

Tokio Marine Holdings, Inc.



TOKIO MARINE

2018

Sustainability Report

To Be a Good Company



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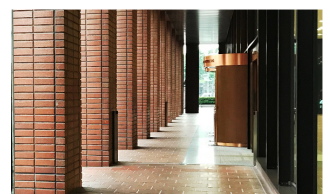
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Tokio Marine Group's CSR



We introduce Tokio Marine Group's CSR approach and strategies, CSR promotion structure, stakeholder engagement, plans and results, external evaluations and participation in initiatives.

Top Message >>

A message from Tsuyoshi Nagano, President and Group CEO

Tokio Marine Group's Approach to CSR and Core CSR Themes ~ Continue to be Useful to Society through Our Business Activities >>

We implement our corporate philosophy based on the Tokio Marine Group CSR Charter and have 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 Initiatives Aiming to Be a "Good Company" >>

All employees are promoting CSR initiatives while engaging in dialogue with management with the aim of being a Good Company trusted by all people and society. Also, in conjunction with our CSR management, we are promoting initiatives for permeating CSR within the Group.

Relationship between Group Initiatives and SDGs >>

Tokio Marine Group will contribute to the United Nations Sustainable Development Goals (SDGs) based on four activity themes.

CSR & ESG Highlights >>

We summarize and introduce our main CSR and ESG initiatives in fiscal 2017.

CSR Promotion Structure and Materiality and Plans and Results of CSR Initiatives >>

We introduce our CSR promotion structure and CSR key items as well as the plans and results for the CSR key items.

Stakeholder Engagement >>

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

External Evaluations and Participation in Initiatives >>

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

Top Message

Toward a Safe, Secure and Sustainable Future



Numerous people were victimized by the earthquake that struck northern Osaka in June 2018 and by the torrential rains in western Japan in July the same year, as well as Typhoon Jebi and the Hokkaido Eastern Iburi Earthquake. Tokio Marine Group is currently working as one in continuing to provide support in these disaster-stricken regions, beginning with our on-site customer responses. In this manner, being there to provide support for customers in their times of need is both our role and our mission.

Since its founding in 1879, Tokio Marine Group has set customer trust as the starting point of all its activities and has supported customers and society in times of need and continuously helped them meet challenges that take a new step forward. By building up the trust of customers across the world, we have achieved steady growth and this spirit continues to be handed down today throughout the Group.

Recent years have witnessed breathtaking changes unlike those seen in the past. These include frequent occurrences of major natural disasters, shifting demographics and the dramatic advance of technologies. Under these circumstances, companies are being asked to contribute even more to the creation of a sustainable society. The Sustainable Development Goals (SDGs), adopted at the United Nations Summit in September 2015, are attracting attention and the expectations that companies will work together with governments and municipalities, nonprofit organizations (NPOs) and citizens toward the attainment of the SDGs is probably one indication of this. Our important mission as a company is to cherish the bonds of trust we have built to the present with customers and society while meeting the expectations of a continuously evolving society. Tokio Marine Group will discover new opportunities within these changing times. In our new mid-term business plan, “To Be a Good Company 2020,” which began in fiscal 2018, the words “To Be” embody our determination to always make boundless efforts toward becoming a “Good Company.”

Tokio Marine Group believes corporate social responsibility (CSR) is synonymous with the implementation of our Corporate Philosophy and that promoting efforts to solve societal issues will lead to the Group’s sustainable growth. Under our new mid-term business plan “To Be a Good Company 2020” we have set “Providing Safety and Security,” “Protecting the Earth” and “Supporting People” as our core CSR themes and will promote initiatives for being useful to people through the participation of all employees globally. Our ever more self-motivated employees will act with integrity and compassion, and as this spreads throughout organizations and the entire Group, we believe that it will create a virtuous cycle of developing innovative products and services along with contributing to local communities and society as we work toward the creation of a sustainable future. By implementing these initiatives, we aim to become a “Good Company” that is trusted by all people and society.

Providing Safety and Security

The Sendai Framework for Disaster Risk Reduction 2015-2030 was adopted in 2015 at the Third United Nations World Conference on Disaster Risk Reduction with the aim of mitigating damages from natural disasters and other causes. Moreover, amid the rise of risks other than natural disasters, including geopolitical risks, it is necessary to develop appropriate risk management solutions and build safe and secure communities. To ensure it can properly support customers and society even amid these changes, Tokio Marine Group provides safety and security throughout all its business activities. This includes carrying out industry-academia collaborative research, offering products and services to prepare for a variety of risks, participating in international initiatives, continuously supporting reconstruction of disaster-stricken regions in collaboration with partners and conducting on-site Disaster Prevention Lessons for school children.

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 and share the outcomes of this research with society. Tokio Marine & Nichido Fire Insurance Co., Ltd. together with Tohoku University held a panel discussion entitled “Building a disaster-resilient community in the Asia-Pacific – The power of science and insurance” at the World Disaster Risk Reduction (Bosai) Forum in Sendai in November 2017 and widely disseminated information throughout society.

From fiscal 2018 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 to raise safety and security in regional communities.

Creating Value through Products and Services

Tokio Marine Group strives to quickly provide security to customers and communities through insurance and various services when disasters or accidents occur. Tokio Marine Group has begun distributing to customers personalized videos with customized information on necessary insurance in preparation for disasters. Tokio Marine Group provides its corporate customers with expert advice to expedite business resumption and assist corporate customers in designing optimal business continuity plans (BCP). Tokio Marine Group also offers the products that provide safety and security to people who had not necessarily been insured. 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, as well as weather insurance and micro-insurance targeting farmers and low-income earners in India who suffer from poverty. We are also moving ahead in offering products and services that anticipate changes in customer needs and social issues. These include *Drive Agent Personal*, “Rider for Expenses for Saving Victims,” “Cyber Risk Insurance,” “participation in demonstration tests on public roads for autonomous vehicles” and “a new type of overseas travel insurance for foreign tourists visiting Japan.”

Participation in International Initiatives

To raise the resilience of society as a whole to natural disasters and contribute to problem-solving in time of disaster and mitigating damages, Tokio Marine Group participates in the United Nations Office for Disaster Risk Reduction (UNISDR) Private Sector Alliance for Disaster Resilient Societies (ARISE) as well as in ClimateWise and The Geneva Association Extreme Events and Climate Risk (EE+CR) working group, as we make efforts to promote global disaster prevention.

Earthquake Reconstruction Support and Disaster Prevention Awareness and Education

Tokio Marine Group is continuing to provide 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.” In 2017, several major natural disasters occurred throughout the world, including Hurricane Harvey in the United States and an earthquake in Mexico. Tokio Marine Group collected and delivered relief funds donated by domestic and overseas Group companies and their employees and agents to the disaster-stricken regions. Additionally, to ensure future generations are prepared for the next disasters and can protect themselves, we also actively hold Disaster Prevention Lessons conducted by employees who visit schools as volunteer instructors targeting mainly elementary school children.

Protecting the Earth

In working toward solving climate change issues, the Paris Agreement was adopted at the 21st session of the Conference of the Parties to the UNFCCC (COP21) in 2015. There are now hopes that a variety of initiatives for “protecting the earth” will be undertaken, including initiatives for solving environmental and energy problems as well as those for preserving biodiversity and ecosystems and creating a sustainable recycling-oriented society. Tokio Marine Group undertakes the Green Gift Project^{*1} for protecting the earth together with its customers as it carries out a variety of environmental protection activities in Japan and overseas through its products and services. 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 members of Tokio Marine & Nichido's management and domestic and overseas Group employees. Additionally, 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. At the same time, we have implemented the ISO 14001 environmental management system and our unique Green Assist environmental management system as we continually work to reduce consumption of these resources. Tokio Marine Group also promotes a variety of other measures to protect the earth as a global insurance group that gives thought to the future of our planet and acts responsibly.

Creating Value through Products and Services

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

In October 2016, we changed the name of these environmental activities in Japan to the Green Gift Planet GENKI Program. In doing so, we aim to carry out activities that are close to our customers and local communities and make further efforts to promote environmental protection. The Group's initiatives for protecting the earth's environment through our main businesses also extend across various nations. As one example, in 2015 U.S.-based Philadelphia Insurance Companies (PHLY) newly commenced the “PHLY 80K Trees” tree-planting program, which contributes to disaster prevention and mitigation in areas with frequent forest fires, inspired by Tokio Marine & Nichido's Green Gift Project.

Promoting Environmental Management ~ Reducing CO₂ Emissions 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 status^{*2} in fiscal 2011 as well as in the five consecutive years from fiscal 2013 to fiscal 2017 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. In the future as well, Tokio Marine Group will continue efforts to reduce CO₂ emissions and to realize carbon neutral status.

Our Passion Embodied in Mangrove Planting

This year the Mangrove Planting Project marked its 20th year following its launch in 1999, and as of the end of March 2018, a total of 10,550 hectares of mangrove forest have been planted, which has generated economic value exceeding 35 billion yen and brought positive effects to the mangrove forests and the approximately 1.25 million people living in the surrounding regions. 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 Green Lessons that provide fun learning about global environmental protection and mangrove planting to elementary school children and that are 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 with initiatives that include creating value through products and services, creating a healthy society by promoting health management, promoting awareness and education for children who are responsible for the future of the earth and creating a symbiotic society by supporting the elderly, persons with disabilities and athletes.

Creating Value through Products and Services

Tokio Marine Group is taking the knowledge in health management cultivated through its businesses and applying this at companies as insurance solutions and providing products to customers that support healthy and secure lives. Examples of such products include products related to “Life Insurance Revolution to Protect One’s Living” that respond to needs associated with longer lifespans accompanying the declining birth rate and aging population and *Aruku Hoken* that uses wearable devices with the concept of preemptively protecting customers from illness.

Promoting Health and Productivity Management ~ The Starting Point for Creating a “Good Company”

The physical and mental health of Tokio Marine Group employees, the driving force enabling us to continue as a company that provides safety and security to customers and is trusted and chosen by customers, is a critical theme. Based on a philosophy that health and productivity management is the starting point for creating a “Good Company” that Tokio Marine Group aims to be, each Group company is working to maintain and improve the health of employees.

For Children, Who Will Lead the Future of the Earth

Tokio Marine Group is promoting youth development through a variety of programs. These include developing junior swimmers through support of the Japan Swimming Federation; helping young people grow, encouraging international cultural exchange and promoting sports in the local community through the Tokio Marine Kagami Memorial Foundation, Tokio Marine & Nichido Educational Development Fund and the Tokio Marine Sports Foundation; and providing support for the education of girls in low-income communities in India, Bangladesh and Vietnam via the non-governmental organization (NGO) Room to Read. In 2016, Tokio Marine Group developed Group Work on Managing Risks and Opportunities, a new career education program for junior high school and high school students. We are also providing them with Group Work on Managing Risks and Opportunities led by employees who are dispatched to schools and are accepting these students for company visits. In the future as well, Tokio Marine Group will promote initiatives for children, who will lead the future of the earth.

Support for the Elderly, Persons with Disabilities and Athletes toward the Realization of a Symbiotic Society

Tokio Marine Group supports the creation of a society where the elderly can live with a sense of security and where persons with disabilities can overcome their disabilities to play active roles. Examples of this support include conducting courses for employees to foster dementia care supporters, providing support for the Special Olympics through volunteers from Group companies in Japan and overseas and supporting the Japan Deafblind Association. Additionally, from 2016 Tokio Marine Group began supporting the Japanese Para-Sports Association and the Japan Inclusive Football Federation. Through initiatives in which employees “learn about,” “watch” and “experience” sports for persons with disabilities, we aim to contribute to the further spread and development of sports for persons with disabilities. Tokio Marine Group will foster opportunities to support people who take on challenges regardless of whether they have disabilities in the run-up to the 2020 Tokyo Olympics and Paralympics.

Strengthening CSR Management

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, as well as ISO 26000. 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, while Tokio Marine & Nichido is a signatory to the Principles for Sustainable Insurance (PSI) advocated by the United Nations Environment Programme Finance Initiative (UNEP FI) and is undertaking initiatives to create a sustainable society through its insurance business. Additionally, three Group companies, beginning with Tokio Marine Asset Management, are signatories to The Principles for Sustainable Insurance (PSI) of the UNEP FI and are also making efforts for creating a sustainable society through investments.

Tokio Marine Group will continue responding to environmental, social and governance (ESG) issues as well as continue to be a company that serves a useful purpose during times of need. Accordingly, we have defined our Diversity Policy as the creation of an environment that enables employees, who are working to solve social issues worldwide, to play active roles regardless of their nationality, gender, age or whether they have disabilities to further raise corporate value and realize sustainable growth. We will implement the [Diversity Policy](#) to promote diversity across the entire Tokio Marine Group. Although only at the midpoint, a variety of our initiatives have already been recognized. For example, Tokio Marine Holdings was selected by the Ministry of Economy, Trade and Industry and the Tokyo Stock Exchange as a Nadeshiko Brand for fiscal 2017.

To realize the philosophy that "health and productivity management is the starting point for creating a "Good Company," Tokio Marine Group is creating mechanisms that enable customers and employees to live healthily both physically and mentally. These efforts were widely recognized and Tokio Marine Holdings was selected as a "2018 Health & Productivity Stock" (third consecutive year since 2016) by the Ministry of Economy, Trade and Industry and the Tokyo Stock Exchange.

With the aim of fostering a corporate culture in which each employee engages in CSR as his/her own issue and ensure this contributes to the community and helps create corporate value, the "Tokio Marine Group CEO Recognition for CSR" was established in 2015 and commends and announces outstanding CSR initiatives by all Group companies and their employees in Japan and overseas. By promoting CSR with the participation of all employees, in fiscal 2017 the employee participation rate (total) in community social contribution activities for Tokio Marine Group (domestic) was 136%. We therefore achieved the fiscal 2017 annual target of 100%.

Tokio Marine Group also enhances CSR/ESG information disclosure, which includes the publication of its Integrated Annual Report mainly targeting investors in August 2018 as it communicates its initiatives for the Group's sustainable value creation. I hope that the Tokio Marine Group CSR Booklet 2018 Together into the Future, which explains the Group's CSR story in an easy-to-understand manner, along with the Sustainability Report, which provides a detailed explanation of CSR strategies together with data, are helpful in enhancing your understanding of Tokio Marine Group's initiatives toward ESG.

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. 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 2018



President and Group CEO
Tokio Marine Holdings, Inc.

- *1 Green Gift Project: This project offers customers an option to choose web-based insurance contracts (clauses) on our website rather than paper-based contracts in brochure form to reduce paper consumption. Tokio Marine & Nichido donates a portion of the amount saved through reduced paper use to support environmental protection activities in and outside Japan.
- *2 Carbon neutral means that CO₂ emitted in the course of a company's business activities is equivalent to the converted volume of CO₂ reduced by the use of natural energy and the acquisition of emissions credits by such a company and absorbed and fixed by way of mangrove planting.

Tokio Marine Group's Approach to CSR~Continue to be Useful to Society through Our Business Activities

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.



(As of March 31, 2018)

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.

➤ [CSR Promotion Structure and Materiality and Plans and Results of CSR Initiatives](#)

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, 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 Participation in Initiatives (The United Nations Global Compact))

Tokio Marine Group's Approach to CSR

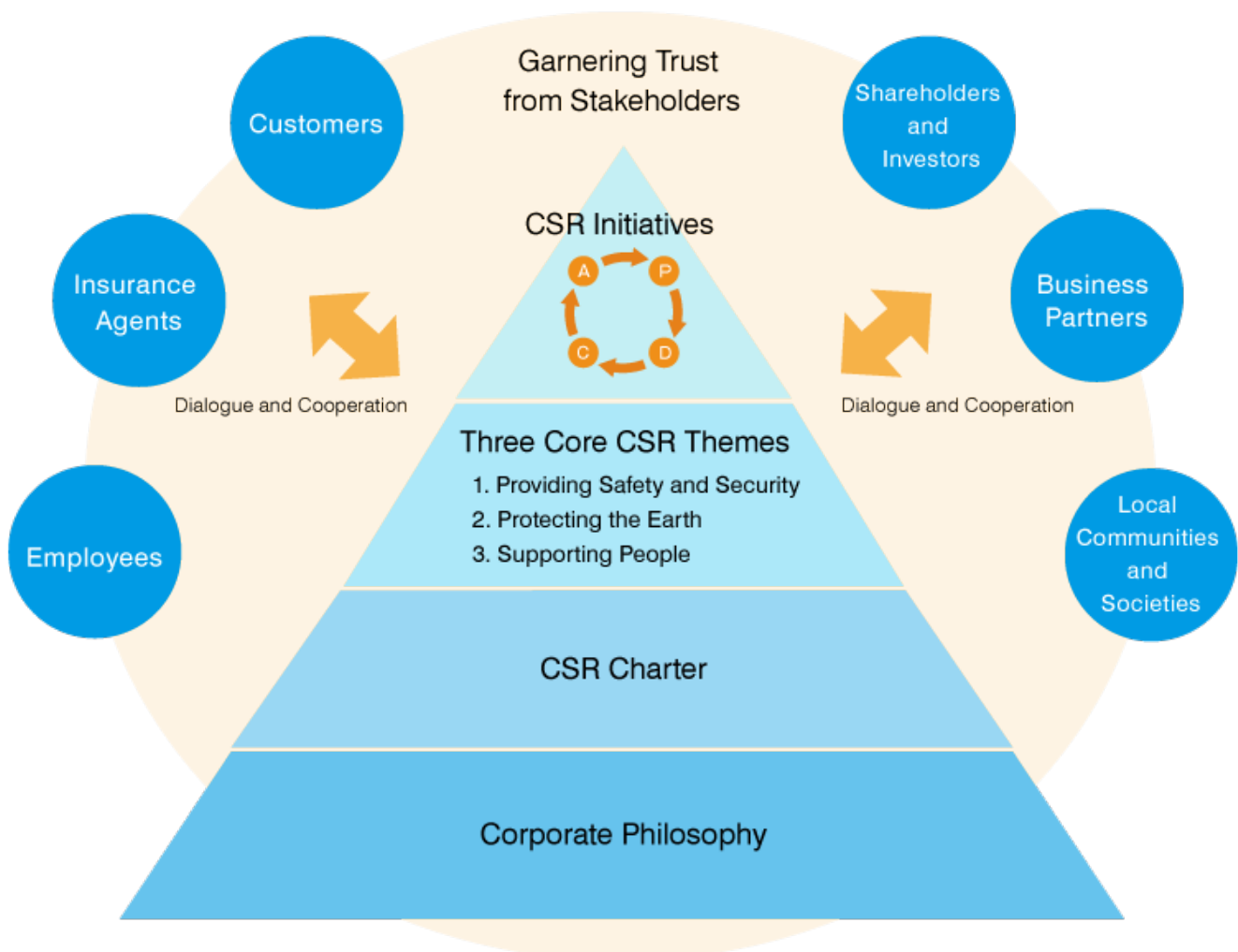
Toward a safe, secure and sustainable future



Resolving social issues

Continuously enhancing corporate value

To Be a Good Company



Tokio Marine Group Corporate Philosophy

With customer trust as the foundation of all its activities, Tokio 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.

Three Core CSR Themes

Tokio Marine Group has set the three core CSR Themes of “Providing Safety and Security,” “Protecting the Earth” and “Supporting People” under its new Mid-Term Business Plan—“To Be a Good Company 2020” (FY2018 – FY2020).



From fiscal 2018 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.

The world is now facing various social issues, inflicted by frequent large-scale natural disasters, demographic shifts, income disparities and poverty. In Japan as well, issues are becoming prevalent also in relation with technological innovation as well as community resilience (disaster prevention and mitigation) and the country's declining birth rate and aging population. These issues may induce drastic changes in risks surrounding the insurance business. To protect customers and society from these risks, Tokio Marine Group has selected "Providing Safety and Security" as one of its three CSR core themes and is making efforts toward a safe, secure and sustainable future throughout its entire business operations.



Making Society Resilient to Natural Disasters

Tokio Marine Group utilizes outcomes of research on natural disaster risk in the provision of products and services and seeks to help society become resilient to and prepare for natural disasters by offering total responses before and after disasters.

Building a Secure Society by Leveraging Traffic Technology Innovation

Tokio Marine Group promotes traffic safety and responds to traffic technology innovation by providing insurance products and services that quickly capture the latest innovation in traffic technology and by offering traffic safety and accident response smartphone apps.

Building a Secure Society by Responding to Varying Lifestyles and Changes in Society

Tokio Marine Group offers products and services that increase safety in all aspects of people's living, and at the same time, is working to provide comprehensive coverage matched to the most current needs by starting to provide services to respond to corporate governance and cyber risks facing companies.

Eliminating Poverty in Society

Tokio Marine Group aims to provide low-income earners with greater access to insurance by developing and selling weather insurance and microinsurance and to contribute to the resolution of poverty issues in the world through financing to and investment in financial institutions providing microfinancing services.

Value Creation

Providing safety and security to customers, local communities and society worldwide through the insurance business

[Click here for details](#)

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 set “Protecting the Earth” as a core CSR theme, Tokio Marine Group works to provide products and services that are designed to mitigate or adapt to climate change and protect biodiversity, reduce environmental footprint in business activities, become carbon neutral, conduct environmental protection activities in Japan and overseas, and promote environmental awareness raising and education. Our aim is to contribute to preservation of the global environment and the creation of environmental value.



Preserving Biodiversity through Products and Services

The “Green Gift” project, which involves mangrove planting and environmental protection activities, contributes to the alleviation of and adaptation to climate change and preservation of biodiversity as well as a reduction in disaster damage and the stabilization of the planted areas and the lives of people living in the surrounding regions. It therefore contributes to the attainment of various SDGs.

Preventing Global Warming by Promoting the Development of Clean Energy

Tokio Marine Group is examining the possibility of installing and operating renewable energy facilities while also providing products and services such as non-life insurance for businesses related to carbon credits, liability insurance concerning environmental pollution and environmental consulting.

Building Communities for People to Live with Peace of Mind through Environmental Protection Activities

Based on the theme “Protecting the Earth,” Tokio Marine Group is working to build environmental communities by implementing local and social contribution activities around the world that help protect the environment and biodiversity.

Through these initiatives, Tokio Marine Group is contributing to the creation of a sustainable global environment.

Value Creation

Contributing to a Sustainable Global Environment

> [Click here for details](#)

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 supporting people through the growth of young people and support the elderly, persons with disabilities and athletes as well as contribute to the realization of a symbiotic society in which everyone can live with peace of mind by promoting diversity and inclusion.

Building a Society Based on Health and Longevity to Ensure Peace of Mind

Tokio Marine Group will contribute to a society based on good health and longevity through activities to raise awareness about cancer and increase knowledge of nursing care and offering advice through medical professionals, etc.

Nurturing Generations Responsible for the Future

Tokio Marine Group is promoting social contribution through the establishment of a foundation to nurture generations responsible for the future with the aim of developing youth and promoting sport. In addition, we implement local social contribution activities in conjunction with employees worldwide who volunteer to deliver lesson programs and environmental education as well as with local and social action volunteers and NGOs.

Aiming to Create a Symbiotic Society

Tokio Marine Group employees around the world are proactively working on activities that support the elderly, the deaf and blind, athletes and expectant mothers in conjunction with NGOs, with the aim of creating a symbiotic society.

By promoting these initiatives, Tokio Marine Group will contribute to developing partners who support and bring a virtuous cycle to local communities and society.

Value Creation

Supporting Local Communities and Society and Creating an Inclusive Society

> [Click here for details](#)

Governance~A Resilient, Highly Sound and Transparent Management Structure~

Tokio Marine Group is implementing initiatives throughout its entire business activities that are focused on its three core CSR themes. To earn the trust of all people and society and achieve sustainable growth, Tokio Marine Group must raise the quality of initiatives for “business strategies,” “governance” and “social responsibility” and build a structure for resilient, highly sound and transparent management as a global insurance group.

Accordingly, as initiatives serving as the basis of such a management structure, Tokio Marine Group is making efforts for compliance, fraud prevention, information security, privacy, respect for human rights, CSR in the value chain and sustainable investment.

Through these initiatives, Tokio Marine Group will meet the expectations of stakeholders, beginning with continuously enhancing shareholder value.

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.

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.

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

Primarily through Tokio Marine & Nichido, the Tokio Marine Group is executing environmental, 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.

Creating a Society Where People Can Live with Security through Sustainable Investments 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 such as UNEP FI Principles for Sustainable Insurance (UNEP FI-PSI), UN Principles for Responsible Investment (PRI), Principles for Financial Action for the 21st Century and the Japan Sustainable Investment Forum to solve various environmental, social and governance issues. We leverage the findings of these activities as one means to execute sustainable investment and financing. Tokio Marine & Nichido, Tokio Marine Asset Management and Tokio Marine Capital lead efforts toward sustainable investment and financing.

Value Creation Continuously Enhancing Shareholder Value

[> Click here for details](#)

CSR Management

Tokio Marine Group is implementing initiatives throughout its entire business activities that are focused on its three core CSR themes and to earn the trust of all people and society and achieve sustainable growth it must strengthen CSR management with the aim of becoming a “Good Company.” Tokio Marine Group is promoting CSR management from the four perspectives of customers, the environment, health and human resources.

Improving Quality from the Customer’s Perspective

Aiming to become “a company that delivers sustainable growth by providing safety and security to customers and by always remaining their first choice,” we value feedback from customers while working with agents to improve operational quality on a constant basis.

Promoting Environmental Management

Tokio Marine Group will contribute to the creation of a sustainable future by constantly implementing activities that minimize the environmental footprint in business activities, such as reducing the consumption of paper resources and saving energy.

Promoting Health and Productivity 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 employees.

Developing and Utilizing Diverse Human Resources

In order to maximize the potential of our human resources in supporting global business expansion, Tokio Marine Group is working to develop human resources who bring forth a virtuous cycle of growth and performance/work and life with a focus on expertise, diversity and a global perspective.

Value Creation

Developing Employees and Partners Who Bring a Virtuous Cycle

➤ [Click here for details](#)

CSR Initiatives Aiming To Be a “Good Company”

CSR Approach of Tokio Marine Group

Tokio Marine Group established the “Tokio Marine Group’s CSR Approach.” By taking this approach, 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. Moreover, this cycle will lead to the sustainable growth of the Group. These efforts will serve as a bridge to our children and to future generations as we seek to transform risks into opportunities and create value for a safe, secure and sustainable future.



Aiming To Be a “Good Company”

Initiatives in Japan

Our basic approach to being a “Good Company” is to be “a company trusted by all people and society by supporting customers and society in times of need.”

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. 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:

1. Permeation among employees

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.”

Also, as tools for encouraging discussion, we created the “To Be a Good Company” card and the “To Be a Good Company” booklet. The card contains the intent and feelings behind the formulation of the Group message, explanatory notes and group graphic. The booklet contains the path walked by Tokio Marine Group since our establishment and these will be used as tools allowing each employee to feel the “Tokio Marine Group Spirit” and to proactively think about what should be done so that we become a “Good Company” and for deepening discussions on this topic with surrounding members.



“To Be a Good Company” card



“To Be a Good Company” booklet

2. 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 holds these dialogues in the form of “President’s visits to departments and branches” and “Dialogue with executives.” During fiscal 2017, “President’s visits to departments and branches” were implemented 9 times. Meanwhile, “Dialogue with executives” was held 19 times, with the participation of 334 employees. Tokio Marine & Nichido also implements “Dialogue with executives” for its Group company employees once per year and in fiscal 2017 this dialogue was held at 23 companies with the participation of 42 employees. In fiscal 2017, group company visits by executives were implemented four times.

These dialogues provided employees with an opportunity for direct dialogue with management, with whom they ordinarily have little contact 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.



3. Undertaking the Challenge Promotion Campaign

Tokio Marine & Nichido undertakes the Challenge Promotion Campaign, which is aimed at promoting and supporting each and every challenge toward becoming a “Good Company” and “Becoming No. 1 in Quality.” Under this campaign, Tokio Marine & Nichido is proactively promoting the following types of activities to create a corporate culture in which we mutually praise excellent initiatives and learn from other companies as an agent that accelerates the “reform of method of being selected” and the virtuous cycle of “work style reform.”

Initiatives toward customers

- Develop “Challenge Series” advertisements and implement various types of campaigns.



Initiatives for promoting and supporting challenges undertaken by employees and agents

- Share knowledge through the Challenge Promotion Campaign portal site on the internal intranet and introduce good examples from public relations magazines.
- Implement the Challenge Promotion Competition that commends initiatives for “reform of working styles” and “reform of method of being selected” at all branches.
- Develop various goods and tools that liven up the Challenge Promotion Campaign and support customers’ challenges.
- Foster a culture for taking on the challenge of reform without fear of failure as well as learning from past failures through case studies.

As a part of the Challenge Promotion Campaign, the company implements initiatives for supporting the Tokyo 2020 Olympic and Paralympic Games and regional revitalization.

Tokio Marine & Nichido Life is also carrying out the Challenge Promotion Campaign with the aim of becoming a Good Company that is trusted by all people and society.

➤ Appointed as a Gold Partner (Non-life Insurance) of the Tokyo 2020 Olympic and Paralympic Games

Overseas Initiatives

1. Communicate the Tokio Marine Group's shared vision "To be a 'Good Company'" in each region

We are creating videos and booklets (multilingual) as support tools for deepening the understanding of and promoting discussions about "To be a Good Company", the shared vision of Tokio Marine Group, throughout the world. The videos and booklets explain the Good Company vision and provide examples from across the Group. Beginning in 2015, the CEOs of some Group Companies each talked about their own respective thoughts about a Good Company. From 2017, to enable colleagues within Tokio Marine Group to become more familiar with each other and share initiatives, employees at overseas and domestic Group companies introduce themselves and talk about matters such as their thoughts and pride about their work, and their messages are distributed across the entire Group.

Additionally, we established the Good Company Awards in fiscal 2016, which recognize superior achievements pursuing the values of a Good Company and the employees who promote these. These were recognized in the three categories that together form the Good Company concept: "Look Beyond Profit," "Empower Our People" and "Deliver on Commitments." At the commendation ceremony, award winners from Japan and overseas mutually share knowledge and initiatives and this interchange among people helps foster a sense of Group unity that leads to the permeation of the Group Vision at each Group company.



Video



Booklet



Good Company Award

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

At Tokio Marine Holdings, Global Leadership Development programs are convened with the aim of developing 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. Through such experiences in these programs, training participants deepen their own understanding of a "Good Company" and 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 put this into action.

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.

CSR Promotion Structure and Initiatives for Permeating CSR within the Group

Enhancing CSR Communication

Tokio Marine Holdings and Tokio Marine & Nichido hold CSR Communication Meetings for exchanging opinions targeting employees of domestic and overseas Group companies and Tokio Marine & Nichido. These meetings seek to spread and deepen employees' understanding of CSR and firmly implement CSR initiatives continuously and reflect the Group's CSR policies in the measures and initiatives of Group companies and the branch offices of Tokio Marine & Nichido. These meetings enable the sharing of information and the straightforward exchange of opinions on Tokio Marine Group's CSR initiatives and CSR activities conducted in respective companies and workplaces. Through these meetings, we have received comments from participants such as "Understanding the significance and purpose of CSR activities and 'CSR through our core businesses' has led to increased motivation." As a new initiative from fiscal 2015, we commenced the CSR Key Persons (CSRKP) Seminar for Group companies and CSRKP Seminar at branch offices of Tokio Marine & Nichido. These meetings aim to share information and exchange opinions on the most recent CSR trends for the purpose of promoting CSR across the Group and raising corporate value.



In February 2017, we invited Mr. Nobuyasu Tanaka, secretariat director-general of Alterna Research, to give a lecture. After listening to a lecture about the latest trends in CSR/CSV (creating shared value) and expectations toward global companies, participants deepened their understanding through a Q&A session.

In June 2017, we welcomed Mr. Hidefumi Takahashi, Executive Director, Japanese Para-Sports Association and Vice President, Japanese Paralympic Committee. Mr. Takahashi gave a lecture entitled "The Road to a Symbiotic Society—Toward the Enhancement of Para-Sports and the Success of the Tokyo 2020 Paralympic Games." Meanwhile, in January 2018 Mr. Yasuyuki Yoshizawa, Honorary Director of Basyobunka Forum, gave a lecture on regional revitalization and local finance entitled "Creating a 'Certain Future' from Local Regions," which enabled participants to deepen their understanding of this topic.

To help resolve societal issues and perpetually raise the Group's corporate value, we will continuously hold these meetings and seminars in the future and ensure these improve the CSR mindsets and skill levels of employees.

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.

Initiatives to Permeate CSR within the Group

Community and Social Contribution Activities with the Participation of All Employees

Tokio Marine Group has set the three core CSR themes of “Providing Safety and Security,” “Protecting the Earth” and “Supporting People” and is implementing different local community and social contribution activities around the world that emphasize voluntary participation by employees and tie-ups and collaboration with NPOs and other groups.

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 2017 Results (Tokio Marine & Nichido)

Matching gift system	A system in which the company makes a donation matching the amount voluntarily donated by employees (9 cases totaling 911,596 yen)
Volunteer leave/leave of absence system	<p>A system to support employees for their volunteer time (used by 100 employees)</p> <ul style="list-style-type: none"> ■ 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	<p>A donation program operated by employee volunteers In fiscal 2017, a total of 12,837,811 yen donated by 4,232 employees was distributed to the following organizations:</p> <ul style="list-style-type: none"> ■ Peace Boat Disaster Relief Volunteer Center (PBV) (Providing Safety and Security (emergency disaster assistance)) ■ The MICHINOKU Future (Providing Safety and Security (Supporting earthquake orphans and other orphans)) ■ Watari Greenbelt Project (Providing Safety and Security (Support for recovery from the Great East Japan Earthquake)) ■ International Society for Mangrove Ecosystems (ISME) (Protecting the Earth (cleaning up trash washed ashore along coastlines)) ■ Japan Deafblind Association (Supporting People (supporting persons with disabilities)) ■ Childline Support Center Japan (Supporting People (supporting children)) ■ Kotsuiji wo shien suru kai (Supporting Orphans from Automobile Accidents) (Supporting People (supporting children)) ■ Carillon Children Center (Supporting People (supporting children)) ■ WaterAid Japan (Supporting People (Overseas: supporting water and sanitation facilities)) ■ Japan Boccia Association (Supporting People (supporting sports for persons with disabilities))
CSR Month	A month for strengthening initiatives for proactively carrying out local community and social contribution activities across the entire Tokio Marine Group (October-November)
Tokio Marine Group CEO Recognition for CSR	We commend excellent initiatives at Group companies and at Tokio Marine & Nichido branch offices that lead to the resolution of issues in communities and to the generation of corporate value. (For details, please refer to the "Tokio Marine Group CEO Recognition for CSR" below.)

➤ [CSR Performance Data \(Employee participation rate in volunteer activities, Number of employees who took volunteer leave, Donations\)](#)

Tokio Marine Group CEO Recognition for CSR

To promote the fostering of a corporate culture in which each employee engages in CSR as his/her own issue and ensure this contributes to the community and helps create corporate value, in fiscal 2015 Tokio Marine Group expanded Tokio Marine & Nichido's award system to the entire Group and established the Tokio Marine Group CEO Recognition for CSR. In April and May 2018, a total of 21 outstanding initiatives implemented in fiscal 2017 at Group companies and Tokio Marine & Nichido's branch offices were commended.



<Award Winners> Random order

Awarded branch/Awarded company	Details of main initiatives
Yokohama Chuo Branch, Tokio Marine & Nichido	<p>The branch made a proposal to the city education committee for soliciting participants for Disaster Prevention Lessons in the Yokohama area. A total of 21 employees held 11 classes over six days for a total of 975 children and students. In collaboration with numerous stakeholders, the Yokohama Chuo Branch contributed to regional disaster prevention and disaster reduction through these Disaster Prevention Lessons held across a wide area.</p>
<p>ONE Toyama Tokio Marine & Nichido's Toyama Branch, Tokio Marine & Nichido Life Insurance's Tokai/Hokuriku Sales Support Department of the Toyama Life Insurance Branch; Toyama Claims Service Section of the Hokuriku Claims Service Department and Takaoka Claims Service Section; and Tokio Marine & Nichido Partners Management's Tokai Hokuriku and Toyama Branches</p>	<p>ONE Toyama disseminates CSR news on a regular basis and promotes volunteer activities with the participation of all employees. Also, from the perspective of regional revitalization (community vitalization), four employees participated in the "Women's Leaders School" and one employee participated in the "Create a Future for Toyama Tourism School" for the purpose of "creating environments in which women can shine in their work" and "promoting tourism," which are Toyama Prefecture's strategies for resolving issues. These efforts led to initiatives that can be used in business such as the building of human networks with local companies and strengthening close ties with the prefecture.</p>
Nagoya Auto Insurances Sales Dept. 2, Tokio Marine & Nichido	<p>The department was commended for its regional revitalization and community contribution activities undertaken throughout the year in unison with the NTP Group centering on Nagoya Toyopet Co., Ltd., which is a customer, as well as the Insurance Department that serves as an agent. The company's employees participated in original activities of the NTP Group such as ShakeOut earthquake drills, clean-up activities, street-side traffic safety campaigns and a variety of community events. At the same time, NTP Group employees also participated in the company's original events such as the Regional Revitalization Study Meeting. After considering activities that could be undertaken together with agents, the Pink Ribbon Campaign was proactively planned and held in the NTP Insurance Department.</p>

Awarded branch/Awarded company	Details of main initiatives
Nagoya Claims Service Dept. 1, Tokio Marine & Nichido	<p>The department launched a CSR Project Team in the previous fiscal year and members proactively undertook activities. In the current fiscal year, the department communicated news on a regular basis to encourage active participation by non-member employees and planned CSR collaborations for existing events. It also held a bowling tournament as a charity event for health promotion and donated the proceeds raised to Special Olympics Japan, as well as provided gifts as goods that support disaster recovery. For the annual Christmas Party, the department planned a bocchia tournament and 60 persons participated. The department also encouraged participation in other activities as it built frameworks for the participation of all employees.</p>
Kobe Automobile Industry Production Department, Tokio Marine & Nichido	<p>This department created a structure for year-round participation by all employees by holding regular meetings for CSR sub-key persons appointed in each section to maintain communication with each section. In the current fiscal year, as a unique new measure within the department, the department established a CSR point card system to create opportunities for employees to participate in multiple initiatives and thereby deepen their understanding of and raise their interest in local community issues.</p>
Yamaguchi Branch, Tokio Marine & Nichido Yamaguchi Life Insurance Branch, Tokio Marine & Nichido Life Insurance	<p>In Yamaguchi Prefecture, where cancer screening rates are low, these branches implemented the Pink Ribbon Campaign and cancer screening supporter activities in conjunction with making terry cloth caps. Regarding terry cloth caps, life insurance and non-life insurance branches are working as one and inviting agents to participate and continuously hold cap making sessions. The branches proactively proposed donating terry cloth caps to medical institutions in Yamaguchi Prefecture after hearing from cap-making liaison Iwate Hospice Association that in fiscal 2017 there were few applications for terry cloth caps from these medical institutions. The branches then directly donated the terry cloth caps to Shimonoseki City Hospital, which accepted the request to donate caps.</p>
Commercial Casualty Insurance Department, Tokio Marine & Nichido	<p>With CSR key persons serving as the core, the department disseminated 30 CSR activity news releases during the year. Individuals proactively carried out a variety of activities throughout the year at five bases and also implemented initiatives for waste separation and power savings and encouraged other branches on the same floor to participate. The department also implemented alerts and inspections using ergonomics and behavior observance as well as improvement measures utilizing know-how cultivated in its business activities as it promoted employee behavior reforms.</p>

Awarded branch/Awarded company	Details of main initiatives
Tokio Marine & Nichido Facilities	Tokio Marine & Nichido Facilities has built a framework for participation by all employees by issuing periodic news releases, providing information on volunteering initiatives and introducing examples of excellent initiatives, and thereby achieved an actual employee participation rate of 100% for the seventh consecutive year. Additionally, as a CSV initiative, the company proactively reached out to the Japanese Red Cross Society and the owner of the Oomori Station East Exit Building, which the company manages as its main business, and held a blood donation drive throughout the entire building, with 59 people donating blood. The company also continued to deploy the successful case example realized at the Shiba 2-chome Daimon Building in the previous fiscal year.
Tokio Marine Millea SAST Insurance	Tokio Marine Millea SAST Insurance donated a portion of proceeds, which are saved by reducing paper consumption through an initiative enabling customers to view their insurance policies online, to tree planting at Megri's Forest in Shonan International Village Forest and to NPOs carrying out tree-planting activities. A total of 35 employees also participated as volunteers in tree-planting activities. This marked the ninth such initiative since 2013 as the company implemented initiatives together with its customers.
Tokio Marine & Nichido Systems	Tokio Marine & Nichido Systems convened the "Local Foods Information Exchange Meeting" in cooperation with Tama City Council of Social Welfare based on the slogan "Society-Friendly Systems." Additionally, the company was commended as an "organization that contributes to the beautification of Tama City" in recognition of its campaigns to reduce garbage to zero, which were held five times during the year. Also, the company continues to implement earthquake disaster recovery support tours and urges participation in a variety of volunteer activities. It also invited Mr. Hidefumi Takahashi, Executive Director, Japanese Para-Sports Association and Vice President, Japanese Paralympic Committee, to give a lecture to deepen the understanding of paralympic sports. Moreover, the company held a boccia demonstration in collaboration with local NPOs and companies as it implemented a variety of initiatives together with community stakeholders.

