

Tokio Marine Group
**Sustainability
Booklet**
2019

Together into the Future



Tokio Marine Holdings, Inc.

Seeking a safe, secure and sustainable society

Preparing for the future, wishing to ensure the safety
and security of those you care about.

Being grateful for nature and working together to nurture forests.
Forming ties among people while respecting the individuality of each.

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

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

Together into the future.

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

About Tokio Marine Group

Strengths of Tokio Marine Group

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

Domestic Non-Life Insurance Business

Tokio Marine & Nichido Fire Insurance
Nisshin Fire & Marine Insurance
E. design Insurance
Tokio Marine Millea SAST Insurance
Tokio Marine West SAST Insurance

Domestic Life Insurance Business

Tokio Marine & Nichido Life Insurance

International Insurance Business

Philadelphia Consolidated Holding
Delphi Financial Group
Tokio Marine HCC
Tokio Marine Kiln Group
Tokio Marine Asia Pte., etc.

Financial and General Businesses

Tokio Marine Asset Management
Tokio Marine & Nichido Facilities
Tokio Marine & Nichido Risk Consulting,
etc.

Three Core CSR Themes



Providing Safety
and Security



Protecting
the Earth



Supporting
People

Corporate Profile

Company name: Tokio Marine Holdings, Inc.
Representative: Satoru Komiya,
President and Group CEO
Established: April 2, 2002
Capital: ¥150.0 billion
(As of July 1, 2019)

Number of employees: 40,848
Domestic Non-Life Insurance Business: 20,465
Domestic Life Insurance Business: 2,240
International Insurance Business: 15,557
Financial and General Businesses: 2,586
(As of March 31, 2019)

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Providing Safety and Security

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Activities of Tokio Marine Group

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

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

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

We have been up until now and will continue working to resolve social issues.

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

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

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

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

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



Members of the London Branch of Tokio Marine Insurance Company (around 1898)

Activities of Tokio Marine Group related to the SDGs

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

Sustainable Development Goals (SDGs)



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

Global Issues

Climate change	Technology innovation
Loss of biodiversity	Population growth / Declining birthrate and aging population

Tokio Marine Group's Three Core CSR Themes

Providing Safety and Security	Protecting the Earth	Supporting People
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Create a safe traffic society

Remarkable advancement in traffic technology such as autonomous driving entails changes in traffic-related risks and users' needs. We develop insurance products and services that foresee these changes to contribute to traffic safety.

- Drive Agent Personal (P12-13)
- One Day Auto Insurance
- Rider for Expenses for Saving Victims etc.



Create a society of good health and longevity

Anticipating an age of 100-year life, we protect and ensure the security of daily lives by developing products and services that help people enjoy good health and longevity.

- Aruku Hoken
- Dementia Support Plan (P13) etc.



Support business activities

Changes in society impact risks associated with business activities. We contribute to smooth business activities through new products and services that respond to emerging corporate risks and needs.

- Support for the formulation of business continuity plans (BCPs)
- Cyber Risk Insurance
- Support for health and productivity management (P21) etc.



Make use of clean energy

We promote the provision of products and services related to the installation and operation of renewable energy facilities and help contain the spread of damage caused by climate change.

- Mega-Solar Package Program
- Impairment Liability Coverage for Geothermal Power Generation Operators etc.



Be friendly to the Earth

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

- Green Gift Project (P15-19)



Eliminate poverty

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

- Microinsurance (weather, medical and accident insurance) in India etc.



Let's create a safe, secure and sustainable society.

Providing Safety and Security

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



Global Issues

Frequent natural disasters

Technology innovation

Activities of Tokio Marine Group

Disaster risk research and raising disaster readiness awareness

Products and services that leverage traffic technology innovation

Products and services that support daily lives



Provide safety and security to customers worldwide through business activities

1

Together with disaster victims



Meeting held at the local response headquarters after the earthquake in northern Osaka

