

Tokio Marine Group

CSR Booklet

2013



TOKIOMARINE



Caring for People

Tokio Marine Holdings





*“Caring for People” serves
as the starting point
of our business and activities.*

*We will care for people
and be a close part of their lives
while providing them
with security and safety.*

Today and forever.

Tokio Marine Group

CSR Booklet 2013

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Top Message



Cover flower: *Mangrove*

Mangrove is the generic name for a group of plants that grow abundantly along coastlines and estuarine regions in tropical and subtropical zones. Plants referred to as mangroves are considered to exceed 100 species. Mangroves are distributed throughout Africa, Central and South America, Asia and the South Pacific region, while in Japan these can be found in Okinawa and Kagoshima prefectures. The mangrove pictured on the cover is a beautiful white *lythraceous pemphis acidula*. As mangrove forests shrink due to excessive cutting, Tokio Marine & Nichido is actively undertaking mangrove planting activities, mainly in Asia, focusing a variety of beneficial impacts such as curbing global warming and preserving ecosystems (page 26).

Corporate Profile (As of March 31, 2013)

Company name	Tokio Marine Holdings, Inc.
Representative	Shuzo Sumi, President and CEO
Headquarters	Tokio Marine Nichido Building Shinkan, 1-2-1 Marunouchi, Chiyoda-ku, Tokyo
Established	April 2, 2002
Capital	150.0 billion yen
Business domains	Domestic non-life insurance business, Domestic life insurance business, International insurance business, Financial and General businesses
Number of employees	33,006 (Domestic non-life insurance: 20,159, Domestic life insurance: 2,284, International insurance: 9,075, Financial and General: 1,488)

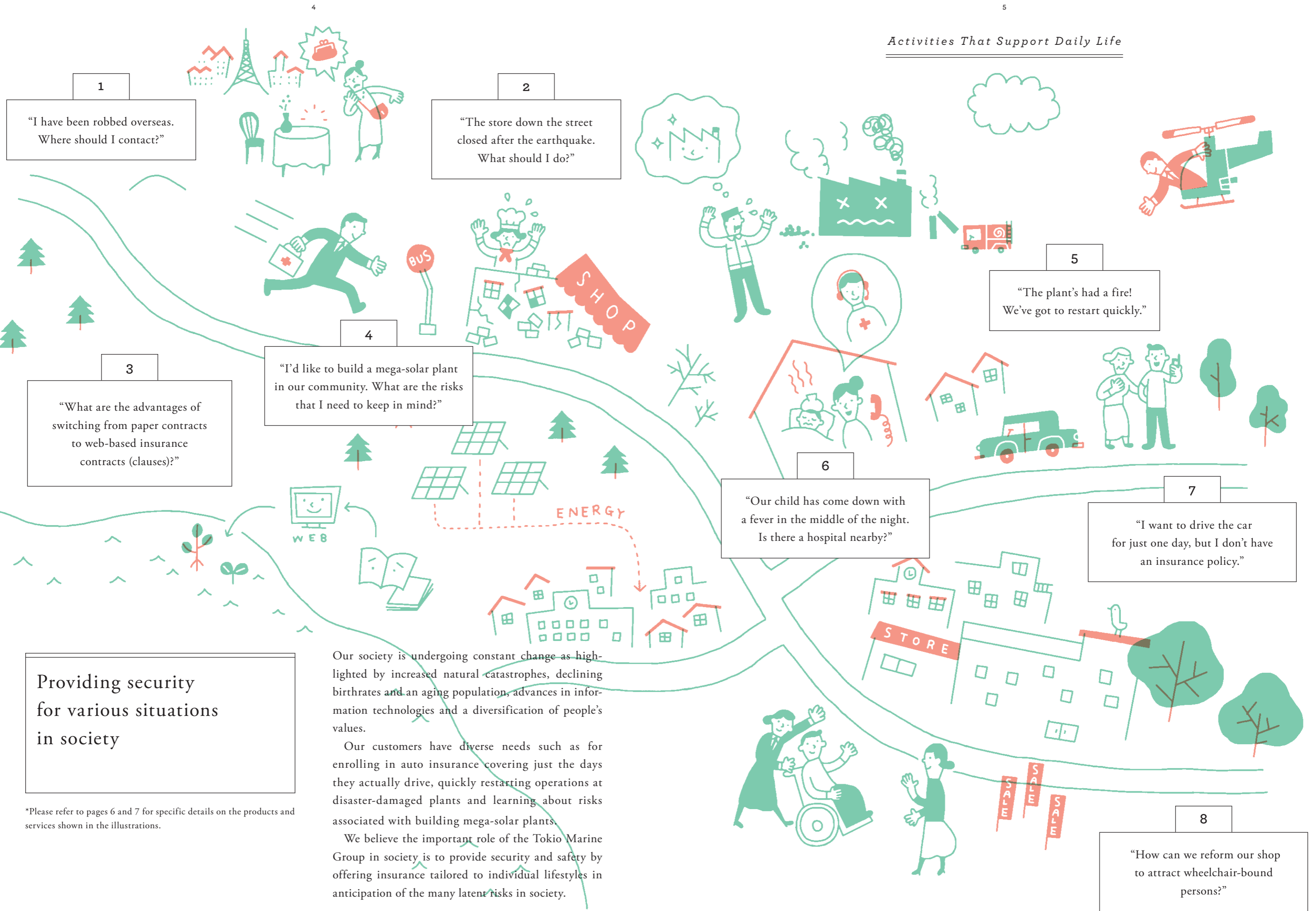
Affiliations, positions and business titles are as of June 2013.

1

*Reliable Protection
against the Unforeseen*

*Ensuring a Secure
and Safe Tomorrow*

Engaging with Society



1
 “I have been robbed overseas.
 Where should I contact?”

2
 “The store down the street
 closed after the earthquake.
 What should I do?”

5
 “The plant’s had a fire!
 We’ve got to restart quickly.”

3
 “What are the advantages of
 switching from paper contracts
 to web-based insurance
 contracts (clauses)?”

4
 “I’d like to build a mega-solar plant
 in our community. What are the risks
 that I need to keep in mind?”

6
 “Our child has come down with
 a fever in the middle of the night.
 Is there a hospital nearby?”

7
 “I want to drive the car
 for just one day, but I don’t have
 an insurance policy.”

Providing security
 for various situations
 in society

Our society is undergoing constant change as highlighted by increased natural catastrophes, declining birthrates and an aging population, advances in information technologies and a diversification of people’s values.

Our customers have diverse needs such as for enrolling in auto insurance covering just the days they actually drive, quickly restarting operations at disaster-damaged plants and learning about risks associated with building mega-solar plants.

We believe the important role of the Tokio Marine Group in society is to provide security and safety by offering insurance tailored to individual lifestyles in anticipation of the many latent risks in society.

8
 “How can we reform our shop
 to attract wheelchair-bound
 persons?”

*Please refer to pages 6 and 7 for specific details on the products and services shown in the illustrations.

The Tokio Marine Group's diverse lineup of products and services to transform worries into peace of mind and support lifestyles and society

1

Assisting Travelers in Case of Emergency
Overseas Travel Insurance / Overseas Total Support Desk
for Individuals

Tokio Marine & Nichido's overseas travel insurance features upgraded incidental support. Among our products, "Assistance Service When Injured or Ill" offers a wide range of support that includes providing information about and making reservations at the nearest hospital and affiliated hospitals offering cashless payments, guaranteeing payments to medical institutions and making arrangements for transporting injured or ill persons. "Emergency Medical Care Consultation Service" offers telephone advice from specialists on how to respond to injuries and illnesses. "Travel Protects" arranges for needed cash when a policyholder's money is stolen and also provides language interpretation services when a traveler encounters such trouble as accidentally breaking merchandise while shopping. Situated in Japan (Tokyo), this support desk provides 24-hour, year-round Japanese-language support to travelers anywhere in the world.

2

Compensating Losses from Suspension of Operations due to Earthquakes
Super Business Insurance Rider for Compensation for Suspension of Operations due to Earthquakes
for Companies

Beginning with fire insurance and liability insurance arranged individually for small and medium-sized business customers, in January 2013 we completely revised our Super Business Insurance to cover various other risks accompanying business activities such as property damage, breakdown of manufacturing line, worker injuries and accidents. We established a new rider covering losses from the ceased operations due to business interruption as a result of a major

earthquake. This rider pays insurance claims for losses from service disruption when business activities come to a complete halt due to events such as an earthquake with a scale of 6 or higher on the JMA Seismic Intensity Scale in the area of the business site and buildings and facilities are damaged, supplies of electricity, gas and water are disrupted, products and raw materials cannot be secured and shipments cannot be made.

