

Tokio Marine Holdings, Inc.



TOKIO MARINE

*To Be a **Good Company***

Sustainability Report 2015



Tokio Marine Group's CSR	P. 03
Governance	P. 82
Core Theme 1: Providing Safety and Security	P. 129
Core Theme 2: Protecting the Earth	P. 233
Core Theme 3: Supporting People	P. 266
CSR Library	P. 311

Sustainability Report 2015
Tokio Marine Group's CSR

Tokio Marine Group's CSR



We introduce Tokio Marine Group's approach to CSR, CSR promotion structure, targets, results and stakeholder engagement.

Top Message >>

A message from Tsuyoshi Nagano, President and CEO.

Tokio Marine Group's Approach to CSR >>

With the aim of being a Good Company trusted by all people and society, Tokio Marine Group implements its Corporate Philosophy based on the Tokio Marine Group CSR Charter.

Group Core CSR Themes and Materiality >>

We identified materiality and are working toward value creation in each of the three core CSR themes of "Providing Safety and Security," "Protecting the Earth" and "Supporting People."

CSR Promotion Structure >>

We introduce Tokio Marine Group's CSR promotion structure.

Plans and Results of CSR Initiatives »

We introduce the targets and results of each fiscal year and of the mid-term business plan.

Stakeholder Engagement »

We introduce our structure for stakeholder engagement and include specific examples.

External Evaluations and Awards and Participation in Initiatives »

We introduce external evaluations and awards as well as our participation in initiatives.

Top Message

Toward a Safe, Secure and Sustainable Future



For Tokio Marine Group, CSR is synonymous with the implementation of our Corporate Philosophy. Under our new “To Be a Good Company 2017” mid-term business plan, which was launched in the current fiscal year, we have set “Providing Safety and Security,” “Protecting the Earth” and “Supporting People” as our core CSR themes. In an effort to solve various medium- and long-term societal issues, our self-motivated employees, using their unique ideas, act with integrity and compassion. As this spreads throughout the Group, we believe that it will create a virtuous cycle of developing innovative products and services and contributing to local communities and society. With this process, Tokio Marine Group aims to be a trusted participant in the community.

Providing Safety and Security

Tokio Marine & Nichido joined the Disaster Risk Reduction Private Sector Partnership (DRR-PSP) of the United Nations Office for Disaster Risk Reduction (UNISDR), with the aim of raising disaster resiliency of the insurance business and demonstrating the Group’s proactive efforts to reduce disaster risk for society as a whole. As a member of DRR-PSP, Tokio Marine & Nichido supported the formulation of the Sendai Framework for Disaster Risk Reduction 2015-2030, an international disaster prevention policy. Meanwhile, at the Third United Nations World Conference on Disaster Risk Reduction that was held in Sendai in March 2015, Tokio Marine Group hosted public forum events to discuss 1) building stochastic risk assessment methods for tsunamis through industry-academia collaboration with Tohoku University; 2) the roles that should be fulfilled by insurance toward solving disaster issues and reducing damage; and 3) solutions that can be provided as disaster countermeasures. In this way, Tokio Marine Group effectively disseminated its knowledge accumulated both in Japan and internationally at this conference. Through dialogue with

opinion leaders in international disaster prevention strategies who gathered at this conference, I was also able to reaffirm my own awareness of the crucial role fulfilled by insurance and related services, and renewed my resolve to further promote initiatives that raise the safety and security of society.

Products and Services

Besides paying insurance claims to customers when disasters or accidents occur, Tokio Marine Group also aims to reduce burdens on customers at the time of loss. We offer expert advice to expedite business resumption, assist corporate customers in designing optimal business continuity plans (BCP) and provide individual customers with solutions to promote healthy living, among others. Tokio Marine Group also provides products that offer safety and security in segments that were previously uninsured. These products include *One Day Auto Insurance*, which is aimed at reducing auto accidents involving uninsured drivers by encouraging young drivers who do not own vehicles to sign up for insurance; products related to Life Insurance Revolution to Protect One's Living that respond to needs associated with longer lifespans accompanying the declining birthrate and aging population; and weather insurance and microinsurance targeting farmers and low-income earners in India who suffer from poverty.

Industry-Academia Collaborative Research

Responding to climate change and natural disasters is a high-priority issue for Tokio Marine Group from the perspective of enterprise risk management. Accordingly, Tokio Marine Group has been promoting research on climate change and natural disaster risk through industry-academia collaborative research in cooperation with world-class research institutions that include The University of Tokyo (since 2005), Nagoya University (since 2007), Tohoku University (since 2011) and Kyoto University (since 2012). In undertaking this research, we strive to ascertain details of forecasts for damage caused by any natural disasters that could possibly occur in the future. From fiscal 2015 onward, we will continue and enhance industry-academia collaborative research and strive to utilize our research outcomes for sophisticating hazard maps in local communities and for use in evacuation plans of local governments as we work to raise safety and security in regional communities.

Earthquake Reconstruction Support and Disaster Prevention Awareness and Education

Tokio Marine Group is continuing its support to the Tohoku Region affected by the Great East Japan Earthquake through a variety of activities that include support of the Ten-Year Restoration Project of the Coastal Forests of Tohoku Region, volunteer reconstruction support activities by employees and agents in affected areas and offering lunch menus from

disaster-stricken regions at employee cafeterias with charitable donations. These support efforts are driven by our determination to “never forget the event at any cost and continue to do whatever we can do even in any small way.” With the aim of raising awareness of risk in society, we promote disaster prevention awareness and education activities that include holding Disaster Prevention Lessons conducted by employees who visit schools as instructors targeting mainly elementary school children.

Protecting the Earth

Tokio Marine Group consumes large amounts of paper resources and energy in its own business activities and is continually aware of the environmental burden of these activities. For this reason, we make ongoing efforts to reduce resource consumption and environmental burdens. Mangrove planting commenced by Tokio Marine & Nichido in 1999 has become a project that symbolizes Tokio Marine Group’s CSR activities and now includes volunteer tree-planting tours with the participation of domestic and overseas Group employees. Additionally, Tokio Marine Group promotes a variety of other measures to protect the earth as a global insurance company that gives thought to the future of our planet and acts responsibly.

Products and Services

Tokio Marine & Nichido initiated the Green Gift Project*¹ in 2009 based on the concept of “implementing environmental protection activities together with customers,” and through this project has promoted mangrove planting. In October 2013, the scope of this project was expanded to include natural conservation activities throughout Japan. In this manner, we are protecting the natural environment in Japan and abroad as a member of society together with residents in each community.

Reducing the Environmental Burden and Becoming Carbon Neutral

Tokio Marine Group promotes such initiatives as conserving electricity and energy, raising business efficiency by using tablet devices and promoting paperless operations. At the same time, the entire Group (consolidated basis) achieved carbon neutral*² status in fiscal 2011, fiscal 2013 and fiscal 2014 by offsetting the CO₂ emissions generated by its business activities with CO₂ absorption and fixation through means such as the Mangrove Planting Project and acquisition of Tradable Green Certificates. Going forward, Tokio Marine Group will continue efforts to reduce its environmental footprint and to realize carbon neutral status.

Our Passion Embodied in Mangrove Planting

This year the Mangrove Planting Project marked its 17th year following its launch in 1999, and as of the end of March 2015, a total of 8,994 hectares of mangrove forest have been planted. Mangroves play a diverse range of roles. These include mitigating the advance of global warming by absorbing and fixing large volumes of CO₂, preserving biodiversity and serving as a habitat for shellfish, shrimps, crabs and fish and also functioning as green levees that protect communities from tsunamis and storms. Mangroves also provide fishery, forestry resources and other resources indispensable to the lives of residents in local communities and contribute to stabilizing and improving standards of living. Tokio Marine Group aims to continue the Mangrove Planting Project, which protects the future of the earth, for 100 years.

Environmental Awareness and Education

Tokio Marine Group promotes an array of environmental awareness and education activities that include the Green Lessons targeting mainly elementary school children and led by employees who are dispatched to schools. We also hold the Children's Environmental Award program that solicits essays and paintings from children across Japan and invites the winners of the contest and their parents to join the Iriomote Island Ecological Experience Tour. Other activities include holding the Marunouchi Citizens Environmental Forum, a social and environmental awareness seminar.

Supporting People

The insurance business has been called a “people’s business.” For those of us who handle the intangible product of insurance, our employees and the trust built between people are everything. Valuing and continually supporting people are essential for Tokio Marine Group to earn the trust of all people and society, achieve sustainable growth and continuously create value for society. Therefore, Tokio Marine Group will make efforts to support a diverse range of people that include youth, the elderly and persons with disabilities and athletes.

Youth Development

Tokio Marine Group will continue to promote youth development through a variety of programs. These include the development of junior swimmers through support of the Japan Swimming Federation, support for scholarship students through Tokio Marine Kagami Memorial Foundation and support for the education of girls in India, Bangladesh and Vietnam via the non-governmental organization (NGO) Room to Read.

Support for the Elderly, Persons with Disabilities and Athletes

Tokio Marine Group provides various support for the elderly, persons with disabilities and athletes. This support includes conducting courses for its employees to foster dementia care supporters and support for obtaining Technical Care Helper qualifications at companies that provide safe and secure care. Group companies in Japan and overseas also provide support for the Special Olympics and support for the Japan Deafblind Association. We are also considering supporting activities for the 2020 Tokyo Olympics and Paralympics.

CSR Management

Tokio Marine Group endorsed the United Nations Global Compact (UNGC) in 2005 and has promoted initiatives based on the UNGC's ten principles in the areas of human rights, labour, the environment and anti-corruption. We also place great importance on the social role and responsibilities that the insurance industry is expected to fulfil, and Tokio Marine & Nichido is a signatory to the Principles for Sustainable Insurance (PSI) advocated by the United Nations Environment Programme Finance Initiative (UNEP FI). Tokio Marine Group will continue responding to environmental, social and governance (ESG) issues. To ensure we are a company that continues serving a useful purpose during times of need, we will also promote diversity and sound management that enables Tokio Marine Group employees, who are working to solve social issues worldwide, to play active roles regardless of their nationality, gender, age or whether they have disabilities.

Tokio Marine Group is also enhancing its CSR information disclosure, which includes the publication of its Integrated Annual Report targeting investors in August 2015. Additionally, we published the CSR Booklet 2015: Together into the Future for general readers and this Sustainability Report, which contains detailed information on Tokio Marine Group's CSR. We hope these provide readers with a better understanding of the Group.

Tokio Marine Group is a global insurance group with a dedicated, energetic and proactive workforce and organization, which is the wellspring of its competitiveness in each country and region and a crucial asset for contributing to the development of a sustainable society.*³

My mission is none other than to make Tokio Marine Group a "Good Company" that works to resolve issues facing society and earns the widespread trust of its customers and society. This can only be achieved by harnessing the comprehensive power of the Group together with its employees and interacting and cooperating with its various stakeholders.

September 2015

President and CEO

Tokio Marine Holdings, Inc. 

- *1 Under the Green Gift Project, when a customer chooses Web-based insurance contracts on our website rather than paper-based contracts in brochure form, this reduces the amount of paper resources consumed. Tokio Marine & Nichido then donates funds corresponding to a portion of the value of the reduction in paper used to support environmental protection activities in Japan and overseas such as mangrove planting.
- *2 Carbon neutral means that CO₂ emitted in the course of a company's business activities is equivalent to the converted volume of CO₂ absorbed and reduced by the use of natural energy and the acquisition of emissions credits by such a company and by way of mangrove planting.
- *3 In fiscal 2014, the employee participation rate (total) in community social contribution activities for Tokio Marine Group (domestic) was 128.9%. We therefore achieved the annual target of 100% set in the previous mid-term business plan (FY 2012 – FY 2014).

Tokio Marine Group's Approach to CSR

Aiming to Be a “Good Company” Trusted by All People and Society

Tokio Marine Group has provided “safety and security” to society and contributed to its development by making the most of its abundant knowledge and experience accumulated over the years in the insurance industry. In the future as well, we will work to solve various social issues and continuously raise the Group’s corporate value while contributing to a safe, secure and sustainable future. By doing so, we aim to become a “Good Company” that is trusted by all people and society.

Focusing on Three Core CSR Themes and Promoting Initiatives in Collaboration with Stakeholders

Tokio Marine Group has set “Providing Safety and Security,” “Protecting the Earth” and “Supporting People” as its three core CSR themes and is promoting CSR in collaboration with a variety of stakeholders.

> [Group Core CSR Themes and Materiality](#)

Executing our Corporate Philosophy Based on the Tokio Marine Group CSR Charter

For Tokio Marine Group, CSR represents the implementation of the Corporate Philosophy. In keeping with the Tokio Marine Group CSR Charter, which serves as behavioral guidelines for implementing CSR, all our self-motivated employees will continually act with integrity and compassion using their unique ideas to provide stakeholders with even better value.

Respect for International Codes of Conduct and Human Rights

Tokio Marine Group supports and respects the Universal Declaration of Human Rights, OECD Guidelines for Multinational Enterprises, ILO Core Labour Standards, UN Guiding Principles on Business and Human Rights (Ruggie Framework), as well as ISO 26000. The ideas and contents of the ten principles concerning human rights, labour, the environment and anti-corruption advocated by the United Nations Global Compact (UNGC) coincide with Tokio Marine Group’s own approach to CSR as well as its CSR Charter. Therefore, Tokio Marine Holdings has been participating in the UNGC since 2005.

> [External evaluations and awards and participation in initiatives \(United Nations Global Compact\)](#)

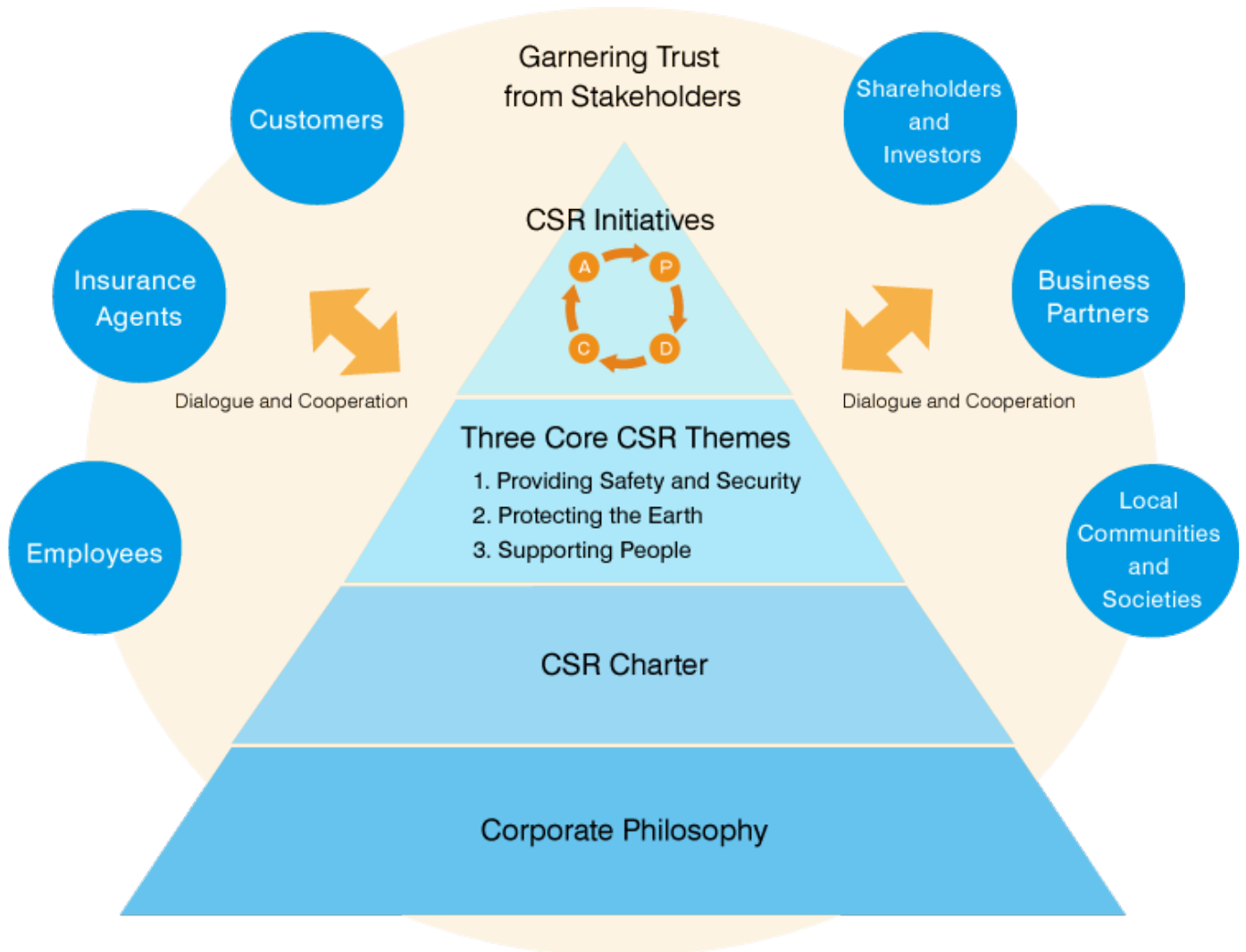
Toward a safe, secure and sustainable future



Solving social issues

Continuously raising corporate value

To Be a **Good Company**



Tokio Marine Group Corporate Philosophy

With customer trust as the foundation of all its activities, Tokyo Marine Group continuously strives to raise its corporate value.

- Through the provision of the highest quality products and services, Tokio Marine Group aims to deliver safety and security to all its customers.
- By developing sound, profitable and growing businesses throughout the world, Tokio Marine Group will fulfill its mandate to shareholders.
- Tokio Marine Group will continue to build an open and dynamic corporate culture that enables each and every employee to demonstrate his or her creative potential.
- Acting as a good corporate citizen through fair and responsible management, Tokio Marine Group will broadly contribute to the development of society.

Tokio Marine Group CSR Charter

Tokio Marine Group is committed to fulfilling its Corporate Social Responsibility (CSR) by implementing its Corporate Philosophy to achieve sustainable growth together with the development of society in accordance with the following principles:

Products and Services

We aim to provide society with products and services to meet its needs for safety and security.

Respect for Human Rights and Dignity

- We respect and actively promote the recognition of human rights.
- We strive to ensure an energetic working environment that is both safe and healthy and to promote training and education of our employees.
- We respect the right to privacy and strive to enforce sound information management and control.

Protection of the Global Environment

Acknowledging that the protection of the global environment is an important responsibility for all corporate entities, we respect the harmonization with and the improvement of the global environment in all of our activities.

Contribution to Local Communities and Societies

As a member of various communities and societies, we respect the diversity of cultures and customs and we aim to contribute actively to the needs of the current era.

Compliance

While striving to maintain high ethical standards at all times, we will pursue strict compliance in all aspects of our business activities.

Communication

We intend to disclose information timely and appropriately and to promote dialogue with all our stakeholders to ensure effective corporate management.

Aiming to Be a Good Company

Initiatives in Japan

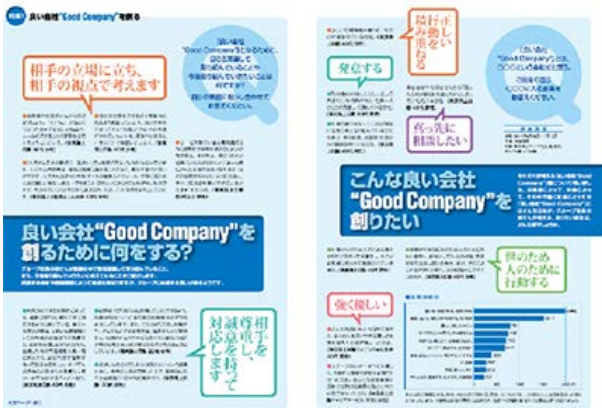
The driving force of Tokio Marine Group's value creation is the strength of its people, those who embody the Group's spirit and hold the power to create value. Within our corporate culture that encourages ongoing self-improvement, all employees earnestly consider what we should do to become a "Good Company" as their own matter and then implement a variety of initiatives throughout Japan. The starting point of these efforts is the principle of openness and dynamism.

1. Formulation of Group Message "To Be a Good Company"

We encouraged in-house *Majikira* discussions (a venue for discussing serious topics in an open, frank and creative manner) to consider what we should do to become a "Good Company" and we formulated the Group message "Continually Aim to Be a 'Good Company'" as watchwords shared by all Group employees to express externally our determination to continually aim to be a "Good Company."

In formulating the Group message, from June through the end of July 2014 we implemented a questionnaire that surveyed over 7,000 employees at Group companies in Japan and carried out repeated discussions with Group companies. We also created a "logo" as a message that clearly conveys "Our Aspired Shape" and are using this where there are various points of customer contact such as on business cards, websites and business forms of each Group company.

At the same time, we formulated explanatory notes to ensure that each Tokio Marine Group employee can understand the feelings embodied in the Group message and talk about the message with the same feelings. Explanatory notes are posted on our website and on the backside of business cards as part of efforts to widely convey our Group message to as many people as possible, including to customers and society.



To Be a Good Company

「いざ」というとき、お役に立ちたい。
 万が一のときも、新たな一歩を踏み出すときも。
 お客様と社会のあらゆる「いざ」を支える、強くやさしい存在でありたい。

この思いを日々の行動として積み重ね、
 すべての人や社会から信頼される良い会社 "Good Company" を目指し、
 挑戦を続けてゆきます。

東京海上グループ



Explanatory notes

Results of an employee questionnaire

2. Discussions in Each Region

We created the Good Company card and the Good Company booklet as tools for encouraging *Majikira* discussions, which are convened in regions across Japan. The card contains the intent and feelings behind the formulation of the Group message, explanatory notes and group graphic, and the booklet contains the path walked by the Tokio Marine Group since its establishment. While using these tools, each employee will feel the “Tokio Marine Group Spirit” and will proactively think about what should be done so that we become a “Good Company” while deepening discussions on this topic with surrounding members.



“To Be a Good Company” card



“To Be a Good Company” booklet

3. Dialogue with Management

In addition to *Majikira* discussions convened in regions across Japan, management staff of Group companies directly visited each region to participate in dialogue. Tokio Marine & Nichido held these dialogues in the form of “President’s visits to departments and branches” and “Dialogue with executives,” which provided employees with an opportunity for direct dialogue with management, with whom they ordinarily have little contact with in their daily business duties. This interaction helped employees raise motivation toward their work, promoted an understanding of company policies and measures and spurred the creative initiative of each employee, which also led to opportunities for drawing out the self-initiative of employees. On the other hand, this dialogue enables management to better understand the opinions of employees and helps with management decisions and therefore serves as a useful venue for both management and employees.



> Communication with Employees (Direct Dialogue between Employees and Executives)

Initiatives Overseas

1. Communicating Our Basic Approach to Be a “Good Company” in Each Region

We created the “To Be a ‘Good Company’” video and booklet (English) as support tools for deepening the understanding of and promoting discussions about a “Good Company.” Beginning with a message in which top management of the Group talk about their feelings concerning being a “Good Company,” these contain descriptions of Tokio Marine Group’s more than 130-year history during which time it made efforts to contribute to society and people; the flow of its global development; and various episodes that express the meaning of a “Good Company.” Besides English versions, we also make use of tools that have been translated into the languages of each region (Spanish, Thai, Chinese, Portuguese, Indonesian, Arabic, etc.).



Video



Booklet

2. Convening Global Leadership Development Programs Targeting Human Resources in Countries Worldwide

Under the auspices of Tokio Marine Holdings, Global Leadership Development programs are convened with the aim of nurturing managers who will be responsible for management in each region. Within these programs, we have set up opportunities for participants to visit areas stricken by the Great East Japan Earthquake and listen to first-hand accounts by persons who actually experienced the disaster. This initiative strives to promote a deeper understanding of the type of value we have provided to customers, agents and society and to share the feeling of “wishing to be useful for ‘society and people’ through insurance” as well as the pride we take in being members of Tokio Marine Group. Based on their own understanding, training participants consider how they will exemplify what they have learned and apply this at their respective Group companies and departments in their own countries and then move into action.

3. Discussions in Each Region

Overseas Group companies are also promoting their own activities with the aim of becoming a “Good Company.” In China, for example, under the Hao Gongsì (Good Company) Campaign, since 2013 ongoing team discussions are being carried out at each workplace, five “core values” are being formulated and companywide efforts are being made to spread and put these values firmly into place.

Through these initiatives, we strive to share our values globally and are taking on challenges with the aim of being an insurance group that is trusted by all people and society and continues to achieve growth.

Group Core CSR Themes and Materiality

Based on the new mid-term business plan “To Be a Good Company 2017 (FY 2015 – FY 2017),” Tokio Marine Group set “Providing Safety and Security,” “Protecting the Earth” and “Supporting People” as our core CSR themes in consideration of our responsibilities to society as a global insurance group and the expectations of our stakeholders. We will promote initiatives focusing on these three core CSR themes in response to various social issues such as the frequent occurrence of natural disasters and changing demographics.

With the aim of raising the centripetal force of stakeholders in CSR initiatives, we newly established the Tokio Marine Group’s CSR Approach. As a result, our self-motivated employees will act with integrity and compassion, and as this spreads throughout organizations and the Group, we believe that it will create a virtuous cycle of developing innovative products and services along with contributing to local communities and society. Additionally, we seek to transform risks into opportunities and create value for a safe, secure and sustainable future for children, who will be tomorrow’s leaders.

From fiscal 2015 onward, while recognizing that the three core CSR themes will be integrated into business activities, we will implement CSR activities with the participation of all employees based on the above CSR approach across a wide range extending from the provision of products and services to corporate citizenship activities. Accordingly, we will communicate our principal CSR initiatives to society through this Sustainability Report and the media while also promoting easily understandable measures to permeate these initiatives within the Group.

Core CSR Themes of Tokio Marine Group



Core CSR Themes of Tokio Marine Group



Providing Safety and Security

The world is now facing various social issues, inflicted by frequent large-scale natural disasters, demographic shifts, income disparities, poverty and technological innovation. In Japan as well, issues are becoming prevalent also in relation with technological innovation as well as community resiliency (disaster prevention and mitigation) and the country's declining birthrate and aging population. These issues may induce drastic changes in risks surrounding the insurance business.



Tokio Marine Group regards these changing risks also as opportunities. Accordingly, we have selected “Providing Safety and Security” as one of our three CSR core themes and are making efforts toward a safe, secure and sustainable future throughout our entire business operations, from providing products and services to undertaking corporate citizenship activities.

For example, through industry-academia collaboration with The University of Tokyo and other universities, we engage in research on climate change and natural disaster risk in an effort to gain deeper scientific insight into disaster prevention and mitigation. By leveraging the research outcomes and promoting the sharing of the resulting benefits with society, we contribute to raising disaster preparedness and mitigation in the world. At the same time, we aim to provide products and services that are beneficial for safety and security and accordingly promote the improvement of quality, which underpins these products and services.

In addition, we participate in local community and social contribution activities that connect to safety and security. Efforts include collaboration with stakeholders to provide recommendations and raise awareness for disaster prevention and mitigation, continued support for recovery from the Great East Japan Earthquake and engagement in the Pink Ribbon Movement for raising the breast cancer examination rate. As a good corporate citizen, we are committed to contributing to the safety and security of local communities.

> [Click here for details](#)

Protecting the Earth

The global issues of climate change and natural disasters and depletion of biodiversity pose serious risks for the children not only of today but also of the future, and at the same time, have a significant impact on the business of Tokio Marine Group.



Tokio Marine Group has set “Protecting the Earth” as a core CSR theme and is helping to protect the global environment by products and services that are designed to mitigate or adapt to climate change while reducing the environmental footprint of its business activities, attaining carbon neutral status, undertaking environmental protection activities in Japan and overseas, and promoting environmental awareness and education. The Green Gift Project, which involves mangrove planting and environmental protection activities worldwide, is supported by NGOs and NPOs as well as central and local governments, agents and employee volunteers, and contributes not only to the alleviation of and adaptation to climate change but also preservation of biodiversity and reduction in disaster damage. In terms of reducing environmental impact, we have implemented the ISO 14001 environmental management system at Tokio Marine & Nichido headquarters and the unique Green Assist environmental management system at other sites, and are striving to enhance the efficiency of energy usage and promote 3R (Reduce, Reuse, Recycle) activities. By realizing carbon neutral status through CO₂ absorption, fixation and reduction based on mangrove planting and Tradable Green Certificates, we are promoting efforts to create a recycling-oriented society focused on energy and resource conservation.

> [Click here for details](#)

Supporting People

In Japan, the importance of responding to the nursing and health needs of the elderly is increasing due to the low birth rate and aging society. There is also growing demand to create societies in which people in underprivileged circumstances and those with disabilities can live with peace of mind in the community as economies and societies become more sophisticated and globalization progresses. In addition, there are calls for the acceptance, promotion and utilization of diversity in such areas as gender, age and nationality. On a global scale, the reality is that there is growing income disparity, increasing unemployment among youth, poverty and unequal opportunities for education based on gender.



Tokio Marine Group has set “Supporting People” as a material CSR theme in order to take up the challenge of resolving these issues. To this end, we will promote local community and social contribution activities as well as diversity and inclusion, notably through the growth of young people and support of persons with disabilities and athletes.

As an example, in terms of youth development, we support orphans of car accidents through foundations, participate in an educational support program for girls in developing countries called Room to Read, provide scholarship support and make visits to various social welfare institutions in different countries around the world. Tokio Marine Group employees also actively take part in courses related to nursing skills and dementia.

In addition, we conduct honest and fair personnel affairs for Group employees irrespective of gender, age, nationality or any other factor, strive to develop human resources and make use of diverse personnel that includes employing persons with disabilities. We also support flexible work styles with a focus on work/life balance and implement occupational health and safety as well as health management, and actively undertake efforts to fully encourage communication with employees.

> [Click here for details](#)

Governance ~ Strengthening CSR Management ~

To earn the trust of all people and society and achieve sustained growth, Tokio Marine Group must raise the quality of initiatives for “business strategies,” “governance” and “social responsibility” and build a structure for highly sound and transparent management as a global insurance group.

Tokio Marine Group is “strengthening CSR management” as the basis for CSR implementation. Tokio Marine Group will raise the level of stakeholder trust and work to create a safe, secure and sustainable future by making qualitative improvements to risk-based management (ERM: enterprise risk management), corporate governance and its internal control system from the perspective of strengthening global-based business management as well as by promoting ESG initiatives in offering products and services.

- > Governance
- > CSR in the Value Chain

Tokio Marine Group’s CSR Materiality (Important Issues)

Tokio Marine Group has identified materiality (important issues) in each of the aforementioned three core CSR themes. The Group will promote initiatives for CSR by reflecting the identified materiality in the Group’s CSR strategies and CSR targets.


Process for Identifying Tokio Marine Group’s CSR Materiality

Tokio Marine Group uses the following process to implement the “Identifying Material Aspects and Their Boundaries” in “Global Reporting Initiative (GRI) Sustainability Reporting Guidelines Version 4 (G4).”

1. Identifying Related Issues

The Group identified CSR issues that are subject to examination giving consideration to ways of contributing to CSR issues unique to the insurance and financial businesses and meeting the expectations of stakeholders in the future. In this examination, we referred to the core subjects of ISO 26000 and G4 categories and aspects.

(Related materials) Tokio Marine Group CSR Issues

ISO 26000 Core Issues	CSR Issues	Important Aspects of G4	Boundary	Web Links
Organizational governance	Corporate governance/Internal control	-	Inside organization	<ul style="list-style-type: none"> > Corporate Governance > Internal Control
	Enterprise Management		Inside organization	<ul style="list-style-type: none"> > Risk Management
—	Generate and distribute economic value	EC Economic Performance	Inside organization	<ul style="list-style-type: none"> > Integrated Annual Report 
Human rights	Evaluate human rights, anti-discrimination	HR Investment	Inside and outside organization	<ul style="list-style-type: none"> > Respect for Human Rights
	Grievance resolution	EN Environmental Grievance Mechanisms	Inside and outside organization	<ul style="list-style-type: none"> > Compliance (Hotline System (Internal Whistleblower System))
		SO Grievance Mechanisms for Impacts on Society		
	Avoidance of involvement, human rights	-	Inside and outside organization	Not Applicable

ISO 26000 Core Issues	CSR Issues	Important Aspects of G4	Boundary	Web Links
Labour practices	Labour practices	LA Employment	Inside organization	<ul style="list-style-type: none"> > Fair and Honest Personnel Affairs > Communication with Employees > Occupational Health and Safety and Health Management
		LA Occupational Health and Safety		
	Diversity and inclusion	LA Diversity and Equal Opportunity	Inside organization	<ul style="list-style-type: none"> > Utilizing Diverse Human Resources > Work/Life Balance
	Human resources development	LA Training and Education	Inside organization	<ul style="list-style-type: none"> > Development of Human Resources
The environment	Responding to climate change and natural disaster risk	SO Local Communities (including FS13 and FS14)	Inside and outside organization	<ul style="list-style-type: none"> > Research on Climate Change and Natural Disaster Risk > Providing Safety and Security through Products and Services > Global Environmental Protection through Products and Services
		PR Product Portfolio (including environment-conscious products, FS6 and FS7)		
		PR Product Portfolio (including social contribution products, FS6 and FS7)		

ISO 26000 Core Issues	CSR Issues	Important Aspects of G4	Boundary	Web Links
The environment	Reduction of environmental burden and achieve carbon neutral	EN Materials	Inside and outside organization	> Reduction of Environmental Footprint
		EN Emissions		
		EN Energy		
		EN Effluents and Waste		
		EN Water		
	EN Compliance			
	Protection of the global environment	EN Biodiversity	Outside organization	> Preservation of Biodiversity
Fair operating practices	Anti-corruption	SO Anti-corruption	Inside organization	> Compliance
		SO Anti-competitive Behavior		
		SO Compliance		
	Respect for property rights	HR Indigenous Rights	Outside organization	Not Applicable
	Promoting ESG in the products and services	EN Supplier Environmental Assessment	Outside organization	> CSR in the Value Chain
SO Supplier Assessment for Impacts on				

ISO 26000 Core Issues	CSR Issues	Important Aspects of G4	Boundary	Web Links
Consumer issues	Products and services beneficial for safety and security	PR Compliance	Inside and outside organization	<ul style="list-style-type: none"> > Customers' Safety and Security > Information Security
		PR Product and Service Labeling		
		PR Customer Privacy		
	Promoting ESG in the provision of products and services	PR Product Portfolio (including social contribution products, FS6, FS7 and FS8)	Inside and outside organization	<ul style="list-style-type: none"> > External Evaluations and Awards and Participation in Initiatives > Sustainable Investment and Financing
	Consumer education	SO Local Communities	Outside organization	<ul style="list-style-type: none"> > Local Community and Social Contribution Activities Leading to Safety and Security > Local Community and Social Contribution Activities Leading to Global Environmental Protection > Local Community and Social Contribution Activities Supporting People
		PR Product Portfolio (including social contribution products, FS6 and FS7)		

ISO 26000 Core Issues	CSR Issues	Important Aspects of G4	Boundary	Web Links
Community involvement and development	Local community and social contribution activities	SO Local Communities	Outside organization	<ul style="list-style-type: none"> > Local Community and Social Contribution Activities Leading to Safety and Security > Local Community and Social Contribution Activities Leading to Global Environmental Protection > Local Community and Social Contribution Activities Supporting People
	Protection of the global environment			
	Low birth rates and aging societies, and population demographics			
	Economic impacts on local communities	EC Indirect Economic Impacts		
	Promote health in local communities	SO Local Communities		

2. Prioritization of Issues

Tokio Marine Group analyzed Group CSR issues from the dual perspectives of “significant impact on shareholder evaluations and decision-making (impact on stakeholders)” and “significant impact of organizations on the economy, the environment and society (impact on business)” and identified the priority of material CSR issues and CSR issues subject to disclosure.

* Tokio Marine Group classified G4 “Material Aspects” into “Material CSR Issues” and “CSR Issues Subject to Disclosure.”

3. Confirming the Validity of Important Issues

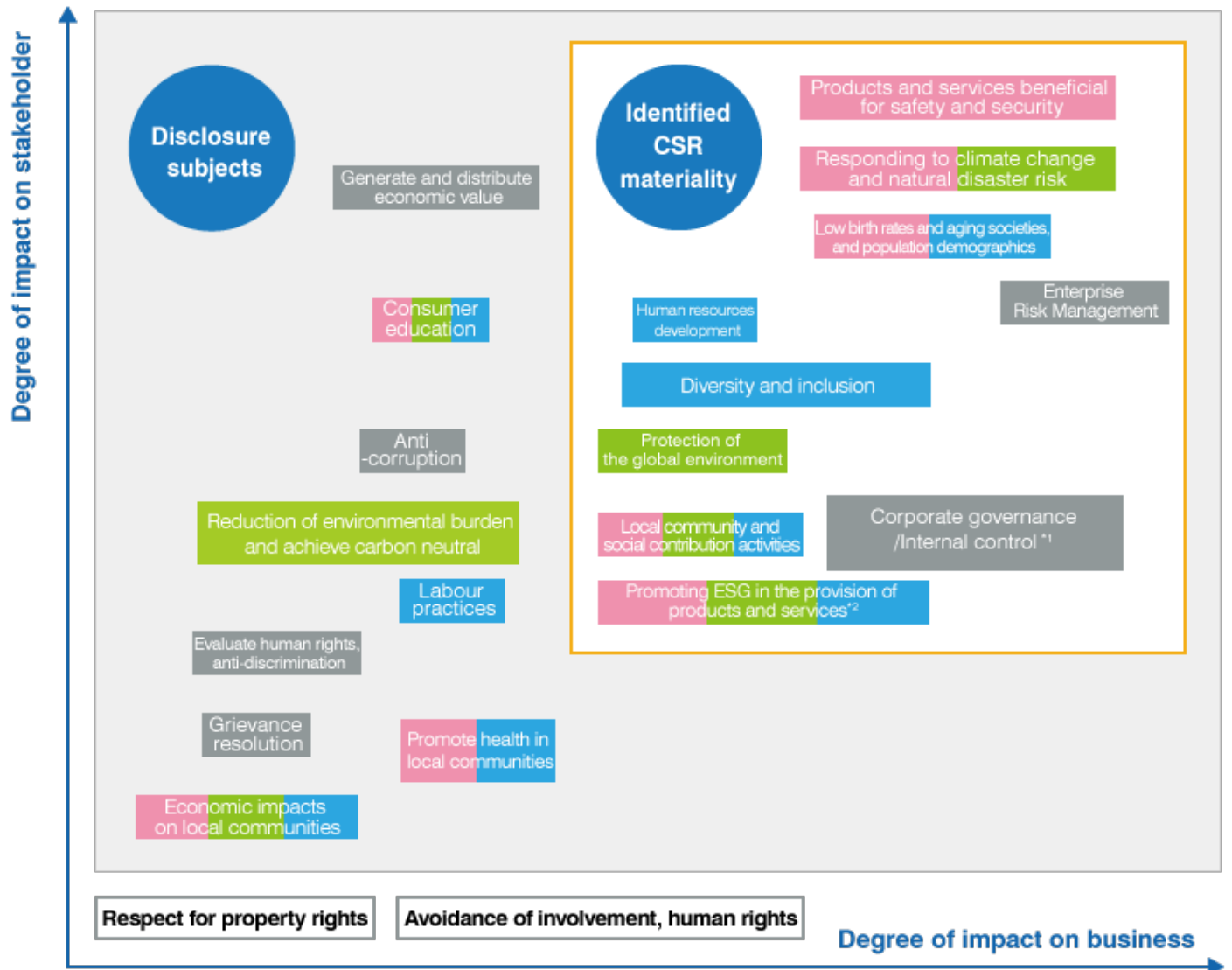
The comprehensiveness of CSR issues subject to examination, the relevance to core CSR themes, material CSR issues and the validity of CSR issues subject to disclosure are confirmed at CSR dialogues (meetings for dialogue and opinion exchanges between experts and Group management) and ultimately the approval of management is obtained.

> [Stakeholder Engagement \(CSR Dialogue\)](#)

4. Review

The CSR Board, which consists of presidents of major Group companies, periodically reviews the state of initiatives for CSR materiality (important issues) . Third-party assurance will be obtained from an independent external verification authority for core CSR themes and information will be disclosed in the Sustainability Report.

Tokio Marine Group CSR Materiality Matrix



* 1 Compliance, information security and disclosure are also included in the internal control.
 * 2 Acronym for Environment, Social, Governance

Relation to Tokio Marine Group's core CSR themes

- Core theme 1: Providing Safety and Security
- Core theme 2: Protecting the Earth
- Core theme 3: Supporting People
- Governance
~ Strengthening CSR Management ~

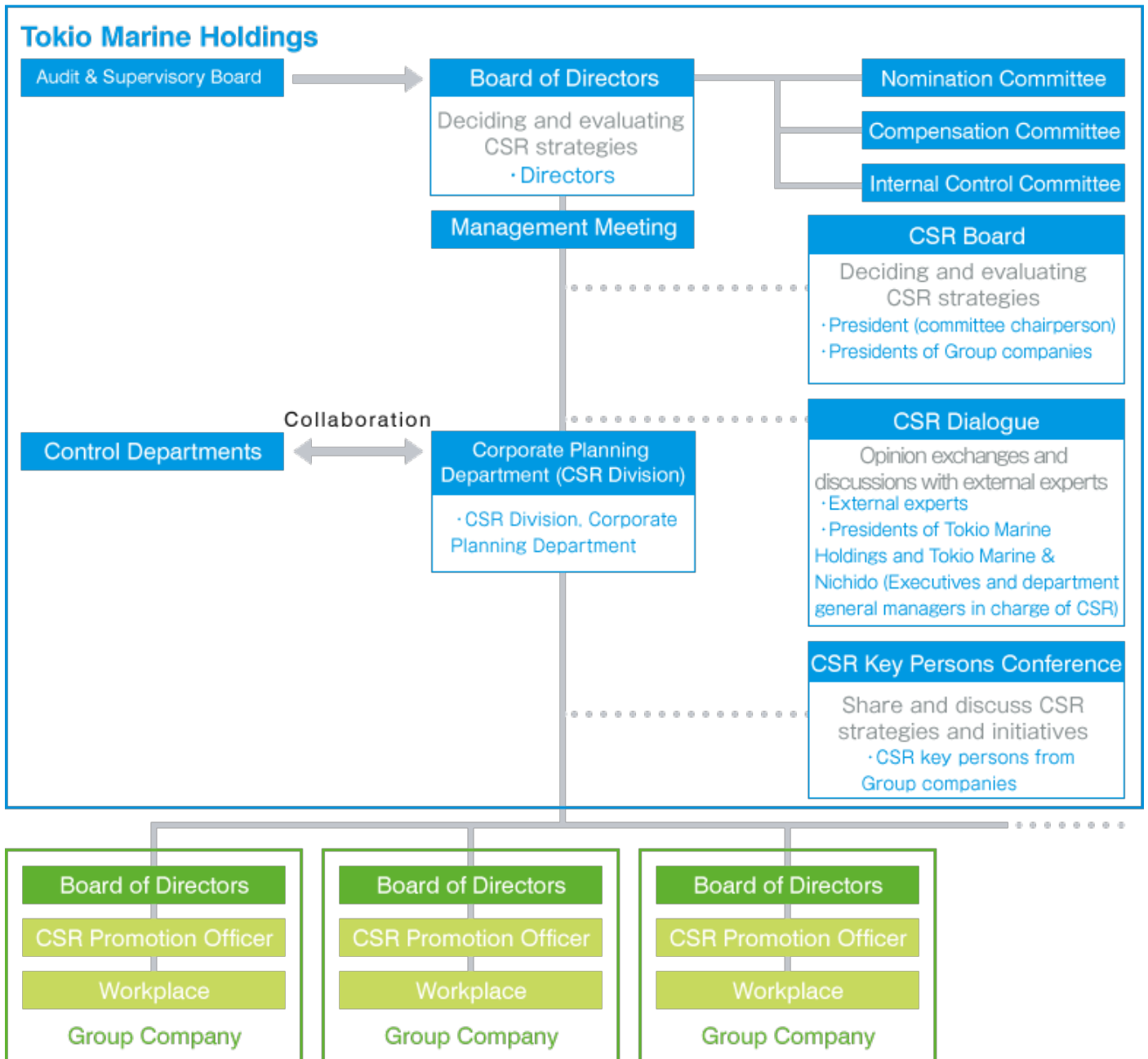
CSR Promotion Structure

Tokio Marine Holdings has established a dedicated CSR Division (CSR Division, Corporate Planning Department) to identify material CSR issues and to formulate and implement Group CSR strategies. The division supports the CSR activities of each Group company through dialogue and cooperation with CSR key persons appointed to promote CSR within the divisions in charge of CSR at the respective Group companies.

Tokio Marine Group regularly convenes the CSR Board, comprising the president of Tokio Marine Holdings (board chairman) and presidents of major domestic Group companies, as well as the CSR Key Persons Conference, which consists of Tokio Marine Holdings and Group companies' CSR divisions. These bodies evaluate various types of CSR initiatives and discuss response measures for CSR issues (important issues to be shared by each Group company) for the entire Group. Tokio Marine Holdings also convenes CSR Dialogues with external experts, non-governmental organizations (NGOs), and non-profit organizations (NPOs). The dialogues give us opportunities to hear outside opinions about our awareness and approaches concerning the Group's CSR issues. These opinions and other ideas are then reflected in our CSR strategy and our approach to each individual CSR issue.

The Company's Board of Directors receives reports on the CSR activities of the entire Group while formulating the Overall Group CSR Strategy (medium-term plan and single fiscal-year plans). CSR promotion officers at each Group company play a leading role in promoting and handling common issues to be addressed by the entire Group as well as in implementing CSR activities based on the characteristics of each business and local communities.

Tokio Marine Group CSR Promotion Structure



CSR Management System

In Tokio Marine Group, the departments handling each respective function are responsible for implementing initiatives for each CSR issue. The management systems for each ISO 26000 core subject and issue are listed within each section of this report.

ISO 26000 Core issues and Issues		Web Links
Organizational governance	Organizational governance	> Governance
Human rights	Due diligence/Human rights risk situations/Avoidance of complicity/Discrimination and vulnerable groups	> Respect for Human Rights (Management Stance concerning Respect for Human Rights and Various Initiatives)
Labour practices	Employment and employment relationships/Conditions of work and social protection/Social dialogue/Health and safety at work/Human development and training in the workplace	> Development and Utilization of Diverse Human Resources
The environment	Prevention of pollution/Sustainable resource use/Climate change mitigation and adaptation/Protection of the environment, biodiversity and restoration of natural habitats	> Reduction of Environmental Footprint (Management Structure under an Environmental Management System (EMS))
Fair operating practices	Anti-corruption/Responsible political involvement/Fair competition/Respect for property rights	> Compliance
	Promoting social responsibility in the value chain	> CSR in the Value Chain > Sustainable Investment and Financing

ISO 26000 Core issues and Issues		Web Links
Consumer issues	Consumer service, support, and complaint and dispute resolution/Education and awareness	<ul style="list-style-type: none"> > Quality Improvement Initiatives (Anshin (“Reassuring”) Quality and Business Renovation Project) > Response to Customer Feedback (Structure to Make Improvements Based on Customer Feedback) > Working Together with Agents to Improve Quality (Working Together with Agents on Initiatives to Improve the Quality of Operations)
	Consumer data protection and privacy	<ul style="list-style-type: none"> > Information Security
	Sustainable consumption	<ul style="list-style-type: none"> ✓ Posted on the website (System for Sustainable Consumption) > Related : Providing Safety and Security through Products and Services > Related: Global Environmental Protection through Products and Services
Community involvement and development	Community involvement	<ul style="list-style-type: none"> ✓ Posted on the website (CSR Promotion Structure) > Related : Local Community and Social Contribution Activities Leading to Safety and Security > Related: Local Community and Social Contribution Activities Leading to Global Environmental Protection > Related: Local Community and Social Contribution Activities Supporting People

System for Sustainable Consumption

Tokio Marine Group developed microinsurance and weather insurance for low-income earners in those developing countries with vulnerability to climate change, natural disasters, illnesses and accidents. Also, Tokio Marine Group supplies products and services that support the building and introduction of renewable energy facilities and also operates the Green Gift Project. Under this project, when customers choose Web-based insurance contracts on our website Tokio Marine & Nichido donates funds corresponding to a portion of the value of the reduction in paper used to support environmental protection activities in Japan and overseas. The organizational structures for undertaking these initiatives are as follows.

Initiatives	Company
Microinsurance and weather insurance (India)	IFFCO-TOKIO General Insurance Co., Ltd.
Products and services that support the building and introduction of renewable energy facilities	Tokio Marine & Nichido (Sales Development Department, Sales Department)
Green Gift Project	Tokio Marine & Nichido (Sales Planning Department, CSR Department)

Tokio Marine Group's CSR Promotion Initiatives (Example)

Holding CSR Communication Meetings

Tokio Marine & Nichido holds CSR Communication Meetings across domestic subsidiaries to promote the exchange of opinions with employees, aimed at deepening employees' understanding of CSR initiatives and implementing these initiatives throughout the organization as well as reflecting these opinions in future CSR initiatives and measures. These meetings feature a straightforward exchange of opinions on Tokio Marine Group's CSR initiatives and CSR activities conducted in respective workplaces. Comments received from participants included, "Understanding the significance and purpose of CSR activities and 'CSR through our core businesses' has led to increased motivation."



Additionally, Tokio Marine Holdings also holds CSR Communication Meetings for employees of Group companies.

CSR Training

Tokio Marine & Nichido conducts CSR training through e-Learning for all employees once a year to promote understanding and sharing of the philosophy behind the company's CSR activities. In addition to affirmation of the CSR Charter, the training includes topics such as confirmation of environmental burden reduction targets and the environmental management system and confirmation of the company's community and social contribution initiatives. Key persons in each workplace promote participation in the training.

Presidential CSR Awards

Tokio Marine & Nichido presents this award to departments, branches, agents and Group companies for their outstanding initiatives for reducing the environmental burden and social contribution activities across local communities and societies.

> [Communication with Employees \(Presidential CSR Awards\)](#)

CSR Slogan Solicitation and CSR Awards

Tokio Marine & Nichido Systems formulated the slogan “For society-friendly systems” and aims to encourage all employees to proactively participate in CSR activities more than once per year. To attain this objective, the company is implementing numerous original measures based on the thinking that each individual must understand the importance of CSR and continually possess a high awareness of participating in community and social contribution activities.



One such measure is “CSR Slogan Solicitation,” an employee participation-type plan that provides an opportunity for employees to give shape to each of their respective ideas. The establishment of this means for allowing these ideas to be shared as slogans within the company will create new opportunities for increasing employee awareness in previously unnoticed areas.

Also, to implement companywide CSR activities, the company will present awards to “organizations (departments or sections)” and “individuals” every half year with a view toward raising the level of contributions and participation rates of employees in CSR activities.

Plans and Results of CSR Initiatives

CSR Plan within the Fiscal 2015-2017 Mid-Term Business Plan

Under the new mid-term business plan “To Be a Good Company 2017 (FY2015 – FY2017),” Tokio Marine Group has set the following core CSR themes and is implementing initiatives for the three core CSR themes and strengthening CSR management.

- Core Theme 1: Providing Safety and Security
- Core Theme 2: Protecting the Earth
- Core Theme 3: Supporting People
- Strengthening CSR Management

> Group Core CSR Themes and Materiality

Core Theme 1: Providing Safety and Security

Specific Material Issues in CSR (Web Links)	Mid-Term Business Plan (Fiscal 2015-2017) Targets	Fiscal 2015 Targets	Fiscal 2015 Results	Self-Asse ssme nt
<ul style="list-style-type: none"> ▪ Products and services beneficial for safety and security > Providing Safety and Security through Products and Services 	<ul style="list-style-type: none"> ▪ Value creation by providing disaster solutions ▪ Value creation by providing health and low birth rates and aging societies related solutions ▪ Responding to climate change and natural disaster risk ▪ Low birth rates and aging societies ▪ Population demographics 	<ul style="list-style-type: none"> ▪ Provide disaster solutions ▪ Provide living benefit related products 	-	-

Specific Material Issues in CSR (Web Links)	Mid-Term Business Plan (Fiscal 2015-2017) Targets	Fiscal 2015 Targets	Fiscal 2015 Results	Self-Asse ssme nt
<ul style="list-style-type: none"> ▪ Responding to climate change and natural disaster risk ▪ Low birth rates and aging societies, and population demographics > Research on Climate Change and Natural Disaster Risk ▪ Promoting ESG in the provision of products and services > Sustainable Investment and Financing 	<p>Value creation by industry-academia collaborative research</p>	<ul style="list-style-type: none"> ▪ Promote industry-academia collaborative research ▪ Natural Disaster Risk Seminar 	-	-
	<p>Value creation by sustainable investment and financing</p>	<ul style="list-style-type: none"> ▪ Promote sustainable investment and financing ▪ Enhance communication with invested companies 	-	-
<ul style="list-style-type: none"> ▪ Products and services beneficial for safety and security > Customers' Safety and Security 	<p>Customers' Safety and Security</p>	<p>Promote quality improvement initiatives</p>	-	-
<ul style="list-style-type: none"> ▪ Local community and social contribution activities > Local Community and Social Contribution Activities Leading to Safety and Security 	<ul style="list-style-type: none"> ▪ Total employee participation rate in volunteer activities: 100% (total of three core themes regarding local community and social contribution activities) ▪ Continue support for recovery of the disaster-affected areas ▪ Hold Disaster Prevention Lessons at schools 	<ul style="list-style-type: none"> ▪ Total employee participation rate in volunteer activities: 100% (total of three core themes regarding local community and social contribution activities) ▪ Continue support for recovery of the disaster-affected areas ▪ Hold Disaster Prevention Lessons at schools 	-	-

Core Theme 2: Protecting the Earth

Specific Material Issues in CSR (Web Links)	Mid-Term Business Plan (Fiscal 2015-2017) Targets	Fiscal 2015 Targets	Fiscal 2015 Results	Self-Assessment
<ul style="list-style-type: none"> ▪ Products and services beneficial for safety and security ▪ Responding to climate change and natural disaster risk > Global Environmental Protection through Products and Services 	<p>Value creation through products and services</p> <ul style="list-style-type: none"> ▪ Implement Green Gift Project ▪ Provide Mega-Solar Package Program ▪ Provide TM Nippon Solar Energy Fund 	<p>Value creation through products and services</p> <ul style="list-style-type: none"> ▪ Implement Green Gift Project ▪ Provide Mega-Solar Package Program ▪ Provide TM Nippon Solar Energy Fund 	-	-
<ul style="list-style-type: none"> ▪ Responding to climate change and natural disaster risk ▪ Enterprise Risk Management > Research on Climate Change and Natural Disaster Risk 	<p>Value creation by industry-academia collaborative research</p>	<ul style="list-style-type: none"> ▪ Promote industry-academia collaborative research ▪ Natural Disaster Risk Seminar 	-	-
<ul style="list-style-type: none"> ▪ Reduction of environmental burden and be carbon neutral > Reduction of Environmental Footprint 	<ul style="list-style-type: none"> ▪ FY2017 CO₂ emissions: -3% (compared with FY2014) ▪ CO₂ emissions per employee: -3% (compared with FY2014) ▪ Be carbon neutral ▪ Promote paperless operations ▪ Promote 3R 	<ul style="list-style-type: none"> ▪ CO₂ emissions: -1% (compared with the previous year) ▪ CO₂ emissions per employee: -1% (compared with the previous year) ▪ Be carbon neutral ▪ Paper usage: -1% (compared with the previous year) ▪ Promote 3R 	-	-

Specific Material Issues in CSR (Web Links)	Mid-Term Business Plan (Fiscal 2015-2017) Targets	Fiscal 2015 Targets	Fiscal 2015 Results	Self-Assessment
<ul style="list-style-type: none"> ▪ Global environmental protection activities > Preservation of Biodiversity 	<p>Preservation of biodiversity through environmental protection activities and environmental awareness-raising activities in Japan and overseas</p>	<p>Preservation of biodiversity through environmental protection activities and environmental awareness-raising activities in Japan and overseas</p> <ul style="list-style-type: none"> ▪ Mangrove Planting Project ▪ Preservation of biodiversity activities in Japan 	-	-
<ul style="list-style-type: none"> ▪ Local community and social contribution activities > Local Community and Social Contribution Activities Leading to Global Environmental Protection 	<p>Total employee participation rate in volunteer activities: 100% (total of three core themes regarding local community and social contribution activities)</p>	<p>Total employee participation rate in volunteer activities: 100% (total of three core themes regarding local community and social contribution activities)</p> <ul style="list-style-type: none"> ▪ Hold Green Lessons at schools ▪ Children's Environmental Award ▪ Marunouchi Citizens Environmental Forum 	-	-

Core Theme 3: Supporting People

Specific Material Issues in CSR (Web Links)	Mid-Term Business Plan (Fiscal 2015-2017) Targets	Fiscal 2015 Targets	Fiscal 2015 Results	Self-Assessment
<ul style="list-style-type: none"> ▪ Local community and social contribution activities > Local Community and Social Contribution Activities Supporting People 	<p>Total employee participation rate in volunteer activities: 100% (total of three core themes regarding local community and social contribution activities)</p>	<p>Total employee participation rate in volunteer activities: 100% (total of three core themes regarding local community and social contribution activities)</p> <ul style="list-style-type: none"> ▪ Support to foster young swimmers ▪ Support scholarship students through foundations ▪ Participate in girls educational support program in developing countries ▪ Promote employees' participation in courses to foster support for dementia care ▪ Support for employees' obtaining the Technical Care Helper Certificate ▪ Support for the Special Olympics ▪ Support for Japan Deafblind Association, etc. 	<p style="text-align: center;">-</p>	<p style="text-align: center;">-</p>

Specific Material Issues in CSR (Web Links)	Mid-Term Business Plan (Fiscal 2015-2017) Targets	Fiscal 2015 Targets	Fiscal 2015 Results	Self-Asse ssme nt
<ul style="list-style-type: none"> ▪ Diversity and inclusion ▪ Human resources development > Development and Utilization of Diverse Human Resources 	Promote diversity and inclusion	Promote diversity and inclusion <ul style="list-style-type: none"> ▪ Promote the employment of persons with disabilities ▪ Empower female employees 	-	-

Governance ~ Strengthening CSR Management ~

Specific Material Issues in CSR (Web Links)	Mid-Term Business Plan (Fiscal 2015-2017) Targets	Fiscal 2015 Targets	Fiscal 2015 Results	Self-Asse ssme nt
<ul style="list-style-type: none"> ▪ Corporate governance/internal control > Communication with Employees 	<ul style="list-style-type: none"> ▪ Foster the sense of CSR in Group employees and enhance skills ▪ Strengthen CSR communication in the Group 	<ul style="list-style-type: none"> ▪ Expand the scope of Presidential CSR Awards globally ▪ Implement CSR Board, CSR Key Persons Conference, etc. 	-	-
<ul style="list-style-type: none"> ▪ Corporate governance/internal control > CSR in the Value Chain 	Promote utilization of recycled materials	Promote utilization of recycled materials	-	-
> Stakeholder Engagement	Enhance communication with stakeholders	Hold CSR Dialogue	-	-

Specific Material Issues in CSR (Web Links)	Mid-Term Business Plan (Fiscal 2015-2017) Targets	Fiscal 2015 Targets	Fiscal 2015 Results	Self-Assessment
Overview of Group CSR Reporting	Expand upon CSR and non-financial information disclosure <ul style="list-style-type: none"> ▪ Publish and further develop Integrated Report ▪ Enhance the contents of Sustainability Report 	<ul style="list-style-type: none"> ▪ Publish Integrated Annual Report 2015 ▪ Sustainability Report 2015 to be in accordance with G4 or referenced to G4 	-	-

Summary of CSR Initiatives in the Mid-Term Business Plan “Innovation and Execution 2014”

the mid-term business plan “Innovation and Execution 2014 (FY 2012 – FY 2014)” and promoted CSR initiatives.

- Material Issue 1: Responding to Climate Change and Natural Disaster Risk
- Material Issue 2: Contributing to Local Communities and Society
- Material Issue 3: Strengthening CSR Management


The mid-term business plan (FY 2012 – FY 2014) was completed at the end of March 2015 and therefore the CSR initiatives in the previous business plan are summarized in the table below.

Material Issue 1 Environmental: Responding to Climate Change and Natural Disaster Risk

Mid-Term Business Plan (Fiscal 2012-2014) Targets	Fiscal 2014 Targets	Fiscal 2014 Results	Self-Assessment	Summary
<ul style="list-style-type: none"> Provide value through our core businesses <ul style="list-style-type: none"> Provide insurance and consulting for advanced environmental technologies Strengthen research on climate change and natural disaster risk 	<ul style="list-style-type: none"> Implement Green Gift Project (Tokio Marine & Nichido) Implement Mega-Solar Package Program (Tokio Marine & Nichido, Tokio Marine & Nichido Risk Consulting), TM Nippon Solar Energy Fund (Tokio Marine Asset Management), and Others Industry-academia collaborative project (Tokio Marine & Nichido, The Tokio Marine Research Institute, etc.) 	<p>Implemented initiatives on left</p> <ul style="list-style-type: none"> * Green Gift Project Web clause adoption ratio (automobiles): 74.3% (Decrease of 0.9% from the previous year) 	○	<ul style="list-style-type: none"> Constantly over 70% of customers selected Green Gift Project Web clause, achieved the target Implemented global environmental protection activities through products and services, and industry-academia collaborative project. Achieved the target
<ul style="list-style-type: none"> Reduce environmental burden from business activities 	<ul style="list-style-type: none"> FY2014 CO₂ emissions: ±0% change from previous fiscal year (No increase from FY2013 results) (*) CO₂ emissions per employee: ±0% change from previous fiscal year (No 	<ul style="list-style-type: none"> FY2014 CO₂ emissions: 98,317 tons (+11.8% compared with the previous year) (*) CO₂ emissions per employee: 2.91 tons (+10.2% compared with the previous year) Became carbon 		<ul style="list-style-type: none"> FY2014 CO₂ emissions were +33.4% compared with FY2010 level or +11.8% compared with the previous year, the targets of mid-term business plan and FY2014 were not achieved

Mid-Term Business Plan (Fiscal 2012-2014) Targets	Fiscal 2014 Targets	Fiscal 2014 Results	Self-Asse ssme nt	Summary
<ul style="list-style-type: none"> ▪ FY2014 CO₂ emissions: Reduction of 10% compared with FY2010 ▪ Be carbon neutral (ongoing) ▪ Promote paperless operations 	<p>increase from FY2013 results)</p> <ul style="list-style-type: none"> ▪ Become Carbon Neutral CO₂ absorption /stabilization effect of Mangrove Planting Project: 110,000 tons Mangrove planting area (cumulative): 8,900 ha (495 ha in FY2014) ▪ Paper usage 9,073 tons (Decrease of 5% from the previous year) 	<p>neutral CO₂ absorption /stabilization effect of Mangrove Planting Project: 110,000 tons CO₂ emissions reduction by Tradable Green Certificates: 3,310 tons Mangrove planting area (cumulative): 8,994 ha (589 ha in FY2014)</p> <ul style="list-style-type: none"> ▪ Paper usage: 9,090 tons (-4.8% compared with the previous year) 	<p>△</p>	<p>(However, the targets were achieved in the emission factor and fixed scope companies due to steady decrease of electricity usage)</p> <ul style="list-style-type: none"> ▪ Became carbon neutral in 2013 and in 2014, the target was achieved ▪ 0.2% short of the FY2014 target; however, the initial target of the mid-term business plan was achieved

Material Issue 2 Social: Contributing to Local Communities and Society

Mid-Term Business Plan (Fiscal 2012-2014) Targets	Fiscal 2014 Targets	Fiscal 2014 Results	Self-Assessment	Summary
<ul style="list-style-type: none"> ▪ Provide value through our core businesses ▪ Contribute to building communities that are strongly resilient to disasters (Strengthen tsunami risk research, provide disaster prevention education) ▪ Contribute to solutions for social issues (traffic accident prevention, aging of society) 	<ul style="list-style-type: none"> ▪ Research on earthquake and tsunami risk – Industry-academia collaborative project (Tokio Marine & Nichido, Tokio Marine & Nichido Risk Consulting) ▪ Disaster Prevention Lessons ▪ Life Insurance Revolution to Protect One's Living (Tokio Marine & Nichido Life, etc.) 	<p>Implemented initiatives on the left</p> <ul style="list-style-type: none"> ▪ Built a stochastic risk assessment method for earthquake-induced tsunamis ▪ Disaster Prevention Lessons: held about 70 lessons at elementary schools across Japan and approximately 5,300 children attended ▪ Provided living benefit related products 		<p>Built a stochastic risk assessment method for earthquake-induced tsunamis, achieved the initial targets</p>

Mid-Term Business Plan (Fiscal 2012-2014)Targets	Fiscal 2014 Targets	Fiscal 2014 Results	Self-Asse ssme nt	Summary
<ul style="list-style-type: none"> ▪ Employee participation in contributions to local communities and society ▪ Foster a corporate culture in which Group companies naturally engage in local communities and society contribution activities (FY2014 employee participation rate: 100%) ▪ Group companies work together to carry out programs to contribute to local communities and society ▪ Strengthen relationships with NGOs and NPOs in Japan and overseas 	<ul style="list-style-type: none"> ▪ Domestic consolidated company employee participation rate as volunteers: 90.0% (total) ▪ Hold Green Lessons ▪ Support for Room to Read (educational support for girls), OISCA (coastal forest restoration in Tohoku region), and others 	<p>Implemented initiatives on the left</p> <ul style="list-style-type: none"> ▪ Domestic consolidated company employee participation rate as volunteers: 128.9% (total) ▪ Green Lessons: held about 50 lessons at elementary schools across Japan and approximately 3,600 children attended 	○	<p>Employee participation rate (total) became over 100%, achieved the initial targets</p>

Material Issue 3 Governance: Strengthening CSR Management

Mid-Term Business Plan (Fiscal 2012-2014) Targets	Fiscal 2014 Targets	Fiscal 2014 Results	Self-Assessment	Summary
<ul style="list-style-type: none"> ▪ Strengthen management within the Group ▪ Strengthen communications among Group companies (Japan, overseas) ▪ Implement combined ESG initiatives together with business partners (agents, customers) 	<ul style="list-style-type: none"> ▪ Convene the CSR Board and CSR Key Persons Conference (Tokio Marine Holdings) ▪ Hold CSR related training for officers and employees (Tokio Marine Holdings, Tokio Marine & Nichido, etc.) 	Implemented initiatives on the left	○	Achieved the initial targets
<p>Enhance dialogue with stakeholders</p> <ul style="list-style-type: none"> ▪ Enhance disclosure of information concerning ESG issues 	<ul style="list-style-type: none"> ▪ Strengthen communication with stakeholders ▪ Publish Sustainability Report 	Implemented initiatives on the left	○	Achieved the initial targets

Stakeholder Engagement

In implementing high-quality CSR management, we believe it is essential to develop a relationship of mutual trust through dialogue with customers and all other stakeholders. We are promoting a deeper understanding of Tokio Marine Group's thinking, values and various types of initiatives through customer opinions (customer compliments, complaints and other opinions and suggestions) received by Group companies, engagement with shareholders and investors, communications with agents, communications with employees, communications with external socially responsible investment (SRI) rating agencies and CSR communication with external experts (CSR Dialogue). We also provide shareholder and investor information and various types of news releases through the media and make our best efforts to provide appropriately timed and adequate information disclosure to all stakeholders.

