

Tokio Marine Group

CSR

Booklet 2015

Together into the Future





We do what we can do today so that you'll
be glad we're by your side tomorrow.

We aim to be a close part of people's lives
and walk together hand in hand.



[About the cover]

Mangrove (photo of seedling): This is the generic name for a group of plants that grow abundantly along coastlines in tropical and subtropical zones. Mangrove planting activities are symbolic of Tokio Marine Group's corporate social responsibility (CSR) initiatives and produce a variety of beneficial effects such as curbing global warming, conserving biodiversity and reducing disaster damage.

Tablet computer: At Tokio Marine & Nichido, our sales representatives, in particular, make use of tablets as infrastructure supporting highly productive and diverse ways of working with the aim of providing high added value to customers. This booklet offers rich content that can be viewed on a tablet in addition to brochure and PDF formats.

Coffee: The modern marine insurance system has its roots in London around the middle of the 17th century when Edward Lloyd opened a coffee house that became a regular gathering place for ship owners, merchants and marine insurers. The coffee house thus became popular for buying and selling ships and cargo and underwriting marine insurance. (Partial extract from the Tokio Marine & Nichido website in Japanese)

Together into the Future

Tokio Marine Group focuses on three material issues in our CSR efforts.

Conditions in society and the global environment are constantly changing, consistently giving rise to new challenges. As such, Tokio Marine Group works to resolve the numerous issues facing society. To achieve this, we continuously focus on three material issues in our CSR efforts in order to build a future in which every single person can live in safety and security. Against this background, each of our employees acts on his or her own initiative to provide even greater value.

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

Corporate Profile	
Company name	Tokio Marine Holdings, Inc.
Representative	Tsuyoshi Nagano, President and CEO
Headquarters	Tokio Marine Nichido Building Shinkan, 1-2-1 Marunouchi, Chiyoda-ku, Tokyo 100-0005, Japan
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	33,786 (Domestic non-life insurance: 20,119 Domestic life insurance: 2,267 International insurance: 9,739 Financial and General businesses: 1,661)

(As of March 31, 2015)

1. Providing Security and Safety



- P 6 Accident Prevention Service
- P 8 Disaster Prevention Lessons

Material Social Issue

Approx. **18** trillion yen

Average annual amount of damages due to natural disasters between 2005 and 2014 (worldwide)*1

Natural disasters have been on the rise since the 1980s, having a significant impact on people's lives and the economy. A pressing task in Japan concerns the need to take measures against earthquakes and tsunamis in particular.

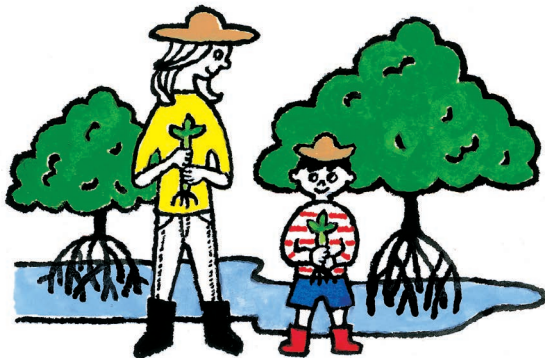
We are also faced with a variety of risks in our daily lives such as illness, injury, accidents and indemnity liability.

In Tokio Marine Group ...

We utilize knowledge and experience related to risk accumulated over many years in the insurance business in providing value through our products and services. We are also conducting research into natural disaster risk by way of industry-academia collaboration and provide disaster prevention lessons and earthquake restoration support.

*1 EM-DAT International Disaster Database (The average annual amount of damages has been converted at the rate of 120 yen to the U.S. dollar.)

2. Protecting the Earth



P 10 Mangrove Planting Activities

P 12 Environmental Protection Activities in Japan

Material Social Issue

Average global temperatures have risen

up to **4.8** °C

Projected temperature change between 2081 and 2100 (Representative Concentration Pathways (RCP) 8.5)*²

Climate change caused by global warming triggers disasters such as floods, droughts and massive typhoons and hurricanes, indicating the possibility of greater risk to people's lives. In addition, the loss of biodiversity is said to be rapidly advancing.

In Tokio Marine Group ...

In addition to mangrove planting and environmental protection activities in Japan and overseas initiated under the Green Gift Project, we are actively taking other key measures that include reducing the environmental impact of our business activities and seeking to become carbon neutral.

3. Supporting People



P 14 Courses to Foster Support for Dementia Care

P 16 Local Community and Social Contribution Activities of Group Companies

Material Social Issue

Global

17.6 %

Japan

39.9 %

Proportion of elderly people (aged 65 or over) in 2060*³

The challenge of countering a low birth rate and aging population is not restricted solely to developed countries. In addition, the reality that people are unable to receive a proper education due to poverty and gender issues occurs primarily in developing nations. A desirable outcome would be the creation of a society in which people with diverse values and individuality are able to live and flourish as human beings.

In Tokio Marine Group ...

In addition to employees actively taking courses to foster support for dementia care, we participate in a support program in developing countries known as Room to Read and also assist the Special Olympics Nippon Foundation, among other ongoing efforts.

*2 Intergovernmental Panel on Climate Change (IPCC) Fifth Assessment Report (September 2013)

*3 Annual Report on the Aging Society 2014 (Full version) (Cabinet Office of Japan)

1.



Providing Security and Safety

Accident Prevention Service

Creating stores with peace of mind utilizing accident prevention know-how unique to an insurance company

At Tokio Marine & Nichido, we encounter a variety of accidents every day for which we confirm and analyze the status and cause as part of business activities for non-life insurance. Our Accident Prevention Service (Loss Prevention Service) recommended to retail stores such as supermarkets, convenience stores and pharmacies, as well as to restaurants, has been utilized by over 150 companies and 800 stores to date.

Flow of Initiatives for Accident Prevention Service (In case of Consumers Cooperative Co-op Sapporo)

1. Analyze accidents

Have information on past accidents provided and confirm trends.