3

Presenting Forests to Future Generations
Green Gift Project
for Individuals

When customers opt for web-based insurance contracts (clauses), which can be viewed on our website, instead of choosing paper-form contracts, for each new web-based contract we donate funds for planting two mangrove saplings to a non-governmental organization (NGO) that carries out the mangrove planting. In this manner, we are helping to protect the earth's environment and reduce the environmental burden.

4

Support Spanning Installation to Post-Startup Operation
Mega-Solar Package Program
for Companies

We offer a program that responds to the various risks in the solar power business amid a rapid increase in plans for building mega-solar plants spurred by the introduction of the "Solar Power Generation Total Fixed Price Buyback System" in July 2012. Through this program, we support the spread of solar power generation while responding to a variety of risks, covering areas such as soil contamination surveys at installation sites, liability indemnity for third parties during building, damages for delivery delays and damage from a natural catastrophe following the startup of operations.

5

Enable Business Operations to Restart Quickly
Early Disaster Recovery Support Service
for Companies

When buildings, machinery and electrical facilities are damaged by a fire or natural disasters, this service minimizes the business interruption period until operations can be resumed by restoring the condition of facilities and equipment instead of waiting for new replacement parts. The Tokio Marine Group has formed a partnership with BELFOR, the world's largest company specializing in the disaster recovery field, and can provide companies with disaster recovery support through highly advanced techniques and know-how.



6

Supporting Customers with Sudden Injuries or Illnesses
Medical Assist
for Individuals

Tokio Marine & Nichido Life and Tokio Marine & Nichido provide this free healthcare consultation service via telephone 24 hours a day, seven days a week to support the health of policyholders and their families. Utilizing a database of over 450,000 cases throughout Japan, Medical Assist provides information on how to handle emergencies such as sudden illnesses or injuries, about medical institutions that provide consultations on holidays or late at night, the nearest medical institutions while traveling and the appropriate medical institutions for consultations based on the symptoms. A call center is permanently staffed by healthcare specialists, including highly experienced emergency medical specialists and nurses, who can provide consultations in more than 30 medical examination fields. Moreover, Medical Assist arranges transfers to other hospitals and transportation for hospital admission. Through Medical Assist, we will address various healthcare problems that have become social issues, such as emergency response-related issues and the shortage of medical doctors.

7

One-day Auto Insurance Available in Unit of Days
for Individuals

This auto insurance covers accidents occurring when driving a car owned by a friend or family. Designed for infrequent drivers, this insurance can be easily purchased via mobile phones and smartphones in one-day units for just the number of days needed starting at a cost of 500 yen per day. Tokio Marine & Nichido will contribute to reducing uninsured driver traffic accidents by promoting the widespread use of One-day Auto Insurance.

8

Nurturing Personnel with a Spirit of Hospitality
Support for Obtaining "Technical Care Helper" Qualifications
for Companies

Many companies have a growing proportion of elderly customers due to low birthrates and the aging of society. Tokio Marine Nichido Better Life Service Co., Ltd. which engages in the home care business, is collaborating with the Japan Technical Care Helper Promotion Council, a non-profit organization (NPO), to provide companies with training courses that enable staff to obtain Care Assistance Specialist qualifications. By helping staff obtain these qualifications, Tokio Marine Nichido Better Life is supporting the development of personnel able to interact with and engage in sales from the standpoints of elderly customers and customers with disabilities.

A Technical Care Helper is someone who can interact with a spirit of hospitality from the perspective of other persons.



Osamu Hasegawa
Manager, Production Department
Tokio Marine Nichido Better Life Service
(Technical Care Helper Instructor)

Photo: Saying "Hello" in sign language

Despite the advance of the "super-aged" society, there are not many opportunities for actually acquiring knowledge about providing care assistance. For example, care for wheelchair-bound customers visiting stores often tends to be inconsistent based on the judgment of the person providing the care. Ironically, the good intentions of assistance providers sometimes inadvertently result in accidents or injuries.

Our Technical Care Helper qualifications training courses feature lectures, skill practice and a certification examination over a two-day period. This training provides a practical curriculum tailored to the type of business engaged in by the students and covers such areas as basic knowledge on technical care, wheelchair assistance, responses to persons with visual and sight impairments, and sign language and Braille. A noteworthy feature of the course is the use of vision-limiting goggles and other devices that allow students to simulate body sensations felt by the elderly and persons with disabilities. In 2012, we held approximately 70 courses across Japan, and around 1,000 persons in customer service positions, including persons working at automobile dealers and financial institutions, obtained care assistance qualifications.

By gaining care assistance knowledge and skills in addition to a sense of affinity, students learn more deeply about and consider the standpoints of others. This is the type of hospitality all of us need. I hope to play a role in creating a society where the elderly and persons with disabilities can live their lives with a greater sense of security.

Disaster Prevention Lessons
—Initiated by employees
as a social contribution
effort looking beyond
our main business
For the protection
of children and society



Elementary school children are asked by an instructor, “What would you do if an earthquake strikes while walking to or from school?” Children throughout the classroom respond immediately, “Move away from fences and walls!” and “Cover my head with my book bag!”

In March 2013, Tokio Marine Group employees and sales agents held a Disaster Prevention Lesson for around 50 fifth grade students at Housei Elementary School in Toshima ward in Tokyo.

Following the Great East Japan Earthquake, we not only paid insurance claims but also promoted a host of other initiatives that included strengthening support for disaster response at companies, undertaking research on earthquake and tsunami risk through industry-academia collaborations and encouraging volunteer activities by employees. Among these initiatives, employee volunteers began Disaster Prevention

Lessons based on the concept of “apply the experience and knowledge from our main business for the sake of children.” Under this program, employees and sales agents serve as instructors, provide lessons at schools and use handmade educational materials for lessons. By encouraging children to share the details of Disaster Prevention Lessons with their families, we also intend to raise disaster prevention awareness among adults.

Since 2005, the Tokio Marine Group has also been providing “Green Lessons: The Mangrove Story,” a program that teaches about environmental protection at elementary schools and schools for children with special needs throughout Japan. To date, more than 1,800 employees have served as instructors. Applying the know-how from this program, Disaster Prevention Lessons have also been expanding as a social contribution activity for the entire Group. Since being launched on an experimental basis in 2011, Disaster



We received many responses from children such as, “Wow, a tsunami sometimes moves even faster than track and field star Usain Bolt!,” “I learned how scary earthquakes really are after watching the video,” and “I want to find the location of evacuation centers with my family.”

Prevention Lessons have been given to approximately 2,400 elementary school students in 36 schools as of March 2013 and around 100 employees have served as instructors.

Disaster Prevention Lessons feature easy-to-understand explanations interspersed with quizzes and videos on earthquake mechanisms, actions to be taken when an earthquake strikes and emergency survival kits. Hiroyuki Harada, a teacher at the previously mentioned Housei Elementary School, commented, “We decided to introduce this program of a private-sector company precisely because it conveys a wealth of professional knowledge and know-how that can't be offered through a regular school curriculum. The Tokio Marine Group truly understands on-site conditions and circumstances in disaster-stricken regions and the lessons given by group employees were very persuasive and a tremendous learning experience

for the children.”

The many employees and sales agents participating in this program expressed such opinions as, “I was able to reaffirm the connection between my own job and society.” As illustrated by this program, our efforts to provide security and safety and contribute to the development of an enriched society are not limited to just our main business of insurance. In disaster prevention education and social contribution activities as well, we will pursue initiatives that only we are uniquely capable of implementing.

*Usain Bolt's maximum speed of approximately 44km/h when he set a new world record in the men's 100-meter race at the Berlin 2009 World Championships in Athletics (according to the German Athletics Federation)

Disaster Prevention Lessons

I truly sensed the role of a non-life insurance company and renewed my determination as an employee.



Yuri Tsuchiya

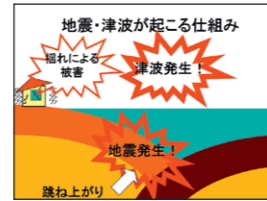
Assistant Manager
Investment Department 1
Tokio Marine & Nichido

After the Great East Japan Earthquake, I often thought of ways I could help, such as by volunteering, but never found any opportunity and felt some regret. Around the same time, I learned the Disaster Prevention Lessons program was soliciting instructors. I decided to participate not just to help in raising public awareness of disaster prevention but also because I thought it would be a good personal learning experience and because one or two lessons are handled by an entire group, which would not place too much of a burden on me.