Awarded branch/Awarded company	Details of main initiatives
PT Asuransi Tokio Marine Indonesia (Indonesia)	<p>As part of the Indonesian government's Financial Services Authority (OJK) Financial Literacy Program, PT Asuransi Tokio Marine Indonesia (Indonesia), in collaboration with several NPOs, schools and small- and medium-size companies (SMEs), provides a program that teaches the importance of insurance. To the present, the company carried out awareness activities for low-income households in collaboration with the World Vision Indonesia Foundation. In 2017, TMI once again conducted a series of Financial Literacy activities, this time in collaboration with several schools and SMEs. TMI explained to the attendees, who were mainly mothers and teachers, the importance of having personal accident insurance for children, who are exposed to risky activities inside and outside schools, and explained to SMEs the importance of being comprehensively protected against risk by proper insurance.</p>
Tokio Marine Life Insurance (Thailand)	<p>Tokio Marine Life Insurance (Thailand) provided education for visually impaired working-age persons. In collaboration with the Center for Information Technology Service for the Blind, 20 volunteer employees selected books for persons with visual impairments and learned the format for transforming original data to braille and the process for printing braille books. Over the course of two months, these employees created 13 books in braille that were used by more than 1,000 sight-impaired people, thereby enabling these persons to gain essential knowledge about work while contributing to their social independence.</p>
The Tokio Marine and Fire Insurance (Hong Kong)	<p>Since 2005, the TMHK CSR Committee team has been undertaking a wide variety of CSR activities under the excellent leadership of its management team. In recycling activities, TMHK received an award from the Environmental Campaign Committee for collecting and donating approximately 200 books and 600 clothing items, with an employee participation rate of over 70%. In collaboration with a local charitable support organization, TMHK celebrated the Dragon Boat Festival in May 2017, with 46 colleagues visiting 46 households to deliver handmade rice dumplings together with warm greetings to the elderly and checking for any home safety issues and reporting these to the charitable organization. TMHK also held exchange activities for less privileged children and joined Love Teeth Day, and numerous employees, including management, participated in these activities.</p>
Tokio Marine America (United States)	<p>Over the past four years, TMA has supported children from underprivileged environments at Park East High School in Harlem, New York, in which TMA employees have gathered on a weekend to visit the school and volunteered to help the teachers organize and clean their library, gym, science labs and classrooms. In 2017, TMA New York supported the high school's annual Thanksgiving luncheon by providing donations and volunteers to serve the food. TMA also donated sports equipment and school supplies. TMA employees, including its CEO, also attended Park East's annual Field Day and Career Day events, while some Park East students were also able to visit the Tokio Marine & Nichido Head Office in Tokyo.</p>

Awarded branch/Awarded company	Details of main initiatives
First Insurance Company of Hawaii (United States)	FICOH became the title sponsor of the American Heart Association's (AHA) "Healthy for Good" initiative. In AHA's 2017 Oahu Heart & Stroke Walk, chaired by FICOH's CEO, over 300 associates, family members and friends participated and FICOH raised approximately US\$100,000. To increase awareness and communicate methods of preventing heart disease, heart attacks and strokes, FICOH's CEO walks more than 30,000 steps each day as part of health maintenance. He also invited associates to join him at walk-at-lunch events, and 80 associates participated in these lunchtime walks.
Tokio Marine Seguradora S.A. (Brazil)	Tokio Marine Seguradora S.A. (Brazil) provided training opportunities for young immigrants and hired them as apprentices (provided training to five young immigrants and hired two as young apprentices). Tokio Marine Seguradora also promotes the employment of older persons and hired seven people between the ages of 50 and 60 to work in the Customer Service Center. In Brazil, the employment of older persons is lagging and many older persons have lost their jobs. In view of this, the hiring of these older workers can also be regarded as an initiative to promote diversity.

<Special Awards> Random order

Awarded branch/Awarded company	Details of main initiatives
Third Team, Chiba Automobile Industry Production Department, Tokio Marine & Nichido and Chiba Toyota Group	The team expanded initiatives for sports for persons with disabilities from the Chiba Area Four Departments in the previous year to include working in unison with the Chiba Toyota Group. Lectures by Mr. Tsuyoshi Kitazawa, Chairman of the Japan Inclusive Football Federation, and video-viewing lectures by Mr. Hidefumi Takahashi, Executive Director, Japanese Para-Sports Association, were held seven times at Chiba Toyota. Events for viewing and supporting goalball and a para-sports festival were also held together. Through this collaboration, support was also provided for the Chiba Pirates, a sitting volleyball team by the Chiba Toyota Group. In this manner, the team supported sports for persons with disabilities in unison with agents and customers.
Nagoya Production Dept. 1, Tokio Marine & Nichido	With the development of human resources who can support industry becoming a serious social issue in the Tokai region, where Japan's aerospace industry is largely concentrated, the department cooperated with Aichi Prefecture and Nagoya University and held aerospace classes, a workshop for elementary school and junior high school students, and plans to continue these workshops in the future. As part of its approach to aerospace industry-related markets, the department will use this initiative as a gateway for creating new business as well as for contributing to regional revitalization. In collaboration with local stakeholders, the team thus carried out initiatives to help solve the region's unique challenges.

Awarded branch/Awarded company	Details of main initiatives
Kagoshima Branch, Tokio Marine & Nichido	<p>The branch proposed the holding of Disaster Prevention Lessons to the PTA federation, which is a customer. With 12 persons solicited from seven TQ agents* and 11 employees working together as instructors, Disaster Prevention Lessons were held at four schools and a total of 405 students attended the classes. This was an example of Disaster Prevention Lessons held together with TQ agents.</p> <p>* Among Tokio Marine & Nichido's agents, TQ agents have been highly evaluated on a comprehensive basis in accordance with criteria prescribed by the company in terms of the ability to provide insurance and services to customers, respond to accidents in times of emergencies, and business soundness, stability and growth potential as an insurance agent.</p>
Tokio Marine & Nichido ANSHIN 110	<p>Tokio Marine & Nichido ANSHIN 110 began supporting the Japan Braille Library three years ago based on an idea from the Tokyo Branch. The company donated handmade "eco-envelopes" that use copy paper packaging. Utilizing this initiative as an opportunity, the company held two "Care Supporter Study Workshops," with staff from the Japan Braille Library serving as instructors. These workshops were attended by 57 employees. In this manner, the company supported visually impaired persons in collaboration with the Japan Braille Library.</p>
Tokio Marine HCC (TMHCC) (United States)	<p>TMHCC responded decisively to Hurricane Harvey and Hurricane Irma that devastated areas of Texas and Florida, respectively, in 2017. With TMHCC's headquarters inaccessible for a week and employees suffering damage, under the CEO's leadership, the management team and employees cooperated and continued to carry out operations, and the company was quick to act in assuring the safety of employees and the community and in assisting with recovery efforts. Specifically, phone responses were routed to Los Angeles, flexible working hours were introduced, an internal donation scheme was set up to support employees, monetary assistance was provided to impacted employees and more than US\$230,000 was donated to local charitable foundations.</p>

< Good CSR Initiatives at Overseas Group Companies >

This year as well, we received numerous entries from overseas Group companies for the Tokio Marine Group CEO Recognition for CSR. Here we introduce these initiatives as Tokio Marine Group Good CSR Initiatives.

5 Good Initiatives from Americas

Company name	Details of main initiatives
Philadelphia Insurance Companies (PHLY)	Philadelphia Insurance Companies (PHLY) supports Best Buddies International, an organization dedicated to ending the social, physical, and economic isolation of people with intellectual and development disabilities (IDD). In 2015, PHLY partnered with Best Buddies Pennsylvania (BBPA) to fund the launch and operation of a Middle School Expansion project in Greater Philadelphia and has contributed US\$300,000 over three years. The project aims to launch Best Buddies chapters at 24 additional Pennsylvania middle schools by year-end 2018. Employee volunteers acted as speech coaches for students with IDD.
Delphi Financial Group (DFG-Delphi Group)	In an effort to support education and giving at Delphi Capital Management (DCM), each employee was given US\$250 to donate to any projects available at DonorsChoose.org. This charity lists classroom projects that need funding submitted by teachers. Donors can choose to pay a portion of any of the thousands of projects listed on their site. This charity makes it easy for anyone to help a classroom in need, moving closer to realizing a nation where students in every community have the tools and experiences they need for a good education. Over 95% of employees participated in this event.
Reliance Standard Life Insurance Company (RSLI-Delphi Group)	In 2017, the RSLI-Delphi Group marked the 20th anniversary of the Delphi Project Foundation (DPF), a charitable organization operated and funded exclusively by Reliance Standard, and dedicated to providing educational and cultural experiences to students in the city of Philadelphia. This was achieved through partnerships with several world-class organizations, including the Philadelphia Museum of Art. In the aggregate, DPF has achieved remarkable results over the past 20 years. Some of these include positively impacting nearly 20,000 students and contributing to high-school graduation rates materially higher than those of the broad Philadelphia School District. DPF's achievements have earned acclaim in various areas, including national recognition from the President's Committee on the Arts and Humanities/National Endowment of the Arts.

Company name	Details of main initiatives
TMNAS Services, LLC (TMNAS)	Throughout Pennsylvania, there are nearly 20,000 Special Olympics athletes. TMNAS undertakes a broad range of activities. Among these, through its partnership with the Special Olympics, they serve as the title sponsor for the Leprechaun Run held annually in March. Over 500 TMNAS employees, family members and friends participated in the 2017 Leprechaun Run. TMNAS raised over US\$12,000 for Special Olympics in 2017, which included fundraising and gifts from employees.
Tokio Marine & Nichido Fire Insurance, Canada Branch	TMNF Canada Branch undertook initiatives to contribute to communities in Canada in collaboration with its chief agent, Northbridge Insurance. The TMNF Canada Branch also joined Northbridge's "Give Together" campaign to raise funds for various charitable organizations. Northbridge successfully raised over US\$213,000 nationwide through this campaign and TMN raised funds for this campaign through a bake sale. Since 2014, every year all Vancouver employees have participated in the Vancouver Sun Run, which is Canada's largest 10 km running event. This event promotes healthy, active lifestyles for people of all ages.

2 Good Initiatives from Europe

Company name	Details of main initiatives
Tokio Marine Kiln (TMK)	In 2017, Tokio Marine Kiln (TMK) began three-year support for WaterAid, an international charitable organization. In 2017, TMK carried out wide-ranging activities, mainly holding cake-baking events at TMK offices around the world; promoting WaterAid at Glastonbury, one of the U.K.'s most renowned musical festivals; and holding a fund-raising quiz competition by the claims service team.
Tokio Millennium Re AG (TMR)	TMR has supported WindReach for over 10 years. In 2017 as well, employees provided encouragement such as by supporting various projects at WindReach facilities and making donations. Through such efforts, TMR helped provide numerous persons with disabilities the opportunity to participate in recreation and sports. In 2017, TMR supported the purchase of two handbikes, enabling persons with disabilities to use an even wider selection of handbikes. Meanwhile, TMR became the lead sponsor for Jessica Lewis, an international-level Bermudian track and field para-athlete. TMR will continue to support Ms. Lewis in the future.

8 Good Initiatives from Asia

Company name	Details of main initiatives
PT Tokio Marine Life Insurance Indonesia (TMLI)	<p>Along with existing efforts in building schools, providing internships and scholarships, TMLI saw many employee-initiated projects in 2017. One such event was a trip to Panti Putra Asih Tangerang orphanage by 25 employees to break the fasting together with 75 children in June along with a donation of IDR15,450K. The company supported by providing budget for proposals submitted by employees and is proud to have an environment where employees can take their own initiatives to contribute to the community.</p>
Tokio Marine Asia Pte. Ltd. (TMAAsia)	<p>A total of 21 staff from Tokio Marine Asia volunteered for an environmental protection activity that involved cleaning the beach by picking up trash at East Coast Park beach. A cleaner beach environment makes it a nicer, safer place for marine life and also improves the coastal and ocean ecosystem.</p> <p>The volunteers covered an area of approximately 1,300 m by 120 m, or equivalent to 156,000 square meters. The rubbish picked up consisted mainly of plastic bottles and bags, glass bottles, aluminum cans, styrofoam and cigarette butts. In all, 22 large bags of rubbish were collected.</p>
Tokio Marine Insurance Singapore Ltd. (TMiS)	<p>Under the leadership of its CEO in promoting CSR initiatives, TMiS has a high employee participation rate in all CSR activities. In 2017, TMiS mainly implemented the following two CSR initiatives.</p> <ol style="list-style-type: none"> (1) TMiS's Corporate Social Responsibility program in 2017 focused on supporting less privileged children. In October 2017, TMiS partnered with the AWWA Family Service Centre to accompany a group of 23 children to a pizza-making workshop located in the shopping district of Singapore. At the workshop, the children learned about the history and were given an overview of pizza making. At the end of the event, attendees were treated to a feast of pasta and pizza. (2) TMiS donated US\$15,000 to the Movement for the Intellectually Disabled of Singapore (MINDS) in 2017 to make a difference in the lives of persons with intellectual disabilities. In turn, TMiS received a Silver Award for this meaningful contribution.
Tokio Marine Kiln Singapore Pte. Ltd. (TMK)	<p>TMK held a one-day workshop together with the Thye Hua Kwan Pan Disability Centre for persons with visual impairments or intellectual or hearing disabilities. From the CSR funds provided by TMK, the organization bought baking equipment such as an oven and mixing bowls. The purpose of the workshop was</p> <ol style="list-style-type: none"> (1) to allow the shelter to use the baking equipment to conduct future classes and (2) to expose participants to baking sessions to give them skills for becoming employable. <p>In February 2017, 15 staff from the Singapore office and one colleague from the Hong Kong office visited the centre and held a baking session and thereafter played games and enjoyed lunch.</p>

Company name	Details of main initiatives
Tokio Marine Life Insurance Malaysia Bhd. (TMLM)	<p>In September 2017, the pictured 53 staff from Tokio Marine Life Malaysia (TMLM) visited a local charity home in conjunction with the Mid-Autumn festival. In collaboration with local mural artists, TMLM staff and children from the Yayasan Sunbeams Home painted the perimeter walls and refurbished the charity home.</p> <p>Prior to the visit, TMLM conducted a donation drive at its head office to collect books, toys, clothes and usable items for the Yayasan Sunbeams Home. This was also an effort to promote “Reducing, Reusing and Recycling” practices among staff.</p>
Tokio Marine Insurance (Thailand) PCL. (TMITH)	<p>Each year TMITH has joined with the Don't Drive Drunk (DDD) foundation in undertaking three major activities. These three major activities consist of</p> <ol style="list-style-type: none"> (1) the Set Zero (0) Accident Roadshow held during the Songkran and New Year's festivals; (2) producing 'Don't Drive Drunk' t-shirts, with Tokio Marine Insurance (Thailand) producing 5,000 T-shirts every year while participants always wear these T-shirts to promote road safety; and (3) providing scholarships for persons disabled by drunk driving, whereby every year since 2006 TMITH has presented 108,000 baht in scholarships to persons disabled by drunk driving accidents.
Malayan Insurance Co., Inc. (MICO)	<p>Caring for less-fortunate families through Medical and Dental Missions is always one of MICO's important community contribution activities. The area chosen for the 2017 Malayan Insurance Medical and Dental Mission was in Barangay San Andres, Tanay, Rizal, which is the community handling the company's planted trees through the Yuchengco Group of Companies' Earth Care Program.</p> <p>With the support of the local Barangay Office, the mission was conducted in July 2017 in partnership with the Alfonso Yuchengco (AY) Foundation, the philanthropic arm of the Yuchengco Group of Companies, and the Barangay Covered Court was used as the venue. Various services were performed and these included medical consultations, pediatric check-ups, dental check-ups, tooth extractions and blood pressure checkups as well as providing prescription drugs and measuring height and weight. MICO employee volunteers performed such tasks as weighing, blood pressure reading and also distributed free medicines for common illnesses (as prescribed by the doctors) and vitamins. As a result of this mission, more than 200 patients, both adults and children, received medical examinations.</p>
Tokio Marine & Nichido Fire Insurance Company (China) Limited (TMNCH)	<p>TMNCH started “Disaster Prevention Lessons” for elementary and junior high school students as a CSR initiative leveraging its expertise in the non-life insurance business. By teaching the children how to protect themselves from disasters, TMNCH aims to raise everyday disaster awareness. The “Disaster Prevention Lessons” were modeled after those in Japan. The lessons use creative methods such as pictures and quizzes for children to have fun while learning. From 2016 to 2017, 630 children attended the 10 lessons held. TMNCH plans to expand the lessons to other areas of China.</p>

Relationship between Group Initiatives and SDGs~How Can Tokio Marine Group Contribute to the attainment of the Targets of the SDGs?

“Transforming our World: the 2030 Agenda for Sustainable Development” was adopted unanimously by 193 member countries at the United Nations Sustainable Development Summit in September 2015.

The Agenda is an important guideline for realizing global sustainable development by 2030 and it includes the eradication of poverty and protection of the environment, with all people around the world, including citizens, governments and companies, working in unison. The Agenda lists the Sustainable Development Goals (SDGs) consisting of 17 goals and 169 targets.


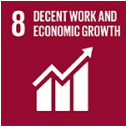




SUSTAINABLE DEVELOPMENT GOALS 17 GOALS TO TRANSFORM OUR WORLD







Tokio Marine Group provides various products and services and is undertaking CSR initiatives related to the SDGs. The activities carried out under each core theme respond to the 17 goals comprising the SDGs, as detailed below. Tokio Marine Group will strive to contribute to the attainment of the SDGs in accordance with the activities of each core theme. Tokio Marine Group regards the relationship between each activity detailed in the Sustainability Report and the applicable goals of the SDGs as indicated below. In the future, Tokio Marine Group will establish targets for priority issues and incorporate sustainable targets into its corporate operations.

Activities under Each Core Theme Respond to the SDGs

Sustainable Development Goals	Listed location		Main activities	Targets
	Core Theme 1 Providing Safety and Security	Making Society Resilient to Natural Disasters	Reflecting outcomes of natural disaster research in insurance services and disaster prevention in local communities	1.5
		Eliminating Poverty in Society	Providing better access to insurance through microinsurance	1.4
	Core Theme 1 Providing Safety and Security	Eliminating Poverty in Society	Providing better access to insurance through weather insurance	2.3
	Core Theme 1 Providing Safety and Security	Building a Secure Society by Leveraging Traffic Technology Innovation	Preventing traffic accidents	3.6
	Core Theme 3 Supporting People	Building a Society Based on Health and Longevity to Ensure Peace of Mind	Prevention of and compensation for infectious and non-communicable diseases	3.3.4, d
	CSR Management	Improving Quality from the Customer's Perspective	High-quality insurance services	3.8
Promoting Health and Productivity Management		Early warning of health risk factors	3.d	
	Core Theme 3 Supporting People	Building a Society Based on Health and Longevity to Ensure Peace of Mind	Social contribution activities for developing youth	4.3
		Nurturing Generations Responsible for the Future		4.1,6
	CSR Management	Developing and Utilizing Diverse Human Resources	Utilizing diverse human resources	5.1,5
	Core Theme 2 Protecting the Earth	Preserving Biodiversity through Products and Services	Protect and restore ecosystems through mangrove planting, etc.	6.6
	CSR Management	Promoting Environmental Management	Protect and restore ecosystems through mangrove planting, etc.	6.6

Sustainable Development Goals	Listed location		Main activities	Targets
	Core Theme 2 Protecting the Earth	Preventing Global Warming by Promoting the Development of Clean Energy	Promoting the construction of clean energy facilities through insurance	7.1,2,3
	Core Theme 3 Supporting People	Nurturing Generations Responsible for the Future	Work and school attendance for youth	8.6
	CSR Management	Promoting Health and Productivity Management	Decent work	8.5
		Developing and Utilizing Diverse Human Resources		8.5
	Core Theme 1 Providing Safety and Security	Making Society Resilient to Natural Disasters	Scientific research on natural disasters; Pacific Disaster Risk Financing Pilot Program	9.5,9.a
	Core Theme 2 Protecting the Earth	Preventing Global Warming by Promoting the Development of Clean Energy	Promoting the construction of clean energy facilities through insurance	9.4
	Core Theme 3 Supporting People	Aiming to Create a Symbiotic Society	Social contribution activities for the elderly, persons with disabilities and nursing care	10.2
	Core Theme 1 Providing Safety and Security	Making Society Resilient to Natural Disasters	Making local communities resilient to disasters	11.5, b
		Building a Secure Society Leveraging Traffic Technology Innovation	Traffic safety in local communities	11.2
	CSR Management	Promoting Environmental Management	Reduce environmental footprint of office buildings	11.6
	Core Theme 1 Providing Safety and Security	Building a Secure Society Leveraging Traffic Technology Innovation	Smartphone app on eco driving	12.2
		Building a Secure Society by Responding to Varying Lifestyles and Changes in Society	Insurance to support day-to-day lives	12.8
	Core Theme 2 Protecting the Earth	Preserving Biodiversity through Products and Services	Promoting the non-printing of insurance policies	12.5, 8

Sustainable Development Goals	Listed location		Main activities	Targets
	Core Theme 1 Providing Safety and Security	Making Society Resilient to Natural Disasters	Reflecting outcomes of natural disaster research in insurance and disaster prevention in local communities	13.1, 3
	Core Theme 2 Protecting the Earth	Preserving Biodiversity through Products and Services	Alleviating the impact of climate change through mangrove planting, etc.	13.1
	Core Theme 2 Protecting the Earth	Preserving Biodiversity through Products and Services	Protect marine ecosystems through mangrove planting, etc.	14.1, 2
	CSR Management	Promoting Environmental Management	Protect inland freshwater ecosystems through mangrove planting, etc.	14.1, 2
	Core Theme 2 Protecting the Earth	Preserving Biodiversity through Products and Services	Protect inland freshwater ecosystems through mangrove planting, etc.	15.1
		Building Communities for People to Live with Peace of Mind through Environmental Protection Activities		15.2
	CSR Management	Promoting Environmental Management	Alleviating the impact of climate change through mangrove planting, etc.	14.1, 2
	CSR Management	Improving Quality from the Customer's Perspective	Managing transactions involving conflicts of interest	16.5
	Core Theme 1 Providing Safety and Security	Making Society Resilient to Natural Disasters	Multi-stakeholder dialogue on climate change with The Geneva Association, etc.	17.1, 6

CSR & ESG Highlights

In striving to be a “Good Company,” Tokio Marine Group undertakes CSR focused on the core CSR themes of “Providing Safety and Security,” “Protecting the Earth” and “Supporting People” with the aim of contributing to solving a variety of issues, mainly in fields closely related to the business activities of an insurance group, and ensuring these efforts lead to an increase in corporate value. In fiscal 2017, Tokio Marine Group undertook the following initiatives and promoted local community and social contribution activities with the participation of all employees. In fiscal 2017, the employee participation rate (total) in local community and social contribution activities for Tokio Marine Group was 139.4%, exceeding our annual target of 100% for the fourth consecutive year.

1. Providing Safety and Security

1 Making Society Resilient to Natural Disasters

- Efforts were made to promote industry-academia collaborative research in response to climate change and natural disasters, and the industry-academia collaborative initiative with Tohoku University for building a disaster-resilient community won the Excellent Resilience Award at the Japan Resilience Award 2018.
- At the World Disaster Risk Reduction (Bosai) Forum held in Sendai in November 2017, a panel discussion entitled “Building a disaster-resilient community in the Asia-Pacific – The power of science and insurance” was held to disseminate the relevant information, including recommendations for promoting disaster prevention through industry-academia-government collaboration, broadly to society.
- The Disaster Prevention Lessons were held at schools about 390 times to approximately 30,100 children (cumulative total as of March 31, 2018) to raise their disaster awareness.

2 Building a Secure Society by Leveraging Traffic Technology Innovation

- A Rider for Expenses for Saving Victims for auto insurance and *Super Insurance*, and *Drive Agent Personal* for auto insurance were released in response to technology innovation and the latest customer needs.

3 Building a Secure Society by Responding to Varying Lifestyles and Changes in Society

- We continued to distribute disaster-related “personalized” videos that factor in regional characteristics to promote the raising of disaster prevention awareness of customers.
- Inbound business support services were provided to business operators in Japan with the aim of promoting revitalization of regional economies by making the most of the expanding inbound market.

4 Eliminating Poverty in Society

- We promoted our efforts to make society resilient to natural disasters and contributed to the promotion of disaster prevention in the world through participation in international initiatives.

2. Protecting the Earth

1 Promoting Environmental Management

- Efforts to reduce the environmental footprint and implement environmental protection activities resulted in a reduction in CO₂ emissions by 3.5% (Scope 1+2+3, YoY) and carbon neutral status (sixth time in fifth consecutive years).

2 Preserving Biodiversity through Products and Services

- Promotion of the Mangrove Planting Project (since 1999) and the Green Gift Planet GENKI Program (since October 2016) through the Green Gift Project has strengthened ties with NPOs and local communities.

3 Preventing Global Warming by Promoting the Development of Clean Energy

- The Mega-Solar Package Program and Impairment Liability Coverage for Geothermal Power Generation Operators were provided to customers.
- The Tokio Marine Low Carbon Japanese Equity Fund, a fund to invest in Japanese companies working to reduce greenhouse gas emissions, was launched in November 2017.

4 Building Communities for People to Live with Peace of Mind through Environmental Protection Activities

- "Green Lessons" were carried out at schools about 790 times for approximately 53,460 children (cumulative total as of March 31, 2018) to raise their awareness.

3. Supporting People

1 Promoting Health and Productivity Management

- In addition to working to maintain and promote the health of employees, we promoted health and productivity management initiatives such as strengthening support for health and productivity management of client companies through the establishment of the Health and Productivity Management Task Force. These efforts resulted in selection as a Health & Productivity Stock for the third consecutive year.

2 Developing and Utilizing Diverse Human Resources

- Diversity and inclusion efforts and an employment rate of 2.2% for persons with disabilities resulted in selection as a “Nadeshiko Brand” in fiscal 2017.

3 Building a Society Based on Health and Longevity to Ensure Peace of Mind

- A new medical insurance product, *Aruku Hoken*, was released. It is based on a novel concept of protecting customers from lifestyle-related and other serious diseases.

4 Nurturing Generations Responsible for the Future

- A career education program “Group Work on Managing Risks and Opportunities” was provided at junior high and high schools across Japan. Support for education and childcare was also continued for children whose parents died by disease through a foundation.

5 Aiming to Create a Symbiotic Society

- We continued to provide support for the Japan Para-Sports Association and Japan Inclusive Football Federation and for sports for persons with disabilities by providing opportunities for people to learn about, watch and experience these sports. Our support has impacted 67 sports organizations and approximately 59,000 people.

➤ [List of ESG products and services](#) 

CSR Promotion Structure and Materiality and Plans and Results of CSR Initiatives

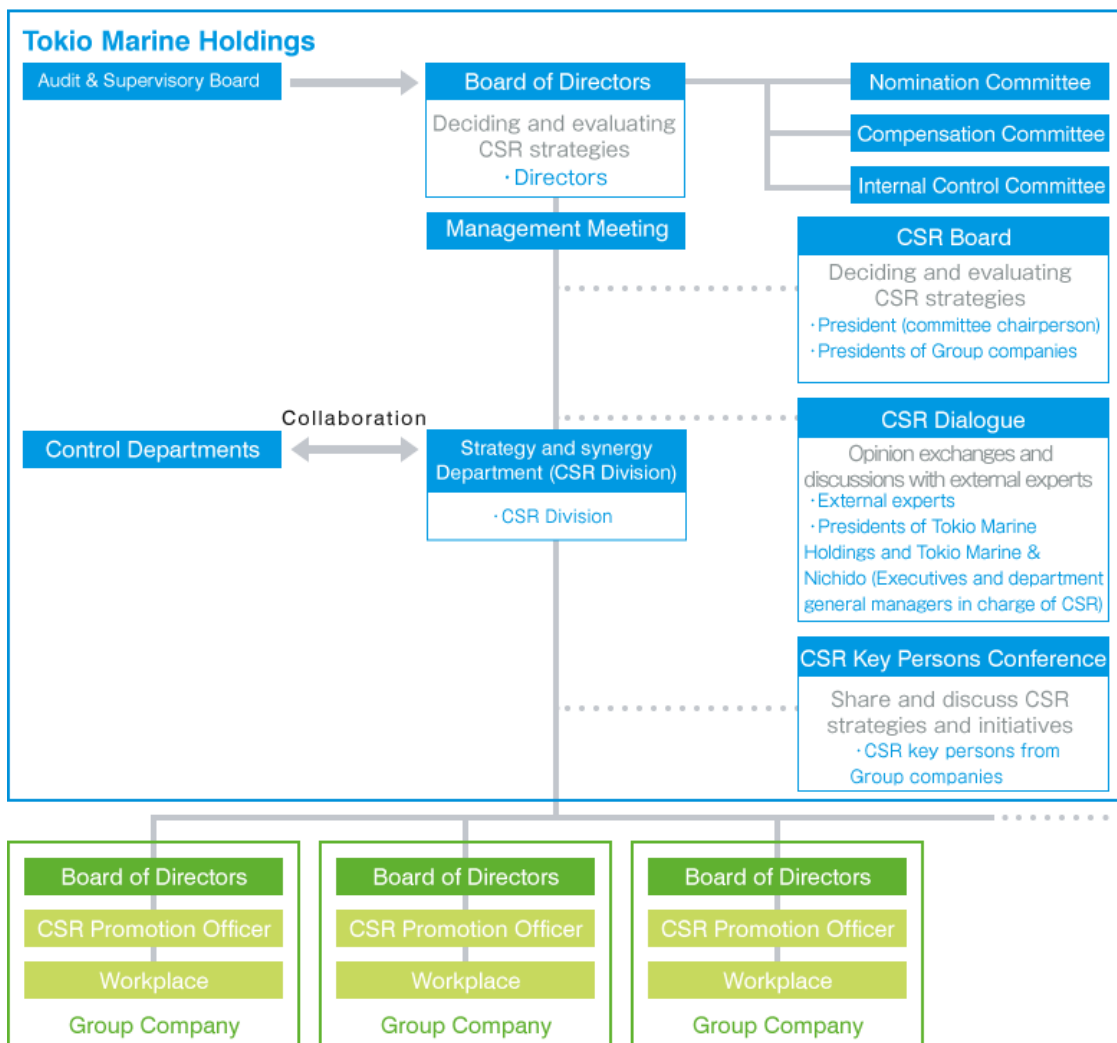
~Tokio Marine Group's CSR Promotion Structure

Tokio Marine Holdings has established a dedicated CSR Division (CSR Division, Strategy and Synergy 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		Management Elements		Reference
Human rights	Due diligence/Human rights risk situations/Avoidance of complicity/Discrimination and vulnerable groups	Approach regarding impact		Respect for Human Rights, Fundamental Policy
		Management methods	Policies/Commitment	Tokio Marine Group CSR Charter, Respect for Human Rights Fundamental Policy
			Goals and targets	Plans and Results of CSR Initiatives
			Responsibilities and management resources	Management System concerning Respect for Human Rights and Initiatives
			Complaint handling mechanism	Respect for Human Rights in the Group, Hotline System
			Specific steps	Respect for Human Rights
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	Approach regarding impact		Promoting Health and Productivity Management Developing and Utilizing Diverse Human Resources
		Management methods	Policies/Commitment	Five Spirits of Developing Human Resources
			Goals and targets	Plans and Results of CSR Initiatives
			Responsibilities and management resources	Developing and Utilizing Diverse Human Resources
			Complaint handling mechanism	Fair Personnel System, Raising Employee Satisfaction Levels
			Specific steps	Promoting Health and Productivity Management, Developing and Utilizing Diverse Human Resources
The environment	Prevention of pollution/Sustainable resource use	Approach regarding impact		Core Theme 2: Protecting the Earth
		Management methods	Policies/Commitment	Tokio Marine Group CSR Charter Tokio Marine Group Environmental Philosophy, Environmental Policy and Stance
			Goals and targets	Plans and Results of CSR Initiatives
			Responsibilities and management resources	Management Structure under an Environmental Management System (EMS)
			Complaint handling mechanism	ISO 14001, Green Assist
			Specific steps	Promoting Environmental Management

ISO 26000 Core Issues and Issues		Management Elements		Reference
The environment	Climate change mitigation and adaptation	Approach regarding impact		Core Theme 2: Protecting the Earth
		Management methods	Policies/Commitment	Tokio Marine Group CSR Charter
			Goals and targets	Plans and Results of CSR Initiatives
			Responsibilities and management resources	Management Structure under an Environmental Management System (EMS)
			Complaint handling mechanism	ISO 14001, Green Assist
			Specific steps	Making Society Resilient to Natural Disasters
	Preventing Global Warming by Promoting the Development of Clean Energy			
	Biodiversity and restoration of natural habitats	Approach regarding impact		Tokio Marine Group's Vision for Biodiversity
		Management methods	Policies/Commitment	Preservation of Biodiversity
				Tokio Marine Group's Vision for Biodiversity
			Goals and targets	Plans and Results of CSR Initiatives
			Responsibilities and management resources	Management Structure under an Environmental Management System (EMS)
Complaint handling mechanism			ISO 14001, Green Assist	
Specific steps	Promotion of Environmental Management, Preserving Biodiversity through Products and Services			
Fair operating practices	Anti-corruption/Responsible political involvement/Fair competition/Respect for property rights	Approach regarding impact		Internal Control
		Management methods	Policies/Commitment	Tokio Marine Group CSR Charter, Declaration of Commitment to Compliance, Tokio Marine Group Code of Conduct
			Goals and targets	Plans and Results of CSR Initiatives
			Responsibilities and management resources	Tokio Marine Group Compliance System
			Complaint handling mechanism	Hotline System (Internal Whistleblower System)
			Specific steps	Compliance, Risk Management
	Promoting social responsibility in the value chain	Approach regarding impact		CSR in the Value Chain
		Management methods	Policies/Commitment	Tokio Marine Group CSR Charter
				Tokio Marine & Nichido Group Principle of Transactions
			Goals and targets	Plans and Results of CSR Initiatives
			Responsibilities and management resources	Value Chain Management

ISO 26000 Core Issues and Issues		Management Elements		Reference
Fair operating practices	Promoting social responsibility in the value chain	Management methods	Complaint handling mechanism	Response to Customer Feedback
			Specific steps	CSR in the Value Chain
Consumer issues	Consumer service, support, and complaint and dispute resolution/Education and awareness	Approach regarding impact		Improving Quality from the Customer's Perspective
		Management methods	Policies/Commitment	Tokio Marine Group CSR Charter
			Goals and targets	Plans and Results of CSR Initiatives
			Responsibilities and management resources	Quality Improvement Initiatives
				Response to Customer Feedback
				Working Together with Agents to Improve Quality
			Complaint handling mechanism	Response to Customer Feedback
	Specific steps	Compliance, Improving Quality from the Customer's Perspective, Promoting Health and Productivity Management		
	Consumer data protection and privacy	Approach regarding impact		Information Security
		Management methods	Policies/Commitment	Privacy Policy
			Goals and targets	Plans and Results of CSR Initiatives
			Responsibilities and management resources	Consumer Data Protection, Privacy Policy, Information Security
			Complaint handling mechanism	Response to Customer Feedback
Specific steps	Information Security			
Sustainable consumption	Approach regarding impact		Sustainable Consumption Management System	
	Management methods	Policies/Commitment	Tokio Marine Group CSR Charter	
		Goals and targets	Plans and Results of CSR Initiatives	
		Responsibilities and management resources	Sustainable Consumption Management System	
		Complaint handling mechanism	Response to Customer Feedback	
Specific steps		Eliminating Poverty in Society		
Community involvement and development	Community involvement	Approach regarding impact		
		Management methods	Policies/Commitment	Tokio Marine Group CSR Charter
			Goals and targets	Plans and Results of CSR Initiatives
			Responsibilities and management resources	Tokio Marine Group CSR Promotion Structure
			Complaint handling mechanism	Response to Customer Feedback
Specific steps	Building a Secure Society by Leveraging Traffic Technology Innovation			

ISO 26000 Core Issues and Issues		Management Elements		Reference
Community involvement and development	Community involvement	Management methods	Specific steps	Building a Secure Society by Responding to Varying Lifestyles and Changes in Society, Building a Society Based on Health and Longevity to Ensure Peace of Mind
				Nurturing Generations Responsible for the Future
				Building a Society in Which the Elderly Can Live with Peace of Mind
				Building a Society in which Persons with Disabilities Can Take on Active Roles

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)

Group Core CSR Themes and Materiality ~What Types of Issues Are We Addressing?

With the adoption of the Sustainable Development Goals (SDGs) in September 2015, there are rising expectations that companies will work toward realizing an even more sustainable and highly resilient world. In collaboration with stakeholders, Tokio Marine Group is leveraging its expertise and know-how in insurance and risk management to contribute to the resolving of various societal issues that include the frequent occurrence of large-scale natural disasters, shifting demographics, the changing environment resulting from technological innovation and poverty.

Tokio Marine Group's CSR Materiality (Material Issues)

Tokio Marine Group identified CSR issues for each of the three core CSR themes and governance and specified their CSR materiality (material issues). We will promote initiatives by reflecting the identified CSR materiality in the Group's CSR strategy and CSR targets.

Process for Identifying Tokio Marine Group's CSR Materiality

Tokio Marine Group uses the following process to implement the "Disclosure 102-46: Defining report content and topic Boundaries" in "Global Reporting Initiative (GRI) Standards."

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 analyzed the Group's value chain and identified CSR issues in each core theme giving consideration to stakeholder interests and expectations brought up during stakeholder engagement.

- [Value Chain and CSR Issues](#)
- [Stakeholder Engagement](#)
- [CSR Library \(Related Materials\) Tokio Marine Group's CSR Materiality](#)

2. Prioritization of Issues

Tokio Marine Group identified Group CSR initiatives by analyzing "Feedback from stakeholder engagement (CSR dialogue) with customers, shareholders, investors, employees, agents, business partners, local communities and societies," "CSR issues and responses to a changing business environment surrounding the Group," and "Relation to Tokio Marine Group's corporate principle and management vision" from the dual perspectives of "significant impact on stakeholder evaluations and decision-making (impact on stakeholders)" and "significant impact of organizations on the economy, the environment and society (impact on business)" and then identified the priority of material CSR issues and CSR issues subject to disclosure.

* Tokio Marine Group classified G4 "Material Aspects" into "CSR Materiality (Material Issues)" and "CSR Issues Subject to Disclosure."

- [Value Chain and CSR Issues](#)
- [Stakeholder Engagement](#)
- [CSR Issues and Responses to a Changing Business Environment Surrounding the Group](#)

3. Confirming the Validity of Material Issues

The comprehensiveness of CSR issues subject to examination, the relevance to core CSR themes, CSR Materiality (Material 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 (Material 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.

●CSR Materiality (Material Issues), ○CSR issues subject to disclosure *CSR issues are underlined>.

