Seeking a safe, secure and sustainable society

Preparing for the future, wishing to ensure the safety and security of those you care about. Being grateful for nature and working together to nurture forests. Forming ties among people while respecting the individuality of each.

In seeking to realize such a sustainable society, Tokio Marine Group has been quick to capture changes in society and providing services to support people in various emergencies.

Climate change, demographic shifts and other globally prevailing social issues have become inextricably linked to our daily lives. To pursue a better society, it is important, above anything else, that each of us looks to our individualities and takes action accordingly.

Together into the future. Through this booklet, we hope to expand the understanding of our daily business activities to each and every stakeholder.

About Tokio Marine Group

Strengths of Tokio Marine Group

- Power of diverse human resources
- Industry’s leading product development capability
- High level of expertise; Balanced business portfolio
- Sound financial base

Domestic Non-Life Insurance Business
- Tokio Marine & Nichido Fire Insurance
- Nisshin Fire & Marine Insurance
- E. design Insurance
- Tokio Marine Millea SAST Insurance
- Tokio Marine West SAST Insurance

Domestic Life Insurance Business
- Tokio Marine & Nichido Life Insurance

International Insurance Business
- Philadelphia Consolidated Holding
- Delphi Financial Group
- Tokio Marine HCC
- Tokio Marine Kilk Group
- Tokio Marine Asia Pte., etc.

Financial and General Businesses
- Tokio Marine Asset Management
- Tokio Marine & Nichido Facilities
- Tokio Marine & Nichido Risk Consulting, etc.

Three Core CSR Themes

Providing Safety and Security
Protecting the Earth
Supporting People

Corporate Profile

- Company name: Tokio Marine Holdings, Inc.
- Representative: Satoru Komiya, President and Group CEO
- Established: April 2, 2002
- Capital: ¥150.0 billion

Number of employees: 40,848
Domestic Non-Life Insurance Business: 20,465
Domestic Life Insurance Business: 2,240
International Insurance Business: 15,557
Financial and General Businesses: 2,586

(As of July 1, 2019) (As of March 31, 2019)
We have been up until now and will continue working to resolve social issues.

Tokio Marine Insurance Company, the predecessor of Tokio Marine Group, was established in 1879 as Japan’s first insurance company. Since then, we have placed customers’ trust at the heart of our all activities and supported customers and society in their times of need.

For example, we commenced operations abroad soon after the founding. We developed Japan’s first auto insurance at the time when there were only about 1,000 cars in the country. After the Great Kanto Earthquake in 1923, which took many lives and properties, we made consolation payments to customers who suffered from the earthquake-induced fire but were outside the scope of claims payment.

In 1996, a revision was made to the Insurance Business Act to allow non-life and life insurance companies to enter each other’s markets. We launched the life insurance business immediately following the revision and in 2002 developed an insurance product that provides both life and non-life protection to customers throughout their lives.

In this way, Tokio Marine Group has always faced up to customers’ emergencies and endeavored to resolve social issues since our founding. For us, corporate social responsibility (CSR) is synonymous with the very exercise of our Corporate Philosophy.

For the next 100 years as well, we intend to be there for customers and society to support them in their times of need.
Activities of Tokio Marine Group related to the SDGs

Tokio Marine Group aims to contribute to the achievement of the United Nations’ Sustainable Development Goals (SDGs) by leveraging its know-how accumulated in the insurance business since its founding and providing various products and services.

**Sustainable Development Goals (SDGs)**

An international action plan adopted by the United Nations in 2015, comprising 17 goals and 169 targets to be achieved by 2030.

**Global Issues**

<table>
<thead>
<tr>
<th>Climate change</th>
<th>Technology innovation</th>
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<tbody>
<tr>
<td>Loss of biodiversity</td>
<td>Population growth / Declining birthrate and aging population</td>
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</tbody>
</table>

**Tokio Marine Group’s Three Core CSR Themes**

- Providing Safety and Security
- Protecting the Earth
- Supporting People

**Create a safe traffic society**

Remarkable advancement in traffic technology such as autonomous driving entails changes in traffic-related risks and users’ needs. We develop insurance products and services that foresee these changes to contribute to traffic safety.
- Drive Agent Personal (P12-13)
- One Day Auto Insurance
- Rider for Expenses for Saving Victims etc.

