

Tokio Marine Group



TOKIOMARINE

# CSR Booklet 2016



Together into the Future



Please remember.

We always remain by your side,  
taking each step together into the future.





# Creating a better future through and beyond the bounds of our core businesses

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

## Corporate Profile (as of March 31, 2016)

Company name: Tokio Marine Holdings, Inc.  
 Representative: Tsuyoshi Nagano, President and Group CEO  
 Established: April 2, 2002  
 Capital: ¥150.0 billion  
 Business domains: Domestic non-life insurance business,  
 Domestic life insurance business,  
 International insurance business,  
 Financial and General businesses  
 Number of employees: 36,902  
 Domestic non-life insurance: 20,221  
 Domestic life insurance: 2,301  
 International insurance: 12,707  
 Financial and General businesses: 1,673

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

Goals of the International Community  
 Excerpt from the United Nations' 17 Sustainable Development Goals (SDGs)\*

**Theme 1**  
**Providing Safety and Security**




**Theme 2**  
**Protecting the Earth**




**Theme 3**  
**Supporting People**




\* As a successor to the Millennium Development Goals (MDGs), SDGs were adopted unanimously in September 2015 by all leaders of more than 150 UN member states. SDGs represent the vision, which all people around the world, including citizens, governments and companies, should jointly pursue toward 2030 and comprise 17 goals and 169 targets.

Activity Focus of Tokio Marine Group

- Provide safety and security through products and services
- Prepare for natural disasters
- Respond to the declining birthrate and aging population

- Protect the Earth together with local communities
- Protect people from global climate change and weather disasters

- Respect diversity
- Nurture people

Contents

**Theme 1**

- P 6 - 9 Insurance in Daily Lives
- P 10 - 11 Response to Wide-Area Disasters
- P 12 - 14 Disaster Prevention Lessons

**Theme 2**

- P 15 - 17 Green Gift Project: Environment Protection Activities in Japan
- P 18 - 20 Green Gift Project: Mangrove Planting

**Theme 3**

- P 21 - 23 Supporting the Special Olympics Nippon (SON) Foundation
- P 24 - 25 IkuBoss Initiatives

P 26 Top Message

Insurance in Daily Lives

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

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



Assist prevention of accident recurrence

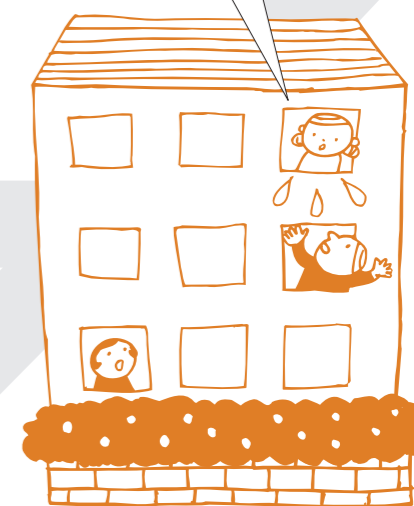
Tokio Marine & Nichido developed *Home Choice Assist* based on customers' requests for support in preventing accidents from recurring including those caused by fire, lightning, explosion or theft. After decisions on claim payments are finalized, policyholders choose freely from a menu of reimbursement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



Protect personal belongings in rental housing



Nisshin Fire's *Insurance for Rental Housing* is home contents fire insurance for rental housing. It is selected mainly by customers in their 20s and 30s who prefer to purchase insurance matched to their lifestyles over the Internet, and more than 10,000 policies have been sold in one year since its launch. It also won a 2014 Good Design Award for the first time among non-life insurance products.



"Just in case" when you become ill or get injured

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



Support life after hospital discharge



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



Provide security anytime, anywhere



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

Activity Focus of Tokio Marine Group

Provide safety and security through products and services

Prepare for natural disasters

Respond to the declining birthrate and aging population



### Support sound corporate health and productivity management

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



### Provide information on accidents and disaster prevention

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



### Insurance for ensuring safety when driving borrowed cars



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



### e-Cycle Insurance

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



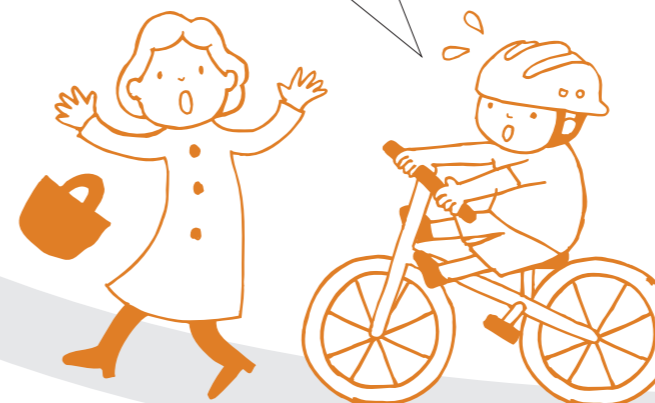
**Junichiro Yanagi**

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

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

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

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



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

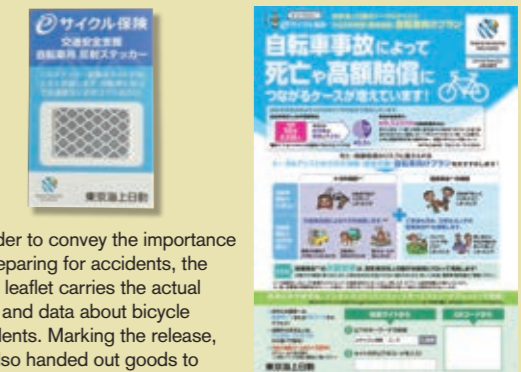
**Mizunuma:** We have devised effective ways to communicate the danger of bicycle accidents and the very need for insurance to this wide group of customers. For example, we use the phrase "A bicycle is a car" in our posters.