Toward a safe, secure and sustainable future



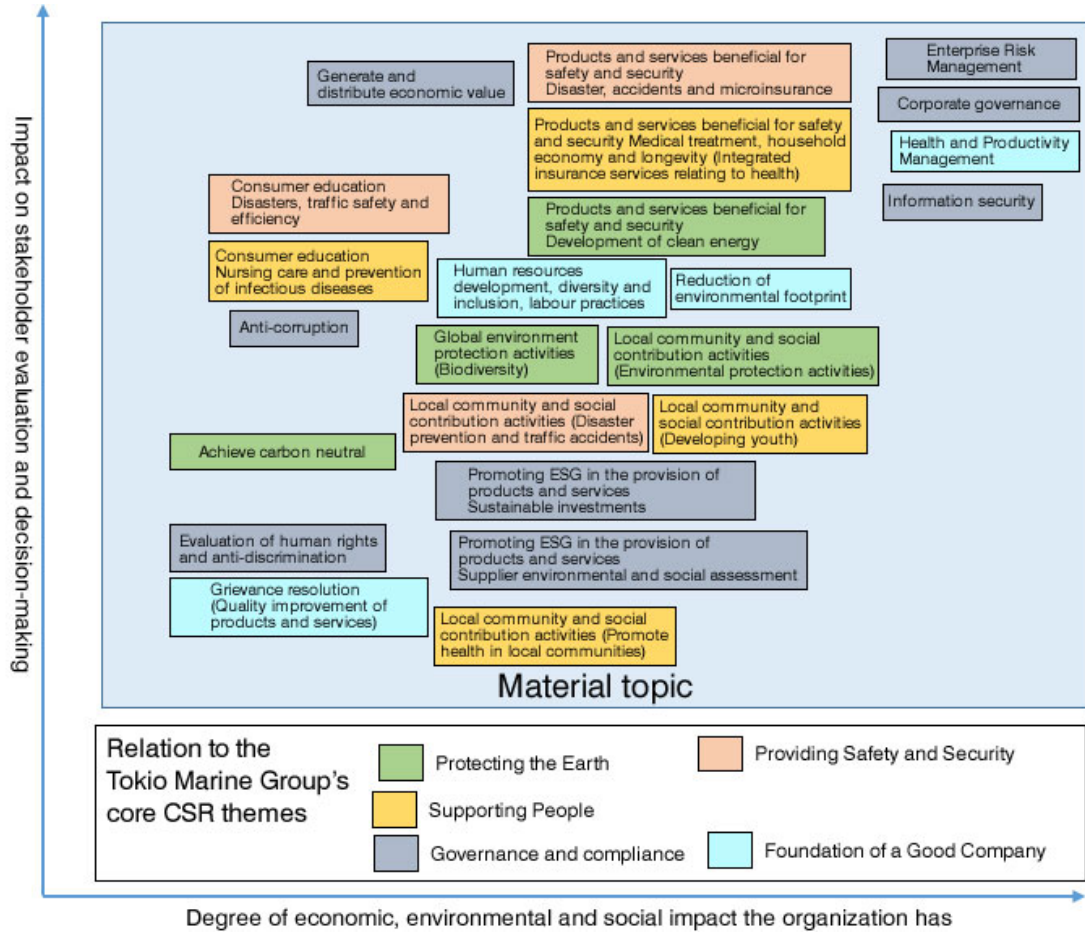
To Be a *Good Company*

CSR Core Theme	Principal Stakeholders in the Value Chain				
	Shareholders and Investors	Employees (Group Activities)	Insurance Agents and Business Partners	Customers	Local Communities and Societies, Research Institutes
Core Theme 1 Providing Safety and Security Providing safety and security to customers, local communities and society worldwide through the insurance business	●Providing sustainable products and services beneficial for safety and security	●Providing products and services beneficial for safety and security	●Providing products and services beneficial for safety and security	●Products and services beneficial for disasters, safety and security, and an aging society	●Climate change and natural disasters research ●Local community and social contribution activities that realize security and safety
	●Raising brand strength by promoting ESG in the provision of products and services	●Responding to customer needs and changes in risk resulting from various technological innovation	●Promoting ESG in the provision of products and services in collaboration with business partners	●Insurance that responds to low birth rates and aging societies, and changing population demographics	●Promoting ESG in the provision of products and services to respond to poverty
		○Promote understanding of products and services through consumer education	○Promote understanding of products and services through consumer education		○Promote health in local communities through sports promotion
Core Theme 2 Protecting the Earth Contributing to a sustainable global environment	●Insurance products for responding to climate change and natural disasters	●Protection of the global environment through the provision of environment-friendly products	●Protection of the global environment through the provision of environment-friendly products	●Protection of the global environment through the provision of environment-friendly products	●Local community and social contribution activities realizing protection of the global environment
	●Protection of the global environment through the provision of environment-friendly products	●Improve business efficiency through information systems that utilize technological innovation	●Promoting ESG in the provision of products and services by promoting business partner environmental protection	●Insurance products that respond to climate change and natural disasters	●Social contribution activities that deter climate change and natural disasters
	○Reduction of environmental footprint and achieve carbon neutral status	○Reduction of environmental footprint and achieve carbon neutral status		○Consumer education through the promotion of Web clauses	
Core Theme 3 Supporting People Developing employees and partners who support and bring a virtuous cycle to local communities and society	●Promotion of diversity and inclusion	●Promotion of the Group's diversity and inclusion			
	●Local community and social contribution activities that address low birth rates and aging societies, and population demographics	●Human resources development that aims for realizing a company that develops the top "people" in Japan	●Promoting ESG in the provision of products and services by maintaining good working conditions at business partners	●Provide customer support that responds to technological innovation such as web-based sales	●Local community and social contribution activities that support youth, the elderly, persons with disabilities and athletes

CSR Core Theme	Principal Stakeholders in the Value Chain				
	Shareholders and Investors	Employees (Group Activities)	Insurance Agents and Business Partners	Customers	Local Communities and Societies, Research Institutes
Core Theme 3 Supporting People Developing employees and partners who support and bring a virtuous cycle to local communities and society	<ul style="list-style-type: none"> Human resources development that responds to technological innovation 	<ul style="list-style-type: none"> Human resources development that responds to technological innovation 		<ul style="list-style-type: none"> Consumer education through an insurance guidebook 	<ul style="list-style-type: none"> Develop youth to respond to low birth rates and aging societies, and population demographics
	<ul style="list-style-type: none"> Labour practices that promote the health of employees 	<ul style="list-style-type: none"> Fair labour practices that emphasize dialogue aimed at promoting the health of employees 			<ul style="list-style-type: none"> Promote health in local communities by encouraging health examinations

Governance – Strengthening CSR Management		
Continuously enhancing shareholder value		
<ul style="list-style-type: none"> Enterprise Risk Management (ERM) Corporate governance/Internal control Strengthening of international supervisory regulations 	<ul style="list-style-type: none"> Changes in the global economy and financial environment Generate and distribute economic value 	<ul style="list-style-type: none"> Anti-corruption Evaluation of human rights and anti-discrimination Grievance resolution

Tokio Marine Group CSR Materiality (Material Issues) Matrix



[Click the image to enlarge](#)

CSR Issues and Responses to a Changing Business Environment Surrounding the Group

We expect the insurance business environment to change significantly over the medium to long term due to a number of factors including the unprecedented pace of technological development, more frequent natural catastrophes, demographic shifts in the Japanese market and an increase in global oversight and regulation.

By proactively grasping these changes in the environment, we plan to refine our business strategy and advance our business platform that supports the creation of corporate value. Furthermore, by offering solutions to issues faced by stakeholders arising from changes in the business environment, we will provide safety and security to our stakeholders while striving to raise the competitiveness of the Group.

From such a perspective, we analyzed and prepared responses to CSR issues and changes in the business environment surrounding the Group to deepen discussion of ways to resolve issues faced by stakeholders arising from changes in the business environment from the perspective of CSR matters. With these prepared responses serving as a starting point, we will further sophisticate our CSR activities.

Climate change and increase in natural disasters

Core theme	Stakeholders	Corresponding actions (Materiality)
Providing Safety and Security	Shareholders	Research on climate change and natural disasters (Disaster, accidents, microinsurance)
		Insurance products responding to climate change and natural disasters (Disaster, accidents, microinsurance)
	Employees, Insurance Agents and Business Partners	Instill the necessity of preparation for increasing natural disasters in customers (Consumer education)
		Respond quickly to claims payments at occurrence of disasters(Grievance resolution (Quality improvement of products and services))
	Customers	There is a rising need for casualty insurance due to the frequent occurrences of major natural disasters (Disaster, accidents, microinsurance)
		Businesses that accelerate developing clean energy (Development of clean energy)
Local Communities and Societies	Accumulation of information regarding disaster prevention and appropriate action in the case of a disaster (Disaster prevention, traffic accidents)	
Protecting the Earth	Employees, Insurance Agents and Business Partners	Reduction of environmental footprint through products and services(Global environment protection activities (Biodiversity))
	Local Communities and Societies	Climate change, natural disasters and depletion of biodiversity Global environment protection activities (Biodiversity) (Environmental protection activities in local communities)
Governance and Compliance	Shareholders	Response to impact on the insurance business of issues such as the frequent occurrences of major natural disasters and the creation of communities with strong resilience to disasters (Enterprise Risk Management, generate and distribute economic value)
	Insurance Agents and Business Partners	Pressure by institutional investors on company climate change strategy over its value chain and the implementation of effective initiatives (Supplier environmental and social assessment)
	Investment	Investment for promoting clean energy and investment for promoting ESG management (Sustainable investment)

Changing market structure accompanying shifting population demographics in Japan

Core theme	Stakeholders	Corresponding materiality
Supporting People	Employees	Acceptance, promotion and utilization of diversity in such areas as gender, age and nationality (Diversity and inclusion)
		Labour shortage due to the aging of society, secure and develop young workers Implement initiatives for "Health and Productivity Management (Labour practices)
	Customers	Aging of customers (Medical treatment, household economy and longevity (Integrated insurance services relating to health))
	Local Communities and Societies	Increase in nursing care and health needs (Promote health in local communities)
Increasing unemployment rates for young people, poverty and inequalities in educational opportunities (Developing youth)		
Governance and Compliance	Shareholders	The form of insurance will change due to a rise in one-person households and the aging of society (Corporate governance/Internal control, Enterprise Risk Management)

Changes in customer needs and risk due to diverse technological innovation

Core theme	Stakeholders	Corresponding materiality
Providing Safety and Security	Employees	Responding to customer needs and changes in risk resulting from various technological innovation (Human resources development)
	Customers	Provide customer support that responds to technological innovation such as web-based sales (Grievance resolution (Quality improvement of products and services))
Supporting People	Employees	Importance of IT and necessity of information security (Human resources development) Improve business efficiency through information systems that utilize technological innovation (Quality improvement of products and services) (Information security)
Governance and Compliance	Shareholders	Impact on business processes, including sales and aftersales service and customer information gathering (Corporate governance/Internal control, Enterprise Risk Management)
	Insurance Agents and Business Partners	Being able to differentiate product and service quality and maintain the corporate brand (Generate and distribute economic value)
	Investment	Importance of information security due to insurance sales through websites Further respect of market regulations (Information security)

Changes in the global economy and financial environment

Core theme	Stakeholders	Corresponding materiality
Governance and Compliance	Shareholders	Investment risk due to low interest rates, decrease in investment returns (Corporate governance/Internal control, Enterprise Risk Management)
	Insurance Agents and Business Partners	Investment risk due to low interest rates, decrease in investment returns (Generate and distribute economic value)
	Customers	Competition in providing services in intensifying due to the increasingly unclear behavior of customers and due to deregulation (Grievance resolution (Quality improvement of products and services))

Plans and Results of CSR Initiatives

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

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

In fiscal 2017, our initiatives generally proceeded smoothly and we attained our objectives in all activities. Under the new mid-term business plan “To Be a Good Company 2020 (FY2018 - FY2020), in working toward being a “Good Company,” in fiscal 2018, all Group employees throughout the world will continuously work to implement the three CSR core themes and strengthen CSR management as his/her own matter with the aim of raising corporate value and generating social value.

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



Core Theme 1: Providing Safety and Security

Initiative Theme	Mid-Term Business Plan (Fiscal 2015-2017) Targets	Fiscal 2017 Activities and Numerical Targets	Fiscal 2017 Results	Self-Assessment	Fiscal 2018 Activities and Numerical Targets
Making Society Resilient to Natural Disasters	<ul style="list-style-type: none"> Value creation by providing disaster risk solutions Respond to climate change and natural disaster risk Value creation by industry-academia collaborative research 	<ul style="list-style-type: none"> Provide disaster and accident risk solutions Promote industry-academia collaborative research and create value Hold Natural Disaster Risk Seminars 	<ul style="list-style-type: none"> Provided disaster- and accident-related insurance and risk consulting services; continued to distribute personalized videos to customers to prepare for typhoons and torrential downpours Promoted climate change and natural disaster risk research with The University of Tokyo, Nagoya University, Kyoto University and Tohoku University, and won the Excellent Resilience Award at the Japan Resilience Award 2018 Held a panel discussion with Tohoku University at the World Disaster Risk Reduction (Bosai) Forum and disseminated the relevant information broadly to society Held a Natural Disaster Risk Seminar on water disaster risk (November 2017) 	○	<ul style="list-style-type: none"> Provide disaster and accident risk solutions Promote industry-academia collaborative research Hold Natural Disaster Risk Seminars
Building a Secure Society by Leveraging Traffic Technology Innovation	<ul style="list-style-type: none"> Develop products and services that respond to technological innovation 	<ul style="list-style-type: none"> Develop products and services that respond to technological innovation 	<ul style="list-style-type: none"> Developed automobile insurance for the "Sharing Economy" Launched a Rider for Expenses for Saving Victims for auto insurance and Super Insurance Launched Drive Agent Personal, a new service for auto insurance 	○	<ul style="list-style-type: none"> Develop products and services that respond to technological innovation
Building a Secure Society by Responding to Varying Lifestyles and Changes in Society	<ul style="list-style-type: none"> Develop related products and services 	<ul style="list-style-type: none"> Develop related products and services 	<ul style="list-style-type: none"> Launched a new product, D&O Management Package Launched Cyber Risk Insurance for corporate customers 	○	<ul style="list-style-type: none"> Develop related products and services
Eliminating Poverty in Society	<ul style="list-style-type: none"> Provide all people with access to insurance services 	<ul style="list-style-type: none"> Provide insurance for low-income earners and those engaging in small-scale farming 	<ul style="list-style-type: none"> Increased the prevalence of weather insurance and microinsurance in India 	○	<ul style="list-style-type: none"> Provide insurance for low-income earners and those engaging in small-scale farming
Improving Quality from the Customer's Perspective	<ul style="list-style-type: none"> Value creation by quality improvement 	<ul style="list-style-type: none"> Promote quality improvement initiatives 	<ul style="list-style-type: none"> Implemented initiatives for Anshin Quality 	○	<ul style="list-style-type: none"> Promote quality improvement initiatives

Initiative Theme	Mid-Term Business Plan (Fiscal 2015-2017) Targets	Fiscal 2017 Activities and Numerical Targets	Fiscal 2017 Results	Self-Assessment	Fiscal 2018 Activities and Numerical Targets
Local Community and Social Contribution Activities	<ul style="list-style-type: none"> ▪ As an indicator for measuring the state of CSR initiatives with the participation of all employees, total employee participation rate in volunteer activities: At least 100% (total participation rate regarding three core themes) ▪ 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: At least 100% (total participation rate regarding three core themes) ▪ 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: 139.4% (attained target for the fourth consecutive year, total participation rate regarding three core themes) ▪ Continued employee cafeteria menu for support for recovery of the disaster-affected areas as well as volunteer support for recovery of the disaster-affected areas ▪ Held Disaster Prevention Lessons (382 times, with participation of 30,108 children and students) accumulated total as of March 31, 2018) 	○	<ul style="list-style-type: none"> ▪ Total employee participation rate in volunteer activities: At least 100% (total participation rate regarding three core themes) ▪ Continue support for recovery of the disaster-affected areas ▪ Hold Disaster Prevention Lessons at schools

Core Theme 2: Protecting the Earth

Initiative Theme	Mid-Term Business Plan (Fiscal 2015-2017) Targets	Fiscal 2017 Activities and Numerical Targets	Fiscal 2017 Results	Self-Assessment	Fiscal 2018 Activities and Numerical Targets
Promotion of Environmental Management	<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% (Scope 1+2+3, compared with FY2016) ▪ CO2 emissions per employee: -1% (Scope 1+2+3, compared with FY2016) ▪ Be carbon neutral ▪ Paper consumption: -1% (compared with FY2016) ▪ Promote introduction of Raku Raku Tetsuzuki ▪ Promote 3R/Waste emissions: -0% (compared with FY2016) 	<ul style="list-style-type: none"> ▪ CO2 emissions: -3.5% (Scope 1+2+3, compared with FY2016) ▪ CO2 emissions per employee: -4.2% (Scope 1+2+3, compared with FY2016) ▪ Achieved carbon neutral status (sixth time in five consecutive years) ▪ Paper consumption: -0.5% (compared with FY2016) ▪ Promoted introduction of paperless Raku Raku Tetsuzuki online procedures using tablet in face-to-face sales ▪ Promoted 3R/Waste emissions: -40.0% (compared with FY2016) 	○	<ul style="list-style-type: none"> CO2 emissions: -1% (Scope 1+2+3, compared with FY2017) (combined and separately) ▪ CO2 emissions per employee: -1% (Scope 1+2+3, compared with FY2017) (combined and separately) Be carbon neutral ▪ Paper consumption: -1% (compared with FY2017), promote introduction of Raku Raku Tetsuzuki ▪ Promote 3R/Waste emissions: -0% (compared with FY2017)

Initiative Theme	Mid-Term Business Plan (Fiscal 2015-2017) Targets	Fiscal 2017 Activities and Numerical Targets	Fiscal 2017 Results	Self-Assessment	Fiscal 2018 Activities and Numerical Targets
Protection of Biodiversity through Products and Services	<ul style="list-style-type: none"> Implement Green Gift Project 	<ul style="list-style-type: none"> Implement Green Gift Project Preservation of biodiversity through environmental protection activities and environmental awareness-raising activities in Japan and overseas Mangrove Planting Project 	<ul style="list-style-type: none"> Implemented Green Gift Project and reduced paper resources by 2,990 tons Conducted biodiversity protection activities in Japan in conjunction with NPOs 197 times, with a total of 13,666 people participating (accumulated total as of March 31, 2018) Conducted mangrove planting (10,550 ha of forested area (accumulated total as of March 31, 2018)) 	○	<ul style="list-style-type: none"> Green Gift Protect biodiversity through environmental preservation and awareness-raising activities in Japan and overseas Mangrove Planting Project
Prevention of Global Warming by Promoting Development of Clean Energy	<ul style="list-style-type: none"> Provide Mega-Solar Package Program Provide TM Nippon Solar Energy Fund 	<ul style="list-style-type: none"> Provide Mega-Solar Package Program Provide TM Nippon Solar Energy Fund 	<ul style="list-style-type: none"> Established the Tokio Marine Low-Carbon Japanese Equity Fund Provided Mega-Solar Package Program and Impairment Liability Coverage for Geothermal Power Generation Operators Provide TM Nippon Solar Energy Fund 	○	<ul style="list-style-type: none"> Establish the Tokio Marine Low-Carbon Japanese Equity Fund Provide Mega-Solar Package Program, etc. Provide TM Nippon Solar Energy Fund
Building Communities for People to Live with Peace of Mind through Environmental Protection Activities	<ul style="list-style-type: none"> Total employee participation rate in volunteer activities: 100% (total participation rate regarding three core themes) 	<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) Hold Green Lessons at schools Children's Environmental Award Marunouchi Citizens Environmental Forum 	<ul style="list-style-type: none"> Total employee participation rate in volunteer activities: 139.4% (attained target for the fourth consecutive year, total participating rate regarding three core themes) Held Green Lessons (792 times, 53,369 children and students (accumulated total as of March 31, 2018)) 	○	<ul style="list-style-type: none"> Total employee participation rate in volunteer activities: At least 100% (total participating rate regarding three core themes) Hold Green Lessons at schools Hold Children's Environmental Award

Core Theme 3: Supporting People

Initiative Theme	Mid-Term Business Plan (Fiscal 2015-2017) Targets	Fiscal 2017 Activities and Numerical Targets	Fiscal 2017 Results	Self-Assessment	Fiscal 2018 Activities and Numerical Targets
Promoting Health and Productivity Management	<ul style="list-style-type: none"> Promoting Health and Productivity Management 	<ul style="list-style-type: none"> Percentage taking medical exam: Approx. 100% Rate of stress test implementation: At least 90% 	<ul style="list-style-type: none"> Selected as Health & Productivity Stock for the second consecutive year, strengthened support for customers' health and productivity management through establishment of Health and Productivity Management Task Force Percentage taking medical exam: 100% Rate of stress test implementation: 97.4% 	○	<ul style="list-style-type: none"> Percentage taking medical exam: Approx. 100% Rate of stress test implementation: At least 90%
Developing and Utilizing Diverse Human Resources	<ul style="list-style-type: none"> Promote diversity and inclusion 	<ul style="list-style-type: none"> Promote diversity and inclusion Promote employment of persons with disabilities (Includes attainment of 2.0% employment rate of persons with disabilities) Promote female empowerment 	<ul style="list-style-type: none"> Employment rate of persons with disabilities 2.2% (Japan, as of June 1, 2017) Selected as "Nadeshiko Brand" in fiscal 2017 	○	<ul style="list-style-type: none"> Promote employment of persons with disabilities (Includes attainment of 2.0% employment rate of persons with disabilities) Promote female empowerment
Building a Society Based on Health and Longevity to Ensure Peace of Mind	<ul style="list-style-type: none"> Corporate value by providing solutions related to health and dwindling population/aging society / Develop and provide products and services to meet dwindling population/aging society and changing population demographics 	<ul style="list-style-type: none"> Provide living benefit related products 	<ul style="list-style-type: none"> Launched Aruku Hoken 	○	<ul style="list-style-type: none"> Develop and provide living benefit related products
Nurturing Generations Responsible for the Future	<ul style="list-style-type: none"> Promote youth development 	<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 	<ul style="list-style-type: none"> Provided special backing of National JOC Junior Olympic Cup Swimming Tournament Provided scholarships through foundations and supported orphans of traffic accidents and children whose parents died from disease Supported female education in developing countries through international NGO "Room to Read" 	○	<ul style="list-style-type: none"> Continue supporting youth development, the elderly, persons with disabilities and athletes Promote initiatives for children responsible for the future

Initiative Theme	Mid-Term Business Plan (Fiscal 2015-2017) Targets	Fiscal 2017 Activities and Numerical Targets	Fiscal 2017 Results	Self-Assessment	Fiscal 2018 Activities and Numerical Targets
Aiming to Create a Symbiotic Society	<ul style="list-style-type: none"> Promote support of the elderly and persons with disabilities 	<ul style="list-style-type: none"> Promote enrollment in courses fostering employee supporters of people with dementia, support attainment of Technical Care Helper Certificate Support for the Special Olympics Enhance support for sports by persons with disabilities Support for Japan Deafblind Association, etc 	<ul style="list-style-type: none"> Enrollment in courses fostering employee supporters of persons with dementia: 4,649 employees (accumulated total as of March 31, 2018) Held courses supporting attainment of Technical Care Helper Certificate Provided support of Special Olympics (Tokio Marine & Nichido, Safety National) Started support for sports for disabled persons by backing Japan Para-Sports Association and Japan Inclusive Football Federation so as to enable people to learn about, watch and experience sports by disabled persons Supported The Japan Deafblind Association 	○	<ul style="list-style-type: none"> Hold courses fostering supporters of persons with dementia (participation of more than 5,000 employees) and courses supporting attainment of Technical Care Helper Certificate Promote initiatives toward holding and the success of 2020 Tokyo Olympic and Paralympic Games Support sports for disabled persons Support The Japan Deafblind Association
Local Community and Social Contribution Activities	<ul style="list-style-type: none"> Total employee participation rate in volunteer activities: 100% (total participation rate regarding three core themes) 	<ul style="list-style-type: none"> Total employee participation rate in volunteer activities: 100% (total participation rate regarding three core themes) 	<ul style="list-style-type: none"> Total employee participation rate in volunteer activities: 139.4% (achieved target for the fourth consecutive year, total participation rate regarding three core themes) 	○	<ul style="list-style-type: none"> Total employee participation rate in volunteer activities: 100% (total participation rate regarding three core themes) Hold career education program "Group Work on Managing Risks and Opportunities"

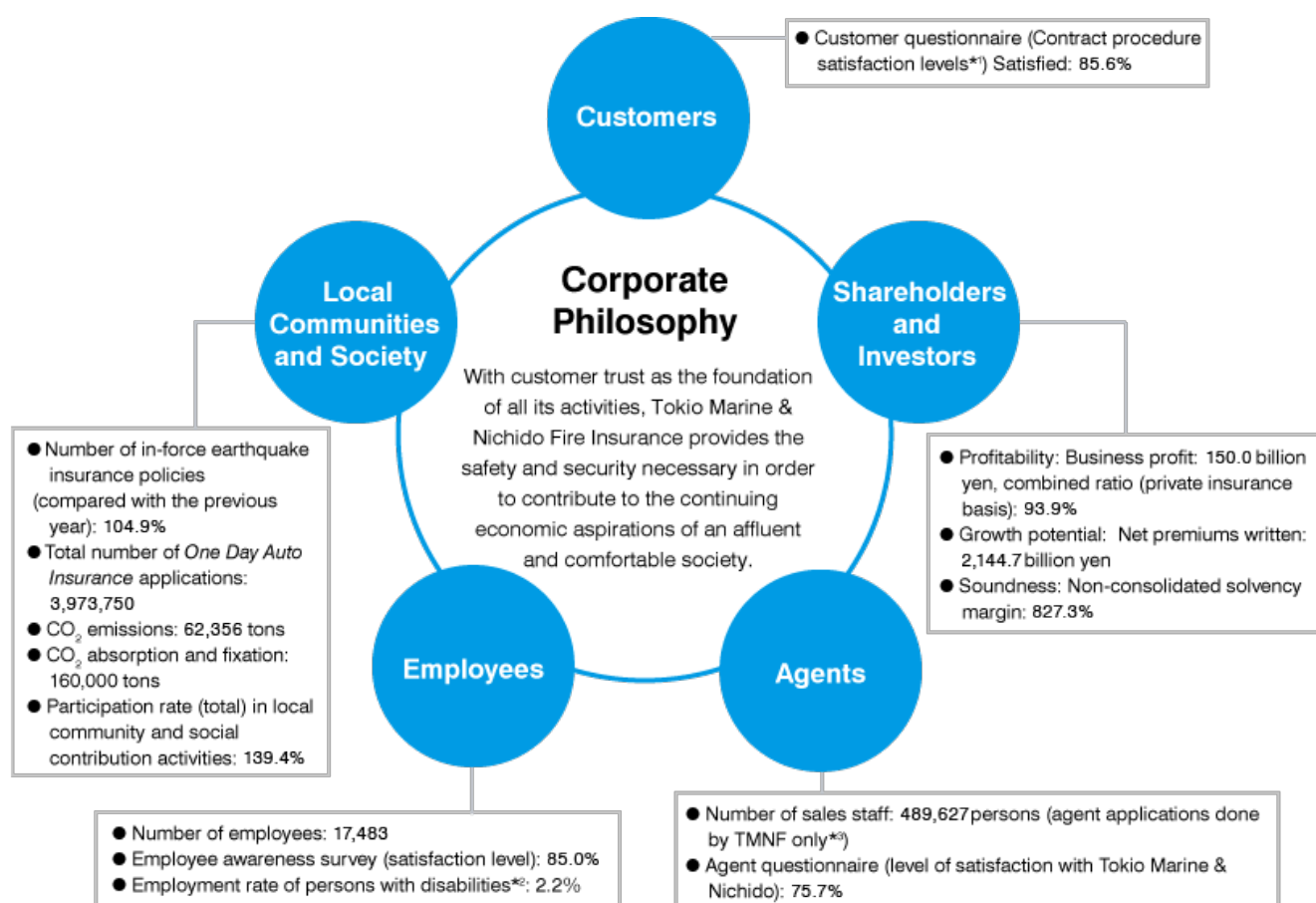
Governance~Strengthening CSR Management

Initiative Theme	Mid-Term Business Plan (Fiscal 2015-2017) Targets	Fiscal 2017 Activities and Numerical Targets	Fiscal 2017 Results	Self-Assessment	Fiscal 2018 Activities and Numerical Targets
Corporate Governance / Internal Control	<ul style="list-style-type: none"> ▪ Foster the sense of CSR in employees and enhance skills 	<ul style="list-style-type: none"> ▪ Implemented CEO Recognition for CSR award 	<ul style="list-style-type: none"> ▪ Implemented and selected and awarded winners of the CEO Recognition for CSR award that covers domestic and overseas Group companies 	○	<ul style="list-style-type: none"> ▪ Enhance Tokio Marine Group CEO Recognition for CSR award
Tokio Marine Group's Approach to CSR	<ul style="list-style-type: none"> ▪ Strengthen CSR communication in the Group 	<ul style="list-style-type: none"> ▪ Implement CSR Board, CSR Key Persons Conference, etc. 	<ul style="list-style-type: none"> ▪ Implemented CSR Board (January 2018), CSR Key Persons Conference (July 2017) and strengthened CSR communication in the Group 	○	<ul style="list-style-type: none"> ▪ Strengthen CSR communication in the Group through the CSR Board, etc.
CSR in the Value Chain	<ul style="list-style-type: none"> ▪ Promote utilization of recycled materials 	<ul style="list-style-type: none"> ▪ Promoted utilization of recycled materials ▪ Enhance human rights initiatives 	<ul style="list-style-type: none"> ▪ Percentage of recycled automobile materials used: 2.59% (Previous fiscal year: 2.84%) (Tokio Marine & Nichido) ▪ Conducted research on human rights risk 	○	<ul style="list-style-type: none"> ▪ Promote the use of recycled automobile materials ▪ Enhance human rights initiatives
Stakeholder Engagement	<ul style="list-style-type: none"> ▪ Enhance communication with stakeholders 	<ul style="list-style-type: none"> ▪ Hold CSR Dialogue 	<ul style="list-style-type: none"> ▪ Held CSR Dialogue (December 2017) 	○	<ul style="list-style-type: none"> ▪ Enhance communications with stakeholders through CSR Dialogue and other means
Overview of Group CSR Reporting	<ul style="list-style-type: none"> ▪ Expand upon CSR and nonfinancial information disclosure ▪ Publish and further develop Integrated Report ▪ Enhance the contents of Sustainability Report 	<ul style="list-style-type: none"> ▪ Publish Integrated Annual Report 2017 ▪ Sustainability Report 2017 to be in accordance with G4 or referenced to G4 	<ul style="list-style-type: none"> ▪ Published Integrated Annual Report 2017 (August 2017) ▪ Sustainability Report 2017 in accordance with G4 or referenced to G4 (September 2017) 	○	<ul style="list-style-type: none"> ▪ Expand upon CSR and nonfinancial information disclosure ▪ Enhance the ESG section of the Integrated Report 2017 ▪ Sustainability Report 2018 to be in accordance with G4 or referenced to G4

Tokio Marine & Nichido Corporate Value Index

Tokio Marine & Nichido has reevaluated the Tokio Marine & Nichido Corporate Value Index implemented since 2003. From its fiscal 2015 measurements, Tokio Marine & Nichido has made wide-ranging disclosures with the aim of "visualization of the kinds of value it can provide its principal stakeholders (customers, shareholders, investors, agents, employees and local communities).

Tokio Marine & Nichido will use this index in its CSR initiative plan formulation and provide value to all stakeholders to raise the trust of all people and society. By doing so, Tokio Marine & Nichido aims to contribute to continuously raising corporate value and to the creation of social value.



In principle, the index incorporates data for Tokio Marine & Nichido (as of March 31, 2018).

※1 Automobile insurance

※2 Non-life insurance companies that submit applications for registration as an agent acting on behalf of the relevant corporation or individual when these corporations or individuals register as a non-life insurance agent in accordance with the Insurance Business Law



Stakeholder Engagement ~ Promoting Initiatives Together with Various Stakeholders

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 Environmental, Social and Governance \(ESG\) rating agencies](#) and [Socially Responsible Investment \(SRI\) and CSR communication with external experts \(CSR Dialogue\)](#) . We also provide shareholder and investor information and issue 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
	Policy	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 levels	> Response to Customer Feedback
Shareholders and Investors	To assure transparent and fair management, we work 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.	Communication with shareholders and investors	<ul style="list-style-type: none"> > Stakeholder Engagement (Engagement with Shareholders and Investors) > Corporate Governance (Relations with Shareholders and Other Stakeholders)
		Disclosure policy	> 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.	Cooperation with 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.	Cooperation with business partners	> CSR in the Value Chain

Stakeholders	Engagement		Web Links
	Policy	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 with integrity and compassion.	Employee satisfaction levels	<ul style="list-style-type: none"> Operation of a Fair Personnel System (Raising Employee Satisfaction Levels)
		Dialogue	<ul style="list-style-type: none"> CSR Initiatives Aiming To Be a "Good Company"(2. Dialogue with Management)
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 soundly protect the global environment for future generations. In addition, by partnering with NPOs, etc., we conduct mangrove planting projects and experience-based environmental protection activities mainly focusing on children.	Awards	<ul style="list-style-type: none"> External Evaluations and Participation in Initiatives
		Initiatives	<ul style="list-style-type: none"> External Evaluations and Participation in Initiatives
		CSR Dialogue	<ul style="list-style-type: none"> Stakeholder Engagement (Fiscal 2017 CSR Dialogue)
		Mangrove Planting Project	<ul style="list-style-type: none"> Preserving Biodiversity through Products and Services(Green Gift Project: Mangrove Planting)
Research Institutions	To respond to disasters caused by climate change we will sophisticate our natural disaster risk assessment through industry-academia collaboration and will provide products and services for stable responses to disasters in the future.	Climate change and natural disaster risk research	<ul style="list-style-type: none"> Making Society Resilient to Natural Disasters
External Initiatives, Organizations, Governments	To respond to global-scale issues such as climate change, poverty, human rights and resource and energy issues and help create a secure, safe and sustainable future, we will collaborate with governments and industry organizations and participate in initiatives that include the United Nations Global Compact and the United Nations Environment Programme Finance Initiative (UNEP FI), and undertake activities in cooperation with a variety of stakeholders toward resolving these issues.	Participation in initiatives	<ul style="list-style-type: none"> External Evaluations and Participation in Initiatives
Media	Based on the Tokio Marine Group CSR Charter that states, "We intend to disclose information timely and appropriately and to promote dialogue with all our stakeholders to ensure effective corporate management," we will cooperate with the media and carry out fair, timely and proper disclosure of company information to gain the trust and understanding of our stakeholders.	News release	<ul style="list-style-type: none"> News release 
		Tokio Marine Holdings corporate website (CSR page)	<ul style="list-style-type: none"> Tokio Marine Holdings Corporate Website (CSR Page) 

➤ Implementation of Stakeholder Engagement 

Fiscal 2017 CSR Dialogue

In the name of "CSR Dialogue," Tokio Marine Group regularly invites outside 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 December 20, 2017, we invited prominent figures from various fields and asked their opinions about the CSR initiatives of Tokio Marine Group in line with the latest social situation in the field of CSR. Several opinions offered by these experts are provided herein.



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



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Tokio Marine & Nichido Fire Insurance
Co., Ltd.

1. Contributing to the Attainment of SDGs through Business Activities

Principal opinions from experts

Nemoto: SDGs surely require the efforts of the private sector based on the idea of benefits for five sides that include sellers, buyers, society, our future and the earth. One of the main features of the SDGs is “No one left behind,” which values inclusiveness and diversity. One representative group that tends to get left behind is youth, who are the bearers of our future. The earth is something borrowed from our children. Therefore, I ask for everyone’s cooperation in promoting the SDGs to ensure the earth continues to be sustainably handed down as something beautiful to the next generation.

Tokio Marine Group’s response policies

Tokio Marine Group has set “Supporting People” as one core CSR theme and actively promotes education and awareness activities for children, who are responsible for our future. For example, Tokio Marine Group holds a variety of programs with the participation of all employees that include Disaster Prevention Lessons to prepare for the next major disaster and Green Lessons based on the theme of mangroves (both for elementary school children) as well as Group Work on Managing Risks and Opportunities (for junior high school and high school students), a career education program that provides an awareness of insurance through a management game. In the future as well, Tokio Marine Group will promote education and awareness activities for children.

2. Responding to the Protection Gap

Principal opinions from experts

Nemoto: Urbanization and slumification are progressing throughout the world. During the next 10 years, 95% of the world’s urbanization will occur in developing countries while the population of persons living under vulnerable circumstances will also increase. These persons are especially vulnerable to disasters. Natural disasters are increasing in scale due in part to the impact of climate change. Protecting these vulnerable persons is thus also one reason for companies to promote the SDGs.

Tokio Marine Group’s response policies

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 started offering auto, fire and other insurance in India. At the same time, Tokio Marine Group sought to resolve the lifestyle of uncertainty faced by farmers in India through insurance and is developing and providing weather insurance and microinsurance (low-cost insurance) as well as accident insurance as an incidental to fertilizer and grain and medical insurance with subsidies from the local state governments in India’s rural communities. In the future, Tokio Marine Group will continue contributing to the development of regional communities and solving poverty problems by providing products and services for socially vulnerable persons in India and other regions.

3. Principles-Based Regulatory Compliance and Sustainable Corporate Value Creation

Principal opinions from experts

Yasui: The dramatically accelerating speed of technological progress and innovation has made it increasingly difficult for regulatory and supervisory authorities to assume every situation and establish rules beforehand. Regulatory authorities thus have no choice but to just issue major policies such as corporate governance codes. Against this backdrop, respective corporate governance reforms are being undertaken, such as those implemented globally to “prevent a recurrence of the so-called Lehman Brothers shock,” as well as those in Japan to “raise earnings power.” All of these aim toward the direction of “sustainable corporate value creation.” In Tokio Marine Group as well, I look forward to seeing the establishment of principles-based management strategies and policies and the promotion of management that sustainably raises corporate value.

Tokio Marine Group’s response policies

Tokio Marine Group believes CSR is synonymous with the implementation of its Corporate Philosophy and strives to strengthen its management foundation throughout all its businesses. Regarding corporate governance, Tokio Marine Group has endorsed the Corporate Governance Code and aims to build a sustainable management structure based on the principles of the Code. For example, under the Corporate Governance Code, publicly listed companies should appoint at least two (or should appoint two or more) independent outside directors. However, the Company moved early to strengthen corporate governance functions such as by appointing three or more outside directors ever since the establishment of the current company in 2002. Going forward, Tokio Marine Group will work to raise corporate value in a sustainable manner.

4. ESG Investment Becomes Mainstream

Principal opinions from experts

Yasui: As expressed in “Guidance for Integrated Corporate Disclosure and Company-Investor Dialogues for Collaborative Value Creation” (Guidance for Collaborative Value Creation) announced by the Ministry of Economy, Trade and Industry (METI) in 2017, companies must demonstrate to investors that solving issues related to ESG through business activities is the source of corporate value creation. Rather than talking about only individual elements of ESG, companies are being asked to comprehensively identify these as elements of medium-to-long-term risks and opportunities and consider how these elements are being incorporated into corporate growth strategies, what type of influence these have on the sustainability of business models and how these are being addressed strategically.

Tokio Marine Group’s response policies

Tokio Marine Group regards ESG issues that are strongly connected to the insurance business, such as “climate change and natural disasters,” “demographic changes” and “technology innovation,” as CSR materiality. Tokio Marine Group is working to create a society resilient to natural disasters, promote health management and support the building of an ultra-smart society through all its businesses, from providing products and services to promoting donation and volunteer activities. In these areas as well, we will also comprehensively consider ESG issues as risk and opportunity elements and make efforts to solve social issues and raise corporate value. Moreover, through our Integrated Report and Sustainability Report, we will strive to further enhance communication with investors and other stakeholders regarding our initiatives aimed at solving ESG issues.

Responding to Opinions in the CSR Dialogue

Thank you for your valuable opinions. We will utilize these opinions in our future activities to accelerate our initiatives for resolving various issues facing society.

We aim to be a “Good Company” that supports customers and society in all times of need. Based on dialogue and collaboration with our stakeholders in all areas of our business, from products and services to respect for human rights and dignity, protection of the global environment, contribution to local communities and societies, governance and stakeholder engagement, all employees will work together to create a secure, safe and sustainable future with a focus on our three core CSR themes.

Kenji Iwasaki
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 include 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.
	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
December 16, 2013	Community and social contribution activities	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>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>

Date of dialogue	Items	Opinions	Status of Group's response
December 16, 2013	CSR management	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.	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.
January 30, 2015	Taking on the challenge of meeting global social issues	I'm hoping to see Tokio Marine Group utilize its knowledge and experience and actively participate in United Nations partnerships and international conferences for disaster prevention and mitigation as well as play an active role in the creation of an international framework as a Japanese company and an industry opinion leader.	Tokio Marine Group participates in the United Nations Office for Disaster Risk Reduction (UNISDR) — Private Sector Alliance for Disaster Resilient Societies (ARISE) and the United Nations Environment Programme Finance Initiative (UNEP FI). At the Third United Nations World Conference on Disaster Risk Reduction held in Sendai in March 2015, we disseminated information about such industry-academia collaborative research results as a stochastic risk assessment method for earthquake-induced tsunamis as well as the Group's disaster-related solutions and promoted discussions for deploying the roles fulfilled by the insurance industry toward solving disaster issues and reducing damage. A Group member is presently participating in the creation of a framework for global climate-related financial disclosures as a member of the Financial Stability Board's (FSB's) Task Force on Climate-related Financial Disclosures (TCFD).
	Visualization of the social impact of CSR	Amid expectations for strategic CSR by companies, it is essential to incorporate a perspective that looks at what types of impact Tokio Marine Group's activities are having on social issues. I'd like to see this done, for example, through the "visualization" and disclosure of the impact of mangrove planting on local communities.	We commissioned an external think tank to investigate the social impact of mangrove planting that we have carried out since 1999. Calculations show that as of the end of March 2014, mangrove planting has generated economic value of around 35 billion yen and brought positive effects to the mangrove forests and the approximately 1.25 million people living in the surrounding regions. We introduce the Mangrove Planting Project in our news releases as well as in a Special Feature article in the CSR Booklet 2016.
	Take on the challenge of turning risks into "opportunities"	I would like to see Tokio Marine Group, as a professional in risk management, turn future risks of the global community into "opportunities."	We will seize changes in risk accompanying the frequent occurrence of natural disasters and shifting demographics as business opportunities that lead to growth. We will also further advance our CSR initiatives that bring major changes to risk and will focus efforts on our three core CSR themes of "Providing Safety and Security," "Protecting the Earth" and "Supporting People." By doing so, we will contribute to the creation of a secure, safe and sustainable future.