Tokio Marine Group's Stakeholders



Stakeholders	Engagement		Web Links
	Targets	Contents	
Customers	We continually provide customers and society with “safety and security.” We will continue to promptly and appropriately provide even higher quality products, services and processes that meet the expectations of our customers.	Basic knowledge of insurance	<ul style="list-style-type: none"> > Naruhodo Insurance Guide (Basic)  > Naruhodo Insurance Guide (Life Events) 
		Customer satisfaction	<ul style="list-style-type: none"> > Response to Customer Feedback
Shareholders and Investors	By earnestly dealing with all our stakeholders, we will work to create a virtuous cycle in which we generate even higher and more appropriate levels of profits and continue to provide value to shareholders.	Communication with shareholders	<ul style="list-style-type: none"> > Stakeholder Engagement (Engagement with Shareholders and Investors) > Corporate Governance (Conversation with Shareholders)
		Disclosure policy	<ul style="list-style-type: none"> > Information Disclosure
Insurance Agents	We emphasize mutual trust with our agents and combine our strengths to meet the needs of customers while cooperating to promote mutually sound growth and development. We also aim for healthy mutual growth and development with their related business partners.	Insurance agents	<ul style="list-style-type: none"> > Working Together with Agents to Improve Quality > Education and Training Systems for Agents
Business Partners	We aim for healthy mutual growth and development with our business partners.	Business partners	<ul style="list-style-type: none"> > CSR in the Value Chain

Stakeholders	Engagement		Web Links
	Targets	Contents	
Employees	We respect each and every employee as individuals and recognize their dignity and value, and pay careful attention to ensure that they can fulfill their responsibilities to their families. We aim to be a professional group with very distinctive characteristics while cooperating to ensure all colleagues maximize their performance by assisting each other productively.	Employee satisfaction	<ul style="list-style-type: none"> > Work/Life Balance (Raising Employee Satisfaction Levels)
		Dialogue	<ul style="list-style-type: none"> > Communication with Employees (Direct Dialogue between Employees and Executives)
Local Communities and Societies	As a good corporate citizen, we strive to be recognized by local communities and societies while contributing to the creation of a society where a diversity of people can live healthy lives and with a sense of security. We also make efforts to protect the global environment for future generations.	Awards	<ul style="list-style-type: none"> > External Evaluations and Awards and Participation in Initiatives
		Initiatives	<ul style="list-style-type: none"> > External Evaluations and Awards and Participation in Initiatives
		CSR Dialogue	<ul style="list-style-type: none"> > Stakeholder Engagement (Fiscal 2014 CSR Dialogue)
		Mangrove Planting Project	<ul style="list-style-type: none"> > Preservation of Biodiversity (Mangrove Planting Project)
		Experience-based environmental protection activities	<ul style="list-style-type: none"> > Local Community and Social Contribution Activities Leading to Global Environmental Protection (Environmental Protection Activity in Japan: Green Gift Project)

Fiscal 2014 CSR Dialogue

Under the theme “CSR Dialogue,” Tokio Marine Group regularly invites third-party experts to share the latest knowledge on CSR with management and to engage in dialogue (exchange views and engage in discussions) about Tokio Marine Group’s CSR initiatives.

On January 30, 2015, we invited prominent figures from various fields and asked their opinions about the CSR initiatives of Tokio Marine Group based on the latest social conditions in the field of CSR. Some opinions offered by these experts are provided herein.



Participants (Affiliations and positions are as of the date of the convening of the dialogue.)



Sandra Wu, Wen-Hsiu
Chairperson and CEO
Kokusai Kogyo Co., Ltd.
Co-Chair of the Private Sector
Advisory Group(PSAG) of the
United Nations Office for
Disaster Risk Reduction
(UNISDR)



Peter David Pedersen
Co-founder
E-Square Inc.



Hitoshi Suzuki
President
Institute for International Socio-
Economic Studies



Tsuyoshi Nagano
President
Tokio Marine Holdings, Inc.



Masashi Oba
Senior Managing Director (at
the time)
Tokio Marine Holdings, Inc.



Koji Iwai
Executive Vice President
Tokio Marine & Nichido Fire
Insurance Co., Ltd.

1. Environment (Response to Climate Change and Natural Disaster Risk)

Principal opinions from experts

Wu: Current international frameworks for disaster prevention and reduction do not adequately reflect the opinions of Japanese companies, which have an abundance of experience in responding to large-scale natural disasters. Tokio Marine Group actively participates in international partnerships for disaster prevention and reduction and international conferences, and also possesses knowledge and experience. In the future, I am hoping to see Tokio Marine Group play an active role in the creation of an international framework as a Japanese company and an industry opinion leader.

Tokio Marine Group's response policies

Tokio Marine & Nichido is a participant in the Disaster Risk Reduction Private Sector Partnership (DRR-PSP) of the United Nations Office for Disaster Risk Reduction (UNISDR). Meanwhile, at the Third United Nations World Conference on Disaster Risk Reduction held in Sendai in March 2015, in collaboration with the International Research Institute of Disaster Science at Tohoku University and The Geneva Association, Tokio Marine & Nichido convened three public forums (seminars open to the general public) and disseminated information to the world about such issues as building a stochastic risk assessment method for earthquake-induced tsunamis, the roles fulfilled by the insurance industry toward solving disaster issues and reducing damage, and Tokio Marine Group's disaster-related solutions. As an insurance group that proactively responds to climate change and natural disaster risk, Tokio Marine Group will contribute to raising the resilience of society by undertaking industry-academia collaborative research, promoting the use of insurance and offering disaster-prevention solutions.

2. Social (Contribution to Local Communities and Society)

Principal opinions from experts

Suzuki: Amid expectations for strategic initiatives for corporate community and social contribution activities, it is essential to incorporate a perspective that looks at what types of impact Tokio Marine Group's activities are having on social issues. Measuring impacts has some difficult aspects. However, I would like to see this done, for example, through the "visualization" of the impact of mangrove planting on local communities and disclosing this in the Sustainability Report and other mediums.

Tokio Marine Group's response policies

With the cooperation of specialist institutions, we are currently implementing surveys of the economic impact of mangrove planting in the regions where these trees are planted. Specifically, we are measuring and verifying the impact that mangrove planting has on expanding biodiversity, its effects in preventing and reducing disasters and its economic impact on regional communities. We intend to utilize the results of the surveys in our mangrove planting activities in the future. Additionally, we plan to incorporate the ascertained quantitative effects of mangrove planting into our Sustainability Report as we strive to disseminate easy-to-understand information.

3. CSR Management

Principal opinions from experts

Pedersen: Even when we make our utmost efforts toward CSR, realizing a sustainable society is still difficult. I would like to see Tokio Marine Group, as a professional in risk management, turn future risks of the global community into “opportunities.”

Tokio Marine Group's response policies

A host of social issues such as the frequent occurrence of natural disasters and shifting demographics could bring major changes to the risks surrounding the insurance business. Tokio Marine Group regards this changing environment as a business opportunity and will strive to link this to further growth. We will contribute to a safe, secure and sustainable future by evolving our CSR initiatives and intensively promoting our three core CSR themes of “Providing Safety and Security,” “Protecting the Earth” and “Supporting People.”

Additionally, Tokio Marine Group has verified with experts the identification of CSR materiality (important issues) and core CSR themes set in accordance with the new mid-term business plan “To Be a Good Company 2017.” We received various opinions such as the suggestion for a CSR approach that involves rearranging core CSR themes into five steps as well as the opinion regarding the importance of information security issues. We will strive to reflect these opinions in Tokio Marine Group's CSR strategies.

> [Group Core CSR Themes and Materiality](#)

Responding to Opinions in the CSR Dialogue

Thank you for your valuable opinions. In Japan, where natural disaster risk is high, we will actively make

suggestions and disseminate information regarding disaster prevention and reduction that only Tokio Marine Group can offer as a provider of insurance services. At the same time, we will focus even greater efforts toward solving various social issues through our main businesses. Additionally, we will ascertain the impacts that Tokio Marine Group's CSR activities have on society and will promote even more strategic initiatives in our CSR. Going forward, we will continue to value our dialogue with stakeholders while fulfilling our responsibility as a global insurance group and aiming to become a "Good Company" that earns the trust of all people and society.

Masashi Oba, Executive Vice President, Tokio Marine Holdings, Inc.

Opinions Received from Experts in the Past and Subsequent Responses

Date of dialogue	Items	Opinions	Status of Group's response
January 25, 2011	Global CSR initiatives	Besides playing a role in Japan, as a representative of Asia, Tokio Marine Group should fulfil the role of an industry leader in CSR throughout the rest of the world as well.	Tokio Marine & Nichido is actively participating in global initiatives, which includes serving as a Board Member for UNEP FI-PSI (United Nations Environment Programme Finance Initiative Principles for Sustainable Insurance) for Asia.
	Innovative initiatives	I'd like to see the implementation of environment-conscious initiatives that go beyond mere reductions of CO ₂ emissions and paper consumption (e.g., the total use of FSC-certified paper, investments in renewable energy).	<ul style="list-style-type: none"> ▪ Tokio Marine & Nichido makes standard use of "environment-conscious paper" that includes FSC-certified paper. ▪ Marketing of TM Nippon Solar Energy Fund by Tokio Marine Asset Management
November 24, 2011	Responses to climate change/global warming	I'm looking forward to seeing Tokio Marine Group play its role in providing awareness education and information that utilizes knowledge and experience that is unique to an insurance company.	Following our Green Lessons environmental awareness promotion program launched in fiscal 2005, from fiscal 2012 we have been actively developing Disaster Prevention Lessons as disaster-prevention education that is even closer to the main business of an insurance company.

Date of dialogue	Items	Opinions	Status of Group's response
	Community and social contribution activities	I'd like to see community and social contribution activities carried out with further cooperation with NGOs and NPOs in Japan.	The Green Gift Project, an initiative started in fiscal 2009, initially supported mangrove planning activities overseas. In October 2013, we expanded the scope of this initiative to environmental protection activities in Japan as well and we hold events in collaboration with NGOs and other bodies in various regions throughout the country.
December 6, 2012	Community and social contribution activities	I hope to see support that enables employees (individuals) to independently participate in community and social contribution activities that transcend the bounds of business.	<p>We continually think of creative ways for enabling employees to independently participate in community and social contribution activities through initiatives such as the following.</p> <ul style="list-style-type: none"> ▪ Creation of "List of Recommended Initiatives" that compiles tips for planning community and social contribution activities at each workplace ▪ Participation in initiatives undertaken by the NGOs and NPOs that we support ▪ Plan volunteer tours to support disaster regions and hold in-house solicitations of tour participants

Date of dialogue	Items	Opinions	Status of Group's response
December 16, 2013	Community and social contribution activities	<p>Solving social issues is requiring even more expertise. I'd like to see activities carried out with an awareness of collaborating with local governments, universities, specialist institutions, NPOs and residents. Also, I'd like to see the development of the next-generation of people who will work to protect the environment in regional communities.</p>	<p>We are carrying out industry-academia collaborative risk research with universities and strengthening collaboration with local governments and NPOs in domestic environmental protection activities while working to solve various social issues.</p> <p>We are undertaking environmental awareness and education activities through the implementation of Green Lessons for elementary school children and carrying out environmental protection activities in the Green Gift Project.</p>
	CSR management	<p>I suggest setting "development of people" as materiality and ascertain needs in each region while promoting financial and environmental education and advancing these with initiatives used in your main business.</p>	<p>We set "Supporting People" as one core CSR theme in the new mid-term business plan (FY 2015–2017) and are implementing CSR. From fiscal 2012 we have been holding Disaster Prevention Lessons to raise the disaster prevention awareness of elementary school children. We will reflect regional characteristics and the outcomes of industry-academia collaborative risk research to the present into this program while also focusing on further improving this program. We have also started the development of a financial education program based on the theme of insurance as our main business.</p>

Engagement with Shareholders and Investors

To assure transparent and fair management, Tokio Marine Holdings works for timely and appropriate information disclosure, while implementing a variety of measures to realize fair and constructive dialogue with domestic and overseas shareholders and investors.



Briefing for individual investors

To realize constructive dialogue with domestic and overseas shareholders, for institutional investors, we hold both Japanese and English-language conference calls on the announcement dates of the financial results of each quarter. We also hold IR briefings attended by top managers, beginning with the president, twice per year following the interim and fiscal year-end financial results, respectively, where we explain management strategies and the progress of these strategies and hold dialogues (available in Japanese and English language video format on our website). We also actively hold personal interviews with shareholders and investors in Japan and overseas on a regular and as-needed basis and held approximately 480 personal interviews with institutional investors in the previous fiscal year. For individual investors, we hold an annual IR conference led by the president as well as actively convene briefings in various cities throughout Japan.

The opinions that the Company receives from shareholders and investors through these opportunities are regularly reported to the Board of Directors, shared broadly as feedback to management and all Group employees and are useful in improving management.

The General Meeting of Shareholders serves as an opportunity for receiving valuable opinions about the Company's management and therefore the company implements several initiatives to encourage attendance at the General Meeting of Shareholders and the exercise of voting rights. Specific initiatives with the objective of facilitating shareholder participation in the General Meeting of Shareholders include issuing the Notice of Convocation well in advance of the meeting, scheduling the meeting on days that are not crowded with the shareholder meetings of other companies and using a website that allows shareholders to exercise their voting rights via the Internet.

Aside from the General Meeting of Shareholders, the Company includes surveys in interim reports sent to shareholders. These surveys ask shareholders why they purchased Company shares, their policies for holding the shares and their expectations for issues including Group businesses. The Company uses the responses as valuable suggestions.

Tokio Marine Group also actively disseminates IR information through its website. In addition to the timely posting of information beginning with the summary of financial results, Tokio Marine Group posts a wide range of various types of information and data that help with investment decisions. In April 2015, Tokio Marine Group redesigned its entire website to enhance convenience such as by providing accessibility from smartphones. At the same time, we upgraded and expanded content, which includes newly establishing a site that conveys the Tokio Marine Group's new message "To Be a Good Company."

In November 2014, Tokio Marine Group was presented with the Best IR Award by the Japan Investor Relations Association in recognition of the Group's proactive initiatives for shareholders and investors.

Principal IR Activities

IR conference on new mid-term business plan "To Be a Good Company 2017"

In May 2015, we convened an IR conference about our new mid-term business plan, "To Be a Good Company 2017," which was launched in fiscal 2015. The management team led by the president provided explanations to analysts and institutional investors about our aspired shape under the new mid-term business plan and initiatives for promoting the plan in the future and also engaged in a question and answer session with attendees.

Briefings for individual investors

Held a briefing for individual investors by President Nagano on the theme of Tokio Marine Group's corporate strategy. Also held briefings at nine locations in Japan for individual investors by the IR officer as needed, mainly at securities companies (in FY2014).

Briefings for overseas investors

Held individual meetings for overseas institutional investors by the president and IR officer in the United States, Europe and Asia, and explained the Group's business results, business plan, business environment and other conditions.

Briefings for analysts and institutional investors

Held an IR conference for Tokio Marine Group FY2014 business plan in May 2014. Besides an explanation by the president, an IR conference in November 2014 featured a briefing format whereby the executives in charge of each business provided explanations of their respective business strategies.

In addition, IR division representatives held quarterly results conference calls for analysts and institutional investors.

Joint conference call regarding agreement to acquire world-leading specialty insurer HCC Insurance Holdings, Inc. of the United States

In June 2015, Tokio Marine Group and HCC held a joint conference call for analysts and institutional investors concerning the agreement to commence procedures for the acquisition of HCC Insurance Holdings, Inc., a specialty insurance group, in the United States. The conference call featured the participation of the top management of Tokio Marine Group, beginning with the president, as well as HCC CEO Christopher J.B. Williams.

Disseminating IR information through our website and redesigning our website

Tokio Marine Group strives to disseminate information in a timely and fair manner through its website. In addition to posting information beginning with financial results, Tokio Marine Group posts a wide range of various types of information and data that help with investment decisions. This includes annual securities reports, IR briefing materials and videos and explanations of preliminary reports regarding the monthly business results of principal subsidiaries. In April 2015, Tokio Marine Group redesigned its entire website to give it easy-to-access, multi-device compatibility so that it is now accessible even from smartphones and tablet devices. We also introduced an easily understandable navigation design.

Engagement with NPOs and Others

Tokio Marine Group promotes local community and social contribution activities in collaboration with NPOs committed to solving various issues in local communities. For the Mangrove Planting Project, one of the most notable initiatives undertaken by the Group, we have formed a long-term partnership with the NGO Action for Mangrove Reforestation (ACTMANG) specialized in mangrove planting, Organization for Industrial, Spiritual and Cultural Advancement-International (OISCA) and International Society for Mangrove Ecosystems (ISME). Besides planting mangroves, we also cooperate in improving environmental awareness and promoting industries in designated planting regions, such as providing environmental education and workshops for local residents and children. In Japan, we collaborate with Nippon NPO Center, eight Environmental Partnership Offices located nationwide and environment-related NPOs throughout the country and carry out the Green Gift Project that encourages experience-based, environmental protection activities primarily targeting children.

- [Preservation of Biodiversity \(Mangrove Planting Project\)](#)
- [Local Community and Social Contribution Activities Leading to Global Environmental Protection \(Environmental Protection Activity in Japan: Green Gift Project\)](#)

External Evaluations and Awards and Participation in Initiatives







Tokio Marine Group is working to improve its initiatives in environmental, social and governance (ESG) fields and has received numerous evaluations and awards in Japan and overseas. Also, to contribute to the creation of a safe, secure and sustainable future, Tokio Marine Group also participates in various initiatives that include the United Nations Global Compact (UNGC) and the United Nations Environment Programme Finance Initiative (UNEP FI).





Evaluation from SRI and ESG Evaluation Organizations

In recent years, attention has been focused on Socially Responsible Investment (SRI), which evaluates corporate ESG risk and corporate ethics from the perspective of the sustainability of society.

Tokio Marine Holdings works toward transparency in its disclosure of ESG information and has earned high acclaim from numerous global SRI indexes. As of the end of June 2015, Tokio Marine was listed in the SRI indexes shown below.

Inclusion in SRI/ESG Index

SRI or ESG Index/SRI or ESG Rating	Rating Agency
FTSE4 Good Index 	> FTSE 
Dow Jones Sustainability Indices 	> Robeco SAM 
Ethibel Sustainability Index 	> Forum Ethibel 

<p>oekom corporate ratings Prime</p> 	<p>> oekom Research </p>
<p>Morningstar Socially Responsible Investment Index</p> 	<p>> Morningstar, Toyo Keizai Inc. (in Japanese) </p>

Examples of Inclusion in Domestic Public SRI/ESG Funds

Fund Name	Managing Company
Sumishin SRI Japan Open	STB Asset Management
Sumishin Japan Stock SRI Fund	STB Asset Management
Socially Responsible Fund (SRI Plan)	STB Asset Management
Mitsubishi UFJ SRI Fund	Mitsubishi UFJ Asset Management
Eco Partners (name: Green Wings)	Mitsubishi UFJ Asset Management
Daiwa Eco Fund	Daiwa Asset Management
World 6 Asset Equal Distribution (monthly distribution type/Growth Type)	Daiwa Asset Management
DC Daiwa SRI Fund	Daiwa Asset Management
Nikko Eco Fund	Nikko Asset Management
Fukoku SRI Fund	Shinkin Asset Management
Sompo Japan SRI Open	Sompo Japan Nipponkoa Asset Management

* Inclusion in these funds is based on the latest performance reports of each fund as of the end of July 2015.

External Awards

Customers, Products and Services

<p>Universal Communication Design Association (UCDA) - UCDA Award 2014 (Non-Life Insurance category), Easily Communicable Information Award</p>	<p>Tokio Marine & Nichido (<i>Raku Raku Tetsuzuki</i>)</p>
<p>Japan Institute of Design Promotion - Good Design Award 2014</p>	<p>Nisshin Fire (Insurance for Rental Housing)</p>
<p>Lipper Fund Awards 2014 (Japan Fund) - Best Group over 3 Years, Overall category</p>	<p>Tokio Marine Asset Management</p>
<p>R&I Fund Award 2014 - First Prize, Global Bond Fund Aggregate (Investment Trusts/Aggregate category) - First Prize, Japanese Bond Fund (Investment Trusts category) - Second Prize, Global Bond Fund (Defined Contribution Pension category)</p>	<p>Tokio Marine Asset Management</p>
<p>Received certification under: - Excellent Temporary Staffing Agencies Certification System (FY2014) - Excellent Job Placement Agencies Certification System (FY2014)</p>	<p>Tokio Marine & Nichido Career Service</p>
<p>2015 Oricon Customer Satisfaction Ranking - Ranked second overall (Temporary Staffing Company category) (ranked first in the “quality of internal training programs” and “response of persons in charge” fields)</p>	<p>Tokio Marine & Nichido Career Service</p>
<p>J.D. Power Asia Pacific - Placed in Top 3 (Life and Non-Life Insurance categories) in the 2014 Japan Call Center Satisfaction Study</p>	<p>Tokio Marine & Nichido/Tokio Marine & Nichido Life Insurance</p>
<p>HDI-Japan - Three-star rating obtained in the 2014 Support Portal (Website) Rating</p>	<p>E. design Insurance</p>
<p>HDI-Japan - Three-star rating obtained in the 2014 Inquiry Contact Rating</p>	<p>Tokio Marine Assistance</p>

IR

The Japan Investor Relations Association - 19th Annual IR Grand Prix, Best IR Award	Tokio Marine Holdings
Daiwa Investor Relations - Internet IR Awards 2014, Internet IR Commendation Award	Tokio Marine Holdings
Nikko Investor Relations - Named one of the best websites in the Corporate Website Quality Ranking Survey of All Listed Companies 2014	Tokio Marine Holdings
Ward Group - 2014 Ward's 50	Philadelphia Insurance Companies/First Insurance Company of Hawaii, Ltd.

IT

Ministry of Economy, Trade and Industry/Tokyo Stock Exchange - Included in FY2014 Competitive IT Strategy Company Stock Selection	Tokio Marine Holdings
Ministry of Economy, Trade and Industry - Award Program for Individuals and Companies/Organizations Contributing to the Promotion of Information Technology (FY2014), Minister of Economy, Trade and Industry Award	Tokio Marine & Nichido/Tokio Marine & Nichido Systems
Japan Institute of Information Technology - 32nd (2014) Information Technology Award, IT Business Award	Tokio Marine Nichido/Tokio Marine & Nichido Systems
1st (2014) CISO 10 Award - CISO of the Year No. 1 Award	Tokio Marine & Nichido Systems
Novarica Impact Award	TMNA Services.LLC

Work/Life Balance, Human Resources Development

Ministry of Labour, Health and Welfare - Award Program for Companies Promoting Equal Employment/Work-Life Balance (FY2014), Minister of Labour, Health and Welfare Award of Excellence (Family-Friendly Enterprises category)	Tokio Marine & Nichido
Named in the 9th (2015) Ranking of the Best Companies to Work for in Japan	Tokio Marine & Nichido Systems
City of Yokohama - Received certification under the Yokohama Good Balance Award Program (FY2014)	Tokio Marine Millea SAST Insurance
Named in the FY2014 Minister of Health, Labour and Welfare Award Program for Individuals and Companies/Organizations for Promotion of Vocational Skills Development (Individual category)	Tokio Marine & Nichido Facilities
2014 Top 130 Best Companies to Work for in Brazil	Tokio Marine Seguradora S.A.
2014 "Best Places to Work in PA"	Philadelphia Insurance Companies/TMNA Services.LLC
2015 "Best Places to Work in Hawaii"	First Insurance Company of Hawaii, Ltd.

Environment

Earthquake and Tsunami Risk Research (industry-academia collaborative project) selected as the Good Practice in the Insurance category in 2015 by the Principles for Financial Action for the 21st Century	Tokio Marine & Nichido (Earthquake and Tsunami Risk Research)
- Received a 22nd Aichi Streetscape Architecture Award - Received certification as Good Eco Office by Nagoya City	Tokio Marine & Nichido (Nagoya Tokio Marine & Nichido Building)
US Environmental Protection Agency - 2014 Green Power Leadership Award (Green Power Purchasing category)	Philadelphia Insurance Companies

Local Community and Social Contribution

Best of Bermuda Awards 2014
- Best of Bermuda (Good Corporate Citizen category)

Tokio Millennium Re AG

Participation in Initiatives

The United Nations Global Compact

The United Nations Global Compact is a voluntary initiative for participation by companies in the creation of a global framework under which companies exercise responsible and creative leadership to act as good members of society to realize a sustainable society. The UN Global Compact was advocated by then UN Secretary-General Kofi Annan at the World Economic Forum (Davos Conference) in 1999 and current Secretary-General Ban Ki-Moon has also expressed his endorsement of this initiative. The ideas and contents of the ten principles concerning human rights, labour, the environment and anti-corruption advocated by the UNGC coincide with Tokio Marine Group's own approach to CSR as well as its CSR Charter. Therefore, Tokio Marine Holdings has been participating in the UNGC since 2005



The UN Global Compact's Ten Principles

Human Rights

Principle 1: Businesses should support and respect the protection of internationally proclaimed human rights; and

Principle 2: make sure that they are not complicit in human rights abuses.

Labour

Principle 3: Businesses should uphold the freedom of association and the effective recognition of the right to collective bargaining;

Principle 4: the elimination of all forms of forced and compulsory labour;

Principle 5: the effective abolition of child labour; and

Principle 6: the elimination of discrimination in respect of employment and occupation.

Environment

Principle 7: Businesses should support a precautionary approach to environmental challenges;

Principle 8: undertake initiatives to promote greater environmental responsibility; and

Principle 9: encourage the development and diffusion of environmentally friendly technologies.

Anti-Corruption

Principle 10: Businesses should work against corruption in all its forms, including extortion and bribery.

Tokio Marine Holdings summarizes and reports on the status of initiatives for addressing the ten principles of the United Nations Global Compact.

> [Communication on Progress\(294.4KB\)](#) 

> <http://www.unglobalcompact.org/> 

Tokio Marine Holdings is participating in the United Nations Global Compact Network Japan (GCNJ) and in fiscal 2014 participated in such initiatives as the Disaster Prevention and Disaster Reduction Subcommittee and the Reporting Research Subcommittee.

UNEP FI Principles for Sustainable Insurance (UNEP FI-PSI)



Approximately 200 financial institutions around the world participate in the United Nations Environment Programme Finance Initiative (UNEP FI), an initiative that surveys, researches and puts into practice business approaches that consider economic development, the environment and sustainability. As the Board Member for Asia of the UNEP FI Insurance Commission, Tokio Marine & Nichido participates in surveys, research and proposal activities on sustainability in the insurance industry.

> <http://www.unepfi.org/> 





The Principles for Sustainable Insurance (PSI) of the UNEP FI is a Working Group that surveys, researches and executes environmental, social and governance (ESG) initiatives in the insurance industry.

Tokio Marine & Nichido also supports the intent and policies of the Principles for Sustainable Insurance (PSI) spearheaded by UNEP FI, and in addition to co-hosting the PSI Regional Consultation Meeting for Asia with UNEP FI in November 2011, the company participated in the formulation of principles of action and became a founding signatory to PSI in June 2012.

> <http://www.unepfi.org/psi/> 

Details of Tokio Marine Group's initiatives concerning PSI of UNEP FI are shown below.

Implementation timing	Details of Tokio Marine & Nichido's initiatives
-	As the Board Member for Asia of the UNEP FI Insurance Commission, participates in surveys, research and proposal activities on sustainability in the insurance industry.
November 2011	Co-host the PSI Regional Consultation Meeting for Asia with UNEP FI.
June 2012	Participated in the formulation of principles of action and became a founding signatory to PSI. > http://www.unepfi.org/psi/ 
January 2013	Participated in discussions on PSI with parties related to the insurance industry in India and worked to contribute to raising the level of recognition of PSI in India and the Asian region.
April 2013, onward	As a member of the PSI Board, promote insurance industry initiatives that consider environmental, social and governance (ESG) issues together with insurance companies in regions around the world.
November 2013	Participated in the UNEP FI Global Roundtable held in Beijing, China, and engaged in discussions for the spread and permeation of PSI.
March 2015	Agreed with “United for disaster resilience: The insurance industry’s statement in support of disaster risk reduction” toward contributing to the success of the Third United Nations World Conference on Disaster Risk Reduction held in Sendai. > http://www.unepfi.org/psi/united-for-disaster-resilience/ 



PSI Regional Consultation Meeting for Asia (Tokyo, November 2011)

United Nations Office for Disaster Risk Reduction (UNISDR) — Private Sector Partnership (DRR-PSP) for Disaster Risk Reduction

The United Nations Office for Disaster Risk Reduction (UNISDR) is a strategic framework adopted by United Nations member countries in 2000. UNISDR promotes initiatives toward the building of countries and communities that are strong against disasters as an essential condition for reducing losses from disasters and realizing sustainable development. To prevent and reduce disasters, UNISDR collaborates and shares information with a variety of organizations, nations, government institutions, NGOs, financial institutions, technology organizations, the private sector and civil society. To promote even greater participation of the private sector in disaster prevention, in May 2011 UNISDR set up the Disaster Risk Reduction Private Sector Partnership (DRR-PSP) as a private-sector partnership for disaster prevention and reduction.

In September 2014, Tokio Marine & Nichido became the first Japanese insurance company to join UNISDR DRR-PSP based on the thinking that disaster prevention and reduction is an issue that should be addressed by a global insurance group and that the company should actively fulfil this role.

Tokio Marine & Nichido participated as a member of DRR-PSP in the Third United Nations World Conference on Disaster Risk Reduction held in March 2015 in Sendai and sponsored by UNISDR. Tokio Marine & Nichido contributed to the success of the conference by holding three public forums^{*1} and operating an exhibition booth^{*2} in cooperation with Tohoku University and The Geneva Association. Tokio Marine & Nichido will continue to contribute to the creation of a safe, secure and resilient future.

> [Convening of Public Forums at the Third UN World Conference on Disaster Risk Reduction \(in Japanese\) \(2.89MB\)](#)

*1 Three Public Forums

- 1) Tohoku University and Tokio Marine & Nichido Industry-Academia Collaborative Research Outcome Presentation sponsored by Tohoku University and Tokio Marine & Nichido Industry: Tsunami risk researches and educational activities for disaster prevention
- 2) Public Forum Event sponsored by The Geneva Association and Tokio Marine & Nichido: Insurance as a contributor to disaster problem solving and reducing disasters
- 3) “Create a strong society for disasters—from a company perspective” sponsored by Tokio Marine & Nichido and Tokio Marine & Nichido Risk Consulting Co., Ltd.

*2 Exhibition Booth

During the holding of the Third United Nations World Conference on Disaster Risk Reduction, we operated an exhibition booth at Sendai Mediateque for introducing early disaster recovery support services through a tie-up with BELFOR and Disaster Prevention Lessons mainly targeting elementary school children.



Third United Nations World Conference on Disaster Risk Reduction (Sendai, March 2015)

UN Principles for Responsible Investment (UN-PRI)



The United Nations Principles for Responsible Investment (UN-PRI) is an initiative led by UNEP FI and the United Nations Global Compact that expresses and puts into practice stances and policies that consider ESG issues in investment decisions by financial institutions and institutional investors.

- Principle 1 We will incorporate ESG issues into investment analysis and decision-making processes.
- Principle 2 We will be active owners and incorporate ESG issues into our ownership policies and practices.
- Principle 3 We will seek appropriate disclosure on ESG issues by the entities in which we invest.
- Principle 4 We will promote acceptance and implementation of the Principles within the investment industry.
- Principle 5 We will work together to enhance our effectiveness in implementing the Principles.
- Principle 6 We will each report on our activities and progress towards implementing the Principles.

As of the end of July 2015, over 280 company and organization asset owners and over 900 investment managers had signed the Principles.

The following Tokio Marine Group companies agree with the thinking of PRI and have signed the Principles.

Signatories (Timing)	Initiatives
Tokio Marine Asset Management (April 2011)	Signed the UN-supported PRI initiative, accepting these Principles as an asset management company. The company established a responsible investment committee composed of the chief asset managers of each line, as well as a responsible investment group. Through these steps, the company develops basic policies, processes and systems concerning responsible investment, and undertakes initiatives that take into account ESG issues during investment analysis, product development and exercise of voting rights.
Tokio Marine & Nichido (August 2012)	As an insurance firm that has taken ESG issues into account in its insurance underwriting, investment analysis and other actions, the company signed the PRI.
Tokio Marine Capital (April 2013)	As the first private equity investment firm (GP) headquartered in Japan, the company signed the PRI. The company is also the only private equity investment firm headquartered in Japan participating in the PRI Private Equity Working Group, which is composed of six companies that include corporate pension funds and investment advisors, as well as Mr. James Gifford, one of the founders of PRI. Also, in response to the formulation of Japan's Stewardship Code, this company will make contributions from a practical-minded standpoint primarily toward enhancing the sophistication of corporate governance.

> <http://www.unpri.org/> 

Principles for Responsible Institutional Investors (Japan's Stewardship Code)

Based on the Japanese government's growth strategy, the “Japan Revitalization Strategy” (Cabinet decision in June 2013), the Council of Experts established within the Financial Services Agency announced in February 2014 the “Principles for Responsible Institutional Investors ≪Japan's Stewardship Code≫-To promote sustainable growth of companies through investment and dialogue.”

“Stewardship Responsibility” means bearing responsibility for expanding medium- and long-term investment returns for “customers and beneficiaries” (including end beneficiaries)” through constructive “purposeful dialogue” (engagement) by institutional investors based on a deep understanding of investee companies and their business environments to raise the corporate value of these companies and promote their sustainable growth.



The Stewardship Code aims to promote medium- and long-term growth of companies through “purposeful dialogue” (engagement) by institutional investors with their investee companies against a background of relatively low return on equity (ROE) levels of Japanese companies and a re-evaluation of short-termism spurred by the collapse of Lehman Brothers.

Reference: Japan's Stewardship Code

Principle 3. Institutional investors should monitor investee companies so that they can appropriately fulfill their stewardship responsibilities with an orientation towards the sustainable growth of the companies.

Guidance 3-3. When investors monitor investee companies, a variety of factors, including non-financial ones, may be considered as relevant. Factors may include, for example, governance, strategy, performance, capital structure and risk management (including how the companies address risks arising from social and environmental matters) of the investee companies. Relevance of a factor may depend on each investor's investment policy and may differ according to specific investee companies. Institutional investors need to use their own judgment in choosing which factors to focus on in light of their stewardship responsibilities. (Except)

In May 2014, Tokio Marine Asset Management announced it would adopt the Principles for Responsible Institutional Investors (Japan's Stewardship Code) to its active funds using qualitative judgments for investing in Japanese equities. In May 2014, Tokio Marine & Nichido agreed with the intent of the Japan's Stewardship Code and also announced it would adopt the Code.

- [Tokio Marine Asset Management: Adoption of Japan's Stewardship Code \(in Japanese\)](#) 
- [Tokio Marine & Nichido: Adoption of Japan's Stewardship Code \(in Japanese\)](#) 

Japan's Corporate Governance Code

In March 2015, “The Council of Experts Concerning the Corporate Governance Code” (Chairman: Kazuhito Ikeo, Professor of Economics and Finance, Keio University), for which the Financial Services Agency and Tokyo Stock Exchange, Inc. serve as joint secretariat, confirmed and announced “Japan's Corporate Governance Code [Final Proposal]~Seeking Sustainable Corporate Growth and Increased Corporate Value over the Mid- to Long-Term~” based on the Japan Revitalization Strategy (Revised in 2014, Cabinet decision in June 2014). In response, the Corporate Governance Code, which consists of the content of this original draft proposal for this Code, was formulated on the Tokyo Stock Exchange and other financial securities exchanges. Application of the Corporate Governance Code began in June 2015.

Corporate governance is a mechanism for companies to carry out transparent, fair, timely and decisive decision-making, with due attention to the needs and perspectives of shareholders and also customers, employees and local communities. The Corporate Governance Code encourages individual companies' self-motivated actions so as to achieve sustainable growth and increase corporate value over the mid- to long-term and aims to promote the development and success of companies, investors and the Japanese economy as a whole.

Reference: Japan's Corporate Governance Code

Principle 2.3 Sustainability Issues, Including Social and Environmental Matters

Companies should take appropriate measures to address sustainability issues, including social and environmental matters.

Tokio Marine Holdings is establishing a highly sound and transparent corporate governance system and, as a joint-stock company, recognizes the importance of appropriate control over its Group companies and has formulated the “Tokio Marine Holdings Fundamental Corporate Governance Policy” based on Japan's Corporate Governance Code and is promoting initiatives for sustainable corporate growth.

› [Tokio Marine Holdings Fundamental Corporate Governance Policy](#) 

Japan Sustainable Investment Forum



Japan Sustainable Investment Forum (JSIF), a not-for-profit organization (NPO), carries out activities to promote the spread and development in Japan of Socially Responsible Investment (SRI) and ESG investment, which are actively undertaken in Europe and the United States. JSIF functions as a venue for information and opinion exchanges, discussions and investigative research among persons involved with SRI and ESG investment and aims for the sound development of SRI and ESG investment and for the building of a sustainable society.

As a member of JSIF, Tokio Marine & Nichido is participating in investigative research on SRI and ESG investment and in initiatives for the sound development of this investment.

> [Japan Sustainable Investment Forum \(JSIF\)](#) 

CDP



The Carbon Disclosure Project (CDP) is an organization that drives an initiative under which the world's principal institutional investors cooperate in calling for companies worldwide to disclose their climate change strategies (risks and opportunities) and greenhouse gas (GHG) emissions. Tokio Marine & Nichido participates every year as a CDP Signatory and is supporting survey research in the areas of corporate-related climate change strategies and GHG emissions as well as energy usage.

> <https://www.cdp.net/> 

The Geneva Association – Extreme Events and Climate Risk Working Group



The Geneva Association is an insurance industry think tank composed of approximately 80 executives from major insurance companies around the globe. As Vice Chairman of the Geneva Association, Shuzo Sumi, Chairman of the Board of Tokio Marine & Nichido, leads and supports surveys and research on important insurance industry issues (regulation, risk management, climate change, etc.) handled by the association. At the same time, as Joint-Chairman of the “Extreme Events and Climate Risk” project, he is taking the lead in undertaking surveys and research on climate change and natural disaster risk and disseminating related information to society.

> <http://www.genevaassociation.org/>

ClimateWise



ClimateWise is an initiative in which approximately 40 leading insurers from around the world jointly carry out studies and research on various risks and opportunities related to climate change and make recommendations toward reducing the risks that climate change imposes on economic and social life. Participants from Tokio Marine Group include Tokio Marine & Nichido, which is the only insurance firm in Asia participating in this initiative, and U.K.-based Kiln.

Articles - Thought Leadership “The role of insurers in strengthening business resilience to climate risk”

In February 2013, Kunio Ishihara (Chairman of the Board of Tokio Marine & Nichido at the time) made a proposal based on the insurance industry's experience of the Great East Japan Earthquake and the floods in Thailand in an article entitled “The role of insurers in strengthening business resilience to climate risk,” which was part of ClimateWise's Thought Leadership series of proposals for strengthening the role of the insurance industry in dealing with climate change risk. Specifically, Mr. Ishihara proposed the importance of advance preparation such as the formulation of business continuity plans (BCPs) that include supply chain risk and rapid disaster recovery plans for businesses, and the need for using the expertise of the insurance industry in promoting them, for companies (managers) to become resilient to climate change and natural disaster risk in the future

> <http://www.climatewise.org.uk/issue-three/> 

> <http://www.climatewise.org.uk/> 

Activities Report

Tokio Marine & Nichido submits an annual activity report based on ClimateWise Principles to ClimateWise (Secretariat: United Kingdom).

> [Activity Report\(1.2MB\)](#) 

Ministry of the Environment Principles for Financial Action towards a Sustainable Society (Principles for Financial Action for the 21st Century)



Based on a suggestion from the Ministry of the Environment's Central Environment Council Expert Committee on Environment and Finance, the Principles for Financial Action for the 21st Century were compiled in 2011 by Japan's Environmental Financial Action Principles Drafting Committee, which featured the participation of a wide range of financial institutions, with the aim of broadening the circle of initiatives for environmental financing. The Principles for Financial Action are aimed at enabling domestic financial institutions to promote optimal initiatives in their main businesses for addressing a host of issues they face directly such as environmental, social and governance issues. Under these principles, financial institutions seek to unify directions with such international initiatives as UNEP FI and PRI and fulfil their necessary responsibilities and roles for the formation of a sustainable society based on their concerns about the future of the earth.

Within Tokio Marine Group, Tokio Marine & Nichido is actively participating as a member of the drafting committee and the following seven other Group companies have agreed with the intent of and signed the Principles.

- Tokio Marine & Nichido
- Tokio Marine & Nichido Life
- Nisshin Fire & Marine Insurance
- Tokio Marine Millea SAST Insurance
- Tokio Marine Asset Management
- Tokio Marine Capital
- Tokio Marine Property Investment Management

In fiscal 2014, Tokio Marine & Nichido and Tokio Marine & Nichido Life participated in the initiatives of the Insurance Business Working Group.

At the Ordinary Meeting of the Principles for Financial Action convened on March 11, 2015, earthquake and earthquake-induced tsunami risk research (industry-academia collaboration) carried out by Tokio Marine & Nichido and Tohoku University was selected as a Good Practice (insurance category).

In the future as well, Tokio Marine Group will continue to promote initiatives toward the formation of a sustainable society.

> [Principles for Financial Action for the 21st Century](#) 

Ministry of the Environment Eco-First System



Eco-First is a system under which companies pledge to the Ministry of Environment that they will proactively undertake initiatives for protecting the environment that include adopting global warming countermeasures and waste and recycling measures. Under the system, the ministry certifies those companies (top-notch companies within the industry) that “carry out visionary and unique business activities that lead the industry” in environmental fields.

In 2008 Tokio Marine & Nichido was certified as an Eco-First company. This was in recognition of initiatives aimed at protecting the earth's environment and preventing global warming through the insurance business. These include “offering environment-conscious insurance with the participation of customers through Web Clauses” and “research centered on industry-academia collaboration that focuses on the impact of climate change on major natural disasters.” In fiscal 2014, Tokio Marine & Nichido obtained recertification based on a new agreement. Going forward, Tokio Marine & Nichido will continue to promote initiatives for preventing global warming as an Eco-First company.

> [Eco-First system \(in Japanese\)](#) 

Endorsement of the Ministry of the Environment's “Fun to Share” Climate Change Campaign



Tokio Marine & Nichido has endorsed Fun to Share, a climate change campaign launched by the Ministry of the Environment.

The Ministry of the Environment has been undertaking the Fun to Share climate change campaign since March 2014. By sharing with all citizens information, technologies and knowledge leading to the creation of an enriched low-carbon society, the campaign aims to not only to foster interest in and a sense of crisis about global warming concerns but to also to create opportunities for linking companies, organizations, communities and citizens and realize Japan's first “Lifestyle Innovation,” in which Japan can take pride, throughout the world. The company endorses the purport of this campaign and is actively promoting initiatives toward the realization of a low-carbon society.

› [Fun to Share \(in Japanese\)](#) 

Green Purchasing Network

The Green Purchasing Network was established in 1996 as a facilitative network and an information-disseminating organization of companies, government agencies and non-government organizations leading the way in green purchasing. The network was established based on the recognition that green purchasing plays a crucial role in the formation of markets for environment-friendly products and represents an extremely effective means of promoting the development of environment-friendly products through markets and by extension for building a sustainable society.

As a member of the Green Purchasing Network, Tokio Marine & Nichido promotes initiatives for green purchasing.

› [Green Purchasing Network \(in Japanese\)](#) 

Sustainability Report 2015

Governance

Governance

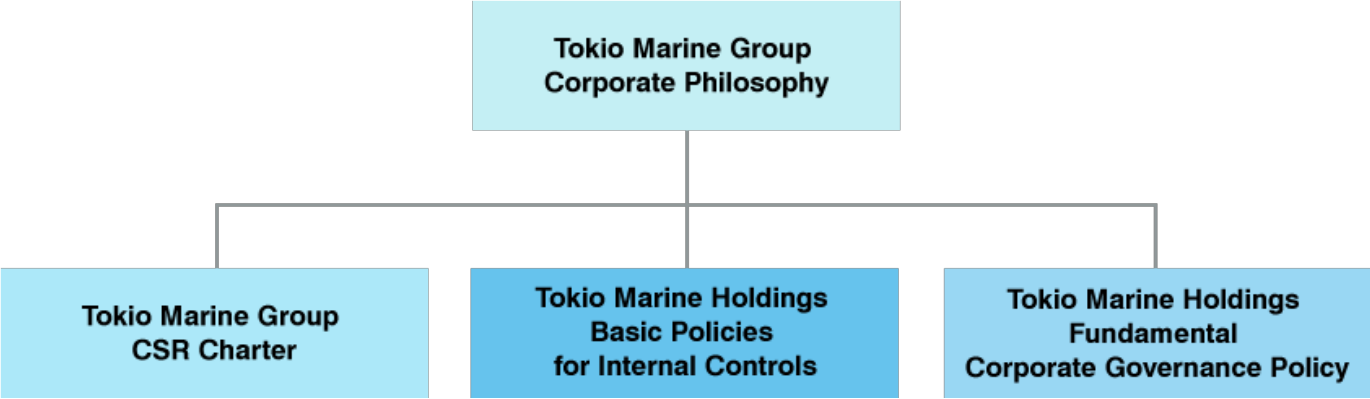


To earn the trust of all people and society and achieve sustained growth, Tokio Marine Group must raise the quality of initiatives for “business strategies,” “governance” and “social responsibility” and build a structure for highly sound and transparent management as a global insurance group.

Tokio Marine Group will raise the level of stakeholder trust and fulfill its social responsibility by making qualitative improvements to corporate governance, compliance and risk-based management (ERM: enterprise risk management) from the perspective of strengthening global-based operations and management.

Tokio Marine Holdings has formulated the “Fundamental Corporate Governance Policy” and appropriately exercises control over its Group companies. In accordance with the “Basic Policies for Internal Controls,” Tokio Marine Holdings has appropriately established and operates an internal control system for management control of Group companies as well as compliance and risk management and strives for the appropriate operation of this system for further development as a corporate group possessing profitability, growth potential and soundness.

Through the application of its Corporate Philosophy, Tokio Marine Group strives to contribute to the sustainable development of society while perpetually raising the Group’s corporate value. Based on this thinking, we formulated the “Tokio Marine Group CSR Charter” as action guidelines for all employees and are working to respect and promote the recognition of human rights among stakeholders and in our value chain.



Corporate Governance >>

We formulated the Tokio Marine Holdings Fundamental Corporate Governance Policy.

Internal Control >>

The Tokio Marine Group’s internal control initiatives are introduced.

Respect for Human Rights >>

In implementing our Corporate Philosophy, we have formulated the Tokio Marine Group CSR Charter as principles of conduct required from the perspective of social responsibility, and we strive to respect and promote the recognition of human rights for stakeholders.

CSR in the Value Chain >>

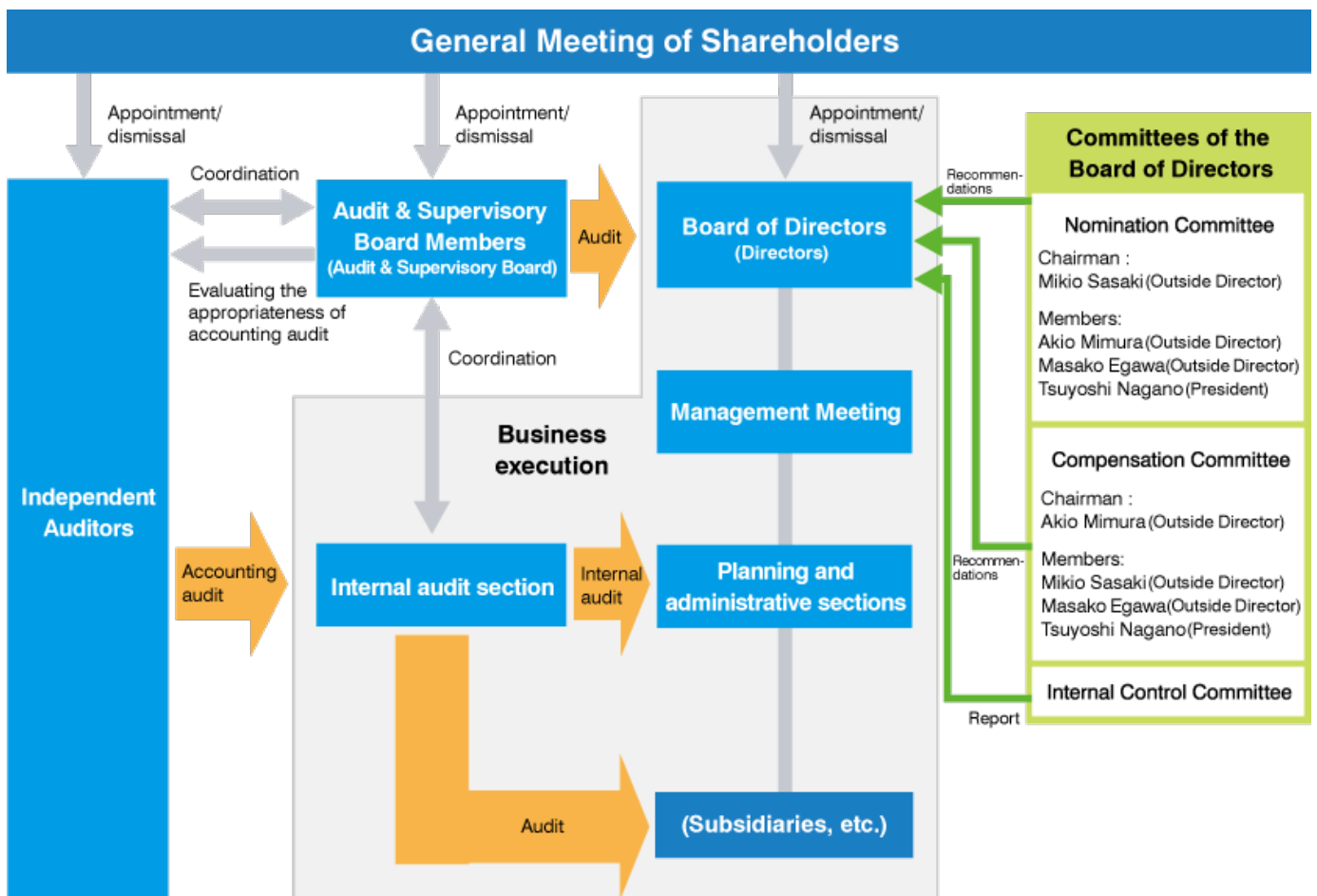
We are executing environmental, social and governance (ESG) initiatives that are integrated into our value chain. In terms of respect for human rights, in particular, we strive to respect and promote the recognition of human rights within the value chain based on the Tokio Marine Group CSR Charter.

Corporate Governance

Tokio Marine Holdings, Inc. (“the Company”) is committed to the continuous enhancement of corporate value by fulfilling its responsibilities to shareholders, customers, society, employees and other stakeholders as set forth in the “Tokio Marine Group Corporate Philosophy”. For this purpose, the Company hereby establishes a sound and transparent corporate governance system and, as a holding company, recognizes the importance of appropriate control over its Group companies and has formulated the “Tokio Marine Holdings Fundamental Corporate Governance Policy” based on Japan’s Corporate Governance Code.

➤ [Tokio Marine Holdings Fundamental Corporate Governance Policy](#) 

Overview of the Corporate Governance System of Tokio Marine Holdings



Rights of Shareholders and Securing Fairness

The Company shall maintain an environment in which voting rights at General Meetings of

Shareholders can be appropriately executed. Specific initiatives include issuing the Notice of Convocation well in advance of the meeting, scheduling the meeting on days that are not crowded with the shareholder meetings of other companies, and using a website that allows shareholders to exercise their voting rights via the Internet. In addition, the Company shall handle the exercise of voting rights in a fair manner, based on the type and number of shares held.

Business-related equities are implemented by a portion of the Company's business subsidiaries (companies at which the Company directly holds a majority of voting rights) with the intent of strengthening transaction relationships, held with the intent to improve corporate value of the Group. However, the Company will continue to improve its capital to items that are not easily affected by fluctuations in share price, and from the viewpoint of improving capital efficiency, continue to work to reduce the total amount.

Appropriate Cooperation with Stakeholders Other Than Shareholders

The Company shall define the "Tokio Marine Group Corporate Philosophy" and respond to the trust of shareholders through global business expansion that incorporates profitability, growth and soundness, providing safety and security to customers and establishing a corporate environment that encourages creativity from employees. Through contributing to the development of society on a wide scale, the Company shall work to perpetually improve its corporate value.

Appropriate Information Disclosure and Securing of Transparency

The Company shall define the "Tokio Marine Group Basic Policies for Disclosure", and with the aim of securing transparency and fairness in management, shall disclose appropriate information at the appropriate time regarding financial information such as business results, etc., corporate principles and non-financial information such as business plans.

Responsibilities of the Board of Directors, etc.

The Company's management organization aims to raise the effectiveness of audits and surveillance by having managers who execute business duties fulfill their responsibilities to provide explanations to Outside Directors and Outside Audit & Supervisory Board Members (collectively, "Outside Officers") at meetings of the Board of Directors and other opportunities.

Moreover, the Company has set up the Nomination Committee and the Compensation Committee, which consist mainly of Outside Directors, to raise the transparency of the processes for selecting as well as determining compensation for Directors, Executive Officers and Audit & Supervisory Board Members of the Company and principal business subsidiaries. The Company believes this is the optimal system at the present time.

1. Directors and the Board of Directors

The Board of Directors is responsible for decisions on important matters relating to the execution of the Company's business, supervising the performance of individual Directors and establishing an effective internal control system. In addition, as the Board of Directors of a holding company, the board is responsible for determining mid-to-long-term business strategies and various basic business policies such as the Basic Policies for Internal Controls for Tokio Marine Group.

The Company shall define Rules of the Board of Directors, and define the content of significant business execution to be determined by the Board of Directors. The Company shall entrust decision-making to Executive Officers of matters that do not require decisions to be made by the Board of Directors.

The Company shall have approximately 10 Directors, with a maximum of 15 set by the Articles of Incorporation. As a general rule, the Company shall have at least three Outside Directors. In addition, Directors are appointed for a term of office of one year and may be re-appointed. As of March 31, 2015, the Company had 10 Directors, of whom three were Outside Directors.

2. Audit & Supervisory Board Members and the Audit & Supervisory Board

Audit & Supervisory Board Members, as an independent body entrusted by shareholders, audit the performance of Directors, with the aim of ensuring sound and fair management and accountability. Audit & Supervisory Board Members shall endeavor to conduct a high-quality audit in accordance with the regulations of the Audit & Supervisory Board, auditing standards, auditing policies and auditing plans determined by the Audit & Supervisory Board.

The Company shall have approximately five Audit & Supervisory Board Members, with a maximum of six set by the Articles of Incorporation. As a general rule, a majority shall be Outside Audit & Supervisory Board Members. As of March 31, 2015, the Company had five Audit & Supervisory Board Members, of whom three were Outside Audit & Supervisory Board Members.

3. Outside Officers

The presence of Outside Directors ensures effective supervision of director performance by the Board of Directors. In addition, Outside Directors are management experts who provide advice to the Board of Directors on issues including Company management, thus ensuring an organization that enables appropriate decisions on important matters relating to the execution of the Company's business.

The presence of Outside Audit & Supervisory Board Members creates an auditing organization with an independent and objective perspective. In addition, it enhances the effectiveness of the Audit & Supervisory Board and ensures an organization that maintains sound, transparent management.

An Outside officer for whom none of the following is applicable may be selected to ensure his or her perspective is independent of the Company.

- (1) A manager, former manager, employee or former employee of the Company
- (2) A manager or employee of a company with which the Company has significant transactions (or has had in the recent past)
- (3) A person related to a Director or Audit & Supervisory Board Member of the Company
- (4) A person in an advisory role who has been receiving a large sum, or has received in the recent past, of compensation from the Company other than due to performance of duties as Director or Audit & Supervisory Board Member

The Company currently has three Outside Directors and three Outside Audit & Supervisory Board Members. With reference to the above criteria^{*}, the Company has been able to determine their independence from it and has therefore filed declarations naming all six of them as independent directors/auditors as prescribed by the Tokyo Stock Exchange.

^{*} Group companies conduct insurance-related transactions with certain companies at which Outside Officers formerly served. However, these transactions constitute less than one percent of consolidated ordinary income.

Concurrent Posts, Attendance and Other Information for Outside Officers (As of July 2015)

Outside Directors

Name	Tenure*1	Concurrent Posts and Other Information	Reason for Appointment	Attendance
Akio Mimura	5 years	<ul style="list-style-type: none"> ▪ Senior Advisor, Honorary Chairman, Nippon Steel & Sumitomo Metal Corporation ▪ Director, Japan Post Holdings Co., Ltd. (Outside Director) ▪ Director, Development Bank of Japan Inc. (Outside Director) ▪ Director, Innovation Network Corporation of Japan (Outside Director) ▪ Director, Nisshin Seifun Group Inc. (Outside Director) ▪ Chairman, The Japan Chamber of Commerce and Industry ▪ Chairman, The Tokyo Chamber of Commerce and Industry 	Expected to fulfill his supervisory functions based on his insight as a company manager, acquired through many years of experience in a management role.	Attended 8 of the 12 meetings of the Board of Directors in fiscal 2014 (including 8 of the 10 regular meetings of the Board of Directors).
Mikio Sasaki	4 years	<ul style="list-style-type: none"> ▪ Senior Corporate Advisor, Mitsubishi Corporation ▪ Director, Mitsubishi Motors Corporation (Outside Director) ▪ Director, Mitsubishi Electric Corporation (Outside Director) ▪ Director, Mitsubishi Research Institute, Inc. (Outside Director) 	Expected to fulfill his supervisory functions based on his insight as a company manager, acquired through many years of experience in a management role.	Attended 11 of the 12 meetings of the Board of Directors in fiscal 2014 (including 9 of the 10 regular meetings of the Board of Directors).

Name	Tenure *1	Concurrent Posts and Other Information	Reason for Appointment	Attendance
Masako Egawa *2	-	<ul style="list-style-type: none"> ▪ Director, Mitsui Fudosan Co., Ltd. (Outside Director) ▪ Director, Asahi Glass Company, Limited (Outside Director) 	<p>Expected to fulfill her supervisory functions based on her insight as a specialist in business management, acquired through many years of experience at financial institutions, involvement in academic activities related to corporate governance, and experience at The University of Tokyo as an Executive Vice President.</p>	-

*1 Tenure as of the close of the Ordinary General Meeting of Shareholders convened on June 29, 2015

*2 Because Ms. Masako Egawa was newly appointed at the Ordinary General Meeting of Shareholders convened on June 29, 2015, her tenure and attendance are not presented.

Outside Audit & Supervisory Board Members

Name	Tenure*1	Concurrent Posts and Other Information	Reason for Appointment	Attendance
Yuko Kawamoto	9 years	<ul style="list-style-type: none"> ▪ Professor, Graduate School of Finance, Accounting and Law, Waseda University ▪ Director, Mitsubishi UFJ Financial Group, Inc. (Non-management Director) 	Expected to fulfill her audit functions based on her insight into business management acquired through many years of experience as a consultant and involvement in academic activities.	Attended 9 of the 12 meetings of the Board of Directors (including 8 of the 10 regular meetings of the Board of Directors) and 9 of the 11 meetings of the Audit & Supervisory Board in fiscal 2014.
Akinari Horii	4 years	Director and Special Advisor of The Canon Institute for Global Studies	Expected to fulfill his audit functions based on his insight acquired through many years of experience in his role as an executive or regular employee of the Bank of Japan.	Attended all 12 meetings of the Board of Directors and all 11 meetings of the Audit & Supervisory Board in fiscal 2014.
Akihiro Wani	1 year	Attorney-at-law	Expected to fulfill his audit functions based on his insight as a specialist in corporate legal affairs acquired through many years of experience as an attorney-at-law.	Attended all 8 meetings of the Board of Directors and all 9 meetings of the Audit & Supervisory Board held in fiscal 2014 after his appointment.

4. Nomination Committee and Compensation Committee

The Company has established the Nomination Committee and the Compensation Committee, which consist mainly of Outside Directors, to raise the transparency of the processes for selecting as well as determining compensation for Directors, Audit & Supervisory Board Members and Executive Officers of the Company and principal business subsidiaries.

The Nomination Committee reports to the Board of Directors. It deliberates on the requirements for and the appointment and dismissal of candidate Directors, Audit & Supervisory Board Members, and Executive Officers of the Company and principal business subsidiaries.

The Compensation Committee reports to the Board of Directors. Its duties include deliberating on the compensation system and evaluating the performance of Directors and Executive Officers of the Company and principal business subsidiaries.

The Nomination Committee and the Compensation Committee generally consist of approximately five members each. As a general rule, a majority of the members of each committee are selected from outside of the Company, and the chairman of each committee is one of the outside members.

5. Policies for Determining the Method for Calculating Compensation for Directors, Audit & Supervisory Board Members and Executive Officers

Basic policies for determining compensation for Directors and Audit & Supervisory Board Members of the Company and its principal Group companies are as follows:

- Ensure “transparency,” “fairness” and “objectivity” regarding compensation for Directors, Audit & Supervisory Board Members and Executive Officers;
- Strengthen incentives for improving the business performance of the Company by introducing a performance-linked compensation system;
- Enhance accountability through sharing returns with shareholders by introducing a compensation system linked to meeting the Company’s business results indices based on the management strategy and Company share price; and
- Fully implement a performance-based pay system through processes designed to objectively evaluate individual performance of Directors (Full-Time) and Executive Officers with respect to management objectives.

In order to determine the level of compensation for Directors, Audit & Supervisory Board Members and Executive Officers, the Company shall set the standard of compensation for each position, depending on the responsibilities of Directors, Audit & Supervisory Board Members and Executive Officers, and take the business performance of the Company and the level of compensation of other companies into consideration.

Based on ability to meet business results indices, etc., defined by the management strategy, evaluations on business results shall be made on a yearly basis at the Company and principal business subsidiaries, and the results of such evaluations will be incorporated into compensation for Directors, Audit & Supervisory Board Members and Executive Officers of the Company and the relevant business subsidiaries.