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



**Ami Mizunuma**

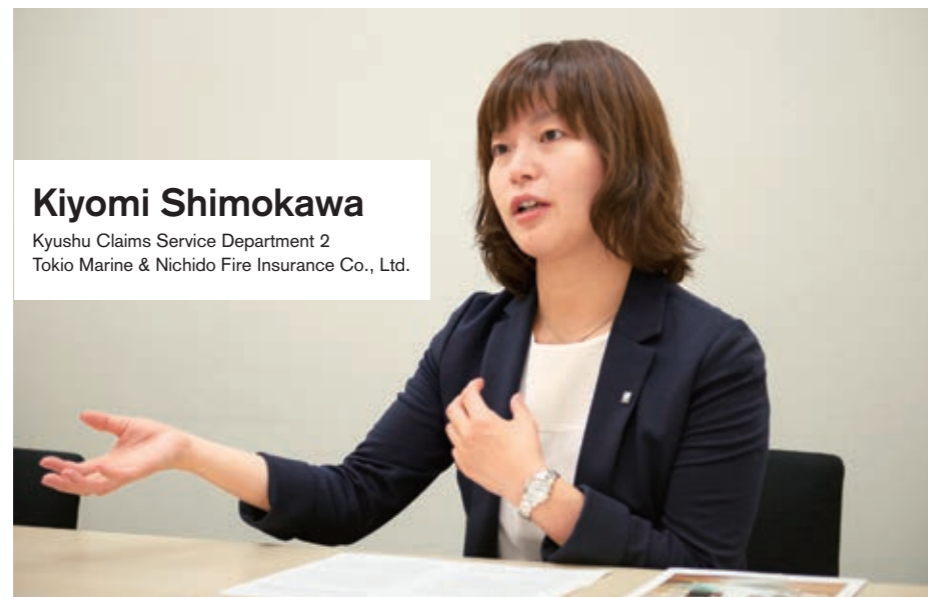
Corporate Marketing & Planning Department  
Tokio Marine & Nichido Fire Insurance Co., Ltd.



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

Response to Wide-Area Disasters

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



Earlier claim payments made possible by group-wide efforts

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

“We take our utmost efforts to make swift payment of claims even during ordinary times. In the case of a wide-area disaster, we must act more quickly to make important payment decisions and take necessary procedures. Over the past few years, we have renovated our claims settlement service system based on our experience regarding the Great East Japan Earthquake and to adapt to increasing natural disasters. Typhoon Goni was the first major disaster we experienced since the completion of the infrastructure development for the renovated claims settlement service system. The use of claims settlement service system which

provides a means to process payments from remote sites, resulted in early claim payments and allowed us to concentrate on local claims settlement services.”

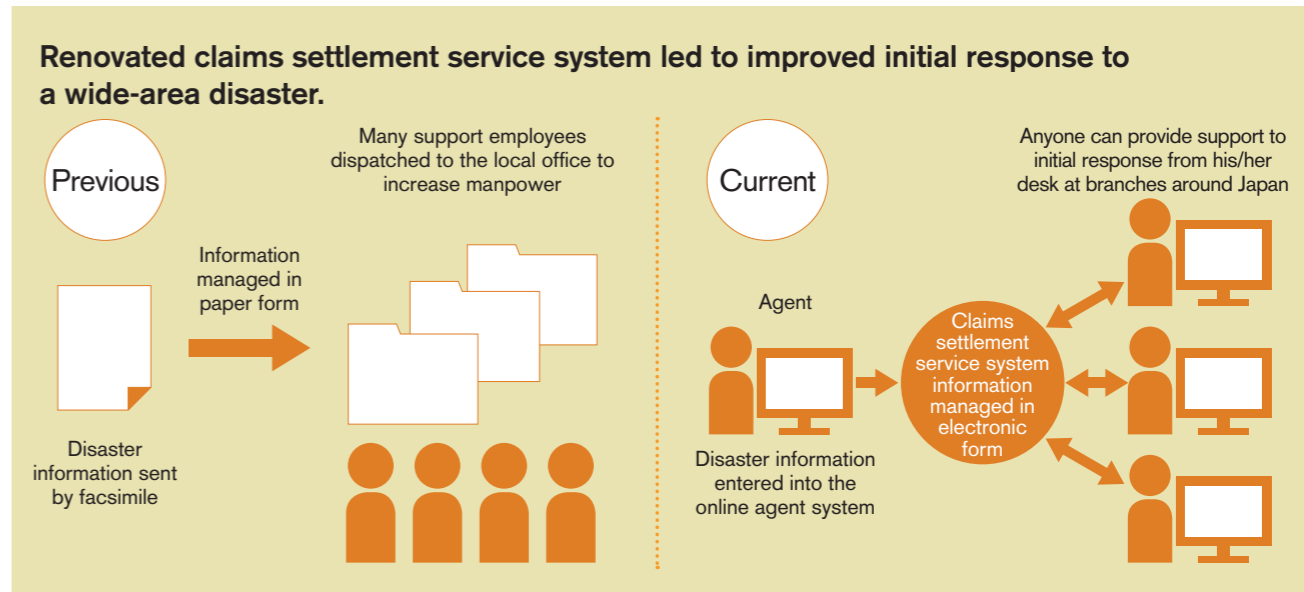
All-out efforts, including claims service departments as well as agents, marketing departments, business support departments and Group companies, are essential in responding to a wide-area disaster. Tokio Marine & Nichido is already in the process of setting up a claims settlement service structure encompassing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