Date of dialogue	Items	Opinions	Status of Group's response
January 30, 2015	CSR materiality and CSR approach	<ul style="list-style-type: none"> ▪ Isn't "Information Security" also an important issue as a core CSR theme? ▪ How about rearranging core CSR themes into five steps as a CSR approach? 	<ul style="list-style-type: none"> ▪ We reflected these opinions in Tokio Marine Group's CSR materiality (important issues) and core CSR themes set in accordance with the new mid-term business plan "To Be a Good Company 2017." This included setting "Information Security" as an element of internal control within CSR materiality (important issues). ▪ We established a "CSR approach" that rearranged core CSR themes into five steps to ensure that the actions of each employee lead to value generation in the future.
February 17, 2016	CSR initiatives through our main business	I'd like to see Tokio Marine, as a trailblazing company in CSR, express the direction it intends to advance its CSR activities that are connected to the 2030 global SDGs.	In our Sustainability Report 2016, we established the item "Relationship between Group Initiatives and SDGs" and expressed the direction of efforts for CSR activities that are connected to the SDGs.
	Disseminating information to society	I felt that the communication and design were inadequate. I look forward to seeing Tokio Marine Group disseminate information with a greater awareness of the visualization and visibility of its CSR activities.	We created and published "CSR Booklet 2016" keeping in mind communication and design. This booklet won the "Easy-to-Understand Award" in the UCDA Award 2016. Besides obtaining UCDA Easy-to-Understand certification, we disseminated information in "CSR Booklet 2017" by utilizing infographics.
	Toward "To be a Good Company"	Companies are public institutions within society that contribute to society through their businesses. In doing so, three key factors enable companies to carry out vigorous business operations. The first is to contribute to all company stakeholders that include employees, customers, suppliers, local communities and the earth. The second is to continuously contribute to all stakeholders over the medium and long term rather than pursuing short-term results. The third is to take on challenges assuming maximum tolerable risk.	The idea that "companies are public institutions within society that contribute to society through their businesses" corresponds with Tokio Marine Group's thinking that "CSR is synonymous with the implementation of its Corporate Philosophy and that promoting efforts to solve societal issues will lead to the Group's sustainable growth." Tokio Marine Group will make unceasing efforts to be a "company indispensable throughout society" and that is chosen by customers by getting close to our customers and local communities and making efforts to support this challenge.
January 17, 2017	CSR Initiatives through Our Main Business~Providing Value to Stakeholders	To sustain operations over the long term, companies should arrange and rebuild their own mission and initiatives from the perspectives of principal stakeholders to provide appropriate value and ensure the allocation of returns to each respective stakeholder.	Tokio Marine Group believes CSR is synonymous with the implementation of its Corporate Philosophy and regards CSR as an issue for raising the trust of customers and local communities and for generating social value. In the future as well, we will focus on dialogue, collaboration and cooperation with stakeholders that include customers, business partners and members of the local community. We will also promote CSR activities with the participation of every employee through all our business activities, from the provision of products and services to donations and volunteer activities. Additionally, we will make efforts toward value creation together with our stakeholders.

Date of dialogue	Items	Opinions	Status of Group's response
January 17, 2017	Permeating CSR within the Group companies	The most important point in permeating CSR within a company is the understanding and strong message from top management. The next task is to build a scheme that skillfully involves employees.	Tokio Marine Group believes that CSR represents the implementation of its Corporate Philosophy and promotes CSR activities with the participation of every employee through all business activities. For example, with top management actively leading the way, Tokio Marine Group participates in initiatives for "learning about," "watching" and "taking part in" sports for persons with disabilities and widely disseminates information about these initiatives and their value across society through its CSR Booklet.
	ESG investment becomes mainstream	I am hoping to see Tokio Marine Group make efforts to further enhance and promote ESG investment initiatives and ESG information disclosure.	Three Tokio Marine Group companies, namely Tokio Marine Asset Management, Tokio Marine Capital and Tokio Marine & Nichido, are signatories to The Principles for Sustainable Insurance (PSI) of the UNEP FI and are working to promote ESG investment as asset managers and as asset owners and will step up these efforts in the future.

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.

For institutional investors, besides holding conference calls on financial results, we also hold IR briefings led by top managers, beginning with the Group CEO, following the interim and fiscal year-end financial results, and at these briefings these managers explain management strategies and the progress of these strategies and hold dialogues.

Additionally, we actively hold interviews with shareholders and investors in Japan and overseas and held a total of 537 interviews in the previous fiscal year. For individual investors, we hold an annual IR conference led by the Group CEO, while the IR officer and others actively convene briefings in various cities throughout Japan.



Briefing for individual investors

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

Tokio Marine Group actively disseminates IR information in Japanese and English on its website and posts a wide range of various types of information that assists in making investment decisions.

The Integrated Report 2017 won its first Award of Excellence at the Nikkei Awards based on high acclaim for features such as its storyline starting from the value creation model in addition to "the Company's strengths based on its historical background," an "enhanced top message" and "bundling of ESG content."

Principal IR Activities

Briefings for analysts and institutional investors

Besides holding conference calls on financial results, we convened a briefing (November 2017) about the state of progress of our mid-term business plan, “To Be a Good Company 2017,” which was launched in fiscal 2015, and also held an IR briefing (May 2018) on the new mid-term business plan, “To Be a Good Company 2020,” which was launched in fiscal 2018. At the briefings, the management team, led by the Group CEO, provided explanations and engaged in question and answer sessions with attendees.

Briefings for individual investors

Held a briefing for individual investors led by the Group CEO on the theme of “Tokio Marine Group’s corporate strategy.” Also held briefings in various cities in Japan by the IR officer, mainly at seminars sponsored by securities companies (a total of 14 times in FY2017).

Briefings for overseas investors

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

Disseminating IR information through our website

Tokio Marine Group strives to disseminate accurate information in a fair manner through its website. In addition to timely disclosure of financial results and other information, Tokio Marine Group posts a wide range of various types of information in Japanese and English that helps with investment decisions. This includes annual securities reports, IR materials and preliminary reports regarding the monthly business results of principal subsidiaries.

Engagement with the Local Community

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 Planet GENKI Program that encourages experience-based, environmental protection activities primarily targeting children.

- [Preserving Biodiversity through Products and Services \(Green Gift Project: Mangrove Planting\)](#)
- [Preserving Biodiversity through Products and Services \(Green Gift Planet GENKI Program\)](#)

External Evaluations 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), the United Nations Environment Programme Finance Initiative (UNEP FI) and the United Nations Principles for Responsible Investment (PRI).



Evaluation from ESG and SRI Rating Agencies

In recent years, attention has been focused on ESG investment, Socially Responsible Investment (SRI) and Sustainable and Responsible Investment, which evaluate corporate ESG risk and the state of initiatives for business opportunities in addition to corporate economic performance 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 ESG and SRI indexes. As of the end of August 2018, Tokio Marine was listed in the ESG and SRI indexes shown below.

Inclusion in ESG/SRI Index

ESG or SRI Index/ESG or SRI Rating	Rating Agency
FTSE4 Good Index 	FTSE Russell
FTSE Blossom Japan Index (ESG index) 	FTSE Russell
MSCI Japan ESG Select Leaders Index (ESG index) 	MSCI
MSCI Japan Empowering Women Index (WIN) (thematic index/social) 	MSCI
Dow Jones Sustainability Indice  	Robeco SAM
Ethibel Sustainability Index 	Forum Ethibel
Morningstar Socially Responsible Investment Index 	Morningstar, Toyo Keizai Inc. (in Japanese)

ESG or SRI Index/ESG or SRI Rating	Rating Agency
2018 Health & Productivity Stock Selection (third consecutive year since 2016) 	Ministry of Economy, Trade and Industry and the Tokyo Stock Exchange
Outstanding Health and Productivity Management 2018, large enterprise category (White 500) (Tokio Marine Holdings, Tokio Marine & Nichido, Tokio Marine & Nichido Life Insurance, Tokio Marine & Nichido Medical Service, Tokio Marine & Nichido Systems)	Ministry of Economy, Trade and Industry
2018 Nadeshiko Brand 	Ministry of Economy, Trade and Industry and the Tokyo Stock Exchange

Participation in Initiatives

Tokio Marine Group supports and respects the Universal Declaration of Human Rights, the ILO Core Labour Standards and the OECD Guidelines for Multinational Enterprises. Also, Tokio Marine Group will contribute to the creation of a safe, secure and sustainable future in collaboration with various stakeholders through participation in initiatives beginning with the United Nations Global Compact (UNGC) and the United Nations Environment Programme Finance Initiative (UNEP FI).

Human Rights, Labour, the Environment and Anti-Corruption

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 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 a signatory to and expresses its support for the UNGC since 2005.

Tokio Marine Holdings is participating in the United Nations Global Compact Network Japan (GCNJ) and in fiscal 2017 participated in such initiatives as the Meeting for Considering the Management of Tomorrow, SDGs Working Group and the Disaster Prevention and Mitigation Working Group, among others. From fiscal 2018 and beyond, Tokio Marine Holdings will promote these initiatives as "PARTICIPANT."

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

- > [Communication on Progress](#) 
- > <http://www.unglobalcompact.org/> 

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. In December 2017, the Asia Pacific Roundtable marking UNEP FI's 25th anniversary was held in Tokyo. Tokio Marine & Nichido provided support for this roundtable as a sponsor and disclosed climate-related financial data, proactively participated in insurance-themed conferences and contributed to the discussions at these conferences.

> <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. The company is promoting insurance industry initiatives that consider ESG issues together with insurance companies in regions around the world.

From fiscal 2018, Tokio Marine & Nichido participates in the PSI TCFD Insurer Pilot Working Group and is working to create guidelines of climate-related financial disclosure based on TCFD recommendations related to the global insurance industry.

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

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. (As of August 31, 2018)

- Tokio Marine & Nichido Fire Insurance
- Tokio Marine & Nichido Life Insurance
- Nisshin Fire & Marine Insurance
- E. design Insurance
- Tokio Marine Millea SAST Insurance
- Tokio Marine Asset Management
- Tokio Marine Capital

In fiscal 2017, 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](#) 

Sustainable Investment

UN Principles for Responsible Investment (PRI)



The United Nations Principles for Responsible Investment (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.

As of August 31, 2018, more than 380 asset owners, over 1,400 investment managers and over 250 service providers 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.


Japan Sustainable Investment Forum



JSIF

Japan Sustainable Investment Forum (JSIF), a not-for-profit organization (NPO), carries out activities to promote the spread and development in Japan of sustainable investment 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 \(JSIF\)](#) 

Climate Change and Natural Disasters

Caring for Climate

Launched in 2007, Caring for Climate is an international initiative convened by the United Nations Global Compact (UNGC), the United Nations Environment Programme (UNEP) and United Nations Framework Convention on Climate Change (UNFCCC) that is aimed at expanding the roles of business in devising climate change measures. As a member of Caring for Climate, Tokio Marine & Nichido is promoting initiatives for climate change measures.

Tokio Marine & Nichido's Mangrove Planting Project that commenced in 1999 and its Green Gift Project that began in 2009 were incorporated as leading climate change adaptation practices in the Caring for Climate report released in 2015 and entitled "The Business Case for Responsible Corporate Adaptation: Strengthening Private Sector and Community Resilience." This report was made public at the Caring for Climate Business Forum, an event related to COP21 convened in Paris in December 2015.

> <http://caringforclimate.org/> 

> [A Caring for Climate Report \(3.0MB\)](#) 

The United Nations Office for Disaster Risk Reduction (UNISDR) — Private Sector Alliance for Disaster Resilient Societies (ARISE)

In November 2015, The United Nations Office for Disaster Risk Reduction (UNISDR), a strategic framework for disaster risk reduction adopted by United Nations member countries in 2000, launched Private Sector Alliance for Disaster Resilient Societies (ARISE) toward the strengthening and reorganization of the Private Sector Partnership for Disaster Risk Reduction (DRR-PSP) for disaster prevention that Tokio Marine & Nichido joined in 2014.

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 and operating an exhibition booth in cooperation with Tohoku University and The Geneva Association.



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

In June 2014, Tokio Marine & Nichido participated in the 6th Asian Ministerial Conference on Disaster Risk Reduction, in Bangkok, Thailand, sponsored by UNISDR and the government of Thailand, and in November 2016 participated in the 7th Asian Ministerial Conference on Disaster Risk Reduction held in New Delhi, India, and sponsored by UNISDR and the government of India. In July 2018, Tokio Marine & Nichido participated in the 2018 Asian Ministerial Conference on Disaster Risk Reduction held in Ulaanbaatar, Mongolia, and sponsored by UNISDR and the government of Mongolia. At these conferences, Tokio Marine & Nichido made presentations on its industry-academia collaboration initiatives as well as on the economic value of mangrove planting.

On March 10, 2017, ARISE Network Japan held a public symposium in Tokyo based on the theme “How businesses meet the challenge of extreme weather events~The challenge of companies toward disaster resilience.” Tokio Marine Research Institute held a lecture based on the theme “Modeling flood risks of the Arakawa River valley during global warming under future climate change” and disseminated information that included research outcomes through the promotion of industry-academia collaboration.

Tokio Marine Group 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 \(in Japanese\) \(2.89MB\)](#) 

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, Tsuyoshi Nagano, President and Group CEO of Tokio Marine Holdings, leads and supports surveys and research on important insurance industry issues (financial stabilization and regulation, extreme events and climate risk, aging of society, etc.) handled by the association. At the same time, as Joint-Chairman of the "Extreme Events and Climate Risk" working group, he is taking the lead in undertaking surveys and research on climate change and natural disaster risk and disseminating related information to society.

ClimateWise



ClimateWise is an initiative in which approximately 30 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. The initiative is operated by the University of Cambridge Institute for Sustainability Leadership (CISL) and participants from Tokio Marine Group include Tokio Marine & Nichido and Tokio Marine Kiln. Tokio Marine Kiln Group CEO Charles Franks serves as a member of the ClimateWise Advisory Council.

In the future as well, Tokio Marine Group will continue to promote efforts toward mitigating and adapting to climate change.

Activities Report

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

Asia-Pacific Financial Forum

The Asia-Pacific region faces high natural disaster risk and many areas are vulnerable to natural disasters. At the same time, the region is also accumulating assets along with economic growth. In view of these factors, enhancing economic indemnification against natural disasters in some form is an urgent issue for the sound development of Asia-Pacific Economic Cooperation (APEC) member economies and also from humanitarian and national finance perspectives.

The Asia-Pacific Financial Forum (APFF), established in April 2013 in response to this situation as a platform for public-private sector cooperation under APEC to promote the further integration and development of financial and capital markets and financial services in the Asia-Pacific region, recognizes disaster risk as one principal issue and has established a review team. In September 2015, the Cebu Action Plan (CAP) was adopted at the Asia-Pacific Economic Cooperation's Finance Ministers Process (FMP). Within CAP, Disaster Risk Financing and Insurance (DRFI*¹, Disaster Risk Financing and Insurance) was declared as a priority issue and the importance of collaboration with the private sector was emphasized. To implement the action issues specified under CAP, the Working Group on Disaster Risk Financial Solutions composed of finance authorities from nine APEC member economies and related international organizations was launched and APFF is participating in discussions as a member. As part of such initiatives, Tokio Marine & Nichido held the industry-academia collaboration panel discussion "Building a disaster-resilient community in the Asia-Pacific—The power of science and insurance" at the World Bosai Forum in Sendai, Miyagi Prefecture, in November 2017. At this forum, a discussion was held on the ways scientific knowledge is helpful in designing disaster risk financing from the perspective of the Asia-Pacific region and the points of this discussion were reflected in the chairperson's summary at this forum. Meanwhile, APFF participated in the APEC Workshop on Financial Management of Public Assets against Disaster Risks, which was held in June 2018 at the World Bank's Tokyo office and convened practitioners from finance ministries in APEC member economies. At this workshop, APFF demonstrated actual examples of how risk modeling techniques of insurance companies can be used effectively in disaster risk management for public assets and emphasized the effectiveness of participation by private insurance companies in preparing for public asset disaster risk.



A seminar on microinsurance and DRF hosted by APEC FMP and others was held in Bacolod, Philippines in April 2015.

Tokio Marine & Nichido (Masaaki Nagamura, Special General Manager of Corporate Planning Dept.) is participating as a member of APFF and is leading discussions on DRFI within APFF.

Tokio Marine Group will contribute to the creation of sustainable frameworks that respond to the state of development in each economy

through dialogue with finance officials in each country as well as with other finance and insurance related parties.

*1 DRFI is a broad concept that bundles multiple countries and offers a wide variation of insurance schemes that range from insurance that covers natural disaster risk, with countries being the insured party, to schemes under which private-sector insurance companies provide earthquake insurance coverage for individual customers possessing regular homes and household goods, with governments serving as reinsurers.

Climate Change Disclosure

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.

Financial Stability Board (FSB) Task Force on Climate-related Financial Disclosures (TCFD)



The Financial Stability Board (FSB) is a body that promotes coordination among authorities responsible for responding to vulnerabilities in the financial system and for ensuring the stability of the financial system. Participants include representatives from central banks, financial supervisory authorities and finance ministries from various countries and regions as well as from principal standards establishment entities, the IMF, World Bank, BIS and OECD.

The Task Force on Climate-related Financial Disclosures (TCFD) is entrusted by the FSB to formulate voluntary recommendations for consistent, comparable, reliable, clear and efficient climate-related disclosures by companies in the financial sector and it released its final recommendations in June 2017.

Tokio Marine Holdings is supporting the activities of the TCFD and is working toward policy recommendations for encouraging disclosure that will contribute to the enhancement of investment decisions by engaging in discussions and exchanging opinions with public and private related parties in Japan and overseas.

Environmental Value Creation

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. In fiscal 2014, Tokio Marine & Nichido obtained recertification based on a new agreement. 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 the Green Gift Project” and “research centered on industry-academia collaboration that focuses on climate change and natural disasters.” The main activities being undertaken by Tokio Marine & Nichido as an Eco-First company are as follows.

- Provision of environmentally conscious insurance with the participation of customers through the Green Gift Project
- Reducing own CO₂ emissions by 40% by fiscal 2020 (compared with in fiscal 2006)
- Implement environmental awareness activities for children such as the Children’s Environmental Award program, Green Lessons and Disaster Prevention Lessons and others.

In fiscal 2017, as a top-notch company within the insurance industry, Tokio Marine & Nichido participated in events sponsored by the Eco-First Promotion Council together with other Eco-First companies and carried out environmental awareness activities. Going forward, Tokio Marine & Nichido will continue to promote initiatives for protecting the global environment and preventing global warming as an Eco-First company.

Endorsement of the Ministry of the Environment's COOL CHOICE



The government of Japan has set the target of attaining a 26% reduction in greenhouse gas emissions by 2030 compared with fiscal 2013. COOL CHOICE is a national campaign that encourages all “smart choices” that contribute to countermeasures for global warming, including for Japan’s energy-saving and low-carbon products, services and behavior.

Tokio Marine & Nichido endorses COOL CHOICE, a national campaign being carried out by the government to counter global warming, and will work to make “smart choices” that contribute to the realization of low-carbon operations in all business activities. This includes not only striving for power savings in summer and winter but also in areas ranging from products and services to donations and volunteer activities.

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



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 foster interest in and a sense of crisis about global warming concerns but also 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.

Tokio Marine & Nichido has endorsed the Fun to Share campaign and is actively promoting initiatives toward the realization of a low-carbon society.

Green Purchasing Network



Tokio Marine & Nichido is a member of the 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.

Governance



To earn the trust of all people and society and achieve sustained growth, Tokio Marine Group must raise the quality of initiatives for addressing governance issues based on “governance,” “internal control” and “risk management” and build a resilient structure for highly sound and transparent management as a global insurance group.

Tokio Marine Group is “strengthening CSR management” as the basis for implementing CSR. Tokio Marine Group will strive to make qualitative improvements to corporate governance, compliance and risk-based management (ERM: enterprise risk management) from the perspective of strengthening global-based operations and management while responding appropriately to changes in the global economy and financial environment and the strengthening of international supervisory regulations, as well as make efforts to generate and distribute economic value. By doing so, Tokio Marine Group aims to raise the level of stakeholder trust and contribute to the creation of a secure, safe and sustainable future.

CSR Materiality (Material Issues)

- **Enterprise Risk Management (ERM)**
- **Corporate governance/Internal control**
- **Strengthening of international supervisory regulations**
- **Changes in the global economy and financial environment**
- **Generate and distribute economic value**

Tokio Marine Holdings has formulated the “Fundamental Corporate Governance Policy” and appropriately exercises control over its Group companies. To achieve further development as a corporate group possessing profitability, growth potential and soundness, 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 for compliance and risk management.

Through the application of its Corporate Philosophy, Tokio Marine Group strives to contribute to the sustainable development of society while perpetually enhancing 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. Additionally, we aim to contribute to the realization of a sustainable society through sustainable investment and financing that gives consideration to environmental, social and governance (ESG) issues.



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 among 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.

Creating a Society Where People Can Live with Security through Sustainable Investments 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.

Corporate Governance

Tokio Marine Holdings, (“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.”

In this Policy, the Company defines the rights of shareholders and securing fairness, and the responsibilities of the Board of Directors, etc.

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

Corporate Governance Code

In March 2015, “The Council of Experts Concerning the Corporate Governance Code” (Chairman: Kazuhito Ikee, 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 medium 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.

The Company complies with all 73 principles of the above Corporate Governance Code, beginning with Principle 2.3, and submits the Corporate Governance Report (as of June 2018). The Company will continue to make efforts to enhance its corporate governance.

➤ [Corporate Governance \(Corporate Governance Report\)](#) 

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 and anti-corruption, 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 and Anti-Corruption >>

Tokio Marine Group’s Corporate Philosophy is to continuously enhance corporate value, with customer trust at the base of all its activities, and we position strict compliance as the heart of this Corporate Philosophy. Tokio Marine Group makes thorough efforts for observing applicable laws, rules and regulations and internal regulations and for 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, the Act on the Use of Numbers to Identify a Specific Individual in the Administrative Procedure and relevant guidelines, the companies of Tokio Marine Group establish internal regulations, undertake employee education and monitoring and carry out thorough information management.

Initiatives for Building a Low-Carbon Society >>

Tokio Marine Group specifies climate change and natural disasters as issues having CSR materiality (material CSR issues) and is disclosing climate-related information based on the recommendations of the Task Force on Climate-related Financial Disclosures (TCFD).

Compliance and Anti-Corruption

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.

➤ [Tokio Marine Holdings Compliance](#) 

Tokio Marine Group Code of Conduct (abridged)

The Tokio Marine Group is committed to the continuous enhancement of its corporate value, with customer trust at the base of all its activities. The Tokio Marine Group Code of Conduct sets forth ethical standards that are essential for translating this Corporate Philosophy into action from a compliance perspective, and shall be given the highest priority in all aspects of our business operations and activities.

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

Hotline System (Internal Whistleblower System)

The Group has installed internal and external hotlines in the event that it is not appropriate for directors, officers and employees of Group companies to report and consult on an issue or potential issue in compliance through organizational channels.

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

➤ [Tokio Marine Group Compliance](#) 

Anti-Corruption Initiatives

Tokio Marine Group strives to resolve issues faced by society by making the most of its abundant knowledge and experience accumulated over many years in the insurance industry. We contribute to the creation of a safe, secure and sustainable future while continuously raising our corporate value with the aim of becoming a Good Company trusted by local communities and society at large. Our anti-corruption activities are designed to help us become a Good Company and are indispensable in the creation of a sustainable future.

Tokio Marine Group formulated the Tokio Marine Group CSR Charter in 2004, which states, "While striving to maintain high ethical standards at all times, we will pursue strict compliance in all aspects of our business activities." With this in mind, we are committed to promoting fair operating practices (including anti-corruption) in accordance with international standards. Pledging agreement with the intent and purpose of the United Nations Global Compact (UNGC) in 2015, we are working on activities based on the 10 Principles of the UNGC relating to human rights, labor, the environment and anti-corruption.

Tokio Marine & Nichido, the Group's major insurance company, states in its Compliance Manual a dedication to strict compliance with laws, regulations and internal rules, to the exercise of sincere and fair corporate activities in accordance with social norms, and to not accepting gifts, donation, entertainment or other forms of bribery that are socially inappropriate or in violation of laws. As such, we are working hard to prevent corruption through all of our business activities.

In addition, at our Group companies in Japan and overseas, we are striving to prevent corruption through compliance with local laws and regulations and by adopting a compliance framework in due consideration of the laws and regulations of each foreign country relating to the prohibition of bribery to public servants and others.

Response to Anti-Social Forces

Tokio Marine Group has formulated the "Tokio Marine Group 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 "Tokio Marine Group Basic Policies Concerning Responses 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.

Initiatives Concerning the Assurance of Appropriate Financial Reporting and Tax Reporting

Tokio Marine Group has formulated the Basic Policies for Accounting and is establishing a structure for ascertaining the Company's consolidated financial condition and the financial condition of Group companies and for appropriately undertaking approval and reporting procedures directed at shareholders and supervisory agencies as well as for tax reporting.

All tax planning initiatives follow the substance and purpose of our business activities. The Group does not engage in tax planning solely to reduce tax intended for tax avoidance, without a suitable commercial rationale or in a way contrary to the purpose of relevant tax laws and regulations.

> [Tokio Marine Group Global Tax Policy](#) 

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.

➤ [Tokio Marine Holdings Risk Management](#) 

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 insolvency 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 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 (such as cyber risk and risk of information leak) that arise from the Group’s business activities and strives to prevent the occurrence of or reduce these risks.

The Company presents its basic policies for risk management and provides instruction, guidance, monitoring, and other services to domestic and overseas Group companies through the Risk Management Department and the Business Divisions. Group companies establish risk management policies in line with the policies of the Group and execute risk management independently. For cyber risk and risk of information leak, the Company conducts tests relating to emergency response once a year and as a separate initiative teams up with other organizations to practice emergency response.

Through the above measures, the Company executes proper risk management and ensures stable business operations of the entire Group.

Basic Policy for Responding to Disasters (Tokio Marine & Nichido)

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 \(in Japanese\) \(109KB\)](#) 

Basic Policies of the Business Continuity Plan for Disasters

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

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, earthquake claims cases for residential earthquake insurance shall be handled in the Kansai region. Additionally, backup offices shall be launched at multiple bases throughout Japan, including in the Kansai region, and claims payment service responses, excluding on-site assessments after receiving claims, shall be made by all branches throughout Japan.


If the metropolitan area is struck by a 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 handle customer responses, mainly on-site claims assessments, in disaster-stricken areas.

The 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 above-mentioned backup offices and satellite offices would be established. In this way, a structure for claims payment services during times of emergency is being established.

Non-earthquake regular claims cases, including for automobile accidents, shall be allocated to and handled by claims service bases throughout Japan prescribed in advance.

Response to Earthquake Disasters

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](#) 
- > [Response to the 2016 Kumamoto Earthquakes](#)

ESG Integration into Insurance Underwriting Risk Management

Since July 1, 2017, Tokio Marine & Nichido has revised its “Insurance Product Development and Revision Procedure” so as to include “CSV (Resolving social issues through business)” as one of the goals of product development and revision, and also provides environmental and social factors as checkpoints for reducing risks when developing and/or revising an insurance product.

Since April 1, 2018, Tokio Marine & Nichido has revised its “Insurance Underwriting Risk Management Manual” so as to clearly include environmental and social factors as the checkpoints for insurance product development and revision.

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 include the 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.

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.

Tokio Marine Group Privacy Policy

The Tokio Marine Group (the “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 Group, shall comply with the Act on the Protection of Personal Information, Act on the Use of Numbers to Identify a Specific Individual in the Administrative Procedure and other relevant laws, rules, regulations and guidelines, appropriately manage personal information, as well as individual number and specific personal information (hereinafter referred to as “Specific Personal Information, etc.”) as described below, and implement other appropriate security measures for the protection of personal information of our customers.

* “Personal information” and “personal data” provided in this Privacy Policy exclude Specific Personal Information, etc.

1. We shall acquire personal information and Specific Personal Information, etc. of our customers in a manner that is both legal and fair. Unless prescribed by law, rule or regulation, we shall notify or publicize the purposes for using personal information and Specific Personal Information, etc. of our customers and shall use such information within these limits.
2. Unless prescribed by law, rule or regulation, we shall not provide personal information of our customers to third parties without prior consent of each such customer. We do not provide Specific Personal Information, etc. to third parties except in cases provided by law. There shall be no joint use of Specific Personal Information, etc. with Group companies and business partners.
3. We shall strive to prevent the divulgence, destruction, impairment and unauthorized access of personal information and Specific Personal Information, etc. of our customers. When we contract out the management of personal information and Specific Personal Information, etc. 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 data and Specific Personal Information, etc. that 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 and Specific Personal Information, etc. of our customers.
5. We shall provide thorough supervision, instructions and education to our employees who handle personal information and Specific Personal Information, etc. of our customers to ensure that such information is managed appropriately.
6. We shall continue to revise and aim to improve our internal systems and procedures to protect the personal information of our customers.

➤ [Tokio Marine Holdings Privacy Policy](#) 

Initiatives for Building a Low-Carbon Society

The Paris Agreement, adopted at the 21st session of the Conference of the Parties to the UNFCCC (COP21) held in December 2015, clearly sets out the world's common long-term goal of keeping a global temperature rise well below 2 degrees Celsius above pre-industrial levels. A new international framework to promote measures against climate change, as well as other actions specified for achieving this goal, are expected to affect future social and economic activities and facilitate transition to a low-carbon society.

Toward the 2 degrees Celsius goal of the Paris Agreement, Tokio Marine Group will voluntarily implement measures against climate change and focus on encouraging the transition to a low-carbon society through constructive dialogue and collaboration with a number of stakeholders, from international organizations, the Japanese government and business and academic communities to non-profit organizations (NPOs) and non-governmental organizations (NGOs). The Group believes that it is also important to promote climate change measures as one pillar of our efforts to build a sustainable society, specifically when working to resolve various social issues and achieve the United Nations' Sustainable Development Goals (SDGs).

Climate-Related Financial Disclosure Based on the Recommendations of the TCFD

The Task Force on Climate-related Financial Disclosures (TCFD) had been entrusted by the Financial Stability Board (FSB) to formulate voluntary recommendations for consistent, comparable, reliable, clear and efficient climate-related disclosures by companies in the financial sector and released its final recommendations in June 2017.

Climate change and natural disasters represent a global issue and have a significant impact on Tokio Marine Group as we engage in the insurance and financial services businesses. As such, Tokio Marine Holdings is supporting the activities of the TCFD and is working toward the formulation of policy recommendations to encourage disclosure that will help investment decisions by engaging in discussions and exchanging opinions with relevant government and private-sector parties in Japan and overseas. The Company made disclosure based on the TCFD's recommendations for the first time in its *Integrated Annual Report 2017* issued in the previous year and has expanded the content in this *Sustainability Report* and the *Integrated Annual Report 2018* issued this year.

The table below is an overview of the four fields of disclosure based on the TCFD's recommendations. In this report, we provide detailed information in each field.

Disclosure Based on the Recommendations of the TCFD

Climate-related governance	Climate-related strategies	Risk management	Metrics and targets
<ul style="list-style-type: none"> a) Oversight by the Board of Directors b) Management's role 	<ul style="list-style-type: none"> a) Climate-related risks and opportunities b) Impact of climate-related risks and opportunities c) Possible impact of different climate-related scenarios 	<ul style="list-style-type: none"> a) Process for identifying and assessing climate-related risks b) Process for managing climate-related risks c) Integration of these processes into overall risk management 	<ul style="list-style-type: none"> a) Metrics used to assess climate-related risks and opportunities b) Scopes 1, 2 and 3 greenhouse gas (GHG) emissions c) Targets used to manage climate-related risks and opportunities

Source: Created by Tokio Marine Holdings based on the *Recommendations of the Task Force on Climate-related Financial Disclosures*, Figure 4 (p. 14), TCFD, June 2017

- [Climate-related Disclosures Based on the Standards of the Task Force on Climate-related Financial Disclosures, *Integrated Annual Report 2018* \(1.6MB\) !\[\]\(a88007b249b36c75dcbde101f514cec3_img.jpg\)](#)
- [Climate Change Disclosure](#)

Climate-Related Governance

The Board of Directors of Tokio Marine Holdings is the decision-making body for Tokio Marine Group's climate-related action policies. It evaluates and determines the Overall Group CSR Strategy that encompasses climate-related measures, a medium-term plan and plans for each fiscal year. As regards the implementation status of climate-related measures throughout the Group, the Board also monitors matters having significance in terms of management based on the reports from a dedicated CSR promotion department (CSR Division within the Strategy and Synergy Department of Tokio Marine Holdings).

The CSR Board, comprising the CEO of Tokio Marine Holdings (Group CEO) and presidents of Group companies, is responsible for executing the climate-related strategies of the entire Group. The CSR Board holds meetings periodically to evaluate and discuss the Overall Group CSR Strategy that includes climate-related measures, a medium-term plan and plans for each fiscal year, and based on the reports from the CSR Division, monitors the implementation status of climate-related measures throughout the Group.

The Group Chief Strategy and Synergy Officer (Group CSSO) is responsible for overseeing the Business Strategy Department, in which the CSR Division has been established, as well as for handling CSR- and sustainability-related issues of the entire Group and making reports to the Group CEO. The Group CSSO and the CSR Division meet periodically to discuss the ongoing projects. The Group CSSO also monitors climate-related matters based on the reports from the CSR Division, while the CSR Division investigates and provides findings on topics for which the Group CSSO has requested clarification.

- [CSR Promotion Structure and Materiality and Plans and Results of CSR Initiatives](#)

Climate-Related Strategies

Physical Risk

Climate change due to global warming 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. Occurrence of water immersion, power failure or other damage resulting from a flood or other natural disasters at any of the bases of Tokio Marine Group may disrupt the Group's business operations and cause financial impact, including response costs and lower revenues. For this reason, the Tokio Marine Research Institute and other Group companies have been assessing and calculating the impact on insurance losses under future climate conditions, using the Intergovernmental Panel on Climate Change (IPCC) Representative Concentration Pathway (RCP) scenarios. Specifically, RCP4.5 and RCP8.5 are used to simulate changes in typhoon risk, while RCP8.5 is used to simulate changes in flood risk due to increased rainfall. The results of analyses of such scenarios are referenced in managing risks through the Group-wide Enterprise Risk Management (ERM) system while considering the potential impact on insurance underwriting from more severe natural disasters arising due to climate change. In addition, we strive to make a faster, smoother response to losses after a typhoon or other wide-area disasters by strengthening our support structure in Japan, introducing electronic means to report accidents internally and within each agent and taking other measures to enhance the competitiveness of our claims services.

Transition Risk

In line with the transition to a low-carbon society, enforcement of more stringent laws and regulations and rapid technological advancement may trigger changes in the Group's business environment and in customer needs, and possibly affect the way we do business and what products and services we develop and provide. However, we expect that replacement of the existing products and services with low-carbon options will occur gradually, allowing us to implement appropriate risk management and develop and provide adequate accident response services for insurance policies that have a relatively short term, including those renewed annually.

Opportunities

In the process of promoting GHG emissions reduction, a shift to "cleaner" modes of power generation may occur and push up needs for insurance for clean energy providers, including solar and geothermal power generation operators. Amid such a change, we have been conducting research to ensure appropriate risk assessment in insurance underwriting and have already developed and been providing insurance products for such clean energy providers as an effort to increase the opportunity to generate more revenues. While using CO₂ emissions from business activities and the CO₂ fixation and reduction effect from mangrove planting and other activities as our metrics and setting out the target of achieving carbon neutral status, we are strengthening our ability to respond to the transition risk and creating additional opportunities for efficient use of resources and cost reduction.

Given these climate-related risks and opportunities surrounding Tokio Marine Group, we have specified climate change and natural disasters as issues having CSR materiality (material CSR issues) and have been making various efforts as part of our climate-related strategies. These efforts include: engaging in industry-academia collaborative research on climate change and weather disaster risk, developing and providing disaster risk-related products and services, raising environmental and disaster prevention awareness, reducing the environmental footprint in business activities and achieving carbon neutral status.

- [Products and Service Planning and Research](#)
- [Research on Climate Change and Natural Disaster Risk](#)
- [Preventing Global Warming by Promoting the Development of Clean Energy](#)
- [Concept for Reducing CO₂ Emissions](#)

Risk Management

At Tokio Marine Holdings, a dedicated CSR promotion department (CSR Division within the Company's Strategy and Synergy Department) identifies risks and opportunities, including those related to climate change, and compiles the assessment results of these risks and opportunities for drafting an Overall Group CSR Strategy. The division also holds a monthly meeting with the CSSO, who is a Senior Managing Director, to also discuss the assessment results.

Tokio Marine Group also identifies and assesses climate-related risks and opportunities by analyzing the feedback from stakeholder engagement. This stakeholder engagement initiative includes "CSR Dialogue," in which we regularly invite outside experts to share the latest knowledge on CSR with the Group's management and to engage in dialogue (exchange views and engage in discussions) about Tokio Marine Group's CSR initiatives.

Additionally, Tokio Marine Group performs plan-do-check-act (PDCA) management through our proprietary Green Assist environmental management system, which draws on ISO 14001, and engages in energy conservation and resource conservation activities. The head office of Tokio Marine & Nichido has adopted an environmental management system based on ISO 14001 in fiscal 1999. At Group companies in Japan and overseas, we are introducing our unique environmental management system through collaboration with Tokio Marine Holdings and Tokio Marine & Nichido. Each year, we identify and assess environmental issues, including climate-related risks, and define environmental targets.


Meanwhile, Tokio Marine Group engages in research through collaboration with The University of Tokyo, Nagoya University, Kyoto University and other organizations to look into the impact of climate change on the insurance business over the short, medium and long terms and to identify and assess climate-related risks. As an example outcome, the Group has learned that under future climate conditions (about 100 years from now), an increase in the average typhoon intensity will increase typhoon risk.

Tokio Marine Group promotes Enterprise Risk Management (ERM) that seeks to increase corporate value by integrating risk-based decisions into all aspects of business and using capital adequacy and profitability relative to risk as metrics for making management decisions. Under the ERM framework, we conduct risk management while taking into consideration various factors, including the research results such as the said change in typhoon risk under future climate conditions as well as the impact on insurance losses caused by a change in flood risk as a result of increased rainfall. Moreover, at the ERM Committee comprising top management of Group companies in and outside Japan, we identify material risks surrounding Tokio Marine Group and develop policies to respond to these risks. Material risks identified in fiscal 2017 included major wind and water disasters in Japan and major natural disasters overseas. In identifying material risks, we have adopted a system to monitor all risks, including emerging risks resulting from environmental and other changes, and comprehensively assess these risks using both quantitative factors (such as economic loss and frequency of occurrence) and qualitative factors (including business continuity and reputation). We also perform stress tests using scenarios of low frequency but high consequence major natural disasters and other extreme events.

> [Management Strategy Section, *Integrated Annual Report 2018* \(1.3MB\)](#) 

Metrics and Targets

We use CO₂ emissions from business activities and the CO₂ fixation and reduction effect from mangrove planting and other activities as our metrics. Our target is to achieve carbon neutral status on a Group basis. We will continue toward achieving this target in fiscal 2018 and onward.

> [Protecting the Earth: Continue Creating the Future of the Earth and a Society of Safe Living, *Integrated Annual Report 2018* \(1.6MB\)](#) 

> [Concept for Reducing CO₂ Emissions](#)

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 endorses 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 and ISO 26000, and has signed the United Nations Global Compact. Tokio Marine Group fully 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 act in an honest and fair manner in conformity with laws and social norms and undertake fair business activities.

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 and specific personal information, etc.**
In compliance with applicable laws, rules and regulations as well as the Tokio Marine Group Privacy Policy, we shall safeguard private information and specific personal information, etc., including customers' information, and we shall not use such information except on a need basis to carry out our business operations in order to avoid any breach of privacy.
- **Protection of the global environment**
Acknowledging that the protection of the global environment is an important responsibility, we shall comply with applicable laws, rules and regulations, and respect the harmonization with and the improvement of the global environment in all of our activities.

Human Rights Policy

In order for Tokio Marine Group to remain strong and caring to protect customers and society from all forms of emergencies, every employee must respect diverse values and work styles of others, find his or her work rewarding and work with enthusiasm with colleagues. It is also essential to gain trust from all people and society by always acting in a way to respect human rights. Tokio Marine Group carries out various initiatives in accordance with its Basic Policy on Human Rights in order to instill a culture of respecting human rights within the Group.

Basic Policy on Human Rights

1. We fulfill social responsibilities as a "good corporate citizen" by positioning respect for human rights as one of the important standards of corporate activities and practicing it through daily business operations.
2. By nurturing employees who are conscious of and can practice respect for human rights, we promote the realization of "customer trust and satisfaction" on the basis of human rights.
3. By fostering a culture that respects human rights, we establish a "free and open corporate culture" in which all employees respect each other and fully demonstrate their abilities.
4. By promoting this initiative throughout the Group, we facilitate the growth of Tokio Marine Group.

We have also established the Tokio Marine Global HR Policy as our universal philosophy and concept for human resources management to be shared among respective countries and regions worldwide.

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 our universal philosophy and concept for human resources management to be shared among respective countries and regions worldwide. We are working to share the thinking and values of 1) “human resources being our largest assets,” 2) “respect for 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 formulates action policies concerning human rights, compliance and risk management, and accordingly, monitors business operations of Group companies on a regular basis to identify any issues related to respect for human rights and implement measures to counter any risk thereof.