**Create a society of good health and longevity**

Anticipating an age of 100-year life, we protect and ensure the security of daily lives by developing products and services that help people enjoy good health and longevity.
- Aruku Hoken
- Dementia Support Plan (P13) etc.

**Be friendly to the Earth**

When customers choose Web-based insurance contracts (clauses) on our website rather than a paper-based contract brochure, we use a part of funds corresponding to the amount saved through the reduced use of paper to support mangrove planting activities overseas and environmental protection activities in Japan.
- Green Gift Project (P15-19)

**Support business activities**

Changes in society impact risks associated with business activities. We contribute to smooth business activities through new products and services that respond to emerging corporate risks and needs.
- Support for the formulation of business continuity plans (BCPs)
- Cyber Risk Insurance
- Support for health and productivity management (P21) etc.

**Eliminate poverty**

To provide low-income households with greater access to insurance and help resolve poverty issues, we provide products and services, including weather insurance and microinsurance, in India by utilizing our know-how accumulated in the insurance business.
- Microinsurance (weather, medical and accident insurance) in India etc.

**Let’s create a safe, secure and sustainable society.**
Providing Safety and Security

To enable customers to move forward to take up a challenge while accurately understanding associated risks, we stay close beside them and support them every day through insurance.

Global Issues

- Frequent natural disasters
- Technology innovation

Activities of Tokio Marine Group

- Disaster risk research and raising disaster readiness awareness
- Products and services that leverage traffic technology innovation
- Products and services that support daily lives

Supporting customers in their times of need

To deliver security at the earliest possible opportunity

In order to deliver security to customers at the earliest opportunity upon the occurrence of a disaster, Tokio Marine Group takes all possible measures for smoothly receiving post-disaster insurance claims reports.

Remaining strong and caring to support customers and society in all forms of emergencies—this is an aspiration shared throughout all activities of Tokio Marine Group. In addition to making swift response to customers who have reported losses after a natural disaster, it is also an important mission of an insurance company to proactively notify possible claim payments to customers who are likely to be entitled to such payments.

Immediately following the earthquake that hit northern Osaka in June 2018, Tokio Marine & Nichido set up a head office disaster management task force and a local response headquarters, and to ensure the earliest possible claim payments, quickly established a claim service structure to handle many more claims than ordinary times by setting up a backup office that integrates initial response and various business administrative functions. We contacted customers who live in areas largely affected by the disaster but had not reported losses to express our sympathy and remind them of their enrollment in our earthquake insurance. We also sent out brochures that explain claim payment requirements and other relevant matters and notify contact points for customers to report any loss.

We also made a swift initial response to the torrential rains that occurred in western Japan in the following month (July 2018) by spreading the roles of making initial contact with customers and making claims payments among non-affected bases.

We will continue to seek improvement in our operations in order to deliver security to customers at the earliest possible opportunity.

Claims settlement service structure set up after the earthquake in northern Osaka

- Real-time, paperless information sharing
- Nationwide claims service offices
- Head office disaster management task force
- Backup office
- Claims service system foundation
- Local response headquarters
Providing Safety and Security

Together with children

Helping local children as a community member

Nurturing children’s ability to survive and contributing to improved community resilience

In Tokio Marine Group’s Disaster Prevention Lessons launched in 2012, employees and insurance agents serve as lecturers and visit elementary and other schools throughout Japan to give lessons.

Kamitado Public Elementary School in Yoro Town, Gifu Prefecture, is located at the foot of the Yoro Mountains in a beautiful natural surrounding facing the Nobi Plain. At the school, we held Disaster Prevention Lessons for fifth and sixth grade students in October 2018.

As Japan is prone to natural disasters, our Disaster Prevention Lessons aim to provide an opportunity for children to gain knowledge on earthquakes and tsunamis so that they can protect their lives in the event of an emergency. Across Japan, employees and agents of Tokio Marine Group serve as lecturers and give lessons to children in elementary and special needs schools.