At the peak of our response to Typhoon Goni, the disaster response office was filled with support staff sent from across Japan.

Activity Focus of Tokio Marine Group

- Provide safety and security through products and services
- Prepare for natural disasters



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

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

Value of insurance products called for in times of need

“Initially, there was confusion at the disaster response office, and we received complaints from customers for a lack of preparation. But in the questionnaire for customers who have received claim payments, there were positive comments, thanking us for our considerate response regarding

telephone inquiries and for quick claim payments. Their comments made me feel I have fulfilled my mission as a member of a non-life insurance company. The value of insurance is tested when something happens in customers’ daily lives. An insurance product means more than just paying claims. It is made up of many services, including responding to telephone inquiries and checking damage. I will conduct each service sincerely, be there for customers in need of help and bring peace of mind to them.”

In April 2016, a series of large earthquakes hit Kumamoto and other parts of Kyushu and inflicted enormous damage. We are again making company-wide efforts, led by the Kumamoto Branch, to ensure swift claim payments. The number of claims filed to date is several tens of thousands, and every policy supports each customer’s life and future. We will continue to make concerted efforts throughout the entire Tokio Marine Group to serve customers and society in times of need.



Close, regular communications and daily meetings with team leaders at the disaster response office served to ensure the required practices and processes are always in place

Impact of Typhoon Goni (2015)

The typhoon passed near Ishigaki Island on August 23, 2015 and made landfall in Kumamoto on August 25. It registered a maximum wind velocity of 30 m/s in Kyushu and also caused heavy rain in western Japan and the Tokai Region. In the seven prefectures in Kyushu, the local governments issued an evacuation order to about 245,000 residents and an evacuation advisory to some 528,000 residents. About 2,000 houses sustained partial damage, while 100 were either totally or partially destroyed.



Disaster Prevention Lessons

Passing on disaster prevention knowledge to children to help them prepare for a next disaster



A disaster can happen anytime and making preparations is important.



Now I know clearly how to evacuate in a disaster and how to prepare for it.



Tokio Marine Group initiated Disaster Prevention Lessons in 2012 with a desire to use the knowledge of disaster prevention accumulated in its core businesses for the benefit of children. In January 2016, employees of Tokio Marine & Nichido's Ibaraki Branch provided the lessons to fifth

grade students at Minami Public Elementary School in Ishioka City, Ibaraki Prefecture.

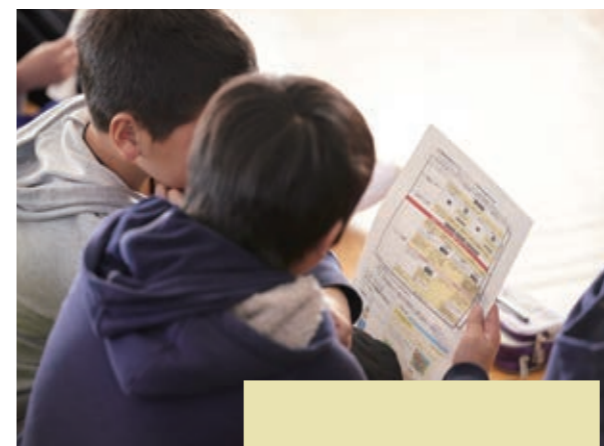
The lessons mainly describe the mechanisms of and required preparations for earthquakes and tsunamis along with topics on locally anticipated disasters chosen by participating employees themselves. This time, they selected the theme "Disasters in Our Town" and mentioned the flooding that occurred in September 2015. The flooding was caused by Typhoon No. 18's heavy rain, which burst the banks of the Kinugawa River. Ishioka City was also affected by the disaster. Children listened intently to the lecture explaining that rain in the neighboring prefectures can flood the local rivers. The lecture also presented a projection that

Activity Focus of Tokio Marine Group

Prepare for natural disasters



I understand very well how earthquakes and tsunamis happen.



The lessons made me realize talking with my family is also important.

a major earthquake would hit Ibaraki Prefecture with a probability of 70% in the next 30 years and emphasized the importance of making preparations in advance, particularly discussing within each family where to meet and how to communicate with each other in a disaster.