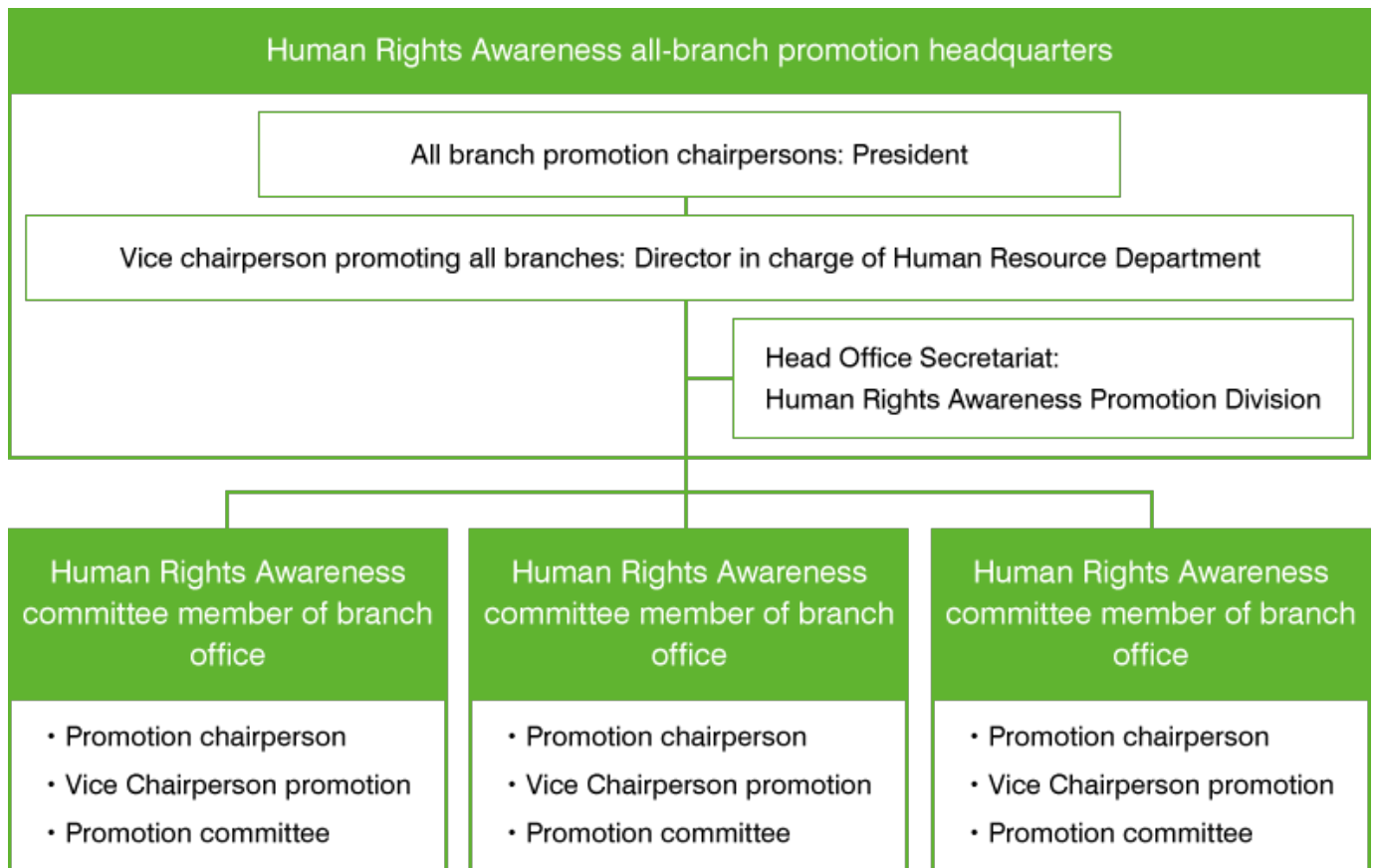
Respect for Human Rights within the Group

At each Group company, all employees and other co-workers are working to build a vibrant corporate culture without discrimination or harassment. At Tokio Marine & Nichido, we formulate the Basic Policies and Measures Related to Human Rights at the beginning of each fiscal year, and under the human rights awareness promotion structure, provide support to all branches for their relevant efforts made in relation with operations that involve human rights and inspect the status of their efforts at the end of the fiscal year. We go through the plan-do-check-act (PDCA) cycle on a constant basis to survey the status, identify issues and take improvement measures.

(Principal Initiatives)

- Human rights awareness training (target: training to be attended by all employees), fair hiring selection practices and achieve normalization within the Group
- Promotion of employment of persons with disabilities, prevention of, education on and appropriate response to various types of harassment and execution of daily business operations with an awareness of human rights

Human Rights Awareness Promotion Structure



Process to Monitor the Promotion of Human Rights Awareness

- <1> Establish and thoroughly implement policies for promoting human rights awareness.
- <2> Develop an organizational structure to promote human rights awareness with the president as the responsible person.
- <3> Implement human rights awareness training for all directors, officers and employees at least once a year.
- <4> Formulate and thoroughly implement policies aimed at implementing fair recruitment selection practices and establish the Human Rights Awareness Committee for Fair Selection and Recruitment.
- <5> Promote normalization (increasing employment of persons with disabilities and improving their workplace environment in terms of both “software” and “hardware”).
- <6> Establish rules for the prevention of sexual harassment and set up an in-house consultation desk.

Human rights awareness training

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. Training is based on themes that reflect social issues and employees learn about a wide range of areas, which include acquiring knowledge concerning issues in Japan of discrimination against people belonging to outcast communities, LGBT (lesbian, gay, bisexual, transgender) and maternity harassment issues as well as about the UK Modern Slavery Act 2015.

At Tokio Marine & Nichido, we have established a promotion structure mainly comprising the Human Rights Awareness All-Branch Promotion Headquarters and the Human Rights Awareness Promotion Committee members of each branch office. We work to foster a culture to respect human rights by continuing to achieve 100% participation every year for the human rights awareness training held in the workplace. Other efforts include holding rank-based training, such as executive seminars, publishing the latest information on human rights and related tools on our in-house intranet and making them always available for all employees. In addition to employees, we provide various training tools to agents to help them provide human rights awareness training.

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

Fostering a culture to respect human rights by soliciting and awarding human rights-related slogans

During the Human Rights Week that takes place from December 4 to 10 every year, we solicit human rights-related slogans from all employees and their families within Tokio Marine Group. The aim is to facilitate an understanding of the importance of respecting human rights and raise human rights awareness in the workplace, at home and within local communities. We select excellent slogans and disseminate them through our in-house intranet, Group newsletters and posters to be put up in each workplace as an effort to instill and spread the awareness of respecting human rights.

Keeping the human rights perspective in daily business operations and thoroughly ensuring prevention of discriminatory practices

Tokio Marine & Nichido has in place a document inspection system to check for any expression (including illustrations) or wording undesirable from the perspective of human rights in its advertisements for customers as well as in its daily business operations. The system also performs a check to make sure the company does not obtain unnecessary personal information.

Hotline System (Whistle Blower System)

In order to solve human rights issues, such as sexual harassment and other various types of harassment, we have set up a Hotline System (Whistle Blower System), through which employees seek the advice of internal and external experts, and have been striving to realize a better workplace environment for employees.

Human Rights Due Diligence

Tokio Marine Group has established a system to ensure human rights due diligence based on the UN Guiding Principles on Business and Human Rights.

For Tokio Marine Group, human rights due diligence means an ongoing, preventive and voluntary process to avoid or reduce any negative impact of corporate activities on human rights and to become a "Good Company."

According to the process, Tokio Marine Group conducted a human rights risk assessment in fiscal 2017 with the assistance of Verisk Maplecroft, the world's leading global risk analytics and forecasting company, and the specified NPO Caux Round Table Japan (CRT Japan). The assessment covered every country in which we do business, and we identified potential human rights issues, which we need to tackle in order to prevent risks from occurring.

In fiscal 2018, we will analyze and assess the possibility of occurrence of the identified risks and the impact of these risks on our stakeholders, and at the same time, will work to formulate necessary risk prevention measures.

Respect for Human Rights in the Value Chain

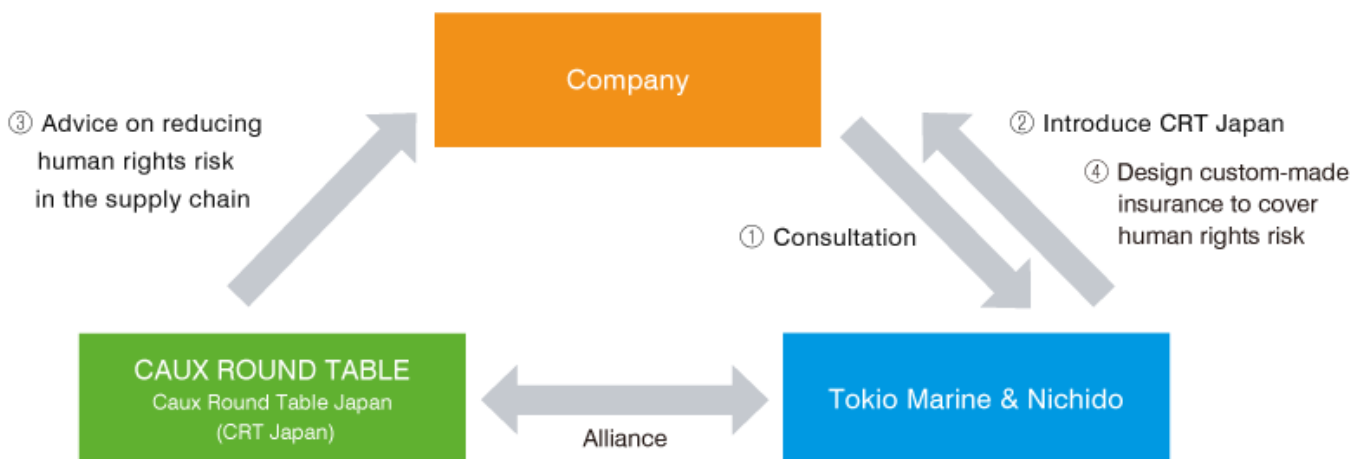
Tokio Marine & Nichido issues the Principle of Transactions for business partners (suppliers and subcontractors) from the perspective of social responsibility. The Principle of Transactions requests that business partners promote initiatives that encompass human rights as well as “compliance with laws,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

➤ [CSR in the Value Chain](#)

Supporting Initiatives for Reducing Human Rights Risk in Building Supply Chains

In solving human rights problems such as forced labor and child labor that are spreading globally, rather than relying solely on initiatives by government institutions, there are increasing demands that global companies take responsibility and respond to these problems throughout their entire supply chains. There are also various instances in which inadequate handling of these issues causes a major decline in the brand value of global companies and leads to product boycotts. Accordingly, in fiscal 2017 Tokio Marine & Nichido formed a business alliance with Caux Round Table Japan (CRT Japan), a specified NPO, and commenced support for initiatives for reducing human rights risk, such as forced labor and child labor, which could occur within global companies' supply chains that span the world.

Tokio Marine & Nichido introduces CRT Japan to companies working to promote “responsible supply chains.” These companies receive advice from CRT Japan and establish systems that aim to reduce human rights risk throughout their entire value chain. Tokio Marine & Nichido designs and provides custom-made insurance for companies that receive advice from CRT Japan. This insurance covers the additional costs of establishing crisis measures when hidden human rights risks are discovered at second- and third-tier manufacturing subcontractors overseas despite having already taken adequate measures for human rights risk when building supply chains. As a result, companies can use this insurance to cover various expenses needed for responding quickly and accurately to prevent the occurrence of a major reputational risk when a human rights issue arises in the supply chain. In the future as well, Tokio Marine Group will continue to support the building of supply chains of global companies.



Respect for Human Rights in Sustainable Investment and Financing

Giving consideration to environmental, 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 investment and financing.

➤ [Creating a Society Where People Can Live with Security through Sustainable Investments and Financing](#)

Response to the UK Modern Slavery Act 2015

Tokio Marine Group regards slave labor and human trafficking as social issues that must be solved and makes efforts to prevent slave labor and human trafficking in its own businesses and value chain (supply chain). At the same time, the Group is urging its various stakeholders to undertake initiatives toward solutions to these issues.

UK Modern Slavery Act 2015

Modern Slavery refers to enslavement and servitude, all forms of forced labor and human trafficking, etc.

The International Labour Organization (ILO) reported in a 2014 survey that there were approximately 21 million victims of forced labor worldwide (as of 2012) while annual illicit profits reached US\$150 billion (estimate), which shows that even in present times slave labor and human trafficking are serious social problems.

Accordingly, in March 2015 the British government enacted the UK Modern Slavery Act 2015 ("Slavery Act") to prevent forced labor and other present-day slave labor as well as human trafficking. The Slavery Act went into effect in October 2015. Section 54 of the Slavery Act requires commercial organizations that undertake business in the United Kingdom (regardless of whether the company is headquartered in the United Kingdom) and that have annual sales of £36 million or more to publish a statement of steps taken each fiscal year to prevent slave labor and human trafficking in their own businesses and value chain (supply chain).

Tokio Marine & Nichido Slavery and Human Trafficking Statement for the Fiscal Year 2017

Tokio Marine & Nichido announces as follows the Slavery and Human Trafficking Statement for the fiscal year 2017 as a response to the UK Modern Slavery Act 2015. Tokio Marine & Nichido, together with its employees and business partners, will implement initiatives to prevent slave labor and human trafficking.

➤ [Slavery and Human Trafficking Statement for the fiscal year 2017 \(155.2KB\)](#) 

CSR in the Value Chain

Tokio Marine Group defines the value chain as shown in the table below. Primarily through Tokio Marine & Nichido, the Group is executing environmental, 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 every two or three years, 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.

Creating a Society Where People Can Live with Security through Sustainable Investments 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 such as UNEP FI Principles for Sustainable Insurance (UNEP FI-PSI), UN Principles for Responsible Investment (PRI), Principles for Financial Action for the 21st Century and the Japan Sustainable Investment Forum to solve various environmental, social and governance (ESG) issues. We leverage the findings of these activities as one means to execute sustainable investment and financing. Tokio Marine & Nichido, Tokio Marine Asset Management and Tokio Marine Capital lead efforts toward sustainable investments and financing.

Study and Research on Sustainable Investments and Financing

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

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

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

UN Principles for Responsible Investment (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> 

Creating a Safe, Secure and Sustainable Future through Sustainable Investments

With Tokio Marine Asset Management and Tokio Marine & Nichido taking the lead, Tokio Marine Group has formulated sustainable investment policies and aims for the sustainable growth of investee companies and thus promotes such initiatives as holding constructive “purposeful dialogue” with investee companies and publicly announcing the exercise of voting rights and the results of the exercise of voting rights.

Asset Management Policies

The asset management policies of Tokio Marine & Nichido, Tokio Marine Asset Management, and Tokio Marine Capital are as follows.

Tokio Marine & Nichido

Asset Management Policy from the *Tokio Marine & Nichido Disclosure Report 2018*(excerpt)

Besides focusing on safety, profitability and liquidity in preparation for the payment of insurance claims, Tokio Marine & Nichido also undertakes asset management that contributes to society and public welfare. For this reason, with a main focus on Asset Liability Management (ALM), Tokio Marine & Nichido aims at securing long-term, stable income and carrying out efficient liquidity management under appropriate risk control giving due consideration to the characteristics of insurance products.

> http://www.tokiomarine-nichido.co.jp/company/pdf/TMNF_2018_d.pdf (in Japanese) (4.8MB) 

Tokio Marine Asset Management

One of Tokio Marine Asset Management’s management principles is to contribute to the development of an enriched and comfortable social life and economic growth of society. To contribute to the development of a comfortable social life and economic growth of society, Tokio Marine Asset Management, in conformance with its fiduciary responsibility, executes responsible investments that focus not only on financial elements of investee companies but that also appropriately consider non-financial elements such as environmental, social and governance (ESG) issues. At the same time, Tokio Marine Asset Management actively calls on investee companies to promote medium-to-long-term growth of these investee companies with the aim of improving medium-to-long-term returns for customers.

Tokio Marine Asset Management incorporates ESG integration, which integratedly ascertains and systematically evaluates financial and non-financial elements, into its investment decision process. This process is commonly applied to all asset classes based on the recognition that ESG integration enables even higher-precision company analysis and investment decisions. Tokio Marine Asset Management regards ESG as an evaluation category that forms the foundation that supports medium-to-long-term returns for customers and has positioned governance as the key focal point in company evaluations while also appropriately considering environmental and social and other non-financial elements.

> https://www.tokiomarineam.com/sustainability/#responsible_investment 

Tokio Marine Capital

Tokio Marine Capital positions “trust” as the core of its business activities. Tokio Marine Capital recognizes that fulfilling its corporate responsibilities for promoting the permanent development of investee companies and thus realizing a sustainable society will contribute to maintaining and further developing this “trust.”

Tokio Marine Capital handles fiduciary responsibilities on behalf of investors as a private equity fund management firm and will fulfil this social responsibility through its investment activities while promoting investments that earn the trust of investors.

> <https://www.tmcap.co.jp/english/company/index.html#esg> 

Asset Management Structure

The asset management structures of Tokio Marine & Nichido, Tokio Marine Asset Management and Tokio Marine Capital are as follows.

Tokio Marine & Nichido

At Tokio Marine & Nichido, ESG investment planning is carried out in the Financial Planning Department and sustainable investment and financing initiatives are implemented in collaboration with the Corporate Asset Management Department/Investment Management Department, which execute transactions.

Tokio Marine Asset Management

Tokio Marine Asset Management has strengthened governance of the process for executing voting rights and the monitoring of conflicts of interest by establishing the Responsible Investment Committee, with the responsible director serving as chairperson, and positioning this as the companywide organization that is required to report directly to the Board of Directors (including two independent outside directors). Tokio Marine Asset Management has adopted a structure under which the Responsible Investment Committee composed of directors and asset manager supervisors with abundant experience in asset management discuss and decide overall stewardship activities that encompass policies for the execution of voting rights and promote responsible investing in companywide asset management. The Responsible Investment Group, Investment Research Group, Japan Equities Management Group and Engagement Operation Group all collaborate in constructive “purposeful dialogue” with investee companies and in individual decisions on the execution of voting rights.

Tokio Marine Capital

Tokio Marine Capital has established the ESG Committee and carries out investment activities based on the ESG policies prescribed by the company.

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.

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. (Excerpt)

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 June 2017, Tokio Marine Asset Management renewed its adoption of the principles based on a revision to the content of the Code.

In May 2014, Tokio Marine & Nichido agreed with the intent of Japan's Stewardship Code and also announced it would adopt the Code.

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

Disclosure of Execution of Voting Rights and the Results of Execution of Voting Rights

Based on the purport of the Principles for Responsible Institutional Investors (Japan's Stewardship Code), Tokio Marine Asset Management and Tokio Marine & Nichido have clear policies on publicly announcing the execution of voting rights and the results of the execution of voting rights and disclose details of their stewardship activities that include the results of the execution of voting rights.

Tokio Marine Asset Management

➤ [Individual disclosures of the execution of voting rights for Japanese equities \(in Japanese\)](#) 

Tokio Marine & Nichido

Overview of stewardship activities

➤ <http://www.tokiomarine-nichido.co.jp/company/pdf/stewardship.pdf> (in Japanese) (618.4KB) 

Value Creation through Sustainable Investments

Tokio Marine Group contributes to the creation of a safe, secure and sustainable future together with its stakeholders by developing and providing ESG investment products.

Provision of the *Tokio Marine Low-Carbon Japanese Equity Fund*

Promoting initiatives toward realizing a low-carbon society is an urgent and important issue with the adoption of the United Nations Sustainable Development Goals (SDGs) and the Paris Agreement based on the goals set by the United Nations Framework Convention on Climate Change. Accordingly, as an initiative for contributing to the attainment of these goals, in November 2017 Tokio Marine Asset Management established the *Tokio Marine Low-Carbon Japanese Equity Fund* comprised of equities of Japanese companies actively working to reduce greenhouse gases. By launching a fund with an investment universe consisting of Japanese companies disclosing their greenhouse gas emissions, we will provide support on the financial side for efforts by Japanese companies to realize low-carbon operations.

Specifically, this fund was established based on the concept of investment targets aimed at securing investment returns that track the performance of the TOPIX index and constructing a Japanese equity portfolio with half the level of carbon intensity* relative to that of the benchmark TOPIX index. This will enable investors to not only achieve broad Japanese equity market performance but to also contribute to supporting a reduction of greenhouse gases and the creation of a low-carbon society.

As part of efforts of Tokio Marine Group, Tokio Marine & Nichido decided to invest in this fund at the time of establishment, as the Group aims to promote initiatives from the financial side that support greenhouse gas reductions by Japanese companies.

* Carbon intensity (CO₂ emission basic units) here refers to CO₂ emissions per sales of each company. The total volume of company CO₂ emissions varies significantly by business type and business scale. Therefore, we use this index and compare CO₂ emission levels in accordance with the actual state of business activities.

Provision of the *Premium World*

In December 2007, Tokio Marine Asset Management launched the *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 Renewable Energy Fund

In 2012, Tokio Marine Asset Management launched the TM Nippon Solar Energy Fund for institutional investors, including corporate pension funds, to invest in solar power plants as an investment product targeting Japan's national infrastructure. Meanwhile, in 2017, Tokio Marine Asset Management launched the TM Nippon Renewable Energy Fund that invests in various types of renewable energy that includes wind power, biomass, hydropower and geothermal power in addition to solar power.

These funds are investment products that diversify investments among Japan's renewable energy generation businesses and provide investment income to investors from sales of electric power.

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. The 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.

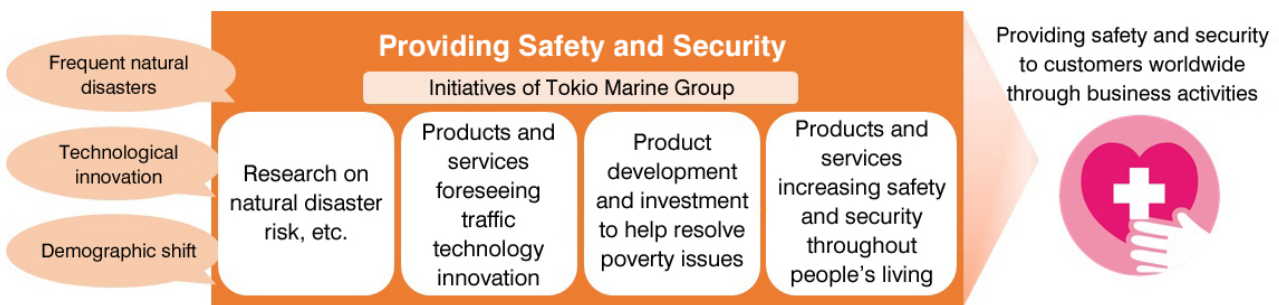
> [Tokio Marine Asset Management](#) 

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.

> [Reducing Poverty \(Reducing World Poverty\)](#)

Core Theme 1: Providing Safety and Security



The world is now facing various social issues, inflicted by frequent large-scale natural disasters, demographic shifts, income disparities and poverty. In Japan as well, issues are becoming prevalent also in relation with technological innovation as well as community resilience (disaster prevention and mitigation) and the country's declining birth rate and aging population. These issues may induce drastic changes in risks surrounding the insurance business. To protect people, including our customers, from these varying risks and also capture business opportunities while responding to these risks, Tokio Marine Group has selected "Providing Safety and Security" as one of our three CSR core themes. We are making efforts toward a safe, secure and sustainable future throughout our entire business activities from conducting research on natural disaster risk to providing products and services that are beneficial for safety and security and undertaking local community and social contribution activities leading to safety and security.

CSR Materiality (Material Issues)

- Products and services beneficial for safety and security
- Climate change and natural disasters
- Technological innovation
- Low birth rates and aging societies, and population demographics
- Local community and social contribution activities
- Promoting ESG in the provision of products and services

Making Society Resilient to Natural Disasters

One mission of Tokio Marine Group is to provide, in response to natural disaster risk, products and services leading to the safety and security of customers and local communities. To achieve this mission, we are applying our knowledge, which we have accumulated through research on natural disaster risk and participation in international initiatives, to the development of insurance products and services and are promoting activities to disseminate our know-how on disaster prevention and mitigation widely throughout society. Even after a disaster, we focus on making swift claims payments and providing services for the early recovery of business operations.

Building a Secure Society by Leveraging Traffic Technology Innovation

Another mission of Tokio Marine Group is to deliver traffic safety and security through its non-life insurance products and services. Tokio Marine Group provides insurance products and services that quickly capture the latest innovation in traffic technology, and will contribute to increasing society's preparedness against traffic risk and prevention of traffic accidents.

Building a Secure Society by Responding to Varying Lifestyles and Changes in Society

Tokio Marine Group offers products and services that increase safety in all aspects of people's living through its home, travel and other insurance. We have also started providing services to counter the growing corporate governance and cyber risks resulting from business globalization and technology innovation. Overall, we are working to provide comprehensive coverage matched to the needs of our day-to-day life.

Eliminating Poverty in Society

Based on its know-how accumulated in the insurance business, Tokio Marine Group has developed and initiated sales of weather insurance and microinsurance in India, thereby providing low-income earners with greater access to insurance. We also hope to contribute to the resolution of poverty issues in the world through financing to and investment in financial institutions providing microfinancing services.



Examples of CSR approach (Providing Safety and Security)

Value Creation

Providing safety and security to customers, local communities and society worldwide through the insurance business

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 from 2013 to 2014 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 and consulting services
- Providing insurance products and risk management services to cover weather disaster risk in developed and developing countries
- Providing insurance so that persons engaged in agriculture can make preparations against extreme weather in developing countries and regions
- Activities for making policy recommendations to encourage disclosures that will help investment decisions through participation in an initiative led by the Task Force on Climate-related Financial Disclosures (TCFD) of the Financial Stability Board (FSB)
- Creating a sustainable society by utilizing disaster risk financing and an insurance scheme
- Enlightenment and educational activities related to weather disaster risk

- [Making Society Resilient to Natural Disasters](#)
- [Building a Secure Society by Leveraging Traffic Technology Innovation](#)
- [Building a Secure Society by Responding to Varying Lifestyles and Changes in Society](#)
- [Eliminating Poverty in Society](#)






Making Society Resilient to Natural Disasters

Resolving disaster issues and mitigating disaster damage are two major concerns in the international community and challenges we should tackle. Consequently, Tokio Marine Group engages in an array of initiatives in relation to disaster prevention, including three initiatives cited in the “Compilation of Private Sector Example Initiatives for Building National Resilience,” a reference material published by the Cabinet Secretariat (May 2018 edition). These are: Earthquake and tsunami risk research, industry-academia collaboration between Tohoku University and Tokio Marine & Nichido; Disaster Prevention Lessons to cultivate the ability to survive a disaster; and Contributing to disaster prevention and mitigation, utilizing the ecosystems in coastal areas.

We are applying our knowledge in the areas of natural disasters as well as disaster prevention and mitigation, which we have accumulated through research on natural disaster risk and participation in international initiatives, to the development and provision of products and services leading to the safety and security of customers and local communities well into the future. At the same time, we are promoting activities to disseminate our knowledge on disasters and disaster prevention and mitigation widely throughout society through such efforts as raising disaster prevention awareness of children as well as companies before a disaster strikes. Even after a disaster, we focus on making appropriate and swift claims payments and providing services for the early recovery of business operations of companies affected by the disaster. Tokio Marine Group seeks to contribute to building a safe and secure society that is strongly resilient to natural disasters by providing total responses before and after disasters through its diverse products and services and various initiatives, including activities to raise disaster prevention awareness, provide relief funds and engage employee volunteers.

Tokio Marine Group’s initiatives to promote disaster prevention contribute to achieving five of the Sustainable Development Goals (SDG) specified in “Transforming our World: the 2030 Agenda for Sustainable Development,” which was adopted at the United Nations Sustainable Development Summit in September 2015. These five goals are: SDG 1 (No poverty), SDG 9 (Industry, innovation and infrastructure), SDG 11 (Sustainable cities and communities), SDG 13 (Climate action) and SDG 17 (Partnerships for the goals). We will continue to promote our efforts to make society resilient to natural disasters by collaborating with various stakeholders.

Relation between written content and SDGs

	Relevant goal	Relevant target	Description of related content
	1. No poverty	1.5 Build the resilience of the poor and those in vulnerable situations and reduce their exposure and vulnerability to climate-related extreme events	All content in general
	9. Industry, innovation and infrastructure	9.a Facilitate sustainable and resilient infrastructure development in developing countries through enhanced financial, technological and technical support to small island developing States 9.5 Enhance scientific research, upgrade the technological capabilities of industrial sectors in all countries	Product and Service Planning and Research Participation in the World Bank's Pacific Disaster Risk Financing Pilot Program Product and Service Planning and Research
	11. Sustainable cities and communities	11.5 Significantly reduce the number of deaths and the number of people affected by disasters, including water-related disasters	Product and Service Planning and Research Building a Society Capable of Adapting to Climate Change and Weather Disaster Risk
		11.b Implementing integrated policies and plans towards inclusion, resource efficiency, mitigation and adaptation to climate change in line with the Sendai Framework for Disaster Risk Reduction 2015-2030	Product and Service Planning and Research Building a Society Capable of Adapting to Earthquake and Tsunami Risk
	13. Climate action	13.1 Strengthen resilience and adaptive capacity to climate-related hazards and natural disasters	All content in general
		13.3 Improve education, awareness-raising and human and institutional capacity on climate change mitigation, adaptation, impact reduction and early warning	Product and Service Planning and Research Pre-Disaster Action
	17. Partnerships for the goals	17.16 Enhance the global partnership for sustainable development	Product and Service Planning and Research Multi-stakeholder dialogue

Section composition

Product and Service Planning and Research >>

With a view toward providing products and services leading to the safety and security of customers and local communities well into 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 new risks.

Products and Services >>

In order to increase preparedness by way of insurance against natural disaster risk, Tokio Marine Group delivers safety and security to all people and society by providing disaster-related products and services including support services for early recovery.

Local Community Contribution >>

Based on the lessons learned from earthquakes and other disasters in the past, and as a means to help people prepare for future disasters and raise disaster prevention awareness among children as well as companies, Tokio Marine Group disseminates disaster prevention information through the media and holds disaster prevention seminars and lessons for children and adults jointly with research and other organizations who are our partners in industry-academia collaboration.

Post-Disaster Response and Recovery >>

To deliver a sense of security at the earliest opportunity after an earthquake or any other disaster, Tokio Marine Group takes all possible measures for smoothly receiving insurance claims reports and engages in recovery support for affected areas, including employee volunteer activities.

Product and Service Planning and Research

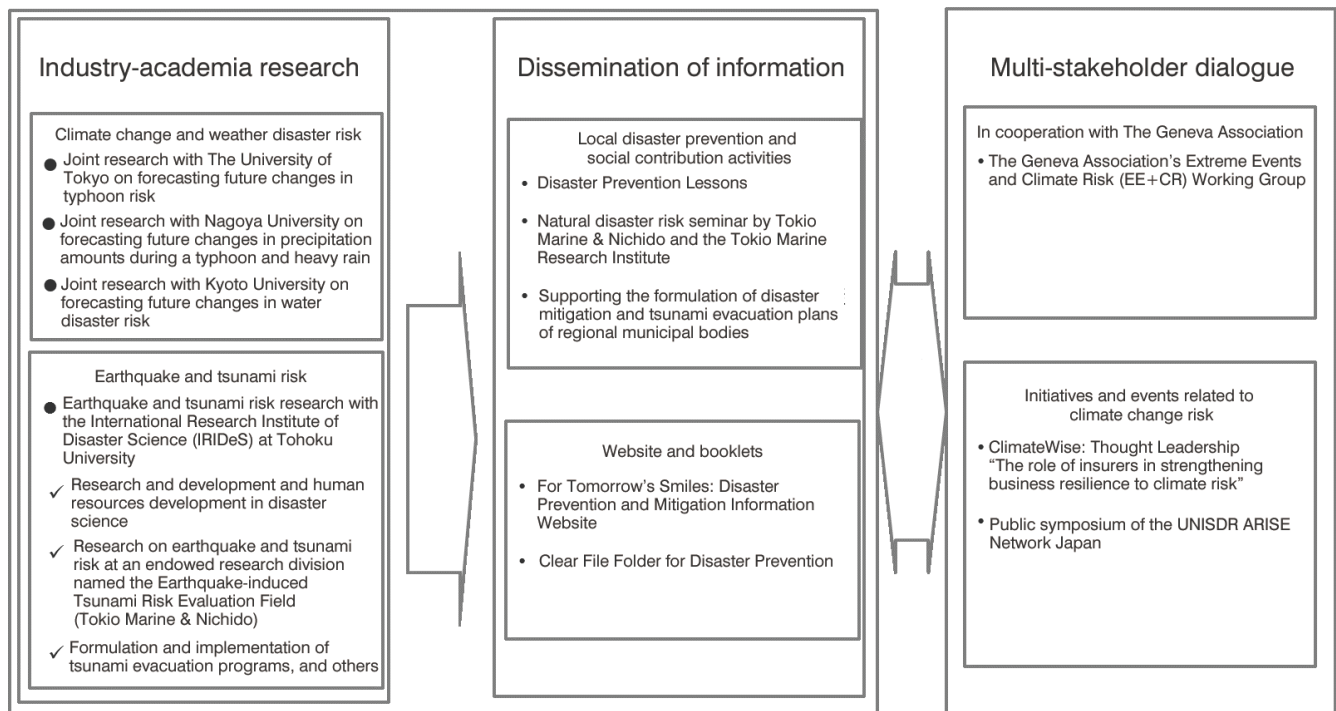
Responding to risks associated with “climate change and natural disasters,” one of Tokio Marine Group’s CSR material issues included in this theme, also comprises a major management issue that the global insurance industry must address in the medium to long term. Through industry-academia collaboration 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. Our efforts in this area include development of a stochastic risk assessment approach. 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 and natural disasters in accordance with the Sendai Framework for Disaster Risk Reduction 2015-2030, which provides new world guidelines for disaster risk reduction. To this end, we are working to resolve disaster issues and mitigate disaster damage globally by using the outcomes of our industry-academia research to the benefit of society and by taking part in international initiatives, such as the UNISDR Private Sector Alliance for Disaster Resilient Societies (ARISE) and The Geneva Association’s Extreme Events and Climate Risk (EE+CR) Working Group.

Building a Society Capable of Reducing and Adapting to Risks Resulting from Climate Change and Natural Disasters

The 21st session of the Conference of the Parties to the UNFCCC (COP21) held in December 2015 adopted the Paris Agreement as a new international framework of measures against climate change for 2020 onwards. As the world's common long-term goal, the Paris Agreement aims to keep a global temperature rise below 2 degrees Celsius above pre-industrial levels. The agreement also makes a clear link between itself and the Sendai Framework for Disaster Risk Reduction 2015-2030, which was adopted at the Third United Nations World Conference on Disaster Risk Reduction held in Sendai in March 2015. There is a concern for the growing natural disaster risk due to climate change, and Tokio Marine Group, working to resolve disaster issues and mitigate disaster damage, also gives due attention to the goal of the Paris Agreement and intends to contribute to its achievement.

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 conducts research on climate change and natural disaster risk and on earthquake and tsunami risk through industry-academia collaboration and presents the outcomes at conferences and forums on disaster risk reduction. We also utilize these outcomes in our social contribution activities and disseminate relevant information to the public. Additionally, we proactively participate in initiatives and events related to climate change to disseminate the outcomes and details of our industry-academia research activities to the world and engage in multi-stakeholder dialogue to share information about the latest research projects and discuss how to promote disaster prevention.



Building a Society Capable of Adapting to Climate Change and Weather Disaster Risk

By matching forecasts of future changes in risk due to climate change 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.

Utilizing Research Outcomes to Provide Products and Services for Adapting to Climate Change

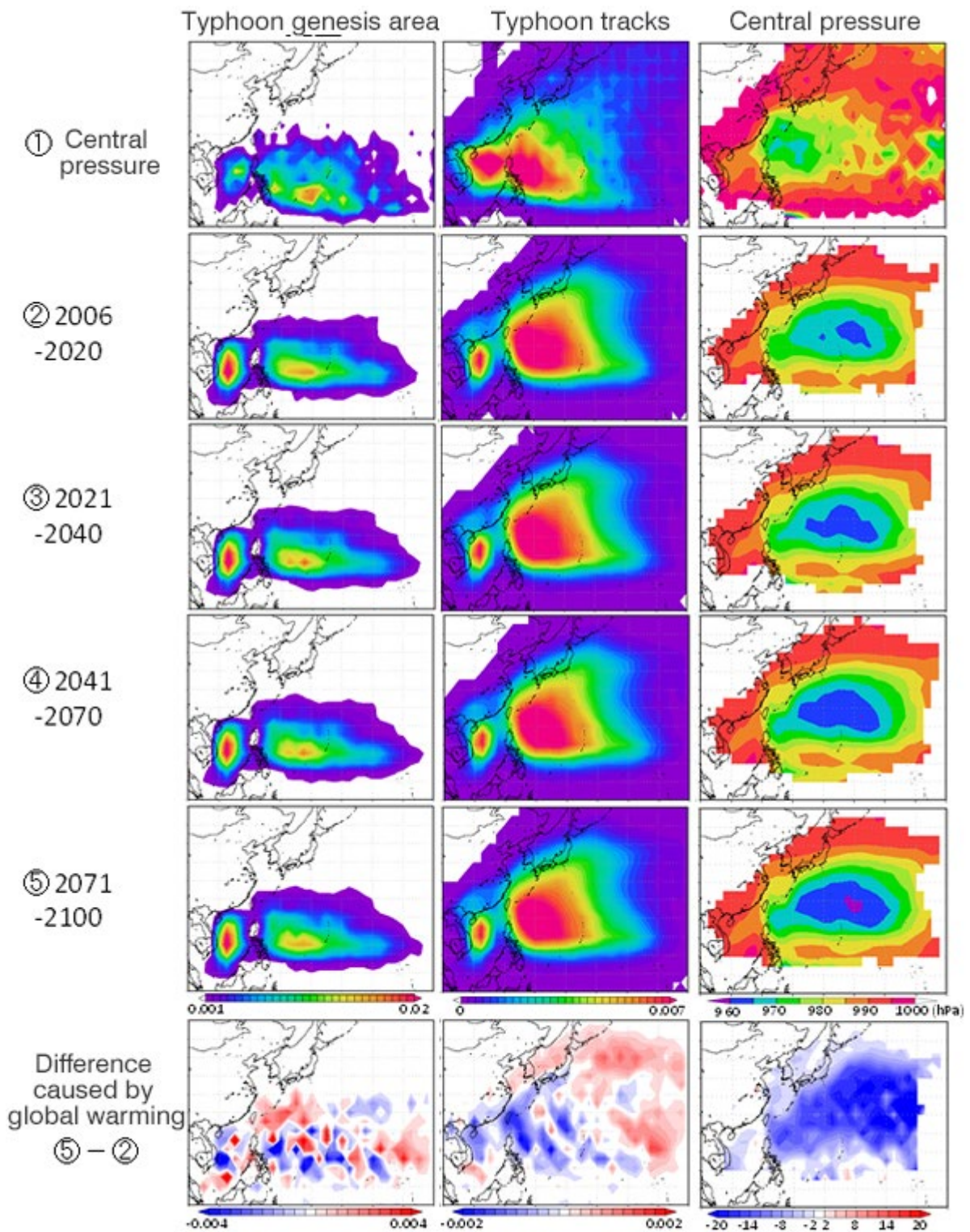
There is a concern that damage concerning natural disasters will increase due to climate change and the resulting greater fluctuations in natural phenomena. Tokio Marine Group is promoting initiatives to resolve weather and other disaster issues and mitigate disaster damage through its business operations. However, as changes in climate and fluctuations in natural phenomena increase, using only the past disaster and insured contingency data may prevent appropriate weather disaster risk assessment and may reduce our ability to provide insurance products and services covering weather disaster risk to customers and local communities as we have done previously.

In response, Tokio Marine Group seeks to promote research on climate change and weather disaster risk in collaboration with the world's leading scientists and researchers and to use research outcomes and other various findings broadly to the benefit of society. Simultaneously, as a corporate group engaging in the insurance business, we intend to translate our research activities into the ability to sustainably provide insurance products and related services to customers and local communities.

Tokio Marine Group will continue to forge ahead with research on climate change and natural disaster risk with the world's leading scientists and researchers through industry-academia collaboration and proactively leverage knowledge gained through such research.

Joint Research with The University of Tokyo: Forecasting Future Changes in Typhoon Risk Using Climate Models

- With the aim of forecasting future changes in typhoon risk due to global warming, the Tokio Marine Research Institute has been undertaking joint research with The University of Tokyo using an originally developed stochastic typhoon model that estimates future changes in typhoons. More recently, we have also been engaging in research related to forecasts of annual typhoon trends in addition to assessing the impact of global warming on typhoon risk.
- The Atmosphere and Ocean Research Institute at The University of Tokyo, our partner in this joint research, 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 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.
- The charts below show estimates of the impact of global warming on typhoons based on climate change forecast data from institutions worldwide, using the stochastic typhoon model. These charts indicate the possibility that future typhoons will take more eastward tracks and will become stronger.



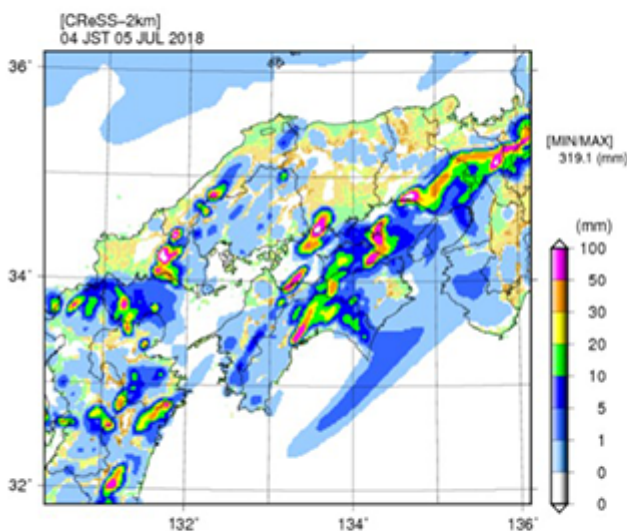
The charts at the bottom show warming differentials. Of these, in the charts showing typhoon generation and tracks, blue represents locations where typhoons will decrease in the future, and red represents locations where they will increase. Also, in the chart showing central atmospheric pressure, blue represents locations where central atmospheric pressure will decrease in the future.