2. Conduct on-site research

Visit six stores and observe equipment inside and outside as well as the movement of employees to determine the existence of risks that may lead to accidents.



3. Prepare report

Integrate Tokio Marine & Nichido's expertise based on 1 and 2 above and prepare a report.



4. Report findings at store managers meeting

Explain points requiring caution in order to prevent accidents and countermeasures in case an accident occurs at a meeting attended by store managers from 109 stores.



5. Analyze survey results

Analyze areas at risk of accidents that have drawn interest based on the results of a survey collected at the store managers meeting.

With this service, a local sales representative, a claims service representative, a loss prevention service team from the Claims Service Department of the Head Office and personnel from a corporate function (Claims Management Department) transcend boundaries to leverage and connect respective strengths in order to deliver total peace of mind to customers. In an example regarding Consumers Cooperative Co-op Sapporo in Hokkaido, we visited actual stores and confirmed the status of facilities and employees' working conditions before proposing specific accident prevention measures and first response measures in case of an accident. We believe in the importance of realizing peace of mind both before and after the fact.

In order to be of assistance at critical times and to provide reassurance to customers and local communities, we will conduct analyses based on our advanced expertise as an insurance company and leverage our know-how in accident prevention to contribute to safe and secure living for communities.

Consumers Cooperative Co-op Sapporo has 1.5 million union members throughout Hokkaido in a co-op that got its start from store operations. Although we were already implementing store safety measures, we were looking at ways to make our customers feel even more secure.

To this end, we had a third party assess the risk of accidents, and this opened our eyes to the fact that accidents can be prevented simply by taking careful notice of the details. As an example, it is possible to prevent people from slipping on a wet floor by laying down mats, which is particularly relevant in snow-heavy Hokkaido, and to make other improvements through smart, minor changes such as using road stops and placing signs in the car park.

Moving ahead, we will conduct continuous checks based on diagnostic results and make improvements by looking closely at accident data from each store. I hope that we can play a part in creating stores in which local people feel comfortable and at ease when shopping.

Shinichi Kawasaki

Senior Managing Director/General Manager,
Service Business Department
General Manager, Insurance Business
Department/Co-op Cooperative Insurance
Consumers Cooperative Co-op Sapporo



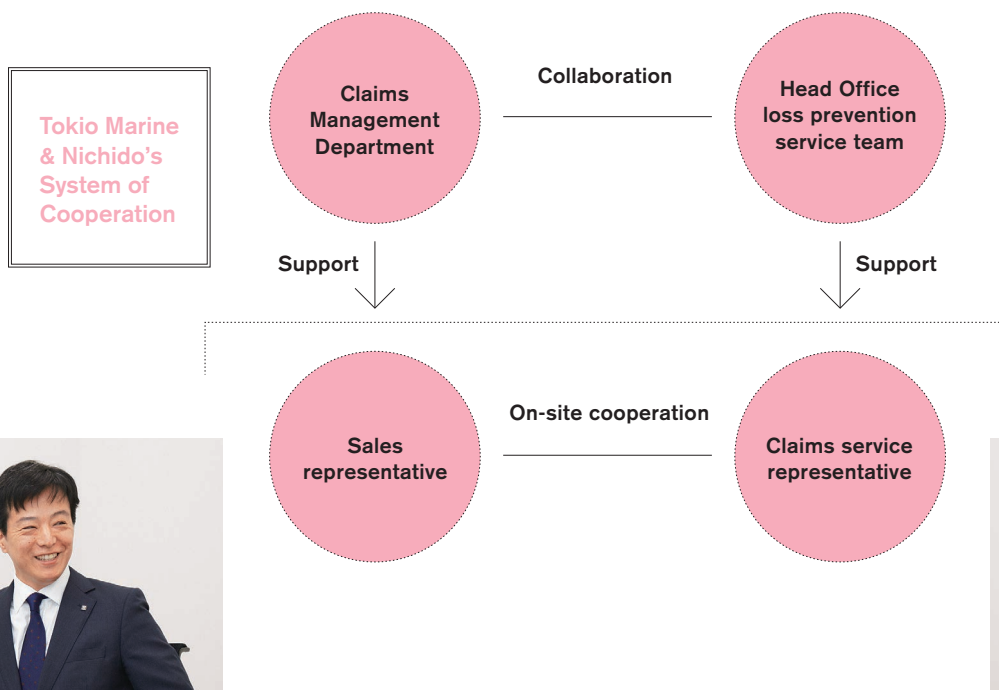
Yusuke Takahashi

Technical Assistant Manager, Logistics Loss Prevention Group,
Planning Administration
Tokio Marine & Nichido Adjusting Services Co., Ltd.

Our loss prevention service team of the Claims Service Department of the Head Office specializes in preventing accidents. We identify and show each customer accident trends and look into preventive measures suitable for respective trends, which we compile in a report. In essence, we provide support to sales representatives and claims service representatives working on the frontline.

We aim to continue providing safety and security to customers and people using the stores through our loss prevention activities.

Loss prevention service team of the Head Office and support members from the Claims Service Business Department (Back row, left: Yusuke Takahashi)



Kenichi Yamakawa

Deputy Manager, Production Section 2, Sapporo Branch
Tokio Marine & Nichido Fire Insurance Co., Ltd.

Consumers Cooperative Co-op Sapporo is both a customer as well as a sales agency. In that sense, we believed that our Accident Prevention Service was well suited to the philosophy of the co-op, which places importance on the safety and security of union members, and this provided the impetus for making our proposal.

Although I got the impression in visiting the stores that safety awareness was high, I was still able to identify areas that could be deemed hazardous. When we proposed certain improvements, we made use of concepts from an ergonomic perspective stemming from the loss prevention service team at the Head Office and the Claims Service Department and communicated measures that could be implemented without the need for excessive cost outlays, which made the customer happy.

Since Consumers Cooperative Co-op Sapporo uses approximately 800 trucks for its delivery business, we also intend to analyze vehicle-related risk in 2015 to further enhance safety and security.