Five years have passed since the Great East Japan Earthquake and keeping the memory of the disaster from fading has become a challenge. On the other hand, Japan has been repeatedly struck by earthquakes, volcanic eruptions and other disasters caused by heavy rain. To protect ourselves from a next disaster, we must think and act on our own. As of March 31, 2016, our Disaster Prevention Lessons have been provided to some 16,300 children at

Hoping for continued cooperation in protecting children's lives



Tomiyoshi Kawaguchi

Director, Ibaraki Teachers Co-op

In our day-to-day contact with the Ibaraki Branch of Tokio Marine & Nichido, I heard about their Disaster Prevention Lessons and was surprised to know that they extend their efforts that far. Empathizing with their proactive corporate approach to protecting children's lives, the Ibaraki Teachers Co-op decided to sponsor the lessons and assisted them in soliciting participating schools.

The Great East Japan Earthquake occurred at around the time when elementary schools let out. I have seen children in upper grades escorting smaller children home and recognized the importance of preparing children for a disaster in advance. Even though the lessons are limited in time, listening to experts from outside school will definitely be a valuable experience. We intend to keep supporting the initiative in and after fiscal 2016 in the hope that it will help children protect themselves in a disaster.

about 210 schools. We will continue to expand this initiative and seek to promote safety and security for the future.



Items to be preferably included in an emergency survival kit were presented during the lessons to explain the importance of making preparations in each household.



## Building a future for the local community – Disaster Prevention Lessons as the starting point

### Naritsugu Miyanaga

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



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



community members.

I participated in the Disaster Prevention Lessons for the first time. I hope the collaboration with the School Teachers Co-op will provide an opportunity for many more schools to become interested in these lessons.

I would like to use the experience as a first step to start building a future for Ibaraki. Also, I strongly hope that children will take home the Clear File Folder for Disasters that we handed out and talk about what they have learned through the lessons with their families.

## C O L U M N

### Developed a learning program to generate interest in work and business management

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

In March 2016, an experimental class using the program was held at Junior High School Attached to Faculty of Education, Chiba University. In the class, 37 first-year students were divided into groups of five or six and participated in a card game to develop Moon Bakery, a fictional bakery, into a popular shop. Each group identified the shop's strength and weakness from the basic business condition data, discussed how to increase its popularity with a limited budget and then



Students selecting strategy cards while discussing the importance of ensuring the safety of customers, not just pursuing short-term profits, and an option to enroll in insurance in preparation for an emergency

chose five cards from the 20 strategy cards. Some accident cards were introduced during the game. The point was to make the students think about managing risks while working to increase the shop's sales.

The program is planned to be published by MEXT sometime in the future. In Tokio Marine Group, we aim to use it as a program we "deliver" to schools, after adding certain adjustments. We believe that the program allows children to learn the value of work and how business is managed, and is effective in letting them think about ways to anticipate and manage risks in their daily lives.

## Green Gift Project: Environmental Protection Activities in Japan

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

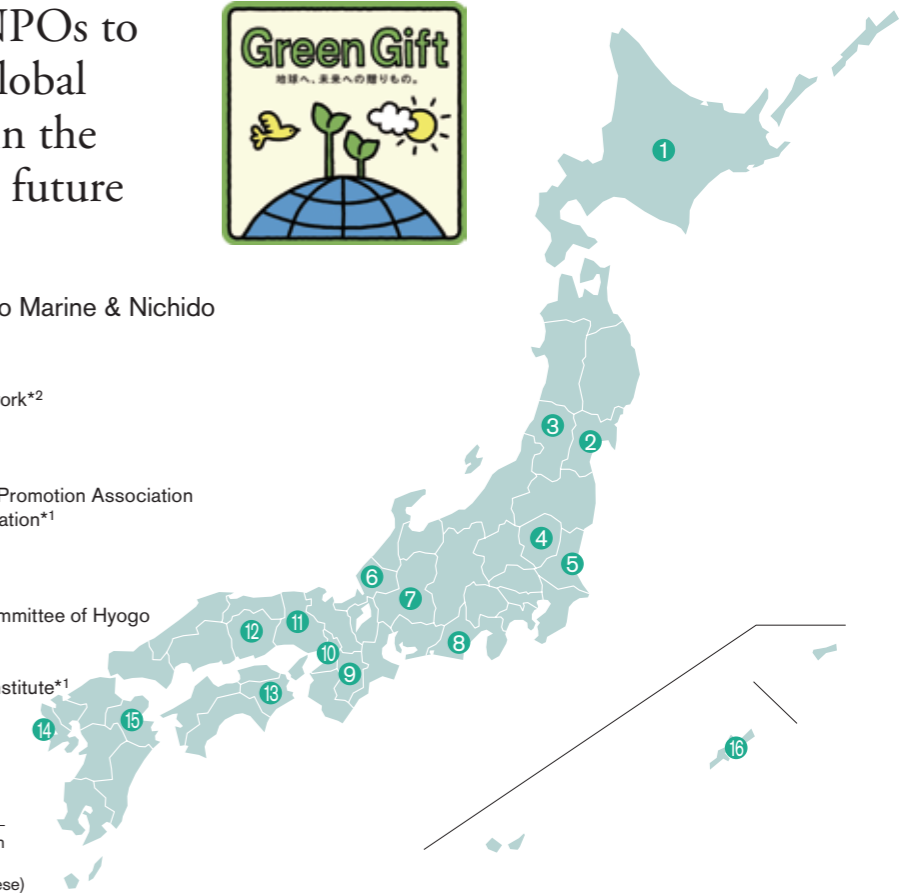


16 organizations nationwide engaged in environmental activities together with Tokio Marine & Nichido (October 2015 to September 2016)