The lesson at Kamitado Public Elementary School started with quizzes on topics closely related to the children’s daily lives, such as the number of earthquakes that occur in one day in Japan and the number of volcanoes in Gifu Prefecture. The children let out a cheer every time the correct answer was provided, becoming increasingly drawn to the lesson.

“I created a model to explain the mechanism of an earthquake to make it easier to understand,” says Jungo Morita from e-Planning Group Corporation, an agent of Tokio Marine Group, who served as a lecturer on that day. During the lesson, he and the children together explored how we should act during an earthquake and how to prepare for it in our daily lives.

When asked what to do when an earthquake strikes on their way to school or home, the children were eager to share their thoughts. Their answers included to cover their heads with schoolbags and flee to places clear of falling stone walls and fences as well as to stay away from power poles and cables.

Also, the children keenly listened to Daichi Tsuchiyama from Tokio Marine & Nichido’s Gifu Branch, who participated in recovery support activities following the 2011 Great East Japan Earthquake and 2016 Kumamoto Earthquakes.

In addition to the general contents related to earthquakes and tsunamis, the lesson integrated topics specific to the regional characteristics of Yoro Town. Their immediate risk involves landslides, as there are the Yoro Mountains just behind the school. The children thought about which local facility their families should seek shelter in an emergency.

Tokio Marine Group will continue to pursue better community resilience together with local community members.

I think children have the power to change our disaster readiness awareness. (Morita)

Our lessons include local topics to increase children’s interest and promote their understanding. (Miyagawa)
As risks we face in our daily lives change with the times, Tokio Marine & Nichido foresees changes in society to release a number of insurance products that eliminate customers’ concerns in advance.

**Okumura:** Our Drive Agent Personal released in 2017 was the industry’s first service that uses our original driving recorder to report accidents and provide information on accident prevention.

It was a completely new challenge, requiring many trials and errors. After the release, I felt rewarded when I heard that the feature to make automatic reporting based on impact detection quickly helped the customer involved in an accident.

**Kanesaka:** In January of this year, we started offering “Dementia Support Plan,” an insurance product to support people with dementia and their families. It provides various coverage, including the cost of searching for a person with dementia when he or she goes missing.

Tokio Marine & Nichido plans to release Annuity Insurance with Nursing Care Coverage and Dementia Support in October. It is an insurance product that prepares policyholders for payment of nursing care costs required over the long term and helps to resolve an emerging social issue of leaving full-time employment for elder care.

**Kanesaka:** We repeatedly held consumer interviews to accurately capture the needs of people actually engaging in nursing care. As a result, we were able to come up with a product that offers truly needed coverage at a reasonable premium.

In addition, Karada Yosoku Navi, a service to conduct a self-check on the risk of lifestyle-related diseases, has also been received well by users.

**Okumura:** Our ability to develop such new products and services stems from our corporate culture that thrives on customers’ trust, gives a chance to young employees to take up challenges and incorporates flexible ideas. We will continue to foresee the changing times and incorporate customers’ feedback to create products that are effective in resolving social issues.

I collect feedback from customers, agents and sometimes from my family and use it in product development.

The trust our predecessors have earned allows us to take on a completely new challenge.
Protecting the Earth

Resolving global environmental issues requires a continuous effort. From now into the future, we will continue our activities to make the global environment a better place to live as much as we can.

Global Issues

- Climate change
- Loss of biodiversity

Activities of Tokio Marine Group

- Reduce CO₂ emissions from its business activities
- Products and services that help mitigate global warming
- Create a better natural environment in collaboration with NPOs and NGOs

Contribute to the sustainable global environment

Employees, agents and their families taking part in Mangrove planting tour to protect forests of life

We conducted the 19th annual mangrove planting tour in 2018. We will continue to engage in the Mangrove Planting Project, which we call “Insurance for the Future of the Earth” and which has planted mangroves in various parts of Southeast Asia and benefitted the lives of local people.