Toru Noritake

Manager, Property and Casualty Claims Service Section,
Hokkaido Claims Service Department
Tokio Marine & Nichido Fire Insurance Co., Ltd.

In the case of Consumers Cooperative Co-op Sapporo, we provided examples of accidents to which Hokkaido is prone and were able to reflect these in our proposal. We also received a great deal of feedback from store managers regarding our explanation of first response in case of an accident. Although response is typically made following an accident and there is a wealth of accident data available, it's not common for detailed observation of an accident site to be made or for a proposal to be given for preventive measures. By actually visiting stores, we were able to get a feel for and gain an understanding of the various types of risk, which gave us the ability to talk with the customer from the perspective of loss prevention on a routine basis.

Once an accident occurs at a customer site, in addition to compensation for the accident itself, business may be affected in a number of other ways. We are of the firm belief that one of our roles as an insurance company is to work to prevent accidents before they occur.

1.



Providing Security and Safety

Disaster Prevention Lessons

Lessons and thoughts on the Great East Japan Earthquake for children 20 years after the Great Hanshin-Awaji Earthquake

In light of lessons learned from the Great East Japan Earthquake, Tokio Marine Group decided to initiate Disaster Prevention Lessons in 2012 with a desire to convey its knowledge of disaster prevention to children in order to be of benefit in case of future disasters. This desire reached back to Kobe, where the Great Hanshin-Awaji Earthquake struck 20 years ago, and the lessons were provided at 11 elementary schools in that city as part of ShakeOut drills*1 aimed at raising disaster prevention awareness.

Lessons were given to fifth and sixth grade students at Taisanji Elementary School in Nishi-ku, Kobe in January 2015 based on the three topics “Why are we afraid of earthquakes?” “What causes earthquakes and tsunamis?” and “What should you do if an earthquake strikes?” Tokio Marine & Nichido employees served as instructors in providing explanations that included a video and a quiz. Children had the opportunity to handle actual items in an emergency survival kit prepared for an earthquake, which stimulated a great deal of interest.

The Sendai Framework for Disaster Risk Reduction 2015-2030 was adopted at the Third United Nations World Conference on Disaster Risk Reduction held in Sendai in March 2015. The framework specifies that companies should play a part in strengthening disaster prevention capabilities in society such as through activities to enhance disaster prevention awareness. As of March 31, 2015, our Disaster Prevention Lessons had been given to approximately 12,600 children at around 160 elementary schools throughout Japan. We hope to continue providing safety and security by raising disaster prevention awareness and through educational activities so that each child is able to protect oneself in future disasters.



The lesson made me want to prepare emergency food and other items in preparation for a disaster.



I realized how many tools there were for evacuating.

I'll always keep in mind what we were taught.



It took me by surprise to hear that portable toilets were so important.



I learned about the speed of tsunamis.

I kept putting myself in the position being talked about as I listened to the lecture.



*1 ShakeOut drills

This refers to one of the disaster prevention drills adopted by Kobe City in fiscal 2014.

The generic name applies to drills comprising the four stages of “Advance registration,” “Advance learning,” “Drill initiation” and “Review,” and anyone can participate from anywhere so long as there is the desire to do so. Being in agreement with the tenets of this initiative, Tokio Marine & Nichido has been implementing Disaster Prevention Lessons as part of advance learning at elementary schools.

Leveraging knowledge as an insurance company to solve municipal issues

It is said that approximately 40% of the people living in Kobe today were not there when the Great Hanshin-Awaji Earthquake struck. Since children and young teachers barely have any memory of the disaster, it has been a major challenge for the prefecture and city to pass down the experience and lessons learned. Against this backdrop, I believe that Disaster Prevention Lessons can help fulfill this role and that's why we proposed their introduction to Kobe City.

Although schools repeatedly undertake evacuation drills and other measures, we have our own unique way of communicating the need for disaster prevention as an insurance company. In particular, children rarely get the chance to view simulated images of how a tsunami unfolds or actual disaster prevention tools, and these aids have really stimulated interest.

We tell the children to be sure to discuss what they learned in the lessons with their families. That way we can keep the memory of the disaster alive in the hope that it will be of benefit in future disaster prevention.

Junji Tate

Manager, Osaka Government Sector Section,
Kansai Government Sector & Financial
Tokio Marine & Nichido Fire Insurance Co., Ltd.

**I hope to keep alive the
memory of the earthquake.**



column



Campaign to Bring Peace of Mind

10,000 paper cranes with our best thoughts from Kobe to Tohoku

Together with our customers, we want to provide support to disaster-affected areas of the Great East Japan Earthquake from Kobe, a city that has also experienced extensive earthquake damage and yet bounced back. This desire became the impetus for a campaign by Tokio Marine & Nichido's Kobe Chuo Branch to deliver 10,000 paper cranes to Tohoku in order to bring peace of mind to our customers. Up until January 17, 2015, every time an insurance agent visited a customer's site, he/she had each person who resonated with the idea behind the campaign fold a paper crane. In April, an agent representative visited the Watari Green Belt Project*² in Watari Town of Miyagi Prefecture and handed over 10,000 paper cranes together with approximately 140,000 yen donated voluntarily by employees.

*² The Watari Green Belt Project aims to rejuvenate a coastal forest in Watari Town of Miyagi Prefecture and build a new town following the devastation of the earthquake disaster.