6. Compensation System for Directors, Audit & Supervisory Board Members and Executive Officers of Tokio Marine Group

Compensation for Directors (Full-Time) and Executive Officers consists of three elements: fixed compensation, bonuses related to the business performance of the Company and the performance of the individual, and stock options. Compensation for Directors (Part-Time) consists of two elements: fixed compensation and stock options. Compensation for Audit & Supervisory Board Members consists of one element: fixed compensation. The compensation system for Directors, Audit & Supervisory Board Members and Executive Officers of the Company's principal business subsidiaries shall generally be identical to that applied to Directors, Audit & Supervisory Board Members and Executive Officers of the Company.

The Board of Directors makes decisions regarding the above compensation system based on reports from the Compensation Committee.

Total Compensation for Directors and Audit & Supervisory Board Members for Fiscal 2014

Position	Total Compensation (Millions of yen)	Breakdown of Compensation (Millions of yen)		Number of Directors and Audit & Supervisory Board Members
		Monetary compensation	Stock options	
Directors (excluding Outside Directors)	305	256	49	9
Audit & Supervisory Board Members (excluding Outside Audit & Supervisory Board Members)	72	72	—	3
Outside Officers	60	54	5	7

Total Compensation for Directors and Audit & Supervisory Board Members Exceeding ¥100 Million on a Consolidated Basis in Fiscal 2014

Name	Position	Company	Breakdown of Compensation (Millions of yen)		Total Compensation on a Consolidated Basis (Millions of yen)
			Monetary compensation	Stock options	
Shuzo Sumi	Director	Tokio Marine Holdings, Inc.	51	9	116
	Director	Tokio Marine & Nichido Fire Insurance Co., Ltd.	45	9	
Tsuyoshi Nagano	Director	Tokio Marine Holdings, Inc.	59	11	134
	Director	Tokio Marine & Nichido Fire Insurance Co., Ltd.	52	11	

Conversation with Shareholders

1. System for Promoting Constructive Conversation with Shareholders

The Company shall establish Executive Officers in charge of business execution to conduct overall management for conversations with shareholders and establish an IR department to plan and implement these activities. Toward conversations with shareholders such as earnings announcements and presentation meetings for investors, etc., the IR department shall work with other relevant departments to provide accurate and truthful information to shareholders.

2. Methods to Communication with Shareholders

Taking into account shareholding conditions and the views of shareholders, etc., the Company shall work to provide various methods to communicate with shareholders. Specific measures such as the following are handled primarily by the President and other senior management and Directors.

- Individual interviews with shareholders and investors
- IR presentations for institutional investors, conference calls for the announcement of quarterly results
- Individual investor presentations held in each region of Japan for individual investors

3. Feedback of Shareholder Opinions to Management

The Company shall strive to share opinions and matters of concern obtained from conversations with shareholders and investors through semiannual reports to management and other methods.

4. Management of Insider Information

The Company, pursuant to its “Insider Trading Prevention Regulations”, shall exercise the utmost care with regard to unpublicized information and shall have conversations with shareholders without utilizing any significant unpublicized information.

- [Stakeholder Engagement \(Engagement with shareholders and investors\)](#)

Internal Control

Tokio Marine Holdings (“the Company”) has formulated “Basic Policies for Internal Controls”. In accordance with these policies, the Company has established an internal control system for the entire Tokio Marine Group that encompasses structures for management control, compliance, risk management, customer protection, response to anti-social forces and internal auditing of Group companies. The Company employs this system to ensure proper operations while raising corporate value. Additionally, the Company monitors the status and practical application of its internal control system once every year. The Board of Directors confirms the details of the monitoring based on deliberations at the Internal Control Committee. In addition, the Company continually strengthens and improves its internal control system in light of the results of this monitoring.

Compliance »

Tokio Marine Group makes thorough efforts for observing applicable laws, rules and regulations and internal regulations and conducting fair and equitable business activities within social norms.

Risk Management »

To ensure financial soundness and appropriateness of business operations, Tokio Marine Group has identified the various risks surrounding it in an overall fashion and implements appropriate risk management corresponding to the nature, status and other attributes of the risks.

Information Security »

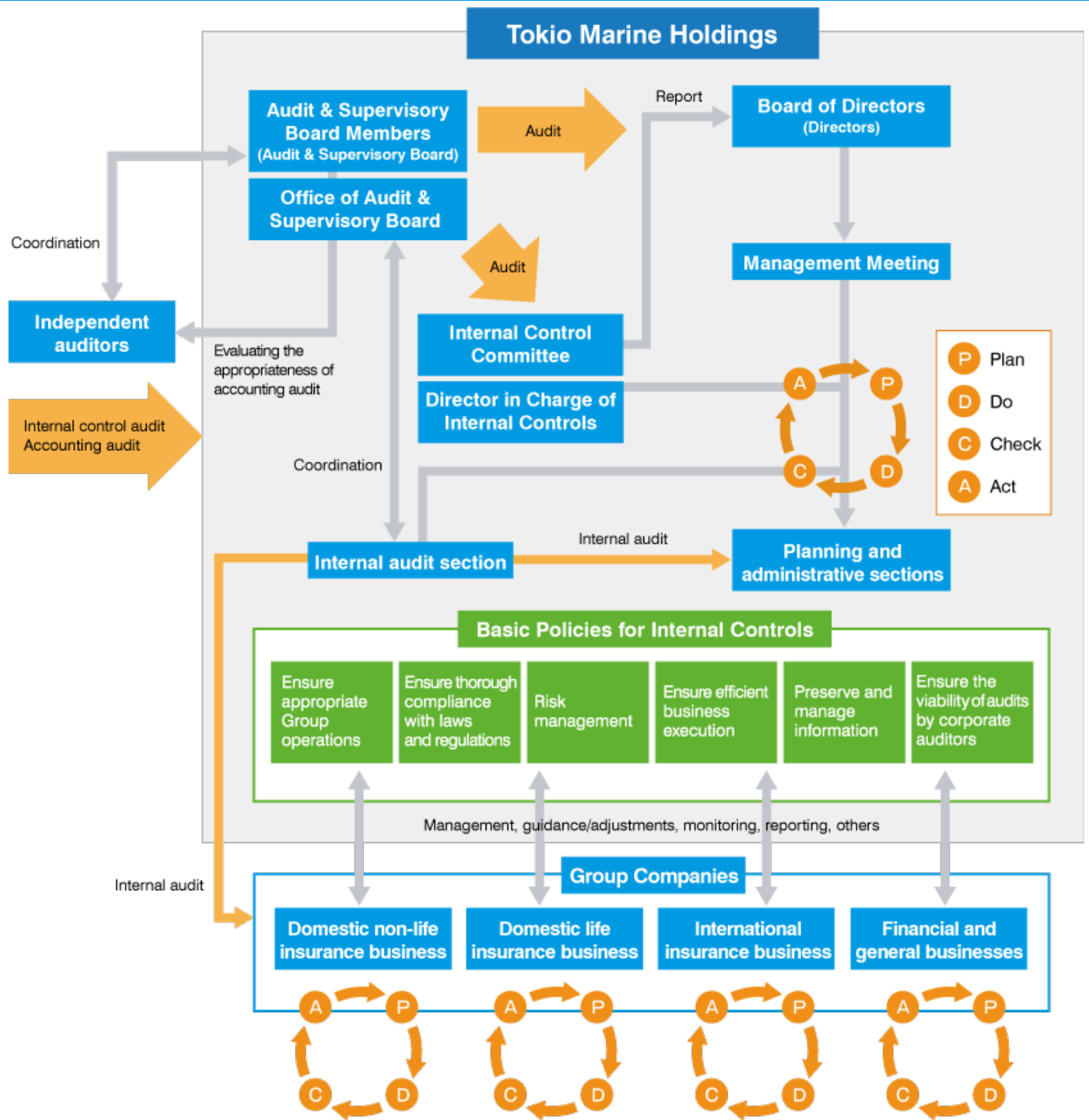
In compliance with the Personal Information Protection Law and relevant guidelines, the companies of Tokio Marine Group establish internal regulations, undertake employee education and monitoring and carry out thorough information management.

Information Disclosure »

We work to enhance our fair and easy-to-understand disclosure to ensure that each stakeholder accurately and quickly understands Tokyo Marine Group’s current circumstances and future business development.

Internal Control System

Tokio Marine Group's Internal Control System



Basic Policies for Internal Controls

- System for ensuring proper operations within the Tokio Marine Group
- System for ensuring the execution of professional duties in accordance with applicable laws, regulations and the Articles of Incorporation
- System for risk management
- System for ensuring efficient execution of professional duties
- Matters concerning support personnel to the Audit & Supervisory Board Members
- System of reporting to the Audit & Supervisory Board Members

- Other systems for ensuring effective audits by the Audit & Supervisory Board Members

> Tokio Marine Holdings (Basic Policies for Internal Controls)

Internal Audit System

In Tokio Marine Group, internal audits are executed with the aim of effectively achieving the Group's management targets by ensuring that internal audits covering the full scope of operations performed in its business do not simply identify and indicate problems in the internal office processes but also assess the internal controls and propose measures for improvements. Within Tokio Marine Holdings and insurance group companies, each company has its own internal audit department that performs appropriate internal audits mainly on risk management and compliance, which are the pillars of internal controls, in accordance with the type and level of risks.

The results of these internal audits are reported to the respective Board of Directors of each member company of the Group and the Internal Audit Department of Tokio Marine Holdings. If any serious issue is found in the audit results, it is reported to the Board of Directors of Tokio Marine Holdings as well.

The Internal Audit Department of Tokio Marine Holdings performs monitoring of the state of internal auditing at Group companies to ascertain the actual situation of their auditing systems while verifying suitability and effectiveness.

Consistent Internal Audit System within Tokio Marine Group

A set of unified Basic Policies for Internal Audits and Internal Audit Rules are applied to all internal audits that are performed by internal audit departments of the Group companies in order to ensure consistent internal auditing within Tokio Marine Group. In addition, priority issues and checking points on internal audits are defined every year and internal audit plans of Group companies require the prior approval of Tokio Marine Holdings. Through these approaches, Tokio Marine Holdings endeavors to enhance the consistency of internal auditing throughout the Group.


Compliance

Tokio Marine Group, which places customer trust as the foundation of all its activities, is implementing various compliance-related initiatives based on its belief that it is important to thoroughly implement compliance through its day-to-day business, with employees and agents maintaining high ethical standards.

Tokio Marine Group Compliance System

Tokio Marine Group defines compliance as “observing applicable laws, rules and regulations and internal regulations and conducting fair and equitable business activities within social norms” and thoroughly implements compliance in this manner.

Roles of Tokio Marine Holdings

To thoroughly implement compliance as a Group, the Company has formulated the Tokio Marine Group Basic Policies for Compliance and the Tokio Marine Group Code of Conduct (<http://www.tokiomarinehd.com/en/company/internal/policy/conduct/index.html> ) The Group has also formulated measures and policies for the entire Group, including Compliance Standards that stipulate such items as laws and regulations that are commonly applicable within the entire Group.

Also, Tokio Marine Holdings has built a structure to ensure groupwide compliance by periodically monitoring the status of compliance within the Group; receiving reports from Group companies on important matters; discussing these matters among the Board of Directors, Management Meeting and the Internal Control Committee; and providing guidance and advice about the activities of Group companies when necessary.

Roles of Group Companies

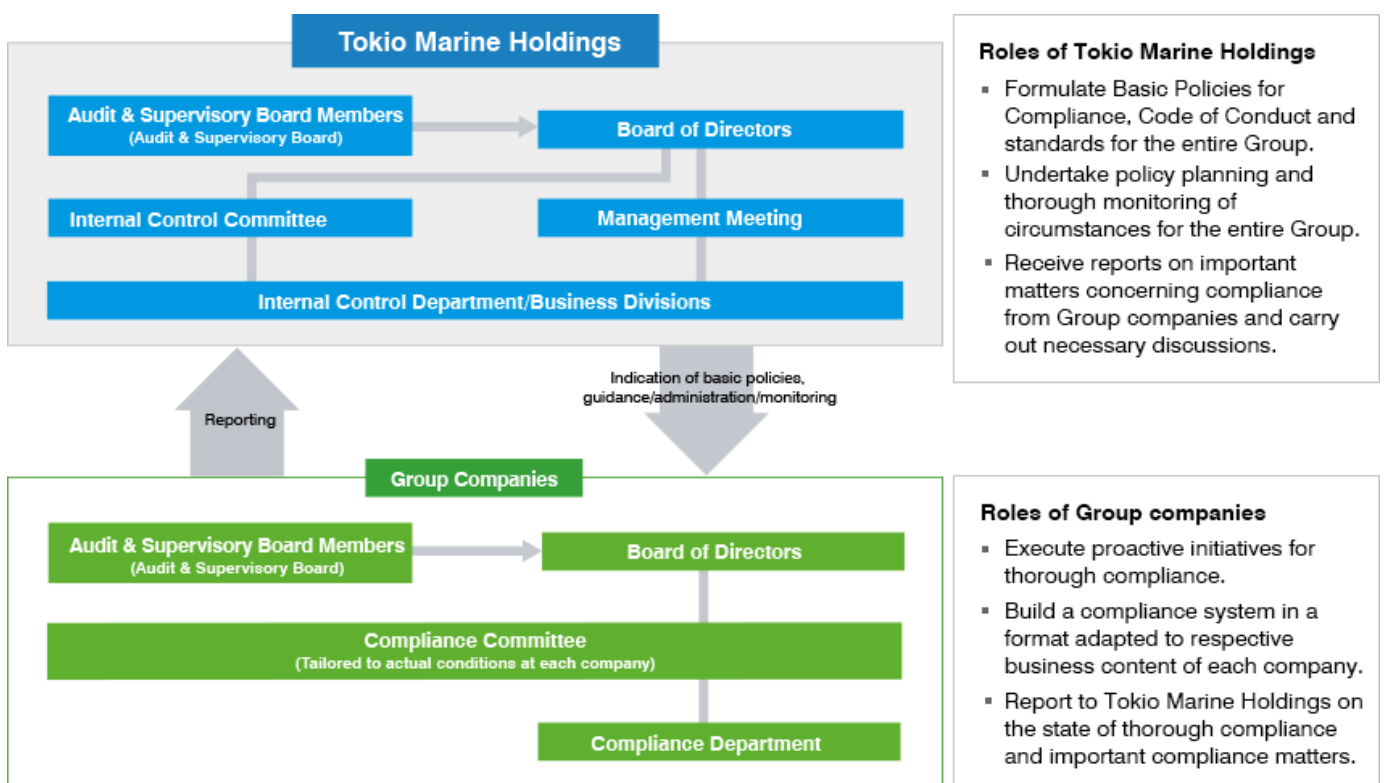
Group companies proactively undertake thorough compliance in accordance with the Tokio Marine Group Basic Policies for Compliance.

Group companies have created compliance structures in a format suited to the content of their respective businesses while reporting to Tokio Marine Holdings on the status of

thorough compliance and important items concerning compliance.

Tokio Marine & Nichido has also established the Business Quality Committee, which has a majority of members from outside the company. This committee evaluates and makes suggestions from an external perspective on such matters as improvements in operations based on customer feedback and the appropriateness of business operations in accordance with the demands of society. Additionally, Tokio Marine & Nichido has also appointed a Compliance Leader (CPL) in each sales department and branch to handle compliance support and checking functions under the auspices of department and branch general managers, who are responsible for compliance at their respective workplaces. Tokio Marine & Nichido has also appointed a compliance key person in each damage claims service department and service department who mainly handle compliance promotion functions. It also has appointed a Compliance Officer (CPO) in business support departments in each region. CPOs perform checking functions for compliance initiatives at each department and branch. In this manner, Tokio Marine & Nichido has firmly established a system for thorough compliance in all business operations.

Compliance System for Tokio Marine Group



Declaration of Commitment to Compliance

Tokio Marine Group is committed to the continuous enhancement of its corporate value, with customer trust at the base of all its activities. Strict compliance is at the heart of our Corporate Philosophy. The Tokio Marine Group Code of Conduct is a compilation of important matters that must be strictly observed. We, the directors, officers and employees of Tokio Marine Group companies, promise to prioritize compliance in the conduct of business activities in accordance with the Code of Conduct.

Tokio Marine Holding, Inc

President and CEO 

Tokio Marine Group Code of Conduct (Outline)

The Tokio Marine Group Code of Conduct is a compilation of important matters to be adhered to from the perspective of compliance when the spirit of our Corporate Philosophy is put into specific action and the Code is given the highest priority in carrying out all Tokio Marine Group business activities.

Basic Principles

- | | | |
|---|---|---|
| 1 Compliance with laws and regulations | 2 Social and Political Issues | 4 Respect for Human Rights and the Environment |
| 1-1 Compliance with relevant laws | 2-1 Anti-social Forces | 4-1 Anti-discrimination |
| 1-2 International Rules and Local Laws | 2-2 Political Activities, Political Funding | 4-2 Anti-harassment |
| 1-3 Free and Fair Competition | 2-3 Gifts and Entertainment | 4-3 Private Information |
| 1-4 Conflicts of Interest | 3 Appropriate Actions of and High Transparency in Management | 4-4 Protection of the Global Environment |
| 1-5 Insider Trading | 3-1 Appropriate Transactions | |
| 1-6 Intellectual Properties | 3-2 Public Disclosure | |
| 1-7 Working Environment | 3-3 Accurate Information | |
| | 3-4 Confidential Information | |

➤ [Tokio Marine Group Code of Conduct](#) 

Compliance Initiatives for Tokio Marine Group

To thoroughly implement compliance as a Group, we have formulated the Tokio Marine Group Basic Policies for Compliance, which prescribe the role of Tokio Marine Holdings

and Group companies, and the basic rationale regarding the implementation of compliance.

Organizational Framework

Tokio Marine Group has set up specialized departments for controlling internal compliance at each Group company. Group companies have established internal frameworks enabling organized responses for compliance. The frameworks include compliance committees that formulate compliance policies and measures according to the actual state of operations and check on the state of compliance implementation while assigning compliance officers and persons in charge of compliance to each department and branch office.

Compliance Manuals

Based on the Compliance Standards formulated by Tokio Marine Holdings, Tokio Marine Holdings and Group companies have prepared their own compliance manuals by adding items necessitated by their respective businesses and have made these manuals available for the reference of directors, officers and employees.

Compliance Training

Tokio Marine Group nurtures an awareness of compliance while providing persons in charge of business operations with necessary knowledge about compliance through training on laws, regulations and internal regulations with which directors, officers and employees must comply.

Evaluation and Improvement Activities (Including Inspections and Monitoring)

Tokio Marine Group formulates a fiscal year action plan for enhancing structures for thorough compliance and prepares viable measures in accordance with the action plan. Tokio Marine Group makes autonomous checks and also undertakes monitoring in combination with internal audits to verify the effectiveness of these measures.

Hotline System (Internal Whistleblower System)

In the event that an employee or member of management discovers an issue or potential issue in compliance, Tokio Marine Group requires such person to immediately report and consult on the issue through organizational channels based on the Tokio Marine Group Compliance Standards. However, in the event that whistleblowing or consultation through the usual route of organizational channels is not appropriate, the Group has installed hotlines as a system for handling reports and consultation from employees and the management of Group companies. Also, the system enables reporting to Tokio Marine Holdings' auditors.

The Group keeps personal information on individuals making such reports strictly confidential according to the Whistleblower Protection Act of Japan and ensures that such individuals are not put in a disadvantageous position.

Response to Anti-Social Forces

Tokio Marine Group has prescribed the basic policies concerning responses to anti-social forces so that Group companies can resist anti-social forces and make concerted and uniform responses. Initiatives are being promoted based on the following basic concepts.

1. To ensure it consistently undertakes fair management and widely contributes to the development of society as a good corporate citizen, Tokio Marine Group shall sever all relationships with anti-social forces and forcefully repudiate any illicit demands made by them as a basic matter in the application of its Corporate Philosophy. In association with lawyers, police and other professionals, it will respond to anti-social forces in an uncompromising and organized manner.
2. Tokio Marine Group shall respond to anti-social forces based on the following measures.
 - (1) Take action as a unified organization while ensuring the safety of directors, officers and employees;
 - (2) Contact relevant external institutions that specialize in such matters;
 - (3) Sever all known relationships, including transactions, and repudiate any illicit demands;
 - (4) Take legal action at either the civil or criminal level for any contingency; and
 - (5) Prohibit backroom deals and funding.

Taking into consideration the basic policies for responding to anti-social forces, Tokio

Marine Group shall promote initiatives that include setting up controlling departments, establishing reporting and consultation rules and systems for when a problem occurs and implementing training activities.

Management of Transactions Involving Conflicts of Interest

Tokio Marine Group has formulated Policies for Managing Transactions Involving Conflicts of Interest and through compliance with these policies by directors, officers and employees works to manage conflict-of-interest transactions to ensure that clients' interests are not unduly harmed.

Tokio Marine Group Policies for Managing Prevention of Transactions Involving Conflicts of Interest (Summary)

1. Transactions Involving Conflicts of Interest

"Transactions Involving Conflicts of Interest" shall be defined as any of the following actions during the course of Tokio Marine Group's business activities.

- (1) Transactions in which there is a potential conflict between the interest of a customer and the interest of Tokio Marine Group
- (2) Transactions in which there is the potential for the interest of a customer to be harmed by the interest of another customer of Tokio Marine Group
- (3) Transactions involving the use of customer information held by Tokio Marine Group without the consent of the customer (with the exception of transactions involving a Purpose of Use specified beforehand in accordance with the Act on the Protection of Personal Information in Japan or provisions of other laws and regulations applicable to Tokio Marine Group)
- (4) Besides transactions specified in (1) to (3) above, transactions or other actions that especially require management from the perspectives of protecting customers of Tokio Marine Group and maintaining confidence in Tokio Marine Group

2. Structure for Managing Transactions Involving Conflicts of Interest

Tokio Marine Holdings, a holding company, uniformly controls matters concerning the management of conflict-of-interest transactions for Tokio Marine Group. To do so, Tokio Marine Group has established a structure that includes setting up a department that controls the managing of conflict-of-interest transactions at Group companies mentioned below as it appropriately manages conflict-of-interest transactions.

- (1) Tokio Marine Holdings, Inc.
- (2) Tokio Marine & Nichido Fire Insurance Co., Ltd.
- (3) Nisshin Fire & Marine Insurance Co., Ltd.
- (4) E. design Insurance Co., Ltd.
- (5) Tokio Marine & Nichido Life Insurance Co., Ltd.

3. Methods for Managing Transactions Involving Conflicts of Interest

Tokio Marine Group manages transactions involving conflicts of interest through the following methods.

- Tokio Marine Group companies shall report beforehand to Tokio Marine Holdings on any intended transactions with a potential conflict of interest.
- When Tokio Marine Holdings determines that such reported transactions will unduly harm the interests of a customer or have the potential for such harm, it shall take action using the methods below.
 - (1) A method that separates the department executing the relevant transaction and the department executing other transactions with the customer involved in the relevant transaction
 - (2) A method that changes the conditions or methods of the relevant transaction or of other transactions with the customer involved in the relevant transaction
 - (3) A method that properly discloses to the customer involved in the relevant transaction that there is the potential that the customer's interests will be unduly harmed along with the execution of the relevant transaction
 - (4) A method that obtains the consent of the customer concerned for the use of customer information held by Tokio Marine Holdings and Tokio Marine Group companies along with the executing of the relevant transaction
 - (5) A method that suspends the relevant transaction or other transactions with the customer involved in the relevant transaction
 - (6) Any other method recognized by Tokio Marine Holdings as being necessary and appropriate

4. Verification of Management Structure for Transactions Involving Conflicts of Interest

Tokio Marine Holdings shall periodically verify the appropriateness and effectiveness of Tokio Marine Group's structure for managing conflict-of-interest transactions.

Risk Management

To ensure financial soundness and appropriateness of business operations, Tokio Marine Group has identified the various risks surrounding it in an overall fashion and implements appropriate risk management corresponding to the nature, status and other attributes of the risks.

Enterprise Risk Management (ERM)

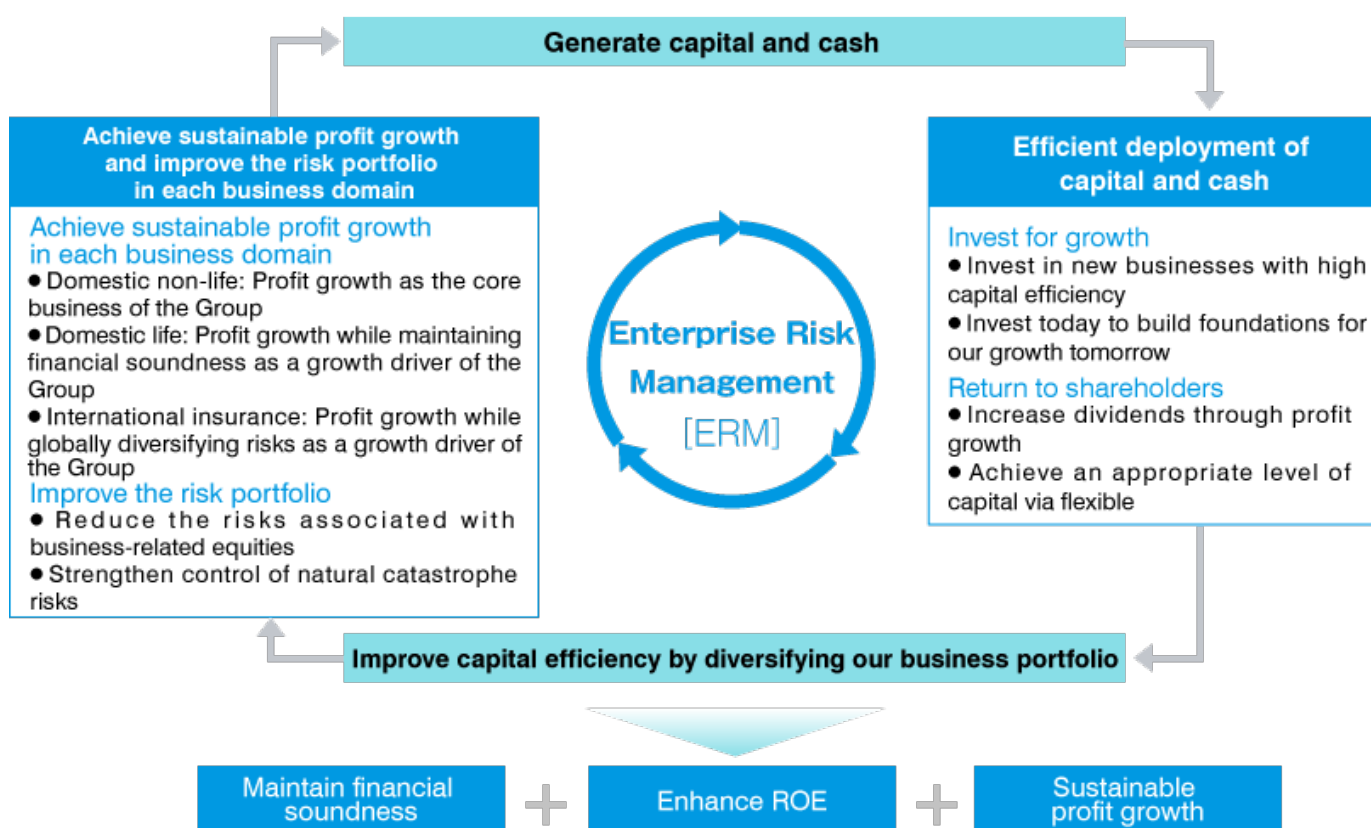
Tokio Marine Group has established a long-term vision of being “A global insurance group that delivers sustainable growth by providing safety and security to customers worldwide: Our timeless endeavor to be a Good Company”. Toward the realization of this longterm vision, our new Mid-Term Business Plan is positioned as a sustainable profit growth stage. During this stage, we will continue to secure ROE exceeding our cost of capital ratio. Also, instead of simply being satisfied with having done so, we intend to establish a foothold from which to achieve long-term growth and capital efficiency on a global level with the aim of sustainable profit growth. To underpin our management toward this objective, we will promote a more robust enterprise risk management (ERM) framework.

Enterprise risk management (ERM) is a business management method for addressing all aspects of decision-making in view of risks. In this framework, we aim to realize sustainable growth in corporate value while firmly maintaining financial soundness by making decisions in light of the sufficiency of capital and profitability relative to risk.

In the new Mid-Term Business Plan, we place ERM at the core of the Group management framework, and by using it in a more substantive manner, we aim to maintain financial soundness while at the same time taking a balanced approach to enhancing ROE and achieving sustainable profit growth.

Specifically, we aim to expand profit in each business and redeploy capital and cash generated through the reduction of business-related equities, which account for a large portion of risk capital, and from control of natural catastrophe risks, to areas where we can expect higher diversification effects and profitability, as well as to shareholder returns. In this way, we strive to enhance the capital efficiency of the Group as a whole while ensuring financial soundness. Through this cycle, the Group aims to increase adjusted ROE to the target level identified in the new Mid-Term Business Plan.

Framework of the New Mid-Term Business Plan and Group Management



Enterprise Risk Management (ERM) Cycle

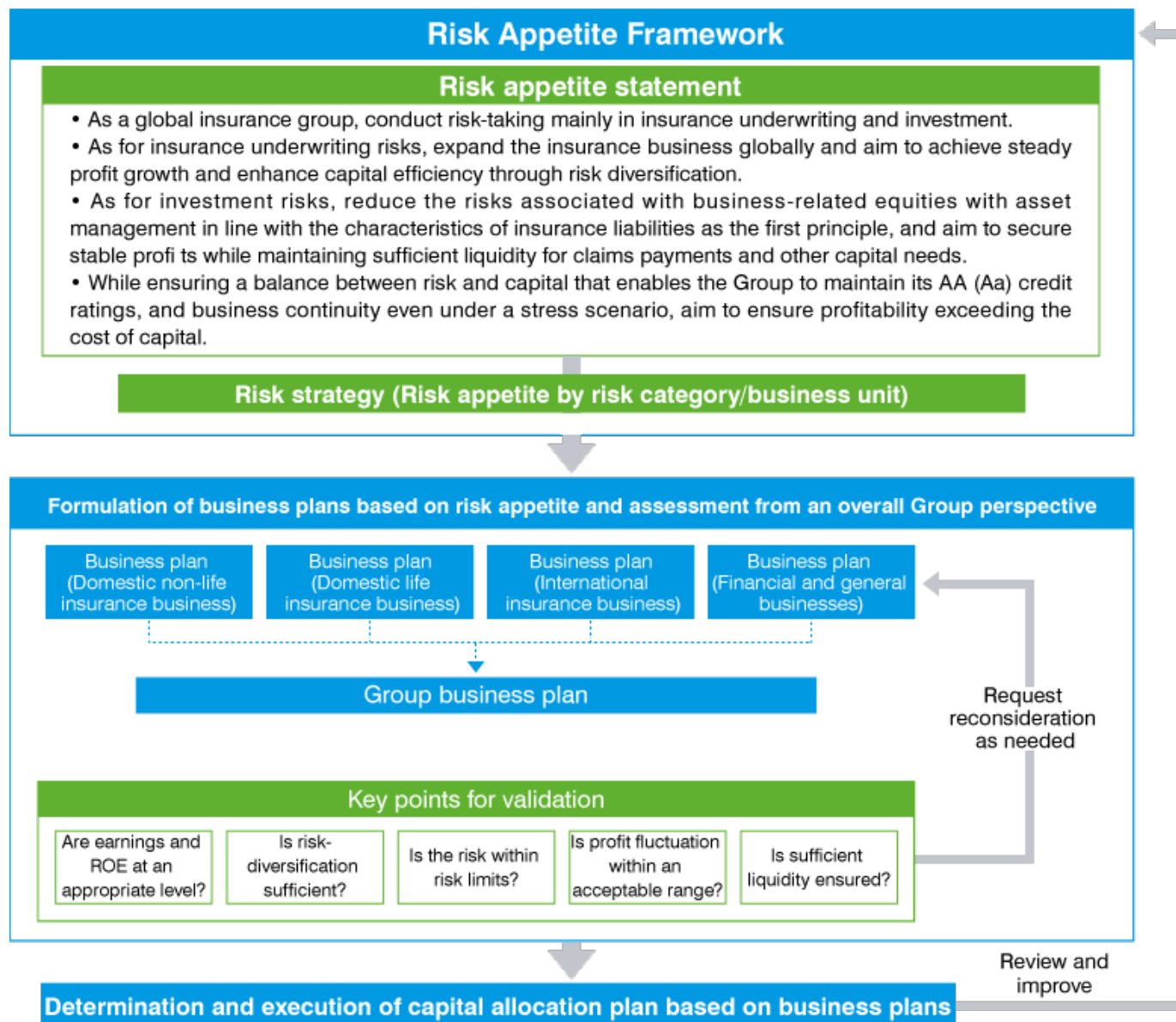
Tokio Marine Group has set a risk appetite framework that articulates a basic policy for relevant risk taking and management to ensure expected returns. This framework is the starting point for formulating business plans and allocating capital. We call this flow the Enterprise Risk Management (ERM) Cycle. This process helps to allocate capital effectively and efficiently with the objective of maintaining financial soundness together with sustained expansion of profits and enhancement of capital efficiency.

For the first step of the ERM Cycle, each Group company formulates its business plans based on the risk appetite framework.

Tokio Marine Holdings then gathers these business plans and takes an overall Group perspective in assessing whether they maintain an appropriate balance between financial soundness and profitability while achieving sustained growth. Specifically, issues assessed include whether natural catastrophe risks are within the tolerable risk parameters, and whether the Group's overall profit and ROE are at the expected level, among others. After scrutiny of risk profiles and business plans, we then make decisions with regard to allocation of capital to each business segment.

Finally, the results of Group companies are reviewed annually and improvements are made if necessary.

Tokio Marine Group's Enterprise Risk Management (ERM) Cycle Overview



Initiatives to Enhance Profitability

Under its new Mid-Term Business Plan, Tokio Marine Group intends to improve the combined ratio in the Group's core domestic non-life insurance business while concurrently working for profit growth in the domestic life and international insurance businesses.

In addition, we intend to enhance capital efficiency and the stability of profits through

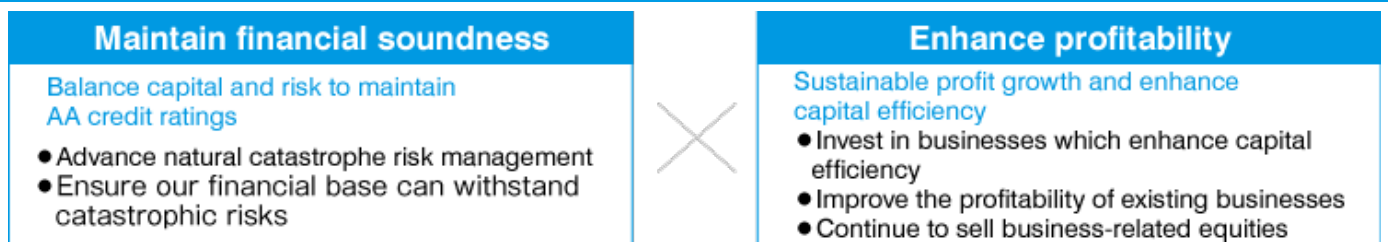
certain measures including reducing the risks associated with business-related equities, strengthening natural catastrophe risk management and diversifying our businesses.

We will continue our initiatives to support further improvement of overall Group profitability by expanding our business globally, which will enhance risk diversification effects, and by achieving profit growth in every business segment.

From the perspective of capital management, we will work to enhance corporate value by increasing capital efficiency while securing financial soundness through strict and disciplined capital management.

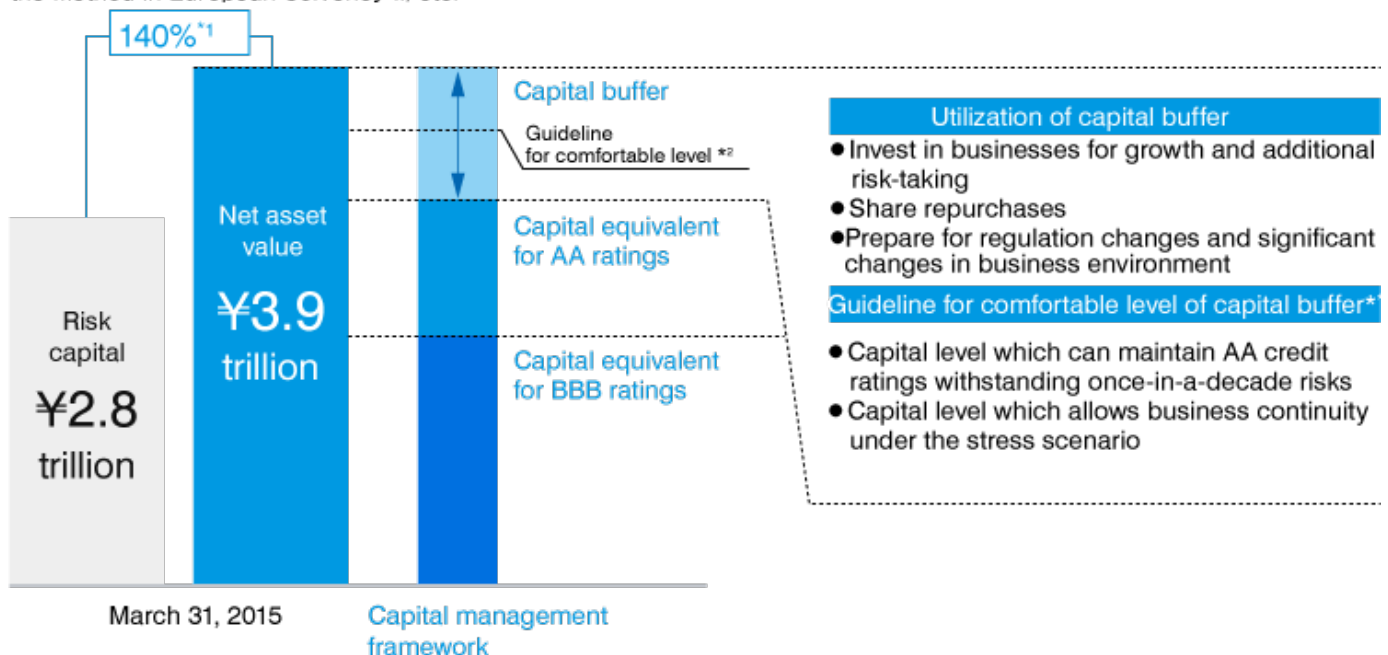
At present, we consider an appropriate target level for our economic solvency ratio to be approximately 130%. This is based on our calculation of the capital level that will enable us to maintain AA (Aa) credit ratings withstanding once-in-a decade risk events and will allow business continuity under the stress scenario. We will work to enhance capital efficiency by utilizing a capital buffer to invest in businesses for growth and additional risk-taking, repurchase shares and prepare for regulatory changes and other significant changes in the business environment.

Promoting Strong ERM (Disciplined Capital Management)



Economic Solvency Ratio (ESR)

While maintaining AA credit rating standard (99.95% VaR), we sophisticated and advanced our capital model referring to the method in European Solvency II, etc.



*1 ESR (99.5% VaR): 171%

*2 Guideline for comfortable level is approx. 130% at present

Note: Conditions prior to June 10, 2015 (announcement of acquisition of HCC Insurance Holdings, Inc.)

Initiatives to Maintain Financial Soundness

Aiming to maintain its solid credit ratings, Tokio Marine Group confirms that it is maintaining financial soundness by verifying from various perspectives that its net asset value is at a sufficient level for the risks it has assumed.

Specifically, Tokio Marine Group uses a statistical risk indicator called “value at risk” (VaR) to quantify all potential financial losses and confirms that its net asset value is at a sufficient level for the total amount of the risks it has assumed. In addition, we perform stress tests using scenarios with low frequency but high severity in risk such as major natural catastrophes and turmoil in the financial systems, which could have significant impact when they occur.

At the start of the new Mid-Term Business Plan, we made revisions to our required capital model such as measuring the loss-absorbing effect of tax effect accounting, appropriately considering capital transferability and fungibility, advancing the investment risk measurement method and introducing market consistent embedded value (MCEV). Under the new required capital model, our economic solvency ratio (ESR) as of March 31, 2015 was 140%, indicating that once again we secured sufficient net asset value required for AA (Aa) ratings.

Initiatives to Strengthen the Enterprise Risk Management (ERM) System

As the risks it assumes become more diversified, Tokio Marine Group strives to further refine its enterprise risk management (ERM) system. Moreover, in the recent business environment characterized by a sense of uncertainty and drastic change, we must continually prepare for the emergence of new risk elements associated with the businesses we are in.

From this perspective, Tokio Marine Group is strengthening its ERM system. Specifically, Tokio Marine Group is taking proactive steps to comprehensively assess every kind of risk, including emerging risks that result from environmental changes on a global scale and other factors, and is strengthening the framework for an integrated management of risks involving not only quantitative elements such as economic loss and frequency, but also qualitative elements such as business continuity and reputation.

Tokio Marine Group continues to strive for more accurate risk capital assessment by advancing the assessment method for natural catastrophe risk and investment risk, which represent major risks for the Group.

Risk Management System

To ensure financial soundness and appropriateness of business operations, Tokio Marine Group has identified the various risks surrounding it in an overall fashion and implements appropriate risk management corresponding to the nature, status and other attributes of the risks.

The Company promotes the development and enhancement of the risk management system for the entire Group in accordance with the “Tokio Marine Group’s Basic Policies for Risk Management.” The Company also manages quantitative risks for the Group in order to maintain credit ratings and to forestall bankruptcies in accordance with the “Tokio Marine Group’s Basic Policies for Integrated Risk Management.”

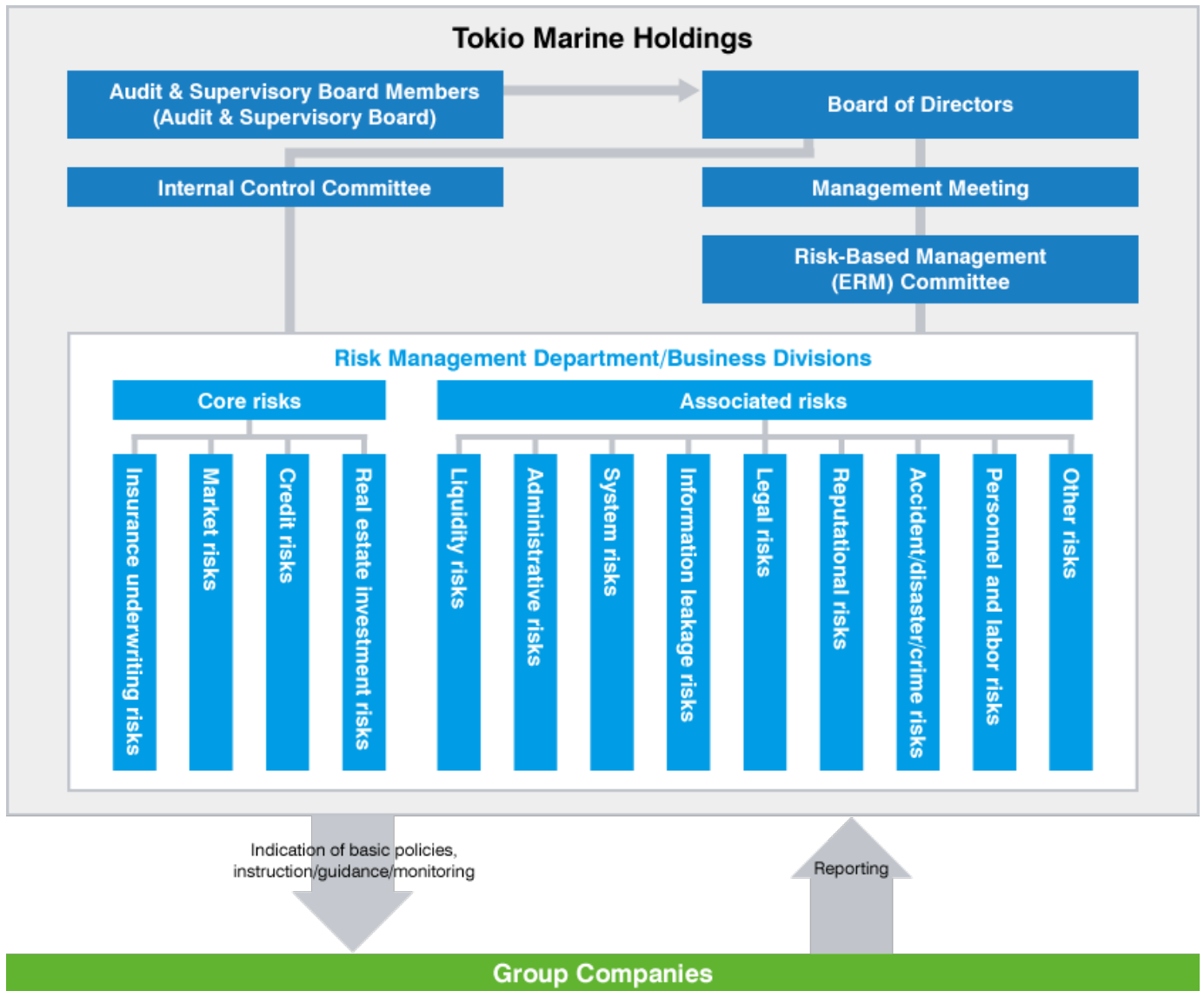
Among the various risks, the Company recognizes that insurance underwriting risks and investment risks (together with core risks) must be managed as sources of earnings. The Company therefore controls these risks considering the balance between risk and return.

The Company also identifies administrative risks, system risks and other associated risks (together with non-core risks) that arise from the Group’s business activities and strives to prevent the occurrence of or reduce these risks.

Group companies establish risk management policies in line with the “Tokio Marine Group’s Basic Policies for Risk Management” and execute risk management independently.

Through the above measures, the Company works to execute proper risk management and ensure stable business operations of the entire Group.

Tokio Marine Group's Risk Management System



Crisis Management System

Tokio Marine Group has established a crisis management system to minimize economic losses and other impact incurred in an emergency and immediately restore ordinary business operations.

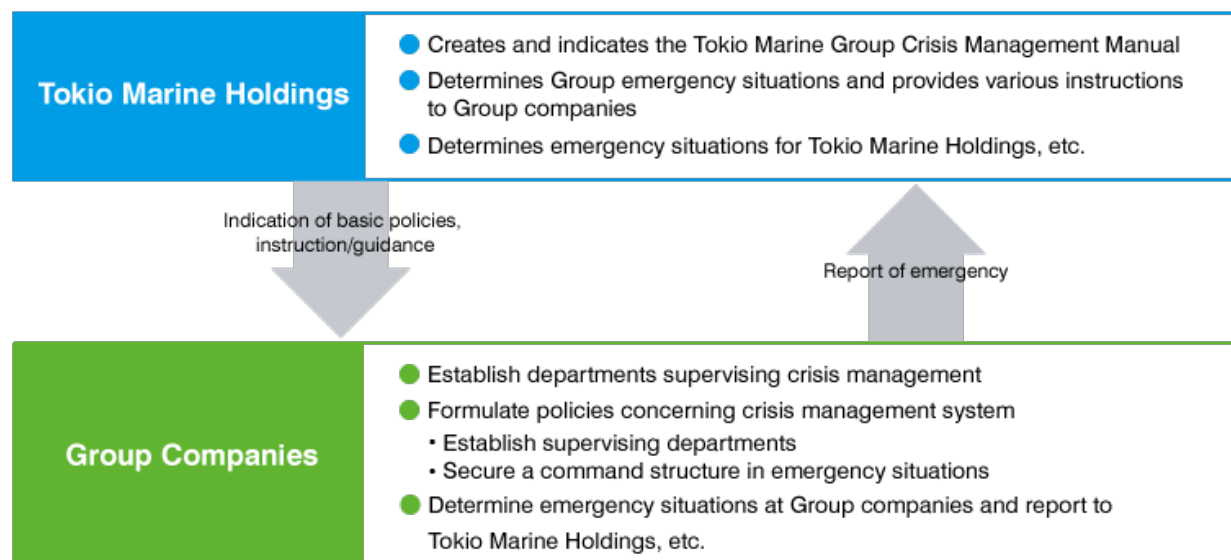
The Company has formulated the “Tokio Marine Group Basic Policies for Crisis Management” and the “Tokio Marine Group Crisis Management Manual” based on it and has set forth the crisis management systems necessary for Group companies to carry out their own roles.

Group companies formulate crisis management policies in line with the “Tokio Marine Group Basic Policies for Crisis Management” to develop crisis management systems that include establishing a department in charge of crisis management, decision-making procedures for emergency situations and securing the chain of command. In addition to developing a crisis management system during normal conditions, the department in charge of crisis management plays the role of secretariat for response during emergency situations, including reporting to the Company.

Consequently, when conditions that may develop into an emergency situation arise, the Company has a system that determines whether these conditions correspond to an emergency situation or not as required. The Company also has a decision-making structure at Group companies so that the Company can properly instruct Group companies and make sure that necessary actions as a Group can be made.

Tokio Marine Group's Crisis Management System

Tokio Marine Group Basic Policies for Crisis Management



Basic Policy for Responding to Disasters

In the event of a natural disaster such as an earthquake or a typhoon, Tokio Marine & Nichido has a crucial social mission of ensuring that it can continue its important business operations as a non-life insurer such as receiving accident notices, paying on claims, maturity refunds and other payables, and concluding policies in both the disaster-stricken area and elsewhere.

Therefore, Tokio Marine & Nichido has prescribed the following two points as its Basic Policies of the Business Continuity Plan for Disasters and formulated a Business Continuity Plan (BCP).

- > [Tokio Marine & Nichido's Basic Policies of the Business Continuity Plan for Disasters, abridged version \(in Japanese\) \(115.2KB\)](#) 

Basic Policies of the Business Continuity Plan for Disasters (Tokio Marine & Nichido)

1. Principles of employees' conduct in times of disasters

The priority order for employees' conduct in times of disasters is as follows.

- Assure the safety of human life
- Cooperate in securing the safety of local communities
- Continue important operations (business continuity)

In other words, the principle of employees' conduct is to give precedence to “assure the safety of human life” and “cooperate in securing the safety of local communities” before conduct related to “business continuity.”

2. Basic policy for business continuity

The following three business operations shall be regarded as important business operations during a disaster, management resources (personnel, funds) shall be transferred as needed and top priority shall be given to the continuation of these important business operations.

- Receiving of accident notices
- Payment of claims, maturity refunds and other payables
- Conclusion of insurance contracts

> [Tokio Marine & Nichido \(Basic Policy for Responding to Disasters\) \(in Japanese\)](#) 

Building a Structure for Paying Insurance Claims Benefits in the Event of a Disaster Striking the Tokyo Metropolitan Area

At Tokio Marine & Nichido, should the Head Office facilities in particular become unusable because of a disaster such as a major earthquake striking the metropolitan area, a backup office shall be established within the Kansai Backup Headquarters and claims payment services shall be undertaken for earthquake claims cases, including for residential earthquake insurance. Non-earthquake regular claims cases shall be allocated to and handled by claims service bases throughout Japan.

If the metropolitan area is struck by the disaster, a Claims Service Headquarters would be set up within the Head Office Disaster Response Headquarters. At the same time, a satellite office centering on the Claims Service Department in charge of Tokyo and Chiba, Saitama and Kanagawa prefectures shall be set up and will accept support personnel from throughout Japan and provide claims services that include on-site claims assessments.

An infrastructure needed to provide claims services swiftly to the metropolitan area in the event of a natural disaster has been built in advance in the locations where the backup office and satellite office would be established. Also, we have established a scheme for dispatching support personnel as needed from branch offices across the entire company.

Based on the experience of the Great East Japan Earthquake and in keeping with the idea of “desiring to be useful to customers precisely in their time of need,” in July 2013, Tokio Marine & Nichido Life opened its “second business center” in an area (Osaka) that is unlikely to suffer damage simultaneously should a disaster strike the Tokyo metropolitan area. By opening this center, Tokio Marine & Nichido Life has established an east-west, dual-base structure for its head office business operations such as the payment of insurance claims.

Response to the Great East Japan Earthquake

Tokio Marine Group is utilizing the Group’s collective strengths to quickly make claims payments and to rebuild the disaster-stricken areas.

> [Response to the Great East Japan Earthquake](#) 

Information Security

The Internal Control Department of Tokio Marine Holdings supervises information security for the entire Group as the controlling department while sections in charge of information security have been established at each Group company. In this manner, the Group is working to build an effective management structure for information security.

Initiatives for Information Security

We thoroughly adhere to information security management rules to prevent information leakages. In particular, each Group company is adopting physical and technological safety-control measures that include locking away customers' personal information and confidential documents when not in use, placing restrictions on taking documents and other items outside the company, and using encryptions and setting passwords for electronic information.

In fiscal 2010, Tokio Marine & Nichido introduced thin-client* terminals for its in-house intranet. Thin-client terminals are not equipped with hard disks and information is centrally managed and deployed from a server, which thereby further strengthens information security.

* A method whereby the PC environment (client OS and applications) for each user is consolidated into and operated by the server

Acquisition of External Certification

Tokio Marine Group has acquired external certification for information security that includes the Privacy Mark and Information Security Management System (ISMS) certifications. These achievements recognize the initiatives taken within the Group to protect personal information. The Group intends to make continuous improvements and to strengthen further its information security management structure.

Status of acquiring external certifications related to information security

Group Member Company	Certification Month and Year	Certification Acquired
Tokio Marine & Nichido Communications	March 2006	ISMS
Tokio Marine & Nichido Systems	August 2006 December 2006	ISMS ITSMS*
Tokio Marine & Nichido Risk Consulting	June 2007	Privacy Mark
Tokio Marine & Nichido Medical Service (Health Promotion Dept.)	September 2007	ISMS

* Third-party certification system on operational management of IT services (ISO/IEC 20000)

Protection of Personal Information

In the area of personal information on customers, Tokio Marine Group has formulated and released the Tokio Marine Group Privacy Policy, which clarifies the Group policy for dealing with such information. At the same time, each Group company formulates and releases a policy of its own in accordance with the Privacy Policy.

Privacy Policy

Tokio Marine Group Privacy Policy

Tokio Marine Group is committed to the continuous enhancement of corporate value, with "customer trust at the foundation of all its activities." Guided by this Corporate Philosophy, we, the Tokio Marine Group, shall comply with laws, rules, regulations and guidelines related to the protection of personal information, appropriately manage personal information as described below and implement other appropriate security measures for the protection of personal information of our customers.

1. We shall acquire personal information of our customers in a manner that is both legal and fair. Unless prescribed by law, rule or regulations, we shall notify or publicize the purposes for using personal information of our customers and shall use such information within these limits.
2. Unless prescribed by law, rule or regulations, we shall not provide personal

information of our customers to third parties without prior consent of each such customer.

3. We will strive to prevent the divulgence, destruction, impairment and unauthorized access of personal information of our customers. When we contract out the management of personal information of our customers to an outside service provider, we shall supervise the service provider appropriately, as needed.
4. Whenever we receive requests from our customers to view or update their personal information we hold, we shall respond promptly in accordance with laws, rules and regulations. We also welcome comments and questions regarding the management of personal information of our customers.
5. We shall provide comprehensive supervision, instructions and education to our employees who handle personal information of our customers to ensure that such information is managed appropriately.
6. We will continue to revise and aim to improve our internal systems and procedures to protect personal information of our customers.

> [Tokio Marine Group \(Privacy Policy\)](#) 

Information Disclosure

We make every effort to disclose information about Tokio Marine Group's current financial condition and future business development in a fair and understandable manner that facilitates precise and expeditious understanding for our investors and financial analysts.

Disclosure Policy of Tokio Marine Group

We aim to disclose meaningful information regarding Tokio Marine Group that enhances management transparency and fairness in connection with our corporate social responsibility.

1. Disclosure Policy

It is our policy to expeditiously disclose information in accordance with the Securities Listing Regulations stipulated by the Tokyo Stock Exchange. We strive for timely, accurate and fair disclosure of other information that is relevant to our customers, shareholders and investors, representative offices and employees, as well as Japanese society at large.

2. Disclosure Methods

Disclosure pursuant to the Tokyo Stock Exchange rules, regulations and other requirements is made through the Timely Disclosure network, or TDnet, as well as the press and other appropriate means. We subsequently post disclosed information on our website. Other disclosure is made in a manner appropriate to the content of the relevant information.

3. Disclaimer

Disclosure made based on this Disclosure Policy is intended to accurately, expeditiously and fairly inform the public regarding Tokio Marine Group's activities and is not intended to constitute an investment offer or solicitation.

Adopted on November 30, 2004

Revised on July 5, 2007

Revised on July 1, 2008

Revised on September 29, 2010

Disclosure Materials

Tokio Marine Holdings and its domestic insurance business companies prepare and strive to enhance the content of disclosure materials.

- › [Tokio Marine Holdings Integrated Annual Report 2015](#) 

Website

Please refer to the following for information disclosure concerning Tokio Marine Holdings and each insurance business company.

- › [Tokio Marine Holdings](#) 
- › [Tokio Marine & Nichido Fire Insurance](#) 
- › [Nissin Fire & Marine Insurance \(in Japanese\)](#) 
- › [E. design Insurance \(in Japanese\)](#) 
- › [Tokio Marine & Nichido Life Insurance \(in Japanese\)](#) 
- › [Tokio Marine Millea SAST Insurance \(in Japanese\)](#) 
- › [Tokio Marine West SAST Insurance \(in Japanese\)](#) 

Rating Information

Please refer below for rating information for Tokio Marine Group companies

- › [Rating Information \(in Japanese\)](#) 

Respect for Human Rights

In implementing our Corporate Philosophy, we have formulated the Tokio Marine Group CSR Charter as principles of conduct required from the perspective of social responsibility and we strive to respect and promote the recognition of human rights for stakeholders.

Basic Approach

In implementing our Corporate Philosophy, we have formulated the Tokio Marine Group CSR Charter as principles of conduct required from the perspective of social responsibility and we strive to respect and promote the recognition of human rights for all people, including customers, shareholders/investors, insurance agents, business partners, employees and local communities/society.

Tokio Marine Holdings supports and respects the Universal Declaration of Human Rights, the OECD Guidelines for Multinational Enterprises, the ILO Core Labour Standards, the UN Guiding Principles on Business and Human Rights (Ruggie Framework) and ISO 26000, and has signed the United Nations Global Compact.

Tokio Marine Group sufficiently understands international action principles and guidelines concerning human rights and participates in and contributes to initiatives concerning social responsibility, and by doing so, fulfills its role toward realizing a sustainable society.

Tokio Marine Group CSR Charter (excerpt)

Tokio Marine Group is committed to fulfilling its corporate social responsibility (CSR) by implementing its Corporate Philosophy to achieve sustainable growth together with the development of society in accordance with the following principles:

Respect for Human Rights and Dignity

- We respect and actively promote the recognition of human rights for all people.
- We strive to ensure an energetic working environment that is both safe and healthy and to promote training and education of our employees.
- We respect the right to privacy and strive to enforce this right through the management of personal information.

We express the following in the Tokio Marine Group Code of Conduct, which summarizes important matters given the highest priority in our day-to-day business. Under the code, directors, officers and employees conduct fair and equitable business activities in

conformity with laws and social norms and the Group undertakes equitable business activities. We established the Tokio Marine Global HR Policy as a universal philosophy and concept for human resources management to be shared in respective countries and regions worldwide.

Tokio Marine Group Code of Conduct <Scope of application: Tokio Marine Group directors, officers and employees of Tokio Marine Group companies (includes dispatched employees)>(excerpt)

In the event of a violation of this Code of Conduct, laws, regulations and internal rules, the companies of Tokio Marine Group shall take necessary measures in accordance with internal rules, which include investigating the facts, formulating countermeasures, submitting reports to supervisory authorities, taking disciplinary measures against the involved parties and formulating measures to prevent recurrences.

Respect for Human Rights

We shall respect the human rights of our customers, directors, officers, employees and all other people.

▪ **Anti-discrimination**

Human rights are values widely recognized around the world, and any discrimination on the grounds of gender, age, profession, nationality, race, thought, creed, religion, social status or birth as well as any act constituting an infringement of human rights should never be tolerated.

▪ **Anti-harassment**

Sexual or any other kind of harassment or intimidation should never be tolerated.

▪ **Private Information**

In compliance with applicable laws, rules and regulations as well as the Tokio Marine Group Privacy Policy, we shall safeguard private information, including customers' information, and we shall not use such information except on an as-needed basis to carry out our business operations in order to avoid any breach of privacy.

Tokio Marine Global HR Policy

Amid the growing importance of global business in recent years, Tokio Marine Group believes it essential to hire and nurture diverse personnel, regardless of nationality, age and gender, at each Group company in respective countries and regions worldwide and develop an environment in which employees can fully exert their capabilities.

In December 2010, we established the Tokio Marine Global HR Policy as a universal philosophy and concept for human resources management to be shared in respective countries and regions worldwide. We are working to share the thinking and values of 1) "human resources being our largest assets," 2) "respect diversity" and 3) "provision of fair and equal opportunities" and will promote various personnel affairs measures, including employee training and support.

We believe that our people are the most important contributor to our company's success. We aim to attract and retain the best talent in every aspect of our business.

We value diversity and inclusion as we strive for global excellence, and we work hard to create a business environment where our people can achieve their full potential.

We have a transparent relationship with our people. For those who have both a passion and a challenging spirit, we encourage career development and personal growth.

Management Stance concerning Respect for Human Rights and Various Initiatives

Tokio Marine Holdings regularly carries out monitoring of initiatives for human rights, compliance and risk management in the business operations of Group companies. At the same time, Group companies are implementing various initiatives related to respect for human rights.

Respect for Human Rights within the Group

Every year, each member company of Tokio Marine Group holds human rights training in the workplace, in which all employees and other co-workers take part to build a vibrant corporate culture without discrimination or harassment. In addition, in working to achieve more comfortable workplaces, the Group established a consultation service (hotline), which is staffed by internal and external specialists.

At Tokio Marine & Nichido, a dedicated department (Human Rights Enlightenment Office, Human Resources Planning Department) formulates Basic Policies and Measures Concerning Human Rights every year and is implementing measures concerning human rights in all departments.

(Principal Initiatives)

- Human Rights Training (target: training attended by all employees), fair hiring selection, realization of internal normalization
- Promotion of employment of persons with disabilities, prevention of and education on sexual harassment and other types of harassment and appropriate responses to harassment execution of daily business operations with an awareness of human rights

> [CSR Performance Data \(Human rights training participation rate, etc.\)](#)

Respect for Human Rights in the Value Chain

Tokio Marine & Nichido issues the Principle of Transactions for business partners

(suppliers and subcontractors) from the perspective of social responsibility. The Principle of Transactions requests that business partners promote initiatives that encompass human rights as well as “compliance with laws, regulations and social norms,” “promoting fair and honest transactions,” “thorough information management,” and “consideration for the environment.”

> CSR in the Value Chain

Respect for Human Rights in Sustainable Investment and Financing

Giving consideration to environment, social and governance (ESG) issues in investment and financing is becoming increasingly important from the perspective of improving long-term risk/return. Tokio Marine & Nichido places great importance on the social role and responsibilities that the insurance industry is expected to fulfill, and in June 2012 signed as a drafting member the Principles for Sustainable Insurance (PSI) advocated by the United Nations Environment Programme Finance Initiative (UNEP FI).

In April 2011, Tokio Marine Asset Management signed the United Nations-supported Principles for Responsible Investment (PRI) initiative, accepting these principles as an asset management company. As an insurance firm that has taken ESG issues into account in its insurance underwriting, investment analysis and other actions, Tokio Marine & Nichido signed the PRI in August 2012. Through PRI and PSI related activities, Tokio Marine Group is strengthening its initiatives for human rights in investments and financing.

> Sustainable Investment and Financing

CSR in the Value Chain

Tokio Marine Group defines the value chain as shown in the chart below. Primarily through Tokio Marine & Nichido, the Group is executing environment, social and governance (ESG) initiatives that are integrated into the value chain. In terms of respect for human rights, in particular, we strive to respect and promote the recognition of human rights within the value chain based on the Tokio Marine Group CSR Charter.

Tokio Marine Group's Value Chain

Value chain	Corresponding SC guideline* category
Manufacture of media used for sale of products and services, IT systems, consulting, audits and office supplies	(Category 1) Purchased goods and services
Construction, maintenance and management of office buildings	(Category 2) Capital goods
Petroleum refining and distribution, electric power providers	(Category 3) Fuel and energy related activities not included in Scope 1 or 2
Delivery companies	(Category 4) Transportation and delivery (upstream)
Waste disposal operators	(Category 5) Waste generated in businesses
Trains, buses, taxis and accommodations	(Category 6) Business travel
Trains, buses	(Category 7) Employee commuting
Delivery companies	(Category 9) Transportation and delivery (downstream)
Agencies, waste disposal operators	(Category 14) Franchises
Investment destination	(Category 15) Investments

* Basic Guidelines on Accounting for Greenhouse Gas Emissions Throughout the Supply Chain, Ministry of the Environment (MOE) and Ministry of Economy, Trade and Industry (METI)

Value Chain Management

In the value chain, Tokio Marine Group carries out activities aimed at fulfilling its social responsibility and achieving sustainable development together with its business partners and at raising customer protection and convenience and assuring the soundness and appropriateness of its business.