Once joining the program, I was impressed because I learned that disaster prevention education is already provided at elementary schools and that many students have the proper knowledge. Even so, in questionnaires following the end of the lessons, some students submitted comments such as “I learned about things I didn’t know,” and “I thought I knew about some things, but it turns out I misunderstood these.” These lessons made me realize the importance of continually learning and thinking about disaster prevention. Having people acquire the proper knowledge and raising their disaster prevention awareness is the key to making correct decisions when a disaster strikes. I’d be really pleased if the recent classes were helpful to students even in a small way.

The Disaster Prevention Lessons reaffirmed my awareness of the crucial role and mission of non-life insurance companies in society. I really hope to participate in these lessons again to raise my own disaster prevention awareness and to apply this experience in our main business.

To make learning even more fun, these lessons use educational materials handmade by employees.



Disaster Prevention Lessons provide easy-to-understand explanations mixed with slides, videos, experiments and quizzes based on the themes of earthquakes and tsunamis, which are typical natural disasters.

Example of Lessons

1. Why do earthquakes occur?

We use illustrations to explain the earth’s structure and mechanisms that cause plates to collide and trigger earthquakes and tsunamis.

2. What happens when an earthquake occurs?

Besides the direct damage such as from falling objects, we also explain the mechanisms through which infrastructure is affected.

3. What should we do during an earthquake?

We use quizzes to make students think about what they should do if they are alone at school or their home in the event an earthquake strikes.

A disaster prevention and disaster reduction website for ensuring smiling faces of the future

In view of the lessons from the Great East Japan Earthquake, we set up this new website based on the idea of providing “opportunities for numerous people to think about and acquire knowledge on disaster prevention and disaster mitigation.” This website allows families to learn about mechanisms that trigger natural catastrophes, the actions to take when a disaster occurs and the measures that should be taken in preparation for a disaster.



<http://www.tokiomarine-nichido.co.jp/protect/egaol/> (Japanese only)
(Website supervisor: International Research Institute of Disaster Science (IRIDeS), Tohoku University)

2

*Caring for People and
Protecting People*

*This means also protecting
people who will be
customers in the future*

Caring for People

Caring for customers from our hearts

A booklet called
Kokorokara (“From Our Hearts”)
shares the thoughts of employees.



“Everything will be okay. Please don’t worry.” Words such as these can soothe customers involved in a once-in-a-lifetime accident.

To quickly provide a sense of security to such anxiety-filled customers, the Tokio Marine Group has built a structure under which we provide customer support as a team of various experts, centering on sales agencies and the managers of the Claims Services Department, as well as lawyers and doctors who have a high degree of expertise.

We believe the true essence of claims services and our crucial role is to support our customers as individual human beings and to support customers by quickly addressing their concerns and problems and providing them with professional services in responding to accidents.

Fulfilling this important role requires that all responsible persons put themselves in the place of our customers and feel the thoughts of customers while increasing their own expertise.

That said, how much do we really understand the thoughts of customers? Without even noticing, have we forgotten what our customers are thinking?

The booklet *Kokorokara* (“From Our Hearts”)

summarizes the thoughts and values we cherish and takes us back to the origin of claims services, namely “Caring for Customers.” This booklet is distributed to staff involved in claims services, including new employees, and it shares our important values, such as the shared thinking of everyone in claims services, pursuing greater expertise, devotion to customers and working in harmony with colleagues.

For all of us, hearing the words “thank you” from our customers is something we truly treasure.

To instill customers with a sense of security, while remembering the thoughts of *Kokorokara*, we will cultivate a spirit of “thinking of people” in each and every employee and hand down the purpose and pride of claims services, which serves as the DNA of the Tokio Marine Group.

Kokorokara (“From Our Hearts”)

This booklet was produced based on questionnaires and interviews with several thousand employees involved in claims services. Besides a Japanese version, English and Chinese versions are currently available and we are sharing these with persons involved in claims services at Group companies throughout the world.



Ryohai Kobayashi

Deputy Manager

Tokyo Automobile Claims Service Department
Tokio Marine & Nichido

The overarching mission of claims services is helping people in need as insurance professionals.

I’ve been involved in claims services operations since joining the company. Looking back, it seems that every case I’ve dealt with has been unforgettable. When I first joined the company, I had one case where I provided close support to a customer seriously injured in a motorcycle accident together with the victim’s family. There was another instance when tornadoes struck locally in the area I was posted. Despite receiving enormous damage, the town recovered strongly while I was working like mad to pay insurance claims. And then of course, there was the Great East Japan Earthquake.

My work involves standing at the front lines and I am always in a position to listen to the opinions of customers. To me, a priceless experience is hearing the words “thank you” after overcoming difficult circumstances or finally concluding negotiations.

Inside my briefcase, I always carry a copy of *Kokorokara* (“From Our Hearts”). Whenever, I glance through the booklet, the

ideas and episodes occasionally resonate as if these were my own experiences.

Once while leafing through the pages, I came across the line, “I’m not sure why but I somehow felt joy when I heard my superior tell his child, ‘Dad’s work helps all of us.’” As someone who also has a child, reading this heightened my desire to perform work that will let me say the same thing with confidence.

Although *Kokorokara* also contains words I might be somewhat shy to repeat, I also realize these are important words. I take pride in knowing that this sincerity toward society is one of the outstanding attributes of our company.

“Helping people in need” is the role and mission of non-life insurance and the Tokio Marine Group.

People involved in accidents harbor various feelings. I try to stand in the shoes of these customers and sense their feelings, respond sincerely while keeping close to them and fulfill the role expected of me. If someone does not have such empathy and the ability to do this within themselves as a person, it is impossible to understand the feelings of others. I will hone my attributes as a person and constantly take my utmost efforts so that customers tell me with total sincerity, “I’m really glad I called on you.”



Always carrying the booklet, “I am able to reaffirm the starting point of claims services whenever I have any doubts about my work.”

Helping India's farmers by providing insurance that responds to local risk



In India, farmers make up approximately 50% of the workforce and farming is a crucial industry in the country's economy, accounting for around 14% of GDP. Approximately 20% of India's households are classified as low income (annual earnings of 130,000 yen or less) and most of these are farmers operating small-sized farms. However, irrigation has spread to less than 30% of regions and almost all farmers depend on rainwater for agriculture water. Accordingly, farmers face enormous economic damage when production volumes decline due to decreased rainfall during droughts or by heavy rains.

In 2001, the Tokio Marine Group established IFFCO-TOKIO General Insurance Co., Ltd, a non-life insurance company, as a joint venture with IFFCO, the largest public company in India handling fertilizer. IFFCO-TOKIO began providing auto insurance and fire insurance. IFFCO-TOKIO has also focused on eliminating various concerns of India's farmers through insurance schemes and examined the development of weather insurance and microinsurance (insurance that provides coverage at low premiums).

In 2001, the company launched sales of various types of microinsurance for rural regions. These included accident insurance (Sankatharan Bima Yojna) linked to the purchase of fertilizer for coverage at a low premium of 1 rupee per year; property insurance (Janta Bima Yojna) available at a premium of 100 rupees

per year; and accident insurance (Mahila Suraksha Bima Yojna) for women living in rural regions. In 2011, IFFCO-TOKIO began selling health insurance (Rashtriya Swasthya Bima Yojna) for low-income persons and this product has now been provided to people in approximately 1.24 million households in agricultural communities.

The company also began selling index-based weather insurance (Barish Bima Yojna/Mausam Bima Yojna) that deals with the impact of bad weather during the monsoon season (June-September) and Rabi dry season (October-April) on grain harvests in rural communities. We were able to develop these epoch-making products by leveraging IFFCO's capabilities in undertaking market surveys of local farmers and the Tokio Marine Group's underwriting know-how as well as evaluating weather-related risks such as for rainfall and temperatures in each region of India. To ensure an accurate understanding of weather insurance mechanisms, we repeatedly hold orientation meetings for banks, NGOs and other partners in each state, as well as for farmers, and currently sell these products to around 1.4 million households per year.

Going forward, the Tokio Marine Group will continue providing provide microinsurance and weather insurance to those in need of insurance and thereby contribute to the livelihoods of farmers and stable supplies of food.



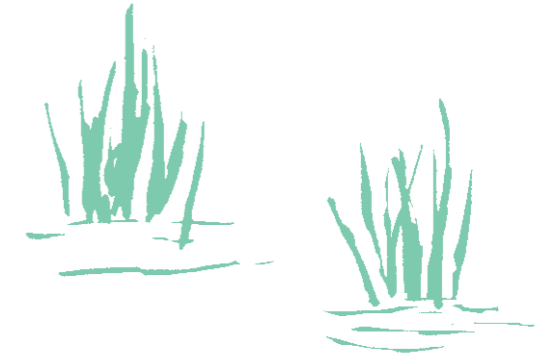
K. Gopinath
Head (Rural and Co-operatives)
IFFCO-TOKIO General Insurance

Insurance that supports people and our country is the most essential insurance.