Supporting customers in their times of need

To deliver security at the earliest possible opportunity

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

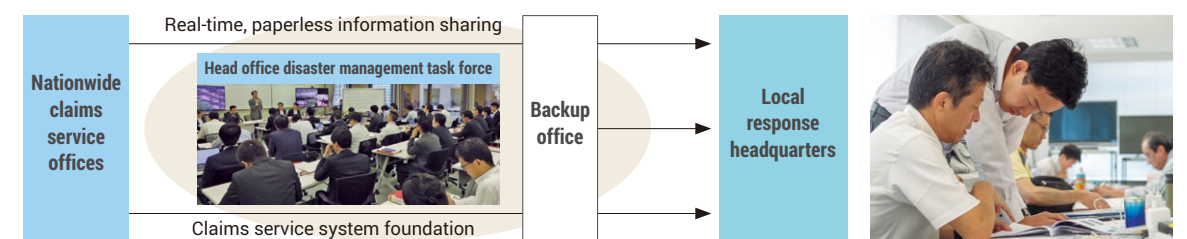
Remaining strong and caring to support customers and society in all forms of emergencies-this is an aspiration shared throughout all activities of Tokio Marine Group. In addition to making swift response to customers who have reported losses after a natural disaster, it is also an important mission of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

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

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

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

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



Helping local children as a community member

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

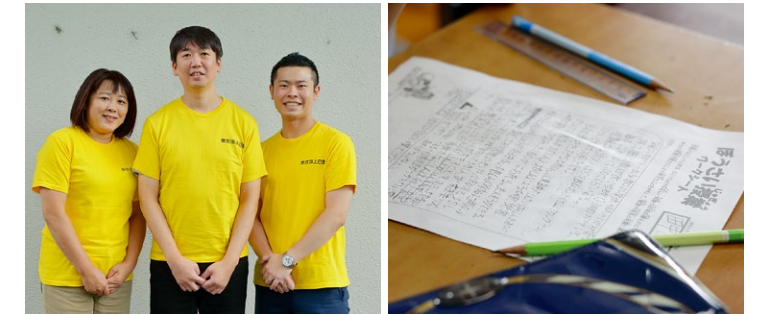
In Tokio Marine Group's Disaster Prevention Lessons launched in 2012, employees and insurance agents serve as lecturers and visit elementary and other schools throughout Japan to give lessons.



Top right: Kamitado Public Elementary School is located between the magnificent Ibi River and beautiful mountains with a scenic spot of the Yoro Falls.
Bottom left: (From right to left) Daichi Tsuchiyama from the Gifu Branch of Tokio Marine & Nichido Fire Insurance Co., Ltd. and Jungo Morita and Maki Miyagawa from e-Planning Group Corporation (agent), who served as lecturers



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



Our lessons include local topics to increase children's interest and promote their understanding. (Miyagawa)

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

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

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

"I created a model to explain the mechanism of an earthquake to make it easier to understand," says Jungo Morita from e-Planning Group Corporation, an agent of Tokio Marine Group, who served as a lecturer on that day. During the lesson, he and the children together

explored how we should act during an earthquake and how to prepare for it in our daily lives.

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

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

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

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

3

Together with
customers


Protecting customers through product development

Foreseeing changes in society to create new insurance

We wish to remain a source of security by responding to customers' concerns that change with the times through new products and services.

Keisuke Okumura
Personal Lines Department
Tokio Marine & Nichido Fire
Insurance Co., Ltd.



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

As risks we face in our daily lives change with the times, Tokio Marine & Nichido foresees changes in society to release a number of insurance products that eliminate customers' concerns in advance.

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

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

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

Tokio Marine & Nichido plans to release Annuity Insurance with Nursing Care Coverage and Dementia

Support in October. It is an insurance product that prepares policyholders for payment of nursing care costs required over the long term and helps to resolve an emerging social issue of leaving full-time employment for elder care.

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

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

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

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

Yuutarou Kanesaka
Personal Lines Department
Tokio Marine & Nichido Fire
Insurance Co., Ltd.



Drive Agent Personal

Tokio Marine & Nichido's original driving recorder fitted in a vehicle automatically makes a call to a loss reporting center, enabling the driver to talk with an operator over the driving recorder. It also provides accident prevention services, including warning the driver approaching an accident-prone area, and creates a safe driving report to each customer based on his or her driving characteristics. The cumulative total of policies sold as of the end of fiscal 2018 was over 220,000.