Fulfilling Social Responsibilities Together with Business Partners

To implement ESG initiatives that are integrated into the value chain, Tokio Marine Holdings aims to have Tokio Marine Group and business partners fulfill their social responsibility and achieve sustainable development together. In working to realize this objective, Tokio Marine & Nichido formulated the Principle of Transactions, which outlines the items that should be followed in terms of conducting transactions, and is applying this across its Group. Tokio Marine & Nichido issues the Principle of Transactions to such Group business partners as suppliers and subcontractors and requests that these business partners promote initiatives for “compliance with laws, regulations and social norms,” “promoting fair and honest transactions,” “thorough information management,” and “consideration for the environment.”

Through a questionnaire that is given once per year, Tokio Marine & Nichido questions suppliers and subcontractors about the implementation of the contents of the Principle of Transactions. The results of the questionnaire are compiled and are reflected in the next fiscal year’s action plan for the value chain.

Tokio Marine & Nichido Group Principle of Transactions

Tokio Marine & Nichido Group conducts transactions based on the following policies and aims to realize sustainable development with business partners (purchasers and consignees) and to fulfill its social responsibilities.

1. Compliance with laws, regulations and social norms

Tokio Marine & Nichido Group complies with laws, regulations and social norms in every country and area when conducting transactions. We make every effort to reject relationships with anti-social forces and any undue claims from them.

2. Promoting fair and honest transactions

Tokio Marine & Nichido Group selects business partners in a fair and honest manner based on comprehensive consideration of compliance with laws, regulations and social norms, business conditions, reliability, environmental activities, quality and prices of products, services and certainty of delivery period, among others.

3. Thorough information management

Tokio Marine & Nichido Group thoroughly conducts appropriate management and protection of information acquired through business partners.

4. Consideration for the environment

Tokio Marine & Nichido Group promotes the purchase of products with the least impact on the environment (purchase of green products) and works in cooperation with business partners to promote the creation of a recycling-oriented society.

5. Strengthening relationships of trust

Tokio Marine & Nichido Group endeavors to build good partnerships based on trust through frequent communication with domestic and overseas business partners and mutually gaining a deeper understanding.

Policies for Outsourcing Management

Tokio Marine Group has established the Tokio Marine Group Policies for Outsourcing Management in order to protect customers, enhance convenience and ensure the soundness and appropriateness of its operations in the event of outsourcing a portion or all of its operations.

Based on these policies, Tokio Marine & Nichido selects its contractors according to the Standard for Selecting Outsourcing Contractors and the Information Security Management System Standard. At the same time, each year the company conducts investigations of the actual status of outsourcing contractors based on the Regulations Related to Outsourcing Contractor Management, which stipulate the management system for outsourcing contractors, and makes improvements when inadequacies are discovered.

In the future as well, Tokio Marine Group will promote initiatives integrated into the value chain together with its business partners.

Sustainability Report 2015
Core Theme 1:
Providing Safety and Security

Core Theme 1: Providing Safety and Security



Specific Material Issues in CSR

- Products and services beneficial for safety and security
- Responding to climate change and natural disaster risk
- Low birth rates and aging societies, and population demographics
- Local community and social contribution activities
- Promoting ESG in the provision of products and services

The world is now facing various social issues, inflicted by frequent large-scale natural disasters, demographic shifts, income disparities, poverty and technological innovation. In Japan as well, issues are becoming prevalent also in relation with technological innovation as well as community resiliency (disaster prevention and mitigation) and the country's declining birthrate and aging population. These issues may induce drastic changes in risks surrounding the insurance business.

Tokio Marine Group regards these changing risks also as opportunities. Accordingly, we have selected "Providing Safety and Security" as one of our three CSR core themes and are making efforts toward a safe, secure and sustainable future throughout our entire business operations from providing products and services to undertaking corporate citizenship activities.

For example, “Responding to climate change and natural disaster risk,” one of Tokio Marine Group’s CSR material issues included in the said theme, also comprises a major management issue that the global insurance industry must address in the medium-to-long term. Through industry-academia collaboration with The University of Tokyo, Nagoya University, Kyoto University and Tohoku University, Tokio Marine Group engages in research on climate change and natural disaster risk in an effort to gain deeper scientific insight into disaster prevention and mitigation and to raise the sophistication of measuring methods through risk modelling to ascertain risk volume in even greater detail (risk research). We aim to ensure a stable supply of products and services based on the outcomes of these efforts and are providing disaster risk solutions to society by leveraging the knowledge and data we have accumulated through industry-academia collaboration and through our insurance business. We believe that in addition to providing products and services in developed countries it is also important to disseminate the ideas of an insurance mechanism and risk management practices in developing countries and regions particularly vulnerable to the impact of climate change in accordance with the Sendai Framework for Disaster Risk Reduction 2015-2030, which provides new world guidelines for disaster risk reduction.

Tokio Marine Group also promotes delivery of safety and security through its products and services. Examples include One Day Auto Insurance to contribute to traffic safety; living benefit products in the field of health and aging population; and weather insurance and microinsurance, which help resolve poverty issues.

In addition, Tokio Marine Group engages in sustainable investment and financing operations, and in order to provide safety and security to customers, promotes quality improvement and enhances its response to customer feedback.

Employees of Tokio Marine Group provide ongoing support for recovery from the Great East Japan Earthquake based on their renewed determination to “never forget the event at any cost and continue to do whatever we can do even in any small way.” They also take an active role in local community and social contribution activities with a focus on safety and security, including Disaster Prevention Lessons to be held at elementary schools and the Pink Ribbon Movement for raising the breast cancer examination rate, and are contributing to the safety and security of local communities.



Examples of CSR approach (Providing Safety and Security)

Risks and Opportunities Associated with Climate Change

Considerable concern exists over the possibility of increased typhoons, heavy rains, droughts and other natural disasters caused by climate change. The insurance business has a close relationship with weather disasters and therefore risks such as the following are possible.

- Growth in the number of insured contingencies and insurance claims payment amounts due to an increase in weather disaster risk.
- A sharp rise in reinsurance premiums due to increases in large-scale weather disasters.
- Worsening fund position due to an increase in insurance claims payment amounts resulting from weather disasters.
- Risk of discontinuation of business due to the impact of weather disasters on buildings, IT facilities and other facilities.
- Risk of impacts from weather disasters in countries and regions throughout the world along with growth in the overseas insurance business.

In 2007, the Intergovernmental Panel on Climate Change (IPCC), which collects scientific research into

climate change, was awarded the Nobel Peace Prize for its contributions to raising recognition of climate change. Established in 1988, the IPCC presents the current state, causes, impact, adaptation measures and mitigation measures concerning climate change through means such as assessment reports. In its “Special Report on Managing the Risks of Extreme Events and Disasters to Advance Climate Change Adaptation” issued in 2012, the IPCC supplemented previous research with an appeal to the importance of adaptation and disaster risk management with respect to climate change.

The IPCC Fifth Assessment Report announced in September 2013 provided, in addition to the topics discussed in past reports, a more detailed quantitative assessment of impacts on food and incomes and made an appeal to government decision-makers. The Working Group II Report states that besides river overflows and coastal region seawater immersion that causes flooding, the increases in the severity and frequency of extreme weather disasters are conspicuous risk factors at the global level. In view of this, the report cited insurance systems as one of the economic sectors affected by these risk factors.

Although weather phenomena are natural occurrences that are beyond our control, it is possible to prepare ourselves and adopt measures against the increasing risks of weather disasters. Tokio Marine Group regards these evolving risks as opportunities and aims to promote risk-based management to maintain a sound financial base and to provide protection to customers and society by offering appropriate insurance products and risk management services. We are promoting the following specific measures as activities for creating opportunities.

- Promoting research on weather disaster risk through industry-academia collaboration with universities, including The University of Tokyo, Nagoya University and Kyoto University, etc.
- Establishing investment funds for facilities for renewable energy such as solar power and providing related insurance consulting services.
- Providing insurance so that persons engaged in agriculture can make preparations against extreme weather in developing countries and regions.

- > Research on Climate Change and Natural Disaster Risk
- > Providing Safety and Security through Products and Services
- > Sustainable Investment and Financing
- > Customers' Safety and Security
- > Local Community and Social Contribution Activities Leading to Safety and Security

Research on Climate Change and Natural Disaster Risk

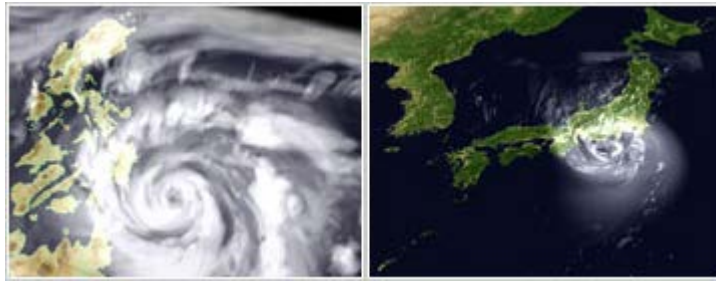
With a view toward ensuring a stable supply of products and services in the future, Tokio Marine Group has been actively engaged in research on risks concerning climate change and natural disasters through industry-academia collaboration and promotes the development and the provision of products and services tailored to these new risks.

Climate Change and Weather Disaster Risk

By matching future climate forecasts and other meteorological risk assessment approaches to a base of conventional risk assessment approaches, Tokio Marine Group is aiming to create a more advanced approach to climate change and weather disaster risk assessment.

Development of Products and Services for Adapting to Climate Change

Climate change due to global warming and other factors is considered to possibly bring about major changes in the frequency and scale of weather disasters in the future. As such, basing analyses only on past statistical data may prevent appropriate risk assessment and significantly impact the calculation of insurance premiums and the ability to pay insurance claims in the event of a serious disaster. In response, Tokio Marine Group is leveraging climate models that forecast future climate change through computer simulations, and is advancing research into future natural disaster risks in collaboration with universities engaging in leading-edge research in this area. Currently, Tokio Marine Group is undertaking joint research respectively with the Atmosphere and Ocean Research Institute at The University of Tokyo, the Hydrospheric Atmospheric Research Center at Nagoya University, and the Graduate School of Engineering and the Disaster Prevention Research Institute at Kyoto University. We will further contribute to society by utilizing our research results to develop and provide products and services and to disseminate relevant information to the public.



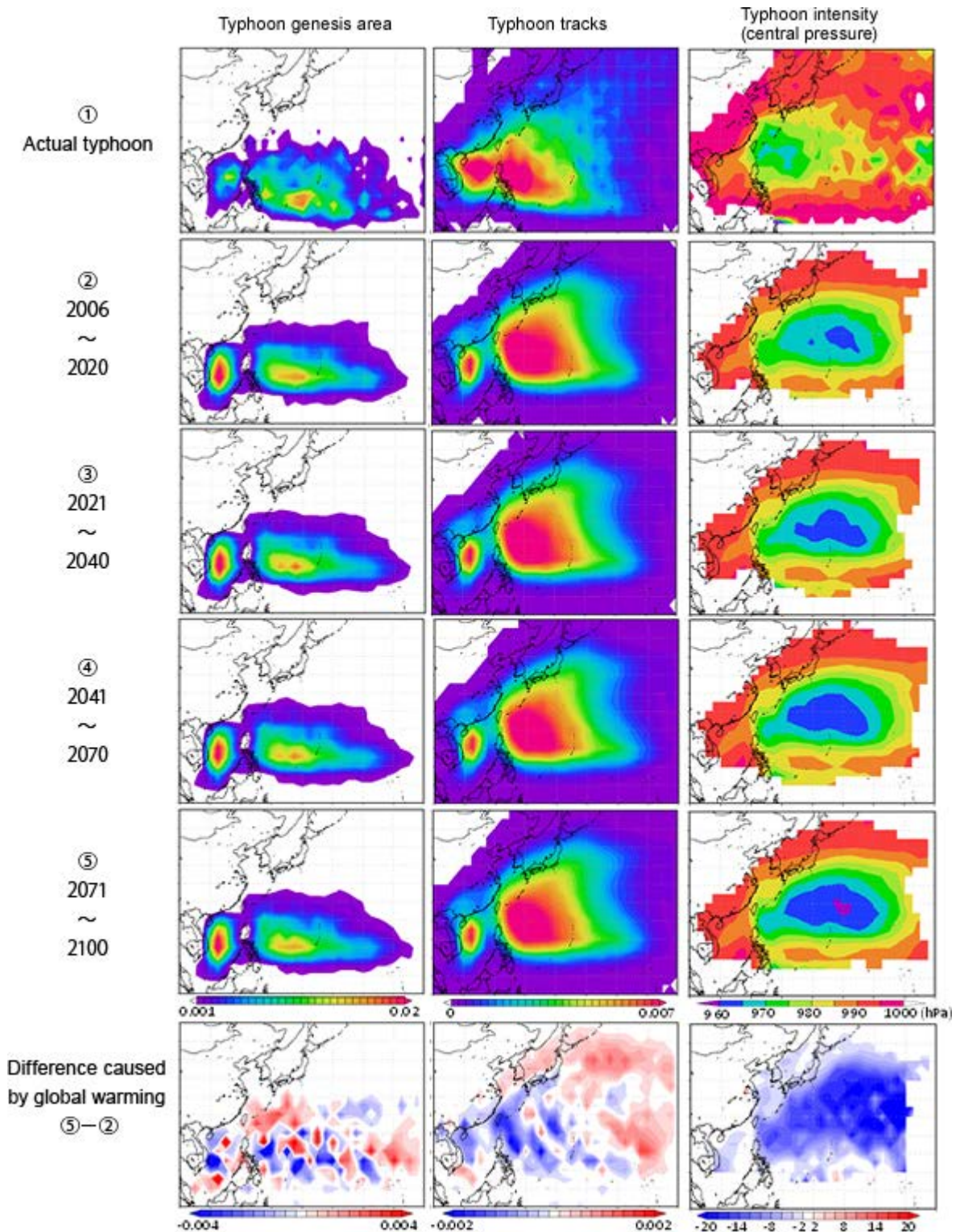
Typhoon simulation model

Source: Hydrospheric Atmospheric Research Center, Nagoya University

Joint Research with The University of Tokyo: Forecasting Future Changes in Typhoons Using Climate Model Data

- The Atmosphere and Ocean Research Institute at The University of Tokyo has been conducting research into climate change and other climate systems using an integrated analysis of observation data and results of simulations based on climate models. Professor Masahide Kimoto and other researchers from the university have contributed as lead authors to the creation of the IPCC assessment reports, which are a compilation of the latest findings on climate change, and The University of Tokyo has received acclaim from around the world for the widely used research results.
- Tokio Marine & Nichido and the Tokio Marine Research Institute are undertaking joint research with The University of Tokyo to develop a novel stochastic typhoon model that estimates future changes in typhoons. The charts below show estimates of future changes in typhoons based on climate change forecast data from institutions worldwide, using the jointly developed stochastic typhoon model. In the chart showing warming differentials in typhoon generation and tracks, blue represents locations where typhoons will decrease in the future, and red represents locations where they will increase. In the chart showing the warming differential of central atmospheric pressure (i.e., strength), blue represents locations where central atmospheric pressure will decrease in the future. These analyses indicate the possibility that future typhoons will take more eastward tracks and will become stronger.
- In fiscal 2015, we plan to advance our research to explore how global warming will change ocean areas where the strongest typhoons occur and how this will affect Japan in the future. We will also proceed with our ongoing, joint efforts with the Japan Meteorological Agency to formulate short-term change forecasts. We will disseminate our findings in these research projects throughout Japan and overseas by means of presentations at academic conferences and research papers. As many aspects of future changes in typhoon patterns and other weather disasters remain unknown, researchers all over the world are engaged in ongoing research. Tokio Marine & Nichido and the

Tokyo Marine Research Institute keep a wide-ranging eye on these research activities to advance our investigation and research into climate change.

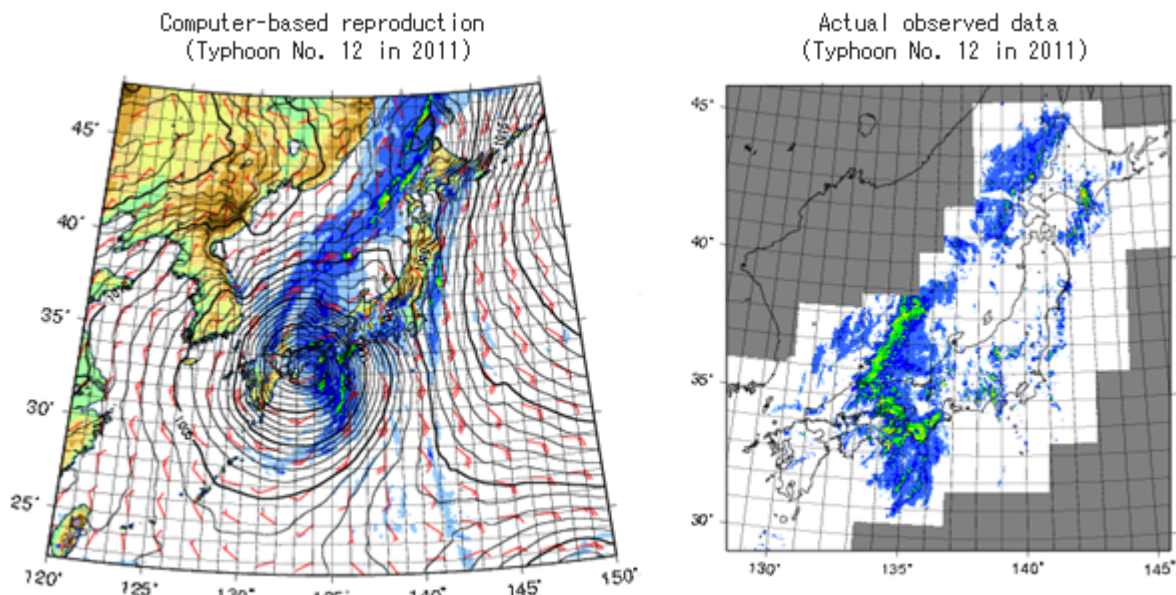


Joint Research with Nagoya University: Typhoon and Heavy Rain Simulation Using High Spatial Resolution Models

- An accurate understanding of problems surrounding environmental changes in the hydrosphere and atmosphere calls for research from an integrated perspective involving physics, chemistry, biology and other sciences. Nagoya University has established the

Hydrospheric Atmospheric Research Center to conduct diversified research into the processes in water cycle systems. As part of this research, Nagoya University Professor Kazuhisa Tsuboki has developed a numerical model able to perform detailed, high-resolution simulation of clouds and precipitation, and is advancing research into the structure and mechanisms of heavy rain, typhoons, tornadoes and other phenomena.

- In cooperation with Nagoya University, Tokio Marine & Nichido and the Tokio Marine Research Institute are performing detailed analyses of how climate phenomenon such as typhoons, “bomb” cyclones and localized torrential downpours are changing along with climate change as part of efforts to promote research on future natural disaster risk, with particular focus on changes in precipitation amounts.
- In 2011, Typhoon No. 12 brought torrential rains and caused enormous damage in the Kinki region. The charts below show the results using Nagoya University’s high spatial resolution model to simulate rainfall. The chart on the left is a simulation using the high spatial resolution model and the chart on the right shows the actual observed rainfall amounts. The results show that the simulations using the high spatial resolution model recreate the actual typhoon accurately. The results also reveal that global warming in the future will likely cause an increase in rainfall amounts during torrential rains. We will continue to promote research on how precipitation volume will be affected if global warming proceeds in the future.



Source: Hydrospheric Atmospheric Research Center, Nagoya University

Joint Research with Kyoto University on Assessment of Water Disaster Risk under Future Climate Conditions

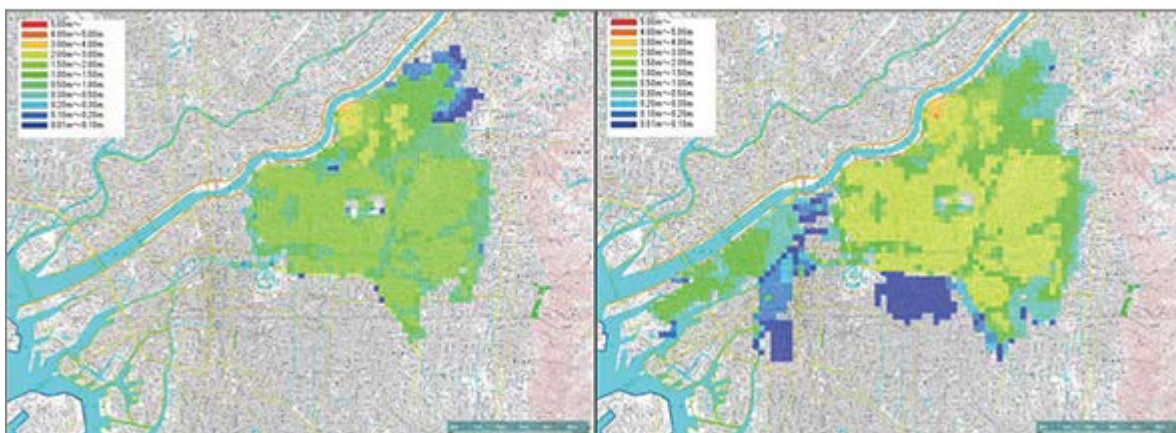
- The Graduate School of Engineering and the Disaster Prevention Research Institute at Kyoto University have top-class researchers in the area of water disaster risk, including

Professor Eiichi Nakakita and Professor Yasuto Tachikawa. The Institute has developed a river flow volume model for Japan's rivers, using physical principles to simulate and forecast river flow volume following rain.

- In 2012, Tokio Marine & Nichido and the Tokio Marine Research Institute launched joint research with Kyoto University into the assessment of water disaster risk under future climate conditions and are developing methods for the quantitative assessment of the flood risk of rivers. This will enable more accurate quantitative assessment of water disaster risk under future climatic conditions. In achieving this, we will combine the results of this research with the know-how for estimating precipitation volume under future climate conditions, which has been gained through joint research with Nagoya University begun in 2007.
- In fiscal 2014, we focused our research on the Yodogawa River flooding risk. Based on the results of this research, we have confirmed that future global warming will cause: 1) an increase in rainfall and a subsequent rise in river flow volume; and 2) an expansion of the water-immersed surface areas and a deepening of water immersion if a flood occurs in the Yodogawa River downstream basin. The left chart below shows immersed areas assuming a case in which the 1959 Isewan Typhoon, known for its devastating damage, strikes the Kansai region and causes a flood in the Yodogawa River downstream basin. The right chart shows immersed areas of another hypothetical case, in which a typhoon, becoming stronger than the Isewan Typhoon due to global warming, strikes the Kansai region and causes flooding in the same downstream basin. In the future, we will expand the scope of rivers covered by our research from those in Japan to rivers overseas and progress with research that assumes possible future worst-case scenarios.

Flooding caused by the 1959 Isewan Typhoon striking the Kansai region

Flooding when a typhoon, becoming stronger than the 1959 Isewan Typhoon due to global warming, strikes the same area



Academic Conference Presentations of Research Results

- We have presented the results of the above joint research at the Meteorological Society of Japan (twice per year) and at the Japan Society of Hydrology and Water Resources (once per year).
 - Since fiscal 2008, we have been continually announcing the results of joint research with The University of Tokyo and Nagoya University at the Meteorological Society of Japan.
 - Since fiscal 2013, we have been announcing the results of joint research with Kyoto University and Nagoya University at the Japan Society of Hydrology and Water Resources.
 - The Asia Oceania Geosciences Society (AOGS), established to promote geosciences in the Asia-Oceania region, held its annual convention in 2014 in Sapporo. At the convention, we presented the results of our ongoing joint research on water disaster risk with Nagoya University and Kyoto University, respectively.
- [Meteorological Society of Japan presentation \(in Japanese\) \(1.2MB\)](#) 
- [Japan Society of Hydrology and Water Resources presentation \(in Japanese\) \(493.8KB\)](#) 



Takashi Nagano, Chief Researcher
The Tokio Marine Research Institute

Although research on global warming has been undertaken around the world, its climate effects remain largely unknown, and we have not been able to fully clarify its impact on natural disaster risk. Nevertheless, advancements in meteorology as well as in technology have enabled us to gain a better understanding of the state of global warming and its impact on society. With this gradual progress, I intend to continue my study on global warming and contribute to society by giving thought to what we can do and putting ideas into practice.

Earthquake and Tsunami Risk

In recent years, low-frequency major earthquakes have inflicted serious damage around the world, as seen in the earthquakes in Chile and Northern Sumatra, the earthquake and

tsunami in the Indian Ocean, the Great Sichuan Earthquake and the Great East Japan Earthquake. Against this background, Tokio Marine Group brings together the expertise and data gained through its casualty insurance and risk consulting businesses to advance initiatives leading to the safety and security of society.

Earthquake and Tsunami Risk Research in Collaboration with the International Research Institute of Disaster Science at Tohoku University

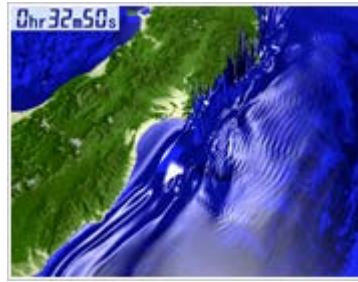



Image of a tsunami simulation model
Source: IRIDeS, Tohoku University



> [Endowed Research Division,](#)
[IRIDeS, Tohoku University](#) 

- In July 2011, Tokio Marine & Nichido concluded an industry-academia collaborative agreement with Tohoku University and began research and development and human resource development initiatives in disaster science. The initiatives drew upon Tohoku University's knowledge and data concerning tsunami risk assessment and other areas of disaster science, and Tokio Marine & Nichido's knowledge and data concerning earthquake and tsunami risk accumulated through its insurance business.
- In April 2012, an endowed research division named the Earthquake Induced Tsunami Risk Evaluation Field (Tokio Marine & Nichido) was established within the International Research Institute of Disaster Science (IRIDeS) at Tohoku University. This laboratory performs risk assessment research on earthquakes and tsunamis; analyzes tsunamis (wave height distribution, arrival time and other aspects) following major past earthquakes such as the Great East Japan Earthquake; researches more reliable damage estimates

(simulations) that take into consideration vulnerabilities and disaster readiness capabilities in society both in Japan and overseas as well as researches tsunami risk assessment methods that factor in the probability of occurrence; researches tsunami evacuation (provides basic information for disaster mitigation planning of coastal areas and cooperates in formulating disaster evacuation plans of regional municipal bodies); and promotes disaster prevention education and awareness activities (activities for disseminating information and providing recommendations for raising disaster readiness and mitigation for society as a whole). Additionally, this laboratory announces research outcomes at academic conferences in Japan and overseas and performs risk assessment studies on major disasters that have occurred overseas.

Summary of Activities in Fiscal 2014

Areas of research

1. Research into earthquake and tsunami risk assessment
 - (1) Research into damage to buildings from tsunami
 - (2) Research into damage to marine vessels from tsunami
 - (3) Research into stochastic evaluation of tsunami hazards
 - (4) Research into stochastic tsunami risk assessment incorporating uncertainties
2. Research into tsunami evacuation
 - (1) Planning, surveying and verification of tsunami evacuation training
 - (2) Cooperation in drafting of tsunami evacuation plans
 - (3) Participation in the “Kakeagare! Japan” tsunami disaster mitigation action program for protecting people’s lives and the earth ~ Reconstruction Agency’s “New Tohoku-led model program”
3. Activities concerning disaster readiness education and awareness
 - (1) Disaster prevention and mitigation education (Shichigo junior high school, Sendai city; Hashikami elementary school, Kesenuma city; Kesenuma junior high school; others)
 - (2) Counsel and editorial supervision for Tokio Marine & Nichido’s “For Tomorrow’s Smiles: Disaster Readiness and Mitigation Information Website”
 - (3) Supervision of educational materials for Tokio Marine & Nichido’s Disaster Prevention Lessons
 - (4) Instruction for disaster research by high school students
 - (5) Development of “disaster readiness awareness goods”



Disaster Prevention Lessons in Kesennuma



Disaster Prevention Lessons in Hawaii

4. Dissemination of information and other activities

- (1) Academic conference presentations of research outcomes
 - Seven presentations at international academic conferences
 - Ten presentations at academic conferences in Japan
- (2) Disseminating information overseas
- (3) Disseminating information at public forum events at the Third United Nations World Conference on Disaster Risk Reduction
- (4) Flood risk assessment in Jakarta, Indonesia, in 2013
- (5) Survey of disaster region following Typhoon Haiyan in the Philippines in 2013

* Research into earthquake remains and methods of passing information to future generations was completed in fiscal 2012.

Presenting Research Outcomes at the Third United Nations World Conference on Disaster Risk Reduction

At the Third United Nations World Conference on Disaster Risk Reduction held in March 2015 in Sendai, IRIDeS of Tohoku University and Tokio Marine & Nichido hosted a public forum event, “Tohoku University and Tokio Marine & Nichido: Industry-Academia Collaborative Research Presentation – Tsunami risk researches and educational activities for disaster prevention.”

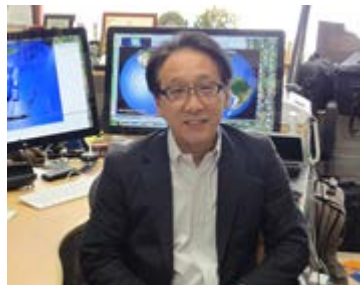
With about 100 participants, the event started off with opening remarks and a lecture by Professor and IRIDeS Director Fumihiko Imamura, followed by presentations by Associate Professor Anawat Suppasri, Research Associate Yo Fukutani, Research Associate Mari Yasuda and Research Associate Yoshi Abe, respectively. Topics covered by these presentations were the development of stochastic methods for tsunami risk assessment; creation of tsunami fragility curves; outcomes of research in collaboration with regional

municipal bodies on tsunami evacuation; as well as educational and enlightenment activities for disaster prevention to help reduce disaster risk.

From Tokio Marine & Nichido, General Manager Masaaki Nagamura of the Corporate Planning Department shared examples of industry-academia collaboration, indicating the significance and outlook of such collaborative efforts. The forum event concluded with closing remarks by Shuzo Sumi, Chairman of the Board of Tokio Marine & Nichido, who stressed the need for creating a safe, secure and resilient future through industry-government-academia collaboration.

Working with Tohoku University, Tokio Marine & Nichido will continue to forge ahead with its initiatives for improving global resiliency.

- > IRIDeS Endowed Research Division “Earthquake Induced Tsunami Risk Evaluation Field (Tokio Marine & Nichido)” – Tsunami risk researches and educational activities for disaster prevention – (in Japanese) [📄](#)



Fumihiko Imamura, Professor
Director of IRIDeS, Tohoku University

Building systematic mechanisms and approaches to earthquake and tsunami risk assessment allows more reliable risk projections. We intend to use these estimates as a basis for developing disaster mitigation plans for coastal areas and help create a safer and more secure society. Tsunami risk, in particular, represents a new field that has not been explored in the past, and the research results will be very valuable for both Japan and other countries. We plan to conduct risk assessment in and outside Japan to support systematic, precautionary disaster prevention and mitigation. Moving one step further, we also aim to build a system of disaster avoidance, which focuses on minimizing disaster damage by hedging risks.

For Tomorrow's Smiles: Disaster Readiness and Mitigation Information Website




In March 2013, which marked two years since the Great East Japan Earthquake, Tokio Marine & Nichido launched the “For Tomorrow’s Smiles: Disaster Readiness and Mitigation Information Website” with the aim of contributing to the creation of a secure and safe society and providing an opportunity for people to think about disaster readiness and mitigation in their homes.

Utilizing knowledge obtained from joint research through industry-academia cooperation with IRIDeS at Tohoku University, this site uses illustrations, comics and games to offer easily understood explanations of the mechanisms behind “earthquakes, tsunamis, typhoons, tornadoes, torrential downpours and heavy snowfalls” as well as the necessary preparations to make beforehand.

In August 2014, we opened another page on the topic of infectious diseases, which could be a matter of concern after a major disaster. The page has been created under the supervision of researchers of the Disaster Medical Science Division, Tohoku University, specializing in the field of disaster-related infectious disease.

We will continue to disseminate useful information through this website on an as needed basis.

- > [For Tomorrow’s Smiles: Disaster Readiness and Mitigation Information Website \(in Japanese\)](#) 

Clear File Folder for Disaster Prevention



As a result of its joint research with IRIDeS at Tohoku University, Tokio Marine & Nichido has created the Clear File Folder for Disaster Prevention, which lists emergency goods households should have on hand at all times and specific measures to take in the event of an earthquake or tsunami. The folder is available in three versions, Earthquake, Tsunami and Emergency Goods, and is useful for keeping important documents in case of a disaster. These file folders are distributed at the company's events during Disaster Prevention Lessons conducted by employee and agent volunteers and in marketing operations as novelty goods to customers, thereby offering ideas of disaster prevention measures that combine the latest knowledge of a university research institute and an insurance company to the public in an easy-to-understand manner.

Providing Recommendations

Tokio Marine Group coordinates with insurance companies worldwide to conduct surveys and research into climate change and natural disaster risk and to provide recommendations aimed at reducing and mitigating the risks placed on economic and social life.

ClimateWise Thought Leadership Series: “The role of insurers in strengthening business resilience to climate risk”

Tokio Marine & Nichido is the only insurance firm in Asia participating in the U.K.-based ClimateWise climate change initiative.

Tokio Marine & Nichido (Chairman at the time Kunio Ishihara), drawing on the experiences of insurance firms following the Great East Japan Earthquake and the flooding in Thailand, put forth a proposal in February 2013 entitled “The role of insurers in strengthening business resilience to climate risk” as an article in the Thought Leadership Series (i.e., a proposal to strengthen the role of the insurance industry with respect to climate change risk) under ClimateWise. Specifically, the recommendation stated that “advance preparation of business continuity planning (BCP) that factors in supply chain risks, along with rapid business recovery planning, are important in creating resilience against future climate change and natural catastrophe risk; as such, companies (and managers) should leverage the knowledge of insurance companies in addressing these.”

> [ClimateWise Thought Leadership](#) 

The Geneva Association: Extreme Events and Climate Risk Working Group*

Tokio Marine & Nichido participates in The Geneva Association's Extreme Events and Climate Risk (EE+CR) Working Group. In collaboration with insurance firms and other participants worldwide, the company is surveying and researching the impacts of climate change and natural disaster risks on the insurance business, economies and society.

As one of the EE+CR Working Group's initiatives, Tokio Marine & Nichido cooperated from an insurance industry standpoint on the creation of the United Nations' "Global Assessment Report on Disaster Risk Reduction 2013," and within that white paper released "Contribution of the Insurance Industry in Lessening Disaster Risk: Case Study Collection" (May 2013), a report corroborating statements concerning the role of insurance in lessening risk. In the report, Tokio Marine & Nichido assisted with sections concerning the Great East Japan Earthquake.

* The Climate Change and Insurance (CC+I) Working Group, which was launched in May 2008, changed its name to the Climate Risks and Insurance (CR+I) Working Group in May 2011. The name CR+I Working Group was changed to Extreme Events and Climate Risk (EE+CR) Working Group in May 2014.




Fifth Climate Risk and Insurance Seminar

Fifth Climate Risk and Insurance Seminar: Lessons Learned from the Events of 11 March 2011

Working in collaboration with The Geneva Association's secretariat, in October 2013 Tokio Marine & Nichido held The Geneva Association's "Fifth Climate Risk and Insurance Seminar" in Sendai, where it welcomed Margareta Wahlström, United Nations Special Representative of the Secretary-General for Disaster Risk Reduction. At the opening of the conference, Shuzo Sumi, Vice Chairman of The Geneva Association and Chairman of the Board of Tokio Marine & Nichido, greeted the audience as representative of the host country. In his address, he noted: "Society's appraisal of the role of insurance rose in Japan on the occasion of the earthquake. In March 2015, the United Nations World

Conference on Disaster Risk Reduction will be held in Sendai. I believe the insurance industry can contribute to the world more than ever before in the field of disaster readiness. I am hoping for spirited discussions toward the building of a resilient society.” The seminar featured the participation of approximately 60 persons that included experts from the United Nations, the World Bank, the Japanese government and the insurance industry, as well as scientists. From Tokio Marine Group, Managing Director Harutoshi Tagaya of the Tokio Marine Research Institute and Tokio Marine & Nichido Corporate Planning Department General Manager Masaaki Nagamura participated as speakers and shared and discussed the latest findings. Professor Fumihiko Imamura of IRIDeS, Tohoku University, which is a partner in the Tokio Marine Group’s industry-academia collaborative research, presented the latest findings on seismology and tsunami science. A tour of an area devastated by the earthquake was also held with the cooperation of Tohoku University.

> [Lessons learned from the events of 11 March 2011: A Geneva Association conference review \(9.8MB\)](#) 

Public Forum Event at the Third United Nations World Conference on Disaster Risk Reduction: “Insurance as contributors to problem solving and impact reduction”

Working again in collaboration with The Geneva Association’s secretariat, on March 16, 2015 Tokio Marine & Nichido held The Geneva Association’s Public Forum Event, “Insurance as contributors to problem solving and impact reduction,” at the Third United Nations World Conference on Disaster Risk Reduction held in Sendai, and invited Margareta Wahlström, United Nations Special Representative of the Secretary-General for Disaster Risk Reduction. The event became a multi-stakeholder meeting, in which about 120 researchers, NPO members and people from the insurance industry across the world participated.


At the opening of the conference, Shuzo Sumi, session host and Chairman of the Board of Tokio Marine & Nichido, greeted the audience, signifying to the world the ever important role of insurance in solving issues and reducing impact. The keynote speech was given by United Nations Special Representative for Disaster Risk Reduction Margareta Wahlström.

On March 17, Chairman Sumi and Anna Maria D’Hulster, Secretary General of The Geneva Association, along with other members, met with United Nations Special Representative for Disaster Risk Reduction Margareta Wahlström. During the meeting,

they reported to her the outcomes of discussions the previous afternoon and confirmed that the insurance industry will continue work together with the United Nations and other organizations under the new disaster risk prevention framework and contribute to ensuring disaster readiness around the world.



United Nations Special Representative for Disaster Risk Reduction Margareta Wahlström and Chairman Sumi joining hands to promote the increased role of insurance

- > [Insurance as contributors to problem solving and impact reduction: A Geneva Association conference review \(1.3MB\)](#) 

Providing Safety and Security through Products and Services

Through our core businesses, we deliver new value that ensures the safety and security of society against risks that have become increasingly diversified and complex along with the times. The following sections provide examples of our initiatives related to respective social issues.

Disaster »

In responding to natural disaster risk, Tokio Marine Group delivers safety and security to its customers and local communities by enhancing its insurance coverage and providing a diverse range of products and services including support for early recovery.

Traffic Safety »

By providing insurance products and services, Tokio Marine Group helps to increase preparedness against automobile-related risk and prevent and reduce traffic accidents.

Health and Aging Population »

Tokio Marine Group delivers security to customers by offering insurance products tailored to changes in the social environment and customer needs and through cancer awareness activities and consultation services by healthcare specialists.

Poverty »

Tokio Marine Group leverages its wealth of knowledge accumulated in the insurance business to contribute to resolving poverty issues.

Other »

Tokio Marine Group responds to diversifying customer needs by combining the abilities of its Group companies to provide new products and services that anticipate the changing times and extend beyond the framework of existing insurance products and services.

Disaster

In responding to natural disaster risk, Tokio Marine Group delivers safety and security to everyone and to society by enhancing its insurance coverage and providing a diverse range of products and services including support for early recovery.

Participation in the World Bank's Pacific Disaster Risk Financing Pilot Program

Since January 2013, Tokio Marine & Nichido has been participating in the Pacific Disaster Risk Financing Pilot Program implemented by the World Bank in cooperation with the Japanese government as an international contribution initiative in the field of disaster readiness and mitigation. This project marked its third year from November 2014.

- **Background to creation of the Pacific Disaster Risk Financing Pilot Program**
At the Japan-Pacific Islands Forum Summit Meeting (also known as the Pacific Islands Summit) held in May 2012, the Japanese government announced the creation of an insurance scheme for natural disasters in Pacific island nations as a part of Japan's international cooperation in the field of disaster readiness, and subsequently created the Pacific Disaster Risk Financing Pilot Program in collaboration with island nations' governments, the World Bank and private insurance companies.
- **Overview of the Program**
Operated as a Public-Private Partnership (PPP), the program consists of natural disaster derivatives as support measures for disaster readiness and mitigation in Pacific island nations^{*1}.

^{*1} The program targets five countries, namely the Republic of Vanuatu, Independent State of Samoa, Kingdom of Tonga, Republic of the Marshall Islands and the Cook Islands.

1. Underwriting scheme during the third year of the pilot period (from November 2014)

(1) Derivative contracts between island nations and the International Development Association (IDA)

Each island nation has concluded a natural disaster derivative contract with the IDA, a member of the World Bank Group, as a risk hedge

against large-scale natural disasters (earthquakes, tsunamis and tropical cyclones).

(2) Derivative contracts between IDA and insurance companies

The IDA has concluded derivative contracts under the same conditions as (1) above, with five private insurance companies.



2. Underwriting conditions during the third year of the pilot period (from November 2014)

- Commitment period: November 1, 2014 to October 31, 2015
- Notional amount (total): USD41.6 million (approximately 4.4 billion yen)
(Underwriting by five private insurance companies)
- Trigger: In the event that an island country incurs economic losses (model losses) in excess of assumptions^{*2} as a result of natural disasters (earthquakes, tsunamis and tropical cyclones), insurance companies shall pay to the government of the island nation, via IDA, a previously established compensation value.

*2 Conditions differ for each target nation.

Through the underwriting of natural disaster derivatives, Tokio Marine Group supports the efforts of Pacific island nations with regard to natural disasters, thereby contributing to the creation of safe, secure and sustainable “good societies.”

Offering a New Rider for Auto Insurance in Case of Total Vehicle Loss from Earthquake, Volcanic Eruption or Tsunami



Based on experience gained from the Great East Japan Earthquake, Tokio Marine & Nichido sells a rider for auto insurance to ensure a means of transportation that is essential in the daily lives of customers affected by an earthquake, a volcanic eruption or a tsunami. This new rider offers a lump-sum claim payment for total vehicle loss caused by an earthquake, a volcanic eruption or a tsunami.

In order to enable swift payment of claims in the event of a major earthquake, insured vehicles that have been completely written off will automatically receive a uniform amount of 500,000 yen regardless of their value (or an amount that is equal to the vehicle value if it is below 500,000 yen).

> [Tokio Marine & Nichido: Auto Insurance \(in Japanese\)](#) 

Sale of *Earthquake Business Interruption Insurance Coverage of Super Business Insurance*

In January 2013, Tokio Marine & Nichido fully revised its *Super Business Insurance*, a comprehensive insurance product aimed at small and medium-sized businesses and launched *Earthquake Business Interruption Insurance Coverage*, a product that offers compensation for damage from business interruption following a major earthquake.

More specifically, this coverage provides compensation for losses from complete suspension of business operations due to workplace damage, stoppages of electricity, gas or water service, or other causes following an earthquake with an observed seismic intensity of 6 or higher on the Japan Meteorological Agency's scale.

* The product may not be available to workplaces in some locations.

Through this insurance, small and medium-sized business operators can cover the expenses required for business restoration in the event of a major earthquake.

> [Tokio Marine & Nichido: *Super Business Insurance* \(in Japanese\)](#) 

Early Disaster Recovery Support Service through a Tie-Up with BELFOR

Following the Great East Japan Earthquake, there has been a growing recognition of the need to consider both “local recovery strategies” as well as “substitution strategies” and promote essential countermeasures to ensure business continuation. With “local recovery strategies,” in particular, it is necessary to consider beforehand the methods for quick restoration of business. Tokio Marine & Nichido has formed a partnership with BELFOR (Japan) Co., Ltd., a company possessing highly specialized technologies in the disaster recovery support field, and has been providing the Early Disaster Recovery Support Service for customers. BELFOR uses its precision cleaning techniques to restore the condition and functions of contaminated equipment and facilities, for which replacement was the only option available in the past. This helps reduce the business interruption period significantly and is particularly effective in case of customized facilities that require a considerable amount of time to replace.

Tokio Marine & Nichido has added a new rider to essentially all of its fire insurance property insurance* for corporate customers to cover the expenses for emergency stabilization measures, allowing policyholders to use the Early Disaster Recovery Support Service of BELFOR under specified conditions without incurring additional costs.

The availability of the Early Disaster Recovery Support Service jointly provided by Tokio Marine & Nichido and BELFOR expanded from Japan to the United States, Europe and Southeast Asia. We now have a system to provide support for the early recovery of business operations to customers throughout the world.

* Excluding forest fire insurance and *Super Business Insurance* that does not cover property damage and loss arising from suspension of operations

Disaster recovery flow using BELFOR

Step 1) Verification of disaster and contamination

Upon being informed by a customer of the occurrence of a disaster or accident, we contact BELFOR after obtaining consent from the customer for dispatching a crew. BELFOR immediately visits the damaged site, conducts an on-site inspection and draws up a "contamination map" that identifies contaminated areas within the site.

Step 2) Emergency stabilization measures

To prevent further damage, BELFOR applies emergency stabilization measures, as necessary, to inhibit the progression of corrosion and rust in facilities.

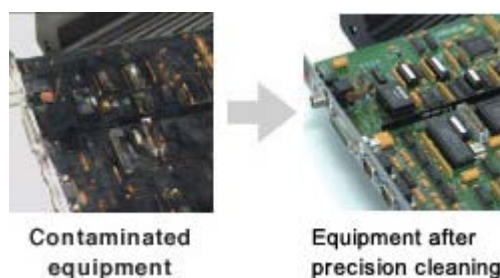
Step 3) Proposal of an optimal recovery plan

We propose an optimal recovery plan to the customer.

Step 4) Full-scale restoration by BELFOR

During full-scale restoration operations, BELFOR conducts the dismantling of facilities contaminated with smoke due to fire or mud caused by flooding, precision cleaning that uses its special technologies, drying, reassembling and a final inspection of the reassembled facilities.

ベルフォアジャパン株式会社





> [My Relations with CSR: Providing Early Disaster Recovery Support Service](#) 

Consulting for Establishment of Business Continuity Management (BCM)



In the wake of the Great East Japan Earthquake and floods in Thailand, there has been a significant change in the business continuity initiatives of Japanese companies, with a shift away from focus on a company's own bases toward an approach that encompasses the entire supply chain. To ensure business continuity and quick recovery even in the event of

earthquakes and group infectious diseases such as new strains of influenza and other unexpected contingencies faced by customers, Tokio Marine & Nichido Risk Consulting provides support for the formulation of business continuity plans (BCPs) encompassing supply chains and the establishment of business continuity management (BCM) for continually improving these business continuity initiatives. The company collaborates with BELFOR, the world's largest disaster recovery specialist, to offer early disaster recovery support services to customers' disaster-affected business and production sites.

- > [Tokio Marine & Nichido Risk Consulting: Business Continuity Management \(BCM\)/Business Continuity Plan \(BCP\) Formulation Support \(in Japanese\)](#) 
- > [Tokio Marine & Nichido Risk Consulting: Early Disaster Recovery Support Service by BELFOR \(in Japanese\)](#) 

Natural Disaster Consulting

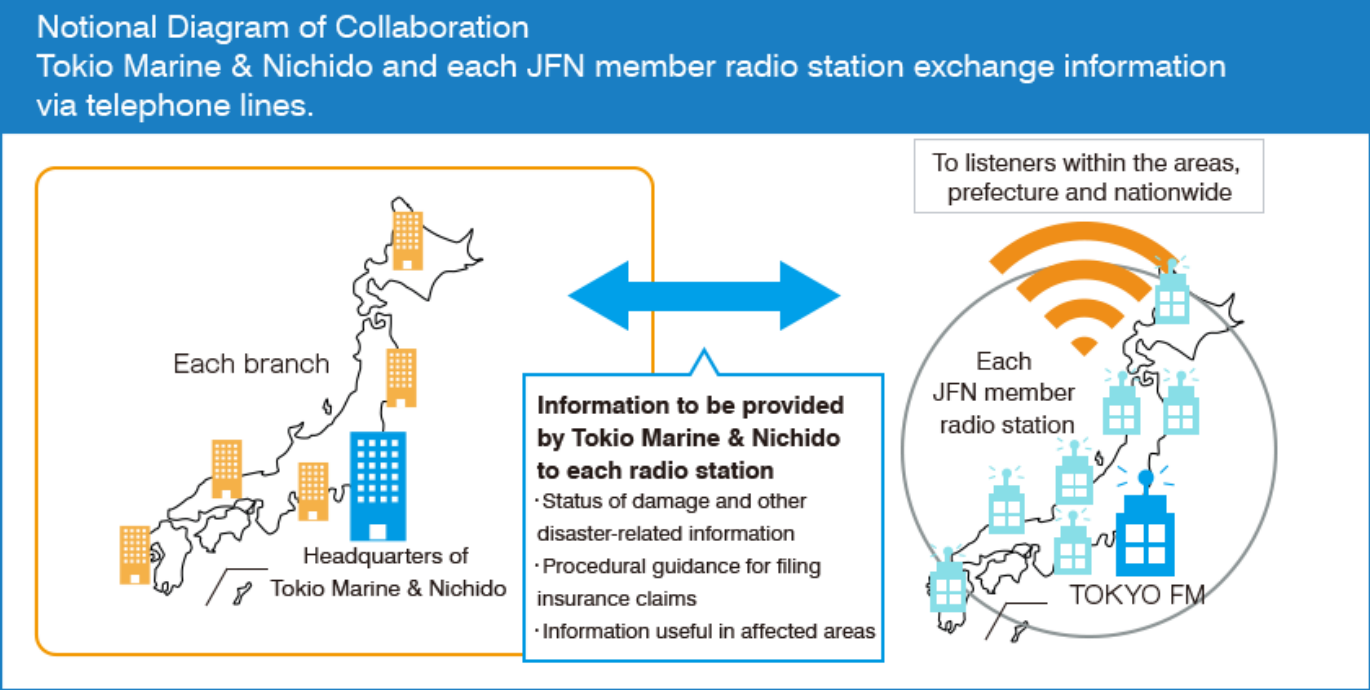
The Great East Japan Earthquake and floods in Thailand prompted numerous Japanese companies to reaffirm their awareness of the importance of risk management, and the interest of companies in natural disaster risk remains high. With the aim of protecting customers from such natural disasters as earthquakes and typhoons, Tokio Marine & Nichido Risk Consulting employs original analysis models to quantitatively identify in advance any earthquake and typhoon risks that may vary among regions or types of facilities and, based on this analysis, provides cost-effective risk mitigation solutions for customers. For risks concerning earthquakes, in particular, we also provide such services as developing estimates of earthquake damage based on the results of field surveys and document reviews as well as diagnosis of antiseismic capability of buildings and tsunami simulation models.

- > [My Relations with CSR: Providing Support for Future Natural Disaster Risk](#) 
- > [Tokio Marine & Nichido Risk Consulting: Natural Disaster \(in Japanese\)](#) 

Area Information Network in Time of Disaster

In August 2014, Tokio Marine & Nichido concluded an agreement concerning the establishment of an area information network in time of disaster with the 38 member FM radio stations of the Japan FM Network Association (JFN). Under the agreement, Tokio Marine & Nichido and each of the JFN member FM radio stations exchange information

via telephone lines in the event of an earthquake or any other disaster. Tokio Marine & Nichido will provide disaster-related information on affected areas, including damage status, as well as procedural guidance for filing insurance claims, while the radio stations transmit the information within these areas, across the corresponding prefecture and nationwide. Through this collaboration, we aim to ensure the security of local community members and help to support the recovery and reconstruction of affected areas.



Traffic Safety

By providing insurance products and services, Tokio Marine Group helps to increase preparedness against automobile-related risk and prevent and reduce traffic accidents.

Sale of *One Day Auto Insurance*



Tokio Marine & Nichido provides *One Day Auto Insurance* (driver insurance available in the unit of days), which can be purchased anytime and anywhere via mobile phone. It is the first of its kind in the insurance industry in Japan, allowing infrequent drivers using cars owned by their parents or friends to purchase insurance at the cost of 500 yen a day for just the number of days needed. The product was launched in January 2012, and the cumulative number of subscriptions exceeded 1,600,000 (as of May 31, 2015).

Our *One Day Auto Insurance* received the Nikkei Veritas Award for Superiority at the Nikkei Excellent Products & Services Award 2011, an annual award organized by Nikkei Inc. to recognize exceptional new products and services. In addition to the novelty of enabling customers to buy the auto insurance at a reasonable price, with greater ease and when and where needed, the product was highly acclaimed for its ability to help resolve one social issue of increasing traffic accidents involving uninsured drivers.

Currently, the number of traffic accidents by uninsured drivers is estimated to exceed 100,000 a year. Through this product, Tokio Marine & Nichido will continue to contribute to the reduction of uninsured drivers involved in traffic accidents and ensure safety and security by providing products and services that are useful in people's daily lives and business activities.

> [Tokio Marine & Nichido: One Day Auto Insurance \(in Japanese\)](#) 

Auto Insurance with an Increased Vehicle Damage Coverage Option

Recently, with customers preferring to use their vehicles longer and vehicles becoming more compact, there has been an increase in auto insurance with lower vehicle damage coverage. This, in turn, has served to increase cases where costs of repair after an accident exceed the amount insured, not allowing customers to continue to use their vehicles by repairing damage with money paid by insurance.

In response, Tokio Marine & Nichido developed a customer-selectable option to provide increased coverage for vehicle repair or replacement. Launched in October 2014, this option is available for auto insurance with the insured amount of less than 500,000 yen. Conventional coverage only makes an insurance payment up to the insured amount. This new option, on the other hand, satisfies the needs of customers who wish to repair their vehicles by paying a maximum of 500,000 yen when the costs of repair exceed the insured amount.

> [Tokio Marine & Nichido: Auto Insurance \(in Japanese\)](#) 

Obtaining Approval for Sales of Compulsory Traffic Accident Liability Insurance for Motor Vehicle

In November 2014, The Tokio Marine & Nichido Fire Insurance Company (China) Limited obtained approval for sales of its Compulsory Traffic Accident Liability Insurance for Motor Vehicle* in China. The product is packaged with a voluntary auto insurance product. The company has been engaging in business in China for about 20 years since it became the first Japanese insurance company to obtain business approval for business in Shanghai in 1994. Going forward, the company will continue to deliver safety and security to customers by working to provide quality products and services in this world's largest auto market.

* This product covers bodily injury liability and property damage liability. All vehicle owners or drivers are required to have this insurance under the Road Traffic Safety Law of the People's Republic of China.

Auto Insurance Fleet Accident Reduction Assist Rider

We receive requests from corporate customers using automobiles in their business activities who want to keep the occurrence of car accidents to a minimum, if not avoidable, and to obtain steady and long-term savings on auto insurance premiums. To respond to these needs by way of insurance as a professional in auto accident prevention, Tokio Marine & Nichido provides a Fleet Accident Reduction Assist Rider that combines auto insurance and a risk-specific consultation service called the High Accident Rate Response Program. This optional rider assists companies in reducing car accidents and related social costs (lower corporate credibility, loss of business opportunities and costs for accident response) and aims to help them make a greater contribution to the preservation of the environment by means of eco-safe driving.

Tokio Marine & Nichido promotes safety and security for customers through this optional rider and contributes to the development of an enriched and comfortable social life and economic growth of society by reducing accident-related social costs and eliminating wasteful fuel use caused by reckless driving.

> [Tokio Marine & Nichido Risk Consulting: Traffic Risk Consulting service \(in Japanese\)](#) 

Eco and Safe Driving Diagnosis App, *Motto, Motto Hashiro Nippon!*



Tokio Marine & Nichido provides a smartphone app, *Motto, Motto Hashiro Nippon!*, which both offers the joy of driving and supports safe driving practices for the prevention of accidents.

The app uses the GPS function on smartphones to monitor sudden starting, acceleration and braking and perform eco and safe driving diagnoses. With smartphones in their pocket, drivers can readily use this app, and according to the number of diagnoses performed, enjoy travel across Japan on the app, along with a quiz for each region.

The app also has an emergency incident video recording feature. When placed in an in-vehicle cradle, the app can record an emergency 15 seconds each before and after the incident.

Through this app, we will continue to support users' eco-friendly and safe driving practices.

Health and Aging Population

Tokio Marine Group delivers security to customers by offering insurance products tailored to changes in the social environment and customer needs and through cancer awareness activities and consultation services by healthcare specialists.

Initiatives for Living Benefits

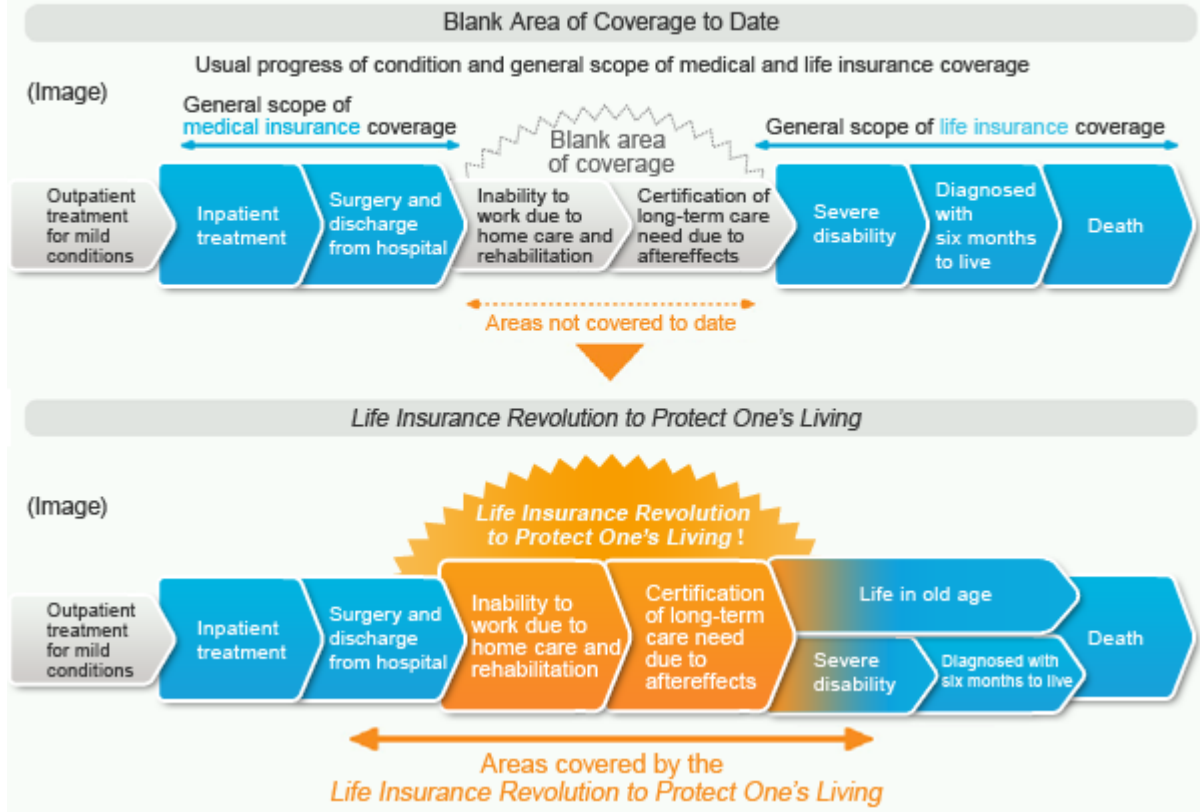
Life Insurance Revolution to Protect One's Living

With the aging of society, advances in medical technology and shorter hospital stays, a blank area of coverage has arisen that cannot be covered by conventional medical insurance or death coverage, such as the need for outpatient treatment and nursing care after a discharge or a decline in revenues due to aftereffects that make the insured unable to work as before hospitalization.

To provide coverage that securely fills this gap and support customers' treatment, household expenses, longevity and health, Tokio Marine & Nichido Life will continue to undertake its ongoing initiative called the Life Insurance Revolution to Protect One's Living.



What Is Life Insurance Revolution to Protect One's Living ?



Living Benefit Products (as of March 31, 2015)

Long-Life Support Whole Life Insurance



Along with severe disability and death benefits, this product features nursing care coverage for one's entire life in case a policyholder is judged as being in need of second degree nursing care under the public nursing care insurance system or determined as requiring nursing care according to the conditions set out by Tokio Marine & Nichido Life. A policyholder turning the specified age with no records of insurance payments receives an additional cash contribution to celebrate longevity on a specified anniversary date. In addition to the conventional product type that pays the longevity cash contribution when a

policyholder turn 80, 85 and 90, the lineup now includes two types in order to meet broader customer needs: one to pay the cash contribution earlier at the ages of 70, 75 and 80, and the other with no cash contribution to enhance coverage. The product is based on the concept of ensuring a longer healthy life by offering a nursing care benefit in a lump-sum payment. In this way, it helps a policyholder undergo full rehabilitation and recover from the state requiring nursing care. Some customers, however, prefer not to receive the benefit in a lump sum, as they fear using up the fund early. In response, the product now offers an option to receive the nursing care benefit in the form of annuities.

A special provision for three major diseases is also available as an option, under which a policyholder who is diagnosed with malignant neoplasm (cancer)*, acute myocardial infarction or stroke is exempted from further payment of premiums.

* Excluding in-situ cancer and skin cancer other than cutaneous malignant melanoma

Household Income Term Insurance with Inability to Work Benefit Insurance Plan



In addition to severe disability and death benefits, this product offers monthly benefits in the event of the inability to work due to one of five diseases (malignant neoplasm (cancer)*, acute myocardial infarction, stroke, cirrhosis of the liver, chronic renal failure) or the need for nursing care due to illness or injury.

* Excluding in-situ cancer and skin cancer other than cutaneous malignant melanoma

Medical Kit with Inability to Work Support Plan



Along with the coverage for hospitalization due to illness or injury, surgery and radiation therapy, this product offers inability to work benefits in the event of the inability to work due to one of five diseases (malignant neoplasm (cancer)*, acute myocardial infarction, stroke, cirrhosis of the liver, chronic renal failure).

* Excluding in-situ cancer and skin cancer other than cutaneous malignant melanoma.

Medical Kit R and Medical Kit Love R



Medical Kit R is a medical insurance product, which covers hospitalization due to illness or injury, surgery and radiation therapy through the policyholder's lifetime and refunds the excess of premiums paid up to the specified age*¹ over benefits received for hospitalization in the form of a health refund benefit.

Medical Kit Love R is a product based on *Medical Kit R*, with relaxed underwriting standards*².

- *1 Specified age: 60 or 70 for customers who have purchased this product at the ages of 0 to 40, 70 for 41 to 50, 75 for 51 to 55 and 80 for 56 to 60
- *2 The specified age at which the refund of a health benefit is made is 70 for customers who have purchased this product at the ages of 20 to 50, 75 for 51 to 55 and 80 for 56 to 60



Medical Kit R received a Nikkei Veritas Award, an award in the financial category, at the Nikkei Excellent Products & Services Award 2013. The Nikkei Excellent Products & Services Award, organized every year by Nikkei Inc., recognizes among approximately 20,000 new products and services cited on the four Nikkei newspapers*³ excellent products and services that generally show outstanding performance across the six items of evaluation*⁴.

*3 The Nikkei, The Nikkei Business Daily, The Nikkei MJ and The NIKKEI VERITAS

*4 Enabling technology, price-benefit performance, contribution to business performance, growth potential, originality and impact on the industry and society

> My Relations with CSR: A New Form of Medical Insurance 

Initiatives for Longevity Risk: Academy of Health and Long Life

In February 2012, Tokio Marine & Nichido Life established the Academy of Health and Long Life section of its website to convey to the broadest possible audience the importance of disease prevention and



health management in leading a healthy life long into the future. Tokio Marine & Nichido Life guides visitors through the academy and explains what is available at the Health Promotion Center, Infirmary, Retirement Preparations Center and Library. Each “facility” provides easy access to information maintained by Tokio Marine & Nichido Life, Tokio Marine & Nichido Medical Service, Tokio Marine Nichido Better Life Service and other business partners, which relate to the topics below.