We began providing weather insurance in 2004. In designing weather insurance, meteorological data is reported directly to the company from local weather stations throughout India. We handle all transactions for weather insurance, from sending premium invoices to our policyholders (farmers) to making claims payments. Accordingly, our weather insurance has earned acclaim for being "a smooth and easy-to-understand scheme."

We have also promoted consumer education and greater awareness of non-life insurance, which we began selling in 2008, through putting up posters in stores and leaflets in collaboration with banks and agricultural cooperatives. Recently, we have also utilized SMS text messaging to disseminate information about our products.

There is one case I remember in particular. The child of a day laborer became ill and was hospitalized. Because the father was covered by our health insurance (Rashtriya Swasthya Bima Yojna) for low-income earners, he received insurance benefit payments cover-



ing medical and hospitalization costs. As an especially lasting impression, the father sent a message of appreciation that said, "Without insurance, my son's life would have been wrecked."

We have a strong desire to "help support people and our country by promoting a wider awareness of insurance and by increasing the number of people covered by insurance." We have much to learn from the Tokio Marine Group such as its accumulated knowledge in creating high-quality products and services, relations with corporate clients and the treatment of risks. While inheriting the Group's ideas and approaches, we will work to develop and promote the spread of insurance products tailored to the needs of farmers.



Insurance benefit payments in a farming community

Providing necessary life insurance to customers with a focus on new risks

Today, average life expectancy is increasing along with advances in medical technologies. Nonetheless, there is no guarantee that longer lives will be lived in continued good health. For example, even after being discharged from a hospital, a person could still require home care or rehabilitation, be unable to work or have permanent health damage and be certified as requiring long-term care. In view of such possible circumstances, people have anxieties about their future livelihoods. These situations are referred to as “blank areas of coverage” because these are not covered by conventional medical insurance.

To widely communicate the need to prepare for these so-called blank areas of coverage, since 2007, Tokio Marine & Nichido Life has promoted the “Movement



*“I still have to live my life even after being discharged from the hospital.”
Life Insurance Needed by People in Their Lives Today*

Life Insurance Revolution to Protect One’s Living

With a focus on the “blank areas of coverage” such as outpatient treatment and rehabilitation, which are not covered by conventional medical care coverage and death coverage, we offer products covering income and health to enable people to live with a sense of security. These products include Medical Kit R, which refunds unused premiums; Long Life Support Whole Life, which provides life-long coverage for nursing care; and Household Income Term Insurance with Inability to Work Benefit Insurance Plan that covers medical treatment and living expenses of people unable to work because of the need for nursing care or because they are afflicted with one of five major diseases.

to Protect Customers from Cancer” and in November 2011 began the “Life Insurance Revolution to Protect One’s Living” as a new initiative. Through various products, we help support the lives of customers after their discharge from a hospital and help them deal with the economic burdens during the period they are unable to work and require nursing care because of a lifestyle-related disease.

Among these, Medical Kit R is a medical insurance product based on a new concept.

“I worry about my future health, but I’m in good health now and paying for non-refundable insurance is a waste.” One survey revealed that a given number of people in their 20s through their 40s are hesitant to enroll in medical insurance. Created in response to such persons, Medical Kit R was launched in January 2013 as an insurance product that refunds premiums to people who maintain good health. Following the launch of Medical Kit R in January 2013, numerous people have applied for this product.

Our mission is to broaden awareness about the risks accompanying changing times and social issues while protecting the lives of our customers. We will provide products and services while helping and working hand in hand with society.



*Premiums Refunded to Those in Good Health
A New Type of Medical Insurance*

Medical Kit R

When a policyholder claims no hospitalization benefits up to a certain age, this medical insurance refunds the entire amount of paid premiums in the form of a health refund benefit. Even if the policyholder claimed some previous benefits, the differential between premiums paid and benefits received is refunded. After this, there is no change in premiums and coverage continues for the rest of the policyholder’s life. This medical insurance is the first such product in the industry (according to a December 2012 survey by Tokio Marine & Nichido Life) that limits the burden of premiums and refunds premiums paid-in up to a certain age. Numerous customers have already subscribed to this insurance.



Masatoshi Sawada

Manager
Product Development Group
Corporate Planning & Management Department
Tokio Marine & Nichido Life

Contributing to society through insurance

Excellent insurance products cannot be created without listening to people’s stories.

“Wow! This is an absolutely amazing product.” The excitement probably continued for about a minute. This scene actually occurred during the trial phase when consumer monitors looked at Medical Kit R, which is part of Life Insurance Revolution to Protect One’s Living lineup. I had a good feeling when I saw people’s reactions to this product.

One consumer monitor in their 30s remarked, “I need medical insurance to prepare for the future, but continuing to pay premiums is really difficult.” When I heard this opinion, I realized there was a need for an insurance product that would allow people like this to more actively enroll in medical insurance. Medical Kit R, which was planned based on this idea, also encourages people to improve

their own health as an incentive for receiving a refund benefit in the future. I know this might sound like self-praise, but Medical Kit R really is a revolutionary product representative of Tokio Marine & Nichido Life, which places high value on “thinking of clients first.”

Concepts such as “merely creating products that sell” have no place at Tokio Marine & Nichido Life. Our feelings for customers and listening to their stories are always first and foremost. After listening to what customers need, we then create products. Our mission is to quickly identify risks that change along with the currents of the times and society and the risks unseen by our customers, and support our customers through insurance in response to these risks. I believe that by fulfilling this mission we can contribute to society. As one of our challenges in the life insurance industry, we will continue to provide products that support our customers in the future as well.



Toshiyuki Wakamatsu
Deputy Manager
Corporate Planning & Management Department
Tokio Marine & Nichido Life

Offering products that transcend conventional approaches as *hokenbito* (insurance professionals)*

I'm in charge of operations for calculating and determining insurance premiums. When I heard about the product proposal for Medical Kit R, I couldn't come up with a way to calculate premiums to make this a viable product. To complicate matters, there was no other previous comparable product to use as a reference guideline and so I felt like I had suddenly walked into a completely dark tunnel. However, I was aware that Medical Kit R encapsulated a fervent passion of numerous employees, namely to "somehow launch and introduce this product to as many customers as possible." As a *hokenbito* (insurance professional) at Tokio Marine & Nichido Life, I also had an unwavering resolve to "succeed in developing this product at any cost." Driven by this desire, I repeated various trial-and-

error processes and eventually discovered a new premium calculation method.

Medical Kit R therefore represents a product that was finally commercialized through the united efforts of employees.

Following the launch of Medical Kit R, we received words of praise from our customers such as "We've been waiting for this type of product." Having commercialized this product gives me a tremendous sense of fulfillment.

Drawing on this experience, I hope to provide Tokio Marine & Nichido Life Insurance products that go beyond conventional approaches and that earn the loyal support from our customers.

*We at Tokio Marine & Nichido Life have a sense of social mission and an occupational awareness of "protecting our customers every way we can" and refer to persons involved in the insurance industry as *hokenbito* (a word coined by Tokio Marine & Nichido Life).

3

*Working to Make Your
Thoughts Take Shape
So That Customers Express
Their Appreciation for
Our Service*

Working with Enthusiasm

Diversity

The Tokio Marine Group aims to maximize its organizational capabilities by restructuring its personnel system, challenging to reform roles and promoting active participation of female employees at workplaces.

Whereas business conduct in Japan continues to be dominated by the male workforce, Tokio Marine & Nichido has been focusing on initiatives to promote the active participation of female employees since 2002 as part of efforts to promote workplace diversity. Through personnel system reforms, in addition to increasing professional awareness of female employees, we have also been working to develop and improve our systems to support female employees who are striving to enhance their career such as the introduction of the Short Working Hours System.

The active participation of women in the workplace, however, cannot be truly realized without reforms on site. In 2008, the company achieved “drastic reforms” aimed at fundamentally making all work processes more simple, fast and comfortable, including products,

services, contract-related clerical work and response in the case of accidents. By doing so, we were able to create additional time for work tasks. At the same time, measures were taken to challenge the “reform of roles” to leverage the strengths of each individual by reviewing stereotypes of roles such as that males carry out sales and females carry out clerical work. With this initiative, female employees assuming sales positions have increased significantly while the number of female executives and leaders (general managers and section managers) is also increasing every year.