Karada Yosoku Navi

An Internet-based service, in which the user inputs the age, lifestyle habits and other information to see the likelihood of developing a lifestyle-related disease in 10 years from now. The probability estimates are based on the findings of research conducted by the National Cancer Center. The service is available free of charge on a dedicated website also to those who are not policyholders of Tokio Marine & Nichido.

https://services.humanbridge.net/karadayosokunavi_lifestyle/ (in Japanese)



4

Together with
abundant
nature

Protecting the Earth

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

Global Issues

Climate change

Loss of biodiversity

Activities of Tokio Marine Group

Reduce CO₂ emissions
from its business
activities

Products and services
that help mitigate
global warming

Create a better
natural environment
in collaboration
with NPOs and NGOs



Contribute to the sustainable
global environment

Employees, agents and their families taking part in

Mangrove planting tour to protect forests of life

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

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

saplings of loop-root mangroves.

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

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

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



5

Together with
abundant
nature

Gift for the future in 100 years from now

Mangrove Planting Project marking its 20th anniversary



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

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

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

¥118.55 billion. The figure is expected to reach ¥391.2 billion over the next 20 years by 2038.

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

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

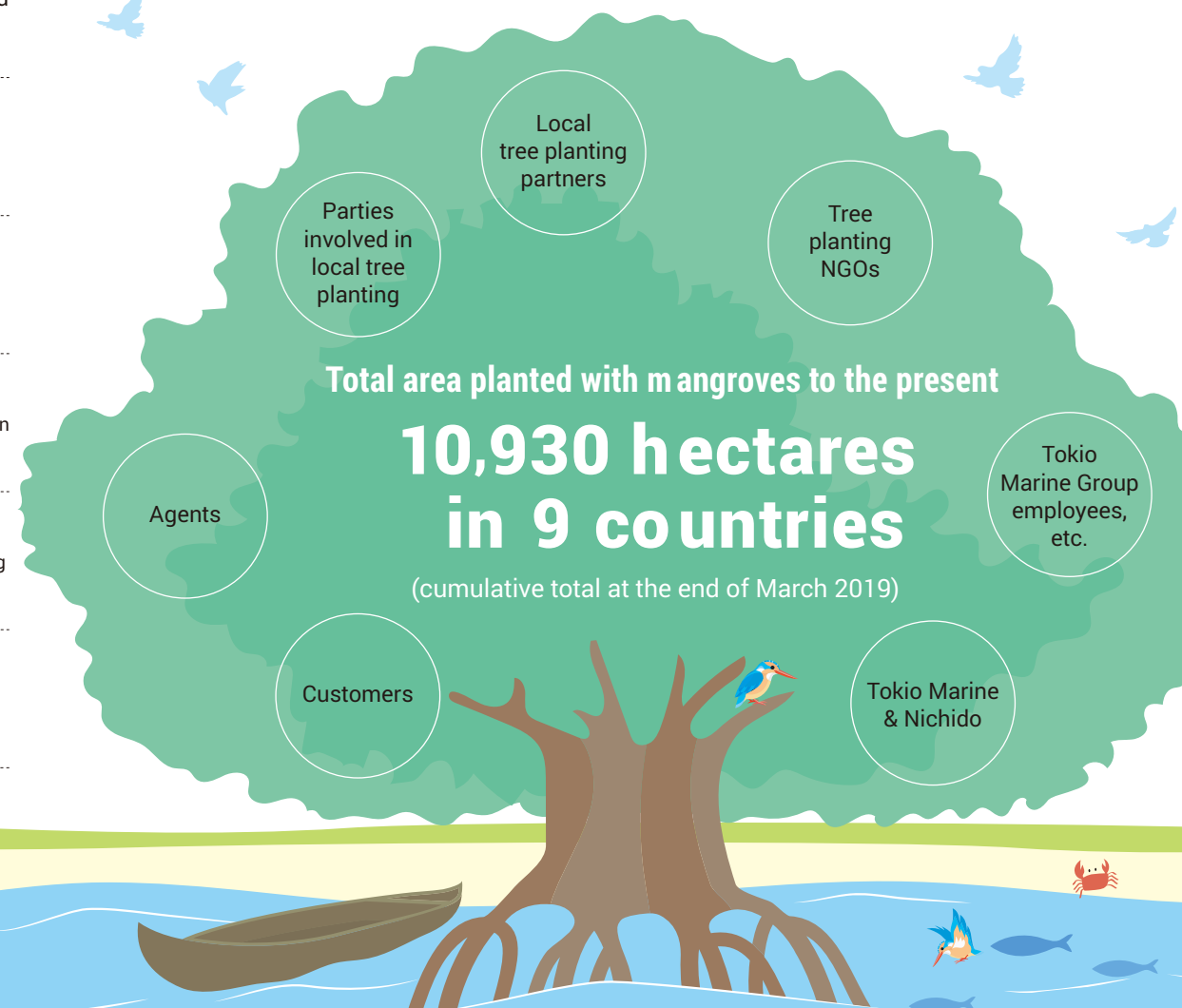
Impact of Mangrove Planting on Local Communities

Approximately **1,250,000 tons**

People throughout the world enjoy benefits because these mangroves and their soil have accumulated approximately 1,250,000 tons of carbon dioxide.