Main Contents

<p>Health Promotion Center</p> <ul style="list-style-type: none"> ▪ Lifestyle-related disease self-check ▪ Understanding and preventing lifestyle related diseases ▪ Case studies of five diseases* ▪ Dr. Negoro’s health and longevity lifestyle course
<p>Retirement Preparations Center</p> <ul style="list-style-type: none"> ▪ Preparing retirement funds ▪ Current state of nursing care ▪ Case studies of nursing care
<p>Library</p> <ul style="list-style-type: none"> ▪ Survey of attitudes about cancer ▪ Survey of attitudes about longevity
<p>Infirmary</p> <ul style="list-style-type: none"> ▪ How to “read” your health checkup results ▪ Tips on selecting medical institutions and seeing doctors

* Malignant neoplasm (cancer), acute myocardial infarction, stroke, cirrhosis of the liver, chronic renal failure

> [Tokio Marine & Nichido Life: Academy of Health and Long Life \(in Japanese\)](#) 

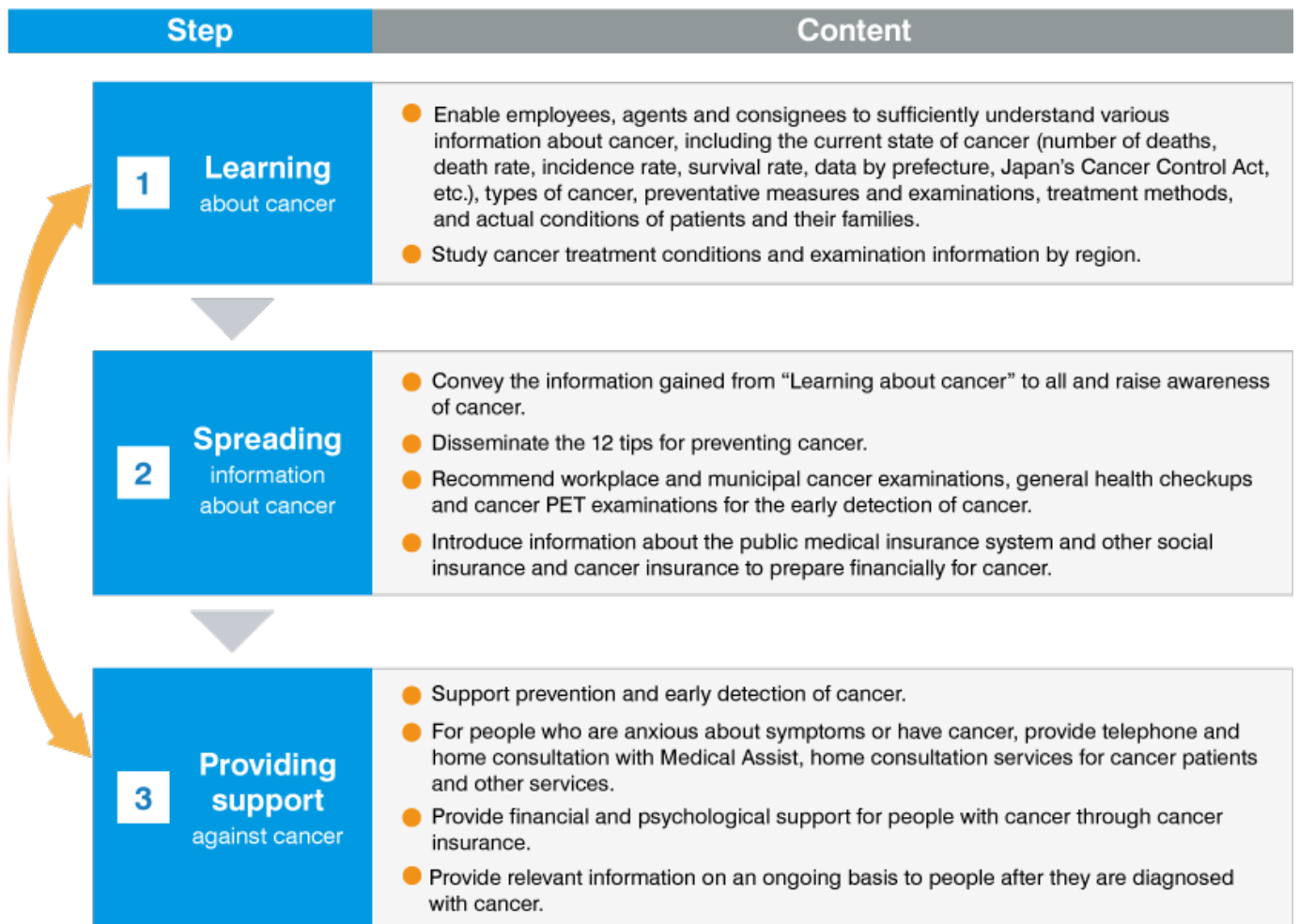
Movement to Protect Customers from Cancer

Background of the Initiative

As part of efforts to fulfill its social mission as an insurance company, Tokio Marine & Nichido Life, together with Tokio Marine & Nichido and agents/consignees, has been providing support for the Pink Ribbon Movement, a campaign to convey the importance of early detection of breast cancer, since 2005 through the NPO J.POSH and holding street campaigns and seminars nationwide to raise cancer awareness among the public. Extending these activities, we have decided to steadily offer comprehensive solutions for customers' concerns in addition to providing financial support to customers via insurance payments. As a first step, upon the release of an insurance product to support cancer treatment in September 2007, we rolled out a company-wide, ongoing and perpetual initiative called the Movement to Protect Customers from Cancer. We then initiated another initiative, the Life Insurance Revolution to Protect One's Living, in order to extend the said movement from cancer to living benefits in the healthcare and nursing care fields and deliver even greater security. Through these endeavors, Tokio Marine & Nichido Life seeks to become an "Insurance Company Providing Total Support to Customers."

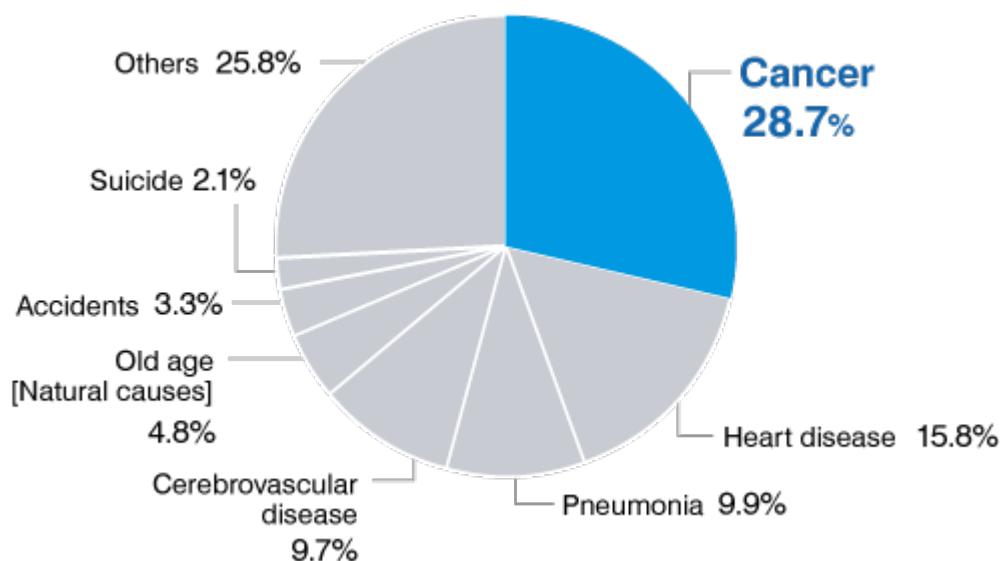
Basic Policy

In Japan, cancer is considered a national disease and is a source of much grief. The fact has fueled our desire to protect our customers from cancer to help ease the suffering of cancer patients and to assist their families going through the ordeal. For us, the social role of an insurance company now extends beyond delivering financial confidence in terms of insurance payments to working to prevent cancer and providing mental support. Accordingly, Tokio Marine & Nichido Life has launched the Movement to Protect Customers from Cancer, which consists of the following three steps.



Leading Causes of Death in Japan

Summary of Monthly Reports of Vital Statistics 2012 by the Ministry of Health, Labour and Welfare



In Japan, the annual cancer-caused death toll exceeds 360,000.

Collaboration with Local Authorities

An urgent task is to improve cancer examination rates in order to detect the disease at an early stage. However, the checkup rate is as low as approximately 20% on a national average, being far lower than 50% targeted by the government and local authorities. Based on the belief that joint action with as many people as possible is indispensable for improving the situation, Tokio Marine Group has signed agreements with 44 prefectural bodies and 16 cities (as of March 31, 2015) and has been actively promoting collaboration with them to call more attention to cancer and raise examination rates.

In October 2009, Tokio Marine & Nichido Life and Tokio Marine & Nichido became promoting partners for Corporate Actions for Cancer Checkups, a national project commissioned by the Ministry of Health, Labour and Welfare to raise the cancer examination rate to more than 50% through joint efforts by the government and companies. By taking part in this public-private partnership, we intend to contribute to the improvement of the cancer examination rate in Japan.

Nationwide Regional Activities

Tokio Marine & Nichido Life encourages cancer education activities in its daily sales operations with the aim of disseminating cancer knowledge and increasing cancer examination rates. In addition to periodic cancer-related study sessions, exchange meetings and seminars for agents/consignees at branch offices across the country, we hold a national conference of employees and agent/consignee representatives who are actively and responsibly engaged in these cancer awareness efforts. Approximately 750 representatives participated in the eighth conference held in October 2014. This national conference served to extend knowledge and foster a strong sense of mission concerning cancer awareness through lectures by cancer patients and healthcare professionals as well as a panel discussion on initiatives to protect customers by combined efforts of life and non-life insurance businesses.

Joint Research with the Shizuoka Cancer Center



Shizuoka Cancer Center

In 2007, Tokio Marine & Nichido Life and Tokio Marine & Nichido Medical Service (TMS), both of which provide insurance products and medical services from patients' viewpoints, concluded a comprehensive agreement on joint research into the best ways to provide consultation, support and information regarding the treatment of cancer with the Shizuoka Cancer Center, one of the top-level facilities in Japan for the diagnosis and treatment of cancer and support services for cancer patients and their families. This joint research program has been promoting initiatives to protect customers against risks, worries and anxieties by jointly developing tools to communicate to them in plain language the importance of preventive medicine and medical checkups, as well as knowledge on cancer; carrying out drives for education through Tokio Marine & Nichido Life's nationwide sales network; and opening a cancer consultation hotline at TMS's 24-hour Call Center.

Medical Assist: Providing 24/7 Telephone Support for Customers Seeking Advice on Illness or Injury



Call center

Medical Assist is a free health and healthcare consultation service that supports the health of policyholders and insureds of Tokio Marine & Nichido and Tokio Marine & Nichido Life, including their families. Assistance is provided via telephone 24 hours a day, seven days a week, including advice on everyday physical accidents, methods for handling emergencies such as sudden illnesses or injuries, information about hospitals, clinics and other medical

facilities that examine patients on holidays or late at night, consultation with specialists in a range of more than 30 medical examination fields (by appointment only), and arrangements for transfer to other hospitals on behalf of patients. Such concerns are addressed by experienced and knowledgeable healthcare professionals including emergency medical specialists who take leading roles in emergency medical institutions, medical specialists qualified as university professors or assistant professors, and nurses with a wealth of clinical experience. Nurses make the initial response to customer inquiries, and depending on the case, emergency medical specialists and other medical staff address the issue thereafter as necessary.

Medical Assist Service Overview

<p>Emergency medical consultation</p>
<p>Emergency medical specialists who play a first-line role at emergency medical institutions and nurses with a wealth of clinical experience respond to urgent medical consultation requests and consult on everyday physical concerns 24 hours a day/7 days a week.</p>
<p>Consultation with medical specialists by appointment</p>
<p>Medical specialists (qualified as university professors or assistant professors) in various diagnostic fields (more than 30 medical examination fields) provide consultation via telephone regarding medical care and health by appointment.</p>
<p>Information of medical institutions</p>
<p>Information from a database of 450,000 facilities nationwide is provided about emergency care hospitals that accept patients at night and on holidays, the closest medical institutions while traveling, etc.</p>
<p>Transfers/Arranging patient transfers</p>
<p>A series of services are carried out for customers who become hospitalized at a leisure or business travel destination, including arrangements for a private ambulance, special procedures for boarding aircraft and arrangements for a doctor, nurse or other healthcare professional as a companion, when transferring such customers from emergency care hospitals to hospitals near their homes. (Expenses incurred in the course of transportation shall be paid by customers.)</p>
<p>Cancer consultation hotline</p>
<p>Highly specialized doctors, nurses and other medical staff respond to various concerns about cancer. They also attend to the concerns of patients who are fighting against cancer and their families.</p>

For example, in the case of providing consultation about a child stung by a bee, an inquiry is first made to the caller about symptoms the child is showing. Then, the caller will be advised whether to seek emergency medical care, while receiving instructions on first aid best suited for the symptoms.

> *Medical Assist*. Tokio Marine & Nichido Life (in Japanese) 

Joint Planning and Development Support for docomo Healthcare's *Karada no Kimochi*



Tokio Marine & Nichido conducted joint planning and development support for the cash benefit for the medical treatment portion of *Karada no Kimochi* ("How my body feels") service provided by docomo Healthcare, Inc. from June 1, 2013. *Karada no Kimochi* is a service that allows customers to understand their daily biorhythms and receive advice on leading a healthy life. When the input data uncovers a change in body condition, the customer is encouraged to see a doctor and receives a cash benefit when medical advice and treatment is received from a qualified medical professional. In this way, it provides support that ensures a sense of security. The service has a high level of social significance because of its link to prevention and early detection of breast cancer and uterine cancer, two serious illnesses affecting women for which early detection efforts are

lagging behind in Japan. This service was recognized by the Celent Model Insurer Asia Awards 2014* hosted in Asia by Celent, a U.S. research and consulting firm specialized in the financial field (based in Boston).

* The Celent Model Insurer Asia Awards are the Asia category of the Celent Model Insurer Awards, an internationally high profile award program in the insurance industry. Recognizes insurers in the Asia Pacific Region for their effective use of information technology in insurance.

> docomo Healthcare: *Karada no Kimochi* (in Japanese) 

Insurance Products to Facilitate the Advancement of Regenerative Medicine



At the timing of the enforcement of a new act to ensure the security of regenerative medicine in 2014, Tokio Marine & Nichido has developed new insurance products related to regenerative medicine, namely, insurance for clinical research on regenerative medicine and liability insurance for cell-cultivating companies.

Regenerative medicine, causing less side effects and burden on patients as compared with other conventional treatment methods, is expected to improve the quality of life (QOL) of elderly people and ensure a longer healthy life. In Japan, however, regenerative medicine is still in the process of developing into an industry and practical applications.

To accelerate the process, many players must enter the field. One drawback is the cost and risk involved in regenerative medicine. The solution, we believe, is insurance.

If new players and researchers can leverage insurance as a means to provide compensation for negative effects in patients undergoing regenerative medicine treatments, and thus reduce the said cost and risk, there will be a better chance that more players would take on the challenge of developing regenerative medicine into an industry and practical applications. By providing such insurance products, Tokio Marine & Nichido will contribute to the advancement of regenerative medicine in Japan.

Support for Mental Health Management

Depression is considered as a modern-day illness, and the government has implemented various measures to counter a growing patient population. Due in part to these efforts, the number of patients with depression in Japan plateaued^{*1}, albeit at a high level, after exceeding 1 million in 2008. Another likely contributing factor was a range of countermeasures taken by many companies. Nevertheless, the number of claims filed and approved for workers' compensation insurance for mental disorders has continued to rise^{*2}. Consequently, mental health care of employees is not just regarded as an integral part of corporate health and welfare systems but also is rising in importance as an aspect of corporate risk management.

Tokio Marine & Nichido Medical Service offers the Employee Assistance Program (EAP) to support the mental health management of companies. Under EAP, a team of psychiatrists, clinical psychotherapists and other specialists provides a comprehensive range of services from notifying employees who have no clear symptoms but are judged prone to depression based on the results of employee stress checks to providing supportive care during a leave of absence or when returning to work and preventing recurrence. The team provides e-mail, telephone and face-to-face consultation services and gives referrals to tie-up medical institutions nationwide. In addition, another mental health e-learning content "Welcome to Himiko's Room" was launched in February 2013 as an EAP optional program available on personal computers, smartphones and tablet and other electronic devices. This e-learning content was developed in response to requests from corporate customers wishing to increase the stress tolerance levels of employees who appear to be mentally and physically sound, as well as those suffering from mental health disorders, and to provide opportunities for employees to obtain self-care skills for their minds on their own. As such, this content allows employees to voluntarily learn how to perceive and deal with various circumstances in an enjoyable way while improving their stress tolerance levels.

In addition to these support services for individual employees, the program assists companies in performing trend analysis of organizational stress levels and building a mental healthcare structure. To date, EAP has been utilized by more than 200,000 corporate employees in every age group, gender, business field and job type. We will continue to offer this program to everyone needing this type of support to assist them in maintaining better mental health.

Sources

*1 “Summary of Patient Survey 2008” and “Summary of Patient Survey 2011” by the Ministry of Health, Labour and Welfare

*2 “Summary of Worker's Compensation for Brain/Heart Disease and Mental Disorders 2013” by the Ministry of Health, Labour and Welfare

> [Tokio Marine & Nichido Medical Service: Health promotion under EAP \(in Japanese\)](#) 

Support for Technical Care Helper Training

Amid the rapid progress of the aging of society, an increasing number of companies mainly in the service industry are gearing efforts toward enhancing their skills to deal with elderly customers and customers with disabilities. Tokio Marine Nichido Better Life Service, which conducts business supporting home visits and in-home nursing care, has partnered with the NPO Japan Technical Care Helper Promotion Council since 2011 to use the company's accumulated knowledge and experience in this business field to provide Technical Care Helper qualification training courses. The Technical Care Helper Certificate is a qualification given by the Japan Technical Care Helper Promotion Council. The holders of this certificate (i.e., Technical Care Helpers) are professionals who have expertise and techniques as well as appropriate knowledge necessary for caregiving and are thus capable of assisting the elderly or persons with disabilities, including their families, in such activities as selecting products best suited to their needs or comfortably using facilities on the premises. As of August 31, 2015, 3,158 students from automobile dealers, financial institutions and elsewhere had taken the course. We are working to spread caregiving information and techniques with the aim of creating a society where everyone can lead their lives with a sense of security.

> [My Relations with CSR: Support for Fostering Technical Care Helpers](#) 

Seminar on Balancing Work with Elder Care



Amid the rapidly aging society, many workers are now forced to leave their jobs to take care of their elderly parents, and “leaving full time employment for elder care” has become a social issue of increasing prevalence. According to the government's statistics, more than 100,000 workers leave their job every year for the reason of elder care, while about 2.91 million people work while taking care of their elderly parents or relatives. For companies, it is an issue of losing the core group of their workforce since people leaving their job are mainly in their 40s and 50s. These caregivers, on the other hand, also bear a significant burden both economically and mentally because they have no idea for how long their days of caregiving will continue.

To respond to this social issue, Tokio Marine Nichido Better Life Service provides a seminar on balancing work with elder care for employees of companies and corporations. The seminar is based on Tokio Marine Nichido Better Life Service's expertise as a provider of nursing care services and is designed to convey useful information that will help caregivers reduce the burden imposed on them and continue their work while utilizing various nursing care services. The company holds this seminar nationwide, with the aim of providing support as society as a whole to people in need of nursing care.

Meals from Directly Managed Kitchen (For-Profit Homes for the Elderly with Nursing Care)



Tokio Marine Nichido Samuel operates 11 for-profit homes for the elderly with nursing care provided under the Hyldemoer and Hütte brands in Tokyo, Kanagawa, Nagano and Kyoto. Because meals bring great joy to residents, the company not only adjusts menus to residents' food preferences and changes in their physical conditions but also offers nine types of meals, including normal meals, softer meals, chopped meals and finely chopped meals, which ensure the easiness of chewing and swallowing. The company's care staff, nursing staff and dental hygienists work together to select a type of meal suited for each resident. Moreover, mainly for residents who are having difficulty in swallowing and are on a chopped food diet, the company offers *More Dish*^{*}, original and other meals that virtually look the same as normal meals.

* Soft meals provided in Hyldemoer and Hütte elderly homes, which look and taste virtually the same as normal meals. The food is soft enough to be crushed by the tongue and swallowed.

- > [My Relations with CSR: Ensuring the Elderly Live an Enjoyable and Fulfilling Life](#) 
- > [Tokio Marine Nichido Samuel: Initiatives for Food \(in Japanese\)](#) 

Poverty

Tokio Marine Group leverages its wealth of knowledge accumulated in the insurance business to contribute to resolving poverty issues.

Increasing Prevalence of Weather Insurance and Microinsurance in India



IFFCO-TOKYO headquarters

About 50% of the working population of India is said to consist of farmers. Representing about 14% of GDP, agriculture is a key industry in the nation's economy. Moreover, about 20% of households consist of low-income earners (130,000 yen per year or lower), many of whom engage in small-scale farming. However, areas in which irrigation is widespread remain less than 30%, and most water for agricultural use is from rainwater. As such, when agricultural production decreases due to drought or excessive rains, farmers may suffer serious economic consequences. Moreover, the poorest segment of the population lives on less than USD1.25 a day and accounts for approximately one-third of the entire nation. Resolving the problem of poverty is a critical challenge for the country.



Insurance soliciting

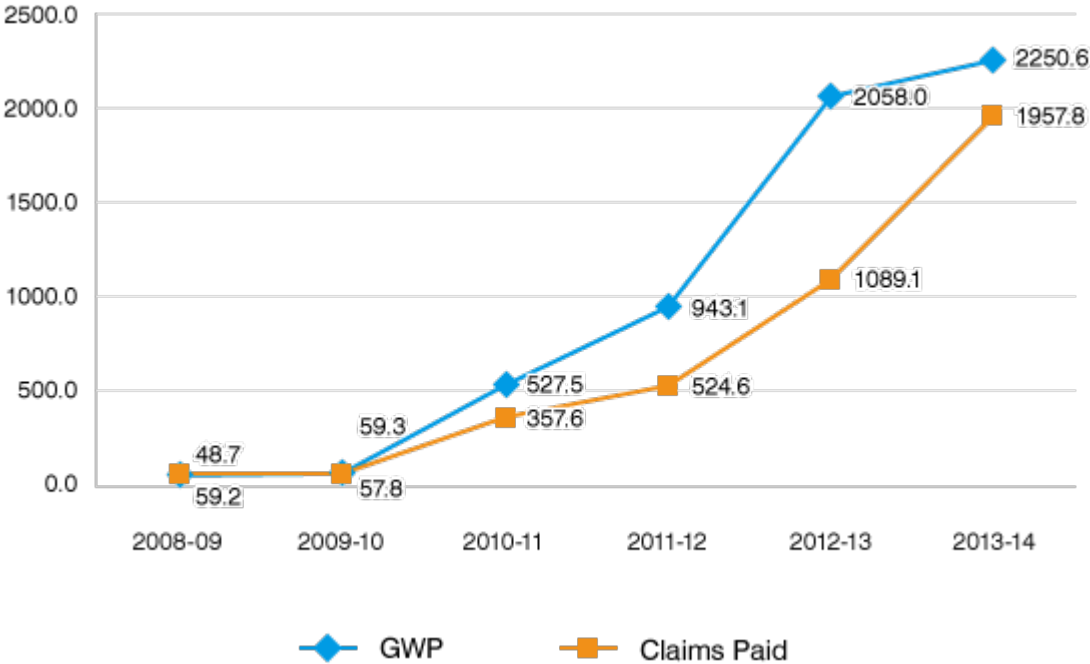
In 2001, Tokio Marine Group established IFFCO-TOKIO General Insurance Co., Ltd. (IFFCO-TOKIO), a non-life insurance company, as a joint venture with Indian Farmers Fertiliser Cooperative Limited (IFFCO), which has a nationwide network of 38,000 member cooperatives, and began offering auto, fire and other insurance in India. From the start, the business tackled the issue of how to resolve the lifestyle of uncertainty faced by farmers in India through the mechanism of insurance and looked into the development of weather insurance and microinsurance (i.e., insurance available at low cost). These products are becoming essential in stabilizing the lives of people in farming communities, with 15.64 million policies and 2.49 billion rupees (approximately 4.83 billion yen) in premiums written in fiscal 2014.

In 2001, the company, in collaboration with IFFCO, started sales in India's rural communities of *Sankatharan Bima Yojna*, low-cost accident insurance available for 1 rupee (about 2 yen) per year as an incidental to fertilizer. Since then, the company has released other microinsurance products, including *Janta Bima Yojna*, property insurance available for 100 rupees (about 200 yen) per year; and *Mahila Suraksha Bima Yojna*, accident insurance aimed at women in farming communities. The company began selling medical insurance in 2011 under *Rashtriya Swasthya Bima Yojna* (RSBY), an insurance scheme for low-income earners sponsored by the government of India, and launched add-on medical insurance in 2014 under *Biju Krushak Kalyan Yojana* (BKKY), another insurance scheme for low-income families sponsored by a state government. The company has delivered security through approximately 13.2 million policies to people in farming communities.

RSBY is a scheme launched in 2008 in India through joint efforts among insurance companies, medical institutions and the government. Subscribers to RSBY only need to pay 30 rupees (approximately 50 yen) per household as a registration fee with coverage up to 30,000 rupees annually (approximately 50,000 yen) for a maximum of five persons per household in case medical services are required for injury or illness. IFFCO-TOKIO started providing this medical insurance in 2011. The company has been working to spread the use of insurance and promote its sales mostly in the central state of Madhya Pradesh and the eastern state of Orissa in India, and in fiscal 2013, provided security by way of medical insurance to around 5.5 million people. Of that number, around 100,000 people received approximately 363 million rupees (approximately 700 million yen) in total in insurance claims. As an example, one 40-year old woman, who previously couldn't get adequate medical treatment because of her economic situation, was able to have surgery for a female-related disorder and recover her health after subscribing to RSBY.

IFFCO-TOKIO offers *Barish Bima Yojna/Mausam Bima Yojna*, an index-based weather insurance product that takes into account the impact on grain harvest yields in farming communities due to unseasonable climate in the wet monsoon season (June to September) and the dry rabi season (October to April). Development of this revolutionary product leveraged IFFCO-TOKIO’s capabilities in market surveys aimed at local farmers and Tokio Marine Group’s years of expertise in insurance underwriting accumulated in Japan to evaluate climate risks such as precipitation volume and temperature in all areas of India. To gain communities’ understanding of the weather insurance mechanism, the company conducted briefings for farmers in every state in India together with banks, NGOs and other partners, and currently sells weather insurance to about 1.62 million farming households per year.

Index Based Weather Insurance



Weather insurance sales (unit: million rupees)

Tokio Marine Group will continue to utilize its wealth of knowledge accumulated in the insurance business to provide weather insurance and microinsurance to persons in need to support their healthy living, promote agricultural development in India and contribute to the resolution of poverty issues.



Subscribers to RSBY are given a biometric card. Information regarding insurance and consultation at a medical institution is managed on the card and customers can choose to have a consultation at one of more than 10,000 public or private medical institutions in India.



Dr. Shalabh Singhal
Chief Manager
IFFCO-TOKIO General Insurance Co., Ltd.

RSBY is becoming more widespread in India. Our aim is to make sure that people are always smiling (*Muskurate Raho*). We will strive to provide medical insurance so that people receive appropriate treatment when required and can live happy and healthy lives irrespective of economic burden or hardship.

> [IFFCO-TOKIO: Micro & Rural Insurance](#) 

Reducing World Poverty

Establishing Japan's First Fund to Invest in Microfinance-Related Assets

Microfinance is a system to provide financial services, including microcredit loans (small loans usually provided without collateral), savings and insurance, to low-income entrepreneurs who traditionally have no access to these services. The system, for example, provides short-term loans to low-income households, and they use these funds to buy chickens. When they pay off loans in full using profits generated from the sale of eggs and poultry products, the system in turn provides funds to build a chicken coop. The major characteristic of microfinancing is that it helps people get out of poverty and become financially independent. It has recently drawn much attention in the international community as a social investment tool that provides direct aid for and generates immediate outcomes in reducing poverty around the world. The number of financial

institutions providing microfinance services to low income entrepreneurs mainly in developing countries (Microfinance Institutions – MFIs) has begun to show rapid growth.

The Daiwa Microfinance Fund, established and managed by Tokio Marine Asset Management, provides direct financing (loans) to MFIs and purchases corporate bonds and negotiable certificates of deposit (negotiable CDs) issued by MFIs. The fund also purchases bonds issued by the International Bank for Reconstruction and Development and other international financial institutions that are keenly working to improve the business environment for MFIs. Microcredits provided under the microfinancing system generally show a high ratio of repayment and a low tendency of turning into bad loans. Thus, investments in MFIs are simultaneously investments in businesses with high potential. We strive to turn the fund into a sustainable investment trust with a continued growth capability by taking part in efforts to reduce poverty and seeking higher returns at the same time.

> [Tokio Marine Asset Management: Daiwa Microfinance Fund \(in Japanese\)](#) 

Other

Tokio Marine Group responds to diversifying customer needs by combining the abilities of its Group companies to provide new products and services that anticipate the changing times and extend beyond the framework of existing insurance products and services.

Addressing New Services via Smartphone

Smartphones accounted for about 73% of mobile phones sold domestically in fiscal 2014 and have been rapidly gaining popularity among users.



Tokio Marine & Nichido provides the free smartphone app *Mobile Agent* to its customers. Policyholders use this app to check insurance-related points of contact (including our agents) or make contact with them and view details of their policies anytime, anywhere. It also has several features that ensure smooth response upon a traffic accident or vehicle failure. These include an accident reporting feature that identifies the location of an accident via GPS, a simple procedure to request a tow truck in a minimum of three taps and a function to easily send photographs of a damaged vehicle or accident site taken by a policyholder to Tokio Marine & Nichido. We upgraded these features in June 2014 to enable the real-time monitoring of accident response status. In September 2014, we released another free smartphone app for use while driving, *Motto, Motto Hashiro Nippon!*, which performs safe and eco driving diagnoses and offers an emergency incident video recording feature. We will work to further improve convenience for customers as an insurance service that can be carried around and used anytime and anywhere.

E. design Insurance has been providing various services for automobile insurance using

smartphones since April 2011. After accessing the Internet via their smartphones, policyholders can use them for services such as reporting accidents, verifying accident response status, making changes to contract details and renewal procedures. Additionally, customers who are considering applying for auto insurance can complete overall procedures, from requesting an estimate to final application, via smartphone. The company will work to further improve customer convenience by providing various services through the Internet, including smartphones.

- > Traffic Safety (Eco and Safe Driving Diagnosis App, *Motto, Motto Hashiro Nippon!*)
- > Tokio Marine & Nichido: Mobile Agent (in Japanese) 
- > E. design Insurance: Annual Report (in Japanese) 

Launching Cyber Risk Insurance for Corporate Customers



Recently, companies and organizations are exposed to increasing and frequent cyber attacks. With the government starting to notify citizens of the so-called “my number” (a unique number assigned to each individual under Japan’s new Social Security and Tax Number System) in October 2015, preparing ourselves against cyber risk is becoming increasingly important.

When exposed to a cyber attack, which often involves leakage of personal information, a company must make the appropriate response to those affected by the incident. It is also extremely important that the company take proper initial action to identify causes and the scope of damage and implement measures to prevent the spread of damage. In February 2015, Tokio Marine & Nichido launched Cyber Risk Insurance, which comprehensively covers this diverse cyber risk in one policy.

In October 2015, the company also established the Tokio Marine & Nichido Cyber Risk Information Center to provide relevant information to customers. Services include giving referrals to cyber security experts in accordance with customer needs, to perform risk diagnosis in “peace” time and to provide advice on what measures to take when exposed to a cyber attack.

Home Choice Assist Supports Measures to Prevent Recurrence after an Accident

For customers who have experienced damage to their personal property from fire, lightning, explosion or theft, Tokio Marine & Nichido offers *Home Choice Assist*, a policy with a rider that offers compensation for taking measures to prevent recurrence of fire or theft to alleviate as much as possible customer concerns about recurrence. A new framework allows policyholders to choose freely from a menu of reimbursement for various items including expenses for purchase of reserve products to prepare for a disaster and installation of hand-operated fire extinguishers, security cameras and sensors. By playing a role in our customers' disaster countermeasures and prevention of accident recurrence, we aim to provide safety and security.

The development of Home Choice Assist incorporates our customers' opinions and wishes.

Q What supplementary services would you like from an insurance company after a fire or theft?

- A service that bears the expenses of installing security locks and windows (Female, 50s)
- Security camera installation (Female, 30s)
- A consultation service that suggests appropriate measures to be taken based on actual cases of accident or theft (Male, 30s)

Home Choice Assist was developed based on these opinions.

> [Tokio Marine & Nichido: Home Choice Assist \(in Japanese\)](#) 

Overseas Total Support Desk Assists Overseas Travelers in Case of Emergency

Overseas travel insurance provides major protection for overseas travelers against injury, illness, theft and other similar concerns. Tokio Marine & Nichido has established the Overseas Total Support Desk, which provides 24-hour, year-round consultation in Japanese on accidents, injuries and other difficulties while overseas as well as matters concerning insurance. Tokio Marine Group company International Assistance (INTAC) receives calls from customers traveling overseas at a centralized point in Tokyo to provide a speedy response in Japanese for various problems and inquiries and offer appropriate advice and arrangements on matters such as injury, illness or theft while overseas, insurance terms and conditions, and procedures for making a claim.

> [Tokio Marine & Nichido: Overseas Total Support Desk \(in Japanese\)](#) 

Sales of *Insurance for Rental Housing*



Nisshin Fire offers *Insurance for Rental Housing*, which is home contents insurance for rental housing, available for one-stop purchase over the Internet via smartphone and personal computer. On the Internet, the product provides a reasonably priced insurance choice for customers matched to their lifestyles and ensures greater convenience by enabling customers, for the first time in the non-life insurance industry, to do everything from changing registered addresses to canceling policies online and on their own. Since the launch of the product in February 2014, the number of policies sold exceeded 15,000 (as of June 2015).

The product won a 2014 Good Design Award sponsored by the Japan Institute of Design Promotion for the first time among non-life insurance products. The award was given in recognition of the product's business design that ensures greater user convenience and lower cost.

Nisshin Fire will continue to offer coverage options and services that are truly needed by customers in an easy-to-understand manner.

- [Nisshin Fire: Insurance for Rental Housing \(in Japanese\)](#) 

Providing Safety and Security to Customers in Islamic Nations



In Islamic nations, conventional insurance products were not accepted under Islamic law, which prohibits transactions involving a great deal of uncertainty, gambling and paying and receiving of interest. Foreseeing customer needs in Islamic nations, Tokio Marine Group quickly initiated extensive research and in 2001 started sales of original insurance products based on a mutual-aid and insurance scheme conforming to Islamic law. We now have a system to deliver safety and security to people who otherwise have no access to insurance products because of such religious reasons. Currently, Tokio Marine Group provides these Islamic-style products in Egypt and Saudi Arabia, and our overseas subsidiary in Egypt received the Best Takaful Company Egypt Award under the International Takaful Awards for two consecutive years in 2013 and 2014.



- [Alinma Tokio Marine \(Saudi Arabia\)](#) 
- [TOKIO MARINE EGYPT \(Egypt\)](#) 

Sustainable Investment and Financing

Tokio Marine Group gives consideration to the environment, including climate change, as well as to society and governance in its investment and financing operations. We join study and research activities, which are led by Japanese and overseas initiatives dedicated to ensure that financial institutions make best efforts through their core businesses to respond to various environmental, social and governance issues. We leverage the findings of these activities as one means to enforce sustainable investment. Tokio Marine & Nichido takes the primary role of participating in the UNEP FI Principles for Sustainable Insurance (UNEP FI-PSI), UN Principles for Responsible Investment (UN PRI), Principles for Financial Action for the 21st Century and Japan Sustainable Investment Forum, while Tokio Marine Asset Management leads efforts toward sustainable investment and financing.

Study and Research on Sustainable Investment and Financing

United Nations Environment Programme Finance Initiative – Principles for Sustainable Insurance (UNEP FI-PSI)

- > <http://www.unepfi.org/> 
- > <http://www.unepfi.org/psi/> 

UN Principles for Responsible Investment (UN PRI)

- > <http://www.unpri.org/> 

Principles for Financial Action for the 21st Century

- > http://www.env.go.jp/policy/keiei_portal/kinyu/gensoku-en.html 

Japan Sustainable Investment Forum

- > <http://www.jsif.jp.net/#!english/c1tc5> 

Efforts for Sustainable Investment and Financing

At Tokio Marine Group, Tokio Marine Asset Management and Tokio Marine & Nichido are taking the leading role in promoting sustainable investment and financing.

Integrating Environmental Consciousness into Investment Products

In December 2007, Tokio Marine Asset Management launched *Premium World*, an environmental investment trust fund that invests in Japanese and other companies involved in activities under the following themes. These themes are related to environmental or social issues arising from the growing economies and increasing population in the world, which need to be sustained or improved.

- Environmental (e.g., global warming and clean energy)
- Water and foodstuffs (e.g., stable supply of water and food and enhanced productivity)
- Medical services and healthcare (e.g., medical techniques and promotion of better health)

For institutional investors, the company launched a socially responsible investment (SRI) fund targeting Japanese companies in January 2006. Leveraging the comprehensive risk management know-how of Tokio Marine Group, this fund aims to obtain long-term and stable added value based on the Group's unique environmental, social, governance and risk management (ESGR) analysis and evaluation. In the future, Tokio Marine Asset Management intends to fulfill its social responsibilities as an institutional investor and improve investment performance over the long term while giving due consideration to ESG issues in its asset management operations.

Providing a Solar Energy Fund

In August 2012, Tokio Marine Asset Management rolled out a new fund for institutional investors, including corporate pension funds, to invest in solar power plants. The new fund, TM Nippon Solar Energy Fund (No. 1 Fund), is the company's first investment product targeting Japan's national infrastructure. The company launched the No. 2 Fund in August 2013 and No. 3 Fund in August 2014. These three funds have assets under management of approximately 9 billion yen, 13.5 billion yen and 7.9 billion yen, respectively.

The aim of these funds is to distribute investment among 10 large solar power plants in Japan and provide returns to investors from sales of power generated by these facilities. Japan initiated a feed-in tariff (FIT) system for reusable energy sources in July 2012 with a view to increasing the use of solar, wind and other reusable energy. The system requires all users of electricity, including businesses and households, to pay a surcharge on electricity generated from renewable sources. TM Nippon Solar Energy Fund, which is based on this FIT system, is designed to return investment income to citizens of Japan through corporate pension funds, the major investor of the fund.

Tokio Marine Asset Management believes that this fund will contribute to the diversification of energy sources. By offering investment opportunities of social significance through this fund, the company strives to fulfill its social roles and responsibilities as an asset management company.

Providing an Engagement-Focused Fund to Invest in Japanese Companies

With the launch of Japan's Stewardship Code in February 2014, the importance of engagement between institutional investors and companies is further increasing its significance from a viewpoint of responsible investment.

Taking an early start, Tokio Marine Asset Management (TMAM), jointly with GO Investment Partners (GO)*, launched the TMAM-GO Japan Engagement Fund in March 2012. This engagement-focused fund primarily invests in small- to medium-sized Japanese companies having strong core businesses. By promoting engagement with investee companies based on a full understanding of the corporate culture in Japan, the company intends to deepen mutual understanding between investors and Japanese companies and provide increased corporate value over the long term.

* GO Investment Partners (GO)

An independent asset management partnership based in London, with its founder being the pioneer in the field of responsible stock ownership. The organization is characterized by its investment strategy that focuses on enhancement of long-term corporate value through amicable engagement with investee companies listed on European stock markets.

Establishing Japan's First Fund to Invest in Microfinance-Related Assets

We provide microfinance services mainly to low-income earners in emerging and developing countries.

> Poverty (Reducing World Poverty)

Customers' Safety and Security

Aiming to become “a company that delivers sustainable growth by providing safety and security to customers and by always remaining their first choice,” we take feedback from customers seriously and work to improve the operational quality on a constant basis. We strive to build trust-based partnerships with agents and improve our operational quality together in order to truly provide safety and security from a customer standpoint.

Basic Policies for Protection of Customers' Interests >>

Tokio Marine Group establishes basic policies for the protection of customers' interests and develops a system to thoroughly promote being customer-oriented and to pursue various aspects including customer protection.

Quality Improvement Initiatives >>

Tokio Marine Group continuously promotes the enhancement of quality from a customer standpoint in accordance with the Group's Corporate Philosophy: “Through the provision of the highest quality products and services, Tokio Marine Group aims to deliver safety and security to all its customers.”

Response to Customer Feedback >>

Based on the Group's common standards related to customer feedback, each company of Tokio Marine Group has formulated a response policy in order to develop a structure to utilize this feedback for improving products and services.

Working Together with Agents to Improve Quality >>

Tokio Marine Group endeavors to build partnerships based on trust and improve the operational quality through smooth communication with agents.


Education and Training Systems for Agents >>

In order to meet customer expectations and earn their trust so that customers are able to consult us about insurance with confidence, each Tokio Marine Group company formulates and establishes educational programs and training systems for agents.

Basic Policies for Protection of Customers' Interests

Tokio Marine Group establishes basic policies for the protection of customers' interests and develops a system to thoroughly promote being customer-oriented and pursue various aspects including customer protection.

Additionally, we have formulated the Tokio Marine Group Policies for Managing Transactions Involving Conflicts of Interest and, through compliance with these policies by directors, officers and employees, work to manage transactions involving conflicts of interest to ensure that clients' interests are not unduly harmed.

- > [Tokio Marine Group Policies for Managing Prevention of Transactions Involving Conflicts of Interest](#) 

Quality Improvement Initiatives

Tokio Marine Group continuously promotes the enhancement of quality from a customer standpoint in accordance with the Group's Corporate Philosophy: "Through the provision of the highest quality products and services, Tokio Marine Group aims to deliver safety and security to all its customers."

Tokio Marine Group's Approach to Quality Improvement

Tokio Marine Group has earned high regard from its customers by providing products and services that are ahead of the times in accordance with the Group's Corporate Philosophy: "Through the provision of the highest quality products and services, Tokio Marine Group aims to deliver safety and security to all its customers." From a medium- to long-term viewpoint, it is conceivable that social and economic changes such as the declining birthrate and aging population and global warming inside and outside Japan could give rise to new risks. In response to the diversifying needs of both individual and corporate customers in connection with such changes, Tokio Marine Group will combine the capabilities of all Group companies and will do its best to provide new products and services that anticipate the changing times and extend beyond the framework of conventional insurance products and services in areas such as the financial, medical and consulting fields.

Anshin ("Reassuring") Quality and Business Renovation Project

Tokio Marine & Nichido defines Anshin Quality as specific quality standards that are indispensable for the products and services the company provides to customers and is promoting an array of initiatives for its realization.

Specifically, the Business Process Renovation Department is leading joint efforts among departments within the headquarters of Tokio Marine & Nichido to implement the Business Renovation Project throughout the company, which integrates the improvement of the quality of products and services with enhancement of the ease of use of the business processes in which we provide those products and services to customers.

This project is aimed at changing the way our employees and agents do business in all

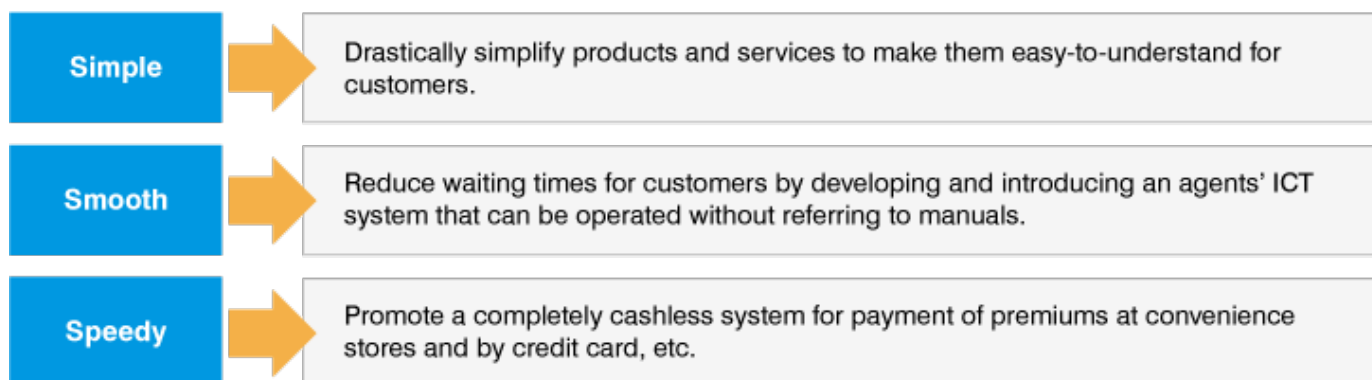
processes from the signing of contracts to payment of claims to make those processes more comfortable for customers.

In line with this objective, we are creating a framework that facilitates customer-friendly processes by making drastic revisions to our Anshin Quality standards to provide simple and easy-to-understand products to customers, easy-to-operate systems for agents and quick administrative procedures in response to customers' needs. At the same time, we are steadily reforming business processes by initiating such arrangements as the cashless payment of premiums and early notices of renewal.

Going forward, we will work to provide a more comfortable experience for customers by changing to a new business model that utilizes tablet devices and smartphones to ensure a stable level of quality and achieve growth through quality improvement.

**Improving quality =
Products, administrative procedures and systems x Business processes (ease of use)**

Image of quality improvement that Tokio Marine & Nichido is aiming for



Examples of Initiatives with Next-Generation Model

In April 2012, Tokio Marine & Nichido rolled out an initiative called the Next-Generation Model, which utilizes tablet devices to enhance comfort and convenience for customers. For *Super Insurance*, auto insurance, fire insurance, personal injury insurance and life insurance—our main products for individual customers—we introduced the paperless *Raku Raku Tetsuzuki* (Quick and Easy Online Procedures), which allows customers to request a premium estimate, view product descriptions and apply for insurance on their tablet and other devices. These procedures enable us to provide easy-to-understand product descriptions with videos and electronic pamphlets. We have also introduced “Your Enrollment at a Glance,” which enables customers to visually check their family’s insurance enrollment status on their tablet and other devices.

This Next-Generation Model initiative received a 2014 Minister of Economy, Trade and Industry (METI) Minister’s Award in recognition of its contribution to informatization of the economic society. It also won the top IT Overall Award at the 31st Information Technology Award 2013 sponsored by the Japan Institute of Information Technology. In the future as well, Tokio Marine & Nichido will strive to further enhance comfort and convenience for customers through the Next-Generation Model initiative.



Screen image of *Raku Raku Tetsuzuki* contract procedures

Ensuring Customers Have a Clear Understanding of Insurance Products

Tokio Marine & Nichido is pursuing the concept of “easy-to-understand” based on customer feedback, including opinions. Accordingly, the company devised rules for creating clear and simple forms so that customers can understand (fill out) them on their own. Forms that have been created from March 2007 onwards are based on these rules.

Providing Information That Enables Customers to Make Claims without Any Omissions

To ensure that customers request insurance claims payments and insurance benefits without any omissions, Tokio Marine & Nichido Life provides information to customers regarding insurance claims payments and insurance benefits when they enter into an insurance contract during the contract validity period and when requesting insurance claims payments and insurance benefits. Additionally, through such means as our website and TV commercials, we ask customers to contact Tokio Marine & Nichido Life if they have any uncertainties about receiving insurance claims payments and insurance benefits.



Guidebook on receiving insurance claims payments and insurance benefits

Raising the Quality of Call Centers



Tokio Marine Group's Call Center Departments implement a variety of initiatives for the purpose of raising the quality of customer responses throughout the Group's call centers. In addition to joint training encompassing all call centers, we hold a "telephone response contest" on a continuous basis. Under the auspices of a panel of professional external judges and through a competition, this contest presents an opportunity for mutual skills refinement, allowing participants to learn each call center's approach to customer responses and gain new skills.

Looking ahead, we will work to provide safety and security by striving to make caring responses from the customer's perspective and enhancing the quality of our customer responses at all Group call centers.



Providing Anshin Quality of Claims Services to Customers

Tokio Marine & Nichido defines Anshin Quality as specific quality standards that are indispensable for the products and services provided to customers and the company and agents have been making full, concerted efforts toward the realization of Anshin Quality. When we are notified by a customer of the occurrence of an incident insured under one policy, we use a system to check for other applicable policies and inform the possible payment of other insurance claims, if any, to the customer. For auto insurance, in particular, we have in place a system that does not allow us to close the case until the payment of all related insurance claims is made. By means of this system and various types of training, we are now confident in making appropriate payment of claims to customers.

- Information regarding details of coverage and a list of possible claims payable are sent to customers upon receipt of the notification of an accident, and personnel in charge provide information on the amount of claims payable in an easy-to-understand manner.
- When insurance claims are paid, personnel in charge will explain in an easy-to-understand manner while also sending a statement of claims payable that not only verifies the amount but also provides a detailed breakdown.
- When insurance claims cannot be paid, we inform customers of the reason both verbally and in written form in an easy-to-understand manner. Additionally, inquiries and claims from customers are accepted via an exclusive toll-free telephone line. Assistance from external specialists such as lawyers is also available via the Re-examination Request System*.

***Re-examination Request System (Tokio Marine & Nichido)**

In cases where customers do not agree with the decision made by the claims service bases that are involved with the payment of insurance claims, the Re-examination Request System can be used upon request by customers (including policyholders and insured persons). Under the Re-examination Request System, the Claims Service Re-Examination Committee, which is a closed-door committee comprised of external specialists (doctors and lawyers), re-examines the decision made by the claims service base responsible for the case using re-examination request documents and materials submitted by relevant parties. The results are subsequently reported to customers who requested the re-examination in written form.

- > [Tokio Marine & Nichido: Re-examination Request System \(in Japanese\)](#) 
- > [Tokio Marine & Nichido: Re-examination results by the Claims Service Re-Examination Committee \(in Japanese\)](#) 

Resolution Capabilities of Team Experts

The true value of an insurance company is put to the test when a customer is involved in an accident. We consider it our mission to provide the high quality claims services in such an eventuality. In auto insurance, smooth claim settlement requires a team approach in which highly specialized and experienced staff members work as a team toward the same goal.

At Tokio Marine & Nichido, our experienced claims service staff of approximately 9,000 people team up with our nationwide network of highly specialized experts including approximately 1,500 adjusters, 490 lawyers and 100 consulting physicians to provide the resolution capabilities of Team Experts. This allows us to protect our customers in the event of an accident. In addition to our reliable and extensive network of 243 service bases nationwide, we satisfy 92.1% of our customers who have filed claims under their insurance by exercising our sophisticated negotiating power backed by our industry dominance with more than around 2.52 million accident settlements per year.

Shared Value for Caring for Customers as Our First Priority

Tokio Marine & Nichido believes that putting customers first and foremost translates into the quality of claims services, which are intangible and not readily perceivable. Accordingly, we distribute a booklet entitled *Kokorokara* (“From Our Hearts”) to all members engaged in claims services, including new employees who join the company each year. The booklet summarizes the values on which we place importance, including the shared ideas of all members involved with claims services for customers, working in harmony with colleagues and in pursuit of expertise. We hope to continuously hand down our purpose, pride and sincerity in claims services from a customer standpoint as part of our DNA.



Kokorokara booklet cover page and inside text

- “Our ceaseless pursuit for expertise is really a quest for better human qualities, and this quest never ends.”
- “Face to face with a person who needs your help, as a fellow human being, what does your heart tell you? Everything starts from here. I want to help because a person needs my help. This strength of emotion is our *raison d’être*.”

➤ [My Relations with CSR: Providing Insurance Claims Services by Caring for Customers](#) 

Providing Greater Security to Customers

We are making efforts to eliminate customer anxiety through such means as Tokio Marine & Nichido Medical Service’s free medical advice service, highly specialized services provided by each Group company and accurate advice offered by affiliated lawyers, doctors and other experts.

➤ [Providing Safety and Security through Products and Services \(Health and Aging Population\)](#)

Claims Service System in Japan (As of July 2015)

	Tokio Marine & Nichido	Nisshin Fire
Number of service bases	243	90
Claims service staff and adjusters	Approx. 10,500 (As of July 2014)	Approx. 1,100
Lawyers	Approx. 490	Approx. 55
Consultant doctors physicians	Approx. 100	Approx. 14
Tax accountants/Accountants	Approx. 52	—
Number of automobile accident settlements (Annual)	Approx. 2.52 million	Approx. 0.18 million

Response to Customer Feedback

Based on the Group's common standards related to customer feedback, each company of Tokio Marine Group has formulated a response policy in order to develop a structure to utilize this feedback for improving products and services.

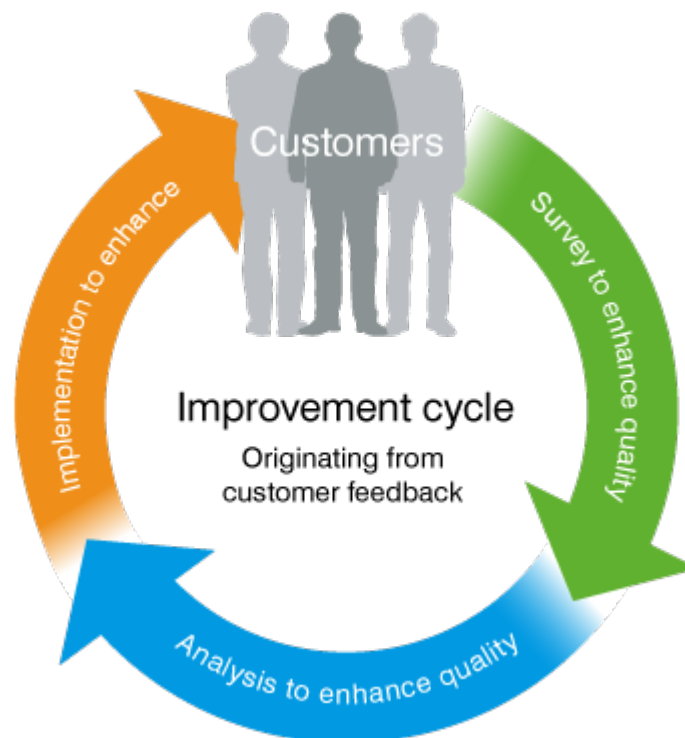
Customer Feedback Response Policy

Critical opinions and demands as well as compliments from customers are valuable assets for us to provide more quality services to customers. Based on the Group's basic policy related to customer feedback, each company of Tokio Marine Group has formulated a response policy in order to develop a structure to utilize customer opinions for improving products and services.

Tokio Marine & Nichido Customer Feedback Response Policy

- Basic Philosophy
Tokio Marine & Nichido sincerely accepts and actively applies customer feedback to its corporate activities with customer trust as the basis of all of its business activities.
- Basic Policy
 - (1) We will proactively accept and appreciate customer feedback.
 - (2) We will undertake company-wide initiatives to responsibly address customer feedback through to the end.
 - (3) We will utilize customer feedback to enhance the quality of our operations, including products and services.
 - (4) We will deliver greater safety and security based on customer feedback.

Structure to Make Improvements Based on Customer Feedback



Customer surveys and feedback received directly from customers by employees and agents lead to improvements in products and services. For example, Tokio Marine & Nichido, Nisshin Fire and Tokio Marine & Nichido Life enter such feedback into a central management system that is set up on their respective intranets for later analysis. This feedback is then utilized to improve products and services. Additionally, Tokio Marine & Nichido conducts regular meetings with consumer advisors in order to receive advice from the perspective of consumers. These activities have translated into various improvements, including easier-to-understand notices and documents.

Initiatives in Compliance with ISO 10002

As a means of standardizing the response to customer feedback companywide, Tokio Marine & Nichido and Tokio Marine & Nichido Life have established operation systems in conformity with ISO 10002, the international standard for management of the complaints handling process. Additionally, these two companies were the first in the domestic financial industry to verify compliance with the ISO 10002 standard in June 2007 and subsequently made an external announcement in July. Under these operation systems, we will continuously strive to enhance the quality of operations in terms of products, services and other relevant aspects based on customer feedback. Nisshin Fire also made a self-declaration of compliance with the ISO 10002 standard in July 2008.

Listening to Customer Feedback

Each Tokio Marine Group company actively listens to customer feedback through various means such as customer surveys, telephone calls from customers, company websites and information gathering via agents and sales personnel. From the perspective of enhancing the transparency of initiatives regarding customer feedback, the number of feedback comments received, details of these comments and examples of products and services developed or improved based on such feedback are made public via company websites in greater detail.

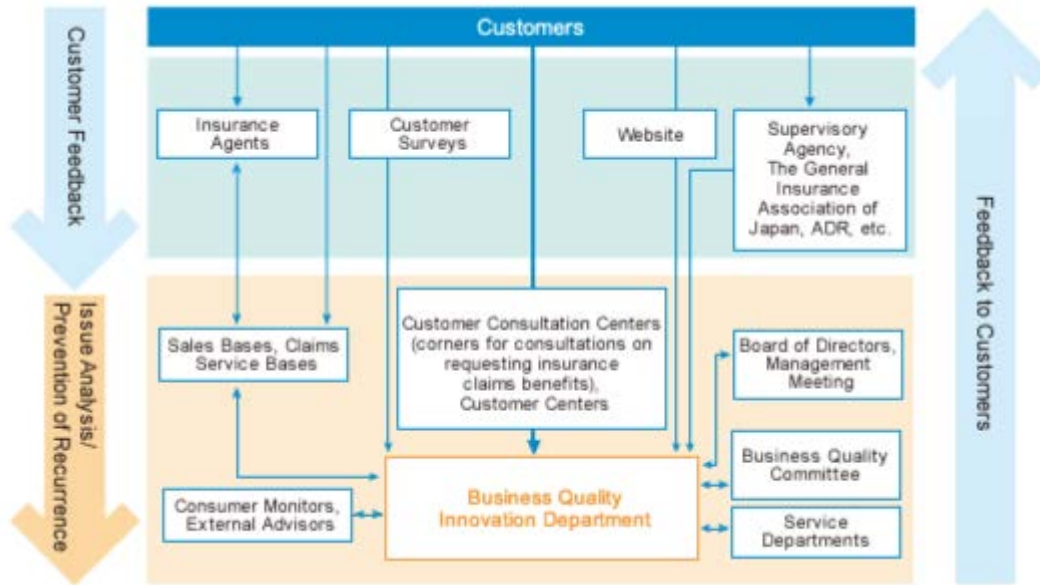
Tokio Marine & Nichido is conducting customer surveys regarding auto insurance, fire insurance and *Super Insurance* at the time of contract. The aim is to confirm whether the company is providing easy-to-understand explanations of details of coverage, premiums payments, rider services and important terms. Tokio Marine & Nichido also asks for cooperation in surveys after paying insurance claims to customers in order to obtain a wide range of opinions regarding responses to accidents. The company constantly makes efforts to improve quality based on this customer feedback.

Tokio Marine & Nichido Life is obtaining customer feedback by enclosing surveys along with notices regarding contract details, insurance policies and other relevant documents that are sent to all policyholders once a year.

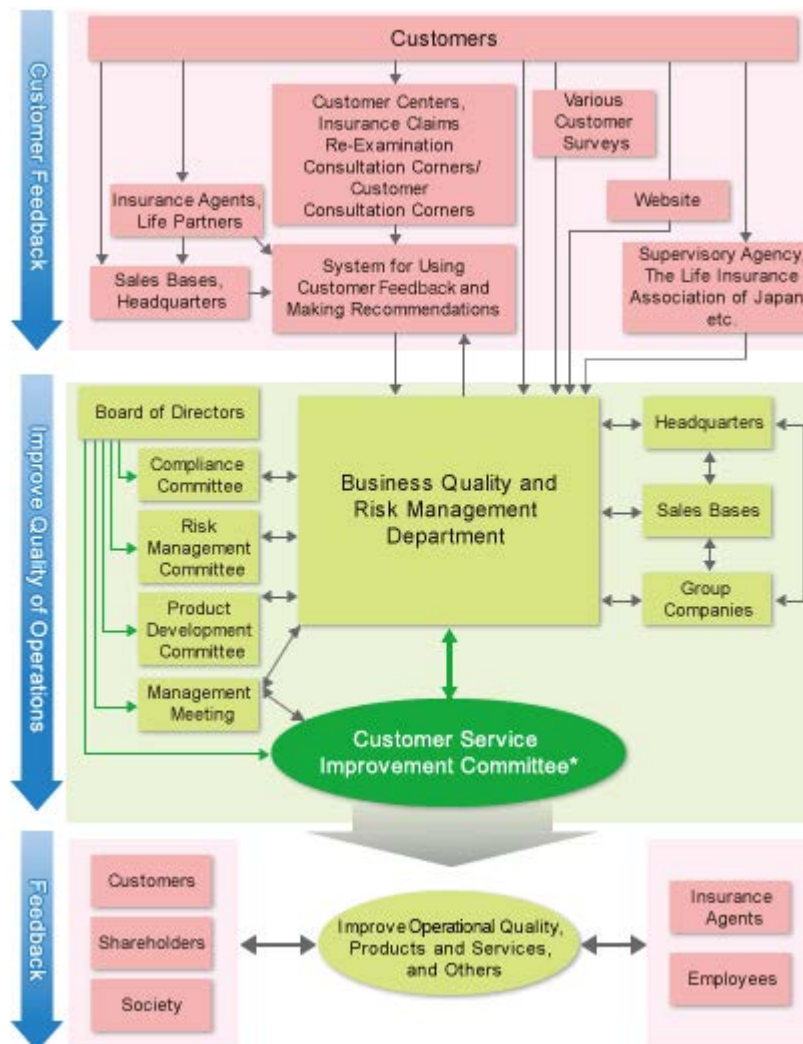
Nisshin Fire conducts surveys for its auto insurance policyholders. In fiscal 2014, a survey was conducted via the Internet on 2,200 customers, who have applied for insurance during the period from May 1 to July 31, 2014 and who have selected an option to verify contract details online, asking them to assess the company and agents and indicate their level of satisfaction. The company leverages the comments gathered through these surveys in improving the quality of its products and customer response. Additionally, initiatives are being undertaken whenever necessary at the time of contract or payment of insurance claims by directly asking customers about their evaluation of the company and agents in terms of customer response. Surveys at the time of contract signing are being conducted via the Internet while surveys on claims payment are conducted by mail. A total of approximately 24,000 customers responded to the survey in fiscal 2014.