Going forward, we will further promote the “reform of roles” by expanding areas in which each and every female employee can challenge and take active roles in an effort to maximize our organizational capabilities.

Systems to Support Women

8 Packages for Full Childcare Support

Full support systems are available such as maternity leave, childcare leave, short working hours system, resumption of work support system and financial support for daycare and partnered childcare centers.

Job Request System

“I-Turn” and “U-Turn” Transfers

An internal application system is available that enables employees to individually select roles and job assignments. “I-Turn” transfers allow employees to continue working after changing localities in line with a spouse’s relocation while “U-Turn” transfers allow employees to change localities for a certain period to enhance their career.

*The system does not approve all applicants’ requests for changing localities.

Roles Challenge System

Under this system, in which roles are assigned that are beneficial to the growth of each person, interviews are conducted between supervisors and subordinates several times a year in order to share career visions and individual strengths and weaknesses.

TOKIO MARINE FORUM

Representatives of respective workplaces gather to consider the means of creating a corporate culture in which all employees, including women, can take active roles as well as enhance their career vision and organizational capabilities. Lectures and other events are held as well.



Masako Yamashita

Manager

Head of Global Cargo Claims Group 1
Commercial Lines Claims Department
Tokio Marine & Nichido

Human power is important for an insurance company and by working with enthusiasm will lead to contributing to society.

I feel that there are less female employees leaving the company due to such reasons as giving birth after the personnel system was improved to support female employees. Since I also had a baby and experienced child rearing, I have been working to balance work and childcare while improving the environment.

I am currently a group leader in charge of claims services for exports and imports of companies. Of the group members, 60% are female employees. I believe that careful considerations and other matters that are unique to women are reflected in claims services.

As evidenced by a group member from Uzbekistan, members raised in different cultures are also working hard every day. Although employees’ work styles are diversifying, many competent employees that include women are fully exerting their abilities by utilizing their individual characteristics. I find immense pleasure in observing the growth of members every day.

As a company dealing with “intangible” products, the insurance business is made up of people. I realize that an environment in which each and every employee can work enthusiastically can contribute to society through work.



Kaori Mizoguchi

Yokohama Chuo Branch
Tokio Marine & Nichido

Enhancing career paths through the reform of roles and engaging in work that will be of help to society

I have previously taken childcare leave on two occasions. I was able to resume work smoothly thanks to the Resumption of Work Support System, which enabled me to check emails from home while I was on leave and receive information about work on a regular basis.

I am currently using the Short Working Hours System. When I resumed work the first time, I was assigned to a sales position in charge of visiting customers and agents in line with the “reform of roles.”

Although I was uncertain at first, I was able to expand my horizons with increasing opportunities to directly come in contact with customers and agents, which in turn provided opportunities to identify the needs of the persons with whom I was dealing through normal conversations. Challenging new roles has definitely allowed my skills and career to expand as well.

Systems to support employees are adequate and I feel that the company is working with employees to realize respective career visions. My intent is not to use the systems but rather to make use of them so that I can carry out my duties in a way that will further lead to achieving results and contribute to society as much as possible.

Globally sharing the spirit of “contributing to society and people” by visiting disaster-affected areas

The Tokio Marine Group is developing businesses with the aim of becoming a world best-in-class insurance group. A total of nearly 30,000 personnel are working as staff at Group companies in respective regions worldwide.

Communicating our corporate philosophy and shared values with members around the world has become essential in expanding overseas business. As part of such initiatives, we are implementing Senior Global Leadership Development Program from 2012 for nurturing managerial-level persons overseas.

A total of 13 people from respective regions worldwide, including U.S.-based Philadelphia Insurance Companies (PHLY), Delphi Financial Group Inc. and U.K.-based Kiln Group Limited, participated in training conducted in Japan in March 2013.

During the five-day program, the Tohoku Session mainly focused on gaining a deep understanding of the corporate philosophy of the Tokio Marine Group. This session also enabled those participating to listen to the stories of the Great East Japan Earthquake from Tokio Marine & Nichido agents and employees operating in disaster-affected areas. Discussions and an inspection tour of the disaster-affected areas were also conducted.

Frank discussions and an active exchange of opinions also took place during the dialogue with President Masahiro Sakakibara of Yachi Insurance Agency, an agent located in Ofunato City, Iwate Prefecture, and employees of Tokio Marine & Nichido’s Sendai Branch regarding various aspects such as how they executed recovery support and handled the payment

of insurance claims in order to quickly make payments to customers in the midst of the turmoil of the earthquake disaster.

Additionally, Professor Fumihiko Imamura from the International Research Institute of Disaster Science of Tohoku University conducted a lecture regarding the generation mechanism of the Great East Japan Earthquake, evaluation methods of tsunami risks and other relevant matters. A visit to disaster-affected areas was also made thereafter. While learning about disaster prevention measures through a tidewater control forest, participants were nearly speechless while gazing at the site where traces of the tsunami still remain.

“All we wanted was to pay insurance claims as quickly as possible for people stricken by the disaster so that they can feel secure.”

These words from President Sakakibara were the singular thought that the agent and all employees shared on that day. The fact that the agent and employees united as one and managed to make many payments over a two-month period amid the chaos has touched the hearts of participants, as expressed by such comments, “I was able to deeply recognize the reason for existence of an insurance company” and “I felt proud to be a member of the Tokio Marine Group.”

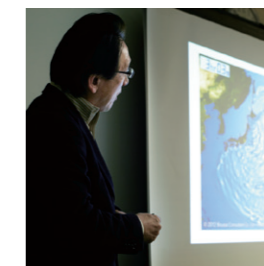
Our thoughts of contributing to society and people through insurance will remain unchanged everywhere around the world. In this respect, we will promote the development of global leaders by sharing such aspirations cherished and valued by the Tokio Marine Group with all employees and staff around the world.



Tohoku Session

International Research Institute of Disaster Science, Tohoku University
(Sendai City, Miyagi Prefecture)

Professor Fumihiko Imamura, a leading person in disaster science research in Japan, presented a lecture on disaster prevention, disaster reduction and disaster avoidance systems by implementing earthquake and tsunami risk assessments based on various sources such as tsunami analysis data and flood areas.



Tokio Marine & Nichido
Sendai Branch
(Sendai City, Miyagi Prefecture)

Employees who were assigned to the branch at the time of the earthquake disaster conducted presentations on various aspects, including the restoration of the office, development of a system for paying insurance claims and assistance to agents at the time of the earthquake disaster. An active Q&A session and exchange of opinions was held thereafter regarding the management approach in emergency situations.



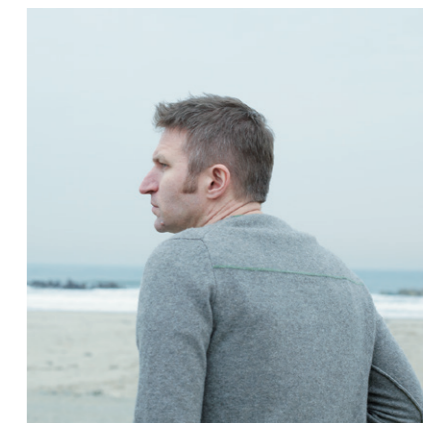
Yachi Insurance Agency
(Ofunato City, Iwate Prefecture)

In this session conducted with Yachi Insurance Agency, an agent of Tokio Marine & Nichido, President Masahiro Sakakibara talked about the situation up until the time in which the payment of insurance claims was able to be completed in less than two months following the earthquake disaster while the office was being torn down.



