the importance of preparing for future risks.

Yanagi: e-Cycle Insurance, released in October 2015, is distinguished by offering one-stop purchase over the Internet. It is designed to provide easy access to insurance when customers become worried about accidents and feel the need for bicycle insurance.

Ami Mizunuma
Corporate Marketing & Planning Department
Tokio Marine & Nichido Fire Insurance Co., Ltd.

In order to convey the importance of preparing for accidents, the sales leaflet carries the actual facts and data about bicycle accidents. Marking the release, we also handed out goods to support safe riding.
Response to Wide-Area Disasters

Making swift claim payments to disaster victims to help them move forward with a sense of security

Earlier claim payments made possible by group-wide efforts

One mission of Tokio Marine Group is to make claim payments at the earliest opportunity to victims of a wide-area disaster. Such a disaster occurred in August 2015 when Typhoon Goni caused substantial damage in the Kyushu region.

“We take our utmost efforts to make swift payment of claims even during ordinary times. In the case of a wide-area disaster, we must act more quickly to make important claims even during ordinary times. In the case of a wide-area disaster, we must act more quickly to make important claims even during ordinary times.”

All-out efforts, including claims service departments as well as agents, marketing departments, business support departments and Group companies, are essential in responding to a wide-area disaster. Tokio Marine & Nichido is already in the process of setting up a claims settlement service structure encompassing both agents and employees, which is operational at all times, not just during a disaster.

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Value of insurance products called for in times of need

“Initially, there was confusion at the disaster response office, and we received complaints from customers for a lack of preparation. But in the questionnaire for customers who have received claim payments, there were positive comments, thanking us for our considerate response regarding telephone inquiries and for quick claim payments. Their comments made me feel I have fulfilled my mission as a member of a non-life insurance company. The value of insurance is tested when something happens in customers’ daily lives. An insurance product means more than just paying claims. It is made up of many services, including responding to telephone inquiries and checking damage. I will conduct each service sincerely, be there for customers in need of help and bring peace of mind to them.”

In April 2016, a series of large earthquakes hit Kumamoto and other parts of Kyushu and inflicted enormous damage. We are again making company-wide efforts, led by the Kumamoto Branch, to ensure swift claim payments. The number of claims filed to date is several tens of thousands, and every policy supports each customer’s life and daily lives. An insurance product means more than just paying claims. It is made up of many services, including responding to telephone inquiries and checking damage. I will conduct each service sincerely, be there for customers in need of help and bring peace of mind to them.”

Renovated claims settlement service system led to improved initial response to a wide-area disaster.

After Typhoon Goni, supporting employees and damage investigators and appraisers of Group companies were swiftly dispatched from across Japan to the disaster response office established in Kumamoto. At the peak of our activity, some 150 members were working in teams.

“As a member of the administration office, I sought better work efficiency and operational speed with a limited number of PCs and floor space. I particularly concentrated on creating smooth communications within the disaster response office by routinely visiting each floor and checking with teams having trouble processing assigned tasks.”

The typhoon passed near Ishigaki Island on August 23, 2015 and made landfall in Kumamoto on August 25. It registered a maximum wind velocity of 30 m/s in Kyushu and also caused heavy rain in western Japan and the Tokai Region.

In the seven prefectures in Kyushu, the local governments issued an evacuation order to about 245,000 residents. An evacuation advisory was issued to some 528,000 residents. About 2,000 houses sustained partial damage, while 100 were either totally or partially destroyed.

Impact of Typhoon Goni (2015)

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In the seven prefectures in Kyushu, the local governments issued an evacuation order to about 245,000 residents and an evacuation advisory to some 528,000 residents. About 2,000 houses sustained partial damage, while 100 were either totally or partially destroyed.
Tokio Marine Group initiated Disaster Prevention Lessons in 2012 with a desire to use the knowledge of disaster prevention accumulated in its core businesses for the benefit of children. In January 2016, employees of Tokio Marine & Nichido’s Ibaraki Branch provided the lessons to fifth grade students at Minami Public Elementary School in Ishioka City, Ibaraki Prefecture.

The lessons mainly describe the mechanisms of and required preparations for earthquakes and tsunamis along with topics on locally anticipated disasters chosen by participating employees themselves. This time, they selected the theme “Disasters in Our Town” and mentioned the flooding that occurred in September 2015. The flooding was caused by Typhoon No. 18’s heavy rain, which burst the banks of the Kinugawa River. Ishioka City was also affected by the disaster. Children listened intently to the lecture explaining that rain in the neighboring prefectures can flood the local rivers. The lecture also presented a projection that a major earthquake would hit Ibaraki Prefecture with a probability of 70% in the next 30 years and emphasized the importance of making preparations in advance, particularly discussing within each family where to meet and how to communicate with each other in a disaster.