Structure for Listening to Customer Feedback

Tokio Marine & Nichido



Tokio Marine & Nichido Life



* The Board of Directors Committee is an internal cross-sectional committee composed of full-time directors and general managers established for the purpose of utilizing feedback from customers to improve the operational quality

Fiscal 2014 Number of Customer Feedback Comments

Tokio Marine & Nichido

(Number of Comments)

Customer Feedback Categories	Representative Examples	2014 Apr.- Jun.	2014 Jul.- Sep.	2014 Oct.- Dec.	2015 Jan.- Mar.	Fiscal 2014 Total
Products and services						
Policy and pamphlet related	Policy and pamphlet details difficult to understand	610	656	652	568	2,486
Products and services related	Requests for improving products and services, Others	2,461	2,375	2,105	2,276	9,217
Subtotal: Products and services		3,071	3,031	2,757	2,844	11,703
Enrollment: Contract procedures						
Contract renewal procedures	Delays in sending renewal information, Others	1,192	1,225	1,253	1,281	4,951
Explanation of contract details	Insufficient explanation of contract details, Others	605	532	406	440	1,983
Subtotal		1,797	1,757	1,659	1,721	6,934
Enrollment: Contract management						
Policy deficiencies	Errors in listed policy details	496	394	396	496	1,782
Non-arrival of policy	Delay in sending of policy	125	113	92	109	439

Customer Feedback Categories		Representative Examples	2014 Apr.- Jun.	2014 Jul.- Sep.	2014 Oct.- Dec.	2015 Jan.- Mar.	Fiscal 2014 Total	
Dissatisfied	Modification procedures	Delay in modification procedures, Others	1,481	1,218	1,319	1,459	5,477	
	Account transfers	Unable to make account transfers, Others	455	401	407	402	1,665	
	Subtotal		2,557	2,126	2,214	2,466	9,363	
	Enrollment: Response and etiquette							
	Response and etiquette	Telephone response and visitation etiquette	1,005	1,024	935	1,087	4,051	
	Enrollment: Others							
	Matters concerning enrollment not corresponding to the above		156	210	183	318	867	
	Subtotal: Enrollment total		5,515	5,117	4,991	5,592	21,215	
	Insurance claims payments: Insurance claims payments							
	Contacting and responses	Delay in being contacted by staff, insufficient explanation of procedures	3,768	3,519	3,538	3,171	13,996	
	Payment amount	Insufficient explanation about insurance claims payments	1,265	1,007	1,158	1,163	4,593	
	Advisability of payment	Advisability of payment	837	1,024	975	894	3,730	
	Subtotal		5,870	5,550	5,671	5,228	22,319	
	Insurance claims payment: Response and etiquette							
Response and etiquette	Telephone response and visitation etiquette	1,076	1,033	1,130	960	4,199		

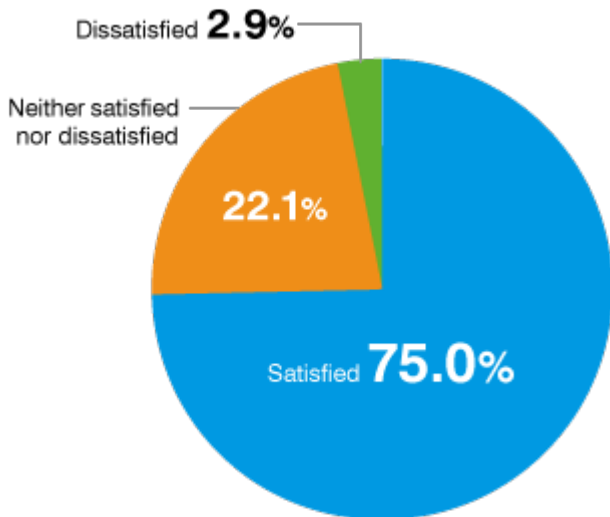
Customer Feedback Categories	Representative Examples	2014 Apr.- Jun.	2014 Jul.- Sep.	2014 Oct.- Dec.	2015 Jan.- Mar.	Fiscal 2014 Total
	Insurance claims payments: Others					
	Matters concerning payment not corresponding to the above	41	70	58	62	231
	Subtotal: Total for insurance claims payments	6,987	6,653	6,859	6,250	26,749
	Matters concerning personal information	85	80	73	87	325
	Others	89	86	72	98	345
	Dissatisfied Total	15,747	14,967	14,752	14,871	60,337
Requests		1,058	856	987	953	3,854
Recommendations		1,430	1,415	1,462	1,367	5,674
Total		18,235	17,238	17,201	17,191	69,865

(List of Points of Dissatisfaction Only)

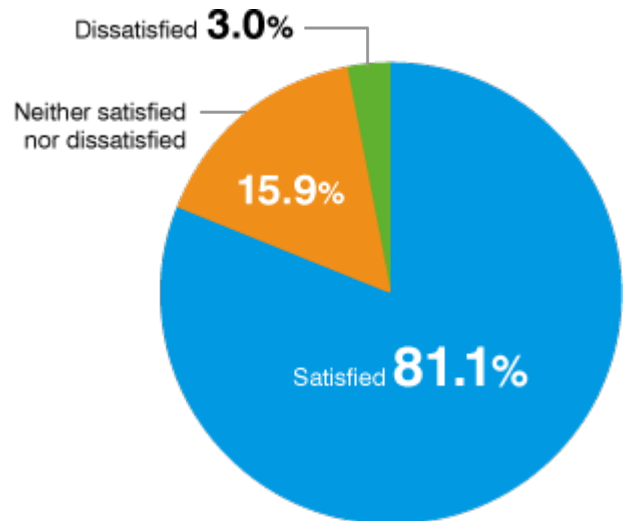
Item	Principal Details of Feedback	Number of Comments Received (Comments)	Percent of Total
New contract related	Dissatisfied with explanations and with presentments on insurance policy at time of enrollment, others	4,014	21.7
Receipt related	Dissatisfied with insurance premium payment methods and modification procedures, others	2,231	12.1
Protection related	Dissatisfied with contract details modifications, policyholder loans, cancellation procedures, others	5,292	28.6
Insurance claims and benefits related	Dissatisfied with payment procedures for insurance claims, benefits, maturity proceeds, others	1,572	8.5
Others	Dissatisfied with after-service, etiquette and telephone response, others	5,371	29.1
Total		18,480	100.0
Others	Dissatisfied with after-service, etiquette and telephone response, others	5,371	29.1
Total		18,480	100.0

Tokio Marine & Nichido: Level of Satisfaction (Fiscal 2014 Auto Insurance)

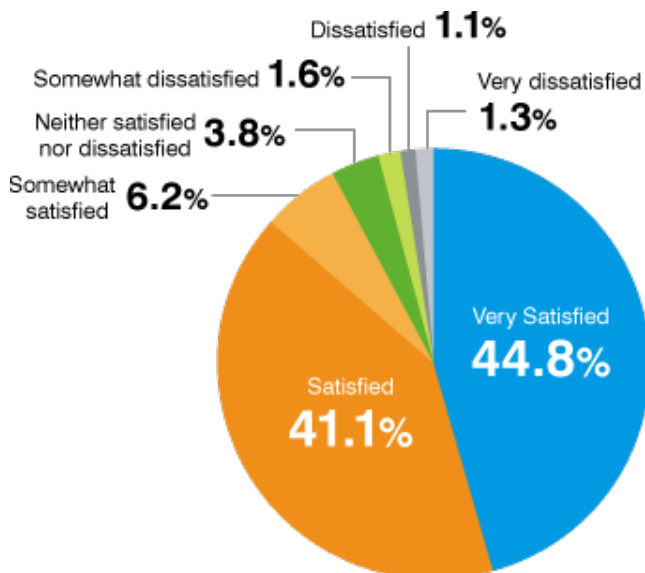
Overall Level of Satisfaction regarding Products and Services



Overall Level of Satisfaction regarding Contract Procedures

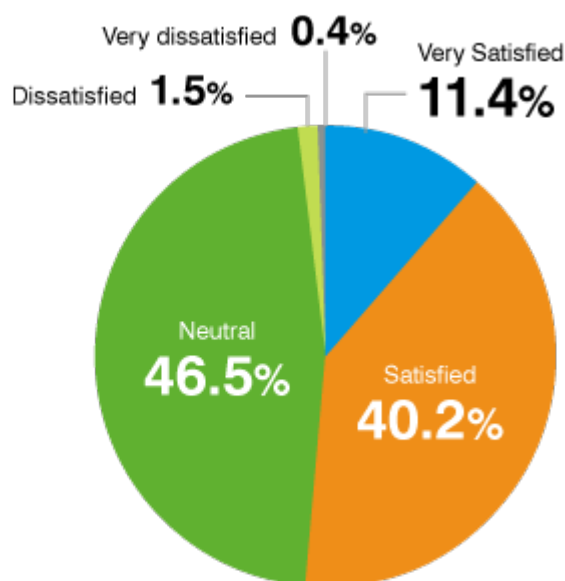


Level of Satisfaction regarding Overall Claims Services

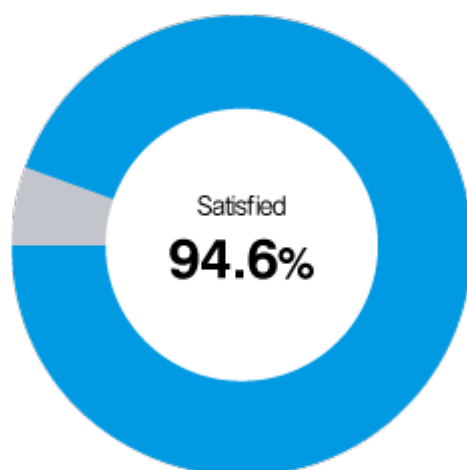


Tokio Marine & Nichido Life: Level of Customer Satisfaction (Fiscal 2014)

To what extent are you satisfied by the enrollment of life insurance of Tokio Marine & Nichido Life?



Philadelphia Insurance Companies (PHLY): Level of Customer Satisfaction (Fiscal 2014)



Status of customer feedback: Respective Group company websites

- > Tokio Marine & Nichido: Number of customer comments received and customer survey results (in Japanese) [📄](#)
- > Tokio Marine & Nichido Life: Status of customer feedback (in Japanese) [📄](#)
- > Nisshin Fire: Response to customer complaints (in Japanese) [📄](#)
- > Philadelphia Insurance Companies (PHLY): Customer Experience Results (2.35MB) [📄](#)

Main Examples of Items That Have Been Developed and Improved Based on Customer Feedback (Fiscal 2014)

Tokio Marine & Nichido

Customer Feedback

In your leaflet for overseas travel insurance, the section describing a rider for expedient illness treatment and rescue operations is unclear. It could be read that a maximum of 3 million yen will be paid individually for treatment and for the rescue operations.

Response

We have revised the statement to make it clear that the maximum payment is 3 million yen and is a total paid for the treatment and rescue expenses.

After Improvement

Under this rider, the maximum insurance payment per illness for the treatment and rescue expenses combined is 3 million yen.

Tokio Marine & Nichido Life




Customer Feedback

I wish to receive the health refund benefit of *Medical Kit R* earlier before the age of 70.

Response

Conventionally, *Medical Kit R* pays the health refund benefit at the age of 70. In response to customers' requests for earlier payment of the benefit, we have added another product that pays the benefit at the age of 60.

Status of customer feedback: Respective Group company websites

- > [Tokio Marine & Nichido: Improvement examples based on customer feedback \(in Japanese\)](#) 
- > [Tokio Marine & Nichido Life: Main items that have been developed and improved based on customer feedback \(in Japanese\)](#) 
- > [Nisshin Fire: Examples of improvements that have been carried out based on customer feedback \(in Japanese\)](#) 

Working Together with Agents to Improve Quality

To provide safety and security that truly is based on customers' points of view, Tokio Marine Group endeavors to build partnerships based on trust and together improve the operational quality through smooth communication with agents.

The Role of Agents in Tokio Marine Group

In auto, life and other insurance, the role of agents in Tokio Marine Group is to protect customers from risks by providing various kinds of insurance products and services as intermediaries between customers and the insurance company in the Group. Agents are carrying out a broad range of consulting activities such as introducing optimal insurance tailored to the needs of each customer and quickly providing support to deliver security to customers in the event of disasters or accidents.

For agents to be indispensable persons truly relied upon by customers, each Tokio Marine Group company has been proceeding with initiatives directed toward its agents such as various kinds of training, establishment of administrative procedures and IT systems and business administration management support.

Working Together with Agents on Initiatives to Improve the Quality of Operations

Tokio Marine & Nichido defines Anshin ("Reassuring") Quality as specific quality standards that are indispensable for the products and services provided to customers and works together with agents to improve quality. In addition, with regard to an agent commission system, we conduct assessments in terms of quality, growth (scale, revenue increase rate, claims ratio) and partnership (including consulting capability, quality of agent business administration and claims service response capability). By doing so, we have established a system that supports agents that delivers sustainable growth by providing safety and security to customers and by always remaining their first choice. Going forward, we will promote reforms toward a new business model utilizing tablet devices and smartphones to realize an even more comfortable experience for customers. We, as a group of insurance companies, will work hand-in-hand with our agents to deliver quality to all customers and gain higher recognition from customers.

Nisshin Fire has also established its Customer Trust Standards for agent operations concerning contract procedures, product presentations and response to customers involved in accidents or other incidents, as well as proceeding with initiatives accordingly to ensure that all its agents across Japan provide customers with the same, high level of services. Additionally, Nisshin Fire drastically revamped its agent commission system, which previously determined agents' commissions by considering the level of contribution and other relevant factors in addition to the size of premiums written. Under the new system, the company will conduct an evaluation of the level of achievement of operations as an agent in terms of providing services and support for customers to decide agents' commissions. In this respect, the company has shifted its focus from scale to function and from quantity to quality, thereby adopting an agent commission system more based on the customer's perspective and aimed at raising the quality of insurance sales.

Sharing Information with Agents



TNet top screen

Tokio Marine & Nichido is developing the agent's ICT system TNet* in order to readily provide functions that are related to insurance administrative procedures as well as product information and sales tools that are necessary for agents as they respond to customers. In April 2012, TNet, which previously could only be accessed from the personal computers of agent offices, was given multi-device compatibility. As a result, it is now accessible from tablet and other devices, allowing agents to conduct business anywhere, at any time. Additionally, as a means of enhancing the quality of customer response, we mutually share the records of responses between customers and agents and between customers and customer centers. We will continuously endeavor to enhance communication between agents and Tokio Marine & Nichido through ongoing efforts to refine TNet with the ultimate goal of providing services that will bring greater customer satisfaction.

* TNet is an online agent system provided by Tokio Marine & Nichido with the intent of supporting agents in enhancing the quality of insurance business operations and increasing operational efficiency.

Business Administration Support for Agents

Tokio Marine & Nichido is introducing TNet-WITH as a business administration support tool in view of the difficult circumstances faced by agency managers in comprehending business administration processes and the degree of execution of various measures along with growth in size and organizational development of agents. TNet-WITH enables qualitative conditions to be shared within agencies, within the company and between agents and the company, and functions as a tool for enabling the entire Tokio Marine Group to provide unified support for solving management issues faced by agents. By centralizing agent management support measures into the TNet agent support system and utilizing TNet-WITH, we seek to further enhance communication within agents and within the company and between agents and company employees and improve the quality of agents' operations and customer services.

Education and Training Systems for Agents

In order to meet customer expectations and earn their trust so that customers are able to consult us about insurance with peace of mind, we support the development of professional human resources through a qualifications system and training programs.

Original Learning Program

In order to foster agents and salespersons capable of providing meticulous and excellent services to customers, Tokio Marine & Nichido offers a learning program that covers a broad range of operational knowledge on product details, claim services, compliance and other business-related topics. A course on basic products knowledge, in particular, is provided as a mandatory course, which salespersons must take before they engage in product sales. Salespersons can take each course through various means, including our online agent system (TNet).

Initiatives for Improving Qualities and Abilities Required of Non-Life Insurance Salespersons

Operated by The General Insurance Association of Japan

General Examination for General Insurance Solicitors

Basic Course Unit

- An examination to ensure that a person has basic qualities as an insurance solicitor. A person must pass this examination to receive qualification to undertake insurance solicitation.
- Qualification must be renewed every five years.

Product Course Unit

- An examination to ensure that a person has knowledge and capabilities concerning each category of non-life insurance products. A person must pass the examination to receive qualification to sell products in the corresponding

Operated by Tokio Marine & Nichido

Original Learning Program

- Offering a broad range of courses:
 - Anshin Quality, compliance
 - Products knowledge
 - Claims services
 - Operation of the agent online system (TNet)
- Available through the agent online system (TNet)

category.

- Qualification must be renewed every five years.

General Insurance Collage Courses

- Experts Course
- Consulting Course

Tokio Marine & Nichido Life Training College



Antore Hiroba website

Tokio Marine & Nichido Life provides the Tokio Marine & Nichido Life Training College training program for life insurance agencies to develop professional insurance salespersons. In this program, for roughly six months agency salespersons and life insurance promoters take part together in group training and Web-based training, in which the most advanced training program has been adopted, while also carrying out practical activities on the front lines of business. With regard to these practical activities, the company provides the latest programs for supporting the sales activities of participants, such as the adoption of Antore Hiroba, a website where agencies can exchange information with each other. Also, the company gives salespersons opportunities to continue helping each other to improve their skills after the completion of their training, including follow-up training at branch offices.

Agent Trainee System

Tokio Marine & Nichido and Nisshin Fire have established trainee systems for the development of their exclusive professional agents. As of the end of March 2015, 933

persons are participating in the system of Tokio Marine & Nichido, obtaining highly professional knowledge and skills in areas such as insurance products and sales techniques over a maximum period of 38 months. In addition to this group training across all outlets, practical education is conducted by advisors in the workplace and on-the-job (OJT) training as a means of nurturing excellent insurance planners.

Nisshin Fire also has established the Risk Advisor Employee System for acquiring various knowledge and practical work experience that are necessary for selling insurance while being engaged in soliciting contracts and related work for a certain period.

Local Community and Social Contribution Activities Leading to Safety and Security

Bringing together its know-how on safety and security, Tokio Marine Group undertakes activities to raise awareness of safety and disaster prevention and other local community and social contribution activities around the world.

Initiatives to Support Recovery of Areas Affected by the Great East Japan Earthquake



Tokio Marine Group has been engaging in activities to support areas affected by the Great East Japan Earthquake. Starting from May 2011 immediately following the disaster, Group company employees, agents and their families across the country have provided support to disaster areas in Otsuchi-cho (Kamihei-gun) and Rikuzentakata City in Iwate Prefecture and Ishinomaki City and Kesenuma City in Miyagi Prefecture. Their activities include removing disaster debris, cleaning up houses damaged in the tsunami removing mud from houses and street drainage gutters, assisting in agricultural and fishery related work, sorting books for donation to libraries in disaster areas and cleaning damaged and mud-covered photographs and documents.

As the third series of activities in Ishinomaki City, Miyagi Prefecture (fiscal 2011) and in Tono City, Iwate Prefecture (fiscal 2012), Tokio Marine & Nichido has been sending employee volunteers to assist in an initiative undertaken by the NPO Watari Greenbelt Project since April 2013. The project aims to restore tide-control forests along the coastal areas and promote the recovery and new community development of Wataricho, Miyagi Prefecture. Over a two-day tour, employee volunteers visit the coastal areas devastated by the tsunami, cut grass in planned tree-planting areas and help with cultivating saplings that will be planted along the coast. Up until March 2015, we have conducted nine such tours, with the participation of a total of about 130 employees, including Group employees, agents and their families.

In fiscal 2014, approximately 2,000 employees of Tokio Marine & Nichido and Group companies made paper lanterns from milk cartons for the Lanterns of Prayer, a memorial event for the Great East Japan Earthquake held in Morioka City, Iwate Prefecture, and sent about 2,000 lanterns to the Morioka Recovery Support Network, the secretariat of the event.

As another ongoing effort, the company provides local dishes of the areas affected by the disaster at its employee cafeteria and donates a portion of sales of these dishes. During the period from April 2014 to March 2015, the company sold about 2,080 dishes and donated approximately 200,000 yen to the Great East Japan Earthquake Miyagi Children's Education Fund. Donations are used as scholarship and support funds to help children who have been affected by or lost their families in the disaster to regain a stable living and receive their desired education.



- > [Response to the Great East Japan Earthquake](#) 
- > [Watari Greenbelt Project \(in Japanese\)](#) 

Support for the Ten-Year Restoration Project of the Coastal Forests of Tohoku Region



Tokio Marine & Nichido supports the Ten-Year Restoration Project of the Coastal Forests of Tohoku Region* led by the Organization for Industrial, Spiritual and Cultural Advancement-International (OISCA). This project aims to restore tsunami-devastated coastal pine tree forests in Natori City and to facilitate regional revitalization through the recovery of agricultural land and creation of job opportunities in disaster areas. Under our policy to “never forget the event at any cost and continue to do whatever we can do even in any small way,” we have been making an annual monetary donation of 10 million yen

since fiscal 2011. Going forward, we will also encourage employee and other volunteer activities.

- * A project to restore beaches of white sands and forests of green pine trees in the Tohoku Region. It aims to restore coastal forests of the Sendai plain in Miyagi Prefecture, which were devastated by the earthquake-induced tsunami in the March 2011 disaster, by promoting production, nursery and the planting of seedlings while creating local job opportunities through these operations.

Disaster Prevention Lessons



Based on the lessons learned from the Great East Japan Earthquake, employee volunteers from Tokio Marine Group, including its agents, conduct Disaster Prevention Lessons to convey knowledge on disaster prevention to children and help them prepare for a next disaster. Disaster Prevention Lessons are a program to raise readiness for disaster prevention among elementary school children. Employee volunteers from Tokio Marine & Nichido Risk Consulting developed educational materials, which were then supervised by the Earthquake-induced Tsunami Risk Evaluation (Tokio Marine & Nichido) Research Division of the International Research Institute of Disaster Science (IRIDeS) at Tohoku University, with which Tokio Marine & Nichido has entered into an industry-academia collaborative agreement concerning the evaluation of earthquake and tsunami risk. In the lessons, children learn about the mechanisms that cause earthquakes and tsunamis and think about how to protect themselves in an earthquake and what preparations should be made in advance, including what to take with them in an emergency, through a quiz and group discussion. The aim is to cultivate a correct understanding of earthquakes among children and the ability to prepare themselves for an impending disaster. Disaster Prevention Lessons began in fiscal 2012, and as of March 31, 2015, have been held at about 160 elementary schools across Japan, with approximately 12,600 children attending.

- My Relations with CSR: Lessons on Disaster Prevention Voluntarily Initiated by Employees 
- My Relations with CSR: Disaster Prevention Lessons in Kobe, a Recovery Zone 

For Tomorrow's Smiles: Disaster Prevention and Mitigation Information Website

In order to make a greater contribution to building a safe and secure society, we have established the "For Tomorrow's Smiles: Disaster Prevention and Mitigation Information Website."

- Research on Climate Change and Natural Disaster Risk (For Tomorrow's Smiles: Disaster Prevention and Mitigation Information Website)

Clear File Folder for Disaster Prevention

We have created the Clear File Folder for Disaster Prevention, which lists information on disaster preparedness.

- Research on Climate Change and Natural Disaster Risk (Clear File Folder for Disaster Prevention)

Cooperating in the Production of Educational Comic Book "Major Study, Everything about Insurance"



Agreeing with the idea of teaching many more children about insurance in an easy-to-understand manner, Tokio Marine & Nichido along with Tokio Marine & Nichido Life have collaborated in the production of “Major Study, Everything about Insurance,” an educational comic book for elementary school children created by Kodansha BC Ltd. We participated in the book’s production as early as from the planning stage, as part of our consumer as well as insurance education efforts and because we aspire to convey correct knowledge of insurance to elementary school students, who will play leading social roles in the future, from our position at the front lines of society.

In fiscal 2013, this book, which is not for sale, was donated through Kodansha BC Ltd. to approximately 21,000 elementary schools and 3,150 public libraries across Japan, and has been made readily available for many children to enjoy.

> [Tokio Marine & Nichido: Our Books \(in Japanese\)](#) 

Cabinet Secretariat: Compilation of Private Sector Example Initiatives for Building National Resilience



Source: Website of the National Resilience Promotion Office,
Cabinet Secretariat

Building national resilience in an effective manner requires efforts that combine national, regional and private-sector resources.


As activities in the private sector are essential in promoting disaster prevention and mitigation, the Cabinet Secretariat, following the advice of the Advisory Committee on National Resilience (Disaster Reduction and Mitigation), created and made public a reference material entitled “Compilation of Private Sector Example Initiatives for Building National Resilience” in June 2015. The material, which lists leading initiatives of business operators and other organizations, aims to encourage and accelerate voluntary efforts in the private sector for building national resilience.

As Tokio Marine Group works to solve disaster-related issues and reduce disaster damage, five initiatives have been included in this collection of private sector initiatives.

Initiatives of Tokio Marine Group Cited in the Compilation of Private Sector Example Initiatives for Building National Resilience

Initiative no.	Lead organization	Name of initiative	Details
7	Tokio Marine & Nichido	Setting up the Kansai Backup Headquarters when its headquarters in Tokyo sustains damage in a disaster: Business Continuity Plan of a Non-Life Insurance Company	To fulfill a social mission of a non-life insurance company, the company has established a rule to set up the Kansai Backup Headquarters when its headquarters in Tokyo sustains damage in a disaster. Has been devising ways to quickly set up a response headquarters and enhancing its preparedness during “peace” time.
39	Tokio Marine Millea SAST Insurance	Setting up a backup headquarters in Fukuoka when its headquarters in Yokohama sustains damage in a disaster	Assuming a case where its headquarters in Yokohama sustains damage and become non-operational in a disaster, the company has established a rule to set up a backup headquarters in Fukuoka.
75	Tokio Marine & Nichido	Earthquake and tsunami risk research, industry-academia collaboration between Tohoku University and Tokio Marine Nichido	Under the industry-academia collaborative agreement, the company promotes earthquake and tsunami risk research, research on tsunami evacuation and disaster prevention education and awareness activities and provides information on various research outcomes to society. Also linked to human resources development in relevant areas.
152	Tokio Marine & Nichido	Disaster Prevention Lessons to cultivate the ability to survive a disaster	Based on the lessons learned from the Great East Japan Earthquake, employees visit elementary schools nationwide to provide lessons to prepare children for an impending major earthquake and gain the ability to survive a disaster.
212	Tokio Marine &	Contributing to disaster prevention and mitigation, utilizing the	By supporting the planting of mangrove trees overseas and recovery of coastal forests in the Tohoku region in Japan, the

	Nichido	ecosystems in coastal areas	company contributes to disaster prevention and mitigation, which utilize the ecosystems in coastal areas.
--	---------	-----------------------------	---

- > [Compilation of Private Sector Example Initiatives for Building National Resilience, National Resilience Promotion Office, Cabinet Secretariat \(in Japanese\)](#) 

Mangrove Planting Project

Since 1999, Tokio Marine & Nichido has been conducting its Mangrove Planting Project mainly in Southeast Asia.

- > [Preservation of Biodiversity \(Mangrove Planting Project\)](#)

Tree-Planting Together with Customers ~PHLY 80K Trees initiative~

To promote disaster prevention and mitigation, U.S.-based Philadelphia Insurance Companies (PHLY) works jointly with customers to eliminate the use of paper and plant 80,000 trees.

- > [Global Environment Protection through Products and Services \(Tree-Planting Together with Customers ~PHLY 80K Trees initiative~\)](#)

Contributing to Safety and Security in Local Communities



Since September 2007, Tokio Marine & Nichido has been cosponsoring the “Daijoubu

Campaign,” a movement led by The Mainichi Newspapers, and supporting activities to protect children and local residents from disasters and crimes.

As part of this campaign, Tokio Marine & Nichido began holding the Workshop to Create Local Community Safety Maps* in fiscal 2011 in collaboration with The Mainichi Newspapers and 38 FM radio stations nationwide. It is a crime prevention event involving the engagement of employees and agents. The event starts with a morning training seminar by Professor Nobuo Komiya of Risho University, an expert in criminal sociology, to cultivate trainers for the creation of local community safety maps. After participating in the seminar, employees and agents of Tokio Marine & Nichido become trainers themselves and hold the workshop in the afternoon for children in local elementary schools. In fiscal 2014, the event was held at four locations nationwide, and a total of 190 children and their parents as well as 76 employees and agents of Tokio Marine & Nichido participated.

* A local community safety map, developed by Professor Nobuo Komiya of Risho University, is a map to show “dangerous,” crime-prone areas, which have been picked based on the keywords of “easily accessible” and “not openly visible.” The event encourages children to identify dangerous areas by learning what easily accessible, not openly visible areas mean.



Natural Disaster Risk Seminar by Tokio Marine & Nichido and the Tokio Marine Research Institute

Tokio Marine & Nichido and the Tokio Marine Research Institute jointly held a seminar on natural disaster risk entitled “The Frontline of Natural Disaster Research – Growing Risk of Natural Disaster and Vulnerabilities in Large Cities” on November 6, 2014. This seminar was provided free of charge to citizens and company employees for the purpose of helping them gain a better understanding of global warming and major natural disasters through lectures and panel discussions by experts on the subject matters.

Holding Traffic Safety Seminar



Tokio Marine Newa Insurance of Taiwan has been conducting various initiatives to reduce drinking and driving since 2012 as part of its efforts to solve the social issue involving driving under the influence. In 2014, the company started holding its Traffic Safety Seminar for corporate customers. In the seminar, the company leverages its expertise in the field of auto accidents to emphasize the importance of traffic safety and prevention of drinking and driving and to call for companies' decisive action to set up internal rules to ban drunk driving. This seminar was held 30 times in 2014. The company will continue to contribute to the creation of a safe social environment through this and similar initiatives.

Promoting the Pink Ribbon Movement



Tokio Marine & Nichido Life engages in the Pink Ribbon Movement through J.POSH, an NPO engaged in pink ribbon movements for breast cancer awareness in Japan. The number of breast cancer patients has been increasing in Japan, but it is a disease with a high survival rate if detected and treated early based on the correct knowledge. The

company promotes the Pink Ribbon Movement by holding street campaigns nationwide mostly in October every year. Employees wear pink windbreakers and hand out leaflets explaining the importance of receiving examinations for early detection of breast cancer.

> [J.POSH \(Japan Breast Cancer Pink Ribbon Movement\) \(in Japanese\)](#) 

Providing Encouragement to Cancer Patients by Making Terry Cloth Caps



Since fiscal 2009, Tokio Marine & Nichido Life has joined initiatives undertaken by the Iwate Hospice Association, a citizens' group in Morioka City, Iwate Prefecture, to support cancer patients and their families and help them gain courage to fight against the disease. The company has been making terry cloth caps for patients undergoing anticancer drug treatment. Every year, participants from Tokio Marine & Nichido Life and other Tokio Marine Group companies and their families stitch the caps together and donate more than 1,000 caps as Christmas presents to cancer hospitals nationwide through the Iwate Hospice Association.

> [Iwate Hospice Association \(in Japanese\)](#) 

Participating in a Cancer Awareness Event in the United Kingdom



U.K.-based Tokio Marine Kiln Group joined Macmillan Cancer Support in 2014, an event that supports cancer patients held in October 2014, by way of monetary donations and through employee engagement to solicit donations. A team of 11 employees participated in an obstacle course race, and after running 12 miles in rain and mud conditions, received over £4,000 in donations. The team also participated in a bread-baking contest, where members also appealed for donations for charity activities that provide support in practical, medical care, mental and financial-related areas for people living with cancer.

Taking the ALS Ice Bucket Challenge



U.S.-based Philadelphia Insurance Companies (PHLY) challenged its employees to take the ALS Ice Bucket Challenge to raise awareness for amyotrophic lateral sclerosis (ALS) and solicit donations to support related research. In the ALS Ice Bucket Challenge, people pour a bucket of ice water over their heads, upload their videos on the Internet and challenge others to participate. Those who are challenged either participate within 24 hours or make a donation to an ALS charity organization. It started in 2014 via social media and became a social phenomenon in the United States and across the world. The executive team of PHLY, including President and CEO Bob O'Leary, joined the challenge in August 2014 and called for employees' participation nationwide, with the incentive of donating USD50 to The ALS Association for each employee who accepted the challenge. PHLY donated a total of USD30,000 on behalf of 540 employees who took the challenge, including a sum separately donated by the company. Funds raised will be used to support R&D activities for the treatment of ALS.

Experience-Type Volunteer Activity at Homes for the Elderly

In fiscal 2013, Tokio Marine & Nichido Life launched an experience-type volunteer program in collaboration with Tokio Marine Nichido Samuel. Participants interact with residents of for-profit homes for the elderly with nursing care operated by Tokio Marine Nichido Samuel and help organize events at these homes.

Through the experience, participants understand the need for nursing care in our super-aging society and ways to help each other in local communities while learning how to interact with people with dementia or in need of nursing care. In fiscal 2015, the scope of the activity will extend to each Tokio Marine Group company, with a view to enhancing local community and social contribution activities across the entire Group.

N Program to Support Young Physicians to Gain Clinical Experience in the United States



In collaboration with Mount Sinai Beth Israel, Tokio Marine & Nichido has been offering the N Program since 1991. This is a medical residency program to promote exchange between the two countries in the medical field by dispatching every year young Japanese doctors with the desire to gain clinical experience in the United States.

The N Program has made remarkable progress thanks to the cooperation of teachers at U.S. medical institutions and the efforts of residents who participated as trainee physicians. To date, the total number of trainees and graduates of this program has grown over 160.

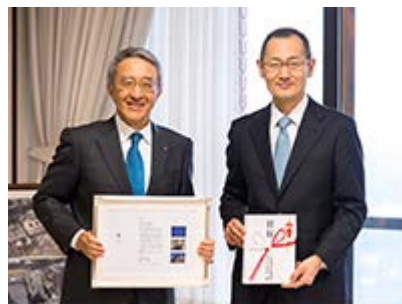
> [N Program \(in Japanese\)](#) 

Providing Japanese-Language Medical Services in the United States

The Japanese Medical Practice outpatient clinic operated by Mount Sinai Beth Israel in New York City with donations from Tokio Marine & Nichido has been providing medical services in Japanese since 1990. At the event celebrating the 100th anniversary of the Japanese American Association of New York held in fiscal 2009, the Japanese Medical Practice outpatient clinic offered medical consultation services and held medical seminars for elderly Japanese-American people living in New York. This clinic plays a major role in providing medical services to the local Japanese community and is highly regarded by the Japanese Consulate General in New York as a medical institution providing services to Japanese people.

> [Japanese Medical Practice outpatient clinic \(in Japanese\)](#) 

Donation to the iPS Cell Research Fund of Kyoto University



In January 2015, Tokio Marine & Nichido donated a total of 100 million yen to Kyoto University's iPS Cell Research Fund, covering a five-year period. In addition, the company called for donations to the fund from employees of Tokio Marine Group companies and other individuals. Through these donations, we hope to ease the suffering of people with intractable diseases and injuries and contribute to the establishment of a research environment that can stably obtain a pool of excellent researchers and research supporters and to the further advancement of research in this area. To deliver safety and security, we will continue to provide support to health, medical and other related fields.

Tokio Marine & Nichido also offers insurance products, including insurance for regenerative medicine clinical research institutes and product liability insurance for cell-cultivating companies, which are designed to provide security against risk involving regenerative medicine, such as negative health effects.

- Health and Aging Population (Insurance Products to Facilitate the Advancement of Regenerative Medicine)

Sustainability Report 2015
Core Theme 2:
Protecting the Earth

Core Theme 2: Protecting the Earth



Specific Material Issues in CSR

- Responding to climate change and natural disaster risk
- Global environmental protection activities
- Local community and social contribution activities
- Promoting ESG in the provision of products and services

Global environmental issues are both old and new issues and thus continuous global environmental protection initiatives are paramount. In addition, our social life is being threatened by the frequent occurrence of natural disasters such as typhoons, droughts and torrential rains around the world due to climate change.

The global issues of “climate change and natural disasters” and “depletion of biodiversity” pose serious risks for the children not only of today but also of the future and at the same time have a significant impact on the business of Tokio Marine Group.

Having stated “Protecting the Earth” as a core CSR theme, Tokio Marine Group constantly undertakes steps toward global environmental protection through its products and services, including the Green Gift Project. Moreover, we work to provide products and services that are designed to mitigate or adapt to climate change such as weather insurance and the Mega-Solar Package Program, to realize a reduction in environmental footprint and become carbon neutral (net zero emissions) in our business operations, and

to conduct global environmental protection activities around the world that include mangrove planting. Besides this, we contribute to global environmental protection by promoting environmental awareness and education as part of efforts to contribute to local communities and societies, which includes Green Lessons run by employees and agents, and the Children's Environmental Award, an environment-themed picture and essay contest for elementary school children.

As one example, the Green Gift Project, which involves mangrove planting and environmental protection activities worldwide, is supported by NGOs and NPOs and other organizations as well as central and local government, agents and employee volunteers, and contributes not only to the easing of and adaptation to climate change but also preservation of biodiversity and mitigation of disaster damage. In terms of reducing environmental impact, we have implemented the ISO 14001 environmental management system at Tokio Marine & Nichido headquarters and our proprietary Green Assist environmental management system at other sites, and are striving to minimize environmental impact through full employee participation. By realizing carbon neutral status through CO₂ absorption, fixation and reduction based on mangrove planting and Green Power Certificate purchasing, we are promoting efforts to conserve energy and resource and create a sound material-cycle society focused on energy and resource conservation.

Since 2005, we have been conducting Green Lessons that are delivered through employees and agents. The lessons have been held at a total of approximately 690 elementary schools and special needs schools for approximately 47,600 children as of March 2015. With the Children's Environmental Award, which has been held since 2008 with the support of the Ministry of Education, Culture, Sports, Science and Technology and Ministry of the Environment, a large number of elementary school children have applied to date and the award winners are invited on the Iriomote Island Eco Experience Tour.

The Tokio Marine Group will implement a variety of initiatives to protect the environment as a global insurance group with responsibility for the future of the earth.



Examples of CSR approach (Protecting the Earth)

- > Global Environmental Protection through Products and Services
- > Reduction of Environmental Footprint
- > Preservation of Biodiversity
- > Local Community and Social Contribution Activities Leading to Global Environmental Protection

Global Environmental Protection through Products and Services

Damage caused by climate change has escalated globally. Tokio Marine Group companies are cultivating know-how concerning climate change and global warming and promoting the development of products and services that mitigate and adapt to climate change, reduce natural disaster damage, preserve biodiversity and contribute to the development of local communities.

Green Gift Project

Through eco-friendly products, Tokio Marine & Nichido acts as one with its agents in engaging in global environmental protection initiatives and welcomes participation by customers as well.



With the support of its customers, in 2009 Tokio Marine & Nichido initiated the Green Gift Project based on the concept of undertaking eco activities. Under this project, when a customer chooses Web-based insurance contracts (clauses) on its website rather than a paper-based contract in brochure form, the company donates funds corresponding to a portion of the value of the reduction in paper used to NPOs and other organizations involved in environmental protection activities to support costs of mangrove planting and other environmental protection activities in Japan and overseas.

Customers' selection of the Web policy option leads to the conservation of paper resources. Additionally, it allows the company to reduce the environmental footprint created by the manufacture of paper and its transport to the company, the mailing of policies to customers and the disposal of policies when unneeded after maturity. The Green Gift Project also provides a number of other beneficial effects. These include contributing to the prevention of global warming and the preservation of biodiversity via mangrove planting activities and communicating to children, who will lead future generations, the importance of the earth's environment through their actual participation in environmental protection activities in Japan. In fiscal 2014, the number of agreements taking advantage of the Web policy option was approximately 9.7 million, representing a reduction in paper usage of approximately 2,520 tons.

To help customers better understand mangroves and experience participation in global environmental protection activities, the company established a Green Gift page on its website that reports on topics such as planting activities in various countries where mangrove planting is undertaken, updates on the growth of planted saplings and the volume of CO₂ absorbed through planting. The page also provides information on applying for environmental protection activities carried out in each region in Japan mainly for children, the leaders of the future, and reports on these activities. The company is also cooperating in human resource development in the regions where planting occurs, and participates in the education support programs conducted by the international NGO known as Room to Read in developing countries where planting takes place, such as India, Bangladesh and Vietnam. These activities are also introduced on the Green Gift site.



Through this project, Tokio Marine & Nichido will continue its initiatives aimed at conservation of paper resources, prevention of global warming and conservation of biodiversity.



- [Local Community and Social Contribution Activities Leading to Global Environmental Protection \(Environmental Protection Activity in Japan: Green Gift Project\)](#)
- [Tokio Marine & Nichido \(Green Gift Project\) \(in Japanese\)](#) 
- [Nisshin Fire \(Web contract\) \(in Japanese\)](#) 

Tree-Planting Together with Customers ~PHLY 80K Trees Initiative~

In the United States, several million trees have been destroyed by record-breaking forest fires in recent years and natural disasters such as destructive storms, driving the increased importance of mitigating such damage by planting more trees.

U.S.-based Philadelphia Insurance Companies (PHLY) announced the start of the PHLY 80K Trees initiative launching on Earth Day 2015 (April 22) in conjunction with the environmental NPO Arbor Day Foundation with the aim of protecting the global environment, preserving biodiversity and minimizing disaster damage together with customers and agents. PHLY plans to plant a total of 80,000 trees and offset 2,200 tons of CO₂ in 2015 through support of two programs run by the Arbor Day Foundation, namely, Replanting Our Nation's Forests and Community Tree Recovery. To achieve the goal of

planting 80,000 trees, PHLY is shifting to digital transactions (payment settlement) and taking on a paperless initiative together with its customers, brokers, independent agents and employees.

- > PHLY tree-planting activities contribute to disaster prevention and mitigation 
- > PHLY 80K TREES 

Promoting Non-Printing of Insurance Policies

Since February 2013, Tokio Marine Millea SAST Insurance has been implementing an initiative under which customers can view their policies on its website rather than on paper, which has helped reduce paper consumption. In addition, since April 2013, a portion of the proceeds saved through this move is being used to support and participate in the tree-planting activity in Meguri's Forest in Shonan International Village, Kanagawa Prefecture, where the company's head office is located. This project involves dense planting and root planting of a variety of locally indigenous seedlings, which are the most stable seedlings and capable of survival, to let nature take its course in restoring the forest to its original shape. By doing so, the project aims to “create a forest that protects life” and thus supports the community, economy and an enriched society.

Although nurturing the seedlings into a forest takes much time, through this activity, employees, their families and the company are united as one in increasing awareness of the need to protect the global environment.



First Auto Insurance Eco Mark Certification Acquired for Financial Products

In December 2010, Tokio Marine & Nichido acquired the first auto insurance Eco Mark ^{*1} certification for financial products from the Japan Environment Association (JEA) for its efforts to promote various initiatives in the environment-related field. These included promotion of the Green Gift Project, dissemination of information on eco-safe driving and accident reduction via the company website, increased use of recycled parts in auto repairs and premium discount services for hybrid, electric and compressed natural gas vehicles.

In 2011, Tokio Marine & Nichido won the Silver Prize in the Eco Mark Award 2011^{*2} sponsored by JEA, becoming the first company in the financial industry to receive an Eco Mark award. In granting the award, JEA highly recognized the company's efforts to promote the widespread use and increase the visibility of Eco Mark-certified auto insurance products (creation of Eco Mark awareness posters and extensive use of the Eco Mark label on auto insurance leaflets and renewal notices) and to offer eco-friendly auto insurance that allows policyholders to participate in activities to reduce environmental impact through the Green Gift Project. Becoming carbon neutral in its domestic business activities in fiscal 2009 and fiscal 2010 was another point that was recognized by JEA.



*1 The Eco Mark environmental label is granted to products that are certified as having less impact on the environment throughout their lifecycles and being effective in preserving the environment.

*2 The first award scheme established in 2010 in relation to the Eco Mark. Awards are presented to companies and organizations proactively engaged in activities to achieve the objective of the Eco Mark project: "Creation of a sustainable society through the wise choice of environment-friendly products by consumers and environment improvement efforts by companies."

Accident-Related Auto Repairs That Are Friendly to the Environment

Tokio Marine & Nichido and Nisshin Fire & Marine Insurance ("Nisshin Fire") have been undertaking an initiative to promote environment-conscious auto repairs following accidents with the cooperation of customers. This initiative, contingent upon the approval of customers, encourages the repair, not replacement, of parts damaged in an accident or the use of recycled or rebuilt parts if the damage is



Asante environment-conscious auto insurance

beyond repair, to reduce industrial waste and utilize resources more effectively. Following "The Declaration of the Promotion of the Use of Recycled Parts," a joint statement made by The General Insurance Association of Japan and its member insurance companies in October 2011, we have decided to step up this initiative by generally requiring the use of recycled parts when repairing company-owned vehicles and encouraging their use in personal vehicles of employees.

For the same reason, Nisshin Fire provides an environment-conscious auto insurance, *Asante*, which provides a 10% discount on insurance premiums if a car repair is done using recycled parts at one of the automobile repair shops specified by the company.

> [Nisshin Fire \(Asante\) \(in Japanese\)](#) 

Auto Insurance Fleet Accident Reduction Assist Rider

We provide a Fleet Accident Reduction Assist Rider to corporate customers in an effort to protect the global environment through consulting aimed at reducing accidents.

> [Traffic Safety \(Auto Insurance Fleet Accident Reduction Assist Rider\)](#)

Eco and Safe Driving Diagnosis App *Motto, Motto Hashiro Nippon!*

We provide an app that enables drivers to conduct a diagnosis of how safe and eco-friendly their driving is in a fun way.

> [Traffic Safety \(Eco and Safe Driving Diagnosis App *Motto, Motto Hashiro Nippon!*\)](#)

Sale of Environmental Impairment Liability Coverage



In response to the growing need for ensuring compliance with environmental regulations and mitigating lost profit caused by the emission of contaminants, U.S.-based Philadelphia Insurance Companies (PHLY) offers environmental insurance products with environmental impairment liability coverage against various risks, including impairment liability for contamination of the environment, for manufacturers, processing companies, construction companies, environment-related operators, environmental consultants, pharmaceutical firms, electricians and plumbers, hotel operators and real estate agencies.

These insurance products protect policyholders from impairment liability for damage to third parties and remediation expenses caused by environmental contamination, thereby contributing to the protection of the natural environment and the health of local residents while encouraging the promotion of regional industries.

➤ [Philadelphia Insurance Companies Environmental Products \(2.3MB\)](#) 

First Insurance Product Responding to Carbon Credits

U.K.-based Tokio Marine Kiln has commenced underwriting an insurance product that covers carbon credit eligibility risk from April 2011.

Under the EU Emissions Trading Scheme, companies and investors can purchase the rights in advance to buy carbon credits at a given price that will be generated as credits at a later date. However, as a result of discussions for reviewing credit certification standards from 2012 onwards, concerns have been raised over various aspects such as the emissions reductions of trifluoromethane (HFC-23) and nitrous oxide (N₂O) generated

from adipic acid production projects no longer receiving approval as credits. In response, Kiln is underwriting insurance for a major bank to cover this risk. Kiln is focusing efforts on the mechanisms of this insurance within other trading systems that include an emissions trading system in New Zealand.

> Kiln (Carbon Credit Insurance) 

Diffusion of Weather Insurance and Microinsurance in India

Tokio Marine Group provides weather insurance and microinsurance (insurance for low-income earners) in India.

> Poverty (Increasing Prevalence of Weather Insurance and Microinsurance in India)

Mega-Solar Package Program

With the launch of Japan's Feed-in Tariff Scheme for Renewable Energy in July 2012, the planning and construction of "mega solar" large-scale solar power generation facilities is surging across the country. In order for businesses to stably operate the facilities, measures are necessary to evaluate business risks over a long term of 10 to 20 years and from a variety of angles, starting from the installation stage.

In July 2012, Tokio Marine & Nichido began marketing its Mega-Solar Package Program. Through risk consulting and insurance products, the program offers an integrated solution for the risks involved in mega solar projects.

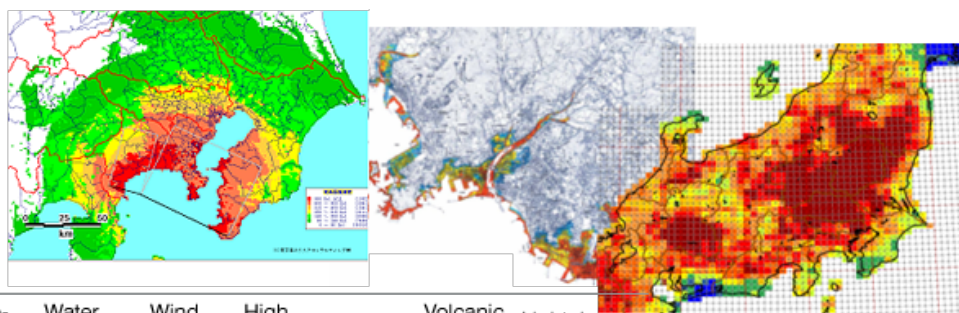
Making Use of Evolving Risk Assessment Approaches in Consulting

The Mega-Solar Package Program is composed of 1) risk consulting (natural disaster risk assessment and soil contamination status assessment) and 2) arrangement of property and casualty insurance.

In the event of damage from earthquake, tsunami, water, wind, high tide or other natural disasters, mega solar projects may be forced to review installation expenses or construction times, and business operation following launch may be severely affected.

Based on natural disaster information and knowledge accumulated over years in the property and casualty insurance business, the product offers risk consulting services that include a three-stage evaluation of natural disaster risks at planned mega solar installation sites, and soil contamination status assessment consulting through means such as site usage history surveys and field investigations. By incorporating such consulting, mega solar business operators are able to accurately assess the risks that can threaten business continuity and can effectively carry out necessary investments and measures.

Table:
Examples of Hazard
Environment Assessment Results



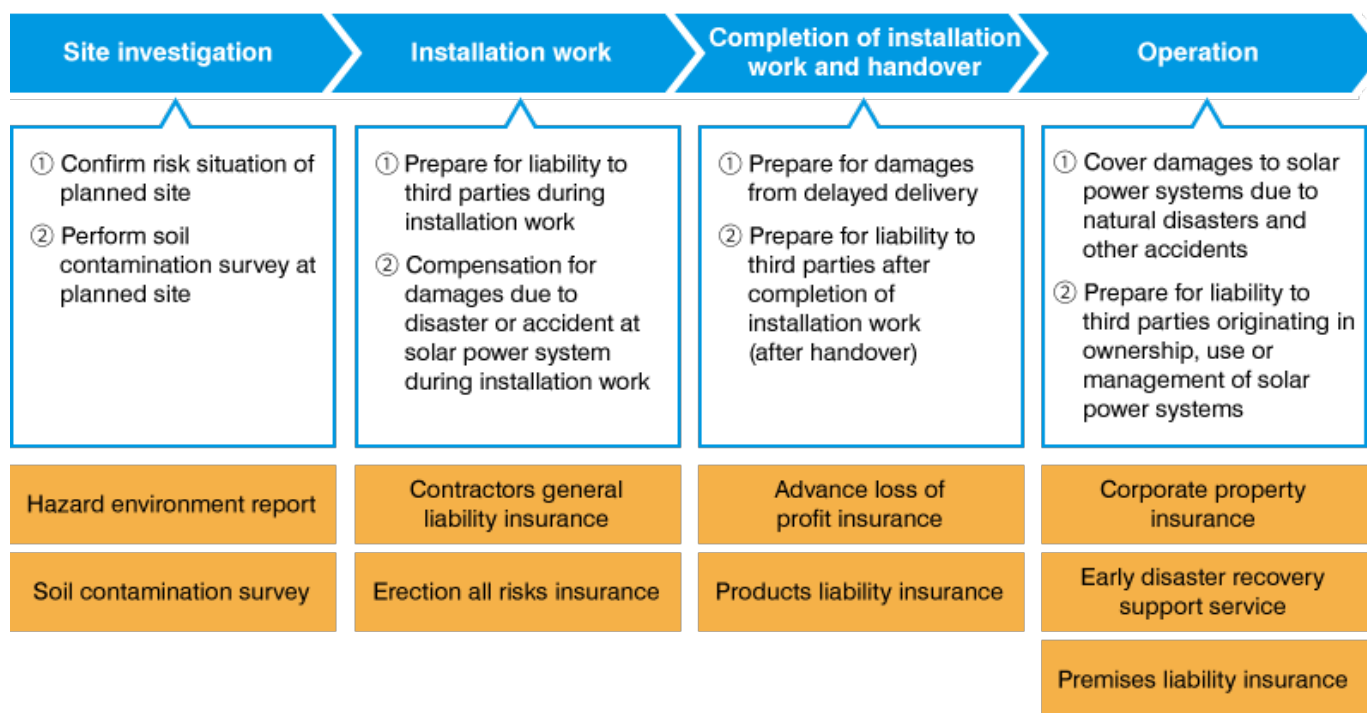
	Earthquake	Tsunami	Liquefaction	Water damage	Wind damage	High tide	Mudslide	Volcanic eruption	Lightning
Point A	A	A	A	C	C	C	C	C	B
Point B	B	C	C	B	B	B	C	C	B
Point C	A	C	C	A	C	C	B	C	A

Figure:
Materials on natural disaster
risk assessment simulation
models (from left: earthquake,
tsunami, lightning)

Arrangement of Appropriate Property and Casualty Insurance at the Mega-Solar Project Installation and Operational Stages

As various risks are expected at every stage – from installation to operation – in mega solar projects, appropriate risk management is achieved by analyzing risk factors that can impact project management and by arranging for insurance against each risk. Looking specifically at risks to installation work, insurance involves compensation for damages in the event of accidents originating in solar power systems during installation or after completion, including damage to or destruction of solar systems or temporary installations from calamities such as fire or lightning, as well as accompanying loss of profits due to delay of operation. Risk hedging against the preceding factors is possible through erection all risks insurance, delayed start of operations insurance and various forms of liability insurance. With regard to risks to operation, insurance involves compensation for damages originating in ownership or management of facilities, including damage to or destruction of solar power systems from calamities such as fire, as well as accompanying loss of profits if operation is halted. Risk hedging against the preceding is possible through commercial property insurance and various forms of liability insurance.



The mega solar project flow from installation work to operation



Solar power and other forms of renewable energy are indispensable as new energy sources to support the social infrastructure of the future. Based on the role that insurance companies bear in society, Tokio Marine & Nichido will support the smooth diffusion of renewable energy by providing insurance products and risk consulting services and contribute to the development of a sustainable society.

Environmental Consulting

The conventional corporate initiatives for the environment have been primarily passive ones, centered on complying with environmental laws and ordinances on matters such as pollution prevention. However, besides response to laws and regulations, there is now a demand from society for a proactive response that puts environmental initiatives into practice as a business. There is also a need for companies to aim for environmental management that harmonizes the environment with the economy. To help companies realize environmental management, Tokio Marine & Nichido Risk Consulting supports the drafting of environmental strategy, including environmental management philosophy, environmental targets and medium- and long-term planning, while taking into account clients' management strategies.

- [Tokio Marine & Nichido Risk Consulting \(Environment\) \(in Japanese\)](#) 
- [Tokio Marine & Nichido Risk Consulting \(Environmental Management Consulting\) \(in Japanese\)](#) 

Reduction of Environmental Footprint

Tokio Marine Group consumes a considerable amount of paper and energy in its business activities. The Group has been making continued efforts to reduce its environmental footprint to the extent possible.

Management Structure under an Environmental Management System (EMS)

To reduce the environmental footprint from its business activities and to advance environmental protection initiatives in regions and communities, Tokio Marine Group appoints key personnel to roles promoting CSR activities within Group companies in Japan and overseas.

In our efforts to reduce the environmental burden in business activities, we perform the plan-do-check-act (PDCA) cycle through our proprietary Green Assist environmental management system, which draws on ISO 14001, and engage in energy conservation and resource conservation initiatives. The head office of Tokio Marine & Nichido adopted an EMS based on the ISO 14001 environmental management system in fiscal 1999, and Tokio Marine & Nichido Facilities did so in fiscal 2006.

* The targeted scope of data aggregation is major subsidiaries among consolidated companies (11 in Japan and 18 overseas).

Among Group companies, there were no major issues noted in internal auditing or external examination under ISO 14001 and no violations of environmental laws or other regulations.

Environmental Philosophy/Environmental Policy of Tokio Marine & Nichido

Environmental Philosophy

Adopting the conservation of the global environment as one of its key management policies, Tokio Marine & Nichido recognizes that it is an important responsibility of all

humans and companies in the present world to protect the environment. Together with stakeholders, Tokio Marine & Nichido is committed to realizing a society where sustainable development is maintained through the efforts of all employees throughout the entire range of our business activities in order to improve and coexist in harmony with the environment.

Environmental Policy

Tokio Marine & Nichido has established the following policies and will make every effort to realize them in all areas of its activities.

1. Preservation of the Global Environment and Biodiversity through the Insurance Business
2. Reduction of Environmental footprint
3. Compliance with Environmental Laws and Regulations
4. Continuous Improvement of the Environment and Prevention of Pollution
5. Promotion of Environmental Awareness-Raising and Philanthropic Activities

The above policy will be made well known to and understood by all employees and released to the public. (Revised on July 1, 2015)

Concept for Reducing Environmental Footprint

Environmental footprint caused by business activities of Tokio Marine Group is relatively small compared with companies in the manufacturing industry; however, the size of the Group makes it a large consumer of paper and energy. In order to reduce the environmental footprint from our business activities wherever possible, we have positioned initiatives for reducing environmental footprint as a key issue for the company. The entire Tokio Marine Group, in Japan and overseas, is making efforts to become carbon neutral* under the following strategic concepts.

1. Reduce: Use energy-efficient buildings and facilities and cut back on energy usage.
2. Switch: Switch to natural energy.
3. Offset: Absorb and fix CO₂ by mangrove planting and retirement of emissions credits.

* Carbon neutral means that CO₂ emitted in the course of a company's business activities is equivalent to the volume of CO₂ absorbed and reduced by way of mangrove planting, use of natural energy and the retirement of emissions credits by such a company.

Environmental Footprint Data

Tokio Marine Group Consolidated Companies

- Medium-term target (fiscal 2017): -3% (compared with fiscal 2014 level)
- Reduction target in fiscal 2015: -1% compared with previous year

CO₂ emissions (Tokio Marine Group consolidated companies)

Fiscal 2014 CO₂ emissions by the Tokio Marine Group overall versus a start-of-year target of 87,971 tons (maintaining the previous fiscal year's level) were 98,317 tons (Japan: 72,978 tons, overseas: 25,339 tons), or 111.8% of emissions in the previous fiscal year. The main cause of the increase was a significant rise in the CO₂ emissions coefficient of Japanese power utilities.

Tokio Marine & Nichido

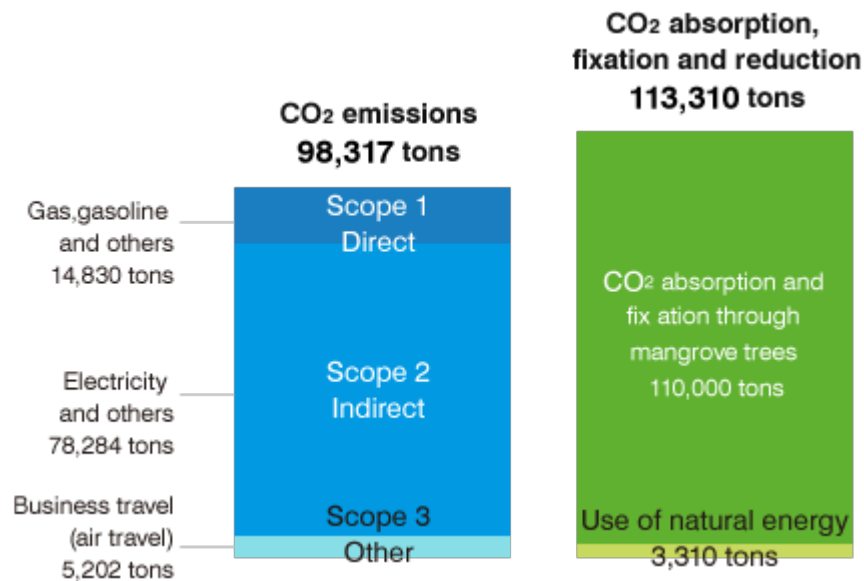
- Medium-term target (fiscal 2020): -40% (compared with fiscal 2006 level)
- Long-term target (fiscal 2050): -60% (compared with fiscal 2006 level)
- Reduction target in fiscal 2015: -1% compared with previous year

CO₂ emissions (fiscal 2014 results)

Fiscal 2014 CO₂ emissions versus a start-of-year target of 50,642 tons (maintaining the previous fiscal year's level) were 57,546 tons, or 113.6% of emissions in the previous fiscal year. The main cause of the increase was a rise in the CO₂ emissions coefficient of Japanese power utilities.

➤ [CSR Performance Data \(Environment\)](#)

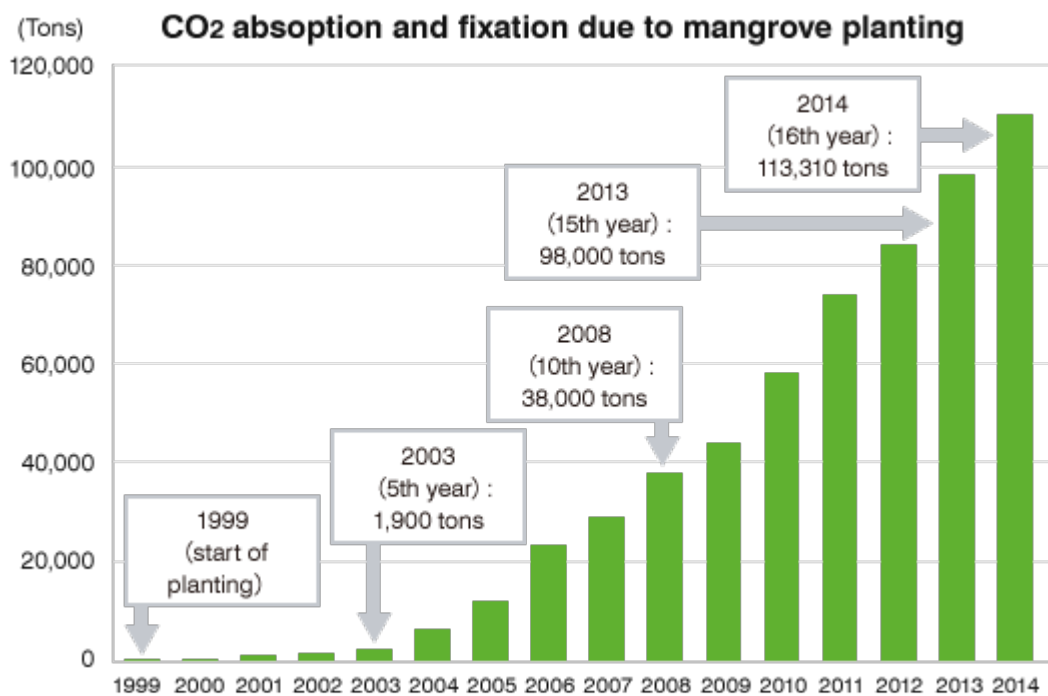
Initiatives toward Becoming Carbon Neutral



Mangrove forests have an effect on the prevention and mitigation of global warming by absorbing and fixing a significant volume of CO₂. Under the concept of “Insurance for the Future of the Earth,” Tokio Marine Group has engaged in the Mangrove Planting Project since 1999. As of March 2015, 8,994 hectares of mangrove forest have been planted through this project in nine countries, primarily in Asia.

Each Group company strives to reduce the environmental footprint through energy conservation and resource conservation. At the same time, Tokio Marine Group aims to achieve carbon neutral status on a global basis, offsetting the CO₂ emissions generated by its business activities with CO₂ absorption and fixation through means such as mangrove planting* and natural energy (green power).

CO₂ emissions in fiscal 2014 amounted to 98,317 tons, an increase of 11.8% from the previous fiscal year, primarily due to an increase in the CO₂ emissions coefficient of Japanese power utilities, despite a steady reduction in overall energy consumption in the Group of 1.2% year on year on the back of efforts to minimize the environmental impact imparted by each Group company. On the other hand, the CO₂ absorption and fixation effects through mangrove planting and other efforts amounted to 113,310 tons and the entire Tokio Marine Group (domestic and overseas) thus became carbon neutral.



* Calculations of CO₂ absorption and fixation through mangrove planting

The Central Research Institute of Electric Power Industry (CRIEPI) has been engaged to provide evaluations and calculations for the amounts of CO₂ absorption and fixation through mangrove planting, and a report on the findings has been received. A third-party organization (Ernst & Young Sustainability Co., Ltd.) has been contracted to provide verification of the results of the calculations in terms of confirming consistency in part of the calculation process. As a result, the Tokio Marine Group has deemed that the effects of CO₂ absorption and fixation through mangrove planting have been calculated appropriately.

Purchase of Tradable Green Power Certificates

The Tokio Marine Group is promoting the use of natural energy in Japan and overseas.

Tokio Marine & Nichido has been purchasing Tradable Green Power Certificates in the amount of approximately 1 million kWh annually continuously since 2002 through wind power and biomass power generation. In addition, the Tradable Green Power Certificates purchased by the company are being allotted to the reduction of emissions at target sites based on the system regarding emissions trading and the obligation to reduce total emissions of greenhouse gases pursuant to the Ordinance on Environmental Preservation to Secure the Health and Safety of Citizens of the Tokyo Metropolitan Area (Environmental Preservation Ordinance).

U.S.-based Philadelphia Insurance Companies has rolled out an employee-driven environmental awareness campaign called “GREENPHLY” and since fiscal 2013 has purchased green power to account for 100% of its electricity use over the year in its business activities, thus realizing net zero emissions*.

* Net zero emissions are achieved when the net of CO₂ emissions and energy consumed equals zero.

Energy Conservation and Resource Conservation Initiatives

Raising Employees' Energy Conservation Awareness

Responding to the calls for energy conservation (in particular, the restraint of electricity consumption during peak periods) following the Great East Japan Earthquake of March 2011, Group companies in Japan are implementing Summer & Winter Electricity-Saving Measures as an initiative to firmly establish electricity and energy conservation.

Specifically, the companies are making continuous efforts to (1) conserve energy in offices (reducing unneeded light fixtures, placing restrictions on use of items (OA equipment, copiers, etc.) around power outlets, and thoroughly managing air-conditioning (such as setting temperatures in offices to 28°C in summer and 19°C in winter); and (2) review employees' work styles (such as encouraging early morning working hours and promoting casual dress). Further, we are making efforts to curb CO₂ emissions from energy usage, such as by expanding our use of TV/Web conferencing systems and restricting air travel for business (which also reduces costs).

Effective Use of TV/Web conferencing

By making effective use of TV/Web conferencing, Tokio Marine & Nichido is reducing greenhouse gases resulting from employee business travel and is striving to raise business processing efficiency. Tokio Marine & Nichido has presently introduced and is actively utilizing more than 300 teleconferencing systems at its business bases and by doing so is limiting the number of employee business trips and reducing business travel expenses.

Resource Conservation in Buildings and Facilities

Tokio Marine Group's companies are engaged in initiatives* that consider the environment and disaster prevention in buildings and facilities, as appropriate for each structure.