Approximately 1,410,000 persons	Persons living in and around the mangrove planting sites
Approximately 140,000 persons	Persons who depend on mangrove fisheries as a primary source of income and/or employment
Approximately 300,000 persons	Persons who are employed in primary production activities other than those related to mangrove fisheries
Approximately 600,000 persons	Persons who are engaged in incidental occupations such as fishing gear production or shipbuilding and maintenance related to mangrove fisheries
Approximately 1,940,000 persons	Persons who are protected by mangroves from storms, tidal surges, erosion, saltwater intrusion, water pollution, etc.

Mangrove Planting Activities



Economic Value Created by Mangrove Planting

Cumulative total of approximately	Estimate for 2038 Cumulative total of approximately
¥118.55 billion	¥391.2 billion
Harvesting of mangrove products Products such as fish and shellfish, wood and traditional medicines became obtainable from mangroves.	Approximately ¥14.25 billion Approximately ¥50.65 billion
Improvements in fishing industry productivity outside the mangrove-planting sites Created positive impacts that include improved fishing industry productivity in oceans and offshore areas near the mangroves.	Approximately ¥35.48 billion Approximately ¥108.05 billion
Coastline stabilization and erosion prevention Played roles such as preventing erosion of coastlines.	Approximately ¥25.37 billion Approximately ¥91.19 billion
Functioning as a refuge shelter from extreme weather (damage mitigation) Functioned as a refuge shelter from the impact of natural disasters.	Approximately ¥12.6 billion Approximately ¥42.64 billion
Water conditioning Played the role of preventing pollution to water sources for household-use and other water.	Approximately ¥29.7 billion Approximately ¥96.57 billion
Carbon sequestration (climate change mitigation) Mangrove forests provided such benefits as absorbing greenhouse gases and thus played a major role in mitigating climate change.	Approximately ¥1.13 billion Approximately ¥2.07 billion

* Each figure above represents cumulative economic value.

6

Together with
local
communities

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

Creating a sustainable society through
environmental events



Green Gift Planet GENKI Program

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

Collaboration among the organizations
made the event a great success.

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

In December 2018, a *mochi tsuki* (rice cake making) event was held at a farm in the park. The event was planned by the NPO Takarazuka NISITANI engaging in the conservation of the area, with the aim of providing an opportunity for many people to experience the culture of a farming village, with cooperation from the Global Environmental Outreach Centre (GEOC) and the Kansai Government Sector & Financial Institutions Department of

Tokio Marine & Nichido. At the forest park managed by the NPO, people can learn everything from rice planting to harvesting and how harvested rice is made into *mochi*.

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

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

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

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

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

NPO



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

Kota Murao

Global Environmental Outreach Centre (GEOC)

Employee of Tokio Marine & Nichido



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

Naoyuki Matsumoto

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

Local NPO



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

Hiroaki Inoue (left) Former Director

Masafumi Nakamura (right) Current Director
NPO Takarazuka NISITANI

Agent



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

Megumi Nagao

Lien Insurance Company

Supporting People

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



Global Issues

Population growth / Declining birthrate and aging population

Diversity inclusiveness

Activities of Tokio Marine Group

Products and services for a healthy and long-lived society

Nurturing generations responsible for the future

"Learn about," "watch" and "experience" sports by disabled persons



Support local communities and "create an inclusive society"

7

Together with working people



Supporting sustainable corporate growth

Let employees and companies be healthy by Health and Productivity Management

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

Tokio Marine & Nichido Risk Consulting's Wako Takahashi explains, "We analyze medical examination and medical consultation data, visualize a person's current health status, identify issues and then propose countermeasures and target management." With companies now thinking of employee health management from a corporate management perspective, Ms. Takahashi's

team specializes in providing strategically implemented health management, a topic that has attracted attention in recent years.