In September 2018, sounds of people working were heard on a vast stretch of tideland in Quang Ninh Province in northern Vietnam. A total of 45 people, including local residents, agents and employees of Tokio Marine Group companies in and outside Japan, accompanied by their families, were together planting saplings of loop-root mangroves.

“Mangrove” is a generic term for flora that thrives in brackish waters (where seawater and fresh water meet) along tropical and subtropical coastlines and river mouths in Asia, Africa and South America. Mangroves are sometimes referred to as “forests in the sea” and are effective in mitigating global warming as they absorb and fix large volumes of CO₂, a major cause of global warming. They also serve as natural levees to protect people’s lives and local ecosystems from tidal waves, tsunamis and other natural disasters.

Tokio Marine Group considers the project as “Insurance for the Future of the Earth” and has been planting mangroves jointly with tree planting NGOs and other parties mainly in Southeast Asia since 1999. To date, we have planted mangroves encompassing a total area of 10,930 hectares.

Planting saplings in the mud sometimes involves heavy physical work. Still, we will continue to plant mangroves, wishing that each sapling planted with care with local residents will grow into a forest on a tideland and create a rich ecosystem in a few years.
Mangrove Planting Project marking its 20th anniversary

Over the 20 years since the launch of the project in 1999, mangrove forests that are “cradles of life” have continued to grow and expand.

The activity was rolled out as a commemorative project to celebrate the 120th anniversary of Tokio Marine & Nichido, with the original idea coming from employees who voiced their desire to launch a long-lasting initiative in the environmental field.

An ecosystem created by mangroves is said to have diverse benefits such as mitigating and preventing global warming, preserving biodiversity and contributing to the development of local economies and communities. In a survey conducted by Mitsubishi Research Institute, Inc., the cumulative economic value created by the Mangrove Planting Project over the 19 years since its launch in April 1999 to the end of March 2018 was estimated at ¥118.55 billion. The figure is expected to reach ¥391.2 billion over the next 20 years by 2038.

In addition to such economic value, this project has impacted some 1.41 million people living in and around the planted areas and has generated benefits in terms of improving the lives of residents in these communities and preventing and mitigating disasters.

Mangroves bring about a variety of benefits. Tokio Marine Group considers the Mangrove Planting Project, which protects, nurtures and spreads such mangroves, as “Insurance for the Future of the Earth” and is committed to being involved in the project for 100 years.

Impact of Mangrove Planting on Local Communities

| People who enjoy benefits | Approximately 1,250,000 tons | People who depend on mangrove fisheries as a primary source of income and/or employment | Approximately 140,000 persons | People who are employed in primary production activities other than those related to mangrove fisheries | Approximately 300,000 persons | People who are engaged in incidental occupations such as fishing gear production or shipbuilding and maintenance related to mangrove fisheries | Approximately 600,000 persons | People who are protected by mangroves from storms, tidal surges, erosion, saltwater intrusion, water pollution, etc. | Approximately 1,940,000 persons |

Economic Value Created by Mangrove Planting

<table>
<thead>
<tr>
<th>Activity</th>
<th>Estimate for 2038</th>
<th>Cumulative total of approximately</th>
</tr>
</thead>
<tbody>
<tr>
<td>Harvesting of mangrove products</td>
<td>¥14.25 billion</td>
<td>¥50.65 billion</td>
</tr>
<tr>
<td>Improvements in fishing industry productivity outside the mangrove-planting sites</td>
<td>¥35.48 billion</td>
<td>¥108.05 billion</td>
</tr>
<tr>
<td>Coastline stabilization and erosion prevention</td>
<td>¥25.37 billion</td>
<td>¥91.19 billion</td>
</tr>
<tr>
<td>Functioning as a refuge shelter from extreme weather (damage mitigation)</td>
<td>¥12.6 billion</td>
<td>¥42.64 billion</td>
</tr>
<tr>
<td>Water conditioning</td>
<td>¥29.7 billion</td>
<td>¥96.57 billion</td>
</tr>
<tr>
<td>Carbon sequestration (climate change mitigation)</td>
<td>¥1.13 billion</td>
<td>¥2.07 billion</td>
</tr>
</tbody>
</table>

* Each figure above represents cumulative economic value.
Creating a sustainable society through environmental events

Green Gift Planet GENKI Program

Many children and their parents joined a mochi tsuki event held in a satoyama village forest in Hyogo Prefecture and enjoyed the bounty of nature at the farming village.