2. Protecting the Earth

Mangrove Planting Activities

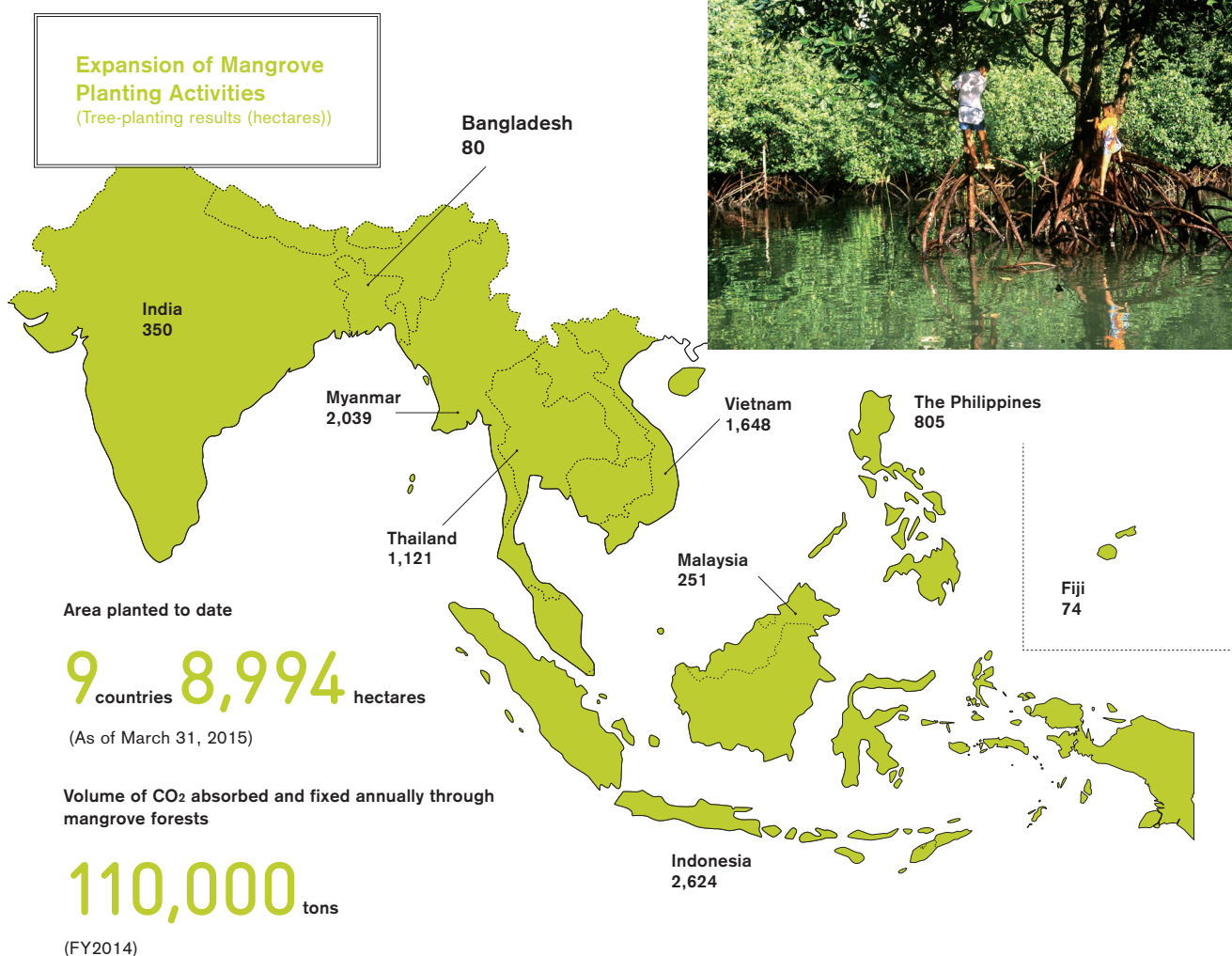
Mangrove planting activities provide “insurance for the future of the Earth” that will continue for 100 years.

“We want to launch a long-lasting initiative to help protect the Earth.”

Tokio Marine & Nichido's Mangrove Planting Project was rolled out in 1999 based on this original desire from employees. Tokio Marine & Nichido committed to being involved in the project for 100 years in 2007. The project is conducted in partnership with Action for Mangrove Reforestation (ACT-

MANG), the Organization for Industrial, Spiritual and Cultural Advancement-International (OISCA) and International Society for Mangrove Ecosystems (ISME), and through collaboration with local governments and communities.

In addition to being effective in mitigating global warming as they absorb and fix large volumes of CO₂, mangrove forests are referred to as the “cradle of life” for living creatures. They also feature a variety of other benefits that include supporting the lives of the people in the region, as they protect the area's biodiversity and ensure an abundance of fishing resources. It was reported that mangroves served as natural levees to protect and save the lives of people from the tsunami that occurred in the Indian Ocean in 2004 and Typhoon Haiyan in 2013. In autumn of last year, the United Nations Environment Programme (UNEP) released a report that cited the benefits of mangroves in preventing disasters. We will continue with this initiative to protect our planet in order to pass down an enriched environment for coming generations.



A lush, rejuvenated forest forms the basis for supporting people's lives.

Tokio Marine & Nichido initiated its project to plant trees in Thailand together with OISCA and the cooperation of the Department of Marine and Coastal Resources in Ranong Province in 1999.

A total of 1,116 hectares of mangroves have been planted over the 15-year period to fiscal 2013. Ecosystems have come back to life in 85% of the areas where the mangrove trees have been planted and it has been reported that a lush forest has emerged with diverse flora and fauna.

The tree-planting activities have contributed to the stability of people's lives not only by creating employment for the village people but also supporting the household economy with an increase in shrimps, crabs, shellfish and fish in the forest and raising the income of local fishermen.

At schools near the forested area, children learn about the importance of protecting mangroves and also have the opportunity to participate in tree planting once a year.

Status of mangrove development (photos taken in 2014)



Trees planted in 2000



Trees planted in 2007



Trees planted in 2011



Fish hauls are much more plentiful with the mangrove forest.

At local schools children learn the importance of mangroves.



To protect the lives of the local people and assist the growth of livestock

Mangrove tree-planting activities have been conducted in India since 2009 in collaboration with ISME and the local non-governmental organization Daheda Sangh, and in cooperation with the Mangrove Society of India.

The fast flow of the tide at the mouth of the Sabarmati River in Gujarat gave rise to expansive mudflats with no vegetation. Here, a kind of mangrove, the gray mangrove, was planted. The gray mangrove can grow in tough environments in which there is little precipitation and a high concentration of salt. Although the trees do not grow tall under such conditions, their effects can be expected to alleviate shore erosion.