Joint Research with Nagoya University: Typhoon and Precipitation Simulation Using High Spatial Resolution Model

- With the aim of analyzing how climate phenomenon such as typhoons, rapidly growing atmospheric depressions and localized torrential downpours are changing along with climate change, the Tokio Marine Research Institute is performing joint research with Nagoya University as part of efforts to promote research on future natural disaster risk, with particular focus on changes in precipitation amounts.
- 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. The Institute for Space-Earth Environmental Research at Nagoya University, our partner in this joint research, conducts diversified research into the processes in water cycle systems. As part of this research, Nagoya University Professor Kazuhisa Tsuboki has developed a high spatial resolution model able to perform detailed simulation of clouds and precipitation, and is advancing research into the structure and mechanisms of heavy rain, typhoons, tornadoes and other phenomena.
- In July 2018, heavy rain hit and caused enormous damage in the entire western Japan. The charts below show the results using Nagoya University's high spatial resolution model to simulate rainfall. Comparing the chart on the left showing the simulation results and the chart on the right showing the actual observed rainfall amounts, we can see that the simulation has recreated rain-hit areas and precipitation volume very accurately.
- The results also reveal that global warming in the future will likely cause an increase in the number of heavy rainfall events that may result in large-scale disasters. We will promote research on how global warming affects precipitation volume.

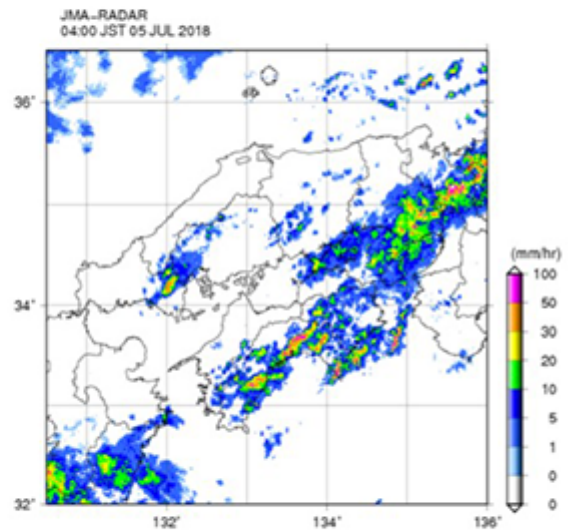
コンピュータを用いて再現 (平成 30 年 7 月豪雨)

Computer based reproduction
(July 2018 heavy rain)



実際の観測データ (平成 30 年 7 月豪雨)

Actual observed data
(July 2018 heavy rain)

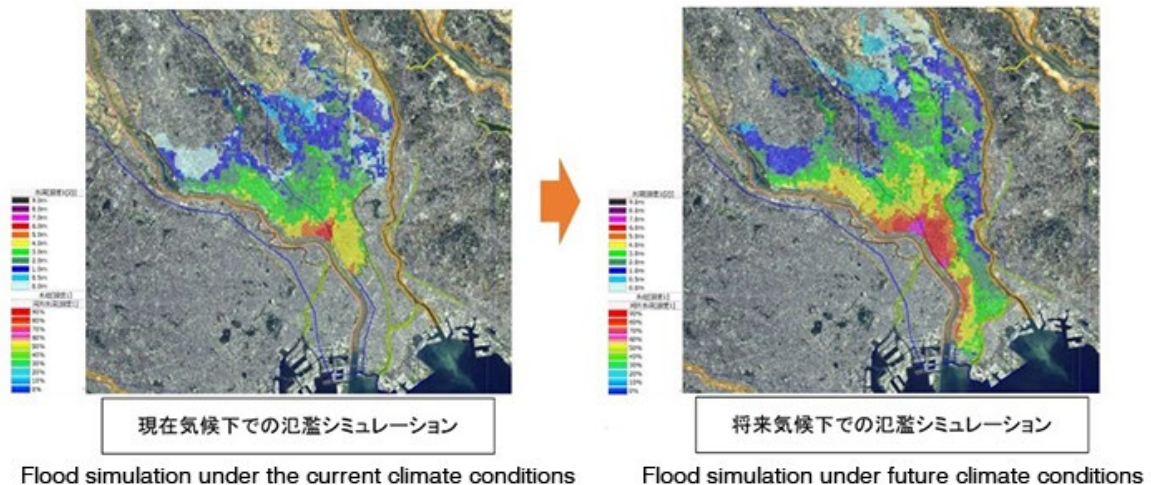


作成: 名古屋大学宇宙地球環境研究所

Created by the Institute for Space-Earth Environmental Research, Nagoya University

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

- The Tokio Marine Research Institute is engaging in joint research with Kyoto University with the aim of quantitatively assessing changes in water disaster risk under future climate conditions. By also leveraging know-how for estimating precipitation volume under future climate conditions, which has been gained through joint research with Nagoya University, we are developing methods to assess water disaster risk under future climatic conditions.
- The Disaster Prevention Research Institute and the Graduate School of Engineering at Kyoto University have top-class researchers in the area of water disaster risk, including Professor Eiichi Nakakita and Professor Yasuto Tachikawa. They have developed a river flow volume model for Japan's rivers, using such factors as rainfall totals as well as short-term rainfall amounts to simulate and forecast river flow volume following rain.
- The charts below show the results of flood simulations on the Arakawa River based on river flow volumes calculated by using precipitation data from the Database for Policy Decision-Making for Future Climate Change ("d4PDF"), a database created through a large-scale ensemble experiment. The chart on the right simulates a flood under future climate conditions. It shows wider water-immersed surface areas and deeper water immersion than the chart on the left, which shows a flood under the current climate conditions.
- In the future, we plan to proceed with the development of a river flow volume model for rivers in Southeast Asia, starting with Vietnam.





Research Presentations at Academic Societies and Other Gatherings

We will publicize the results of the above joint research to a broad audience through presentations at academic and other conferences.

- Since fiscal 2008, we have been continually announcing the results of joint research with The University of Tokyo, Nagoya University and Kyoto University, respectively, at the Meteorological Society of Japan (twice a year).
- Since fiscal 2013, we have been announcing the results of joint research with Nagoya University and Kyoto University, respectively, at the Japan Society of Hydrology and Water Resources (once a year).
- In fiscal 2017, we presented the results of our ongoing joint research with Nagoya University and Kyoto University, respectively, at the Japanese Society of Insurance Science.

Major presentations (example):

- [Meteorological Society of Japan presentation \(research on typhoon risk\) \(in Japanese\) \(2.8MB\)](#) 
- [Japan Society of Hydrology and Water Resources presentation \(research on water disaster risk\) \(in Japanese\) \(1.8MB\)](#) 

Building a Society Capable of Reducing and Adapting to 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 Great Sichuan Earthquake and the Great East Japan Earthquake. Against this background, Tokio Marine Group brings together the expertise and data gained through its non-life 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

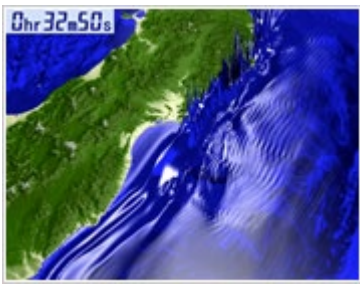


Image of a tsunami simulation model
Source: IRIDeS, Tohoku University



➤ [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.
- At Tohoku University, our partner in this collaborative research, the International Research Institute of Disaster Science (IRIDeS) and an endowed research division named the Earthquake-induced Tsunami Risk Evaluation Field (Tokio Marine & Nichido) established within IRIDeS have researchers, including Professor and IRIDeS Director Fumihiko Imamura, who are engaging in assessment of earthquake and tsunami risk and activities to promote disaster prevention and mitigation in local communities. To date, we have conducted assessment of actual damage caused by the East Japan Earthquake, assessment of tsunamis following major past earthquakes and research on tsunami risk assessment methods that take into consideration vulnerabilities and disaster readiness capabilities in society both in Japan and overseas. We have also held seminars and developed disaster prevention educational tools to disseminate the knowledge thus obtained widely throughout society.
- Our activities since April 2012 were selected as a winner of the third Good Practice award in the insurance category at the annual general meeting of the Ministry of the Environment's Principles for Financial Action for the 21st Century initiative held on March 11, 2015.
- Below, Chart 1 shows the simulation results of the earthquake-induced tsunami in the Tohoku region in 2011, which hit Kesenuma City, Miyagi Prefecture. This simulation enables us to estimate the distribution of debris and other objects washed ashore and the volume of tsunami deposit, and provides data that is valuable in formulating measures for preventing combined damage as well as post-disaster response plans.
- Chart 2 provides tsunami hazard maps showing tsunamis that have occurred around the world in the past 400 years. These maps indicate that we need to examine not just past tsunamis but also those that are likely to occur in the future.
- In March 2017, our research on effects of coastal forests to mitigate tsunami damage, which is being conducted since April 2015, won an outstanding achievement award in the Green Resilience Award category of the Japan Resilience Awards 2017 hosted by the Association for Resilience Japan. Under the same award program, our industry-academia collaborative initiative with Tohoku University for building a disaster-resilient community won an excellent award in March 2018. Through industry-academia collaboration with Tohoku University as well as collaboration with various industry, government, academia and private-sector stakeholders, Tokio Marine & Nichido will continue to promote efforts to support recovery of disaster-affected areas, increase resilience in local communities and countries across the world and deliver solutions for a safe and secure future.



Chart 1: Simulation of the combined damage in Kesennuma City caused by the earthquake-induced tsunami in the Tohoku region in 2011 (Created by IRIDeS, Tohoku University)

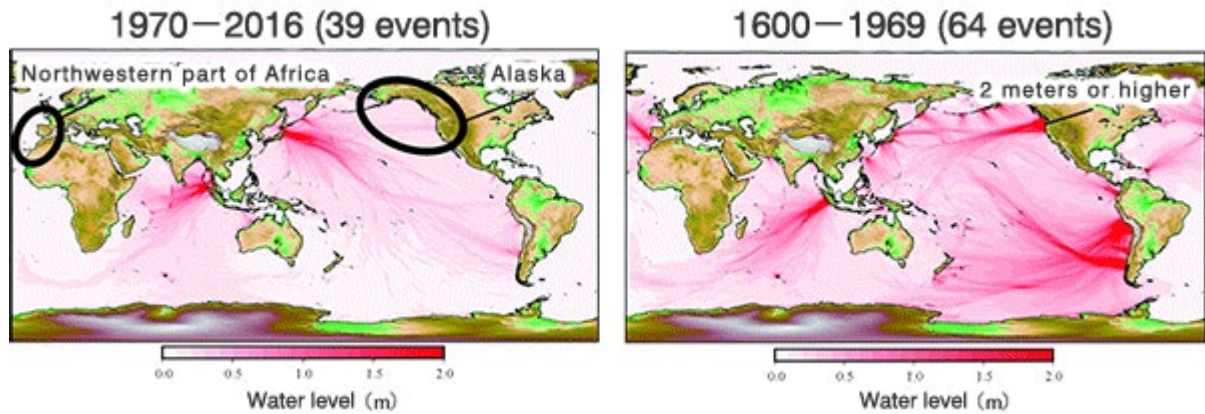





Chart 2: Tsunami hazard maps showing tsunamis that have occurred around the world in the past 400 years (Created by IRIDeS, Tohoku University)

Research Presentations at Academic and Other Conferences

We present and disseminate the results of the above research at academic conferences and symposiums both in and outside Japan. In fiscal 2017, we conducted 16 presentations at academic conferences in Japan and overseas and disseminated information at the First World Disaster Risk Reduction (Bosai) Forum and the Second National Conference on Disaster Risk Reduction, both held in Sendai in November 2017. The Asia Oceania Geosciences Society (AOGS), established to promote geosciences in the Asia-Oceania region, held its annual meeting in June 2018 in Honolulu, Hawaii. At the meeting, faculty members of our endowed research division within IRIDeS presented the results of our ongoing earthquake and tsunami risk research.

Major presentations (example):

- > [Development of tsunami risk assessment methods \(in Japanese\) \(2.4MB\)](#) 
- > [Research on quantitative evaluation of tsunami damage reduction by coastal forests \(2.2MB\)](#) 
- > [New disaster education method utilizing a “stamp rally” \(stamp collecting game\) \(4.7MB\)](#) 

Disaster Surveys

We also conduct damage and other surveys and risk assessment when a major disaster strikes in or outside Japan. In June 2016, we conducted a field survey of the damage caused by the Kumamoto earthquakes. Also, in response to the tsunami induced by an earthquake that occurred off the coast of Fukushima Prefecture in November 2016, we conducted a survey on the response of society along with a damage survey. The survey results have been presented in the “The Frontline of Risk Management,” a series of reports published by Tokio Marine & Nichido Risk Consulting, a Tokio Marine Group company.

Summary of Activities to Date

In April 2012, an endowed research division named the Earthquake-induced Tsunami Risk Evaluation Field (Tokio Marine & Nichido) was established within IRIDeS at Tohoku University. This division has been engaging in research on the following topics.

Period	Research topic
April 2012 ~	Research into earthquake and tsunami risk assessment <ul style="list-style-type: none"> ▪ Analysis of the wave height distribution and arrival time of tsunamis caused by major past earthquakes, including the Great East Japan Earthquake ▪ Research and development of more reliable damage simulations that take into consideration vulnerabilities and disaster readiness capabilities in society both in Japan and overseas and tsunami risk assessment methods that factor in the probability of occurrence ▪ Research into tsunami evacuation (e.g., providing basic information for disaster mitigation planning of coastal areas and cooperating in formulation of tsunami evacuation plans of regional municipal bodies)
April 2015 ~	<ul style="list-style-type: none"> ▪ Research on effects of coastal forests to mitigate tsunami damage ▪ Research on raising the sophistication of tsunami numerical simulation models (encompassing simulations of tsunami-induced flooding, movement of floating objects and movement of soil) ▪ Development of a mobile application (to assess the depth of immersion and immersed surface areas of the 2011 tsunami and subsequent damage to fishing boats)
April 2016 ~	<ul style="list-style-type: none"> ▪ Research on damage to farming rafts and eelgrass beds caused by the 2011 earthquake and tsunami ▪ Research on assessment of global tsunami hazards and risk ▪ Research on human damage in past tsunamis

Local Disaster Prevention and Social Contribution Activities

Disaster Prevention Lessons

Making Society Resilient to Natural Disasters > Local Community Contribution > [Disaster Prevention Lessons](#)

Providing School Disaster Mitigation Awareness Lessons through Tohoku University

Utilizing the lessons learned from the Great East Japan Earthquake, Tokio Marine & Nichido's endowed research division (Earthquake-induced Tsunami Risk Evaluation Field) established within IRIDeS, Tohoku University, started providing school disaster mitigation awareness lessons for children in fiscal 2014 to build a society resilient to disasters. The lessons have been provided at schools to more than 10,000 children in Japan. The scope of the activity is expanding from Tohoku to other regions, which are likely to be affected by an impending earthquake in the Nankai Trough and its subsequent tsunami. Overseas, the activity is now carried out also in Hawaii, Thailand, Indonesia and the Philippines.



The lessons translate the knowledge cultivated through disaster science research of IRIDeS into educational materials that describe disaster risk from a scientific viewpoint, yet in a manner easily comprehensible by children. An original group work tool incorporating elements of brain science and cognitive psychology, "Disaster Prevention and Mitigation Stamp Rally (stamp collecting game)," has also been developed and is used as a teaching aid. As we surveyed and analyzed changes in children's awareness, we discovered that there is a regional distinction in basic levels of disaster risk awareness between disaster-prone regions and disaster-free regions. Both groups show similarly higher risk awareness immediately after the lessons, but a decline in awareness over time is greater in the second group than in the first group. In the face of increasing and diversifying disasters, it is essential to provide disaster prevention education on a continuous basis for promoting disaster prevention and mitigation.

Children who have received our school disaster mitigation awareness lessons are now leading disaster prevention in their local communities. Among similar initiatives undertaken by universities nationwide, our lessons are unique in that these are social contribution activities covering much greater areas. At the Japan Resilience Awards 2018, our initiative won a gold award in the Educational Institutions category. Tokio Marine Group will continue to collaborate with Tohoku University and facilitate activities to raise children's disaster prevention awareness.

Natural Disaster Risk Seminar by Tokio Marine & Nichido and the Tokio Marine Research Institute

Making Society Resilient to Natural Disasters > Local Community Contribution > [Natural Disaster Risk Seminar by Tokio Marine & Nichido and the Tokio Marine Research Institute](#)

Supporting the Formulation of Disaster Mitigation and Tsunami Evacuation Plans of Regional Municipal Bodies

Tokio Marine & Nichido's endowed research division (Earthquake-induced Tsunami Risk Evaluation Field) established within IRIDeS at Tohoku University in April 2012 has been engaging in research on earthquake and tsunami risk assessment and tsunami evacuation procedures. The division provides its research outcomes as basic information for disaster mitigation planning of coastal areas and cooperates in formulating disaster evacuation plans of regional municipal bodies. Jointly with IRIDeS, the division also promotes such activities as disseminating information and providing recommendations for raising disaster readiness and mitigation for society as a whole.

Website and Booklets

Building a Society with High Disaster Prevention Awareness – For Tomorrow's Smiles: Disaster Readiness and Mitigation Information Website, and Clear File Folder for Disaster Prevention

Since March 2013, Tokio Marine & Nichido has been operating the “For Tomorrow's Smiles: Disaster Readiness and Mitigation Information Website” with the aim of contributing to the creation of a secure, safe and sustainable 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 collaboration 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 infectious diseases,” along with such other topics in preparing ourselves for disasters.

In fiscal 2017, we added 10 quiz questions designed for people to learn about disaster prevention and mitigation.

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

As a result of its joint research with IRIDeS at Tohoku University, Tokio Marine & Nichido has also 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 four versions, Earthquake, Tsunami, Emergency Goods and Earthquake (“Action” edition), and is useful for keeping important documents in case of a disaster. These file folders are distributed during Disaster Prevention Lessons, which are hosted by the company and conducted by employee and agent volunteers at elementary schools, included in Tokio Marine Group's annual CSR Booklet and used 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.



> [Tokio Marine Group's CSR Booklet](#) 

Multi-Stakeholder Dialogue

Tokio Marine Group collaborates with insurance companies worldwide to conduct surveys and research into climate change and natural disaster risk and to engage in multi-stakeholder dialogue aimed at reducing and mitigating the risks placed on economic and social life.

The Geneva Association

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 companies and other participants worldwide, the company is surveying and researching the impacts of regional climate change and natural disaster risks on the insurance business, economies and society. As one of the EE+CR Working Group's initiatives, in creating the United Nations' "Global Assessment Report on Disaster Risk Reduction 2013," Tokio Marine & Nichido assisted with sections concerning the Great East Japan Earthquake, which were included in the "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.

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, the then United Nations Special Representative of the Secretary-General for Disaster Risk Reduction. On March 16, 2015 Tokio Marine & Nichido also 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, which took place once again in Sendai. During the conference, Shuzo Sumi, the then Chairman of the Board of Tokio Marine & Nichido, and Anna Maria D'Hulster, Secretary General of The Geneva Association, along with other members, met with Margareta Wahlström and confirmed that the insurance industry will continue to work together with the United Nations and other organizations under the Sendai Framework for Disaster Risk Reduction 2015-2030 and contribute to ensuring disaster readiness around the world.

The 21st session of the Conference of the Parties to the UNFCCC (COP21) was held from the end of November to early December 2015 in Paris, France. Taking the opportunity of COP21, the Organisation for Economic Co-operation and Development (OECD) and The Geneva Association held the Special Session on Climate Change and the Insurance Sector at the OECD headquarters in Paris on December 3, 2015. From Tokio Marine & Nichido, Masaaki Nagamura, General Manager and Division Head, CSR Division, Corporate Planning Department, joined the session as a panelist and shared some of the findings of a research project undertaken by Tokio Marine Group to forecast typhoon formation under future climate conditions. While explaining our desire to leverage these findings in strengthening society's resilience in the future, he encouraged stronger government and private sector collaboration in developing countries, which are prone to natural disasters, as well as utilization by governments of the relevant knowledge accumulated by private-sector insurance companies.

Initiatives and Events Related to Climate Change Risk

ClimateWise : Thought Leadership "The role of insurers in strengthening business resilience to climate risk"

Tokio Marine & Nichido is the only insurance company 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 companies 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 disaster risk; as such, companies (and managers) should leverage the knowledge of insurance companies in addressing these."

> [ClimateWise Thought Leadership Series \(340.6KB\)](#) 

Providing Recommendations to Society in a Public Symposium of the UNISDR ARISE Network Japan Based on “How Businesses Meet the Challenge of Extreme Weather Events”

On March 10, 2017, the UNISDR Private Sector Alliance for Disaster Resilient Societies (ARISE) Network Japan hosted a public symposium in Tokyo on the theme of “How businesses meet the challenge of extreme weather events.” In the first part of the symposium, the Japanese government (Cabinet Office, Ministry of the Environment and Ministry of Land, Infrastructure, Transport and Tourism) reported the latest developments in this field. In the second part, members of the ARISE Network Japan delivered presentations on their initiatives. The Tokio Marine Research Institute, serving as a think tank in Tokio Marine Group, gave a lecture on “Modeling flood risks of Arakawa River valley under future climate,” stressed the need to disseminate information on global warming through the promotion of industry-academia collaboration and made recommendations for building a safe, secure and sustainable future.

Providing Recommendations to Society via the First World Disaster Risk Reduction (Bosai) Forum and the Second National Conference on Disaster Risk Reduction

From November 25 to 28, 2017, the First World Disaster Risk Reduction (Bosai) Forum and the Second National Conference on Disaster Risk Reduction were held in Sendai. On November 27, Tokio Marine & Nichido and IRIDeS at Tohoku University, in collaboration with Tokio Marine & Nichido Risk Consulting, hosted an industry-academia forum entitled “Building a disaster-resilient community in the Asia-Pacific – The power of science and insurance.” After a keynote presentation by Professor and IRIDeS Director Fumihiko Imamura, we held a panel discussion with panelists and a moderator from the Asia-Pacific Financial Forum, the Ministry of Finance, the World Bank and Tokio Marine & Nichido and provided recommendations on developing an effective disaster risk management system to build a society resilient to disasters.

Pre-Disaster Action

Products and Services

In order to increase preparedness by way of insurance against natural disaster risk, Tokio Marine Group delivers safety and security to all people and society by providing disaster-related products and services including support services for early recovery.

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

Tokio Marine & Nichido participated in the Pacific Disaster Risk Financing Pilot Program implemented by the Japanese government in cooperation with island nation governments, the World Bank and private-sector insurance companies as an international contribution initiative in the field of disaster readiness and mitigation.

Operated as a Public-Private Partnership (PPP), the program consists of natural disaster derivatives as support measures for disaster readiness and mitigation in five Pacific island nations, namely the Republic of Vanuatu, Independent State of Samoa, Kingdom of Tonga, Republic of the Marshall Islands and the Cook Islands (each island nation ↔ International Development Association (IDA) ↔ five private insurance companies). In the event that an island nation incurs economic losses (model losses) in excess of assumptions specified for each nation 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.



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

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 corporate customers. The company has added a new rider to essentially all of its fire insurance* for business operators 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

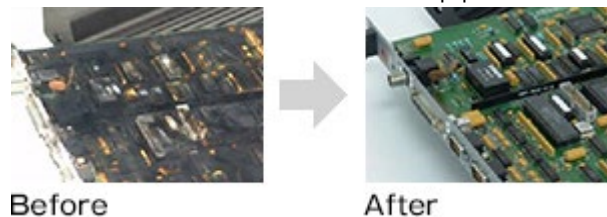
During full-scale restoration operations, BELFOR conducts the restoration of buildings and equipment contaminated with smoke and soot due to fire or mud caused by flooding by using its special cleaning techniques, know-how and originally-developed chemicals.

Representative examples of BELFOR's special techniques

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.

1. Precision cleaning

A technology to dismantle equipment, clean its electronic circuit board by using BELFOR's originally developed alkali cleaner and deionized water, dry it completely in a vacuum chamber and reassemble the equipment



2. Ultrasonic cleaning

A technology to remove corrosion in a short time by cleaning corroded metal equipment via BELFOR's originally developed rust removal agent in an ultrasonic cleaning tank



3. Soot removal film (SRF)

A technology to remove contamination without using water by spraying a liquid mostly consisting of natural rubber to walls and ceiling and peeling off a dried rubber film afterwards






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 \(BCP\) \(in Japanese\)](#) 

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.

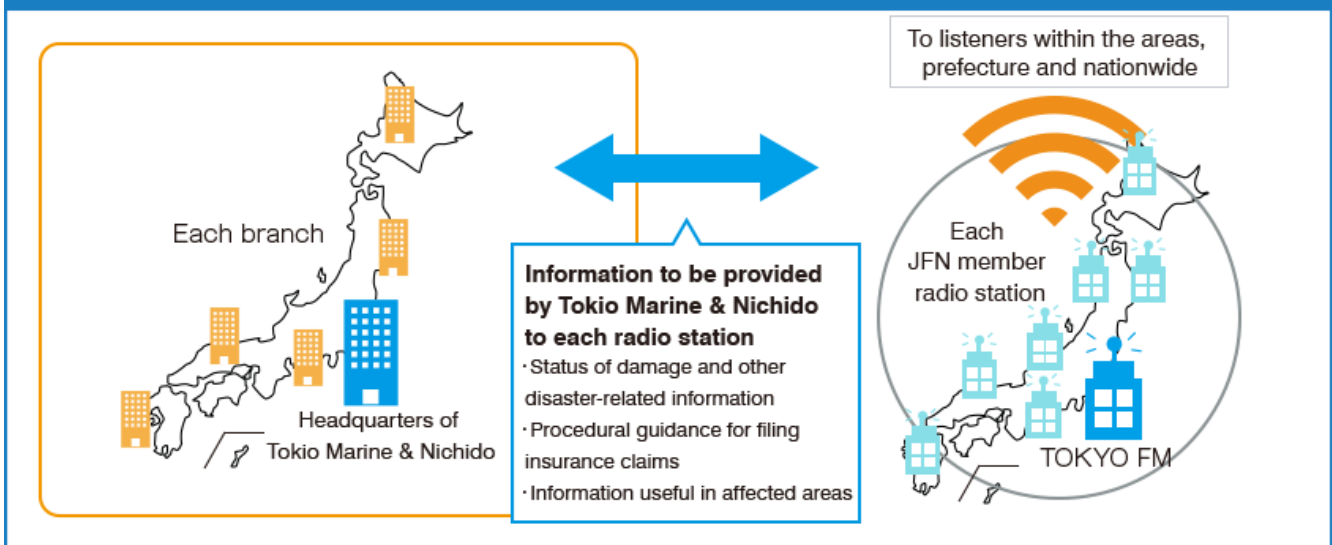
- [My Relations with CSR: Providing Support for Future Natural Disaster Risk](#) 
- [Tokio Marine & Nichido Risk Consulting: Natural Disaster Risk Assessment \(in Japanese\)](#) 
- [Tokio Marine & Nichido Risk Consulting: Measures to Reduce Natural Disaster Risk \(in Japanese\)](#) 

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.

Notional Diagram of Collaboration

Tokio Marine & Nichido and each JFN member radio station exchange information via telephone lines.



Local Community Contribution



Using the lessons learned from earthquakes and other disasters in the past to help people prepare for disasters, and through employee volunteer activities, Tokio Marine Group disseminates disaster prevention information via the media and holds disaster prevention seminars for children and adults with support from research institutes who are our joint research partners.

Delivering Safety and Security to Children and Small and Medium-Sized Companies

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 endowed research division named the Earthquake-induced Tsunami Risk Evaluation Field established within 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 assessment 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, 2018, have been held about 380 times at elementary schools and special needs schools across Japan, with approximately 30,100 children attending. Recently, needs for lessons “delivered” to schools are on the rise, and there has been an increasing number of cases where local governments and educational institutions collaborate with companies in providing such lessons. We will continue to deliver safety and security by engaging in awareness and educational activities for disaster readiness through our Disaster Prevention Lessons.



- [My Relations with CSR: Lessons on Disaster Prevention Voluntarily Initiated by Employees](#) 
- [My Relations with CSR: Disaster Prevention Lessons in Kobe, a Recovery Zone](#) 

BCP Workshop in Collaboration with Local Governments, Chambers of Commerce and Other Organizations

Tokio Marine & Nichido offers a program to assist in the formulation of business continuity plans (BCP) for small and medium-sized companies. About 100 employees nationwide, who have completed the required training, serve as lecturers and offer a workshop free of charge in collaboration with our partners, including respective local governments, chambers of commerce, commerce and industry associations and financial institutions. Unlike a lecture-style seminar, the workshop starts with a simulation for participants to experience an earthquake to cultivate keener awareness for the need of a BCP. Then, participants engage in group work to create an outline of a BCP. After the workshop, the company provides follow-up services to help the companies complete their respective BCPs. As of March 31, 2018, more than 80 workshops have been held throughout Japan, with over 800 companies participating.

Booklet Entitled “Rethink Now! Earthquake in the Foreseeable Future and Preparation for It” and “Easy, Understandable BCP Planning Sheet”

We have developed “Rethink Now! Earthquake in the Foreseeable Future and Preparation for It,” a booklet designed to raise awareness of earthquake risk, and “Easy, Understandable BCP Planning Sheet,” a tool for small and medium-sized companies to grasp an overall picture of a BCP in one sheet and make their first step in formulating their own BCPs. Using these two tools, we aim to enable companies to raise the level of their own BCPs as well as their entire supply chain’s BCPs and to make these BCPs more viable by disseminating and instilling the idea of BCP among their employees. As of March 2018, we have developed a total of 11 versions of booklet and planning sheet sets for such industries as manufacturing, construction, retail and transportation in addition to hotels/inns and nursing homes for the elderly and have distributed more than 73,000 sets via our employees and agents to companies, local governments, chambers of commerce and commerce and industry associations.

Preparing for Typhoons and Torrential Downpours by Using “Personalized” Videos

How we should prepare for a typhoon, heavy snow or earthquake depends on where we live and what insurance we are enrolling in. Tokio Marine & Nichido distributes “personalized” videos corresponding to customers’ varying situations, each providing customized information on necessary preparations and required insurance. These videos can be viewed from PCs, smartphones and tablet devices, and the company provides a service for customers to check information on disaster risks and details of coverage in an easy-to-understand manner.

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 – Tsunami Risk and Required Response of Companies and Local Governments” in November 2017. 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.

➤ [Seminar by the Tokio Marine Research Institute \(in Japanese\)](#) 

Post-Disaster Response and Recovery

To deliver a sense of security at the earliest opportunity after an earthquake or any other disaster, Tokio Marine Group takes all possible measures for smoothly receiving insurance claims reports and engages in recovery support for affected areas, including employee volunteer activities.

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.



Tokio Marine & Nichido is also supporting two NPOs engaging in activities to restore tsunami-devastated coastal forests in Natori City and Watari-cho, respectively, along the coast of Miyagi Prefecture.

In Natori City, the Organization for Industrial, Spiritual and Cultural Advancement-International (OISCA) has been leading the Ten-Year Restoration Project of the Coastal Forests of Tohoku Region. In the project, the company has been participating in activities to restore coastal pine tree forests in the city and to facilitate regional revitalization through the recovery of agricultural land and creation of job opportunities in disaster areas. Under its policy to “never forget the event at any cost and continue to do whatever we can do even in any small way,” the company has been making an annual monetary donation since fiscal 2011. In fiscal 2016, an employee volunteer program was launched, and a total of 84 employees have conducted activities such as removing weeds.

The NPO Watari Greenbelt Project has been engaging in an initiative to restore tide-control forests along the coastal areas and promote the recovery and new community development of Watari-cho, Watari-gun, Miyagi Prefecture. Since fiscal 2013, Tokio Marine & Nichido has been soliciting and sending employee volunteers on a tour to assist in the initiative. During each tour, they visit the coastal areas devastated by the tsunami, remove weeds in planned tree-planting areas and help with cultivating saplings that will be planted along the coast. Up until March 2018, the company has conducted 18 such tours, with the participation of a total of 274 employees, including Group employees, agents and their families.

Also in fiscal 2017, employees of Tokio Marine & Nichido and Group companies made paper lanterns from milk cartons for the Prayer Lanterns Lighting, a memorial event for the Great East Japan Earthquake held in Morioka City, Iwate Prefecture. About 70 companies and workplaces within Tokio Marine Group sent some 2,000 lanterns to the Morioka Recovery Support Network, the secretariat of the event. On the day of the event, about 50 employees and their families from branches as well as agents in Morioka and other locations volunteered to light lantern candles.

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 2017 to March 2018, the company sold about 1,425 dishes and donated approximately 140,000 yen to the Great East Japan Earthquake Miyagi Children’s Education Fund. Donations are used to provide support for children of preschool age, who have lost one or both of their parents in the disaster, and as scholarship funds for students.



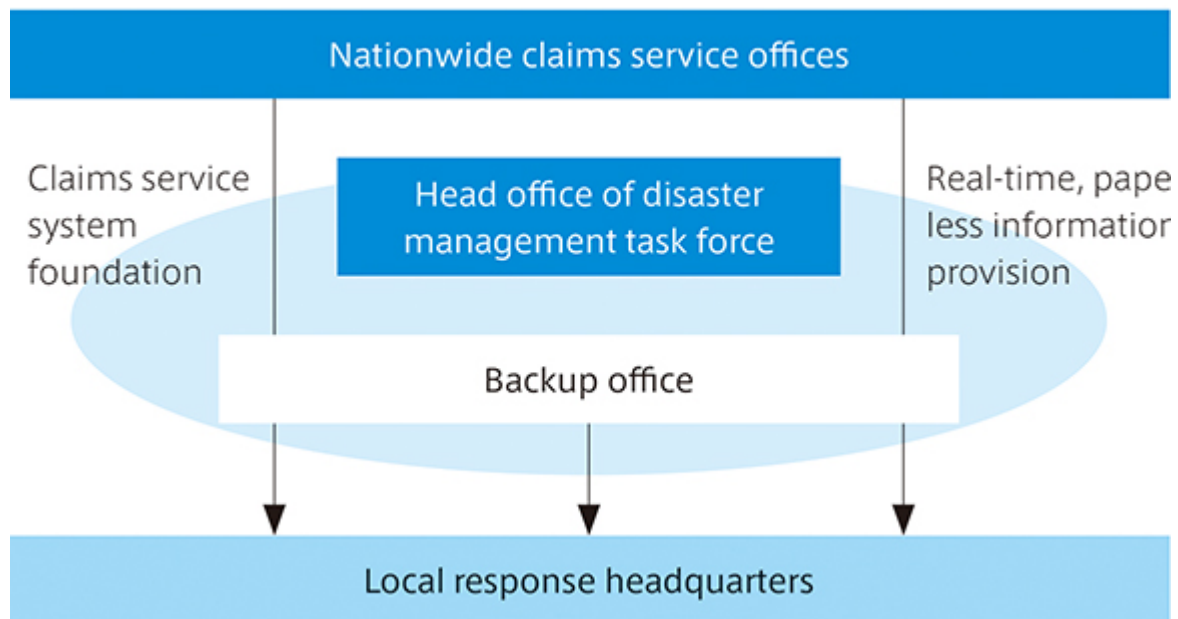
- > [Response to the Great East Japan Earthquake](#)
- > [Watari Greenbelt Project \(in Japanese\)](#) 

To Deliver Security at the Earliest Possible Opportunity

A strong earthquake that hit the northern part of Osaka in June 2018 inflicted considerable damage mainly in the Kansai region. Immediately following the earthquake, Tokio Marine & Nichido set up a head office disaster management task force and a local response headquarters, and to ensure the earliest possible claim payments, quickly established a claim service structure to handle many more claims than ordinary times by setting up a backup office that integrates initial response and various business administrative functions. Employees, appraisers and loss adjusters dispatched to the disaster areas have been visiting customers affected by the disaster to check the status of damaged houses and buildings.

In addition to making swift response to customers who have reported losses, as just described, we believe that it is also a social mission of a non-life insurance company to proactively notify possible claim payments to customers who are likely to be entitled to such payments. We have been contacting customers who live in areas largely affected by the disaster but have not reported losses to express our sympathy and remind them of their enrollment in our earthquake insurance. We have also sent out brochures that explain claim payment requirements and other relevant matters and notify contact points for customers to report any loss.

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



Establishment and operation of satellite offices



Head office disaster management task force



Satellite office

We have also made a swift initial response to the torrential rains that occurred in western Japan in July 2018 by spreading the roles of recording losses and making initial contact with customers among non-affected bases.

Response to Customers Affected by the Disaster

Emergency measure for policyholders

We have implemented an emergency measure concerning policy renewal and premium payment for policyholders living in areas to which the Disaster Relief Act has been applied. The emergency measure has been announced on our website and Group companies' corporate websites and through other means.


Other recovery and reconstruction support

To support disaster victims, Tokio Marine Holdings is broadly soliciting donations from employees and agents of Tokio Marine Group companies in and outside Japan.

Building a Secure Society by Utilizing Traffic Technology Innovation

Tokio Marine Group is participating in demonstration tests of autonomous vehicles on public roads, and by offering insurance products and services that quickly capture the latest innovation in traffic technology, is contributing to increasing society's preparedness against traffic risk and the prevention of traffic accidents. We also provide smartphone apps that promote traffic safety and allow quick response to traffic accidents, and with the intent of helping to build a safe society, employee volunteers are engaging in activities to raise awareness of traffic safety across the world. Through these endeavors, Tokio Marine Group will support local communities and society and contribute to traffic safety in local communities.

Relation between written content and SDGs

	Relevant goal	Relevant target	Description of related content
	3. Good health and well-being	3.6 Halve the number of global deaths and injuries from road traffic accidents	Providing Information and Awareness-Raising Activities Supporting Safety and Security via Smartphone Local Community and Social Contribution Activities Traffic Safety Initiatives in Taiwan Nurturing Human Resources and R&D Contributing to Safety and Security in Local Communities
	11. Sustainable cities and communities	11.2 Provide access to safe, affordable, accessible and sustainable transport systems for all, improving road safety, notably by expanding public transport	All content in general
	12. Responsible consumption and production	12.2 Achieve the sustainable management and efficient use of natural resources	Providing Information and Awareness-Raising Activities <i>Drive Agent Personal</i>

Section composition

Products and Services >>

In responding to and by utilizing traffic technology innovation, Tokio Marine & Nichido offers insurance for autonomous vehicles, accident support services and services to assist safe driving. The company also promotes product and service offerings for traffic safety, including *One Day Auto Insurance*, *e-Cycle Insurance* and *Drone Insurance*.

Providing Information and Awareness-Raising Activities >>

Tokio Marine & Nichido and E. design Insurance work to support the safety and security of customers by utilizing smartphones and provide smartphone apps with a variety of features, including displaying insurance-related points of contact, making such a contact, viewing insurance policy details and reporting an accident using positioning information through GPS.

Local Community and Social Contribution Activities >>

Tokio Marine Newa Insurance of Taiwan has been conducting various initiatives to reduce drinking and driving since 2012. In 2014, the company started holding its Traffic Safety Seminar for corporate customers as part of its local community and social contribution activities to convey to local communities the social issue caused by driving under the influence.

Nurturing Human Resources and R&D >>

Tokio Marine & Nichido has been cosponsoring the "Daijoubu Campaign," a movement to promote disaster and crime prevention and traffic safety, to protect children from disasters and crimes. In addition, the company is participating, for the first time as a non-life insurance company, in demonstration tests of autonomous vehicles on public roads and has developed a specialized insurance package for these tests. These activities are geared toward facilitating human resources development and R&D in the area of traffic safety and in relation to traffic technology innovation.

Products and Services

Tokio Marine & Nichido offers insurance for autonomous vehicles, which meet new needs arising from traffic technology innovation, as well as accident support services and services to assist safe driving utilizing telematics and the Internet of Things (IoT). The company also promotes insurance product and service offerings that facilitate traffic safety and respond to traffic technology innovation, including *One Day Auto Insurance* for individual customers, *e-Cycle Insurance* to cover bicycle accidents, an Auto Insurance Fleet Accident Reduction Assist Rider for corporate customers and Drone Insurance, the use of which is rapidly expanding.

Ensuring Continued and Prompt Relief for Accident Victims – Development of a Rider for Expenses for Saving Victims for Auto Insurance and *Super Insurance*

The evolution of autonomous driving systems is expected to provide significant additional value to the entire society as it could serve to reduce traffic accidents and congestion as well as environmental impact. However, with expanding use, an accident involving an autonomous vehicle may cause the complicated issue of who should be held responsible for the accident. Besides the driver (victimizer) and the victim, there will be many potentially liable parties such as manufacturers and software companies, and this will make it difficult to immediately determine what has caused the accident and who is responsible for it. In such a case, investigation into a cause and determining responsible parties and their percentages of liability could be a slow process.

Even with the evolution of driving systems, saving victims is still important. In order to ensure continued and prompt relief for victims in accidents involving autonomous vehicles, Tokio Marine & Nichido developed a Rider for Expenses for Saving Victims for auto insurance and started offering the rider on April 1, 2017.

Sale of Automobile Insurance That Responds to the Sharing Economy

The sharing economy, a new economic system formed through the sharing and exchange of idle assets and skills of individuals, is witnessing growth in the size of markets in Japan. Although traffic accidents occurring within the sharing economy are generally covered by personal auto insurance, there could also be instances in which these cannot be adequately indemnified with personal insurance depending on the circumstances. In response, Tokio Marine & Nichido began providing an automobile insurance responding to the “Sharing Economy” to business operators to offer coverage for such instances and with the aim of facilitating relief for victims.

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 smartphone and 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 (24 hours) for just the number of days needed. The product was launched in January 2012, and the cumulative number of subscriptions exceeded 4.1 million (as of June 30, 2018).