- ① Hokkaido Iburi Nature School\*1
- ② Miyagi Miyagi Environmental Life Out-reach Network\*2
- ③ Yamagata Environmental Network in Yamagata\*1
- ④ Tochigi Tochigi Conservation Corps\*1
- ⑤ Ibaraki Water Doors\*1
- ⑥ Fukui Hasu (*Opsariichthys uncirostris*) Project Promotion Association
- ⑦ Gifu Mori, Kawa, Umi: Hidamino-ryuiki Association\*1
- ⑧ Shizuoka Hamanako Satouminokai\*1
- ⑨ Nara Nara Hito-to-shizen-no-kai
- ⑩ Osaka Senior Shizen Daigaku\*1
- ⑪ Hyogo Yumesaki-no-mori Park Management Committee of Hyogo
- ⑫ Okayama Forest for People Okayama\*1
- ⑬ Tokushima Shinmachi-gawa-wo-mamorukai\*1
- ⑭ Nagasaki Environmental Conservation Education Institute\*1
- ⑮ Oita Midori-no-Kobo Nanagurasu\*1
- ⑯ Okinawa Okinawa Public Health Association\*3

\*1 Specified non-profit corporation  
\*2 Public interest incorporated foundation  
\*3 General incorporated foundation

Information on events hosted by each organization is available on Tokio Marine & Nichido's corporate website.  
<http://www.tokiomarine-nichido.co.jp/world/greengift/> (in Japanese)



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

For NPOs, collaboration with stakeholders is essential to continue operations. However, within the scope of their usual activities, their ability to expand the stakeholder base is limited. Tokio Marine & Nichido assists them in this regard by supporting their activity programs, distributing program leaflets through our extensive network and introducing our customers as well as potential partners to NPOs. Moreover, through the participation of local branch employees and agents in these activity programs, we aim to become a reliable partner for local community members, rooted and widely recognized in each community.

As of March 31, 2016, a total of 112 events have been held under the project in 29 regions with the participation of some 7,700 people. The project had originally targeted children. Now, more than 70% of participants are children

and their parents, with many finding out about such an activity in their local community for the first time and expressing a desire to join again.

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

\* Green Gift Project  
This project offers customers an option to choose Web-based insurance contracts (clauses) on our website rather than paper-based contracts in brochure form to reduce paper consumption. Tokio Marine & Nichido donates a portion of the amount saved through reduced paper use to support environmental protection activities in and outside Japan.

#### Activity Focus of Tokio Marine Group

Protect the Earth together with local communities



Green Gift Project: Environmental Protection Activities in Japan (Activity Example)

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

Okayama Prefecture

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

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



Employees

**Yoshihiro Mukougawa**

General Manager, Okayama Branch  
Tokio Marine & Nichido Fire Insurance Co., Ltd.

This event let children use fire and cutting tools, but the NPO staff were a reliable partner and very skilled in guiding the children. I was delighted when a participant came up to me and said, “Your company is conducting a wonderful initiative.”

Jointly with our agents, the Okayama Branch set up a volunteer committee in 2005 and has been proactively promoting information exchange on social contribution and volunteer activities. We will encourage more agents and employees to participate in volunteer activities and create an opportunity for them to work with local community members.



NPO

**Takeshi Yamashita**

Chief Director  
Forest for People Okayama

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

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



EPO

**Masahiro Iwami**

Coordinator  
Environmental Partnership Office Chugoku (EPO-Chugoku),  
Ministry of the Environment

EPO-Chugoku is an intermediary organization supporting environmental activities in the Chugoku region. We began to aid collaboration between each branch of Tokio Marine & Nichido and environmental NPOs early on when the Green Gift Project extended its scope to environmental protection activities in Japan.

Many NPOs are fully occupied in carrying out existing activities. But I believe corporate donations under the Green Gift Project will enable them to tackle new programs from which to gain valuable insight.

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



Agent

**Kazumasa Hayashi**

Representative Director  
Tokai Insurance Center Co., Ltd.