Five years have passed since the Great East Japan Earthquake and keeping the memory of the disaster from fading has become a challenge. On the other hand, Japan has been repeatedly struck by earthquakes, volcanic eruptions and other disasters caused by heavy rain. To protect ourselves from a next disaster, we must think and act on our own. As of March 31, 2016, our Disaster Prevention Lessons have been provided to some 16,300 children at about 210 schools. We will continue to expand this initiative and seek to promote safety and security for the future.
Building a future for the local community – Disaster Prevention Lessons as the starting point

Naritsugu Miyanaga
Ibaraki Branch
Tokio Marine & Nichido Fire Insurance Co., Ltd.

Ibaraki Prefecture had been known to be less prone to disasters but sustained damage by the tsunami generated by the Great East Japan Earthquake in 2011 and by large-scale flooding in 2015. Even though insurance companies, including Tokio Marine & Nichido, are conducting studies on climate change, it is impossible to know what natural disaster will occur when and where. Thus, we have the mission on climate change, it is impossible to know what natural disasters but sustained damage by the tsunami generated by Ibaraki Prefecture had been known to be less prone to disasters.

I would like to use the experience as a first step to start building a future for Ibaraki. Also, I strongly hope that children will take home the Clear File Folder for Disasters and their families.

Theme 1
Providing Safety and Security

Development: a learning program to generate interest in work and business management

Tokio Marine & Nichido Risk Consulting developed a learning program to explore business strategies and risk management through a business simulation game. The development of the program was conducted under an experimental study of the Ministry of Education, Culture, Sports, Science and Technology (MEXT) jointly with Tokio Marine & Nichido and with the expert guidance of Mr. Daisuke Fujikawa, Professor at the Faculty of Education, Chiba University, and Mr. Masanori Chiba, Principal of Higashiatago Public Junior High School in Tama City, Tokyo.

In March 2016, an experimental class using the program was held at Junior High School Attached to Faculty of Education, Chiba University. In the class, 37 first-year students were divided into groups of five or six and participated in a card game to develop Moon Bakery, a fictional bakery, into a popular shop. Each group identified the shop’s strength and weakness in their daily lives.

Theme 2
Protecting the Earth

Green Gift Project: Environmental Protection Activities in Japan

Supporting activities of NPOs to protect and nurture the global environment and maintain the bounty of nature into the future

Tokio Marine & Nichido initiated the Green Gift Project* in 2009 and has since been striving to protect the environment together with customers through mangrove planting mainly in Asia. In October 2013, as another effort under the project, we started working with non-profit organizations (NPOs) around Japan to facilitate environmental protection activities that engage citizens.

For NPOs, collaboration with stakeholders is essential to continue operations. However, within the scope of their usual activities, their ability to expand the stakeholder base is limited. Tokio Marine & Nichido assist them in this regard by supporting their activity programs, distributing program leaflets through our extensive network and introducing our customers as well as potential partners to NPOs.

Moreover, through the participation of local branch employees and agents in these activity programs, we aim to become a reliable partner for local community members, rooted and widely recognized in each community.

As of March 31, 2016, a total of 112 events have been held under the project in 29 regions with the participation of some 7,700 people. The project had originally targeted 1,000 people.

Tokio Marine & Nichido will continue to undertake the Green Gift Project and deepen our ties with NPOs, local governments and local community members to pass on sustainable environments to future generations.

Activity Focus of Tokio Marine Group

Protecting the Earth together with local communities
Hoping children will absorb the experience to nurture the power to act on their own and “get acquainted” with local natural surroundings

Adventure in a satoyama village forest – Fire-making and outdoor cooking (Held in February 2016)

Jointly with an NPO, we conducted an environmental event at Takahashi Utsukushii Mori nature park in Takahashi City. Participants conducted tree thinning, chopped firewood, cut bamboo and built a fire. Using the firewood and wild plants picked locally, such as dandelions and shepherd’s purse, they also cooked rice in bamboo tubes, baked bread on bamboo sticks and made pizza using wild plants and an ingredient-rich soup. About 50 children and parents joined the event and had an enjoyable time.

Instead of using paper as we usually do to announce events and accept applications, we went paperless by partnering with the Green Gift Project and making full use of online means. This also was very beneficial as we were able to extend our reach to new groups of people beyond our rather fixed participant base. Another advantage of the Green Gift Project was that it does not specify the usage of funds donated. With local government subsidies, we are often not allowed to cover meal-related costs. I am also grateful that employees of Tokio Marine & Nichido eagerly engaged in the event from early morning and helped us manage the event smoothly.