The Nishitani District in the northern part of Takarazuka City, Hyogo Prefecture, is an agricultural area located in a beautiful stretch of nature. The district became the Takarazuka Nishitani Forest Park in 2008 and has since been a place for people living near the park to enjoy serene satoyama settings.

In December 2018, a mochi tsuki (rice cake making) event was held at a farm in the park. The event was planned by the NPO Takarazuka NISITANI engaging in the conservation of the area, with the aim of providing an opportunity for many people to experience the culture of a farming village, with cooperation from the Global Environmental Outreach Centre (GEOC) and the Kansai Government Sector & Financial Institutions Department of Tokio Marine & Nichido. At the forest park managed by the NPO, people can learn everything from rice planting to harvesting and how harvested rice is made into mochi.

About 80 kg of sticky rice used in the event had been planted back in spring and grown and harvested in rice fields in front of the farmhouse. On the day of the event, local residents steamed the harvested rice in wood fire ovens early in the morning, happily waiting for participants to arrive.

After the opening remarks, children and their families engaged in making rice cakes with the help of the staff. They made and ate delicious mochi dumplings with soy sauce, anko (sweet bean paste) and other toppings of their preference.

Children, stuffed with mochi, started playing in the surrounding woods, freely running on paths between rice fields. Adults watched the children and took in the scenery of nature surrounding them. While playing joyfully, children learned and understood the importance of satoyama nature in a true sense.

The event was attended by people living in the Kansai region, mainly in Hyogo Prefecture, and became a valuable opportunity for parents, many of whom are working parents, to enjoy activities together with their children. For local residents, on the other hand, it became a place to recognize the attractiveness of their community again and deepen ties among them.

On that day, the satoyama village was filled with smiles.

Collaboration among the organizations made the event a great success.

The purpose of the event was to let participants experience Nishitani’s abundant nature and culture and recognize the importance of protecting the environment. It was a great step forward in promoting community vitalization through such experience-based events.

It was a valuable experience to directly interact with local community members. It felt rewarding that I am contributing to community vitalization.

We were glad that everyone enjoyed the event. We will continue to work to turn the Nishitani farming village into a place of exchange among local community members.

Through mochi tsuki, I experienced Nishitani’s farming culture with children. I hope to help protect the environment in the future as well.

NPO
Kota Murao
Global Environmental Outreach Centre (GEOC)

Employee of Tokio Marine & Nichido

Naoyuki Matsumoto
Kansai Government Sector & Financial Institutions Department
Tokio Marine & Nichido Fire Insurance Co., Ltd.

Local NPO
Hiroaki Inoue (left) Former Director
Masafumi Nakamura (right) Current Director
NPO Takarazuka NISITANI

Agent
Megumi Nagao
Lien Insurance Company

Chemical-free rice, harvested in rice fields within the park and prepared by volunteer staff from the Nishitani District, was used for the mochi tsuki event. It was the first time for many children to participate in mochi tsuki. They joined eagerly and enjoyed making rice cakes.
Supporting People

Along with advances in the economy and society, there is a need for creating a society in which persons with disabilities and the elderly can live their lives with a sense of security. We are promoting initiatives aimed at realizing a society where a diversity of people can play active roles utilizing their respective unique characteristics.

Global Issues

Population growth / Declining birthrate and aging population
Diversity inclusiveness

Activities of Tokio Marine Group

Products and services for a healthy and long-lived society
Nurturing generations responsible for the future
“Learn about,” “watch” and “experience” sports by disabled persons

Support local communities and “create an inclusive society”

Supporting sustainable corporate growth

Let employees and companies be healthy by Health and Productivity Management

Tokio Marine Group considers its own health management to be a critical theme and also supports the health management efforts of customers.