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

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



Employees

**Satomi Ueno** (right)

**Erina Yamamoto** (left)

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

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

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

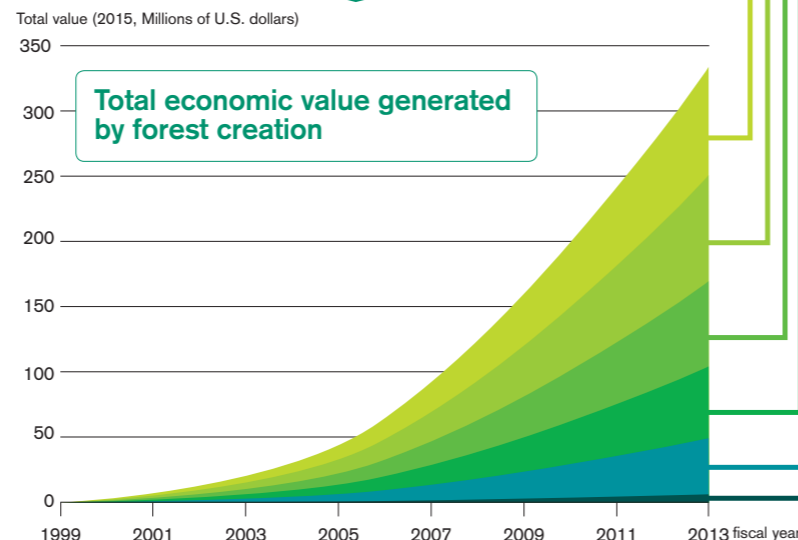
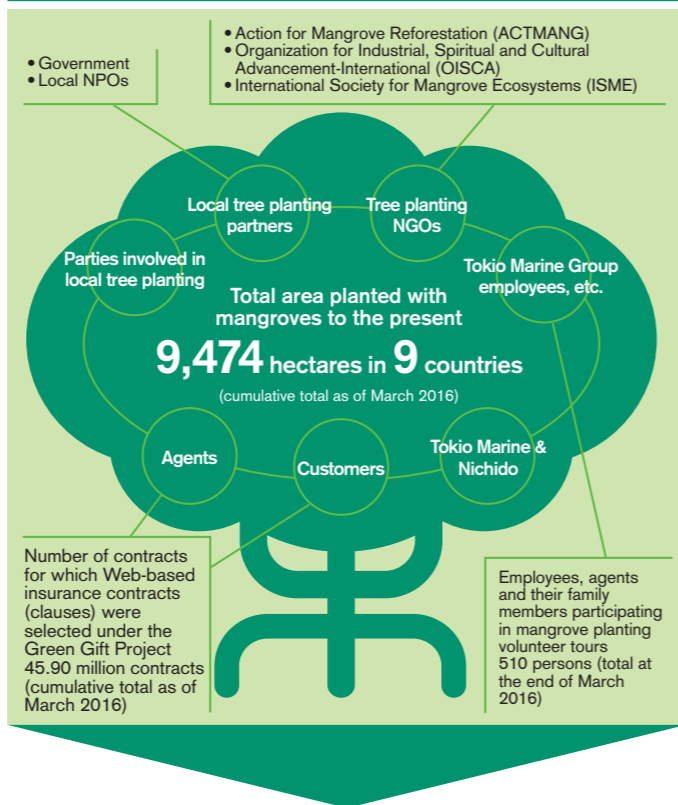


Green Gift Project: Mangrove Planting

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



Initiatives for Mangrove Planting



Economic value created by mangrove planting

<b>Harvesting of mangrove products</b>	Products such as fish and shellfish, wood and traditional medicines that became obtainable from mangroves.	Approximately \$84.2 million
<b>Improvements in fishing industry productivity outside the mangrove-planting sites</b>	Created positive impacts that include improved fishing industry productivity in oceans and offshore areas near the mangroves.	Approximately \$78.8 million
<b>Coastline stabilization and erosion prevention</b>	Played roles such as preventing erosion of coastlines.	Approximately \$71.1 million
<b>Functioning as a refuge shelter from extreme weather (damage mitigation)</b>	Functioned as a refuge shelter from the impact of natural disasters.	Approximately \$55.8 million
<b>Water conditioning</b>	Played the role of preventing pollution to water sources for household-use and other water.	Approximately \$45.6 million
<b>Carbon sequestration (climate change mitigation)</b>	Mangrove forests provided such benefits as absorbing greenhouse gases and thus played a major role in mitigating climate change.	Approximately \$3.3 million
<b>Cumulative benefits of approximately</b>		<b>\$338.8 million</b>

Impact of Mangrove Planting on Local Communities

<b>Persons living in and around the mangrove planting sites</b>	Approximately 1,250,000 persons (Approximately 320,000 households)
<b>Persons who depend on mangrove fisheries as a primary source of income and/or employment</b>	Approximately 130,000 persons
<b>Persons who are employed in other mangrove fisheries-related primary production activities</b>	Approximately 250,000 persons
<b>Persons who are engaged in incidental occupations such as fishing gear production or shipbuilding and maintenance related to fishing industries in mangroves</b>	Approximately 500,000 persons
<b>Persons who are protected by mangroves from storms, tidal surges, erosion, saltwater intrusion, water pollution, etc.</b>	At least approximately 500,000 persons
<b>People throughout the world enjoy benefits because these mangroves and their soil accumulate carbon dioxide.</b>	Approximately 500,000 tons

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

To the present, this mangrove planting has generated diverse benefits such as mitigating and preventing global warming, preserving biodiversity and contributing to the

development of local economies, communities and human resources. However, expressing the specific economic value created by this project had proved difficult. To determine this value, Tokio Marine & Nichido commissioned Mitsubishi Research Institute, Inc. to undertake a survey and make assessments based on internationally recognized methods. The results of provisional calculations show that the total economic value created by the Mangrove Planting Project from April 1999 to the end of March 2014 totaled \$338.8 million. This project also generated benefits in terms of improving the lives of residents of communities

where mangroves are planted and preventing and mitigating disasters.

By ascertaining the numerical value of the outcomes of the mangrove-planting activities, we were able to reaffirm our awareness of the positive social impact of this initiative. Going forward, we will utilize the results of this value assessment to improve our Mangrove Planting Project and continue to undertake these activities together with our stakeholders as we aim to further create value.