- Estimated facilities investment value related to energy conservation measures: 1,601 million yen (fiscal 2014, Tokio Marine & Nichido)

* Upgrading to high-efficiency lighting fixtures (LED, etc.) and air conditioning; installation of motion sensors in lighting fixtures, etc.

At Tokio Marine & Nichido, the company's Nagoya Tokio Marine & Nichido Building, which was completed in 2013, gives high consideration to the environment with features that include double-glazed window glass and LED lighting throughout the entire building. This building has earned the S-rank, the highest rank under Comprehensive Assessment System for Building Environmental Efficiency (CASBEE) Nagoya, a building environmental performance evaluation system operated by the city of Nagoya.

This building has secured the top-tier Platinum ranking under the DBJ Green Building Certification System operated jointly by the Development Bank of Japan and Japan Real Estate Institute. Furthermore, in January 2015 it was certified as an excellent eco-friendly office by Nagoya City due to voluntary and proactive efforts to be kind to the environment in its business activities. It also won the 22nd Aichi Machinami Architecture Award in recognition of its contribution to the formation of a pleasant local environment.

In addition, Tokio Marine & Nichido was recognized by Osaka Prefecture for initiatives and achievements in reducing greenhouse gases in offices and won the Excellence Award in the Osaka Stop Global Warming Awards.

At Group companies overseas, as in Japan, we are taking measures to conserve energy as appropriate for each building or facility. As an example, Tokio Marine Centre (Singapore) has been actively introducing environmentally conscious measures that include installment of energy-saving air-conditioning equipment and lighting fixtures, installment of water-saving equipment that reuses rainwater and placement of greenery.

> [Tokio Marine Singapore Insurance](#) 

Initiatives to Reduce Paper Use

Tokio Marine Group's volume of paper consumed in fiscal 2014 was 9,090 tons (8,387 tons in Japan, 703 tons overseas), which was 95.2% of the amount consumed in the previous fiscal year. In fiscal 2015, we are taking action under a target of reducing paper volume in Japan by 1% from the previous fiscal year.

As a measure to curb paper consumption, Group companies are promoting the use of paperless conferencing, using green procurement of stationery and office supplies, shifting forms and pamphlets to Web formats (i.e., promoting paperless use) and firmly establishing the use of double-sided copying and aggregate printing.

Initiatives for Reducing the Environmental Footprint in the Value Chain

Promoting the use of recycled auto parts

From the perspective of creating a recycling-based society and reducing the burden on the environment (i.e., curbing CO₂ emissions from the manufacture of parts*), Tokio Marine Group is calling on employees to engage in the Eco-Safe Driving program of The General Insurance Association of Japan and is actively using recycled auto parts when repairing vehicles used by Group companies.

Furthermore, Tokio Marine & Nichido, Nisshin Fire & Marine Insurance and E. design Insurance are taking action in calling for the use of recycled auto parts and proposing the use of these parts to individual and corporate customers that have met with accidents.

- Number of instances of use of recycled auto parts (fiscal 2014, Tokio Marine & Nichido): about 25,849 (118.6% compared with the previous year)

* Recycled parts are said to have an effect in reducing CO₂ emissions compared with new parts (23.1 kg for a bumper, 97.3 kg for a door, etc. (Source: Survey by The General Insurance Association of Japan))

With the approval of customers, Tokio Marine & Nichido is making efforts to expand the use of recycled parts. The company's actions include distributing pamphlets to boost awareness of the Recycled Parts Usage Promotion Campaign among agents and auto repair shops, as well as creating content for tablet devices to aid these businesses in easily explaining the merits of recycled parts to customers.

Preservation of Biodiversity

Tokio Marine Group is promoting initiatives for the preservation and sustainable use of biodiversity.

Relationship with Biodiversity

Preserving biodiversity translates into a variety of benefits, namely, lower emissions of greenhouse gases, mitigation of disaster risks from tsunamis and revitalization of regional economies. Under the following vision, the Tokio Marine Group contributes to the preservation of biodiversity through reduction of paper usage as well as mangrove planting and other environmental enlightenment programs.

Tokio Marine Group's Vision for Biodiversity

Tokio Marine Group recognizes the preservation of biodiversity as one of its most important environmental issues and, as a good corporate citizen, conducts initiatives for the preservation and sustainable use of biodiversity under the following two themes.

1. We endeavor to understand our relationship with biodiversity (benefits and impact) in our business activities, to reduce our impact on biodiversity and to preserve biodiversity.
2. We engage in educational activities on the preservation of biodiversity for the general public and work with our stakeholders to contribute to the development of a sustainable society.

Participation in the Promotion Partners Program under The Declaration of Biodiversity by Nippon Keidanren

Tokio Marine & Nichido supports The Declaration of Biodiversity by Nippon Keidanren and in January 2010 joined the Promotion Partners program under the declaration. Our business activities comply with the declaration and its behavioral guidelines.

➤ [The Declaration of Biodiversity by Nippon Keidanren \(in Japanese\)](#) 

Mangrove Planting Project

Since 1999, Tokio Marine & Nichido has been conducting its Mangrove Planting Project primarily in Southeast Asia. During the 16-year period to fiscal 2014, we planted 8,994 hectares of new forest in nine countries: Indonesia, Thailand, The Philippines, Vietnam, Myanmar, Fiji, India, Bangladesh and Malaysia. (The Central Research Institute of Electric Power Industry (CRIEPI) has been engaged to evaluate the status of mangrove development and CO₂ absorption and fixation in planted areas, and a report on the findings has been received.)

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. The project is conducted in partnership with the NGOs Action for Mangrove Reforestation (ACTMANG), the Organization for Industrial, Spiritual and Cultural Advancement-International (OISCA) and International Society for Mangrove Ecosystems (ISME) and through collaboration with local governments and communities.

This initiative has been acclaimed and received the 2013 Environment Minister's Award for Global Warming Prevention Activity (International Contribution category).

“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.

Mangroves protected the lives of many people as well as buildings and structures when the tsunami that occurred in the Indian Ocean hit in December 2004. At present, mangroves are being planted in the Demak area of Indonesia and Gujarat State in India, which are susceptible to coastal erosion and flooding, with the main objective being to protect people's lives and keep buildings and structures intact.

The roots of mangrove trees also serve as “cradles of life,” creating a rich ecosystem by providing a sanctuary for living creatures such as fish, shellfish, crabs and shrimps and attracting monkeys and birds. Fish and shellfish caught in the sea and in rivers near mangrove forests in Quảng Ninh Province in Vietnam and Ranong Province in Thailand are the staple diet of the local people and a source of income through sales to intermediaries, thus contributing to sustainable regional development.

In addition, the mangroves themselves are being used in a variety of different ways. Along with the seeds and fruits being used to make soup and sweets, the leaves become feed for farm animals and the trunks and branches are used as materials for the pillars and roofs of people's homes, thereby providing excellent support to the lives of the people.

Tokio Marine Group considers mangroves as "insurance for the future of the Earth" because they protect the planet and people's lives and bring benefits. We are committed to being involved in the Mangrove Planting Project for 100 years. The project has been up and running for 16 years to date and the mangrove forests continue to grow. Going forward, we plan to put more effort into activities that protect and nurture mangrove forests.

Indian Ocean tsunami from the earthquake off the island of Sumatra in December 2004



Mangrove planting area in Ranong, Thailand, the area behind which was protected from tsunami damage



Tale Nok near Ranong, Thailand, which did not have mangroves, was damaged by the tsunami.

Benefits of Mangroves



Fish catches are more abundant thanks to the mangroves.
(Ranong Province, Thailand)



The young leaves of the grey mangrove are used as feed for farm animals.
(Gujarat State, India)

Economic Benefits of Biodiversity and Ecosystems through Mangrove Planting (Thailand)

Research related to the economic impact of mangrove forests on biodiversity was reported in the Economics of Ecosystems and Biodiversity (TEEB) study, which was launched at the 10th Conference of the Parties to the Convention on Biological Diversity (COP10) in 2010. Based on the study results, Tokio Marine & Nichido conducted a preliminary calculation of the economic benefits of a mangrove planting project in Thailand in cooperation with Ernst & Young Sustainability Co., Ltd.

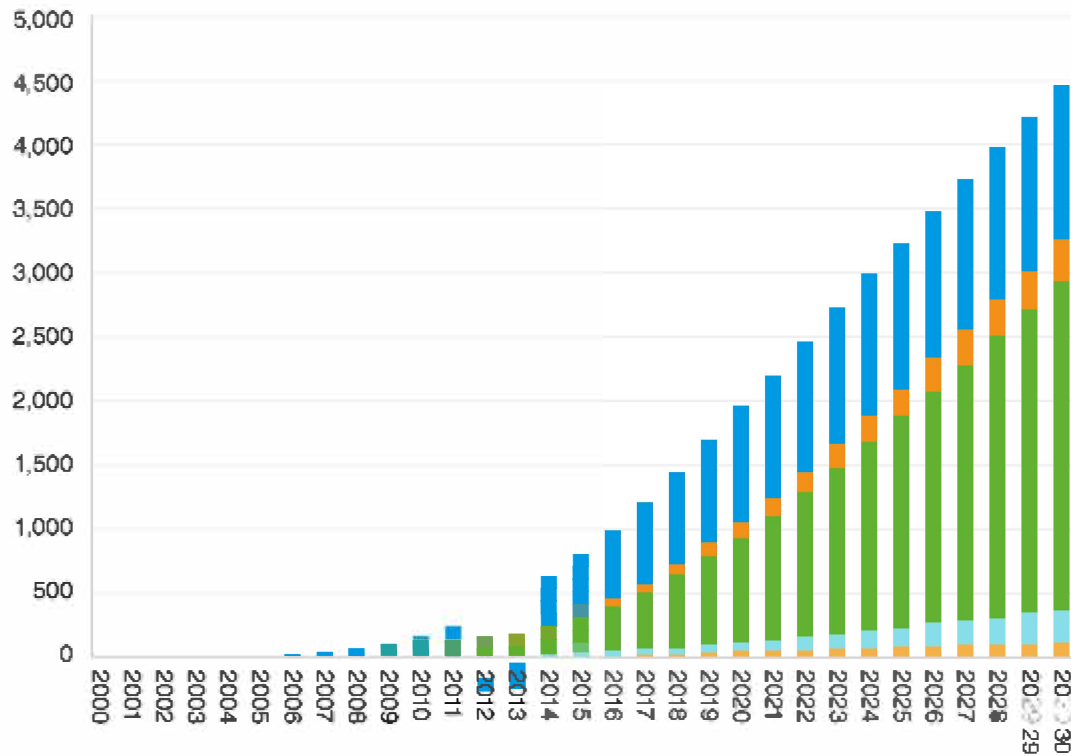
Tokio Marine & Nichido initiated its project to plant mangroves in Thailand in 2000. For the total area of 1,016 hectares covered during the 11-year period up until fiscal 2010, we used details outlined in the TEEB study and relevant papers to estimate and compile the benefits by the respective items of self-sufficiency in food and gathering of timber and biomass fuels by local residents, increase in commercial fish catches, mitigation of damages caused by storms, corrosion control along coastlines and absorption of greenhouse gases.

As a result, the economic benefits will amount to a cumulative total of approximately 4.46 billion yen by 2030 (approximately 4.40 million yen per hectare over a total of 30 years from the commencement of mangrove planting). Additionally, the economic benefits for a single year will increase to more than approximately 250 million yen in 2022, and although it will subsequently trend downward, the amount is expected to remain at a base level of approximately 240 million yen from 2030 onwards per year.

A report of the United Nations Environment Programme (UNEP) stated that the costs of mangrove planting amount to approximately 95,000 yen per hectare, which in turn indicates that plantations can achieve various benefits from local biodiversity in the long term.

Total in Economic Benefit by Fiscal Year for Mangrove Planting from 2000 to 2010 in Thailand

(Millions of yen)



- Self-sufficiency in food and gathering of timber and biomass fuels by local residents
- Increase in commercial fish catches
- Mitigation of damages caused by storms
- Corrosion control along coastlines
- Absorption of greenhouse gases

Local Community and Social Contribution Activities Leading to Global Environmental Protection

Based on the theme “Protecting the Earth,” Tokio Marine Group is implementing different local community and social contribution activities around the world. These activities emphasize voluntary engagement by employees and tie-ups and collaboration with NPOs and other groups.

Mangrove Planting Tours

Since 1999, Tokio Marine & Nichido has been promoting its Mangrove Planting Project in Southeast Asia and other countries and regions and conducting a volunteer tour to plant mangrove trees about once a year. Tokio Marine Group employees, agents and retired employees as well as their families participate in these tours as volunteers to plant mangrove seeds and saplings with local residents and children and visit villages and elementary schools in respective regions to promote international exchange. As of March 2015, we have conducted 15 mangrove planting volunteer tours, in which a total of approximately 480 members have participated.



➤ Preservation of Biodiversity (Mangrove Planting Project)

“Go Green with Tokio Marine”: Mangrove Planting Activity in Singapore

Tokio Marine Group companies in Singapore, beginning with Tokio Marine Life Insurance, held a mangrove planting related event on September 8, 2014. At the event, which was attended by children from an orphanage and members of the National Parks Board (NParks), a partner NPO, S\$20,000 was donated by Tokio Marine Life Insurance to support tree-



planting efforts. This company is taking on the initiative to contribute to the local community as insurance for the future.

Environmental Protection Activity in Japan: Green Gift Project

Tokio Marine & Nichido has been implementing an environmental protection initiative in Japan called the Green Gift Project together with local citizens that includes donations to environmental NPOs and other groups and participation in environmental activities in 16 regions of Japan in one year since October 2013.



The project is conducted in conjunction with Japan NPO Center, a specified non-profit corporation that has received backing from the Ministry of the Environment and is responsible for the coordination and operation of the entire project. The aim is to provide children in each region, the leaders of the future, with the opportunity to learn about local environmental issues and foster a desire to protect the environment. The activities also offer the chance for local NPOs and other groups to collaborate with new stakeholders such as Tokio Marine & Nichido and its agents. It is also a great chance for the company's customer contact branches to meet with environmental NPOs and other members of the local community. By March 2015, the Tokio Marine & Nichido had concluded agreements related to environmental protection with local governments and organizations in five regions and conducted activities to protect forests, woodlands, river valleys and the sea in 22 regions that have involved around 3,900 participants.

- > [Global Environmental Protection through Products and Services \(Green Gift Project\)](#)
- > [Environmental Protection Activity in Japan \(Green Gift Project\)](#) 

Green Lessons: The Mangrove Story

As part of its efforts to raise environmental awareness, since 2005 Tokio Marine Group has provided Green Lessons: The Mangrove Story, an environmental education program for children in elementary and special needs schools. Employee and agent volunteers visit

these schools and give lectures on the theme of “prevention of global warming and preservation of biodiversity,” in which they tell stories about mangrove planting. Children participating in these lessons receive flowerpots made from recycled uniforms.

As of March 31, 2015, the Group visited around 690 elementary and special needs schools throughout Japan and provided Green Lessons to approximately 47,600 children. We will continue conducting these lessons nationwide as a place for children, the leaders of tomorrow, to think for themselves about the environment.



➤ [Laboratory for the Future \(Green tuition fee\) \(in Japanese\)](#) 

Collaborative Afforestation Efforts in Kochi Prefecture: Tokio Marine & Nichido’s Forest for the Future

In May 2009, Tokio Marine & Nichido concluded a five-year partners agreement with Kochi Prefecture, Aki City and the Eastern Kochi Forestry Association to promote afforestation in Aki City under the prefecture’s Collaborative Afforestation Project with Environmentally Advanced Corporations. The forest covered under the agreement has been named “Tokio Marine & Nichido’s Forest for the Future.” Every year, we conduct a volunteer tour for Group employees and agents including their families to experience tree thinning and socially interact with local residents. A total of 46 members participated in the sixth Tree-Thinning Forestry Volunteers held in November 2014. Participants felt that it was a project that emphasizes ties with the local community and understood that much human intervention was required to maintain the forest in a healthy state.



Children's Environmental Award and Iriomote Island Eco Experience Tour

Since 2008, Tokio Marine & Nichido and The Asahi Shimbun Company (newspaper) have co-hosted an environment-themed illustration and essay contest, the Children's Environmental Award program, as one initiative to raise environmental awareness among elementary school children who will take the lead in the future and, in turn, raise awareness among society as a whole. For the seventh Children's Environmental Award in fiscal 2014, we received more than 4,600 works from children all over Japan. We invited the winners of the contest and their parents to join the Iriomote Island Eco Experience Tour.



The Iriomote Island Eco Experience Tour is conducted under the supervision of Shigeyuki Baba, Professor Emeritus, University of the Ryukyus. He is also a judge of the Children's Environmental Award and has been providing support to Tokio Marine & Nichido's Mangrove Planting Project. Participants learn about the importance of preserving the global environment through a program of events that includes exploring a mangrove forest, engaging in tree planting and mangrove dyeing, while receiving explanations from specialists. The children who participated in the tour saw mangrove trees and crabs in the tidal flat and understood what unspoiled nature would look like, and enjoyed activities not available in their home towns.

➤ [Tokio Marine & Nichido \(Children's Environmental Award\) \(in Japanese\)](#) 

Marunouchi Citizens Environmental Forum

Every year, Tokio Marine & Nichido holds a social and environmental awareness seminar, the Marunouchi Citizens Environmental Forum, jointly with Mitsubishi Corporation. At the 56th forum held in fiscal 2014, we invited rally driver Hiroshi Masuoka to Maru-Cube in the Marunouchi Building in Chiyoda Ward and he gave a lecture entitled "Thoughts on



the future of the global environment and automobiles: Participating in an uphill race.” An actual rally car was on display at the venue and his presentation included a video. He also spoke about the capabilities and potential of electric vehicles. Approximately 100 attendees, including Tokio Marine Group employees and other guests, were impressed by his talk about racing, which most people normally do not experience, and were surprised by the advanced level of electric vehicles and wanted to become more aware of eco-friendly driving.

GREENPHLY Environmental Awareness Program and Becoming a Member of “Green Power Partnership”

U.S.-based Philadelphia Insurance Companies (PHLY) has been encouraging its employees to take part in initiatives to protect the environment in the workplace, home and local community in order to leave behind a beautiful environment for the next generation. One such initiative is the employee-driven environmental awareness program called GREENPHLY, which involves support of environmental protection activities by individuals and communities as well as various efforts to reduce environmental load in the office with the aim of minimizing environmental burden in business activities.

The three main activities under GREENPHLY in fiscal 2014 were the reduction of environmental load through business activities, environmental education and awareness-raising activities, and efforts in connection with community outreach. Activities included collecting blankets, sheets and towels from employees to reduce waste at landfills and benefit animals in 30 shelters nationwide, and holding employee-driven environmental education events at the head office. Some 890 employees were engaged in volunteer, educational and fundraising activities related to environmental causes. The company also donated US\$25,000 to an environmental NGO in the United States.

In addition, PHLY purchases green power to account for 100% of its electricity use and was recognized as a proud member of the U.S. Environmental Protection Agency’s Green Power Partnership as in the previous year. PHLY was also recognized as one of the nine leading companies in the United States in the Green Power Leadership Awards hosted by the Agency.



Participation in Environmental Protection Activities in Thailand

In Thailand, with the aim of restoring the bounty of nature to forests that are damaged in the frequent floods that occur, Tokio Marine Insurance (Thailand) has been implementing a project entitled LOVE Tokio Marine & Nichido for the Protection of Forests and Water since 2007. In line with the intentions of an initiative led by Thailand's King Bhumibol, efforts are being made to expand forest areas in conjunction with a local development organization and also to execute measures to prevent flooding such as by building levees in the upstream area of the river together with local youths.



Environmental Enlightenment Tour for Children in Hong Kong

At Tokio Marine Hong Kong, November 8, 2014 was designated CSR Day, and in cooperation with the Hans Andersen Club, an association that supports children's health and growth, the company undertakes an activity to invite underprivileged children to an environmental enlightenment tour every year. Many employees participated as volunteers in events that included observing a coral reef through a glass-bottom boat and making picture books.



Participation in Earth Day Events

U.S.-based PHLX supported five environmental enlightenment activities conducted by employees as their sponsor in order to promote Earth Day 2014 as part of GREENPHLY, an employee-driven environmental awareness program. Approximately 900 employees took part in Earth Day events and spent 60 hours collecting donations totaling US\$1,790. The money was donated to the Southern California Coastal Water Research Project (SCCWRP), an environmental research institute that places emphasis on ecosystems along shorelines, from rivers that flow through Southern California to the ocean.

In addition, Tokio Marine Hong Kong held Dress Black Day at work as part of Earth Day on March 28, 2014. In order to raise awareness of Earth Day 2014 and the need for global environmental protection, many employees dressed in black, with work lights and computer monitors turned off at lunchtime.



Sustainability Report 2015
Core Theme 3:
Supporting People

Core Theme 3: Supporting People



Specific Material Issues in CSR

- Low birth rates and aging societies, and population demographics
- Human resources development
- Diversity and inclusion
- Local community and social contribution activities
- Promoting ESG in the provision of products and services

In Japan, the importance of responding to the nursing and health needs of the elderly is increasing due to the low birth rate and aging society. There is also growing demand to create societies in which people in underprivileged circumstances and those with disabilities can live with peace of mind in the community as economies and societies become more sophisticated and globalization progresses. In addition, there are calls for the acceptance, promotion and utilization of diversity in such areas as gender, age and nationality. On a global scale, the reality is that there is growing income disparity, increasing unemployment among youth, poverty and unequal opportunities for education based on gender.

Tokio Marine Group has set “Supporting People” as a core CSR theme in order to take up the challenge of resolving these issues. To this end, we will promote local community and social contribution activities as well as diversity and inclusion, notably through the growth

of young people and support of persons with disabilities and athletes.

As an example, in terms of growth of young people, we support orphans of car accidents through foundations, participate in Room to Read's educational support program for girls in developing countries, provide scholarship support and make visits to various social welfare institutions in different countries around the world. Tokio Marine Group employees also actively take part in courses related to nursing skills and dementia.

In addition, we conduct honest and fair personnel affairs for Group employees irrespective of gender, age, nationality or any other factor, strive to develop human resources and make use of diverse personnel that includes employing persons with disabilities. We also support flexible work styles with a focus on work/life balance and implement occupational health and safety as well as health management, and actively undertake efforts to fully encourage communication with employees.

In Tokio Marine Group, a global insurance group, independent-minded individuals full of sincerity and dynamism are taking on active roles worldwide. For us who handle the intangible product of insurance, people and the trust built with them are everything. We will continue valuing and supporting people with the aim of being a "Good Company" that is trusted by everyone and society.



Example of CSR approach (Supporting People)

- > Local Community and Social Contribution Activities Supporting
- > People Development and Utilization of Diverse Human Resources

Local Community and Social Contribution Activities Supporting People

Tokio Marine Group employees around the world voluntarily take on local community and social contribution activities under the theme “Supporting People” that include growth of young people and support of the elderly and persons with disabilities.

Growth of Young People

Social Contribution Activities through Foundations

Tokio Marine & Nichido promotes social contribution activities through three foundations with such aims as helping young people grow, encouraging international cultural exchange and promoting sports in the local community.




Tokio Marine Kagami Memorial Foundation was established in 1939 and initiated a scholarship program in 1941. The foundation provides scholarships to students at Japanese universities and graduate school exchange students from ASEAN nations and assists academic studies by researchers.

Tokio Marine & Nichido Educational Development Fund, established in 1984, offers assistance to elementary school and junior high school children orphaned through traffic accidents and for educational research by educators.

The Tokio Marine Sports Foundation was established in 1937 with the aim of promoting sports activities among the public to help bring bright and enriched lives to the people of Japan. The two facilities owned by the foundation, Nasu Sports Park and Toda Boathouse (a water sports facility), are used by a wide range of groups from young children to senior citizens. The foundation is also involved in local support exchange events planned by members of Tokio Marine & Nichido's sports teams and charity concerts given by the company's orchestra.

Overview and Activities of Each Foundation

Public Interest Incorporated Foundation	Summary	Activities in Fiscal 2014
Tokio Marine Kagami Memorial Foundation	<ul style="list-style-type: none"> Provides scholarships and educational training assistance to students at Japanese universities and graduate school exchange students from ASEAN nations Provides academic research aid and earthquake research aid to young social science researchers 	Provided a total of 45 million yen to 76 new and existing scholarship students and 71.85 million yen in aid to six research aid projects
Tokio Marine & Nichido Educational Development Fund	Provides assistance for educators and to children orphaned through traffic accidents	Financial assistance for education and research: 151 cases Scholarships for children orphaned through traffic accidents: 116 individuals
The Tokio Marine Sports Foundation	Promotes sports activities in local communities	Number of persons using Nasu Sports Park: 49,631 Number of persons using Toda Boathouse: 5,413

- › [Tokio Marine Kagami Memorial Foundation scholarships for exchange students from ASEAN nations \(in Japanese\)](#) 
- › [The Tokio Marine Sports Foundation youth exchange project through sports activities \(in Japanese\)](#) 
- › [Tokio Marine & Nichido Educational Development Fund \(in Japanese\)](#) 

Programs for Children (Delivery of Lesson Programs and Environmental Education)

We encourage children who will take the lead in the next generation to think about environmental issues and disaster preparedness through our lesson programs delivered to schools and other environmental initiatives.

- › [Disaster Prevention Lessons](#)
- › [Green Lessons: The Mangrove Story](#)
- › [Children's Environmental Award](#)

Ashinaga Charity & Walk

Tokio Marine & Nichido and Meiji Yasuda Life Insurance Company jointly held a charity walk event, Ashinaga Charity & Walk. From Tokio Marine & Nichido, a total of 1,700 employees and their families participated in this event at 57 venues across the country, either held as My Walk organized by Meiji Yasuda Life Insurance Company or P-Walk 10



organized by Ashinaga, an organization providing educational support for children who have lost one or both of their parents. A portion of their participation fees was used to support orphans as described below.

- (1) Donated to Ashinaga to be used for the following purposes to support orphans:
 - Construction and operation of Tohoku Rainbow House, a healing space for children orphaned by the Great East Japan Earthquake
 - Scholarship loans for orphans who want to attend high school, university, junior college or other educational institution
 - Support for Ashinaga's scholarships for international students
- (2) Allocated as financial assistance to orphans living in prefectures affected by the Great East Japan Earthquake through donations to orphan support funds

Cooperating with the NPO Association for Assistance to Children Orphaned in Traffic Accidents



Nisshin Fire supports children who have lost one or both of their parents in traffic accidents through the NPO Association for Assistance to Children Orphaned in Traffic Accidents.

In fiscal 2014, the company held charity events at its head offices in Tokyo and Saitama,

which were open to both employees and visitors, and collected 221,778 yen, which it donated to the association.

Going forward, the company will continue supporting children orphaned in traffic accidents through this association.

Serving as a Special Sponsor of the JOC Junior Olympic Cup Swimming Tournament

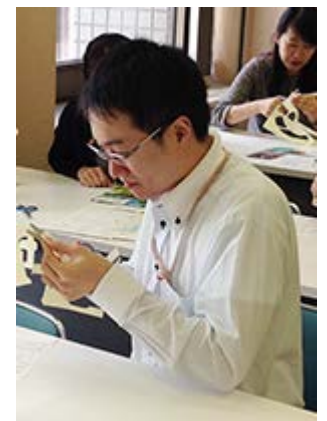
Tokio Marine & Nichido started providing support to the Japan Swimming Federation as one of the initiatives undertaken to commemorate its 110th anniversary in 1989, with this year marking the 27th year of support. Specific efforts include serving as a special sponsor of the National JOC Junior Olympic Cup Swimming Tournament held twice a year and providing support for the costs of attending overseas competition and of training camps for Junior Olympic athletes. The company contributes to the healthy growth of young people who will represent the future by promoting swimming.



> [Go! Go! Junior Swimmers! \(in Japanese\)](#) 

Campaign to Deliver Picture Books

Tokio Marine Group participates in the Campaign to Deliver Picture Books undertaken by Shanti Volunteer Association. Through this activity, picture books are sent to children in such countries as Cambodia, Laos and Myanmar who have fewer opportunities to enjoy picture books due to reasons that include conflict and the impact of national policy. The volunteer work entails affixing printed text that has been translated into different languages into Japanese picture books. Participants gathered in a meeting room and cut up and pasted the translated text into picture books while reading each other's books in a



congenial atmosphere. On the last page of each picture book, participants signed their names in the local language, thinking about the smiling children who will receive these books.

In fiscal 2014, a total of around 140 Group employees participated, and the finished books were sent through Shanti Volunteer Association to libraries and schools to which the librarians and teachers who took part in training courses by the association belong.

> [Shanti Volunteer Association \(in Japanese\)](#) 

Participating in Room to Read's Educational Support Program in Developing Countries

Participating in Room to Read's Educational Support Program in Developing Countries Tokio Marine & Nichido has participated in the educational support effort led by the international NGO Room to Read since fiscal 2010. Over the five years from fiscal 2010 to fiscal 2014, the company donated about USD100,000 annually, providing educational support for a total of about 1,240 girls to help them attain independence in the future and offering a study environment for children by opening 14 reading rooms in India, Bangladesh and Vietnam.



For girls not attending school for economic reasons or because they are tied to household duties as a result of their parents' lack of understanding, the program offers financial aid for tuition fees and endeavors to convey the importance of education to their families through home visits. These efforts have allowed girls to continue their education, with many achieving excellent performance in their schoolwork to make their dreams a reality.

India, Bangladesh and Vietnam are three mangrove planting regions covered under the company's ongoing Mangrove Planting Project initiated in 1999. Through the Mangrove Planting Project and educational support program, Tokio Marine & Nichido thus carries out the dual-purpose global social contribution activities of nurturing both trees and people.

> [International NGO Room to Read](#) 

Participating in the TABLE FOR TWO Charity Initiative Aimed at Achieving an Optimal Food Balance in the World

Tokio Marine & Nichido participates in the TABLE FOR TWO initiative and has been offering a TABLE FOR TWO menu in the employee cafeteria at its head office.

TABLE FOR TWO is an initiative to donate a part (usually 20 yen) of the price of a lunch offered in a company cafeteria to school meal programs in developing countries.

Of the total world population of almost seven billion, one billion people suffer from hunger while another billion are experiencing obesity and other diet-linked, lifestyle-related diseases. To eliminate this serious food imbalance, the TABLE FOR TWO initiative was launched in Japan in fall 2007. The amount of 20 yen donated from every lunch is equal to one school meal in developing countries. Thus, the name "TABLE FOR TWO" came from the idea that each of us in a developed country shares a table with one child in a developing country. We are having lunch together, beyond time and space.

Overview of TABLE FOR TWO in Tokio Marine & Nichido

Location
Employee cafeteria at the head office
Method
Purchasing a 560-yen TABLE FOR TWO lunch (680-800 kcal) automatically donates 20 yen through the NPO TABLE FOR TWO International, which will be used to buy school meals for children in developing countries

> [TABLE FOR TWO](#) 

Educational Assistance for Children in China

Since 2009, Tokio Marine Group has been collaborating with the All-China Youth Federation to support children of migrant workers (children living in farming villages while their parents work in the city). We have established support facilities in over 160 locations throughout China, and Group employees engage in various volunteer activities every year.



In fiscal 2014, 23 employees, including Kunio Ishihara, advisor at Tokio Marine & Nichido, held volunteer activities at an elementary school in China's Guangzhou Province. It was a lively interchange that included games with the themes of traffic safety and safety precautions in school activities with around 60 children.

Concluded Educational Support Agreement for Elementary School Students

Tokio Marine Newa Insurance of Taiwan has conducted volunteer activities to help children at a local elementary school located near its head office safely cross the road for the past 10 years since 2005. An educational support agreement was concluded with the school in 2014 based on the relationship of trust built up over such a long period. The company will contribute to the growth of the children at the school, which boasts over a 100-year history, and the advancement of the region's culture through such means as creating educational materials for art class, upgrading the school's equipment, holding concerts in the community and supporting children with disabilities.



Support for a Charity Marathon in the Republic of Sierra Leone in Africa

U.K.-based Tokio Marine Kiln has been supporting the U.K. charity organization Street Child since 2012 when it starting serving as a sponsor of a charity marathon in Sierra Leone as part of its 50th anniversary celebration. The Sierra Leone Marathon is a flagship event of Street Child that aims to return their families children who have been living on the street due to the civil war that came to an end in 2002 and the recent Ebola crisis and provide them with an education. Children's education has become a critical social issue linked to the survival of the country where half of the population is under the age of 18 and the literacy rate sits at only 40%. Some 32 Tokio Marine Kiln employees have participated in the marathon since 2012, raising a total of GBP250,000 in contributions that include matching donations made by the company. (Six employees took part in 2014 and raised approximately GBP29,000). The donations have been used to help run the Every Child in School program aimed at building schools and making sure all children receive an education.



Scholarship Program for Children in Thailand and Visiting Children's Facility with Scholarship Students

For 10 years, our Group companies in Thailand, including Tokio Marine Insurance (Thailand), have supported a scholarship program of the National Council on Social Welfare of Thailand. In 2014, scholarships were provided to a total of 100 junior and senior high school and university students. A scholarship conferment ceremony was conducted by the 18 employees of Tokio Marine Insurance (Thailand), and together with all scholarship students, they visited a facility for physically challenged children afterwards

to serve as volunteers. The purpose of such a visit is to give scholarship students an opportunity to experience giving to others and helping those in need.



Support for a Children's Social Welfare Institution in Brazil

Employees from Tokio Marine Brazil Seguradora of Brazil visited an institution for children with disabilities as part of Children's Day celebrations in October 2014 with the cooperation of Association for Assistance to Disabled Children (AACD). They donated toys and games and conducted events for the children to enjoy. In addition, BRL200,000 (approximately 7.8 million yen) raised by employees and agents, the highest amount yet, was donated to the association.



In order to further promote the support activities, over 100 employees participated as telephone operators and took donations for a television program called Teleton, in which AACD asks for donations.

Kartini Day Celebration in Indonesia

Tokio Marine Indonesia and Tokio Marine Life Insurance held an event in Jakarta to which 200 children were invited as a celebration of the birth and achievements of heroine Raden Ajeng Kartini, who enhanced the rights and supported the



education of women in Indonesia. Some 19 employees participated in the event, which involved judging a dance, paintings and a fashion show performed by the children and giving prizes to the winners. These companies believe that education has a profound impact on children's future and will continue to contribute to the enhancement of the educational environment in Indonesia going forward.

Family Day for Children in Malaysia

Tokio Marine Life Malaysia held a family day event in conjunction with Make-A-Wish Malaysia, an organization supporting children's health in the country. Volunteers from the company and its agents invited over 100 children to see a Disney movie as well as enjoy a clown show and dinner party. Through this event, the company aims to both fulfill the dreams of the children and enhance the willingness of employees to participate in CSR activities.



Courses to Foster Support for Dementia Care – Properly Understanding Dementia and Providing Support Activities



Tokio Marine Group provides support for the Million-Supporter Caravan for Dementia, which is promoted by the Ministry of Health, Labour and Welfare and the nationwide Caravan Mate Liaison Council, and conducts courses to foster support for dementia care as a volunteer activity to support the safety and security of local communities and families. With the ultimate goal of creating neighborhoods where people with dementia and their families can live with peace of mind, the program is designed so that employees who take the course have the correct knowledge about dementia to share with friends and families as well as support and give compassionate consideration to people with dementia and their families in work and private life.

During the one-and-a-half-hour program conducted in each work department, mainly in Tokyo, attendees watched a DVD, listened to a lecture given by an employee (called a “caravan mate”) who has received special training on this subject and participated in a role-playing session. As of March 2015, a total of around 2,900 Group company employees have participated in this educational program and become supporters for dementia care. We intend to promote this program further, as it gives us a good opportunity to deepen our understanding of the aging population and dementia and think about how we accordingly deal with our customers and our own families.

> [Million-Supporter Caravan for Dementia \(in Japanese\)](#) 

Tour of Christmas Illuminations in Singapore

Group companies in Asia, including Tokio Marine Asia, invited 80 elderly persons living in social welfare institutions on a bus tour to enjoy Christmas illuminations inside the city. Around 40 employees took part as volunteers, making sure the guests had the best time possible with a number of events that included singing Christmas carols at the dinner party prior to the tour and participating in line dancing.



Holding a Seminar on Caregiving Skills

Tokio Marine & Nichido invited employees of Tokio Marine Nichido Better Life Service as lecturers and held a Seminar on Caregiving Skills at its head office. It is a basic seminar on caregiving skills, which aims to make participants “persons who can provide a little bit of help” when dealing with the elderly and people with disabilities.

About 30 employees from Tokio Marine & Nichido and Group companies participated in the seminar. In addition to an elderly simulation program to experience elderly people’s vision, hearing and other physical functions, the seminar provided tips on caregiving and points to be noted when giving assistance and taught participants simple sign language and Braille. Many participants felt ready and eager to help the elderly and persons with disabilities.



Elderly simulation program



Learning Braille

Collaboration with the Japan Deafblind Association



The Japan Deafblind Association is engaged in activities to support people with hearing and vision impairments across the country. Their activities include dispatching sign language interpreters and helpers, training interpreters and publishing a biannual magazine for the hearing and visually impaired. Tokio Marine & Nichido has become a supporting member of the association since 2008. At the association's annual national conference, which is held for the purpose of promoting exchange among people with these impairments and improving the skills of sign language interpreters and helpers, employees working in offices and branches in respective areas serve as volunteer staff to cooperate in running the event.

In fiscal 2014, about 70 employees from the Kobe and Osaka regions provided support for the organization's 23rd national conference in Kobe City.

> [Japan Deafblind Association \(in Japanese\)](#) 

Collaboration with the Special Olympics Nippon Foundation



In support of the Special Olympics Nippon 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 fiscal 2005 and has been supporting its activities by providing funds and volunteers. Additionally, Tokio Marine Group undertakes a year-round volunteer activity to create good luck bracelets to show our support to athletes of the foundation. In 2014, a total of about 2,500 employees joined this activity.

In addition, around 250 employees took part in the Special Olympics Nippon National Summer Games held in Fukuoka in November 2014 as volunteers.

> [Special Olympics Nippon Foundation \(in Japanese\)](#) 

Support of Special Olympics in the United States



Safety National Insurance of the U.S.-based Delphi Group cooperates as an annual sponsor of the St. Louis Metro Area Special Olympics Spring Games for athletes with intellectual disabilities and its employees serve as volunteers. The employees provided the athletes with various types of support that included individually attending to each athlete as partners, escorting them to their events to make sure they were on time and providing assistance with the events, eating lunch together and going to the award ceremony venue together. Around 2,000 people come together for the games every year, including athletes, coaches, families and escorting volunteers. The company takes part with the aim of getting an insight into the courage and joy shown by athletes with intellectual disabilities in getting in shape and participating in the games as well as building bonds with the families, athletes and local citizens through the event.

AED Workshop to Practice Life-Saving Skills (1)



Tokio Marine Group provides a workshop to practice using Automated External Defibrillators (AEDs) and to perform cardiopulmonary resuscitation (CPR). Around 1,300 employees from Tokio Marine & Nichido attended the workshop in fiscal 2014. Through the workshop, participants have realized that they do not have to be an expert to perform CPR and gained enough confidence to take action rather than just standing by in case of an emergency.

Standard First Aid Course to Practice Life-Saving Skills (2)



In cooperation with the Marunouchi Fire Station of the Tokyo Fire Department (TFD), Tokio Marine & Nichido provided a workshop to learn standard first aid at its head office. Over the course of two training courses, lecturers from the fire station taught about 30 employees from Tokio Marine & Nichido and Group companies how to use AEDs, perform CPR, prevent suffocation and stop bleeding. At the completion of these courses, participants received a first aid skills certificate issued by the TFD Fire Chief. Participants learned correct first aid techniques and gained confidence for responding to an emergency.

Providing Support to Himawari no Kai



Tokio Marine & Nichido and Tokio Marine & Nichido Life have been supporting the NPO Himawari no Kai since 2011. Himawari no Kai is an NPO approved by the Cabinet Office, Government of Japan that was established in 1997 with the aim of assisting expectant mothers and their families. The organization's most notable activity is increasing public recognition of its Maternity Mark. Moreover, it hands out traffic safety stickers bearing this mark to protect new mothers from traffic accidents. By supporting the organization, we will further contribute to the creation of local communities and society where expecting mothers and their families can live with peace of mind.

> [Himawari no Kai \(in Japanese\)](#) 

Working Together with the Sawayaka Welfare Foundation

The Sawayaka Welfare Foundation forms a network with a number of volunteer organizations across the country and works to build a system of mutual assistance in each local community with the ultimate goal of “building a new society in which all people can develop a close rapport with each other.” Tokio Marine & Nichido empathizes with this organizational philosophy and partners with the foundation.

> [National volunteer network information of the Sawayaka Welfare Foundation \(in Japanese\)](#) 

Winner of Best of Bermuda Award for Local Community Efforts

Tokio Millenium Re of Bermuda won the Best of Bermuda award for 2014 issued by *The Bermudian* magazine. This award was established 24 years ago to be given to individuals and organizations recognized for contributing to the local community by the magazine, which boasts an 84-year history in communicating various pieces of information from the region. The award is becoming increasingly well known every year in the country. The final winners are selected by a review panel of 20 people following a public ballot. Tokio Millenium Re won the Best Corporate Citizen award mainly in recognition of its support activities for youth and their families.



Conducted the Day of Giving Volunteer Event

To demonstrate the spirit of community and social contribution, Tokio Millenium Re closed all of its offices around the world to hold a volunteer event called the Day of Giving. In Zurich, employee volunteers held an educational support activity for children in a local elementary school. The same as last year, employee volunteers in Bermuda joined the restoration work of a historic prison, which is now part of a national museum, helped with gardening at a facility for persons in need and painted the walls of a building. In the United Kingdom, employee volunteers engaged in such activities as supporting a hospice for children and providing assistance at a farm to promote the protection of animals. The event was one way for employees working around the world to give back to the community while also fostering active teamwork within the respective companies.



Annual Day of Service—Volunteer Day



Based on the spirit of being a “Good Company,” Safety National Insurance of the U.S.-based Delphi Group holds a volunteer day called Annual Day of Service each year to promote an initiative in which employees are allotted three hours of work time to engage in local community and social contribution activities. Employees have spent a total of 1,134 hours over the past two years conducting support activities for thousands of people, including those who have lost their home, households in need of relief from abuse, elderly persons seeking someone to talk with and at-risk children, through 16 social contribution related organizations.

Contribution to the Hawaiian Community



In commemoration of its 100th anniversary in 2011, U.S.-based First Insurance Company of Hawaii has planned over 100 local community and social contribution events and achieved a 100% employee participation rate. A large number of employees have taken part in a variety of events based on an unchanging spirit of cherishing connections with the local community. Such events included delivering meals to a home for the elderly through the employee-driven volunteer organization FirstCAT again this year, installing child safety seats and fire alarms free of charge, upgrading a local school and conducting

fundraising activities aimed at regional revitalization. By engaging in such activities, the company aims to create a local community with a stronger, more vibrant spirit.

Participating in a Charity Band Competition



At Safety National Insurance of the U.S.-based Delphi Group, employee volunteers participated in a charity band competition held in the local community in September of each year. In this competition, people vote for the best performance via donations. With support from colleagues, friends and families, an employee band from the company has won the competition for the past five years after receiving the largest amount of donations from the audience. The donations collected have been made to over 170 NPOs through a local support organization.

Development and Utilization of Diverse Human Resources

In order to maximize the potential of our human resources in supporting global business expansion, the Company is working to develop human resources with a focus on expertise, diversity and a global perspective. Management relating to the development and utilization of human resources is controlled by respective personnel departments at Group companies and at the Group level by executive officers in charge of personnel at Tokio Marine Holdings. The implementation status is monitored via the Board of Directors and Management Meetings of respective Group companies.

Fair and Honest Personnel Affairs



The Tokio Marine Group aims to “continuously build an open and dynamic corporate culture that enables each and every employee to demonstrate his or her creative potential” and to enhance employee motivation by promoting a transparent and fair personnel system.

Development of Human Resources



Tokio Marine Group considers its employees to be its most valuable assets and is aiming to enhance the growth of each employee and boost the collective capabilities of the organization through comprehensive employee training centered on on-the-job training (OJT) and ongoing support for self-development.

Utilizing Diverse Human Resources



Tokio Marine Group promotes diversity throughout the Group by progressively moving forward in promoting the employment of persons with disabilities, encouraging female employees to take active roles and creating a workplace in which older employees with a wealth of knowledge and experience can take active roles.

Work/Life Balance



Given changes in family and community environments surrounding employees, Tokio Marine Group has been striving to achieve harmony between work and life with the aim of creating a corporate culture in which employees respect each other’s diverse work styles.

Occupational Health and Safety and Health Management >>

Each Tokio Marine Group company has been making efforts to create an environment in which employees can work with enthusiasm by providing both physical and mental health care for its employees.

Communication with Employees >>

Tokio Marine Group works to enhance communication with employees through various initiatives such as direct dialogue between employees and executives or building sound labor-management relations.

Fair and Honest Personnel Affairs

Tokio Marine Group aims to enhance employee motivation by promoting a transparent and fair personnel system. The Group also endeavors to realize a corporate culture in which all employees respect human rights through various initiatives such as human rights training.

Fair and Honest Personnel Affairs

Tokio Marine Group respects human rights and accepts diversity of nationality, gender, age and other attributes based on the Tokio Marine Group Corporate Philosophy to “continuously build an open and dynamic corporate culture that enables each and every employee to demonstrate his or her creative potential.” Moreover, Tokio Marine Group maintains a transparent and fair personnel system and fully implements a performance-based pay system in an effort to enhance employees’ job satisfaction and motivation in order to increase productivity and corporate value through response to changes in the environment and appropriate management of personnel and labor risks.

➤ [CSR Performance Data \(Number of employees, basic employee data, etc.\)](#)

Development of Human Resources

Tokio Marine Group believes harnessing the power of its people to be indispensable to become a “Good Company.” The Group harnesses a spirit that has been cherished by our predecessors since our earliest days that focuses on the five areas of taking on challenges, openness and dynamism, customer orientation, social contribution and a global perspective, which form the basis of human resources development. We provide various opportunities to foster a corporate culture in which each employee can embrace change and constantly continue to grow.

Aiming to be the Most Successful Company in Japan Where People Can Grow and Develop

For Tokio Marine Group, people and the trust built up by those people are the source of all of our competitiveness, and thus human resources development is an extremely important theme. In order to become a company which provides customers with a sense of security, is selected by customers and constantly grows, as stated in our mid-term business plan, Tokio Marine & Nichido aims to become the most successful company in Japan where people can grow and develop. We are also creating a framework within our corporate systems that supports self-help in order to meet the idea that each employee has the desire to grow.

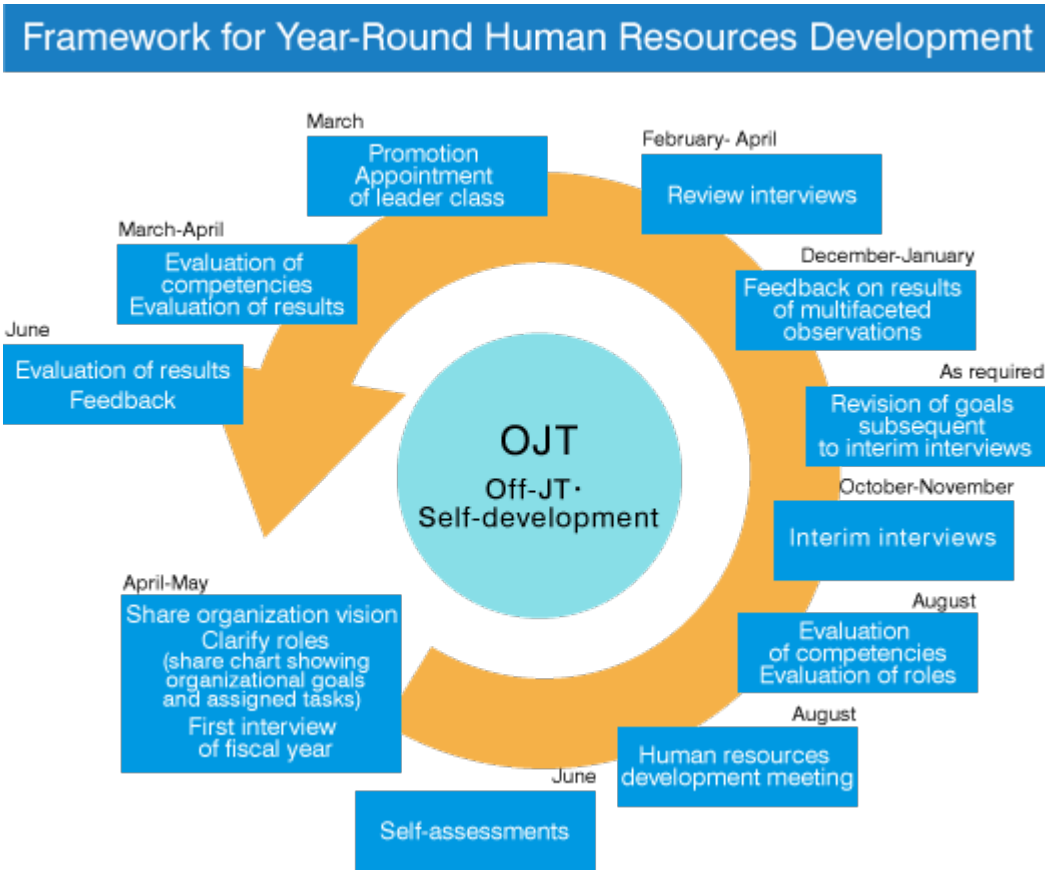
Each Tokio Marine Group company is building skill development programs and personnel systems appropriate for the characteristics of their respective offices.

Tokio Marine & Nichido regularly conducts interviews between supervisors and their subordinates so that each employee can realize his or her own career vision. In the interviews, employees share what they want to become and their strengths and weaknesses, and challenging roles are assigned that lead to the growth of respective subordinates. The year-round dialogue between supervisors and subordinates concerning on-the-job training (OJT), off-the-job training (Off-JT) and planned self-development efforts seeks to enhance each employee’s competencies (in behavior and thinking).

In addition to a wide range of correspondence-based training activities, including Rank-Specific Training, Optional Training, Specialization Training and e-Learning services, the company actively sends young employees to short-term overseas training programs and

to business schools and law schools in Japan and abroad, universities in non-English-speaking countries and other institutions to develop personnel who possess a broad perspective, international sensibilities and a high degree of specialized knowledge. Tokio Marine & Nichido also works to enhance the career development of employees of Group member companies overseas through efforts including group training in their own countries and in Japan.

Human Resources Development Cycle (Tokio Marine & Nichido)



Job Request System

Tokio Marine & Nichido provides employees with opportunities to choose their jobs to realize their own career vision. The company has introduced the Job Request System to support employees in building their careers and to help strengthen the independence of employees based on choice and self-responsibility. It is a key personnel system for maintaining and expanding the energy of employees by allowing them to apply for jobs they want to try. In particular, locally based employees in jobs not subject to relocation can take on the challenge of a new job in a different location, or continue working after changing localities due to reasons such as marriage or a spouse’s relocation, by applying through the Job Request System (U-turn and I-turn transfers*).

In addition to the Job Request System, the company offers employees the opportunity to declare their wishes regarding job transfers and their future career visions from the perspective of putting the right people in the right jobs based on their career visions and transfer wishes.

*U-turn and I-turn

U-turn transfers
An application type transfer in which employees in jobs not subject to relocation can take on the challenge of new jobs outside the traditional framework with a temporary relocation on the condition that they must return to their original localities.
I-turn transfers
An application type transfer in which employees in jobs not subject to relocation can continue working after changing localities due to reasons such as marriage or a parent's or spouse's relocation. Employees are able to relocate while maintaining their position in the company at the same level of compensation.

* Not all employee relocation requests are approved.

> CSR Performance Data (Job Request System)

Promotion of Global Human Resources Strategy

Amid the increasing importance of overseas business, Tokio Marine Group considers it essential to build a human resources base that supports development into a global insurance group through the hiring and developing of diverse human resources at Group companies around the world. To achieve this goal, we formulated a global human resources strategy and have been promoting various measures on an ongoing basis since 2012.

Pillar of Tokio Marine Group Global Human Resources Strategy

- (1) Develop Global Leaders
- (2) Nurture human resources by function in line with expertise
- (3) Expand the base of the global talent pool
- (4) Establish systems and infrastructure to spread the Company's corporate philosophy

Of the aforementioned, (1) Develop Global Leaders is a particularly important challenge and we are implementing a number of measures aimed at development that include training for Global Leader candidates selected from Group companies worldwide.

In addition, Tokio Marine Group started the Global Job Rotation Program in fiscal 2011 from the perspective of actively utilizing overseas local talent who are brimming with motivation and capabilities. These and other initiatives are being undertaken to develop and utilize human resources for each function in line with expertise.

The Group also provides a variety of development opportunities with the aim of broadening the horizons of this group of global human resources. This includes short-term overseas training programs for third-year employees of Tokio Marine & Nichido, which started in fiscal 2012, and the dispatch of overseas trainees.

<Case> Global Leadership Development Program for Overseas Local Talent

In 2012, Tokio Marine Group launched the Senior Global Leadership Development Program (SGL), a training program for overseas local employee managers aimed at nurturing diverse human resources in respective countries worldwide. Similarly, in 2013 Tokio Marine Group inaugurated the Middle Global Leadership Development Program (MGL) targeting local overseas future managers.

In the MGL launched in 2013, approximately 20 middle-management employees gather from around the world to participate in the one-week program in Japan, which is offered once a year. Just as with SGL, participants visited the Tohoku disaster area and engaged in discussions with local agents and employees with the opportunity to deepen their understanding of Tokio Marine Group's values and vision. Participants carried out action learning based on the theme "What should be done to become a 'Good Company?'" At the end of the program, each team delivered a presentation to management and engaged in a spirited exchange of opinions.

A specialized department to take charge of global human resources was established at Tokio Marine Holdings to steadily promote this initiative. At the same time, the Company regularly holds the Global Human Resources Meeting by gathering the human resources

department managers of major Group companies to discuss measures to strengthen cooperation among human resources departments, human resources development common to the Group, personnel strategies and other matters. The Tokio Marine HR Policy, the foundation for personnel policies of the overseas insurance business, was formulated in 2011 and is being disseminated overseas.

Going forward, the Company will continue to develop concrete measures while actively incorporating the opinions and requests of Group companies around the world.

Utilizing Diverse Human Resources

Tokio Marine Group believes it essential that motivated and capable employees who possess a diverse sense of values should exert their capabilities to the full extent, regardless of gender, age, nationality or other attributes, to improve the quality of the products and services that it provides to customers worldwide. Specific initiatives pertaining to the promotion of diversity Group-wide include promoting the employment of persons with disabilities, encouraging female employees to take active roles and creating a workplace in which older employees with a wealth of knowledge and experience can take active roles.

Promoting Diversity



Based on the Tokio Marine Group Corporate Philosophy of “Tokio Marine Group will continue to build an open and dynamic corporate culture that enables each and every employee to demonstrate his or her creative potential,” every company in the Group respects human rights and encourages diversity in gender, age and nationality. The Group also welcomes individuals with diverse values to bring them together to achieve even greater results.

As an example of accomplishments in promoting diversity, in fiscal 2013 Tokio Marine & Nichido earned the Diversity Management Selection 100, an award sponsored by the Ministry of Economy, Trade and Industry (METI). For this award, METI selects and commends "companies that have raised corporate value through diversity-oriented management." Tokio Marine & Nichido earned this award based on high regard for its efforts such as enabling numerous women to continually take active roles by helping protect motherhood, enhancing systems for supporting child rearing and transforming the overall roles of employees, and for promoting the employment of persons with disabilities while raising consciousness of the principle of normalization.

Going forward, each company in Tokio Marine Group will continue to implement various initiatives that lead to diversity promotion.

Promoting the Employment of Persons with Disabilities

Aiming to broadly accept persons with disabilities and exceed the statutory employment rate to become a corporate group in which diverse personnel work enthusiastically, Tokio Marine Group is promoting the employment of persons with disabilities at Group companies and working to raise consciousness of normalization. Tokio Marine Business Support Co., Ltd., a special subsidiary based on the Disabled Persons Employment Promotion Law, is supporting Group development by providing services that include administrative support, printing and logistics.

Promoting the Employment of Persons with Disabilities through a Special Subsidiary

In January 2010, we established Tokio Marine Business Support with the aim of promoting the employment of persons with intellectual and developmental disabilities, and in March 2010, the company was the first in the non-life insurance industry to be approved as a special subsidiary (267 employees as of June 1, 2015).

A total of 115 employees with disabilities (as of June 1, 2015), mainly persons with intellectual and developmental disabilities who are considered to have fewer employment opportunities among persons with disabilities, are working at the Tokyo head office and at the Nagoya, Osaka and Kyushu branch offices. These employees are supporting Group companies by performing such operations as data input and processing, document enclosure and shipping and printing. In the recovery and destruction of confidential documents, one of its operations, the company has introduced a wet-type shredder that dissolves paper with water rather than by cutting, and by doing so, is simultaneously assuring information security and protecting the environment.

Based on its corporate philosophy to 1) be an organization that provides support instead of being a support recipient, 2) be a company in which employees can have their dreams and take pride in, and 3) expand opportunities for taking active roles, the company is focusing on creating an environment in which employees can work enthusiastically with a sense of satisfaction. This is achieved by adopting various initiatives such as assigning

work according to the suitability of each and every employee, implementing monthly individual interviews and making visual appeals of points to take note of or work processes using a whiteboard.

In the future, the company plans to broaden the field for persons with intellectual and developmental disabilities to take active roles by expanding operations through cultivating operations that could be outsourced from respective Tokio Marine Group companies.

- [CSR Performance Data \(Rate of employment of persons with disabilities\)](#)
- [My Relations with CSR: Aiming to Create Workplaces in Which Everyone Can Work with Enthusiasm](#) 
- [Tokio Marine Business Support \(in Japanese\)](#) 


Empowering Female Employees

Women account for more than 40% of the employees at Tokio Marine Group consolidated companies in Japan. In keeping with the Group's Corporate Philosophy, by further empowering and promoting the growth of female employees, we aim to provide customers with products and services that achieve even greater customer satisfaction. For this purpose, we provide a variety of opportunities to every female employee at each Group company for autonomously building their careers and empowering them in an even wider range of fields. For instance, at the branch manager conference and other venues, the president of Tokio Marine & Nichido has been advocating the active promotion of diversity as his top message since assuming his current post. For management-level positions, we continually work to transform awareness with initiatives that include the assessment items of the Role Challenge System (internal assessments). To continuously develop female executives, Tokio Marine & Nichido gives female employees responsibilities based on their individual career vision, provides year-round OJT, implements job rotation and implements selection-based training programs as part of a larger environment that allows women to take on challenges according to their intentions and abilities. In February 2013, Tokio Marine & Nichido established the Diversity Promotion Team within the Human Resources Planning Department, as the company accelerates initiatives for promoting diversity as one of its growth strategies.



As a result of these initiatives, the number of women in management-level positions (excluding executive officer) rose from eight in 2004 to 180 in 2015 at Tokio Marine & Nichido, marking more than a 20-fold increase. There are also a large number of women taking on active roles as managers on the frontline of sales and claims service. A strong push is also being made to appoint women to executive positions as well from the perspective of incorporating more female opinions and perspectives in management. At Tokio Marine & Nichido, there are two female executive officers, one of whom was promoted to the position of managing executive officer in fiscal 2015. Three other Group companies already have women in executive positions. In addition, one of the three Outside Directors and one of the three Outside Audit & Supervisory Board Members at Tokio Marine Holdings are women while two of the three Outside Audit & Supervisory Board Members at Tokio Marine & Nichido are female in order to ensure that a more diverse range of opinions is reflected in management.

At Tokio Marine Group companies, we hope to foster more female candidates for management-level positions and accelerate initiatives to produce more women in management.

- › [Tokio Marine & Nichido \(Empowering Female Employees\) \(in Japanese\)](#) 
- › [CSR Performance Data \(Number of directors and managers\)](#)

System for Continued Employment for Older Employees

Tokio Marine Group considers actively promoting the employment of older members to be an important management issue in maintaining the sustainable growth of the Group as a whole. In addition to encouraging continuous self-advancement and changes in consciousness and behavior on the part of employees themselves, the Group intends to provide fields of activity in which employees can utilize their past experience and strengths to generate new added value while maintaining high levels of motivation.

- › [CSR Performance Data \(System for Continued Employment for Older Employees\)](#)

Work/Life Balance

In response to changes in the environments faced by families and local communities, Tokio Marine Group has been working to achieve harmony between work and life from the perspective of creating a corporate culture in which employees respect each other's diverse values.

Diverse and Flexible Working Styles

To support diverse and flexible working styles, Tokio Marine Group companies have established a range of systems including nursing care leave and volunteer work leave, as well as the ability to flexibly change daily working hours and planning operations-type discretionary work system.

Also, to support the diversification and greater flexibility of work locations and work times, Tokio Marine & Nichido and Tokio Marine & Nichido Life allow the use of the thin-client system, mainly by management staff and persons eligible for the planning operations-type discretionary work system.

I-turn transfers* under Tokio Marine & Nichido's Job Request System have also been designed in consideration of flexible working styles.

* I-turn transfers: A transfer in which employees not subject to relocation can continue working after changing localities due to reasons such as marriage or a spouse's relocation. Tokio Marine Group supports the balance between work and childcare.

➤ [CSR Performance Data \(Nursing care leave system, number of thin-client terminal users\)](#)

Initiatives for Reducing Total Working Hours

Tokio Marine & Nichido emphasizes a work-life balance and is making every effort to reduce total working hours of employees for the purpose of realizing working methods with high productivity. In recent years, Tokio Marine & Nichido has been implementing year-round initiatives to ensure that working hours are not excessive. As part of these efforts, it

has designated one day a month for leaving the office at a fixed time and has also specified a one week period when employees are required to leave the office together by a fixed time. Additionally, to help reliably nurture a climate in which each employee can proactively control his or her own working hours, we are promoting efforts to make effective use of the surplus time that results from reducing work operations and enhancing the efficiency of these operations. In line with these efforts, Tokio Marine & Nichido newly established such initiatives as Go Go Challenge Day (employees finish work at 5:30 p.m. once per week) and Summer Challenge/Winter Challenge (all lights off and employees finish work at 8:00 p.m. for one month in summer and winter) .

➤ CSR Performance Data (Annual average actual working hours)

Support for Balancing Work and Childcare

Each Tokio Marine Group company supports the balance between work and childcare.

Tokio Marine & Nichido provides eight packages* of full childcare support according to a basic philosophy of offering maximum support before and during childcare leave and after the return to work. Since fiscal 2014, the company has been taking a number of steps that include encouraging supervisors to join seminars for employees who use the Short Working Hours System to deepen dialogue and embracing more flexible work styles such as by implementing a system on a trial basis in which employees work from home using the thin-client system. Moreover, the company has enhanced systems that support the smooth return to work of employees who use the system. These include allowing the home-use of the thin-client system for those persons taking the childcare system who are interested and wish to promote their self-development and holding seminars for employees planning to take or who are already taking maternity or paternity leave.



In recognition of these systems and the company's other proactive initiatives for employees' childcare support, Tokyo Marine & Nichido has received the following awards thus far.

Date	Sponsor	Category	Award
May 2010	NPO Himawari no Kai	Himawari Award 2010	Corporate Category Award
October 2010	Ministry of Health, Labour and Welfare	“Equality promotion company section” and “family-friendly company section” of the 2010 Equality/Balance Promotion Company Commendation	Excellent Award of the Director of the Tokyo Labor Bureau (Double award)
February 2011	Nagoya City	2010 Nagoya City Childcare Support Company Certification and Commendation System	Outstanding Award
January 2012	Nagoya City	System of approving and awarding companies promoting the active participation of women in Nagoya City in fiscal 2011	Excellent Award
October 2014	Ministry of Health, Labour and Welfare	“Family-friendly Enterprises Category” of the 2014 Equal Employment/Work-Life Balance Promotion Enterprises Commendation	Minister’s Excellence Award

At the same time, Tokio Marine & Nichido Life has been promoting the upgrade of systems such as those enabling employees who utilize the Life Balance System (Short Working Hours System) to set their working hours in 30-minute increments in addition to encouraging dialogue between users of the system and their supervisors.

Additionally, in recognition of proactive initiatives for employees’ childcare support, Tokio Marine & Nichido, Tokio Marine & Nichido Life, Tokio Marine & Nichido Risk Consulting and Tokio Marine & Nichido Systems were granted the Next Generation Certification Mark (Kurumin) subsequent to accomplishing the General Business Owner Action Plan based on the Next Generation Nurturing Support Measures Promotion Law by the Tokyo Labor Bureau.