Tokio Marine & Nichido Risk Consulting’s Wako Takahashi explains, “We analyze medical examination and medical consultation data, visualize a person’s current health status, identify issues and then propose countermeasures and target management.” With companies now thinking of employee health management from a corporate management perspective, Ms. Takahashi’s team specializes in providing strategically implemented health management, a topic that has attracted attention in recent years.

The team undertakes wide-ranging business that includes creating educational content that teaches employees working for corporate customers about the importance of preventing lifestyle-related diseases and undergoing examinations for cancer. The team also plans booklets to publicize health management within the company.

Ms. Takahashi describes the pleasure of being involved in this work. “One of our customers had no idea of where to start when we first received the request for support. Around three years later, this customer now ambitiously pursues self-established goals and is thinking ahead to the next phase of health management. This work is really positive because we can support the growth of our customers.”

Ms. Takahashi’s message to companies and employees involved in health management is that “healthy employees have higher motivation, can think of good ideas and work energetically, all of which results in increased productivity. Please try to actively participate in health management activities for your own sake.”

Tokyo Marine Holdings selected as a 2019 Health & Productivity Stock

For the fourth consecutive year, 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. This designation is given to listed companies that consider employee health management from a corporate management perspective and strategically implement health management initiatives.
“Learn about,” “watch” and “experience” goalball played with all senses other than vision

Tokio Marine Group works to support sports for persons with disabilities for the purpose of building a society where all people can energetically participate.

Tokio Marine Group supports para-sports, which includes sponsoring the Japanese Para-Sports Association (JPSA). Our activities are centered on three initiatives, namely “learn about,” “watch” and “experience.” For “learn about,” we participate in sports volunteer training programs and attend lectures featuring para-olympians, while “watch” involves observing athletic competitions and “experience” entails participating in events such as experimental sessions and serving as volunteers for sporting events.

One such activity in which we participated was the 2019 JAPAN PARA Goalball Championships held at Chiba Port Arena in February 2019. Goalball is a competition in which sight-impaired athletes wear eye masks and try to throw a ball with embedded bells into the opposing goal. Participants try to determine the flow of the match by sensing subtle movements of their opponents or hearing the sound of the ball and defending their own goal using their entire body.

Tokio Marine Group executives, employees and their families turned out to watch this competition that featured the Japanese women’s team, which ranked 4th in the world (as of the end of December 2018), as well as teams from Brazil, Turkey and the United States. The venue brimmed with excitement from the enthusiastic cheering in accordance with match rules. Employees who participated in experiential sessions between matches appear to have become captivated by goalball, which requires players to rely on all senses except for sight.

Tokio Marine Group will continue to support sports for persons with disabilities by learning about, watching and experiencing these sports.

Yukako Gorin of the Tokio Marine & Nichido Chiba Automobile Industry Production Department intently watches the flow of the match. The branch where she works supports the sitting volleyball team together with agents and is making para-sports even more exciting. Ms. Gorin says, “I’m keenly aware of the difficulty of para-sports that are played relying on one’s senses and of the tremendous athleticism of the players. This made the matches even more interesting.”

Head coach Ichikawa was at one time an athlete himself. Ichikawa explains, “Within our team we always ask ourselves, ‘What can we do to repay our gratitude to the companies that support us?’ Goalball is a competition where communicating with words is vital. I was wondering if we could help companies deepen their communications.”

“I would like to provide visually impaired persons with opportunities to enjoy sports. I also want to convey the real excitement of para-sports to members of the general public, so we will make our best efforts to do so in the run-up to 2020 and will also strengthen ourselves looking even further beyond.”

Rie Urata has led her team like a guardian deity. She also played a key role when the Japanese women’s team captured a gold medal at the London Paralympics. Ms. Urata tells us that “the real attraction of this competition is receiving information using senses other than sight and playing in a free manner.”

Ms. Urata further notes, “I felt that, together with the team, support from Tokio Marine Group created excitement at the competition. For example, the live performance at the awards ceremony was above all a gift to us players because we have especially keen auditory senses.”

We all savored the excitement of sports together!

Tokio Marine Group will continue to support sports for persons with disabilities by learning about, watching and experiencing these sports.