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

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

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



The health of each and every worker is the source of a company's vitality.

Wako Takahashi

Creative Solutions Department
Tokio Marine & Nichido
Risk Consulting Co., Ltd.

Tokio Marine Holdings selected as a 2019 Health & Productivity Stock



For the fourth consecutive year, Tokio Marine Holdings was selected as a "Health & Productivity Stock" co-sponsored by the Ministry of Economy, Trade and Industry and the Tokyo Stock Exchange. This designation is given to listed companies that consider employee health management from a corporate management perspective and strategically implement health management initiatives.

Contributing to the creation of an all-inclusive society
through sports by disabled persons

“Learn about,” “watch” and “experience” goalball played with all senses other than vision

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



Top: Tokyo Marine Group executives, employees and their families turned out to root for the athletes and cheered passionately during break times.

Bottom: Members of Tokyo Marine Philharmonic Orchestra energized the venue with a magnificent live performance at the awards ceremony.



Experiencing the
fun of sports for persons
with visual and hearing
impairments

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

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

Kyouichi
Ichikawa

Deeply
touched by
the live performance
at the awards
ceremony

Rie
Urata

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

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

Tokio Marine Group aims to realize an all-inclusive society where everyone can play an active role irrespective of age, gender or disability.

Among these efforts, one important theme is supporting sports for persons with disabilities. Tokio Marine Group supports para-sports, which includes sponsoring the Japanese Para-Sports Association (JPSA). Our activities are centered on three initiatives, namely “learn about,” “watch” and “experience.” For “learn about,” we participate in sports volunteer training programs and attend lectures featuring para-olympians, while “watch” involves observing athletic

We all savored
the excitement of
sports together!



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



competitions and “experience” entails participating in events such as experiential sessions and serving as volunteers for sporting events.

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

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

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



9

Together with
the elderly and
their families

Offering an elderly safety confirmation service and fostering supporters for dementia care

Spreading and connecting “the power of empathy”

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



The telephone response skills used in our jobs are
also helping residents of the local community.

Mei Ootsubo

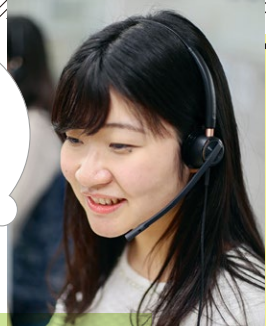
Tokyo Branch
Tokio Marine Assistance
Co., Ltd.

There are times I can find out about the condition of an elderly person just by hearing an offhand remark like, “I’m going out now to the hospital.” I think such details can be obtained once there is a feeling of empathy.

I try to promote natural communication. There are also times when people show their consideration to me and ask, “How’s your grandmother?” I get filled with great joy when people open themselves up to me like this.

Nami Yoshida

Tokyo Branch
Tokio Marine Assistance
Co., Ltd.



The unattended deaths of elderly persons living alone is currently becoming a social issue. In response, Tokio Marine Assistance's Tokyo Branch is collaborating with Shinagawa Ward in Tokyo and with the Shinagawa Ward Council on Social Welfare to provide a service for making “regular phone calls” to the elderly to confirm their safety.

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

Another initiative to support the elderly

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

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

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

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



From among persons attending the course, we heard such opinions as “Once I tried to have the same feelings as persons with dementia, I realized the way I look at the world was different.”

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



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

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

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

Yoshida: Getting close to the other party when responding is essential both in our main road service business and in making “regular phone calls” to the elderly. In our everyday call center work, the people we talk to have been involved in accidents and so I am thinking of a process sequence that is easy to understand. When we make regular phone calls to the elderly, however, we ask them about their ordinary daily circumstances. This makes me feel that besides applying the experience from our jobs, we must also have a sense of compassion for these elderly users.

The Tokio Marine Assistance call center responds to requests for road service.

Yuuka Yamaguchi

Tokyo Branch Tokio Marine
Assistance Co., Ltd.

I've long believed that cooperating with the local community is important. Knowing that I've been helpful to local residents of Shinagawa is also the best part of this initiative.



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

■

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

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

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

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

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



Satoru Komiya
President and Group CEO
Tokio Marine Holdings, Inc.

**Introducing Tokio Marine Holdings’
Official Website CSR Page**

Tokio Marine Holdings CSR

Search

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

www.tokiomarinehd.com/en/csr/



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