In addition, despite the lack of livestock feed in the dry season of this region, the young leaves of the fully grown, gray mangroves can be given to dairy cows and other animals. Moreover, seeds from the planted trees can be gathered and used for the next round of tree planting or sold.

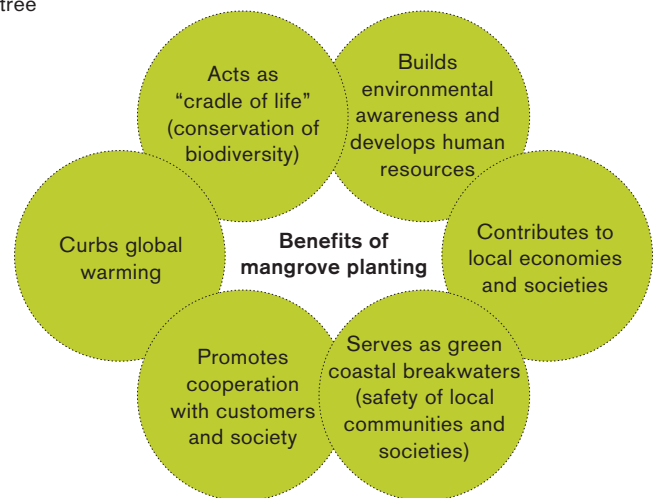
"We can contain drought damage by planting mangroves."



A great forest has emerged from the small saplings we planted together with the people of Japan. That's something I'm proud of and the forest has become a treasure for our village.

Mr. Rahem

Mangrove restoration group leader from the local village



The area was a wide expanse of mudflats when the tree planting started.



The young leaves of the fully-grown gray mangroves are used as feed for livestock.



Local people are able to gather an abundance of mangrove seeds.



Flamingos in and around the newly sprouting mangrove

2. Protecting the Earth

Environmental Protection Activities in Japan

Providing support so that the bountiful nature of the Earth serves as a place for children's learning

Tokio Marine & Nichido initiated the Green Gift Project* in 2009 based on the concept of implementing eco activities together with customers. In addition to mangrove planting overseas, the initiative has grown to include environmental protection activities throughout Japan since October 2013 that are undertaken with the help of local people. The project, which supports eco activities that involve public participation through donations to non-profit organiza-

tions (NPOs) in different areas of Japan, has received the backing of the Ministry of the Environment. A total of 68 events under the project have been held in 22 regions as of March 31, 2015 with approximately 3,900 people taking part.

In the year since October 2014, the second year of the project in Japan, environmental protection activities were undertaken together with 16 organizations nationwide. One of these initiatives was the enhancement of approximately 16 hectares of prefectural land under a project aimed at improving the landscape of Narayama together with the Nara Hito-to-shizen-no-kai association. An agreement related to the promotion of environmental education and eco activities was signed between the three parties of Tokio Marine & Nichido's Nara Branch, this society and Nara Prefecture in March 2014, thereby giving support to the protection of the natural environment and its original scenery.

Tokio Marine & Nichido will continue contributing to the creation of sustainable regional environments bountiful with nature such as forests, rivers and the sea through this project together with local people.

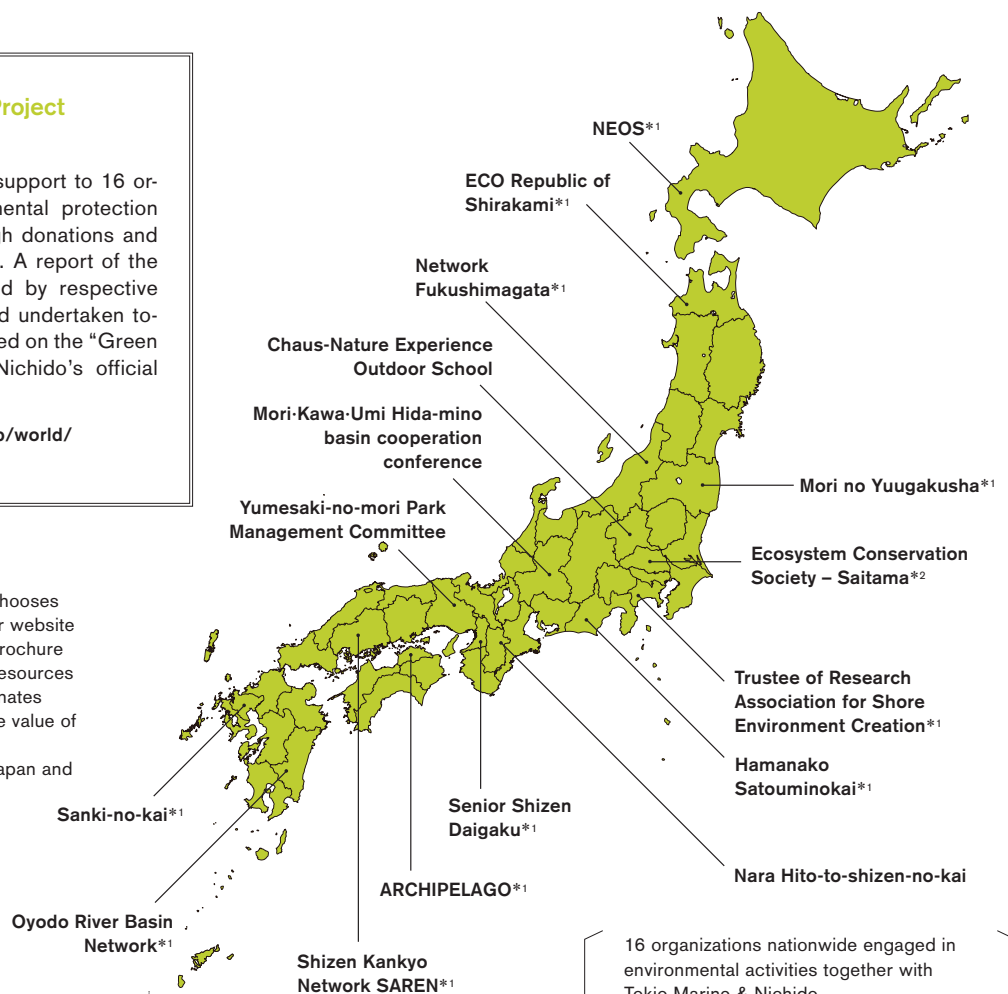
The Reach of the Green Gift Project Stretches across Japan

The Green Gift Project provides support to 16 organizations engaged in environmental protection activities throughout Japan through donations and participation in different initiatives. A report of the environmental activities sponsored by respective NPOs and other organizations and undertaken together with the public are introduced on the "Green Gift" page on Tokio Marine & Nichido's official website.