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* \(in Japanese\)](#) 

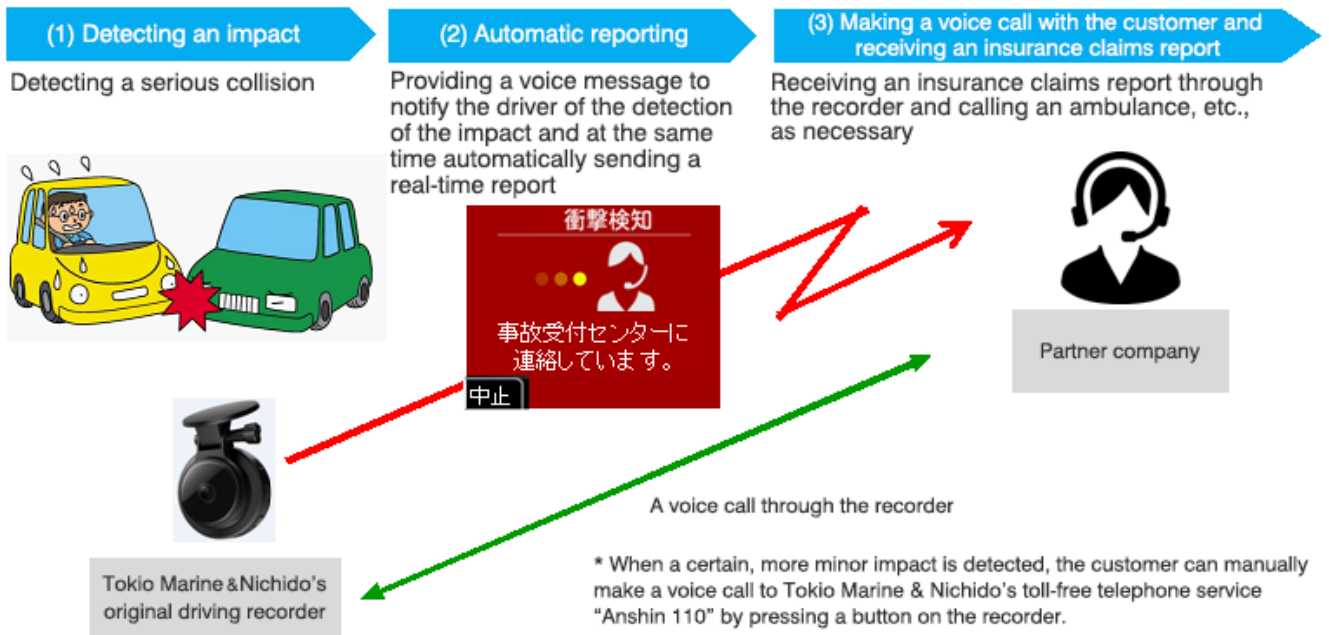
Sale of *Drive Agent Personal*

For the first time as a major insurance company in Japan, Tokio Marine & Nichido started providing *Drive Agent Personal*, an advanced service for individual customers utilizing its original driving recorder, as a rider for auto insurance in April 2017.

The company lends its driving recorder to each policyholder and provides a set of leading-edge services as follows.

- (1) The recorder automatically sends a video of an accident to Tokio Marine & Nichido and releases, when appropriate, the customer from the burden of explaining how the accident has occurred. This video is also used for resolution of the accident case. In addition, upon detecting a serious collision, the recorder also reports the incident automatically to a partner company, allowing the customer to have a voice call with an operator and eliminating his or her anxieties immediately following the accident. The operator also calls an ambulance depending on the situation.
- (2) The recorder provides safe driving diagnosis reports, which are created by using Tokio Marine & Nichido's original algorithm, based on each customer's tendency toward reckless driving (sudden acceleration, braking and steering).
- (3) Using Pioneer Corporation's map-based accident prediction platform, a voice or other form of warning is issued in real time to the customer when he or she approaches an accident-prone area, which is estimated based on the external conditions (weather and time of day) and driving status (traveling speed and reckless driving tendency).

We will continue to bring greater safety and security to customers' car life through the provision of this telematics-based service.



Sale of e-Cycle Insurance

There has been a rapidly growing need for subscribing to bicycle insurance, as many bicycle accidents continue to occur, sometimes involving heavy compensation, and as local governments have begun to implement an ordinance concerning safe bicycle riding to counter the situation.

With the aim of contributing to the resolution of the social issue of reducing bicycle accidents by uninsured riders and providing relief to victims, Tokio Marine & Nichido initiated sales of *e-Cycle Insurance* in October 2015. The product offers distinctive features of allowing easy purchase over the Internet anytime and anywhere and providing automatic renewal, requiring no renewal procedures. In 2016, we responded to the implementation of a safe bicycle riding ordinance by starting sales of an insurance package specifically designed to meet the needs of each local government as part of efforts to raise awareness among bicycle riders to subscribe to bicycle insurance in collaboration with local governments.



We will continue to offer our *e-Cycle Insurance* in order to reduce as many accidents as possible and eliminate concerns in unfortunate accident cases.

> My Relations with CSR Providing Security to Bicycle Riders

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 \(in Japanese\)](#) 

Initiated Sales of Comprehensive Insurance for Industrial Unmanned Helicopters (Drone Insurance)

In July 2015, Tokio Marine & Nichido initiated sales of Comprehensive Insurance for Industrial Unmanned Helicopters (Drone Insurance) for business operators using drones in their businesses.

Recently, innovation in drone technology in and outside Japan has been accelerating an expansion of drone use for such purposes as crop-spraying, aerial photography, land surveys, disaster response and transportation.

Use of drones involves various risks, ranging from legal liability for damages caused by drones, including injury to a third party, to substantial costs required to repair their expensive bodies and costs for searching for missing drones. Formulation of required laws and industrial guidelines is also proceeding rapidly in this field. In the future, appropriate risk management will be increasingly important for business operators using and managing drones.

We will continue our efforts to support safer use of drones by providing comprehensive coverage to risks associated with industrial drones.



Providing Information and Awareness-Raising Activities

Tokio Marine & Nichido and E. design Insurance work to support the safety and security of customers by utilizing smartphones and provide smartphone apps with a variety of features, including displaying insurance-related points of contact, making such a contact, viewing insurance policy details and reporting an accident using positioning information through GPS.

Supporting Safety and Security via Smartphone

Smartphones accounted for about 80% of mobile phones sold domestically in fiscal 2016 and have been rapidly gaining popularity among users.

Tokio Marine & Nichido provides the free smartphone app *Mobile Agent* to 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, a function to easily send photographs of a damaged vehicle or accident site taken by a policyholder to Tokio Marine & Nichido and a function to enable the real-time monitoring of accident response status via push notifications. In January 2016, we launched a smartphone service, *B-Contact*, which is based on the latest Internet of Things (IoT) technology, to support automatic notification of a traffic accident to an insurance agent. The service automatically detects the possible occurrence of an accident and allows the customer to report the accident in one tap. In December 2016, we rolled out a service to provide disaster information in real time through push notifications to allow customers to prepare for natural disasters. Additionally, we are offering 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.



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 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.

Tokio Marine Group will work further to support the safety and security of customers by utilizing smartphones.

> [Tokio Marine & Nichido: *Mobile Agent* \(in Japanese\)](#) 

> [E. design Insurance: Annual Report \(in Japanese\)](#) 

Local Community and Social Contribution Activities

Tokio Marine Newa Insurance of Taiwan has been conducting various initiatives, including those geared toward reduction of drinking and driving, since 2012. In 2014, the company started holding its Traffic Safety Seminar for corporate customers as part of its local community and social contribution activities to convey to local communities the social issue caused by driving under the influence.

Various Initiatives to Raise Awareness of Young People for Traffic Safety

According to a report by Taiwanese police, more than 50% of traffic accidents are caused by motorcycles, and nearly 30% of the persons involved in traffic accidents are under the age of 30. In order to fulfill its corporate social responsibility, Tokio Marine New Insurance of Taiwan continues to take the safety issue of motorcycles seriously and has been promoting relevant communication with various groups of young people. In 2017, the company held a 3x3 basketball tournament for the fifth consecutive year. The company hopes to raise traffic safety awareness by holding this sport event, along with utilizing traffic safety mass media campaigns. Also, through creative dialogue and works, including two videos posted on the Internet, the company is supporting traffic safety activities of students while stressing the importance of learning about the safety of motorcycles and the happiness that insurance could bring.



Nurturing Human Resources and R&D

Tokio Marine & Nichido has been cosponsoring the “Daijoubu Campaign,” a movement to promote disaster and crime prevention and traffic safety, to protect children from disasters and crimes. In addition, the company is participating, for the first time as a non-life insurance company, in demonstration tests of autonomous vehicles on public roads and has developed a specialized insurance package for these tests. These activities are geared toward facilitating human resources development and R&D in the area of traffic safety and in relation to traffic technology innovation.

Participating in Demonstration Tests on Public Roads for Autonomous Vehicles

In April 2016, in keeping with advances in autonomous driving technology and the launch of full-scale demonstration tests of autonomous vehicles on public roads, Tokio Marine & Nichido started participating, for the first time as a non-life insurance company^{*1}, in demonstration tests led by university research institutes and local governments. The aim is to conduct research into various issues that may arise as autonomous driving systems continue to evolve and become popular and to contribute to the continued advancement of the technology by providing solutions to these issues. Also, the company has developed a specialized insurance package to support the smooth and sustainable execution of these tests on public roads.

Our Insurance for Demonstration Tests of Autonomous Vehicles on Public Roads won a Silver prize in an award program^{*2} to recognize innovative initiatives of insurance companies on a global scale. The product was recognized for its capabilities to back up public road demonstration tests and contribute to the further advancement of the technology.

Responding to new risks associated with technological advancements is at the core of the non-life insurance business. Through forward-thinking research that anticipates advances in autonomous driving technology and by participating in these demonstration tests and providing insurance, Tokio Marine & Nichido will continue to help accelerate the advancement of the technology.

*1 Among the demonstration tests of autonomous vehicles on public roads led by universities in Japan (Survey by Tokio Marine & Nichido)

*2 Efma-Accenture Innovation in Insurance Awards 2016 – The product won a silver prize (second place) in the Best Disruptive Product or Service category.

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 the 38 radio stations of the Japan FM Network Association (JFN). 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 Rissho 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 2017, the event was held at four locations nationwide, and a total of 158 children and their parents as well as 62 employees and agents of Tokio Marine & Nichido participated.


* A local community safety map, developed by Professor Nobuo Komiya of Rissho 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.



Building a Secure Society by Responding to Varying Lifestyles and Changes in Society

Tokio Marine Group offers products and services that increase safety in all aspects of people's living through its home, travel and other insurance. We have also started providing services to counter the growing corporate governance and cyber risks resulting from business globalization and technology innovation. Overall, we are working to provide comprehensive coverage matched to the needs of daily lives.

Relation between written content and SDGs

	Relevant goal	Relevant target	Description of related content
	12. Responsible consumption and production	12.8 Ensure that people everywhere have the relevant information and awareness for sustainable development and lifestyles in harmony with nature	Increasing Safety in Daily Lives All content in general

Section composition

Responding to Changes in Society's Needs >>

Tokio Marine Group launched inbound business support services for business operators in Japan with the aim of promoting revitalization of regional economies by making the most of the expanding inbound market. Moreover, in the face of growing CSR and cyber risks to companies, we also initiated sales of insurance products that provide comprehensive coverage for each risk.

Increasing Safety in Daily Lives >>

In line with varying lifestyles and changes in society, even greater safety and security are required in relation with home and overseas travel and for foreigners visiting Japan. In response, Tokio Marine Group companies have started offering various new services concerning home and travel. Also by providing insurance leaflets that are friendly to elderly people and through other means, we are working to increase the safety of people's daily lives.

Responding to Changes in Society's Needs

Tokio Marine Group launched inbound business support services for business operators in Japan with the aim of promoting revitalization of regional economies by making the most of the expanding inbound market. Moreover, as evidenced by growing CSR risk and a rise in cyber risk worldwide, companies are now facing diversifying and increasing risks. To counter the situation, we initiated sales of *D&O Management Package*, a product that comprehensively covers corporate governance risk and risks to business managers resulting from increasing business globalization, and a product that offers comprehensive coverage for cyber risk, including costs for proper initial action to identify causes of a cyber attack, identify its scope of damage and implement measures to prevent the spread of damage.

Implementing Inbound Business Support Services for Japanese Business Operators

By contributing to the revitalization of regional economies based on solutions offered by Tokio Marine Group, Tokio Marine & Nichido aims to expand its business and achieve growth together with each region. As part of this effort, and to promote revitalization of regional economies by making the most of the expanding inbound market, the company initiated services free of charge in July 2016 to customers subscribing to its Comprehensive Business Insurance Program, a nationwide group insurance scheme for chamber of commerce members, including a multilingual telephone interpretation service and an inbound consulting service, to help customers set up a system to solicit and accept inbound tourists.

On January 12, 2017, the company's efforts to implement services for supporting domestic operators of inbound businesses received ministerial commendation as a fiscal 2016 model example of regional economy revitalization initiatives being promoted by financial and other organizations.

As one pillar of our regional revitalization efforts, we will continue to seek growth of regional economies by offering safety and security to foreign visitors, the number of which is expected to increase further in the future, and by assisting Japanese inbound business operators in setting up a system to accept these visitors.

Launch of New Product *D&O Management Package*

In recent years, there have been much accelerated changes in efforts concerning corporate governance in Japan.

In June 2018, Japan's Corporate Governance Code was revised for the first time in three years, and the revision calls for further enhancement of outside directors. In line with the accelerated trend toward increased corporate governance and the progress in globalization of business activities, companies are now required to ensure even greater transparency, fairness and swiftness. In such a management environment, the topic of how the roles and responsibilities of business managers should be has been drawing much attention. Additionally, enhancement of corporate governance is now required not just in companies but also in institutions, as the revisions to the Medical Care Act (in September 2016) and to the Social Welfare Act (in April 2017) clearly stated personal liabilities of directors and officers of relevant organizations.

To respond to the changing environment and to greatly extend the coverage of its conventional directors and officers liability insurance ("D&O insurance"), Tokio Marine & Nichido developed the *D&O Management Package* that provides comprehensive coverage for risks to business managers and has been selling the product since April 2016. The new product covers cases where a legal action is taken by a company against its directors/officers. It offers greater coverage for costs incurred by directors/officers themselves, along with possible coverage for costs of internal investigations incurred by the company.

We will continue to engage in the development of products and services that provide reassurance to business managers.

Risks Covered by the *D&O Management Package* (Product Summary)

Comprehensive coverage for risks related to business management (Directors/officers and companies)

The product offers comprehensive and thorough coverage for losses and costs to be sustained by directors/officers and companies (no optional riders necessary).

Coverage category		Main coverage details (Insurance claims payment and others)	Conventional product	New product
I. Coverage for directors/officers <small>*Similar to the Side-A coverage in Europe and the United States</small>		<ul style="list-style-type: none"> ✓ Legally required compensation for damage and defense costs ✓ Other expenses related to directors/officers 	Mandatory	Covers all as a package*
Coverage for companies	II. Coverage for corporate reimbursement <small>*Similar to the Side-B coverage in Europe and the United States</small>	<ul style="list-style-type: none"> ✓ Covers liability for compensation of a company when it reimburses losses incurred by its directors/officers 	Basically no coverage	
	III. Coverage for companies <small>*Similar to the Side-C coverage in Europe and the United States</small>	<ul style="list-style-type: none"> ✓ Legally required compensation for damage and defense costs resulting from security claims ✓ A range of costs incurred by companies following the occurrence of misconduct 	Discretionary	
IV. Other coverage (common to directors/officers and companies)		<ul style="list-style-type: none"> ✓ Emergency expenses ✓ Comprehensive coverage for non-registered directors/officers dispatched outside the company ✓ Automatic addition of registered subsidiaries 		

* The coverage for securities claims under category III ("Coverage for companies") above could be excluded from the package as necessary. Other coverage categories are all inclusive.

Sale of Cyber Risk Insurance for Corporate Customers

Recently, companies and organizations are exposed to increasing and frequent cyber attacks, and preparing ourselves against cyber risk is becoming increasingly important.

In February 2015, Tokio Marine & Nichido launched Cyber Risk Insurance, which comprehensively covers diverse cyber risk in one policy, even the expenses incurred in making initial response to identify causes of a cyber attack and its scope of damage. In October 2015, the company started offering the Cyber Risk Comprehensive Support Service, the lineup of which includes performing risk diagnosis in "peace" time, giving referrals to cyber security experts and providing relevant information to customers.

In October 2017, Tokio Marine & Nichido also launched a new customer service called Benchmark Support Service and started providing to customers cyber risk benchmark reports that analyze cyber risk factors facing companies from various angles. By providing relevant information to customers, the company will work to further reduce the number of insured contingencies.



Increasing Safety in Daily Lives

In line with varying lifestyles and changes in society, even greater safety and security are required in relation with home and overseas travel and for foreigners visiting Japan. In response, Tokio Marine Group companies have started offering various new services concerning home and travel, such as home contents insurance for rental housing, available for one-stop purchase over the Internet, a rider that offers compensation for customers who have experienced fire and other incidents, as well as overseas travel insurance for foreign tourists visiting Japan. Also, we have created reader-friendly, larger-size insurance leaflets for elderly customers for our four main products.

Insurance Leaflets



Insurance Leaflets in a Larger Size and a Reader-Friendly Font for Four Main Products (Auto Insurance, Fire Insurance, Medical Insurance and *Super Insurance*)

In response to the comments Tokio Marine & Nichido received from elderly customers that letters on its leaflets are too small to read, the company increased the size of leaflets of four mainstay products, namely, the *Total Assist* series of auto insurance, home insurance and medical insurance (fixed-amount accident insurance) and *Super Insurance*, from A4 size to A3 size. These leaflets also feature a reader-friendly font and seek to achieve a design that is pleasant for many customers, including elderly people and persons with disabilities.

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. This 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.



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* \(in Japanese\)](#)

Sale 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 80,000 (as of June 2018).

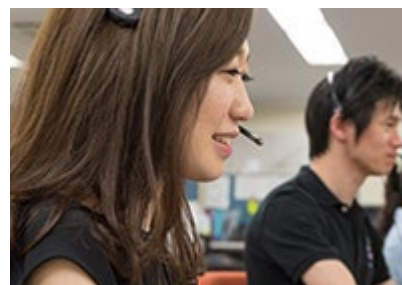


The product won a 2014 Good Design Award sponsored by the Japan Institute of Design Promotion for the first time among non-life insurance products. The award was given in recognition of the product's business design that ensures greater user convenience and lower cost.

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

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, Tokio Marine 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 \(in Japanese\)](#) 

Launch of a New Type of Overseas Travel Insurance for Foreign Tourists Visiting Japan

With an increase in the number of foreign nationals visiting Japan, efforts are being undertaken by the Japanese government and in the private sector to ensure the safety and security of foreign tourists against sudden injury and illness.

Tokio Marine & Nichido has been providing a new type of overseas travel insurance, TOKIO OMOTENASHI POLICY, since July 2016, which covers costs of treatment when foreign tourists are injured or become sick in Japan and costs for transferring patients or bodies to their home countries.

Travelers can easily purchase this product after arriving in Japan via smartphone and tablet devices. In addition to a cashless service for treatment costs and an interpretation service via telephone, the product also includes an application service (Tokio Marine & Nichido's exclusive smartphone app), which provides free Wi-Fi and translation services much needed by foreign tourists.

By providing this product and its services, Tokio Marine & Nichido seeks to support foreign tourists' comfortable travel experience in Japan and to contribute to the creation of a more tourist-friendly environment.





Smartphone app
TOKIO OMOTENASHI

Eliminating Poverty in Society

Based on its know-how accumulated in the insurance business, Tokio Marine Group has developed and initiated sales of weather insurance and microinsurance in India, thereby providing low-income earners with greater access to insurance. We also hope to contribute to the resolution of poverty issues in the world through such efforts as financing to and investment in financial institutions providing microfinancing services.

Relation between written content and SDGs

	Relevant goal	Relevant target	Description of related content
	1. No poverty	1.4 Ensure that all men and women, in particular the poor and the vulnerable, have access to financial services, including microfinance	Increasing prevalence of microinsurance in India, fund to invest in microfinance-related assets
	2. Zero hunger	2.3 Double the agricultural productivity and incomes of small-scale food producers through secure and equal access to financial services	Weather insurance in India

Products and Services

Weather insurance and microinsurance developed and sold by Tokio Marine Group and a fund managed by a Group company to provide financing to and to invest in microfinance institutions are as listed below.

- *Sankatharan Bima Yojna* (India): Low-cost accident insurance available for 1 rupee (about 2 yen) per year as an incidental to fertilizer
- *Mahila Suraksha Bima Yojna* (India): Accident insurance aimed at women in farming communities
- *Rashtriya Swasthya Bima Yojna* (India): A medical insurance scheme for low-income earners sponsored by the government of India
- *Biju Krushak Kalyan Yojana* (India): A medical insurance scheme with add on medical insurance for low-income earners sponsored by state governments of India
- *Barish Bima Yojna / Mausam Bima Yojna* (India): Weather insurance product that evaluates climate risks such as precipitation volume and temperature in all areas of India and takes into account the impact of unseasonable climate on grain harvest yields in farming communities
- Daiwa Microfinance Fund: Provides financing to and invests in financial institutions providing microfinance services

Products and Services

The following sections describe weather insurance and microinsurance developed and sold by Tokio Marine Group and a fund managed by a Group company to provide financing to and invest in microfinance institutions.

Increasing Prevalence of Weather Insurance and Microinsurance in India

Poverty Issue in India

Agriculture is a key industry in India's economy, as it represents about 16% of GDP with 52% of the country's working population being farmers. 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. India boasts the world's second-largest agricultural land spanning 179.9 million hectares. 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. In addition, the poorest segment of the population lives on less than US\$1.25 a day and accounts for approximately one-third of the entire nation. Resolving the problem of poverty is a critical challenge for the country.

Development of Weather Insurance and Microinsurance Jointly with IFFCO-TOKIO

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 20.3 million policies and 11.4 billion rupees (approximately 19.3 billion yen) in premiums written in fiscal 2017.



IFFCO-TOKIO headquarters

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.



Accident insurance available as an attachment of fertilizer sold in collaboration with IFFCO

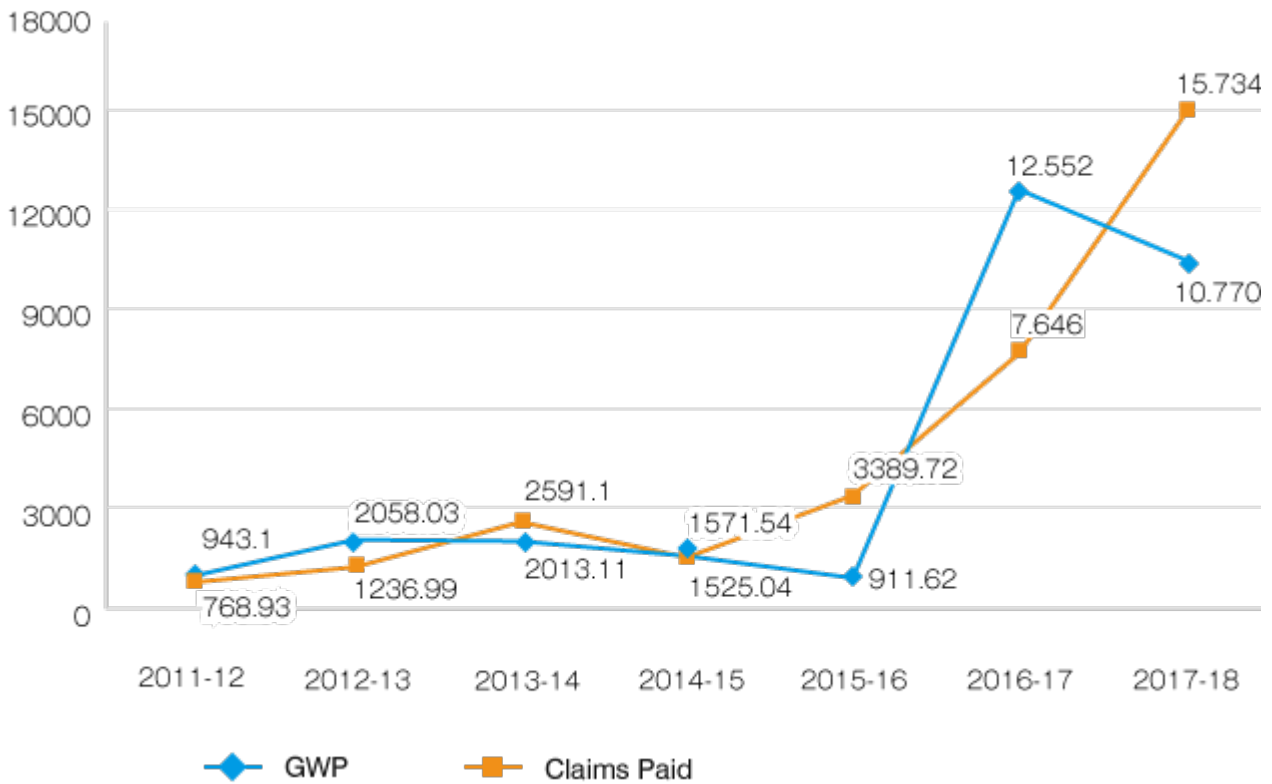
IFFCO-TOKIO offers *Barish Bima Yojna/Mausam Bima Yojna*, an index-based weather insurance product that takes into account the impact on grain harvest yields in farming communities due to unseasonable climate in the wet monsoon season (June to September) and the dry rabi season (October to April). Development 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 and spread its use, the company has been conducting briefings for farmers in every state in India on an ongoing basis together with banks, NGOs and other partners. Currently, the company sells weather insurance, including its own as well as other government-sponsored products such as *Pradhan Manti Fasal Bima Yojana (RMFBY)* and *Weather Based Crop Insurance Scheme (WBCIS)*, to about 2.36 million farming households per year.



Members of the Rural Marketing Team of IFFCO-TOKIO and Rural Community Area Managers of IFFCO (in front of IFFCO's grain depot center)

Crop & Weather Insurance details

FY2017: GWP INR 10,770 million; Claims paid INR 15,734 million



Crop and weather insurance sales (unit: million rupees)

IFFCO-TOKIO's Efforts to Increase Prevalence of Medical Insurance for Low-Income Earners

Rashtriya Swasthya Bima Yojna (RSBY) is a medical insurance scheme for low-income earners sponsored by the government of India. It was 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 (about 50 yen) per household as a registration fee with coverage up to 30,000 rupees annually (about 50,000 yen) for a maximum of five persons per household in case medical services are required for injury or illness. IFFCO-TOKIO began selling RSBY in 2011 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 to approximately 12.54 million people with low incomes. Also, the company has been working to spread the use of insurance and promote its sales mostly in the southern state of Karnataka, the central state of Madhya Pradesh and the eastern states of Odisha and Tripura in India. In fiscal 2017, as the sum of RSBY and BKKY, the company provided security by way of medical insurance to around 17.87 million people and paid approximately 580 million rupees (about 990 million yen) in total in insurance claims. RSBY and BKKY have become essential medical insurance schemes for people who previously could not receive sufficient medical services because of their economic situation.



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

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.

Subscribers to RSBY and BKKY 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.



Insurance soliciting

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.

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

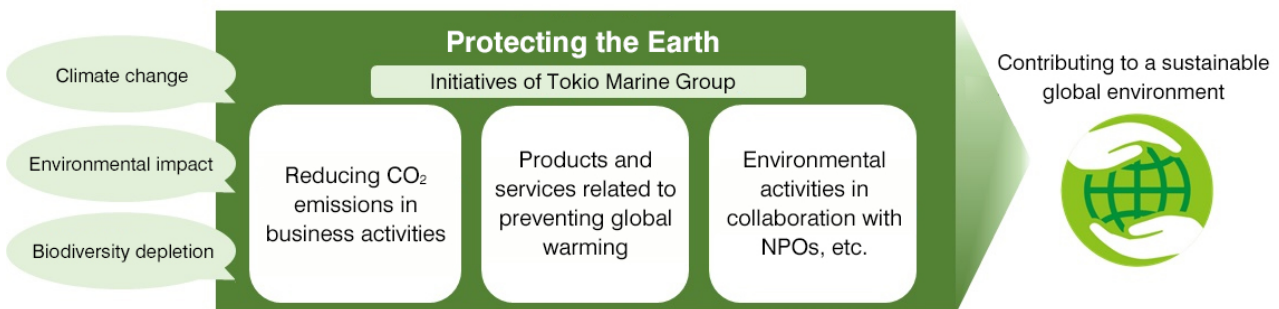
Initiative to Support Low Incomes in the United States

The Tokio Marine North America Services (TMNAS) Finance Team has implemented an initiative to support low incomes via the reduced tax burden with Philadelphia Insurance Companies (PHLY) and their long time business partner Affordable Equity Partners (AEP).

The housing complexes developed by AEP and their partners are financed through the sale of the tax credits to PHLY, and when completed are rented to low income members of the communities. PHLY benefits via the reduced tax burden made possible by the tax credits purchased from AEP. So far, PHLY has invested over US\$2.25 million, which has gone towards the 2,500 units across six states in the United States. The relationship is a “win-win-win” for PHLY, TMNAS and AEP and the 1,500 families living in the beautiful new facilities.



Core Theme 2: Protecting the Earth



Global environmental issues are both old and new issues and thus continuous global environmental and biodiversity 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 “biodiversity depletion” 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.

CSR Materiality (Material Issues)

- Climate change and natural disasters
- Technological innovation
- Protection of the global environment
- Local community and social contribution activities
- Promoting ESG in the provision of products and services

Having set “Protecting the Earth” as a core CSR theme, Tokio Marine Group is taking steps to reduce the environmental footprint in business activities in which all employees participate, reduce the environmental footprint in the supply chain and tackle initiatives related to environmental management aimed at becoming carbon neutral based on efforts to deploy our environmental management system. Moreover, we continuously work to provide products and services that are designed to mitigate or adapt to climate change and protect biodiversity, and to implement environmental protection activities as well as regional and social contribution activities that include environmental awareness raising and education. Through these initiatives, we actively contribute to preservation of the global environment, protection of biodiversity and the creation of environmental value.

Preserving Biodiversity through Products and Services

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 to not only the alleviation of and adaptation to climate change and protection of biodiversity but also the reduction in disaster damage and stability in the lives of people in or near forested areas.

Preventing Global Warming by Promoting the Development of Clean Energy

In order to prevent damage due to climate change from spreading, Tokio Marine Group is examining the possibility of installing and operating renewable energy facilities in Group companies while also providing products and services such as liability insurance for environmental pollution and consulting on environmental, social, governance (ESG) criteria and sustainability.

Building Communities for People to Live with Peace of Mind through Environmental Protection Activities

Based on the theme "Protecting the Earth," Tokio Marine Group is implementing local and social contribution activities around the world that help protect the environment and biodiversity. These activities emphasize voluntary engagement by employees and tie-ups with NPOs and other groups.

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)

- > Preserving Biodiversity through Products and Services
- > Preventing Global Warming by Promoting the Development of Clean Energy
- > Building Communities for People to Live with Peace of Mind through Environmental Protection Activities

Preserving Biodiversity through Products and Services

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Relation between written content and SDGs

	Relevant goal	Relevant target	Description of related content
	6. Clean water and sanitation	6.6 Protect and restore water-related ecosystems, including mountains, forests, wetlands, rivers aquifers and lakes	Social contribution through tree planting
	12. Responsible consumption and production	12.5 Substantially reduce waste generation through prevention, reduction, recycling and reuse 12.8 Ensure that people everywhere have the relevant information and awareness for sustainable development and lifestyles in harmony with nature	Promoting the non-printing of insurance policies
	13. Climate action	13.1 Strengthen resilience and adaptive capacity to climate-related hazards and natural disasters in all countries	Social contribution through tree planting Economic value of mangrove planting and impact on local communities
	14. Life below water	14.1 Prevent and significantly reduce marine pollution of all kinds 14.2 Sustainably manage and protect marine and coastal ecosystems to avoid significant adverse impacts	Social contribution through tree planting
	15. Life on land	15.1 Ensure the conservation, restoration and sustainable use of terrestrial and inland freshwater ecosystems and their services, in particular forests, wetlands, mountains and drylands	Ten-Year Restoration Project of the Coastal Forests of Tohoku Region Tree-Planting Together with Customers ~ PHL Y 80K Trees ~

Eco-Friendly Products >>

Tokio Marine & Nichido, Tokio Marine Millea SAST Insurance and other Group companies are supporting mangrove planting overseas and environmental protection activities in Japan by donating a portion of the proceeds saved by reducing paper consumption through an initiative enabling customers to view their policies online being implemented together with agents. These proceeds are donated to NPOs and NGOs.

Social Contribution through Tree Planting >>

Tokio Marine & Nichido has been planting mangrove trees mainly in Southeast Asia since 1999 in conjunction with multiple NGOs. On top of this, employees give plantation tours and classes on biodiversity to communicate the significance of biodiversity-related activities to society through mangrove planting.

Eco-Friendly Products

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Creating Value through the “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.

“Green Gift” Project System and Benefits of Reducing Paper

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 conserving paper resources and 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 2017, the number of agreements taking advantage of the Web policy option was approximately 11.1 million, representing a reduction in paper usage of approximately 2,990 tons.

Disclosing information on the “Green Gift” Project

To help customers better understand the activities of the Green Gift Project, the company established a Green Gift page on its website that reports on each of the initiatives. With regard to mangrove planting activities, the page 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 the Green Gift Planet GENKI Program, an environmental protection activity carried out in each region in Japan mainly for children, the leaders of the future, and reports on these activities.



The company also participates in educational support programs conducted by the international NGO Room to Read in developing countries such as India, Bangladesh and Vietnam aimed at improving education for children where planting takes place and supports a program to restore the forest along the coast devastated by the Great East Japan Earthquake conducted by the Organization for Industrial, Spiritual and Cultural Advancement-International (OISCA).

Through this project, Tokio Marine & Nichido will continue to create social value via initiatives aimed at conservation of paper resources, prevention of global warming, conservation of biodiversity, reduction of disaster damage and contribution to local economies, communities and human resources development.

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 form. 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.



Social Contribution through Tree Planting

Tokio Marine & Nichido has planted mangrove trees mainly in Southeast Asia since 1999 in conjunction with multiple NGOs that have extensive know-how in planting mangroves overseas. Mangrove planting not only ensures the fixation (absorption) of CO₂, but also promotes biodiversity and provides benefits to the local population.

Tokio Marine & Nichido employees conduct tours of the mangrove forests and employees and agents give lessons on biodiversity derived from mangrove planting to convey the significance of biodiversity-related activities through mangrove planting to the local community.

Green Gift Project: Mangrove Planting

Status of Mangrove Planting

Since 1999, Tokio Marine & Nichido has been conducting its Mangrove Planting Project primarily in Southeast Asia. During the 19-year period to fiscal 2017, we planted 10,550 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), OISCA and the International Society for Mangrove Ecosystems (ISME) and through collaboration with local governments and communities.

Benefits of Mangrove Planting for the Environment and Local Life

“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 and the typhoon that wreaked havoc in the Philippines in November 2013 (named Yolanda in the Philippines and Haiyan in English). 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 young fish, shellfish, crabs and shrimps that feed off mangrove leaves and berries while attracting monkeys and birds, and also because the roots help ensure a gentle tide and waves at high tide and maintain water temperature. 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 19 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 following 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)

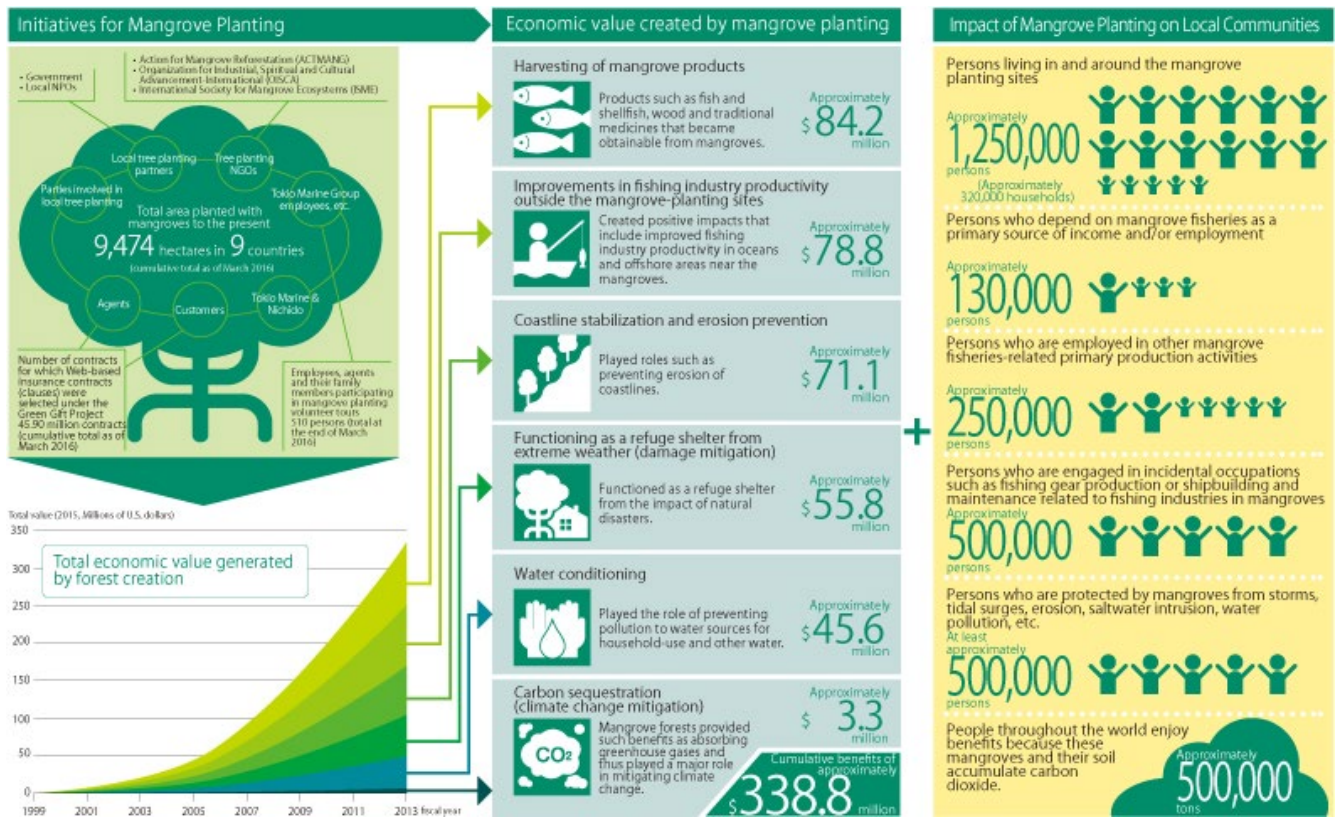


The young leaves of the grey mangrove are used as feed for farm animals.
(Gujarat State, India)

Economic Value and Impact on Local Communities from Mangrove Planting

To the present, mangrove planting has generated diverse benefits such as mitigating and preventing global warming, preserving biodiversity and contributing to the development of local economies, communities and human resources. However, expressing the specific economic value created by this project had proved difficult. To determine this value, Tokio Marine & Nichido commissioned Mitsubishi Research Institute, Inc. to undertake a survey and make assessments based on internationally recognized methods. The results of provisional calculations show that the total economic value created by the Mangrove Planting Project from April 1999 when the company started the planting to the end of March 2014 totaled US\$33 billion. This project also impacts some 1.25 million people living where the mangroves are planted or nearby and has generated benefits in terms of improving the lives of residents in these communities and preventing and mitigating disasters. By ascertaining the numerical value of the outcomes of the mangrove-planting activities, we were able to reaffirm our awareness of the positive social impact of this initiative. Going forward, we will utilize the results of this value assessment to improve our Mangrove Planting Project and continue to undertake these activities together with our stakeholders as we aim to further create value.

Economic Value and Impact on Local Communities from Mangrove Planting



Click on image to enlarge

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 2018, we have conducted 18 mangrove planting volunteer tours, in which a total of approximately 545 members have participated.



➤ Preserving Biodiversity through Products and Services (Green Gift Project: Mangrove Planting)

Green Gift Project: Educational Support Program in Developing Countries

We provide educational support for children in areas that we plant mangroves.

➤ Participating in Room to Read's Educational Support Program in Developing Countries

Green Gift Planet GENKI Program

Tokio Marine & Nichido is implementing the Green Gift Planet GENKI Program, which tackles environmental protection initiatives together with local citizens and includes donations to environmental NPOs and other groups as well as participation in environmental activities throughout Japan.



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 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 local governments, environmental NPOs and other members of the local community. As of March 2018, around 13,600 participants (including around 5,200 children) had taken part in 197 different events to protect local forests, woodlands, river valleys and the sea.

> [Green Gift Planet GENKI Program\(in Japanese\)](#) 

Green Gift Project: Ten-Year Restoration Project of the Coastal Forests of Tohoku Region

We support the Ten-Year Restoration Project of the Coastal Forests of Tohoku Region damaged in the Great East Japan Earthquake.

> [Delivering Safety and Security Building a Society that Can Withstand Natural Disasters \(Support for the Ten-Year Restoration Project of the Coastal Forests of Tohoku Region\)](#)

Tree-Planting Together with Customers ~PHLY 80K Trees Initiative~

Philadelphia Insurance Companies (PHLY) has continued to conduct the "PHLY 80K Trees" tree planting program since 2015, inspired by Tokio Marine & Nichido's Green Gift Project. With the cooperation of customers and agents, the initiative has provided the funding for 240,000 trees to date through costs saved by encouraging customers to make electronic payments and asking agents to cooperate by making direct deposits of commissions and reducing the preparation of paper statements as well as donations from the company. Some 50 employees volunteered to give forest tours in 2017, with close to 100 employees having offered their time since the initiative began. Funding from an additional 80,000 trees will be provided between 2018 and 2019.