Activity Focus of Tokio Marine Group

Protect the Earth together with local communities	Protect people from global climate change and weather disasters
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Green Gift Project: Mangrove Planting (Activity Example)

Securing stable income and daily foods through mangrove restoration

– Initiative in Vietnam

In Vietnam, Action for Mangrove Reforestation (ACTMANG) has been carrying out a mangrove planting project since 1999 together with the Mangrove Ecosystem Research Center of Vietnam National University and local residents.

In the Dong Rui commune in northern Vietnam, a total of 670 hectares of mangroves have been restored through this program. This restoration has helped improve the quality and quantity of fish and other aquatic resources and has stabilized fish hauls and harvests. Village residents use these products as food and also sell these to traders as a source of income. Calculations show that the value of all products and annual income of harvesters is VND 31.3 billion (approximately ¥400 million).

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



A man carrying shellfish



A woman selling marine products

Tetsumi Asano

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



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



Abandoned shrimp aquaculture pond



Mangroves planted as a restored forest

C O L U M N

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

Philadelphia Insurance Companies (PHLY), which designs, markets and underwrites commercial property/casualty insurance products in the United States, began the “PHLY 80K Trees” tree planting program in 2015 inspired by Tokio Marine & Nichido’s Green Gift Project.

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

will help plant a portion of the 80,000 trees in 2016.

In the United States, record wildfires, storms, and other natural disasters have destroyed millions of trees in forests in recent years. PHLY is on a mission to build healthy forests and ecosystems to provide greater security to communities.



PHLY employees who participated in tree-planting activities

Supporting the Special Olympics Nippon (SON) Foundation

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



Good-luck bracelets are presented both to persons donating to SON’s “Yell Fundraising” and to athletes. These bracelets are created wholeheartedly as a manifestation of the bonds linking three parties consisting of donors, athletes and the persons who make the bracelets. Tokio Marine Group also carries out bracelet-making volunteer activities and in fiscal 2015 a total of approximately 1,600 persons participated.



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

For example, in sharing the Special Olympics\* Nippon (SON) Foundation’s vision of “creating a society where people with and without disabilities understand and respect each other’s differences and live and grow together,” Tokio Marine & Nichido became an official sponsor of the foundation in 2005 and has been supporting its activities by providing funds and volunteers. Additionally, to the present a total of approximately 740 Tokio Marine Group employees and their family members have served as volunteers at seven Special Olympics Nippon National Games.

In March 2015, on the occasion of becoming a Gold Partner for the 2020 Tokyo Olympics and Paralympics, Tokio Marine & Nichido decided to also support the Japanese Para-Sports Association. Besides supporting SON, Tokio Marine & Nichido is providing wide-ranging support

for persons with disabilities other than intellectual disabilities with the aim of helping spread and promote enlightenment about sports for the disabled. Going forward, we will encourage agents and employees to serve as volunteers and watch sports competitions for persons with disabilities. Also, we plan to create more opportunities for acquiring skills needed for communicating with persons with disabilities as we expand our circle of support.

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

Activity Focus of Tokio Marine Group

Respect diversity

Nurture people



Supporting the Special Olympics Nippon (SON) Foundation (Activity Example)

Tokio Marine & Nichido's Niigata Branch members participated as volunteers at the "Special Olympics Nippon National Winter Games Niigata 2016."

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

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



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



The athletes and volunteers supported the games by playing active roles in their respective positions.

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

We've been receiving financial and human support from Tokio Marine & Nichido for over 10 years. Insurance companies support people in times of emergencies such as accidents and disasters, and insurance is a

business closely involved with people's lives as well as human life itself. I sense that Tokio Marine & Nichido is a company with employees who have an extremely high regard for and awareness of "human life." Although companies must of course pursue profits, Tokio Marine & Nichido uses a portion of its own profits to provide various means of support that ultimately help realize a stable society. I believe that building a virtuous cycle in which such a stable society in turn drives the further development of companies will lead to the creation of a better society in which to live for all people.

Yoshiko Mitsui

Chairperson  
Special Olympics Nippon (SON) Foundation



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



Takumi Ike

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

We sought the cooperation of the entire Niigata Branch for the recent Niigata competition and a total of 28 employees, led by our branch general manager, participated in the games as volunteers. When taking part in volunteer activities, thinking and acting independently is important. We were able to gather many highly ambitious employees who decided on their own to volunteer.

On competition days we thoroughly enjoyed watching the events as we dutifully performed our volunteer activities. I was touched by the expressions of pure emotions of the athletes. In the past, I was personally involved with SON as a member of a basketball coaching staff and I'd like to support an even wider range of competition events in the future.

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



Yuko Kawasaki

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

The Niigata Branch has supported SON up to now by making goodwill bracelets. Because the Special Olympics Japan Winter National Games, which are convened once every four years, were scheduled to be held in Niigata, the Niigata Branch and several sub-branches worked as one and undertook various support preparations.

I was uplifted by the beaming smiles of the athletes who superbly demonstrated the fruits of their hard practice. I was delighted to think that as a volunteer I personally helped contribute to the games even if only a little. I think there's some high hurdles to volunteering as an individual. However, this time I had the opportunity to participate through the company and it was a fabulous experience. I'd like to actively join other volunteer activities in the future as well.