<http://www.tokiomarine-nichido.co.jp/world/greengift/> (in Japanese)

*Green Gift Project

Under this project, when a customer chooses Web-based insurance contracts on our website rather than paper-based contracts in brochure form, it reduces the amount of paper resources consumed. Tokio Marine & Nichido donates funds corresponding to a portion of the value of the reduction in paper used to support environmental protection activities in Japan and overseas such as mangrove planting.



16 organizations nationwide engaged in environmental activities together with Tokio Marine & Nichido (October 2014 to September 2015)

*¹ Specified non-profit corporation

*² Public interest incorporated foundation

Hidenori Fujita

Chairman of Nara Hito-to-shizen-no-kai

Aid from the Green Gift Project has enabled us to purchase tents, helmets and other equipment and provided momentum to our day-to-day woodland preservation activities. We have also been able to establish a framework for accepting many participants for our programs. Our activities are centered on special areas for the preservation of historic natural features in Nara Prefecture (Nara Heijo Palace site and Sanryo district). We aim to continue providing ordinary people the opportunity to enjoy traditional rural landscapes in Japan by enhancing and making effective use of their features.



NPO

Participants



Employees



Masayuki Tamakawa, Deputy Manager, Nara Sub-branch, Nara Branch, Tokio Marine & Nichido, joins and helps a group of people taking part in a program. He takes part in events supporting the Green Gift Project on every occasion.

Agent



Kaname Higo

Hoken Plan sha Limited

Today I took part with my son and daughter. Everything we did was a new experience and they both really enjoyed each task. Over the years we have introduced mangrove planting activities being conducted overseas to our customers as an agent of Tokio Marine & Nichido, and going forward I hope to be able to say with pride that we are conducting activities in Japan and our local area of Nara as well that benefit the community.

Yusuke Maruyama

Japan NPO Center

Under the Green Gift Project, our role is to connect Tokio Marine & Nichido with relevant NPOs and other organizations. This project is extremely beneficial in promoting understanding of the environmental activities of NPOs in different regions and increasing the number of people who participate. I am very impressed with the fact that employees and agent representatives from Tokio Marine & Nichido voluntarily cooperate with program planning and public relations.



NPO



Approximately 80 children and their parents took part in the program held in February 2015. Everyone enjoyed such activities as planting sawthorn oak trees, planting *shiitake* mushroom fungus and making *baumkuchen* cake using bamboo.

Participants



Employees



Shinya Soeda, Group Leader, Service Group, Nara Branch, Tokio Marine & Nichido, gives an overview of the Green Gift Project at the opening ceremony.

3. Supporting People

Courses to Foster Support for Dementia Care

Aiming to draw more employees closer to dementia care

According to statistics from the Ministry of Health, Labour and Welfare, the number of elderly persons in Japan afflicted with dementia is forecast to reach around 7 million in 2025. Under these circumstances, the Million-Supporter Caravan for Dementia being promoted by the Ministry of Health, Labour and Welfare is gaining the spotlight in Japan and abroad for helping realize a society in which people with dementia can lead their own lives with peace of mind. This initiative fosters dementia care supporters across Japan who learn the correct knowledge and ways of responding to dementia together with supporting persons with dementia and their families. As

of March 2015, approximately 6.1 million persons have participated in this program. In line with efforts to “spread safety and security,” which is one of its management principles, Tokio Marine Group has continuously held courses to foster support for dementia care since fiscal 2010. To the present, more than 2,900 Group employees have become dementia care supporters. Besides acquiring knowledge about dementia to respond to customers, in recent years a growing number of employees are recognizing that dementia is also close to their own lives because of a family member or relative who has developed dementia. This trend has further increased employee motivation to participate in these courses. We have also received comments from participants who moved one step beyond the course, such as “I was able to call out to an elderly person on the street who appeared lost” and “I’ve become friends at my workplace with somebody to whom I can talk about nursing care.” These comments provide a real sense of the widening reach of these courses as an initiative for supporting people.

We aim to continually widen the circle of dementia care supporters across Japan to provide employees with an understanding of dementia at workplaces and as members of society, and encourage them to think and act from the standpoint of others so that they can support people.

Courses to Foster Support for Dementia Care (Tokio Marine & Nichido) Held at the Main Branch on January 21, 2015

Comments from participating employees

- “During role playing, I gained a true sense of the difficulty of responding to persons with dementia.”
- “I hope to become able to respond calmly and with adequate knowledge.”
- “I was painfully aware that I should learn a bit more about this field.”



Besides lectures, this course also allocates time for role-playing sessions that simulate interaction with persons with dementia at non-life insurance agent counters and in the community and home. This practical exercise further deepens participants' understanding of dementia.

Employees possessing caravan mate* qualifications serve as course lecturers. In addition to explaining the causes and symptoms of dementia and the mental attitude needed for interacting with persons with dementia, this course also conveys the importance of closely empathizing with the feelings of persons providing dementia care.



Courses to foster support for dementia care are held based on the texts and DVDs published by the nationwide Caravan Mate Liaison Council. Following the course, “Orange Rings” are handed out to participants as the mark of being a supporter.

Understanding dementia is also important in our jobs.