Sendai Field Observation
(Wakabayashi Ward, Sendai City,
Miyagi Prefecture)

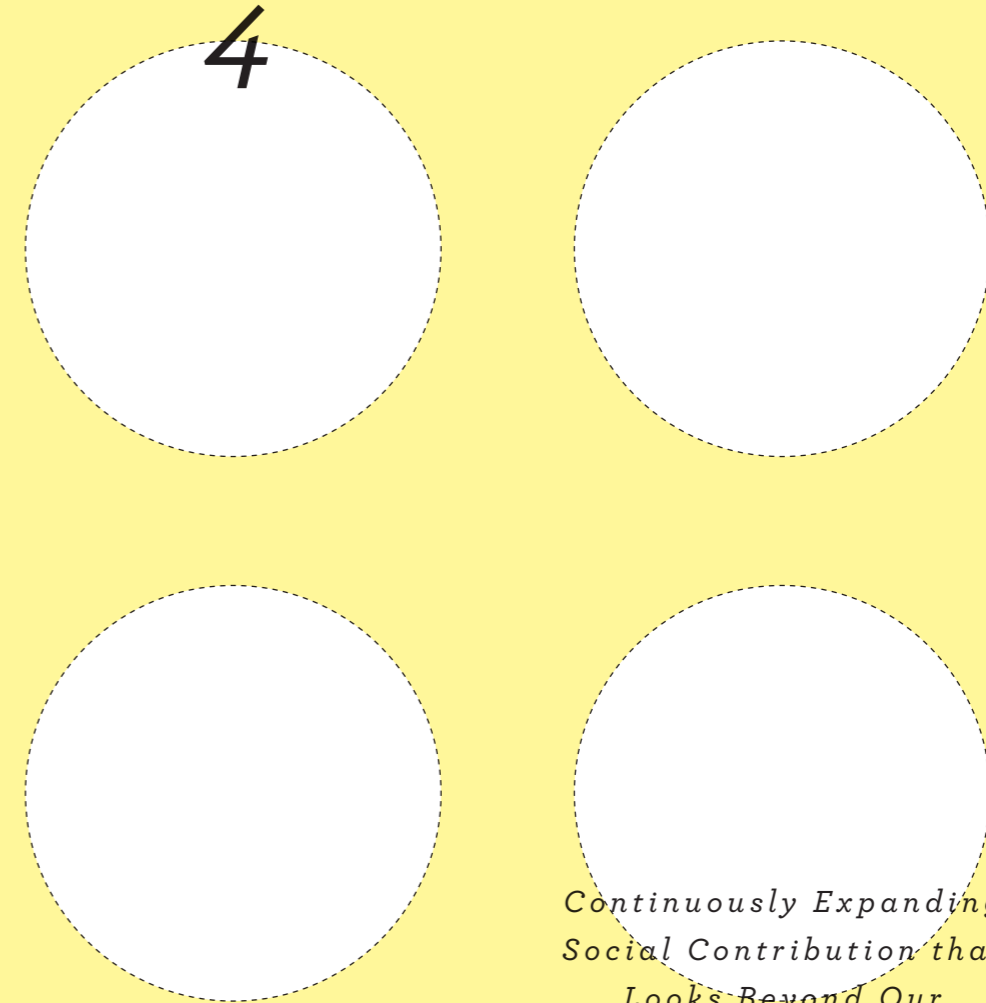
An inspection tour was conducted with a focus on the Arahama district where the tsunami more than 10 meters high had struck. Participants were speechless when they saw the catastrophic conditions at the time several hundreds of victims were confirmed dead, including uprooted trees and the aftermath of houses that were swept away.





Debris still depressingly remains on Arahama beach in Sendai city. The tsunami that struck Arahama on that day was higher than the Arahama Kannon statue built in remembrance of the victims.

<i>Comments from Participants of Senior Global Leadership Development Program Tohoku Session</i>	
<p>“I am grateful for allowing us to visit Tohoku on this occasion. The depth of sorrow and scale of damage could not be understood without actually viewing the disaster-stricken area and listening to the words of people who were affected.”</p>	<p>“Our job is something that changes people’s life and daily lives. We can have a major influence economically on the reconstruction of disaster-affected areas and the rehabilitation of people. We can also provide children with hopes for the future. In other words, taking actions that are beneficial as a company engaged in the insurance industry.”</p>
<p>“The presentation of President Sakakibara of Yachi Insurance Agency moved my heart and reminded me of a question: What is our reason for existence as a company? I hope to convey this experience and messages upon returning to my own company.”</p>	<p>“I will continue to tell others what I felt at this time throughout my life. I was genuinely moved by what everyone had accomplished amid an extremely difficult situation. The same as the rest of the participants here today, I realize that we must learn many things from this experience. I hope to utilize what I have learned in my behavior and work every day as the Tokio Marine Group as a whole.”</p>
<p>“It was shocking to learn the attitude of everyone on site being committed to taking action for customers above anything else even though they had also lost their families, relatives or friends. All members shared a strong sense of mission and purpose no matter what the situation.”</p>	<p>“I am grateful to have been able to experience various aspects that I will never forget and which are more valuable than what I expected. I was able to speak to personnel from one of the agents in Tohoku who saved customers while also personally enduring tragic circumstances according to the mission of ‘wanting to help people as much as possible.’”</p>
<p>“It was extremely impressive that everyone took action on their own based on their own overwhelming need to ‘do what is right’ instead of taking action upon receiving directions from supervisors or to meet the expectations of others.”</p>	



*Continuously Expanding
Social Contribution that
Looks Beyond Our
Main Businesses in Japan
and Respective Regions
Worldwide*

Looking Beyond Our

Main Businesses

The Tokio Marine Group considers mangrove planting activities as “Insurance for the Future of the Earth.” Our initiatives for nurturing people’s power to live are expanding in respective regions around the world.

2003

3,443 ha^{*1}
1,900t-CO₂^{*2}

2007

4,955 ha
29,000t-CO₂

2010

6,823 ha
58,000t-CO₂

2012

7,993 ha
84,000t-CO₂

With an active mechanism of absorbing CO₂ and releasing oxygen by storing carbon, mangroves are recognized for having the effects of preventing global warming.
*1 Mangrove planting areas
*2 CO₂ absorption and fixation volume through mangroves; Calculation of absorption and fixation volume of CO₂ is verified by a third-party institution.

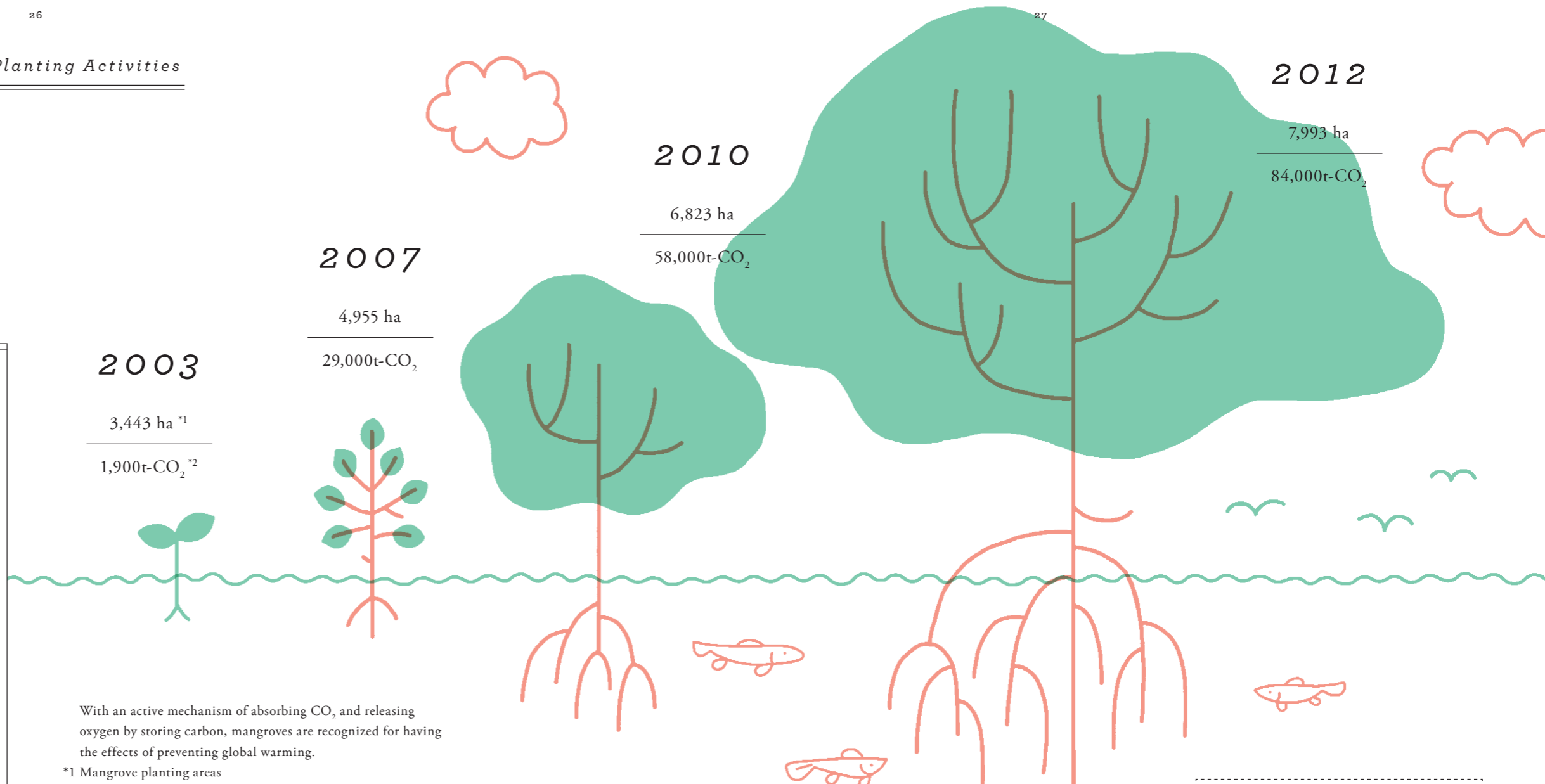
This year marks the 15th year since mangrove planting activities were launched. It began with employees who voiced their desire to “engage in an environment-related activity that can be continued over the long term.” Although mangrove planting is usually conducted by NGOs and local people, Tokio Marine Group employees, agents and their families from respective regions around the world participate annually in planting activities as volunteers.