I believe that the experience of using fire and cutting tools will be useful in times of disasters, when becoming isolated and waiting for rescue. I hope that through the experience children will cultivate the ability to think and act on their own.

EPO-Chugoku is an intermediary organization supporting environmental activities in the Chugoku region. We began to aid collaboration between each branch of Tokio Marine & Nichido and environmental NPOs early on when the Green Gift Project extended its scope to environmental protection activities in Japan. Many NPOs are fully occupied in carrying out existing activities. But I believe corporate donations under the Green Gift Project will enable them to tackle new programs from which to gain valuable insights.

During this event, both children and parents smiled and laughed a lot. I think that the event gave them a chance to see each other in different ways.

During the event, I kept feeling a sense of nostalgia, as I have not had much chance to be close to nature or see a “real” fire. My grandson and his friend had some trouble using a saw or lighting a match, but the experience, which they do not get in school, will probably stay with them long after they grow up.

At my company, we encourage every employee to participate in a volunteer activity at least once a year. We will continue to undertake activities rooted in our community while keeping in mind that our work is based on trust placed upon us by local community members.

Ueno: Participating in a volunteer activity makes me realize I could be of some help to the local community and feel myself grow. The experience of interacting with community members and feeling the value of friendship will have a good effect on my work and on the entire branch in the future.

Yamamoto: I have a desire to help the local community of Okayama where I work. It’s great that we can connect to the community both through our business and volunteer activities. I have met people who I would never had have the chance to meet through my work, and the event was also a good opportunity for them to get to know our company.
Green Gift Project: Mangrove Planting

We hope to ensure the value created by mangroves benefits communities 100 years into the future.

Tokio Marine & Nichido has been undertaking the Mangrove Planting Project since 1999. This project originated from a strong desire by employees to “launch a long-lasting initiative to help protect the Earth.” In 2007, Tokio Marine & Nichido declared its commitment to continuing the project for the next 100 years. At the end of March 2016, a total of 9,474 hectares of mangrove forest have been planted in nine countries.

To the present, this mangrove planting has generated various 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 has 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 to the end of March 2014 totaled $338.8 million. This project also generated benefits in terms of improving the lives of residents of communities where mangroves are planted 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.
Securing stable income and daily foods through mangrove restoration – Initiative in Vietnam

In Vietnam, Action for Mangrove Reforestation (ACTMANG) has been carrying out a mangrove planting project since 1999 together with the Mangrove Ecosystem Research Center of Vietnam National University and local residents. In the Dong Rui commune in northern Vietnam, a total of 670 hectares of mangroves have been restored through this program. This restoration has helped improve the quality and quantity of fish and other aquatic resources and has stabilized fish hauls and harvests. Village residents use these products as food and also sell these to traders as a source of income. Calculations show that the value of all products and annual income of harvesters is VND 31.3 billion (approximately ¥400 million).

Local residents have also expressed their joy that their lives have been improved and further advanced by the bounty of these mangroves.

In Vietnam, Action for Mangrove Reforestation (ACTMANG) – Deputy Representative

Tetsumi Asano

Tetsumi Asano

Staff posted to Vietnam
(Deputy Representative)
Action for Mangrove Reforestation
(ACTMANG)

The mangroves planted in various regions of Vietnam have grown and are now bringing various benefits to village residents. For example, the mangroves serve as natural breakwaters that mitigate the forces of wind and waves and protect villages. Also, fish, shrimp and crabs have increased thanks to the lush growth of mangroves. In the past, people were rarely seen at the site of a desolate abandoned shrimp aquaculture farm. Although it’s only been a year since the mangroves were planted at this site, residents of the local village can now be seen gathering living things in this area.

“PHLY 80K Trees” tree planting initiative in the United States contributes to saving and restoring forests and communities.

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 2016 inspired by Tokio Marine & Nichido’s Green Gift Project. The PHLY 80K Trees goal was reached with the help of PHLY’s independent agents, brokers, and policyholders and PHLY renewed the program for the second year in 2016. PHLY invited producers and policyholders to enroll into receiving paperless statements. The company will use the cost savings to partially fund the planting of 80,000 trees. PHLY employees also raised money to support the initiative and about 50 employees will help plant a portion of the 80,000 trees in 2016.

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.

We hope to promote the further development of sports for persons with disabilities by providing various types of support.