Recently we've seen a rise in elderly insurance customers, and for this reason, understanding dementia is also becoming essential. Since 2012, Nisshin Fire & Marine Insurance has been participating in the Tokio Marine Group's caravan mate training program. We've held in-house courses to foster support for dementia care led by employees who have become lecturers. Approximately 500 employees, including management-level staff, have attended these courses up to fiscal 2014.

Dementia care supporters acquire correct knowledge (dementia is an illness and providing care for the afflicted as well as their families is important) and must learn to think from the standpoint of other persons. Regarding dementia, changes are also taking place at Nisshin Fire & Marine Insurance that include stepping up efforts to review and make pamphlets easier to understand.

We'll take creative approaches to the content and operation of these training courses in the future so that even more people acquire awareness and correct knowledge of dementia.

Sanaka Uchiyama

Deputy Manager, Planning Group,
Corporate Planning Department
Nisshin Fire & Marine Insurance Co., Ltd.

Seizing the opportunity to become a "perceptive person"



Misako Chiba

Assistant Manager, Sales Support Group,
Marketing Promotion Department
Nisshin Fire & Marine Insurance Co., Ltd.

A desire to serve society by spreading knowledge about dementia



I hope to be involved in this field my entire life.

When I was thinking what I could do to contribute to the community and society, I attended a course to foster support for dementia care and suddenly realized, "That's it!" and decided to become a caravan mate. In my job, I'm in charge of training and development, which gives me a genuine feeling that my role is to serve society through teaching.

In the courses I teach, my lectures follow the prescribed curriculum. However, I notice that when I add real-life examples, role playing and simplified dementia checks to the educational process, the participants' reactions change dramatically. This gives me the sense that participants are sharing a sense of empathy. I'm also given opportunities to tour nursing care facilities on a routine basis, and I listen to stories from acquaintances and gather newspaper articles and use these to provide more specific topics to my courses.

Dementia is a problem that is close to all of us and there are many things that persons involved with dementia must first understand.

Looking ahead, I intend to hold easy-to-understand courses that will resonate with each participant and hope that I can continue to achieve personal growth as well.

3. Supporting People

Local Community and Social Contribution Activities of Group Companies

Employees around the world proactively engage in various activities.

Tokio Marine Group presently carries out its non-life insurance business, life insurance business, and financial and general businesses across a broad front in 37 countries and regions around the world. Besides working to solve various social problems through these main businesses, we believe it is also important to contribute to society as a good corporate citizen.

Each and every employee of Tokio Marine Group

proactively participates in community and social contribution activities in accordance with the Group's three CSR material issues of "Providing security and safety," "Protecting the Earth" and "Supporting people." For our community and social contribution activities based on the concept of "Supporting people," Group employees in and outside of Japan have participated in various activities that include promoting youth development and supporting the elderly, persons with disabilities and cancer patients.

In Japan, we are working to attain our target of exceeding a 100% participation rate in community and social contribution activities by domestic Group employees. These efforts are aimed at fostering a corporate culture that encourages employees to be involved in community and social contribution activities on a regular basis.

In close collaboration with NPOs and other organizations, we will continue to proactively implement initiatives that utilize businesses, regional characteristics and the strengths of respective Group companies.



Japan // Growth of Young People

Tokio Marine Business Support Co., Ltd.
Tokio Marine Asset Management Co., Ltd.

Volunteers for Enclosing Child Line Cards



Child Line is a dedicated phone line that enables children and youths up to age 18 to talk about their anxieties or any other issues they wish to discuss. A total of 72 organizations in 42 prefectures and cities (as of November 2014) are actively participating in this program and the specified NPO Child Line Support Center Japan is supporting these organizations in each region. Employees from two Group companies serve as volunteers for enclosing cards inscribed with the Child Line telephone number into envelopes that are sent to elementary and junior high schools in Miyagi Prefecture. A total of 64 employees from Tokio Marine Business Support participated in this activity in October 2014 and 80 employees from Tokio Marine Asset Management in November 2014.



Japan // Growth of Young People

Tokio Marine Millea SAST Insurance Co., Ltd.
Tokio Marine West SAST Insurance Co., Ltd.

Participating in Walking Event to Deepen Understanding of Orphans



Ashinaga P Walk 10 held by Ashinaga, an organization providing educational support for children, is an event that features an approximately 10-km walk to encourage people to consider the problems faced by orphaned children. A total of 26 employees and their families from two Group companies participated in the Kamakura Course walk in November 2014.

*Tokio Marine & Nichido and Meiji Yasuda Life Insurance Company hold a charity walk event, Ashinaga Charity & Walk, as a joint CSR initiative. From Tokio Marine & Nichido, a total of 1,714 employees and their families participated in this event in fiscal 2014.



Australia // Growth of Young People

Tokio Marine Management (Australasia)

Two Support Activities for Children



As an initiative for being a "Good Company," TMMA carried out two activities for children in fiscal 2014. The Melbourne Branch agrees with the national goal of supporting children with cancer and participated in CanTeen National Bandana Day in October 2014. Meanwhile, employees from the Sydney Branch made two visits to Lucas Gardens School for children with intellectual disabilities. Besides supporting classes, employees made donations for the purchase of devices that enable communication from a child's perspective.



Japan //
Support for Persons with Disabilities

Tokio Marine & Nichido Systems Co., Ltd.

Holding Learning Sessions That Provide Simulated Experiences of Having Disabilities



Based on the slogan "Be Society-Friendly Systems," since fiscal 2012 we have held five in-house learning sessions that provide participants with a simulated experience of having disabilities to ensure that all employees can naturally support persons with disabilities. A total of 16 employees participated in the wheelchair session held in July 2013. Following the lecture about persons with disabilities, participants learned about wheelchair operation methods and actually experienced riding in a wheelchair and providing assistance to persons in wheelchairs. In fiscal 2014, 23 persons attended the braille session and 18 persons participated in the visual perception session.



Japan //
Support for Persons with Disabilities

Tokio Marine & Nichido Medical Service Co., Ltd.