Since the launch of activities, we have realized various effects of mangrove forests, including their roles of “preventing and curbing global warming” and as “cradles of life” for living organisms.

Mangroves served as “green” coastal breakwaters

and protected and saved the lives of many people from the tsunami that occurred in the Indian Ocean in 2004. Economic effects of mangroves are also garnering attention as well. Fish and small animals are attracted to mangrove forests and create ecosystems. If there are more fish, people can fish and gain income. Land without forests and aquatic resources will be enriched by planting mangroves, and in turn, support people’s livelihoods. Every time we receive comments from local people saying, “our day-to-day living has become more plentiful,” we realize the importance of our mangrove planting activities in looking beyond.

Tokio Marine & Nichido is committed to continuing the Mangrove Planting Project for 100 years.



Before: 1999
Flood disasters occurred frequently with no forests.

Tien Lang, Haiphong city, Vietnam



There were large mangrove forests some time ago in Tien Lang, Haiphong city, which is a harbor city situated in the northern area of Vietnam. However, “green” coastal breakwaters disappeared due to such reasons as deforestation. People were thus suffering from flood disasters caused by typhoons and high tides.

After: 2010
Large sea forests expanded.

Tien Lang, Haiphong city, Vietnam



Tokio Marine & Nichido commenced mangrove planting activities from 1999 together with local organizations engaged in planting trees. Small seedlings now have become large sea forests. Mangrove planting will be continuously implemented in order to restore abundant forests.

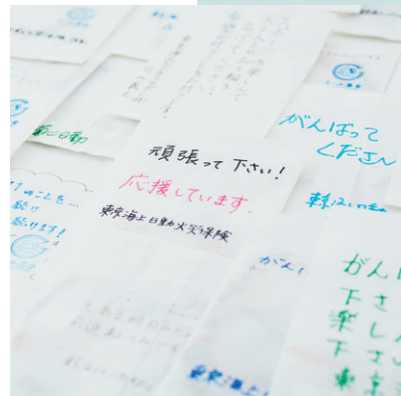
Mangrove Planting Project

Mangrove planting activities are expanding throughout the world. Tokio Marine & Nichido is working hand-in-hand with local NGOs.

Tokio Marine & Nichido commenced the Mangrove Planting Project in 1999. Mangrove planting activities are currently carried out in respective countries in partnership with the NGOs Action for Mangrove Reforestation (ACTMANG), The Organization for Industrial, Spiritual and Cultural Advancement-International (OISCA) and International Society for Mangrove Ecosystems (ISME).

Countries and regions where the Mangrove Planting Project is implemented: Indonesia, Thailand, The Philippines, Malaysia, Myanmar, Vietnam, India, Bangladesh and Fiji

The Tokio Marine Group conducts support activities in order to realize a society where people with and without disabilities can live enriched daily lives.



A misanga bracelet that connects athletes and contributors (i.e. supporters) will be delivered to people who have contributed to the "Shout Out" fundraising campaign to support athletes. At the Tokio Marine Group, employees have voluntarily participated in making misanga bracelets. On March 11, 2013, the bracelets were delivered to athletes in the disaster-affected areas of the Great East Japan Earthquake by writing messages on the envelopes for the bracelets.

The Special Olympics World Winter Games, which is a multi-sports event in which people with intellectual disabilities participate, was held in Nagano Prefecture in 2005. On this occasion, the Nagano Branch of Tokio Marine & Nichido supported the holding of the event, whereby many employees took part as volunteers for running the event. Since then, Tokio Marine & Nichido has become an official sponsor of the Special Olympics Nippon Foundation in support of the 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.

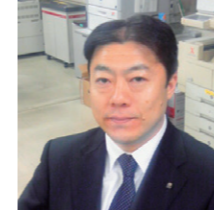
A total of 70 people centering on employees working in Fukushima Prefecture participated in the National Winter Games in Fukushima held in February 2012 to support running the games as volunteers.

The Tokio Marine Group is working to realize a society in which everyone can live safely and securely. We will continue to support persons with disabilities so that they may lead fulfilling daily lives.

To realize a society in which people support one another

Kentaro Matsumoto

Deputy Manager
Fukushima Automobile Industry Production Department
Tokio Marine & Nichido



I was involved in the National Winter Games in Fukushima. Although each volunteer is assigned to respective roles, we must take our own actions by giving considerations to athletes since the way of handling our roles is left to the discretion of each person. Seeing

athletes giving it their all in playing sports with smiling faces gave me great pleasure in that I was able to help them even just a little.

I was extremely grateful when volunteer members assisted my family the other day. I realized that a society in which people can support one another is truly wonderful. With increasing awareness internally toward contributing to society in recent years, I really hope to participate further in social contribution activities.

SPECIAL OLYMPICS

Supporting the independence and social participation of people with intellectual disabilities through sports



Special Olympics is an international sports organization providing year-round athletic competitions as opportunities for sports training and their results for people with intellectual disabilities. National games are also organized in addition to the World Summer and Winter Games, which are held once every four years. Events are run by volunteers and through goodwill donations.

An activity that will energize both people who provide support and receive support

I would like to thank all employees of the Tokio Marine Group for their warm support and cooperation. The group has provided extensive support, including volunteering in national games and making misanga bracelets for the "Shout Out" fundraising campaign as well as fundraising efforts at the Tokio Marine Philharmonic Orchestra Regular Concerts. These initiatives are linked to the smiling faces of athletes with intellectual disabilities.

Special Olympics not only enriches athletes' quality of life by gaining a sense of fulfillment through sports but also through activities that give enthusiasm to people who are providing support.

We are planning to hold the National Summer Games in Fukuoka in conjunction with the 20th anniversary of the Special



Yuko Arimori

Former marathon runner
President
Special Olympics Nippon Foundation

Born in Okayama Prefecture in 1966. Marathon medalist for two consecutive occasions in the Barcelona and Atlanta Olympic Games. Since her retirement as an athlete, Ms. Arimori has been taking active roles in a broad range of areas with a focus on sports.

Olympics Nippon Foundation's establishment in 2014. We ask for your continued support and cooperation as we strive toward further expanding the Special Olympics movement.

The Tokio Marine Group actively promotes local community and social contribution activities overseas based on the themes of “growth of young people,” “safety and security” and “protection of the global environment.”

The Tokio Marine Group currently engages in non-life insurance, life insurance, financial and general businesses in 456 cities in 37 countries and regions worldwide and is prepared for responding to a wide variety of customers needs.

Overseas Group companies are engaging in businesses tailored to the characteristics of respective regions while sharing the DNA (shared values) of the Tokio Marine Group.

Local community and social contribution activities of the Tokio Marine Group are primarily focused on the three themes of “growth of young people,” “safety and security” and “protection of the global environment.” Based on these themes, initiatives are carried out in respective regions worldwide with a focus on voluntary engagement by employees and collaboration with NPOs with the know-how and networks required for local community and social contribution activities.

Going forward, as a member of local communities and society, we will actively promote local community and social contribution activities responding to the needs of the times by respecting the diversity of cultures and customs in different countries and regions.



U.K.: Kiln Group
Supporting School Attendance of Street Children

To mark the 50th anniversary of its foundation, the Kiln Group became an official sponsor of the Sierra Leone Marathon, which is a charity marathon held with the aim of enabling street children to attend school in Sierra Leone, Africa, where there are said to be nearly 50,000 street children. A total of 20 employees, including the group's CFO, took part in the race and the team raised a total of more than £100,000. Additionally, Tokio Marine Holdings supported the construction of an elementary school in a suburban village as the prize for winning the half marathon race.