Supporting the Special Olympics Nippon (SON) Foundation

We seek to create a society where all people can live with a sense of security and play active roles. This is an aspiration shared by everybody at Tokio Marine Group. To realize this aspiration, besides undertaking our main business, we believe that contributing to society in other ways as a good corporate citizen is also important.

For example, in sharing the Special Olympics* Nippon (SON) 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 2005 and has been supporting its activities by providing funds and volunteers. Additionally, to the present a total of approximately 740 Tokio Marine Group employees and their family members have served as volunteers and PHLY renewed the program for the second year in 2016.

The Special Olympics is an international organization that holds year-round athletic competitions for persons with intellectual disabilities. These competitions serve as venues that allow participants to display the results of their training in categories corresponding to Olympic events. These non-profit activities have spread to over 175 countries and are carried out through volunteers and donations.

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PHLY employee who participated in tree-planting activities

* Special Olympics

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Attention diversity

Nurture people

Activity Focus of Tokio Marine Group

Protecting the Earth

Supporting People

Green Gift Project: Mangrove Planting (Activity Example)

A man carrying shellfish

A woman selling marine products

Abandoned shrimp aquaculture pond

Mangroves planted as a restored forest

PHLY 80K Trees

PHLY employees who participated in tree-planting activities

Tetsumi Asano

Staff posted to Vietnam
(Deputy Representative)
Action for Mangrove Reforestation
(ACTMANG)
Tokio Marine & Nichido’s Niigata Branch members participated as volunteers at the “Special Olympics Nippon National Winter Games Niigata 2016.”

In February 2016, the 6th Special Olympics Nippon National Winter Games Niigata were held over a three-day period. A total of 650 athletes and 340 officials and coaches participated in the games, which featured seven events that included skiing, skating and floor hockey held at three venues in Minami-Uonuma city and Niigata city. Approximately 3,000 volunteers also participated in the games.

On competition days, a total of 28 employees from the Tokio Marine & Nichido Niigata Branch took part as volunteers and provided support such as preparing for the opening ceremony, assisting athletes and readying the competition venues. The volunteers cheered passionately from the sidelines as they watched the high-level competitions and performances of the athletes.

SON’s activities are operated almost entirely through donations and the power of volunteers. Support from companies is particularly essential because this allows us to plan our programs from a long-term perspective. Alternatively, for companies as well, the participation of employees as volunteers provides an excellent opportunity for acquiring a deep understanding of persons with disabilities.

We’ve been receiving financial and human support from Tokio Marine & Nichido for over 10 years. Insurance companies support people in times of emergencies such as accidents and disasters, and insurance is a business closely involved with people’s lives as well as human life itself. I sense that Tokio Marine & Nichido is a company with employees who have an extremely high regard for and awareness of “human life.” Although companies must of course pursue profits, Tokio Marine & Nichido uses a portion of its own profits to provide various means of support that ultimately help realize a stable society. I believe that building a virtuous cycle in which such a stable society in turn drives the further development of companies will lead to the creation of a better society in which to live for all people.

We talked with figure skate athletes during a break in the competition. The athletes told us about their favorite music and dances during these fun and spirited conversations. We listened to music together with the athletes and this inspired us.

I’d like to offer the powers of an insurance company even in areas outside our main business.

I gained priceless experience both as a member of the Niigata Branch and as an individual.

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I gained priceless experience both as a member of the Niigata Branch and as an individual.
I’d like to build workplaces where each person can exert his or her capabilities through mutual understanding and cooperation.

Ichiro Yuuki (left) and Yuuki Yonenaga (right) of Production Department 1
Tokio Marine & Nichido Fire Insurance Co., Ltd.

The insurance business is called a “people’s business.” Self-reliant human resources filled with vitality along with a solid organization are the driving forces that enable insurance companies to provide excellent products and services that enable the further growth of the company. Tokio Marine & Nichido has begun the challenge of “transforming ways of working” to realize work methods with even higher productivity while promoting mutual recognition of diverse approaches to work. As part of these efforts, we have adopted a variety of measures for realizing a work-life balance. With an increasing number of employees dealing with child-rearing and nursing care duties, Tokio Marine & Nichido realizes the crucial importance of transforming the awareness of managers, who bind our organization together, to achieve true changes in the ways we work. For this reason we joined the IkuBoss Alliance in February 2015.

Changing awareness of work-life balance in accordance with the times

**Yuuki:** I joined the company in 1994. Back then, it was normal to work overtime and catch the last train home and to work on Saturdays and Sundays as well. This was during the times when the notion of work-life balance had yet to take hold in society. Today, however, globalization has marched forward and the rules of work have clearly evolved. In fact, my own thinking shifted when I was posted in China. There are numerous husband and wife dual-income families in China and men also actively perform housework and child-rearing. Seeing this affected me and it was in a foreign country that I began placing top-priority on my own family’s well-being.