Interacting with Persons with Intellectual Disabilities through Sports



Tokio Marine & Nichido Medical Service participated in the Special Olympics Nippon Tokyo 20th Anniversary 12th Charity Walk & Run Festival. In this event, athletes with intellectual disabilities, together with runners from companies and organizations as well as regular runners, form teams that participate in a race with the aim of deepening friendships. This race featured three teams and 12 runners as well as five employee volunteers. Besides providing support during the race, three of these volunteers, who are registered nurses, patrolled the racing course on bicycles to watch over the participants. Tokio Marine & Nichido Medical Service also provided additional support by loaning AEDs.



United States //
Support for Persons with Disabilities

Safety National Casualty Corporation

Supporting Sports Competitions for Persons with Intellectual Disabilities



Safety National participates as an annual sponsor of the St. Louis Metro Area Special Olympics Spring Games for athletes with intellectual disabilities and its employees serve as volunteers. In 2014 as well, employees provided athletes with various types of support throughout the entire day of the event. This included individually attending to each athlete as partners, escorting athletes to respective competition venues, cheering during the competitions and accompanying athletes at the awards ceremony.



Singapore // Support for the Elderly

Tokio Marine Insurance Singapore

Christmas Gifts for Residents at a Home for the Aged



In December 2014, 41 volunteers from Group companies in Singapore visited the Geylang East Home for the Aged. During this visit, the volunteers deepened exchanges with residents by holding a buffet-style dinner, singing Christmas carols and participating in line dancing, while an employee dressed as Santa Claus handed out Christmas gifts. After the visit, the employees and 80 elderly persons took a bus tour to view Christmas illuminations within the city. This was a particularly meaningful event because it was the first time in five years that most of the elderly persons had the opportunity to do so.



Japan // Cancer Patient Support

Tokio Marine & Nichido Life Insurance Co., Ltd.

Donating Terry Cloth Caps to Provide Encouragement to Cancer Patients



Tokio Marine & Nichido Life Insurance joined activities undertaken by the Iwate Hospice Association, a citizens' group in Morioka City that donates terry cloth caps for patients undergoing anticancer drug treatment, and began cooperating in the production of these caps in fiscal 2009. Every year, participants from Tokio Marine & Nichido Life stitch the caps together and produce more than 1,000 caps and donate these caps to cancer hospitals nationwide through the Iwate Hospice Association. In fiscal 2014, which marked its sixth year, Tokio Marine & Nichido Life Insurance produced and donated a record-high 1,300 caps.



United Kingdom //
Cancer Patient Support

Tokio Marine Kiln

Participating in a Race at a Cancer Patient Support Event



In addition to a monetary donation from Tokio Marine Kiln, a team composed of 11 employees participated in an obstacle course race and solicited donations at Macmillan Cancer Support in 2014, an event that supports cancer patients held in October 2014. Upon completion of the 12-mile obstacle race held in rain and mud conditions, employees received over £4,000 in donations. The team also participated in a bread-baking contest, where members also appealed for donations for charity activities that provide support in practical, medical care, mental and financial-related areas for people living with cancer.



Each and every individual builds up trust and continually provides value to our stakeholders.

June 2015
Tsuyoshi Nagano
 President and CEO
 Tokio Marine Holdings, Inc.

T. Nagano

In 2014, Japan experienced unusually severe cases of major natural disasters throughout the country that included heavy snowfalls in February, torrential rainfalls in August and successive typhoons. These events strongly reaffirmed the important social mission of Tokio Marine Group. Today, four years after the Great East Japan Earthquake, we still listen closely to the touching stories of residents of the devastated regions. This has spurred us to renew our determination to “never forget the event at any cost and continue to do whatever we can do even in any small way.”

In March 2015, the Third United Nations World Conference on Disaster Risk Reduction was held in Sendai. At this conference, Tokio Marine Group displayed various initiatives such as industry-academia collaboration on earthquake and tsunami risk as well as disaster readiness solutions. By sharing knowledge and promoting dialogue with governments, NPOs and disaster-prevention experts, this conference served as an excellent reminder of the unceasing disaster prevention efforts of people around the world and the strong social expectations of companies as well as the major role played by insurance companies.

The world is continuing to evolve at an unprecedented speed, as illustrated by such changes as the increased frequency of large natural disasters, demographic changes and technological innovations such as self-driving vehicles and artificial intelligence. These changes herald the arrival of an age in which we can no longer rely on conventional thinking that merely extends the status quo. Under such circumstances, in April 2015 our New Mid-Term Business Plan “To Be a Good Company 2017” was launched. “We will be there for our customers and local communities, playing our part in society in times of need” has served as the common and cherished cornerstone of our operations during the 136 years since our establishment. On this basis, members of Tokio Marine Group encompassing 40,000 employees will anticipate medium- and long-term changes, seize this moment of transformation and become even closer to and earn the trust and support of customers and society. Through such efforts, I am confident we can achieve our goal of truly being a “Good Company.”

Insurance is an intangible product, and because of this, “people” and the “trust” built by our people represent the entire essence of our operations. For this reason as well, we aim to realize a Group with enhanced diversity in which employees together to solve a variety values around the world play active roles.

Using our bonds of trust with stakeholders as a starting point, we will work together to solve a variety of issues faced by society toward the realization of a future in which everyone can live with a sense of security. As we work toward these objectives, your continued support is highly appreciated.

I served as an instructor at a Disaster Prevention Lesson (page 8) held at Higashi Mizumoto elementary school in Katsushika-ku, Tokyo, in November 2014. The serious looks in the children’s eyes were truly memorable.



Notice regarding the CSR page on the Tokio Marine Holdings website

Tokio Marine Holdings CSR

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The CSR Booklet is also published in a rich content version that allows videos and audio to be enjoyed using tablet computers and other devices. Additionally, our Sustainability Report contains more detailed information and data as well as information such as our initiatives for responding to each stakeholder. We hope you will access this site.

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

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