Singapore: Tokio Marine Asia
Participated in Global Environmental Protection Event

The Earth Hour international event organized by the environmental NGO World Wide Fund for Nature (WWF) encourages people to turn off their lights at the same time on the same day to raise awareness for global environmental protection. In 2013, the event was held on March 23. In Singapore, a total of 30 employees participated from the Tokio Marine Group and danced on energy absorbing pads. The energy generated was used to power a film shown on a large screen at the venue. Additionally, the local office in Hong Kong, which has been serving as an affiliate sponsor of Earth Hour over the past three years, invited WWF staff to a Japanese school in order to conduct environmental lessons regarding global warming for more than 300 students and promote to Earth Hour initiatives.



Taiwan: Tokio Marine Nwua Insurance
Efforts to Eliminate Road Accidents

Tokio Marine Nwua Insurance has been supporting an elementary school near its office in Taipei since 2005. A total of 25 employees take turns during the lunch break on a weekly basis to guide children so that they are able to safely cross the road. Additionally, since drinking and driving became a social issue, a “Do Not Drink and Drive” charity event was started from July 2012. All employees are proposing ideas and participating in enlightenment activities in order to eliminate drinking and driving through radio and video broadcasts as well by putting up posters.



U.S.A.: First Insurance Company of Hawaii
Active Participation in Local and Social Contribution Events

The Inspiring by Example campaign was implemented as a means of expressing the company's gratitude toward the local community. The Hawaiian company set and has achieved the goal for all 317 employees to participate in local community and social contribution events, which take place more than 100 times a year, on more than one occasion.



U.S.A.: Philadelphia Insurance Companies
Support Initiatives for Children in Hospitals and Their Families

As part of commemorative events to mark the 50th anniversary of its foundation, a charity event was held to support Ronald McDonald House Charities, which is an organization providing a “home away from home” for families whose children are in need of medical treatment. A total of 331 employees volunteered over 550 hours involving various initiatives beginning with fundraising activities by conducting originally planned fun events that included the provision of meals to families who are staying at the house, washing families' cars and a Plane Pull event. Proceeds totaling approximately US\$410,000 were allocated toward operating houses in 60 locations.



U.S.A.: Tokio Marine Management
Helping to Make Repairs at Public Elementary Schools

Tokio Marine Management participated in Chicago Cares Serva-thon supporting public elementary schools in Chicago. A total of 12 employees from the company's Chicago office and their families and friends participated and carried out various tasks such as painting walls of elementary schools and repairing school fields together with local residents.



While caring for people and contributing to society, we aim to realize a sustainable society.



In recent years there have been frequent occurrences of such natural catastrophes as earthquakes, tsunamis and typhoons throughout the world. The year 2011 witnessed major natural catastrophes that included the Great East Japan Earthquake and the flooding in Thailand, while in 2012 Hurricane Sandy wreaked enormous damage in the United States. In the aftermath of these catastrophes, the Tokio Marine Group worked to pay insurance, and I believe such experiences reaffirmed awareness among numerous employees of the crucial social purpose of the insurance industry.

Tokio Marine will contribute to society as an insurance company by responding to these types of natural catastrophe risks in addition to addressing other wide-ranging social issues such as low birthrates and an aging population as well as traffic accidents. As an example of these efforts, Tokio Marine & Nichido's One-day Auto Insurance helps reduce traffic accidents involving uninsured drivers. Meanwhile, Medical Kit R, a product offered by Tokio Marine & Nichido Life, is helping to promote increased enrollment in medical insurance among young adults. Also, Early Disaster Recovery Support Service offered by Tokio Marine & Nichido restores damaged facilities and equipment after a disaster to help reduce business interruption periods at business sites. These types of products and

services all originated from the idea of "caring for people and contributing to society." Drawing on the experience of the Great East Japan Earthquake, we are taking a variety of concrete actions to contribute to disaster prevention and disaster reduction. Chief among these efforts are practical research on earthquake and tsunami risk through industry-academia collaboration as well as the holding of Disaster Prevention Lessons that are provided to elementary school children by volunteer employees.

Tokio Marine is also taking the lead in implementing global warming prevention measures. As one long-term commitment, we have pledged "to continue our Mangrove Planting Project begun in 1999 for 100 years" and are currently involved in mangrove planting. To date, we have planted approximately 8,000 hectares of mangrove forests mainly in Asia.

Emphasizing dialogue and cooperation with stakeholders, the Tokio Marine Group will address a host of social issues in regions worldwide and make its utmost efforts to contribute to the realization of a sustainable society. As we strive to realize our objectives, I sincerely ask for your continued support.

Shuzo Sumi
President and CEO
Tokio Marine Holdings, Inc.

June 2013

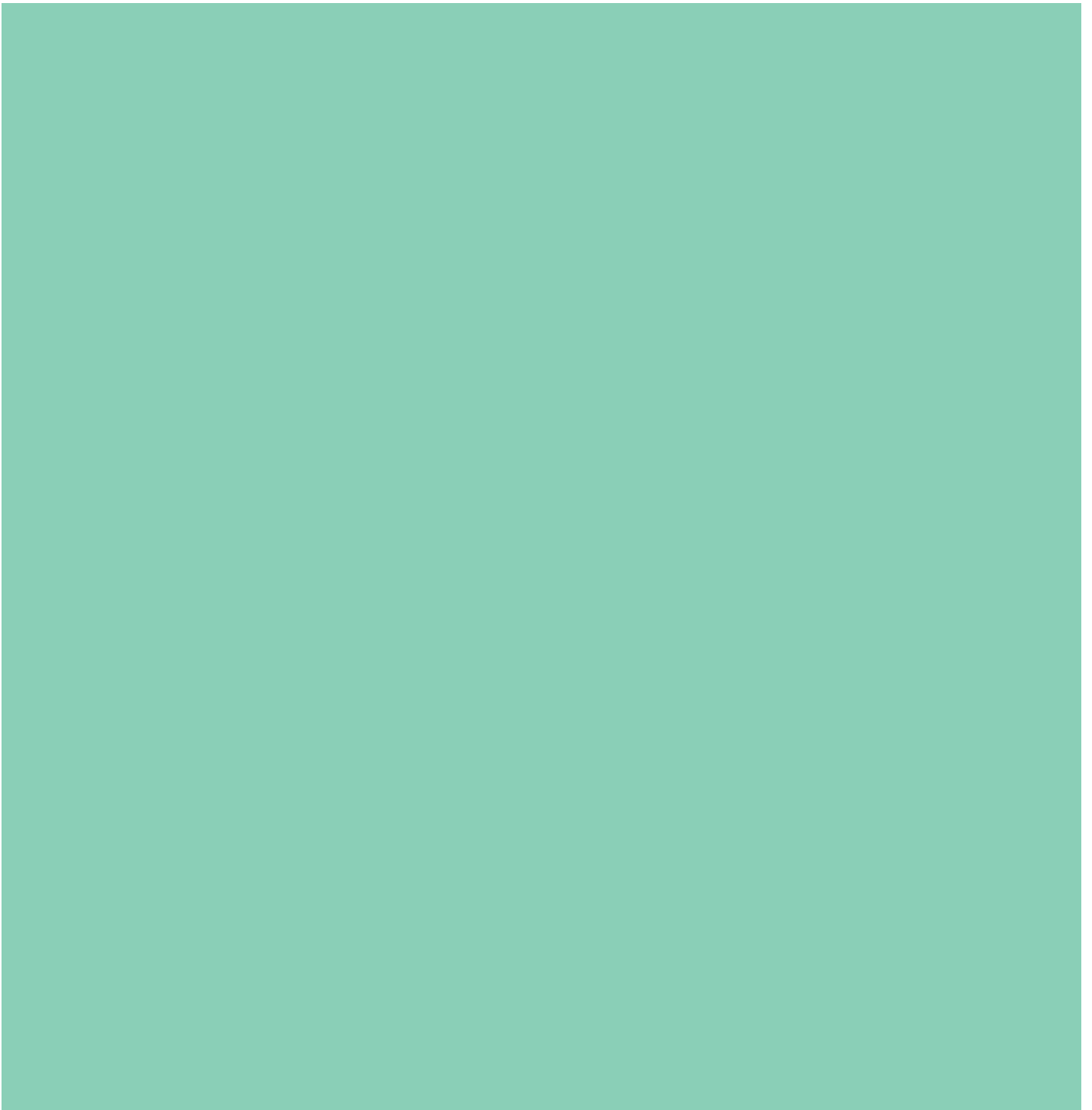


Tokio Marine Holdings, Inc.
CSR Website Information

The details of information, data and initiatives for respective stakeholders are available via our corporate website.

(Scheduled to be updated in December 2013)

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



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