**Yonenaga:** There was also still a lot of overtime when I joined the company. At the time I began thinking about having a child, I happened to work under a boss who top-priority on my own family’s well-being.

**Yuuki:** The company is now trying to foster a climate of mutually recognizing diverse ways of working. The most important point is that we wish to see women return to work and play even more active roles after maternity and childcare leave. I feel strongly that it’s the job of managers to raise motivation so that women can play such key roles.

**Yonenaga:** There are women in my workplace right now who devote themselves to their jobs while raising their children just like Yuuki Yonenaga. Such a situation has been a turning point for me and other staff members. We also have male employees in our workplace who actively take child-care leave and it’s now becoming commonplace for them to take their child to and from nursery school. This makes me think that having “IkuWorkplaces” is even more important than just having “IkuBosses.” This is because it’s extremely important for the entire workplace to understand the issues of child-rearing and to exercise teamwork.

**Yuuki:** Employees lead a wide variety of lives on which they place value. This not only includes giving birth and child-rearing but also employees who are providing nursing care, struggling against their own illnesses or participating in community activities. I’d like to maintain close communication with all members of our workplace on a regular basis and promote mutual understanding, respect and support. This will help create a workplace environment where people can perform their jobs with high motivation and lead to the attainment of the goals of our organization.

**What is the “IkuBoss Alliance”?**

IkuBoss Alliance is a corporate network established by the NPO Fathering Japan. The network recognizes the importance of an “IkuBoss” and strives to actively transform the awareness of company managers and nurture managers possessing ideals of a new generation.

*What is an IkuBoss?*

These are superiors (managers and administrative positions) who consider work-life balance and support the career and lives of their subordinates and staff from the same workplace. The “IkuBoss” also achieves results in terms of an organization’s business performance while enabling staff to enjoy both their own work and private lives.
During 2015, several regions of Japan suffered enormous damage from wind and water-related disasters, including Typhoon Goni and Typhoon Kilo. Furthermore, just after the fifth anniversary of the Great East Japan Earthquake, we were once again abruptly reminded of disaster prevention when a major earthquake struck the Kumamoto and Oita regions in April 2016. This earthquake has forced numerous people to endure harsh living conditions that continue even at present. To ensure disaster victims can regain their safe and secure lives as quickly as possible, employees are working in unison with our business partners, beginning with agents, in responding to crises. Turning to the global situation, the successive terror incidents in Bangkok, Paris and Brussels coupled with mounting geopolitical risk in East Asia, have given people a sense that international disputes, terrorism and other dangers are closer to their lives than ever before.

Looking at the medium-to-long-term environment, I believe the world will witness a host of profound changes. These of course include changes we can all see firsthand such as frequently occurring natural disasters and declining birthrates and an aging population. Alongside these developments, new technologies such as autonomous driving technology and artificial intelligence (AI) are advancing with remarkable speed. Meanwhile, in Japan the 2020 Tokyo Olympics and Paralympic Games, which will be major events, are rapidly approaching. This changing environment will undoubtedly spawn many new opportunities, but at the same time is expected to lead to new risks unforeseeable up to now. Under these circumstances, we will make unceasing efforts to be a company indispensable throughout the world and that is chosen by customers by getting close to our customers and local communities and making efforts to support this challenge.

The approximately 40,000 Tokio Marine Group employees in 39 countries and regions around the world are essential for undertaking our business that involves providing the intangible product and service of insurance. In April 2015, we started the mid-term business plan “To Be a Good Company 2017.” Under this plan, we aim to create a good company where employees with diverse values regardless of their gender, age, nationality or whether they have disabilities, as well as their families, can live physically and mentally healthy lives and continue to take on challenges. Although we are only at the midpoint, various initiatives under this plan have already been recognized. For example, Tokio Marine Holdings was named by the Ministry of Economy, Trade and Industry and the Tokyo Stock Exchange as a 2016 Health & Productivity Stock Selection and was also named a Nadeshiko Brand for being an enterprise that is outstanding in encouraging women’s success in the workplace.

In the future as well, we aim to be a “Good Company” that serves a useful purpose to customers and communities around the world during their times of need and will create a safe, secure and sustainable future based on dialogue and cooperation with our stakeholders. As we work toward these objectives, your continued support is highly appreciated.

We aim to be an indispensable company that supports customers and society in all times of need.