IkuBoss Initiatives

I'd like to build workplaces where each person can exert his or her capabilities through mutual understanding and cooperation.



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

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

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

**Yuuki:** I joined the company in 1994. Back then, it was normal to work overtime and catch the last train home and to work on Saturdays and Sundays as well. This was during the times when the notion of work-life balance had

yet to take hold in society. Today, however, globalization has marched forward and the rules of work have clearly evolved. In fact, my own thinking shifted when I was posted in China. There are numerous husband and wife dual-income families in China and men also actively perform housework and child-rearing. Seeing this affected me and it was in a foreign country that I began placing top-priority on my own family’s well-being.

**Yonenaga:** There was also still a lot of overtime when I joined the company. At the time I began thinking about having a child, I happened to work under a boss who thought seriously about the advancement of women in the workplace and this helped me greatly. Since almost nobody in my workplace took maternity and childcare

Activity Focus of Tokio Marine Group



leave in those days, my boss arranged for me to meet and listen to the experiences of an outside acquaintance. This meeting provided me with some valuable lessons.

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

Going beyond “IkuBosses” and creating “IkuWorkplaces” is also important.

**Yonenaga:** I still wanted to continue devoting my utmost efforts to my job when I had my first child. At the same time, I was worried about whether I could actually do so while raising a child. Even after I eventually returned to work, there were times such as when my child got sick when I wasn’t able to perform my job to my expectations. I later gave birth to a second child three years after the first. I was troubled about whether it was right to take a second maternity and childcare leave even though I never even worked full time after returning to work from the first leave. However, other women employees with child-rearing experience encouraged me by saying, “It’s because you have children that you’re able to make your best efforts in doing your job.” I then came to the startling realization that working while raising children is not something that only involves challenges and that I also could probably satisfactorily perform my job.

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



extremely important for the entire workplace to understand the issues of child-rearing and to exercise teamwork.

**Yonenaga:** Mr. Yuuki encourages male employees who pick up their children at nursery schools by urging them to “Go ahead and pick up your kids without hesitation.” He has created an atmosphere that makes it easy for employees to discuss their families on a regular basis. I believe that having managers who actively convey such encouragement in this manner will help the entire workplace understand the great difficulties of having a child and child-rearing. This will also help create an atmosphere of mutual understanding about balancing work and child-rearing.

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

What is the “IkuBoss Alliance”?

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

\*What is an IkuBoss?  
These are superiors (managers and administration positions) who consider work-life balance and support the careers and lives of their subordinates and staff from the same workplace. The “IkuBoss” also achieves results in terms of an organization’s business performance while enabling staff to enjoy both their own work and private lives.



During 2015, several regions of Japan suffered enormous damage from wind and water-related disasters, including Typhoon Goni and Typhoon Kilo. Furthermore, just after the fifth anniversary of the Great East Japan Earthquake, we were once again abruptly reminded of disaster prevention when a major earthquake struck the Kumamoto and Oita regions in April 2016. This earthquake has forced numerous people to endure harsh living conditions that continue even at present. To ensure disaster victims can regain their safe and secure lives as quickly as possible, employees are working in unison with our business partners, beginning with agents, in responding to crises. Turning to the global situation, the successive terror incidents in Bangkok, Paris and Brussels coupled with mounting geopolitical risk in East Asia, have given people a sense that international disputes, terrorism and other dangers are closer to their lives than ever before.

Looking at the medium-to-long-term environment, I believe the world will witness a host of profound changes. These of course include changes we can all see firsthand such as frequently occurring natural disasters and declining birth-rates and an aging population. Alongside these developments, new technologies such as autonomous driving technology and artificial intelligence (AI) are advancing with remarkable speed. Meanwhile, in Japan the 2020 Tokyo Olympics and Paralympic Games, which will be major events, are rapidly approaching.

This changing environment will undoubtedly spawn many new opportunities, but at the same time is expected to

lead to new risks unforeseeable up to now. Under these circumstances, we will make unceasing efforts to be a company indispensable throughout the world and that is chosen by customers by getting close to our customers and local communities and making efforts to support this challenge.

The approximately 40,000 Tokio Marine Group employees in 39 countries and regions around the world are essential for undertaking our business that involves providing the intangible product and service of insurance. In April 2015, we started the mid-term business plan “To Be a Good Company 2017.” Under this plan, we aim to create a good company where employees with diverse values regardless of their gender, age, nationality or whether they have disabilities, as well as their families,

can live physically and mentally healthy lives and continue to take on challenges. Although we are only at the midpoint, various initiatives under this plan have already been recognized. For example, Tokio Marine Holdings was named by the Ministry of Economy, Trade and Industry and the Tokyo Stock Exchange as a 2016 Health & Productivity Stock Selection and was also named a Nadeshiko Brand for being an enterprise that is outstanding in encouraging women’s success in the workplace.

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

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

June 2016



Tsuyoshi Nagano  
President and Group CEO  
Tokio Marine Holdings, Inc.



Introducing Tokio Marine Holdings' Corporate Website CSR Page

Tokio Marine Holdings CSR

Search

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

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