Top: Tokio Marine Group executives, employees and their families turned out to root for the athletes and cheered passionately during break times. Bottom: Members of Tokio Marine Philharmonic Orchestra energized the venue with a magnificent live performance at the awards ceremony.
Spreading and connecting “the power of empathy”

Tokio Marine Assistance operates a call center that provides road service. The company’s Tokyo Branch applies the excellent phone response skills cultivated at this call center business to a service for watching over elderly residents of the local community of Shinagawa.

Ootsubo: Once a month, I call elderly persons who use this service. I usually talk to them for 5 or 10 minutes and sometimes for even as long as 20 minutes depending on the person. If I detect something unusual during our conversation, I report this to the Shinagawa Ward Council on Social Welfare. Besides us who make the actual phones calls, collaboration with other parties like the staff from Shinagawa Ward who are in charge of the service is also crucial.

Yamaguchi: I learned about this initiative when searching for something we could do for the local community of Shinagawa. This activity requires phone response skills, so I thought that as someone who works at a call center we could help and then began participating.

Another initiative to support the elderly

Tokio Marine Group employee “Dementia Care Supporters” surpass 5,000 people

How should we interact with persons around us who are afflicted with dementia? Having the correct knowledge about dementia when encountering such persons with dementia might enable us to support these persons and their family even in a small way. Since fiscal 2011, Tokio Marine Group has held Courses to Foster Support for Dementia Care for its employees. These courses have been convened approximately 180 times at our offices in regions across Japan. With employees who have received professional training (Caravan Mates) serving as lecturers, these one-and-a-half-hour courses feature a variety of activities such as watching DVDs, attending lectures and participating in role-playing sessions.

As a result of holding these courses, the number of Group company employees participating in this educational program and becoming supporters for dementia care surpassed 5,000 people as of September 21, 2018, which was World Alzheimer’s Day.

Looking ahead, we intend to increase the number of employees wearing “orange rings,” which are bracelets that indicate dementia care supporters, as we widen our circle of harmonious co-existence.

In commemoration of reaching 5,000 supporters, the Tokio Marine & Nichido San-ban Cho Building was illuminated in orange, which is the signature color for dementia care support.

Speaking with a unified voice, all staff say they can feel the important significance of this service each time they call elderly persons and hear, “I’m so lonely every day here by myself” and “You’re the first person I’ve talked to today.”

In the future as well, as we perform our main jobs we will also apply these telephone response skills to continue this activity that benefits society.
Top Message

We will balance our strength as an organization with compassion as individuals, looking beyond profit to deliver fully on our commitments. Through our collective efforts, we will strive to be a “Good Company,” living up to the trust placed in us.

In August 2019, Tokio Marine Group will celebrate its 140th anniversary.

To the present, Tokio Marine Group has continuously made tremendous efforts to support customers and society in times of need. These efforts have been a major force in “providing safety and security,” “protecting the earth” and “supporting people,” and have driven the Group.

In recent years, society has been evolving at a breathtaking pace, reflecting such factors as climate change, increasingly large-scale natural disasters, demographic changes and widening disparities. We have anticipated changes in society and since our founding we have consistently searched for ways to be helpful to our customers and society. Recently, as we set our sights on contributing to attaining the Sustainable Development Goals (SDGs), I hope that we will continue to balance our strength as an organization with compassion that supports customers and society in times of need in the future.

The insurance business is called a “people’s business.” Tokio Marine Group has approximately 40,000 employees worldwide of different nationalities, gender, religions, ages and values. I believe that these diverse human resources all facing social issues together is a huge first step toward finding solutions.

To ensure we can provide security that never changes even amid these changing times, we will always address issues throughout the world and continuously take on challenges to be a “Good Company” that is chosen by customers and residents of local communities.

Satoru Komiya
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 respective stakeholders. We hope that you will access and take a look at the report.

Tokio Marine Holdings, Inc.
Tokio Marine Nichido Building Shinkan,
2-1, Marunouchi 1-chome, Chiyoda-ku,
Tokyo 100-0005, Japan
Tel: +81-3-6212-3333