* (1) Retiree Rehiring System, (2) Maternity Leave System, (3) Childcare Leave System, (4) Short Working Hours System, (5) Substitution by Regular Full-Time Employees, (6) Resumption of Work Support System, (7) Childcare Service Use Support and (8) Partnered Childcare Centers (approximately 1,000 locations as of April 2015) .

> CSR Performance Data (Retiree rehiring system, maternity leave system, etc.)

Raising Employee Satisfaction Levels

Once each year, Tokio Marine & Nichido implements an employee attitude survey covering all employees to ascertain employee satisfaction levels. We learned from the survey in fiscal 2014 that overall employee satisfaction is high. We will consider employee needs based on the results of the survey, use this information in discussing future personnel measures and provide this as feedback for organizational management to further raise employee satisfaction.

> CSR Performance Data (Employee attitude survey)

Occupational Health and Safety and Health Management

Maintaining and enhancing the physical and mental health of our employees, the driving force enabling us to continue as a company that is trusted and chosen by customers, is a critical theme of the greatest priority.

Each Tokio Marine Group company has been making efforts to create an environment in which employees can work with enthusiasm by providing both physical and mental health care for its employees.

Workplace Health and Safety Structure

In accordance with the Industrial Safety and Health Act, Tokio Marine Group companies set up health and safety committees at each domestic business site with more than 50 employees. Composed of industrial physicians, health and hygiene managers, nurses in charge of health management and persons selected from the employee labor union, these committees convene once per month to deliberate on measures for physical and mental health maintenance and enhancement and improving the workplace environment as well as measures for preventing health disorders, beginning with disorders arising from overwork.

Health Management

Each Tokio Marine Group company has established Health Management Offices and Health Consultation Offices with industrial physicians and nursing staff at main bases and carries out various activities such as measures to counter metabolic syndrome, support to stop smoking and mental health measures.

Since fiscal 2014, we have collaborated on health issues together with the Tokio Marine & Nichido Health Insurance Society based on a data health plan, working with further enhanced content taking both a high-risk approach and population approach.

- [CSR Performance Data \(Percentage of employees who received health checks, industrial accidents, etc.\)](#)

Mental Health Care

Each Tokio Marine Group company has established the Basic Policy on Mental Health Measures and actively promotes mental health measures by recognizing the importance of pursuing the maintenance and improvement of employees' mental health in terms of corporate management.

As measures to maintain good mental health, Tokio Marine & Nichido posts information related to mental health on the company's intranet and implements mental health surveys utilizing stress-check tools to promote self-management and line care. Additionally, initiatives are undertaken to maintain a good workplace environment.

Further support includes setting up a mental health counseling desk with nursing staff and counselors and providing assistance from specialists both internally and externally to enable employees who are taking a leave of absence to return to work.

Stress checks, internal training and other initiatives have been implemented and countermeasures taken at each company in Tokio Marine Group that includes Nisshin Fire, Tokio Marine & Nichido Life, Tokio Marine & Nichido Career Service, Tokio Marine Nichido Samuel, Tokio Marine & Nichido Systems, Tokio Marine & Nichido Adjusting Services and Tokio Marine & Nichido Communications.

Communication with Employees

Tokio Marine Group is working to vitalize internal, two-way communication through various occasions.

Promoting Employee-Driven Local Community and Social Contribution Activities

In addition to the three core CSR themes “Providing Safety and Security,” “Protecting the Earth” and “Supporting People,” Tokio Marine Group has added the theme “Support for Recovery from the Great East Japan Earthquake” in conducting local community and social contribution activities. The focus of the activities is on voluntary employee participation and collaboration and cooperation with NPOs around the world.

In addition to aiming to conduct ongoing local community and social contribution activities at each workplace and Group company, we have designated October and November as CSR Month every year with the aim of promoting employee-driven CSR activities. Many employees take part in a variety of local community and social contribution programs during this period in different parts of the world.



Support Systems and Donations

All Tokio Marine Group companies encourage the proactive participation of their employees in local community and social contribution activities by introducing them to

activities in which they may be able to participate or by creating a volunteer leave system or an award program to recognize employees' active efforts in local community and social contribution activities.

Overview of Support Systems/Programs and Fiscal 2014 Results (Tokio Marine & Nichido)

Matching gift system

A system in which the company makes a donation matching the amount voluntarily donated by employees (24 cases totaling 1,012,151 yen)

Volunteer leave/leave of absence system

A system to support employees for their volunteer time (used by 118 employees)

- Volunteer leave

A system in which employees are permitted to take leave limited to 10 days per year to participate in volunteer activities that include relief efforts in a disaster and support for social welfare institutions or groups relating to persons with disabilities, the elderly and children's welfare facilities, etc.

- Volunteer leave of absence

A system in which employees are permitted to take leave for a period of over six months and up to two years in principle to participate in a volunteer program recognized by the company, particularly actions with a high degree of social contribution in a social welfare institute, etc.

Share Happiness Club

A donation program operated by employee volunteers

In fiscal 2014, a total of 11,133,563 yen donated by 4,808 employees was distributed to the following organizations:

- International Society for Mangrove Ecosystems (ISME) ("Protecting the Earth" theme)
- Watari Greenbelt Project ("Protecting the Earth" theme)
- Japan Deafblind Association ("Supporting People" theme)
- Japan Guide Dog Association ("Supporting People" theme)
- Médecins Sans Frontières Japan ("Providing Safety and Security" theme)
- Peace Boat Disaster Relief Volunteer Center ("Providing Safety and Security" theme)
- Childline Support Center Japan ("Supporting People" theme)
- *Kotsu-ji wo shien suru kai* (Supporting Orphans from Automobile Accidents) ("Supporting People" theme)
- ASHINAGA ("Supporting People" theme)

Share Happiness Movement

A program to encourage each office, department, Group company, overseas office and agent to conduct at least one volunteer activity a year

Presidential CSR Awards (Reduction of environmental burden, local community and social contribution activities)

A scheme to recognize the reduction of environmental burden as well as local community and social contribution activities conducted by offices across Japan, Group companies, overseas offices and agents, which strongly represent the essence of Tokio Marine Group and are conducted in collaboration with local communities and society. In fiscal 2014, awards were presented to 19 initiatives undertaken by office, branches and Group companies nationwide.

* The Company plans to expand the scope of the awards to Group companies overseas and change the name to the Tokio Marine Group CSR Presidential Awards from fiscal 2015.

> CSR Performance Data (Number of employees who took volunteer leave)

Direct Dialogue between Employees and Executives



With the goal of vitalizing communication between employees and executives, since fiscal 2006 Tokio Marine & Nichido has set up opportunities for dialogue. In fiscal 2014, a Dialogue with Executives was held 32 times at branch offices across the entire company, with 640 employees taking part in a frank exchange of opinions with executives. A total of 168 dialogue forums have been held since fiscal 2006.

Feedback from participants led to increased employee satisfaction and comments received included, “It was a good opportunity to hear about the direction of the company firsthand” and “My motivation really increased.”

Sound Labor-Management Relations

In Tokio Marine Group, Tokio Marine & Nichido and other Group companies conduct good-faith negotiations and consultations with labor unions on a wide range of topics, from payroll and human resources systems and occupational health and safety to management policies, to maintain and improve the sound development of the company and the working conditions of union members.

➤ [CSR Performance Data \(Labor union participation rate\)](#)

Family Day for Families to Understand Employees' Work



Each Tokio Marine Group company holds Family Day, in which employee's families are invited to the company to deepen their understanding about the company and work tasks. Tokio Marine & Nichido holds these events at various departments and branches as opportunities for children to learn through games the relevance of insurance for handling various troubles such as traffic accidents.

Sustainability Report 2015
CSR Library

CSR Library



We introduce the editorial policy of this report, PDF links and CSR Performance Data.

Editorial Policy >>

Our editorial policy is to report on the principal CSR activities of Tokio Marine Group in fiscal 2014 to all of our stakeholders.

CSR Performance Data >>

Principle quantitative data for the CSR activities of Tokio Marine Group.

Download PDF Version of the Sustainability Report >>

Tokio Marine Group Sustainability Report latest edition and archives.

Third-Party Assurance >>

Tokio Marine Group has received assurance from a third-party institution for its Sustainability Report from the point of view of ensuring the credibility of disclosure and greater transparency.

GRI Content Index >>

CSR activities of Tokio Marine Group that have a high degree of importance and are highly relevant as topics.

Recognition about ISO 26000 >>

Tokio Marine Group is reviewing its CSR activities based on ISO 26000 standards to further improve its CSR.

Corporate Information >>

Corporate Philosophy, Company Profile,
Corporate Governance and Directors, Audit
& Supervisory Board Members and
Executive Officers.

Editorial Policy

This report is intended to report on the principal CSR activities of Tokio Marine Group in fiscal 2014 to all our stakeholders.

We have positioned our web-based report on our CSR website as the full report, the Sustainability Report, which focuses mainly on the philosophy and direction of Tokio Marine Group's CSR as well as our activities based on three core themes (Providing Safety and Security, Protecting the Earth and Supporting People), and disclose detailed information. This web-based report can also be viewed as a PDF file, the Tokio Marine Group Sustainability Report.



Web-based Sustainability Report 2015



PDF of Sustainability Report 2015

We also publish *Integrated Annual Report 2015* for investors and *CSR Booklet 2015 Together into the Future* for the public.

> [Overview of Group CSR Reporting](#) 

Guidelines Referred to in Preparing this Report

- Global Reporting Initiative (GRI) *Sustainability Reporting Guidelines* Version 4 (G4)
- ISO 26000 Guidance on Social Responsibility
- United Nations Global Compact, “Guidelines for Communication on Progress (COPs)”

Scope of This Report

Reporting organizations

Fundamentally, this report covers Tokio Marine Holdings and its principal domestic and overseas Group companies.*

* Tokio Marine & Nichido, Nisshin Fire, Tokio Marine & Nichido Life, Tokio Marine Asset Management, etc.

Reporting period

This report covers activities conducted primarily during fiscal 2014 (April 2014 - March 2015). However, for the purpose of further clarification, on occasion, reference is made to activities undertaken outside the reporting period.

Principal changes during the reporting period:

None

Dates of Publication

- Previous edition: November 2014
- Current edition: November 2015
- Next edition: November 2016 (Scheduled)

For inquiries concerning the Sustainability Report, please contact:

CSR Division, Corporate Planning Department
Tokio Marine Holdings, Inc.
1-2-1, Marunouchi, Chiyoda-ku, Tokyo, 100-0005 Japan

Tel +81-3-5223-1552

Fax +81-3-5223-3025

e-mail CSR@tokiomarinehd.com


CSR Performance Data

Tokio Marine Group implements a variety of CSR measures.
Here we provide principal CSR performance data for Tokio Marine Group.

Reporting Period and Reporting Organizations

Reporting period: Report on results for fiscal 2014 (April 2014 - March 2015)

Reporting organizations: Tokio Marine Holdings and domestic and overseas Group companies

- > Method of Calculation and Scope in Data Collection for Key CSR Indicators
(http://www.tokiomarinehd.com/en/sustainability/library/pdf/csr_indicators.pdf)(69.3KB) 

Corporate Governance

For details, please refer to Corporate Governance Report.

- > Corporate Governance (Corporate Governance Report)(in Japanese) 

Items concerning Organization Composition and Organization Operation

Organization format

A company with auditors

Relationship with Directors

Chairman of the Board of Directors

Chairman
(except when concurrently serving as president)

Number of Directors

10

Status of appointment of Outside Directors

Appointed

Number of Outside Directors

3

Number of Outside Directors designated as Independent Directors

3

Relationship with Audit & Supervisory Board Members

Establishment of an Audit & Supervisory Board

Established

Number of Audit & Supervisory Board Members

5

Status of appointment of Outside Audit & Supervisory Board Members

Appointed

Number of Outside Audit & Supervisory Board Members

3

Number of Outside Audit & Supervisory Board Members designated as Independent Directors

3

Incentives

Implementation of measures concerning the granting of incentives to Directors

Introduction of a performance-based compensation system
Introduction of a stock option system

Compensation for full-time Directors (including non-members of the Board) of Tokio Marine Holdings consists of three elements: fixed compensation, bonuses related to the business performance of the Company and the performance of the individual, and stock options. Compensation for Part-Time Directors of Tokio Marine Holdings consists of two elements: fixed compensation and stock options. Compensation for Audit & Supervisory Board Members of Tokio Marine Holdings consists of one element: fixed compensation. The compensation system for Directors (including non-members of the Board) and Audit & Supervisory Board Members of the Company's principal business subsidiaries shall generally be identical to that applied to Directors (including non-members of the Board) and Audit & Supervisory Board Members of the Company.

Persons eligible for stock options

Internal Directors, Outside Directors, employees, Directors of subsidiaries, employees of subsidiaries

Employees of the Company and its subsidiaries who are eligible for stock options are the Executive Officers of their respective companies.

Matters Related to Compensation for Directors

Disclosure of compensation for individual Directors

Compensation disclosed only for some Directors

The amount of compensation is disclosed individually for Directors whose total compensation, including consolidated compensation and others, is equal to or greater than 100 million yen. In fiscal 2014, this applied to Mr. Shuzo Sumi and Mr. Tsuyoshi Nagano.

Policies for determining compensation amounts and calculation method

Yes

Basic policies for determining compensation for Directors and Audit & Supervisory Board Members of the Company and its principal business subsidiaries are as follows:

- Ensure transparency, fairness and objectivity regarding compensation for Directors (including non-members of the Board) and Audit & Supervisory Board Members;
- Strengthen incentives for improving the business performance of the Company by introducing a performance-linked compensation system;
- Enhance accountability through sharing returns with shareholders by introducing a compensation system linked to meeting the Company's performance indicators based on the management strategy and Company share price; and
- Fully implement a performance-based pay system through processes designed to objectively evaluate individual performance of Directors (including non-members of the Board) with respect to management objectives.

In order to determine the level of compensation for Directors (including non-members of the Board) and Audit & Supervisory Board Members, the Company shall set the standard of compensation for each position, depending on the responsibilities of Directors (including non-members of the Board) and Audit & Supervisory Board Members, and take the business performance of the Company and the level of compensation of other companies into consideration.

Convening of the Board of Directors

Number of times convened

12 times

*Notes : Supplementary note: Outside Directors shall attend more than 80% of the Board meetings. Audit & Supervisory Board Members shall attend more than 90% of the Company's meetings of the Audit & Supervisory Board.

Investor Relations (IR) Related Information

> Engagement with Shareholders and Investors

Internal Control

Information Security

> Information Security

Response to Customers

Customer Survey (Fiscal 2014)

> Response to Customer Feedback

CO₂ Emissions from Energy Sources and CO₂ Absorption and Fixation (Tokio Marine Group Consolidated Companies)

Reduction targets for CO₂ emissions

- Medium-term target (fiscal 2017): -3% (compared with fiscal 2014 level)
- Reduction target in fiscal 2015: -1% compared with the previous year

CO₂ emissions (fiscal 2014 results)

Fiscal 2014 CO₂ emissions by Tokio Marine Group overall versus a start-of-year target of 87,971 tons (maintaining the previous fiscal year's level) were 98,317 tons (Japan: 72,978 tons, overseas: 25,339 tons), or 111.8% of emissions compared with the previous year. The main cause of the increase was a significant rise in the CO₂ emissions coefficient of Japanese power utilities.

Data coverage rate

100% of Tokio Marine Group overall (employee base) (excluding business travel)

(Unit: tons)

	Fiscal 2012	Fiscal 2013	Fiscal 2014
CO ₂ emissions	93,311 (124.0% compared with the previous year)	87,971 (94.3% compared with the previous year)	98,317  (111.8% compared with the previous year)
Domestic ^{*1}	71,191 (118.8% compared with the previous year)	65,419 (91.9% compared with the previous year)	72,978  (111.6% compared with the previous year)
Overseas ^{*2}	22,120 (144.0% compared with the previous year)	22,552 (102.0% compared with the previous year)	25,339  (112.4% compared with the previous year)

		Fiscal 2012	Fiscal 2013	Fiscal 2014
Scope 1	Direct (Gas, heavy oil, gasoline, etc.)	17,918 Domestic 14,371 Overseas 3,547	15,900 Domestic 11,969 Overseas 3,930	14,830 <input checked="" type="checkbox"/> Domestic* ¹ 10,770 <input checked="" type="checkbox"/> Overseas* ² 4,060 <input checked="" type="checkbox"/>
Scope 2	Indirect (Electricity, chilled/hot water, etc.)	70,969 Domestic 53,772 Overseas 17,197	66,606 Domestic 50,543 Overseas 16,063	78,284 <input checked="" type="checkbox"/> Domestic* ¹ 59,510 <input checked="" type="checkbox"/> Overseas* ² 18,774 <input checked="" type="checkbox"/>
Scope 3	Other (Business travel (by air))	4,424 Domestic 3,048 Overseas 1,376 (Coverage rate: 67.8%)	5,466 Domestic 2,907 Overseas 2,559 (Coverage rate: 74.8%)	5,202 <input checked="" type="checkbox"/> Domestic* ¹ 2,698 <input checked="" type="checkbox"/> Overseas* ² 2,504 <input checked="" type="checkbox"/> (Coverage rate: 82.8%)
CO ₂ emissions per employee		2.83 (116.0% compared with the previous year)	2.64 (93.3% compared with the previous year)	2.91 (110.2% compared with the previous year)
Number of employees (consolidated fiscal year base)		33,006	33,310	33,829
CO ₂ absorption and fixation				
* Excluding CO ₂ absorption and fixation through mangrove planting		360	2,951	3,310 <input checked="" type="checkbox"/>

Data calculation method (items)

> Method of Calculation and Scope in Data Collection for Key CSR Indicators

(http://www.tokiomarinehd.com/en/sustainability/library/pdf/csr_indicators.pdf)(69.3KB) 

“1. Calculation Method of CO₂ emissions originating from energy consumption and CO₂ absorption and fixation”

Data collection scope (items)

*1 Method of Calculation and Scope in Data collection for Key CSR Indicators

(http://www.tokiomarinehd.com/en/sustainability/library/pdf/csr_indicators.pdf)(69.3KB) 








Companies in which the headquarters is in Japan of “2. Tokio Marine Holdings and its subsidiaries (as of March 31, 2015) ”

*2 Method of Calculation and Scope in Data Collection for Key CSR Indicators

(http://www.tokiomarinehd.com/en/sustainability/library/pdf/csr_indicators.pdf)(69.3KB) 

Companies in which the headquarters is located overseas of “2. Tokio Marine Holdings and its subsidiaries (as of March 31, 2015)”

Environmental Load Data (Tokio Marine Group consolidated companies)

	Units	Fiscal 2012	Fiscal 2013	Fiscal 2014
Electricity usage	1,000kWh (GJ)	144,660 (520,775)	143,787 (517,632)	146,481  (527,192)
Gas usage	1,000m ³ (GJ)	1,791 (72,133)	1,734 (74,149)	1,606  (68,664)
Steam and chilled/hot water usage	GJ	31,905	29,832	27,631 
Gasoline usage	kℓ (GJ)	6,645 (229,920)	5,561 (192,395)	4,885  (168,974)
Heavy oil usage	ℓ (GJ)	19,385 (758)	28,918 (1,131)	25,990  (1,016)
Business travel (by air)	1,000km	51,529	48,283	47,780 
Paper usage	t	9,784	9,550	9,090 

Data calculation method (items)

> Method of Calculation and Scope in Data collection for Key CSR Indicators

(http://www.tokiomarinehd.com/en/sustainability/library/pdf/csr_indicators.pdf)(69.3KB) 

“1. Calculation Method of Environmental load data”

Data collection scope (items)

> Method of Calculation and Scope in Data collection for Key CSR Indicators

(http://www.tokiomarinehd.com/en/sustainability/library/pdf/csr_indicators.pdf)(69.3KB) 

Companies of “2. Tokio Marine Holdings and its subsidiaries (as of March 31, 2015)”

CO₂ Emissions from Energy Sources (Tokio Marine & Nichido)

CO₂ emissions reduction targets

- Medium-term target (fiscal 2020): 40% reduction (compared with fiscal 2006 level)
- Long-term target (fiscal 2050): 60% reduction (compared with fiscal 2006 level)
- Reduction target in fiscal 2015: -1% compared with the previous year

CO₂ emissions (fiscal 2014 results)

Fiscal 2014 CO₂ emissions versus a start-of-year target of 50,642 tons (maintaining the previous fiscal year's level) were 57,546 tons, or 113.6% of emissions compared with the previous year. The main cause of the increase was a rise in the CO₂ emissions factors of Japanese power utilities.

Data coverage rate

100.0% of Tokio Marine & Nichido overall (employee base)

(Unit: tons)

		Fiscal 2012	Fiscal 2013	Fiscal 2014
CO ₂ emissions		53,150 (120.7% compared with the previous year)	50,642 (95.3% compared with the previous year)	57,546 <input checked="" type="checkbox"/> (113.6% compared with the previous year)
Scope 1	Direct (Gas, heavy oil, gasoline, etc.)	8,605	8,393	7,987 <input checked="" type="checkbox"/>
Scope 2	Indirect (Electricity, chilled/hot water, etc.)	42,818	40,560	47,777 <input checked="" type="checkbox"/>
Scope 3	Other (Business travel (by air))	1,727	1,689	1,781 <input checked="" type="checkbox"/>
CO ₂ emissions per employee		3.07 (121.8% compared with the previous year)	2.94 (95.8% compared with the previous year)	3.35 (113.9% compared with the previous year)
Number of employees (consolidated fiscal year base)		17,320	17,248	17,155

Data calculation method (☑ items)

> Method of Calculation and Scope in Data collection for Key CSR Indicators

(http://www.tokiomarinehd.com/en/sustainability/library/pdf/csr_indicators.pdf)(69.3KB) 

“1. Calculation Method of Environmental load data”

Data collection scope (☑ items)

Tokio Marine & Nichido

Environmental Burden Data (Tokio Marine & Nichido)

	Units	Fiscal 2012	Fiscal 2013	Fiscal 2014
Electricity usage	1,000kWh (GJ)	87,777 (315,997)	87,642 (315,512)	85,753 ☑ (308,647)
Gas usage	1,000m ³ (GJ)	1,003 (42,689)	977 (41,361)	905 ☑ (38,332)
Steam/cryogenic energy usage, etc.	GJ	31,610	29,149	26,956 ☑
Gasoline usage	kℓ (GJ)	2,721 (94,138)	2,654 (91,822)	2,545 ☑ (88,066)
Heavy oil usage	ℓ (GJ)	18,883 (738,325)	22,807 (891,754)	23,132 ☑ (904,461)
Business travel (by air)	1,000km	12,286	12,201	15,076 ☑
Water usage	1,000m ³	356	341	332 ☑
Paper usage	t	7,498	7,175	7,114 ☑
Waste	t	4,092	4,419	4,315 ☑
Recycling rate	%	62	51	55 ☑

Data calculation method (☑ items)

> Method of Calculation and Scope in Data collection for Key CSR Indicators

(http://www.tokiomarinehd.com/en/sustainability/library/pdf/csr_indicators.pdf)(69.3KB) 

“1. Calculation Method of Environmental load data”

Data collection scope (☑ items)

Tokio Marine & Nichido

Human Rights and Labor

Data coverage rate

Tokio Marine Group consolidated companies: 100% of Tokio Marine Group overall (employee base)

Domestic consolidated companies: 71.5% of Tokio Marine Group overall (employee base)


Tokio Marine & Nichido: 50.7% of Tokio Marine Group overall (employee base)

Basic Data

Number of employees (Tokio Marine Group consolidated companies)

	Fiscal 2012	Fiscal 2013	Fiscal 2014
Total number of employees	33,006	33,310	33,829
Domestic*	24,319	Male: 13,233 Female: 10,975 Overall: 24,208	Male: 13,134 ☑ Female: 11,055 ☑ Overall: 24,189 ☑
Overseas	Asia: 2,468 North and Central Americas: 5,666 Europe: 553 Overall: 8,687	Asia: 2,569 North and Central Americas: 5,950 Europe: 583 Overall: 9,102	Asia: 2,726 North and Central Americas: 6,189 Europe: 725 Overall: 9,640


Data calculation method (☑ items)

* Method of Calculation and Scope in Data collection for Key CSR Indicators
(http://www.tokiomarinehd.com/en/sustainability/library/pdf/csr_indicators.pdf) (69.3KB) 

“1. Calculation Method of Basic data on human rights and labor, and use of diverse human resources”

Data collection scope (☑items)

* Method of Calculation and Scope in Data collection for Key CSR Indicators

(http://www.tokiomarinehd.com/en/sustainability/library/pdf/csr_indicators.pdf)(69.3KB) 

Companies in which the headquarters is in Japan of “2. Tokio Marine Holdings and its subsidiaries (as of March 31, 2015)”

Basic employee data (Tokio Marine & Nichido)

	Fiscal 2012	Fiscal 2013	Fiscal 2014
Average age	41.2	Male : 46.6 Female : 35.5 Overall : 41.4	Male : 46.6 Female : 35.9 Overall : 41.7
Average years continuously employed	10.8	Male: 11.8 Female: 10.4 Overall: 11.1	Male: 11.9 Female: 10.8 Overall: 11.4
Average salary	Approx. 7,630 thousand yen	Approx. 8,510 thousand yen	Approx. 8,250 thousand yen
Turnover rate*	2.6%	2.9%	2.6%

* The turnover rate is calculated based on the number of personnel who quit voluntarily (excluding the age-limit retirement).


Utilizing Diverse Human Resources

Number of directors and managers (domestic consolidated companies)

	Fiscal 2012	Fiscal 2013	Fiscal 2014
Directors * (including executive officers)	Male: 148 Female: 5 Overall: 153	Male: 179 Female: 6 Overall: 185	Male: 167 ☑ Female: 7 ☑ Overall: 174 ☑
General managers	—	Male: 608 Female: 21 Overall: 629	Male: 578 ☑ Female: 23 ☑ Overall: 601 ☑
Section managers	—	Male: 2,776 Female: 191 Overall: 2,967	Male: 2,824 ☑ Female: 200 ☑ Overall: 3,024 ☑
Managers	Male: 3,381 Female: 212 Overall: 3,593	Male: 3,384 Female: 212 Overall: 3,596	Male: 3,402 ☑ Female: 223 ☑ Overall: 3,625 ☑


	Fiscal 2012	Fiscal 2013	Fiscal 2014
(Assistant managers) * only Tokio Marine & Nichido	—	—	Male: 1,911 Female: 320 Overall: 2,231

Data calculation method (☑ items)

➤ [Method of Calculation and Scope in Data collection for Key CSR Indicators](http://www.tokiomarinehd.com/en/sustainability/library/pdf/csr_indicators.pdf)
(http://www.tokiomarinehd.com/en/sustainability/library/pdf/csr_indicators.pdf)(69.3KB) 

“1. Calculation Method of Basic data on human rights and labor, and use of diverse human resources”

Data collection scope (☑ items)

➤ [Method of Calculation and Scope in Data collection for Key CSR Indicators](http://www.tokiomarinehd.com/en/sustainability/library/pdf/csr_indicators.pdf)
(http://www.tokiomarinehd.com/en/sustainability/library/pdf/csr_indicators.pdf)(69.3KB) 

Companies in which the headquarters is in Japan of “2. Tokio Marine Holdings and its subsidiaries (as of March 31, 2015)”

Number of female directors and managers (Tokio Marine & Nichido, as of April 1, 2015)

Directors * including executive officers
3 (5.1%)
General managers
12 (2.3%)
Section managers
168 (6.1%)
(Assistant managers)
408 (14.1%)

Number of employees using the system for continued employment of older employees (domestic consolidated companies)

Fiscal 2012	Fiscal 2013	Fiscal 2014
689	745	698

Rate of employment of persons with disabilities (domestic Group companies, as of June 1, 2015)

Fiscal 2012	Fiscal 2013	Fiscal 2014
2.15%	2.20%	2.22%

Work/Life Balance

Retiree rehiring system (domestic consolidated companies)

Fiscal 2012	Fiscal 2013	Fiscal 2014
7	8	14

Maternity leave system (domestic consolidated companies)

Fiscal 2012	Fiscal 2013	Fiscal 2014
438	432	477

Childcare leave system (domestic consolidated companies)

Fiscal 2012	Fiscal 2013	Fiscal 2014
Male: 13 Female: 694 Overall: 707	Male: 13 Female: 754 Overall: 767	Male: 28 Female: 750 Overall: 778

Short working hours system (domestic consolidated companies)

Fiscal 2012	Fiscal 2013	Fiscal 2014
631	730	830

Resumption of work support system (domestic consolidated companies)

Fiscal 2012	Fiscal 2013	Fiscal 2014
—	785	822

Spouse childbirth leave (domestic consolidated companies)

Fiscal 2012	Fiscal 2013	Fiscal 2014
—	22	34

Nursing care leave system (domestic consolidated companies)

Fiscal 2012	Fiscal 2013	Fiscal 2014
6	4	8

Nursing care temporary retirement system (domestic consolidated companies)

Fiscal 2012	Fiscal 2013	Fiscal 2014
—	2	3

Annual average actual working hours (Tokio Marine & Nichido)

Fiscal 2012	Fiscal 2013	Fiscal 2014
1,971.1 hrs.	1,969.9 hrs.	1,967.9 hrs.

Number of annual paid leave days taken (Tokio Marine & Nichido)

Fiscal 2012	Fiscal 2013	Fiscal 2014
15.8 days	14.4 days	14.3 days

Number of thin-client terminal users (at home and/or out of office) (Tokio Marine & Nichido)

Fiscal 2012	Fiscal 2013	Fiscal 2014
5,092	4,210	4,616

Employee attitude survey (Tokio Marine & Nichido)

	Fiscal 2012	Fiscal 2013	Fiscal 2014
Respondents	—	—	14,041 (Response rate: 81%)
Level of satisfaction	—	—	Male: 89% Female: 82% Overall: 85%

Occupational Health and Safety

Percentage of employees who received health check (domestic consolidated companies)

Fiscal 2012	Fiscal 2013	Fiscal 2014
99.4%	99.7%	99.9%

Industrial accidents (domestic consolidated companies)

(Occupational accidents)

Fiscal 2012	Fiscal 2013	Fiscal 2014
64	43	47 

(Commuting accidents)

Fiscal 2012	Fiscal 2013	Fiscal 2014
60	63	48 

Data calculation method (items)

> Method of Calculation and Scope in Data collection for Key CSR Indicators

(http://www.tokiomarinehd.com/en/sustainability/library/pdf/csr_indicators.pdf)(69.3KB) 

“1. Calculation Method of Industrial accidents”

Data collection scope (items)

> Method of Calculation and Scope in Data collection for Key CSR Indicators

(http://www.tokiomarinehd.com/en/sustainability/library/pdf/csr_indicators.pdf)(69.3KB) 

Companies in which the headquarters is in Japan of “2. Tokio Marine Holdings and its subsidiaries (as of March 31, 2015)”

Others

Labor union participation rate (domestic consolidated companies)

Fiscal 2012	Fiscal 2013	Fiscal 2014
80.7%	79.8%	80.1%

Human rights training participation rate (domestic consolidated companies)

Fiscal 2012	Fiscal 2013	Fiscal 2014
99.9%	100.0%	100.0%

Human rights training hours (Tokio Marine & Nichido)

	Fiscal 2012	Fiscal 2013	Fiscal 2014
Total training hours	—	22,561 hrs.	22,461 hrs.
Training hours per employee	—	1 hrs.	1 hrs.

Job request system (job posting system) (Tokio Marine & Nichido, as of August 1, 2014)

Fiscal 2012	Fiscal 2013	Fiscal 2014
Applicants: 342 Approval: 116	Applicants: 243 Approval: 107	Applicants: 219 Approval: 110

* Note: Approved requests take effect in the fiscal year after that of the application.

Local Community and Social Contribution Activities

Employee participation rate in volunteer activities (domestic consolidated companies)

Fiscal 2012	Fiscal 2013	Fiscal 2014
83.9%	77.2%	128.9%

Number of employees who took volunteer leave (domestic consolidated companies)

Fiscal 2012	Fiscal 2013	Fiscal 2014
140	140	142

Donations (domestic consolidated companies, including monetary and in-kind donations by employees and agents)

Fiscal 2012	Fiscal 2013	Fiscal 2014
Approx. 743 million yen (includes disaster support of approx. 40 million yen)	Approx. 780 million yen (includes disaster support of approx. 50 million yen)	Approx. 1,199 million yen (includes disaster support of approx. 44 million yen)







Download PDF Version of the Sustainability Report

The web-based Sustainability Report has been compiled and can be viewed as a PDF file. Archives of past Sustainability and CSR reports can also be viewed in the "Back Numbers" section.

2015

> [All Pages \(15.1MB\)](#) 

By Category

- > [Tokio Marine Group's CSR \(3.4MB\)](#) 
- > [Governance \(674.6KB\)](#) 
- > [Core Theme 1: Providing Safety and Security Core \(2.1MB\)](#) 
- > [Core Theme 2: Protecting the Earth \(1.2MB\)](#) 
- > [Core Theme 3: Supporting People \(350.7KB\)](#) 
- > [CSR Library \(733.2KB\)](#) 

For inquiries concerning the Sustainability Report, please contact:


Tokio Marine Holdings, Inc.

CSR Division, Corporate Planning Department
1-2-1, Marunouchi, Chiyoda-ku, Tokyo, 100-0005 Japan
Tel: +81-3-5223-1552
Fax: +81-3-5223-3025
e-mail : CSR@tokiomarinehd.com

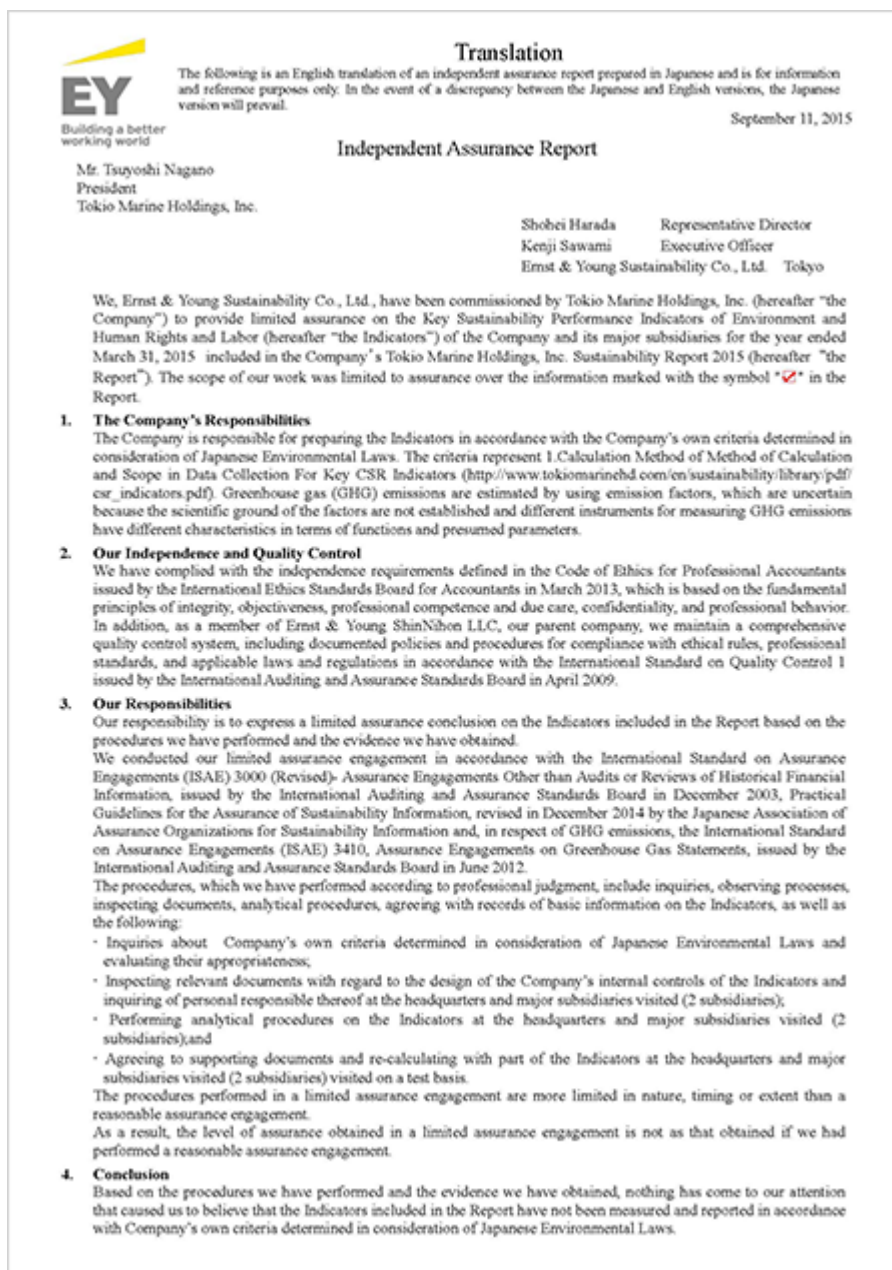
Back Numbers

- › Tokio Marine Group Sustainability Report 2014(17.3MB) 
- › Tokio Marine Group Sustainability Report 2013(10.9MB) 
- › Tokio Marine Group Sustainability Report 2012 (6.5MB) 
- › Tokio Marine Group e-CSR report 2011 (4.2MB) 
- › Tokio Marine Group CSR report 2010(5.5MB) 
- › Tokio Marine Group CSR report 2009(2.9MB) 
- › Tokio Marine Group CSR report 2008(2MB) 
- › Millea Group CSR Report 2007(3.8MB) 
- › Millea Group CSR Report 2006(1.9MB) 
- › Millea Group CSR Report 2005(1.1MB) 

Third-Party Assurance

Tokio Marine Holdings has received a third-party assurance of the Tokio Marine Group Sustainability Report 2015 from Ernst & Young Sustainability Co., Ltd with the aim of further improving the level of communication with stakeholders. (The independent third-party assurance logo  is marked where appropriate) .

By obtaining the external assurance, we will work to improve the quality of Tokio Marine Group sustainability reporting.











[Click on the image for an expanded view.](#)

GRI Content Index

Sustainability Report 2015 is prepared in accordance with the Core option of the Global Reporting Initiative (GRI) *Sustainability Reporting Guidelines* Version 4 (G4)

General Standard Disclosures


General Standard Disclosures		Web Links [Reason of Omission]	External Assurance
Strategy and Analysis			
G4-1	Statement from the most senior decision-maker of the organization about the relevance of sustainability to the organization and the organization's strategy for addressing sustainability	<ul style="list-style-type: none"> > Top Message 	
Organizational Profile			
G4-3	Name of the organization	<ul style="list-style-type: none"> > Corporate Information (Company Profile)  	
G4-4	Primary brands, products, and services	<ul style="list-style-type: none"> > Corporate Information (Company Profile)  	
G4-5	Location of the organization's headquarters	<ul style="list-style-type: none"> > Corporate Information (Company Profile)  	
G4-6	Number of countries where the organization operates, and names of countries where either the organization has significant operations or that are specifically relevant to the sustainability topics covered in the report.	<ul style="list-style-type: none"> > Tokio Marine Group  	
G4-7	Nature of ownership and legal form	<ul style="list-style-type: none"> > Corporate Information (Company Profile)  	
G4-8	Markets served	<ul style="list-style-type: none"> > Investor Relations (Financial Highlights)  	
G4-9	Scale of the organization, including the number of employees, the number of operations, net sales, total capitalization and quantity of products or services provided	<ul style="list-style-type: none"> > Investor Relations (Financial Highlights)  > CSR Performance Data (Human Rights and Labor) 	

General Standard Disclosures		Web Links [Reason of Omission]	External Assurance
G4-10	Total number of employees, total number of permanent employees and total workforce	<ul style="list-style-type: none"> > CSR Performance Data (Human Rights and Labor) [Non-disclosure of employment contract, employment type, gender (overseas)]	○
G4-11	Percentage of total employees covered by collective bargaining agreements	<ul style="list-style-type: none"> > CSR Performance Data (Human Rights and Labor (Labor union participation rate (domestic consolidated companies)) 	
G4-12	Organization's supply chain	<ul style="list-style-type: none"> > CSR in the Value Chain 	
G4-13	Any significant changes during the reporting period regarding the organization's size, structure, ownership, or its supply chain	<ul style="list-style-type: none"> > Editorial Policy (Reporting Organizations and Reporting Period) 	
G4-14	Whether and how the precautionary approach or principle is addressed by the organization	<ul style="list-style-type: none"> > Risk Management > External Evaluations and Awards and Participation in Initiatives > CSR Promotion Structure 	
G4-15	Externally developed economic, environmental and social charters, principles, or other initiatives to which the organization subscribes or which it endorses	<ul style="list-style-type: none"> > External Evaluations and Awards and Participation in Initiatives > Sustainable Investment and Financing 	
G4-16	Memberships of associations and national or international advocacy organizations in which the organization holds a position on the governance body, etc.	<ul style="list-style-type: none"> > External Evaluations and Awards and Participation in Initiatives 	
Identified Material Aspects and Boundaries			
G4-17	All entities included in the organization's consolidated financial statements or equivalent documents	<ul style="list-style-type: none"> > Tokio Marine Group  	
G4-18	The process for defining the report content and the Aspect Boundaries	<ul style="list-style-type: none"> > Group Core CSR Themes and Materiality 	
G4-19	All the material Aspects identified in the process for defining report content	<ul style="list-style-type: none"> > Group Core CSR Themes and Materiality 	
G4-20	For each material Aspect, report the Aspect Boundary within the organization	<ul style="list-style-type: none"> > Group Core CSR Themes and Materiality 	

General Standard Disclosures		Web Links [Reason of Omission]	External Assurance
G4-21	For each material Aspect, report the Aspect Boundary outside the organization	> Group Core CSR Themes and Materiality	
G4-22	The effect of any restatements of information provided in previous reports, and the reasons for such restatements	> Editorial Policy (Reporting Organizations and Reporting Period)	
G4-23	Significant changes from previous reporting periods in the Scope and Aspect Boundaries	Not applicable	
Stakeholder Engagement			
G4-24	A list of stakeholder groups engaged by the organization	> Stakeholder Engagement	
G4-25	The basis for identification and selection of stakeholders with whom to engage	> Stakeholder Engagement	
G4-26	The organization's approach to stakeholder engagement	> Stakeholder Engagement	
G4-27	Key topics and concerns that have been raised through stakeholder engagement, and how the organization has responded to those key topics and concerns	> Stakeholder Engagement	
Report Profile			
G4-28	Period for information provided	> Editorial Policy (Reporting Organizations and Reporting Period)	
G4-29	Date of most recent previous report	> Editorial Policy (Dates of Publication)	
G4-30	Reporting cycle	> Editorial Policy (Dates of Publication)	
G4-31	The contact point for questions regarding the report or its contents	> Editorial Policy (For inquiries)	
G4-32	The "in accordance" option the organization has chosen	> GRI Content Index	
G4-33	The organization's policy and current practice with regard to seeking external assurance for the report	> Third-Party Assurance	

General Standard Disclosures		Web Links [Reason of Omission]	External Assurance
Governance			
G4-34	The governance structure of the organization	> Corporate Governance	
Ethics and Integrity			
G4-56	The internal and external mechanisms for seeking advice on ethical and lawful behavior, and matters related to organizational integrity	> Tokio Marine Group's Approach to CSR	

Specific Standard Disclosures

Material Aspects/DMA and Indicators		Web Links [Reason of Omission]	External Assurance	
DMA (Disclosures on Management Approach)				
Aspect: Economic Performance		<ul style="list-style-type: none"> > Corporate Governance > Tokio Marine Group's Approach to CSR 		
Aspect: Indirect Economic Impacts		<ul style="list-style-type: none"> > CSR Promotion Structure > Plans and Results of CSR Initiatives > Local Community and Social Contribution Activities Leading to Safety and Security > Local Community and Social Contribution Activities Leading to Global Environmental Protection > Local Community and Social Contribution Activities Supporting People 		
Indicators				
Aspect: Economic Performance				
Category: Economic	G4-EC1	Direct economic value generated and distributed	<ul style="list-style-type: none"> > Integrated Annual Report  > CSR Performance Data (Local Community and Social Contribution Activities) 	
	G4-EC2	Risks and opportunities posed by climate change that have the potential to generate substantive changes in operations, revenue or expenditure	<ul style="list-style-type: none"> > Core Theme 1: Providing Safety and Security (Risks and Opportunities Associated with Climate Change) 	

Material Aspects/DMA and Indicators		Web Links [Reason of Omission]	External Assurance	
Category: Economic	Indirect Economic Impacts			
	G4-EC7	The extent of development of significant infrastructure investments and services supported	<ul style="list-style-type: none"> > Providing Safety and Security through Products and Services > Global Environmental Protection through Products and Services (Green Gift Project) > Local Community and Social Contribution Activities Supporting People > Green Gift (Mangrove Planting Project)  	
	G4-EC8	Significant indirect economic impacts (including the extent of impacts)	<ul style="list-style-type: none"> > Providing Safety and Security through Products and Services > Preservation of Biodiversity (Economic Benefits of Biodiversity and Ecosystems through Mangrove Planting (Thailand)) 	
	DMA (Disclosures on Management Approach)			
	Aspect: Materials		<ul style="list-style-type: none"> > CSR Promotion Structure > Plans and Results of CSR Initiatives > Reduction of Environmental Footprint 	
	Aspect: Energy			
	Aspect: Water			
	Aspect: Biodiversity			
	Aspect: Emissions			
	Aspect: Effluents and Waste			
Aspect: Compliance				
Aspect: Supplier Environmental Assessment		<ul style="list-style-type: none"> > CSR Promotion Structure > Plans and Results of CSR Initiatives > CSR in the Value Chain 		
Indicators				
Aspect: Materials				
G4-EN1	The total weight or volume of materials	> CSR Performance Data (Environment)	○	

Material Aspects/DMA and Indicators		Web Links [Reason of Omission]	External Assurance	
Category: Environmental	Aspect: Energy			
	G4-EN3	Energy consumption within the organization	> CSR Performance Data (Environment)	○
	G4-EN4	Energy consumption outside the organization	> CSR Performance Data (Environment)	○
	Aspect: Water			
	G4-EN8	Total water withdrawal by source	> CSR Performance Data (Environment: Environmental Footprint Data (Tokio Marine & Nichido))	○
	Aspect: Biodiversity			
	G4-EN13	Habitats protected or restored	> Preservation of Biodiversity	
	Aspect: Emissions			
	G4-EN15	Gross direct (Scope 1) GHG emissions	> CSR Performance Data (Environment)	○
	G4-EN16	Gross indirect (Scope 2) GHG emissions	> CSR Performance Data (Environment)	○
	G4-EN17	Gross other indirect (Scope 3) GHG emissions	> CSR Performance Data (Environment)	○
	G4-EN18	GHG emissions intensity ratio	> CSR Performance Data (Environment)	
	Aspect: Effluents and Waste			
	G4-EN23	Total water discharge by quality and destination	> CSR Performance Data (Environment: Environmental Footprint Data (Tokio Marine & Nichido))	○
	Aspect: Compliance			
	G4-EN29	Monetary value of significant fines and total number of non-monetary sanctions for non-compliance with environmental laws and regulations	Not applicable	

Material Aspects/DMA and Indicators		Web Links [Reason of Omission]	External Assurance
Aspect: Supplier Environmental Assessment			
G4-EN32	Percentage of new suppliers that were screened using environmental criteria	<p>> CSR in the Value Chain</p> <p>[According to Tokio Marine & Nichido's Principle of Transactions, we ask suppliers for confirmation of "compliance with laws, regulations and social norms" and "consideration for the environment." However, the indicators are not disclosed.]</p>	
Sub-category: Labor Practices and Decent Work			
DMA (Disclosures on Management Approach)			
Aspect: Employment		<p>> CSR Promotion Structure</p> <p>> Plans and Results of CSR Initiatives</p> <p>> Development and Utilization of Diverse Human Resources</p>	
Aspect: Occupational Health and Safety			
Aspect: Training and Education			
Aspect: Diversity and Equal Opportunity			
Indicators			
Aspect: Employment			
G4-LA3	Return to work and retention rates after parental leave, by gender	<p>> CSR Performance Data (Human Rights and Labor)</p> <p>[Disclose the number of employees using the work/life balance related systems]</p>	
Aspect: Occupational Health and Safety			
G4-LA6	Type of injury and rates of injury, occupational diseases, lost days, and absenteeism, and total number of work-related fatalities, by region and by gender	<p>> CSR Performance Data (Human Rights and Labor: Industrial accidents (domestic consolidated companies))</p>	○
Category: Social			

Material Aspects/DMA and Indicators		Web Links [Reason of Omission]	External Assurance	
Aspect: Training and Education				
G4-LA10	Programs for skills management and lifelong learning that support the continued employability of employees and assist them in managing career endings	<ul style="list-style-type: none"> > Development of Human Resources > CSR Performance Data (Human Rights and Labor: Job request system (job posting system) (Tokio Marine & Nichido)) 		
Aspect: Diversity and Equal Opportunity				
G4-LA12	Composition of governance bodies and breakdown of employees per employee category according to gender, age group, minority group membership and other indicators of diversity	<ul style="list-style-type: none"> > CSR Performance Data (Human Rights and Labor: Number of directors and managers) (domestic consolidated companies)) 		
Category: Social	Sub-category: Human Rights			
	DMA (Disclosures on Management Approach)			
	Aspect: Investment		<ul style="list-style-type: none"> > CSR Promotion Structure > Respect for Human Rights 	
	Indicators			
	Aspect: Investment			
G4-HR2	Total hours of employee training on human rights policies or procedures concerning aspects of human rights that are relevant to operations	<ul style="list-style-type: none"> > Respect for Human Rights > CSR Performance Data (Human Rights and Labor: Human rights training hours (Tokio Marine & Nichido)) 		
Category: Social	Sub-category: Society			
	DMA (Disclosures on Management Approach)			
	Aspect: Local Communities		<ul style="list-style-type: none"> > CSR Promotion Structure > Plans and Results of CSR Initiatives > Providing Safety and Security through Products and Services > Global Environmental Protection through Products and Services 	

Material Aspects/DMA and Indicators		Web Links [Reason of Omission]	External Assurance	
Category: Social		<ul style="list-style-type: none"> > Local Community and Social Contribution Activities Supporting People 		
	Aspect: Anti-corruption			
	Aspect: Anti-competitive Behavior		<ul style="list-style-type: none"> > CSR Promotion Structure > Compliance 	
	Aspect: Compliance			
	Aspect: Supplier Assessment for Impacts on Society		<ul style="list-style-type: none"> > CSR Promotion Structure > CSR in the Value Chain 	
	Indicators			
	Aspect: Local Communities			
	G4-SO1	Percentage of operations with implemented local community engagement, impact assessments, and development programs	<ul style="list-style-type: none"> > Providing Safety and Security through Products and Services > Global Environmental Protection through Products and Services > Local Community and Social Contribution Activities Supporting People 	
	G4-FS13	Access points in low-populated or economically disadvantaged areas by type	<ul style="list-style-type: none"> > Providing Safety and Security through Products and Services (Poverty) 	
	Aspect: Anti-corruption			
	G4-SO3	Total number and percentage of operations assessed for risks related to corruption and the significant risks identified	<ul style="list-style-type: none"> > Compliance 	
	Aspect: Anti-competitive Behavior			
	G4-SO7	Total number of legal actions for anti-competitive behavior, anti-trust, and monopoly practices and their outcomes	Not applicable	

Material Aspects/DMA and Indicators	Web Links [Reason of Omission]	External Assurance
Aspect: Compliance		
G4-SO8	Monetary value of significant fines and total number of non-monetary sanctions for non-compliance with laws and regulations	Not applicable
Aspect: Supplier Assessment for Impacts on Society		
G4-SO9	Percentage of new suppliers that were screened using criteria for impacts on society	<p>➤ CSR in the Value Chain</p> <p>[According to Tokio Marine & Nichido's Principle of Transactions, we ask suppliers for confirmation of "compliance with laws, regulations and social norms" and "consideration for the environment." However, the indicators are not disclosed.]</p>
Sub-category: Product Responsibility		
DMA (Disclosures on Management Approach)		
Category: Social	Aspect: Product and Service Labeling	<p>➤ CSR Promotion Structure</p> <p>➤ Plans and Results of CSR Initiatives</p> <p>➤ Quality Improvement Initiatives (Anshin ("Reassuring") Quality and Business Renovation Project)</p> <p>➤ Response to Customer Feedback (Structure to Make Improvements Based on Customer Feedback)</p> <p>➤ Working Together with Agents to Improve Quality (Working Together with Agents on Initiatives to Improve the Quality of Operations)</p>
	Aspect: Customer Privacy	<p>➤ CSR Promotion Structure</p> <p>➤ Information Security</p>
	Aspect: Compliance	<p>➤ CSR Promotion Structure</p> <p>➤ Compliance</p>

Material Aspects/DMA and Indicators		Web Links [Reason of Omission]	External Assurance
Aspect: Product Portfolio		<ul style="list-style-type: none"> > CSR Promotion Structure > Plans and Results of CSR Initiatives > Providing Safety and Security through Products and Services > Global Environmental Protection through Products and Services 	
Indicators			
Aspect: Product and Service Labeling			
G4-PR5	Results of surveys measuring customer satisfaction	> Response to Customer Feedback	
Aspect: Customer Privacy			
G4-PR8	Total number of substantiated complaints regarding breaches of customer privacy and losses of customer data	<ul style="list-style-type: none"> > Information Security > Response to Customer Feedback (Fiscal 2014 Number of Customer Feedback Comments (Tokio Marine & Nichido)) 	
Aspect: Compliance			
G4-PR9	Monetary value of significant fines for non-compliance with laws and regulations concerning the provision and use of products and services	Not applicable	
Aspect: Product Portfolio			
G4-FS7	Monetary value of products and services designed to deliver a specific social benefit for each business line broken down by purpose	> Providing Safety and Security through Products and Services	
G4-FS8	Monetary value of products and services designed to deliver a specific environmental benefit for each business line broken down by purpose	> Global Environmental Protection through Products and Services	

Recognition about ISO 26000

ISO 26000, the international standard concerning the social responsibility of organizations, was issued in November 2010.

By referring to the core subjects addressed in ISO 26000, specifically organizational governance, human rights, labor practices, the environment, fair operating practices, consumer issues and community involvement and development, Tokio Marine Group reviews the materiality of its CSR issues and makes efforts to improve them. Below are website links to the pages introducing Tokio Marine Group's initiatives for addressing issues described in the ISO 26000 standard.

The Seven Core Subjects of ISO 26000 and Tokio Marine Group's Initiatives

Core issues	Organizational governance	Web Links
		<ul style="list-style-type: none"> > Top Message > CSR Promotion Structure > Group Core CSR Themes and Materiality > Plans and Results of CSR Initiatives > Corporate Governance > Internal Control > Stakeholder Engagement

Core issues	Human rights	Web Links
Issue 1	Due diligence	<ul style="list-style-type: none"> > Tokio Marine Group's Approach to CSR > External Evaluations and Awards and Participation in Initiatives (The United Nations Global Compact) > Respect for Human Rights > Compliance
Issue 2	Human rights risk situations	
Issue 3	Avoidance of complicity	
Issue 4	Resolving grievances	
Issue 5	Discrimination and vulnerable groups	
Issue 6	Civil and political rights	

Core issues	Human rights	Web Links
Issue 7	Economic, social and cultural rights	<ul style="list-style-type: none"> > Fair and Honest Personnel Affairs
Issue 8	Fundamental principles and rights at work	

Core issues	Labour practices	Web Links
Issue 1	Employment and employment relationships	<ul style="list-style-type: none"> > Development and Utilization of Diverse Human Resources > External Evaluations and Awards and Participation in Initiatives (The United Nations Global Compact)
Issue 2	Conditions of work and social protection	
Issue 3	Social dialogue	
Issue 4	Health and safety at work	
Issue 5	Human development and training in the workplace	

Core issues	The environment	Web Links
Issue 1	Prevention of pollution	<ul style="list-style-type: none"> > Protecting the Earth > Global Environmental Protection through Products and Services > Reduction of Environmental Footprint > Preservation of Biodiversity > Research on Climate Change and Natural Disaster Risk > Local Community and Social Contribution Activities Leading to Safety and Security
Issue 2	Sustainable resource use	
Issue 3	Climate change mitigation and adaptation	
Issue 4	Protection of the environment, biodiversity and restoration of natural habitats	

Core issues	Fair operating practices	Web Links
Issue 1	Anti-corruption	<ul style="list-style-type: none"> > Tokio Marine Group's Approach to CSR > Governance > Compliance > CSR in the Value Chain
Issue 2	Responsible political involvement	
Issue 3	Fair competition	

Core issues	Fair operating practices	Web Links
Issue 4	Promoting social responsibility in the value chain	<ul style="list-style-type: none"> ➤ External Evaluations and Awards and Participation in Initiatives (The United Nations Global Compact)
Issue 5	Respect for property rights	

Core issues	Consumer issues	Web Links
Issue 1	Fair marketing, factual and unbiased information and fair contractual practices	<ul style="list-style-type: none"> ➤ Compliance ➤ Information Security ➤ Customers' Safety and Security
Issue 2	Protecting consumers' health and safety	
Issue 3	Sustainable consumption	
Issue 4	Consumer service, support, and complaint and dispute resolution	
Issue 5	Consumer data protection and privacy	
Issue 6	Access to essential services	
Issue 7	Education and awareness	

Core issues	Community involvement and development	Web Links
Issue 1	Community involvement	<ul style="list-style-type: none"> ➤ Local Community and Social Contribution Activities Leading to Safety and Security
Issue 2	Education and culture	
Issue 3	Employment creation and skills development	
Issue 4	Technology development and access	
Issue 5	Wealth and income creation	
Issue 6	Health	
Issue 7	Social investment	

Corporate Information

We introduce Tokio Marine Holdings' corporate information.

Corporate Information



Company name: Tokio Marine Holdings, Inc.

Headquarters: Tokio Marine Nichido Building Shinkan, 1-2-1 Marunouchi, Chiyoda-ku, Tokyo 100-0005, Japan

Telephone: +81-3-6212-3333

> [Access Map](#) 



**Message from the
President** 

Message from our President
Tsuyoshi Nagano



Corporate Philosophy 

Tokio Marine Group's
Corporate Philosophy



To Be a Good Company 

Tokio Marine Group
Message



Company Profile

Company profile, access map, organization chart, etc.



Corporate Governance

Fundamental Corporate Governance Policy, Corporate Governance Report, etc.



Internal Control

Internal Control, Compliance, Risk Management initiatives, etc.

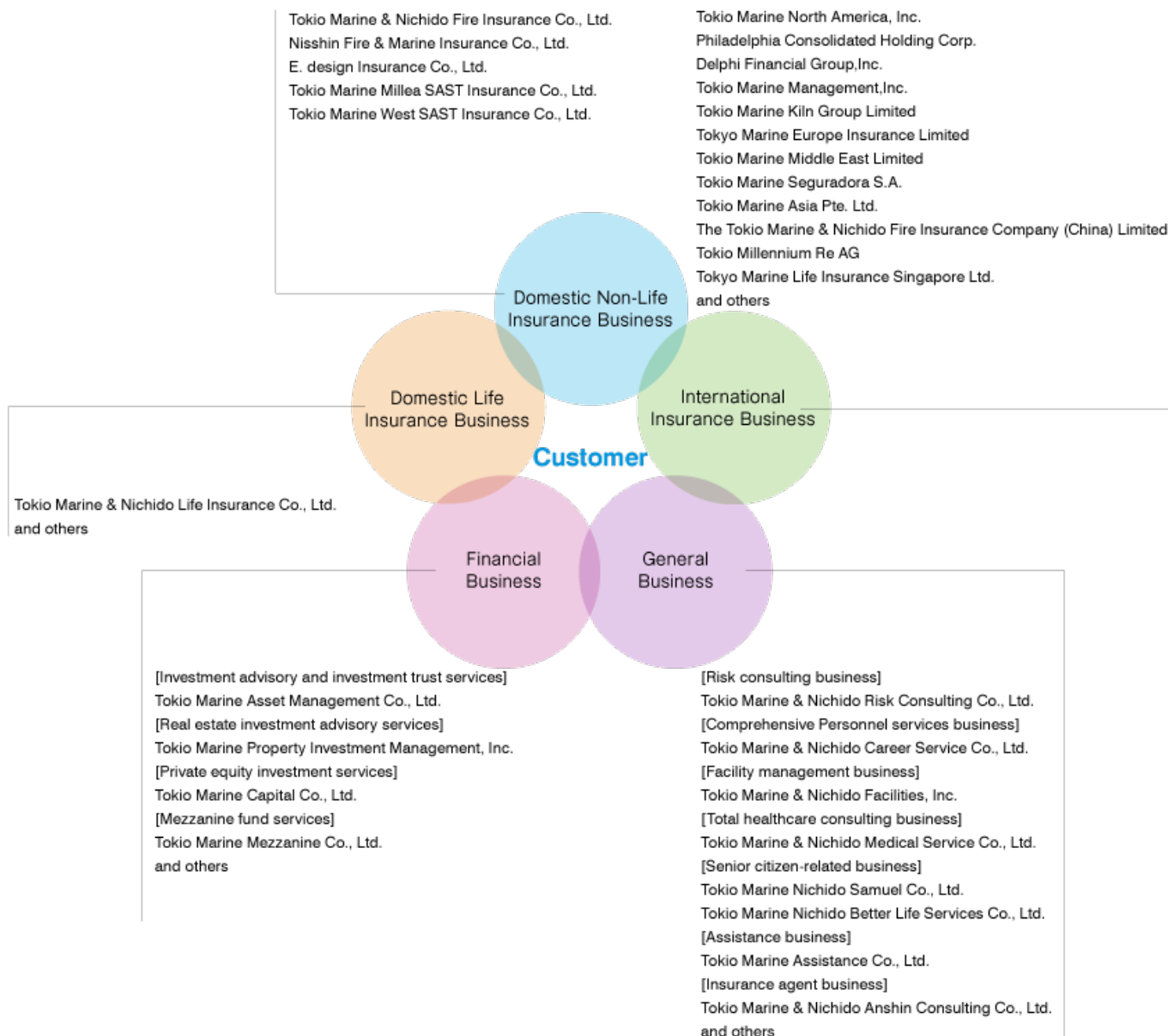


Directors, Audit & Supervisory Board Members and Executive Officers

List of Directors, Audit & Supervisory Board Members and Executive Officers

Business Domains of Tokio Marine Group and Major Group Companies

(As of July 1, 2015)



Major Insurance Business Companies

Domestic Non-Life Insurance Business

Tokio Marine & Nichido Fire Insurance Co., Ltd.

Established: August 1, 1879

Capital: 101.9 billion yen

Net premiums written:

2,036.7 billion yen

Total assets: 9,078.0 billion yen



Number of employees: 17,125

(As of March 31, 2015)

Headquarters: 1-2-1 Marunouchi,
Chiyoda-ku, Tokyo, Japan

(As of March 31, 2014)

Nisshin Fire & Marine Insurance Co., Ltd.

Established: June 10, 1908

Capital: 20.3 billion yen

Net premiums written: 136.6
billion yen

Total assets: 431.9 billion yen



Number of employees: 2,392

Headquarters: 2-3 Kanda

Surugadai, Chiyoda-ku, Tokyo,
Japan

(As of March 31, 2015)

Domestic Life Insurance Business

Tokio Marine & Nichido Life Insurance Co., Ltd.

Established: August 6, 1996

Capital: 55.0 billion yen

In-force policies (individual
insurance + individual

annuity) : 23,022.6 billion yen

Insurance premiums: 776.6 billion yen

Total assets: 7,017.3 billion yen

Number of employees: 2,524

Headquarters: Tokio Marine

Nichido Building Shinkan, 1-2-1
Marunouchi, Chiyoda-ku, Tokyo,
Japan

(As of March 31, 2015)



International Insurance Business Companies

Philadelphia Consolidated Holding Corp.

Established: 1962

Net premiums written:

USD2,688 million

Total assets: USD8,946 million

Number of employees: 1,693

Headquarters: Bala Cynwyd,
Pennsylvania, USA

(As of December 31, 2014, local financial
accounting basis)



Tokio Marine Kiln Group Limited

Established: 1962

Net premiums written:

GBP205 million

Total assets: GBP1,315 million

Number of employees: 396

Headquarters: London, United Kingdom
(As of December 31, 2014, local financial
accounting basis)



Delphi Financial Group, Inc.

Established: 1987

Insurance premiums and fee
income: USD2,030 million

Total assets: USD14,289
million

Number of employees: 2,235

Headquarters: New York, NY, USA

(As of December 31, 2014 local financial
accounting basis)



Overseas Network

- Oversea bases: 469 cities in 37 countries and regions
- Expatriate staff: 261
- Local staff: Approx. 18,000
- Claims agents: Approx. 250 (including sub-agents)

(As of March 31, 2015)



TOKIO MARINE

Tokio Marine Holdings, Inc.

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