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

> [PHLY 80K TREES](#) 

Preventing Global Warming by Promoting the Development of Clean Energy

In order to prevent damage due to climate change from spreading, Tokio Marine Group is examining the possibility of installing and operating renewable energy facilities in Group companies while also providing products and services such as liability insurance concerning environmental pollution and environmental consulting.

Relation between written content and SDGs

	Relevant goal	Relevant target	Description of related content
	7. Affordable and clean energy	7.1 Ensure universal access to affordable, reliable and modern energy services 7.2 Increase substantially the share of renewable energy in the global energy mix	Mega-Solar Package Program Impairment Liability Coverage for Geothermal Power Generation Operators
	9. Industry, innovation and infrastructure	9.4 Upgrade infrastructure and retrofit industries to make them sustainable, with increased resource-use efficiency and greater adoption of clean and environmentally sound technologies and industrial processes	Mega-Solar Package Program Impairment Liability Coverage for Geothermal Power Generation Operators

We are undertaking the following actions to achieve the goals described above in the three areas of examining the possibility of clean energy facilities, operating clean energy facilities and credits gained from clean energy facilities.

Examining the possibility of clean energy facilities

- Mega-Solar Package Program
- Environmental Consulting

Operating clean energy facilities

- Mega-Solar Package Program
- Impairment Liability Coverage for Geothermal Power Generation Operators
- Environmental Impairment Liability Coverage
- Environmental Consulting

Credit gained from clean energy facilities

- Impairment Liability Coverage for Geothermal Power Generation Operators
- Environmental Impairment Liability Coverage
- Environmental Consulting

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.

Conducting risk assessments of mega-solar projects has helped us build up extensive know-how, which we are using to start consulting services for renewable energy facilities for biomass and wind-power generation businesses.

Table:
Examples of Hazard
Environment Assessment Results

	Earthquake	Tsunami	Liquefaction	Water damage	Wind damage	High tide	Mudslide	Volcanic eruption	Dense fog
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

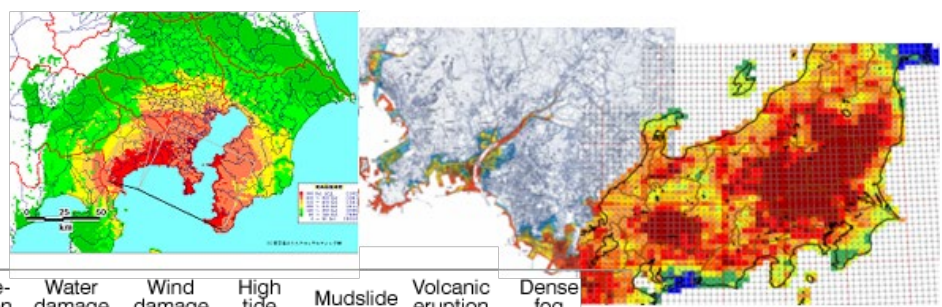


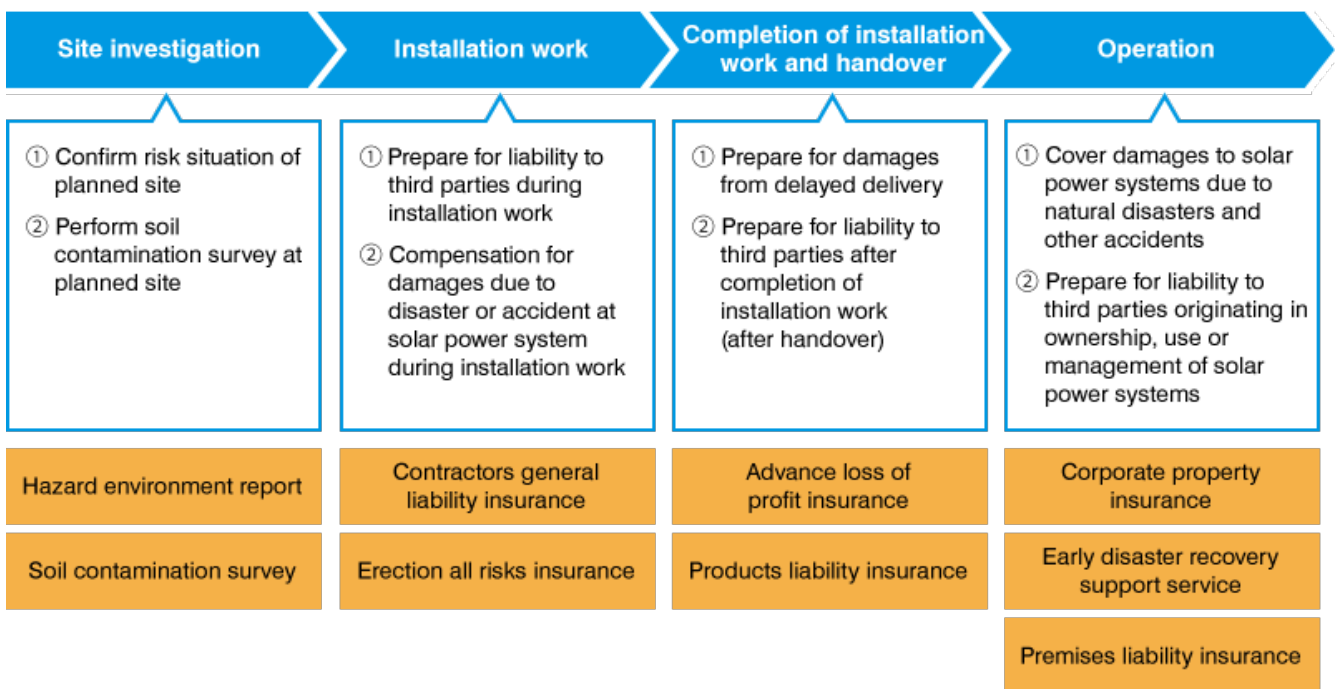
Figure:
Materials on natural disaster
risk assessment simulation
models (from top: earthquake,
tsunami, lightning)

➤ [Tokio Marine & Nichido Risk Consulting's "Risk Assessment of Renewable Energy Facilities" \(in Japanese\)](#)

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.

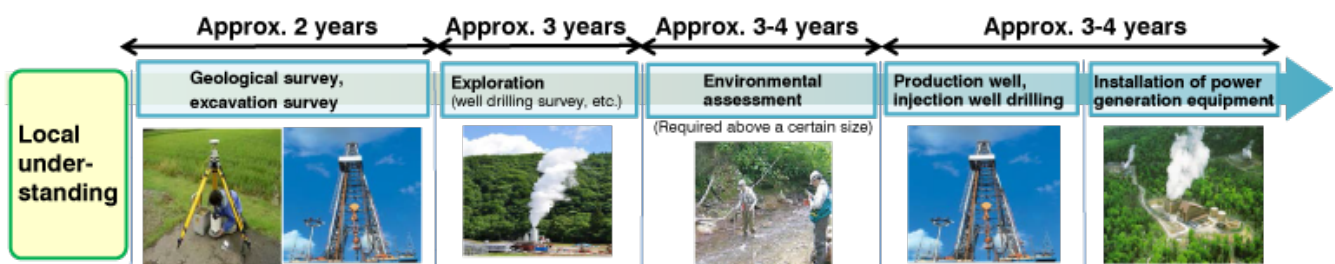
Commenced Sales of New Impairment Liability Coverage for Geothermal Power Generation Operators


Geothermal power generation does not emit any CO₂, a primary cause of global warming, which has put it in the spotlight as a low-cost renewable energy with the potential for stable power supply. There are high expectations for the application of this form of energy and the government has even formulated a plan to expand capacity of geothermal power generation facilities three-fold by 2030 compared with current levels.

Against this backdrop, in June 2016 Tokio Marine & Nichido started sales of a “geothermal package plan” that underwrites such risk as property risk, construction risk and liability risk from ground surveys to operations for geothermal developers. Within this “geothermal package plan,” liability risk compensation provides peace of mind to nearby hot spring operators (hot spring union) with regard to geothermal development. This is achieved through compensation for damages if there is a decline in the volume of hot water or a change in hot spring quality in a nearby hot spring area during geothermal development or operation of a geothermal power generation facility. Such damages include the cost of investigation into the cause, which is covered by the geothermal developer, or lost profit on the part of the hot spring operator. Payment of the cost for investigating the cause at the stage when a reduction in hot spring volume or a change in spring quality has been objectively confirmed irrespective of the existence or not of liability on the part of the geothermal developer is a first for Japan.

Tokio Marine & Nichido will continue to contribute to the proliferation of geothermal power through this product going forward.

General flow of geothermal development (model case of 30,000 kw power output)



Source: Prepared using basic data for investigating purchase price in FY2013 issued by Resources and Energy Agency of the Ministry of Economy, Trade and Industry (http://www.meti.go.jp/shingikai/santeii/pdf/008_02_00.pdf(1.76MB) ) (in Japanese)

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 (Environmental Products) 

Consulting related to ESG and sustainability

The understanding that non-financial value in addition to financial value is essential in order to increase corporate value over the medium to long term has taken hold in Japan in recent years. Amid growing interest in Environment, Social and Governance (ESG) factors, there are heightened expectations for corporate management based on an awareness of ESG in addition to financial aspects. Tokio Marine & Nichido Risk Consulting provides a variety of consulting services relating to ESG and environmental management by leveraging a proven record in Socially Responsible Investment (SRI) funds.

➤ [Tokio Marine & Nichido Risk Consulting's "ESG and Sustainability" \(in Japanese\)](#) 

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 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.



Asante environment-conscious auto insurance

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 \(in Japanese\)](#) 

Building Communities for People to Live with Peace of Mind through Environmental Protection Activities

Based on the theme “Protecting the Earth,” Tokio Marine Group is implementing local and social contribution activities around the world that help protect the environment and biodiversity. These activities emphasize voluntary engagement by employees and tie-ups with NPOs and other groups.

Relation between written content and SDGs

	Relevant goal	Relevant target	Description of related content
	15. Life on Land	15.2 Promote the implementation of sustainable management of all types of forests, halt deforestation, restore degraded forests and substantially increase afforestation and reforestation globally	Collaborative Afforestation Efforts in Kochi Prefecture: Tokio Marine & Nichido's Forest for the Future

Section composition

Initiatives in Japan >>

At Tokio Marine Group and our Group companies, employees and agents volunteer to hold classes on the environment, art and writing contests, and eco-experience tours. In addition, we are building an environmental community through the Marunouchi Citizens Environmental Forum, a forestry maintenance and environmental awareness seminar.

Initiatives Overseas >>

Tokio Marine Group and our overseas companies are promoting environmental initiatives through Earth Day and other events. In Asia, efforts are made to protect forests and water while children with underprivileged backgrounds are invited to environmental enlightenment tours. We are working to build environmental communities in this way in the different regions of the world.

Initiatives in Japan

At Tokio Marine Group, employees and agents volunteer to hold classes of Green Lessons: The Mangrove Story. Tokio Marine & Nichido has co-hosted the Children's Environmental Award program, an environment-themed illustration and essay contest, and the Iriomote Island Eco Experience Tour, a tour learning about the importance of preserving the global environment, while having co-sponsored the Collaborative Afforestation Project with Environmentally Advanced Corporations in Aki City, Kochi Prefecture. The company also holds the Marunouchi Citizens Environmental Forum, a social and environmental awareness seminar, jointly with Mitsubishi Corporation and is working to build environmental communities.

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, 2018, the Group visited around 790 elementary and special needs schools throughout Japan and provided Green Lessons to 53,000 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 \(Green tuition fee\) \(in Japanese\)](#) 

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 tenth Children’s Environmental Award in fiscal 2017, we received 2,906 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 commented that nature was more fragile than they thought and needs to be protected and understood the problems facing Iriomote, and that there are many people committed to protecting nature as well as flora and fauna.

➤ [Tokio Marine & Nichido \(Children’s Environmental Award\) \(in Japanese\)](#) 

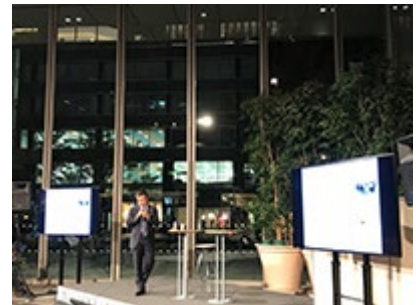
Collaborative Afforestation Efforts in Kochi Prefecture: Tokio Marine & Nichido's Forest for the Future

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 five-year agreement was renewed in May 2014). 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 69 members participated in the ninth Tree-Thinning Forestry Volunteers held in November 2017. Participants felt that it was a project that taught them the importance of maintaining and protecting forests and the effort that goes into doing so, and that they wanted to expand the initiative with every opportunity as their own responsibility.



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 59th forum held in fiscal 2017 at MARUCUBE in the Marunouchi Building in Chiyoda Ward, we invited Norichika Kanie, Professor at a Graduate School at Keio University, who gave a lecture on building awareness of the UN.'s Sustainable Development Goals (SDGs) among citizens and examples of SDG-related initiatives with local governments and companies. Some 66 people from inside and outside the company attended, with some commenting: "I would like to find what I can do to help," "Hearing explanations of actual examples stimulated my interest," and "I learned a lot about things I actually had no idea about in my daily life."



Initiatives Overseas

In Tokio Marine Group, U.S.-based Philadelphia Insurance Companies (PHLY) is promoting environmental activities in different locations that include participation in Earth Day. In addition, Thai-based Tokio Marine Insurance (Thailand) conducts initiatives to protect forests and water and invites underprivileged children on environmental enlightenment tours. These and other efforts seek to build environmental communities around the world.

TEAMPHLY Initiatives

U.S.-based PHL Y 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. TEAMPHLY 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 the environmental footprint in business activities.

The three main activities under TEAMPHLY in 2018 were the reduction of the environmental footprint through business activities, environmental education and awareness-raising activities, and efforts in connection with community outreach. Activities included the purchase of renewable energy certificates to offset carbon dioxide emitted through the use of power in offices throughout the United States.

The company also donated US\$134,179 to an environmental NGO in the United States and planted 240,000 trees to protect forests damaged in natural disasters such as brush fires from 2015 to 2018.

> [TEAMPHLY](#) 

Participation in Earth Day Events

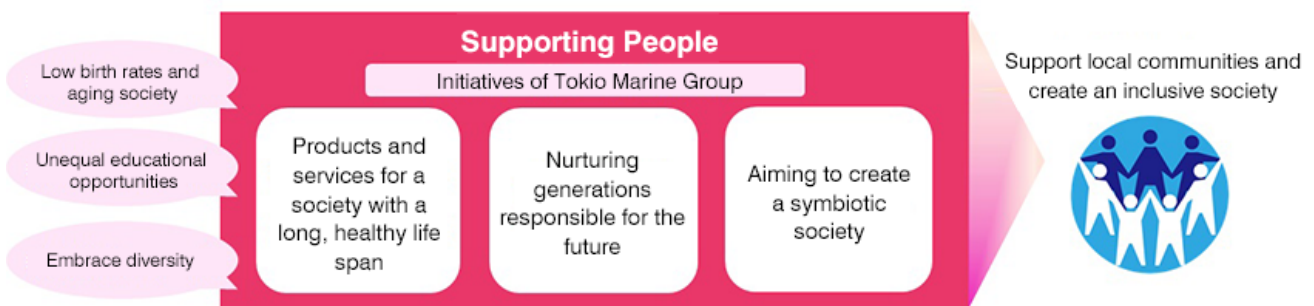
Employees at U.S.-based PHL Y conducted various activities to promote Earth Day 2018 as part of TEAMPHLY, an employee-driven environmental awareness program.

Employees volunteered their time to collect used plastic bags that they processed into plastic balls of yarn called “plarn.” Plarn is woven into mattresses that are distributed to the homeless. More than 50 employees took part in Earth Day 2018 and made 60 balls of plarn. The plarn mattresses were put into bags known as “Blessing bags” together with food, light meals, clothing, hygiene products and a source of information so the homeless can get what they need when they need it. The initiative not only helps prevent environmental destruction and protects wild animals, it also supports the homeless.



> [Preserving Biodiversity through Products and Services \(Tree Planting Together with Customers ~PHLY 80K Trees Initiative~\)](#)

Core Theme 3: 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.

CSR Materiality (Material Issues)

- Technological innovation
- 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

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 supporting people through the growth of young people and support the elderly, persons with disabilities and athletes as well as the promotion of diversity and inclusion.

Building a Society Based on Health and Longevity to Ensure Peace of Mind

Tokio Marine Group provides products and services that anticipate the changing social environment and customer needs by utilizing the solutions offered by respective Group companies, including insurance. The Group will contribute to a society based on good health and longevity through activities to raise awareness about cancer undertaken by employee volunteers in Japan and around the world, activities to spread knowledge about nursing care and offering advice through medical professionals. By promoting these initiatives, Tokio Marine Group will contribute to developing partners who support and bring a virtuous cycle to local communities and society.

Nurturing Generations Responsible for the Future

Tokio Marine Group is promoting social contribution through the establishment of a foundation to nurture generations responsible for the future with the aim of developing youth and promoting sport. In addition, we implement local social contribution activities in conjunction with employees worldwide who volunteer to deliver lesson programs and environmental education as well as with local and social action volunteers and NGOs. We also provide support to charity organizations.

Aiming to Create a Symbiotic Society

Tokio Marine Group aims to create a symbiotic society for everyone both socially and economically, irrespective of age, gender or disability. To this end, employees around the world are proactively working on activities that support the elderly, the deaf and blind, athletes and expectant mothers in conjunction with NGOs.

By promoting these initiatives, Tokio Marine Group will contribute to developing partners who support and bring a virtuous cycle to local communities and society.

Value Creation

Developing employees and partners who support and bring a virtuous cycle to local communities and society



Example of CSR approach (Supporting People)



- Building a Society Based on Health and Longevity to Ensure Peace of Mind
- Nurturing Generations Responsible for the Future
- Aiming to Create a Symbiotic Society

Building a Society Based on Health and Longevity to Ensure Peace of Mind

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By promoting these initiatives, Tokio Marine Group will contribute to developing partners who support and bring a virtuous cycle to local communities and society.

Relation between SDGs and content

Relevant goal	Relevant target	Description of related content
 <p>3. Good health and well-being</p>	<p>3.3 End the epidemics of AIDS, tuberculosis, malaria and neglected tropical diseases and combat hepatitis, water-borne diseases and other communicable diseases</p> <p>3.4 Reduce by one third premature mortality from non-communicable diseases through prevention and treatment and promote mental health and well-being</p> <p>3.d Strengthen the capacity of all countries for early warning, risk reduction and management of national and global health risks</p>	<p>Products and Services Information Disclosure/Awareness-Raising Activities Local Community and Social Contribution Activities</p>
 <p>4. Quality education</p>	<p>4.3 Ensure equal access for all women and men to affordable and quality technical, vocational and tertiary education, including university</p>	<p>N Program to Support Young Physicians to Gain Clinical Experience in the United States</p>

Products and Services >>

Tokio Marine Group uses the health and productivity management know-how it has gained for insurance solutions and strives to expand related knowledge and provide insurance services so as to offer a comprehensive insurance service menu that covers customers' treatment, household expenses, longevity and health.

Information Disclosure/Awareness-Raising Activities >>

Amid a rapidly aging society, Tokio Marine Group has built up knowledge concerning nursing care and the risk of infectious diseases through health-related insurance and services. In order to fully utilize this knowledge in society, the Group provides support that covers nursing care for the elderly, care-related personnel, prevention of infectious diseases and countermeasures for companies.

Local Community and Social Contribution Activities >>

Tokio Marine Group teams up with local public organizations to take steps aimed at limiting the incidence of diseases such as cancer among customers and in society. The movement also includes efforts by employee volunteers. Overseas, we conduct cancer awareness-raising activities and provide support for cancer sufferers through employee volunteers as well.

Nurturing Human Resources and R&D >>

Tokio Marine Group handles the joint planning and development of health and productivity management apps using ICT. We also contribute to the development of young doctors responsible for providing medical care in the future.

Products and Services

Tokio Marine Group uses the health and productivity management know-how it has gained for insurance solutions and strives to expand related knowledge and provide insurance services so as to offer a comprehensive insurance service menu that covers customers' treatment, household expenses, longevity and health.

Pandemic Derivatives for the World Bank

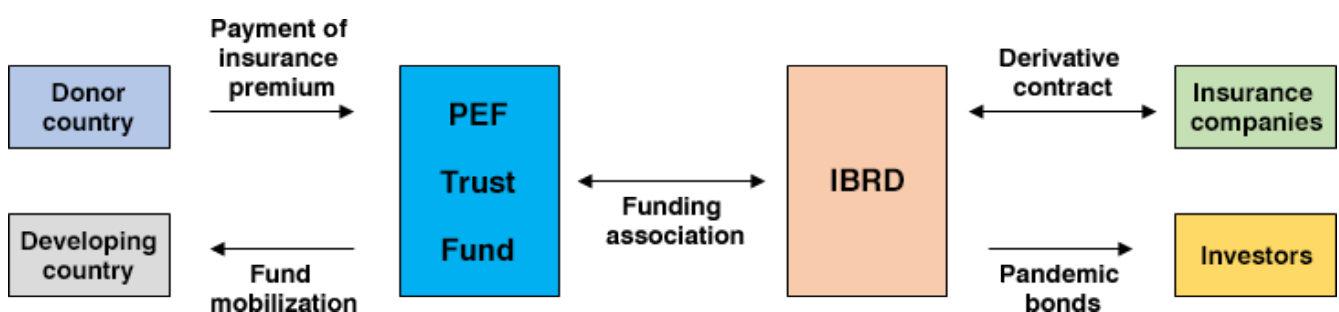
In July 2017, Tokio Marine & Nichido participated in the "Pandemic Emergency Financing Facility (PEF)" launched by the World Bank as an international initiative to manage crises caused by infectious diseases. Through the underwriting of pandemic derivatives, we will support efforts by public-private partnerships to contain internationally threatening infectious diseases and contribute to the creation of a safe, secure and sustainable future.

Background to the Establishment of the Pandemic Emergency Financing Facility

The Japanese government brought up the issue of international health when it was host country for the G7 Ise-Shima Summit in May 2016. With the cooperation of the World Bank and World Health Organization (WHO), PEF was launched by the World Bank as a new financial mechanism for responding to public health crises that drew on lessons learned with the Ebola virus. The Japanese government was the first in the world to declare that it would provide financial assistance to PEF and called for the cooperation of other countries.

Overview of the Program

The PEF is the world's first financing mechanism for swiftly and smoothly providing financial assistance in the event that a pandemic occurs or expands in developing countries, and is funded by the International Bank for Reconstruction and Development (IBRD) of the World Bank Group through derivatives transactions between IBRD and insurance companies and the issuance of pandemic bonds to investors. In the case where data released by WHO, such as the number of deaths, rate of increase in the number of deaths and the number of affected countries, reach predetermined levels that have been established as criteria for funding assistance, Tokio Marine & Nichido will pay a preset amount to IBRD.



* The Japanese government announced that it would contribute USD50 million over three years prior to the meeting of G7 Finance Ministers and Central Bank Governors in May 2016.

Aruku Hoken

In 2017, Tokio Marine & Nichido Life developed *Aruku Hoken* with the concept of preemptively protecting customers from serious illnesses such as lifestyle-related diseases by supporting initiatives to improve customers' health and quality of life. The product, the first of its kind in the industry, provides policyholders with a wearable device and returns a portion of insurance premiums in accordance with their health improvement activities, which are recorded using a special app.

In Support of Customers' Health and Productivity Management

As Japan's labor force shrinks, managing employee health and creating a good working environment have become important management issues in order to ensure sustainable corporate growth. Tokio Marine Group has formulated a philosophy and policy with employee health positioned as a core theme for management, and related issues are being addressed. We were selected as a "2018 Health & Productivity Stock" for the third consecutive year in recognition of these efforts. We leverage the know-how we have gained from these initiatives to support corporate health and productivity initiatives through a range of services and group insurance supporting employee benefit programs. As an example, we support the formulation of highly effective health promotion measures as well as the reduction of health-related risk and improvement of productivity by analyzing medical exams and prescriptions held by companies and health insurance associations, and quantifying the correlation between medical expenses and productivity^{*1}.

➤ Health and Productivity Management and Occupational Health and Safety (Health and Productivity Management Initiatives)

*1 We are systemizing indices for the quantitative evaluation of the effects of each measure based on knowledge gained in joint research with the Health and Productivity Management (HPM) Policy Research Unit (currently Healthcare Data Science Research Unit^{*2}) of The University of Tokyo Policy Alternatives Research Institute.

*2 In the Government's Basic Policy on Economic and Fiscal Management and Reform 2016 ("Big-Boned Policy"), two policy agendas were set: to improve the nation's Quality of Life by analyzing Data Health introduced in the National Health Insurance and to enhance productivity by closely cooperating with businesses' health and productivity management. The research aims to improve the feasibility and quality of health policies by visualizing health issues through Data Health and by understanding the trend of its effective solutions.

➤ The University of Tokyo (Health and Productivity Management (HPM) Policy Research Unit, Policy Alternatives Research Institute (in Japanese))

Proactive Dissemination of Information

Tokio Marine Group has been holding various seminars and participating in health-related events in order to convey to a broad audience the importance of corporate health and productivity management. In March 2017, the Nikkei BP Healthy Company Forum, which is run by DENTSU INC., Nikkei Business Publications, Inc. and the Japan Productivity Center, held special symposiums in Tokyo and Osaka. The symposiums drew around 200 participants, mainly human resources personnel, reflecting companies' high level of interest in this topic. Along with experts from various organizations, including The University of Tokyo, companies promoting health and productivity management and the Japanese government's Cabinet Secretariat, Tokio Marine & Nichido's President Toshifumi Kitazawa made a presentation on specific initiatives of Tokio Marine Group's health and productivity management. In addition, at the Human Capital 2016, an event for corporate human resources personnel held in June 2016, we ran a booth and gave a seminar to convey the importance of health and productivity management to these human resources personnel.



In the future as well, Tokio Marine Group will proactively disseminate relevant information as a corporate group supporting companies' implementation of health and productivity management.

Support for Mental Health Management

Depression is considered a modern-day illness, and a number of companies have implemented various measures to counter a growing patient population after the figure exceeded one million in 2008. Nevertheless, the number of claims filed and approved for workers' compensation insurance for mental disorders has continued to rise. Consequently, mental health care of employees is rising in importance as an aspect of corporate risk management and management issues to be addressed in addition to being an integral part of corporate health and welfare. In particular, mental health measures are now required in order to be certified as a Health & Productivity Management Organization, a move that is growing rapidly.

Tokio Marine & Nichido Medical Service offers the Employee Assistance Program (EAP) to support the mental health management of companies. Besides conducting stress tests as required under the Industrial Safety and Health Law (revised in December 2015), EAP provides a comprehensive menu of services by a team of experts including psychiatrists, clinical psychotherapists and personnel and labor consultants. These services range from individual follow-up for employees based on the results of employee stress checks to providing supportive care during a leave of absence or when returning to work, preventing recurrence, analyzing stress level tendencies in organizations and consulting on how to create a mental health framework.

As one mental health measure following implementation of a stress test, popular courses such as "giving greetings at work" and "how to praise oneself" within a "health challenge campaign" aimed at promoting the health of an entire well-established company are helpful in alleviating employee stress and enhancing the working environment.

EAP is being used by more than 700,000 employees at present. We will continue to offer this program to everyone needing this type of support to assist them in maintaining better mental health.

> [Tokio Marine & Nichido Medical Service TMS NAVIGATOR \(in Japanese\)](#) 

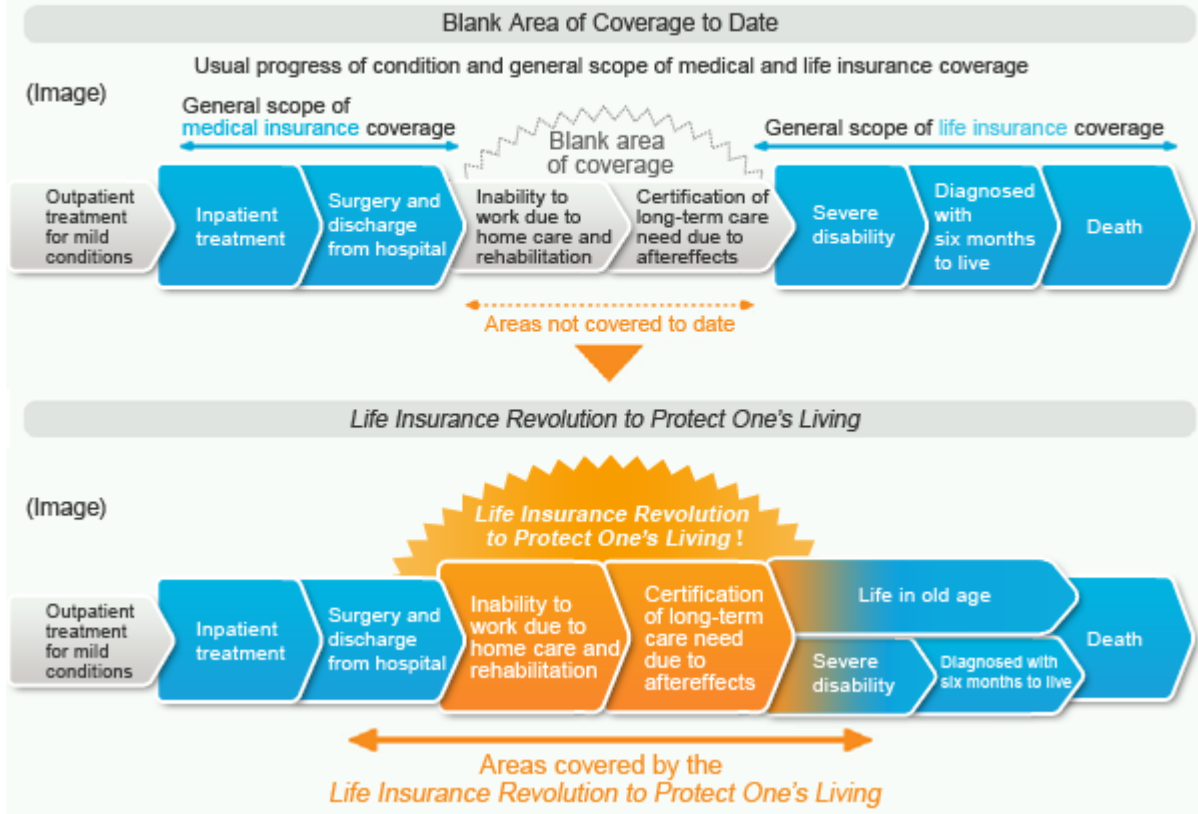
Initiatives for Living Benefits

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 income due to after effects 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. In 2017, we further enhanced the initiative and started the Life Insurance Revolution to Protect One's Living Nextage, which includes the sickness prevention and health support domain.

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



[Click to enlarge](#)

Living Benefit Products Including Household Income Term Insurance (as of March 31, 2018)

<i>Long-Life Support Whole Life Insurance</i>	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.
<i>Household Income Term Insurance NEO with Inability to Work Benefit Insurance Plan</i>	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.
<i>Medical Kit NEO</i>	A medical insurance product, which covers hospitalization due to illness or injury, surgery and radiation therapy through the policyholder's lifetime
<i>Medical Kit R</i>	<i>Medical Kit R</i> is a medical insurance product, which in addition to <i>Medical Kit NEO</i> insurance, refunds the excess of premiums paid up to the specified age over total benefits received for hospitalization and other coverage in the form of a health refund benefit. Received a Nikkei Veritas Award
<i>Medical Kit Love R</i>	A medical insurance product based on <i>Medical Kit R</i> , with relaxed underwriting standards for customers with health concerns

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

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

Emergency medical consultation	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.
Consultation with medical specialists by appointment	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.
Information of medical institutions	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.
Transfers/Arranging patient transfers	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.)
Cancer consultation hotline	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.

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 \(in Japanese\)](#) 

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 and released 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.



Information Disclosure/Awareness-Raising Activities

Amid a rapidly aging society, Tokio Marine Group has built up knowledge concerning nursing care and the risk of infectious diseases through health-related insurance and services. In order to fully utilize this knowledge in society, the Group provides support that covers nursing care for the elderly, care-related personnel, prevention of infectious diseases and countermeasures for companies.

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 information on lifestyle-related diseases, nursing care and other relevant topics.


We provide various information maintained by Tokio Marine & Nichido Life and other companies in Tokio Marine Group, including Tokio Marine & Nichido Medical Service and Tokio Marine Nichido Better Life Service, and business partners.



Main Contents

Health Promotion Center	<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
Retirement Preparations Center	<ul style="list-style-type: none"> ▪ Preparing retirement funds ▪ Current state of nursing care ▪ Case studies of nursing care
Library	<ul style="list-style-type: none"> ▪ Questionnaire on cancer ▪ Survey of attitudes about longevity
Infirmary	<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 \(in Japanese\)](#) 

Publication of a Book, *Protecting Families and Companies – Guidebook on Combating Infectious Diseases*

In April 2015, Tokio Marine & Nichido Risk Consulting wrote and published a book, *Protecting Families and Companies – Guidebook on Combating Infectious Diseases* (supervised by Koji Wada, a doctor at the National Center for Global Health and Medicine).

The book uses many charts, tables and illustrations to explain in an easy-to-understand manner the risk of Ebola hemorrhagic fever, new strains of influenza and other infectious diseases and necessary measures to be taken by companies and individuals. Chapter 4 (Protecting Companies) of the book, in particular, describes in detail the characteristics of infectious diseases as risk to companies, minimum required measures, points to be noted when building a structure to ensure business continuity and other important points when implementing measures at overseas bases.



Seminar on Balancing Work with Elder Care ~ Aiming to Eliminate the Need to Leave Employment for 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, about 100,000 workers leave their job every year for the reason of elder care, while about 3.46 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.

Local Community and Social Contribution Activities

Tokio Marine Group teams up with local public organizations to take steps aimed at limiting the incidence of diseases such as cancer among customers and in society. The movement also includes efforts by employee volunteers. Overseas, we conduct cancer awareness-raising activities and provide support for cancer sufferers through employee volunteers as well.

Movement to Protect Customers from Cancer

Background of the Initiative

As part of efforts to fulfill its social mission as an insurance company providing cancer insurance, Tokio Marine & Nichido Life has been supporting the Pink Ribbon Movement since March 2005. Extending these activities, we have decided to steadily offer comprehensive solutions for customers’ concerns. 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.

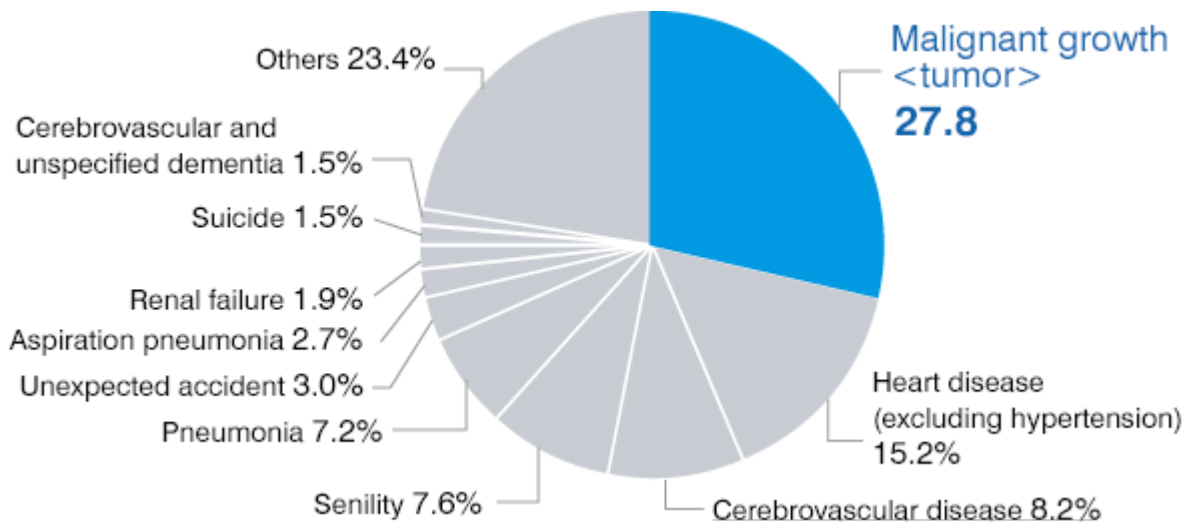
Basic Policy


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 reassurance 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.

Step	Content
1 Learning about cancer	<ul style="list-style-type: none"> Enable employees, agents and consignees to sufficiently understand various information about cancer, including the current state of cancer (number of deaths, death rate, number of affected individuals, incidence rate, survival rate, data by prefecture, Japan's Cancer Control Act, etc.), types of cancer, preventative measures and examinations, treatment methods, and actual conditions of patients and their families. Study cancer treatment conditions and examination information by region.
2 Spreading information about cancer	<ul style="list-style-type: none"> Convey the information gained from "Learning about cancer" to all and raise awareness of cancer. Disseminate the 12 tips for preventing cancer. Recommend workplace and municipal cancer examinations, general health checkups and cancer PET examinations for the early detection of cancer. Introduce information about the public medical insurance system and other social insurance and cancer insurance to prepare financially for cancer.
3 Providing support against cancer	<ul style="list-style-type: none"> Support prevention and early detection of cancer. For people who are anxious about symptoms or have cancer, provide telephone and home consultation with Medical Assist, home consultation services for cancer patients and other services. Provide financial and psychological support for people with cancer through cancer insurance. Provide relevant information on an ongoing basis to people after they are diagnosed with cancer.

Leading Causes of Death in Japan

In Japan, the annual cancer-caused death toll exceeds 370,000 (27.8%).



> Based on the Monthly Reports of Vital Statistics 2015 by the Ministry of Health, Labour and Welfare, available at: <http://www.mhlw.go.jp/toukei/saikin/hw/jinkou/geppo/nengai15/dl/kekka.pdf> (in Japanese) (983KB) 

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 17 cities (as of March 31, 2018) 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. More than 800 representatives participated in the 11th conference held in October 2017. 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 titled “The mission of insurers ~ My philosophy.”

Agreement with the 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.



Shizuoka Cancer Center

Promoting the Pink Ribbon Movement

Tokio Marine & Nichido Life has been promoting the Pink Ribbon Campaign in support of J.POSH, an NPO engaged in pink ribbon movements for breast cancer awareness in Japan, to convey the importance of medical exams and early detection of breast cancer. Tokio Marine Group employees, led by Tokio Marine & Nichido Life employees, have continued to hold street campaigns nationwide and hand out awareness leaflets* since 2005.



* The certified NPO J.POSH collaborates with medical institutions nationwide on the Japan Mammography Sunday (J.M.S) initiative to create an environment enabling women who are busy on weekdays to have mammograms on the third Sunday in October. Tokio Marine & Nichido Life also supports this initiative and hands out a list of available medical institutions.

➤ [J.POSH \(Japan Breast Cancer Pink Ribbon Movement\) \(in Japanese\)](#) 

Providing Encouragement to Cancer Patients by Making Terry Cloth Caps

Since 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 \(in Japanese\)](#) 

Education and Childcare Support for Orphans

Tokio Marine & Nichido Life established a fund in 2016 to financially support children who have lost one or both parents due to illness, including cancer, and offers benefit-type scholarships to university students and others and educational materials to children preschool age and under with the cooperation of the Japan Philanthropic Association. Benefit-type scholarships of 300,000 yen per year are provided to high school students wishing to go to university or an equivalent educational institute. The Kodomo Challenge series of educational materials developed by Benesse Corporation is sent free of charge every month to children in kindergarten and 30,000 yen is granted every year to celebrate advancing to the next level. School bags are given as commemorative gifts when the children start elementary school. Applications for both of these benefits are accepted regardless of applicants' being policyholders of Tokio Marine & Nichido Life.

Donation to Organizations Helping Children with Incurable Diseases and Elderly People

Donations from Tokio Marine & Nichido Life's employees and agents will be used to support activities of organizations helping children with incurable diseases and elderly people. Donations have been made to the following organizations since fiscal 2016.

- NPO CliniClowns Association
- The Support Network for NANBYO Children of Japan
- NPO Dementia Friendship Club

Supporting and Collaborating with the Center for iPS Cell Research and Application (CiRA), 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 and made an additional donation exceeding 1.5 million yen in fiscal 2018.

Currently, the Center for iPS Cell Research and Application (CiRA) has been undertaking a project called the iPS Cell Stock for Regenerative Medicine to stockpile induced pluripotent stem (iPS) cells for medical use. It involves collecting blood from donors having a special type of human leukocyte antigens (HLAs), which is thought to cause less immune rejection.

In August 2016, CiRA started collaborating with the medical corporate foundation Kaijo Building Clinic, a tie-up medical institution of Tokio Marine Group, to expand a donor base. Collection of blood, which had only been performed by Kyoto University Hospital, is now also conducted by the clinic. In April 2017, the flying doctors of Tokio Marine & Nichido Medical Service also started cooperating in order to collect blood from willing donors who live in remote areas.

CiRA started providing iPS Cell Stock for Regenerative Medicine in August 2015 and plans to have enough iPS cell stock to cover 40% of the people in Japan by the end of fiscal 2018.



CiRA is working on research every day to enable the practical application of iPS cell technology. Through our donations to the research fund, 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. At the same time, we will continue to provide support to health, medical and other related fields to deliver safety and security in the form of risk management, including insurance, and through collaboration among Group companies.

AED & Basic Life-Saving Workshop to Build a Society That Can Practice Life-Saving Skills

Tokio Marine Group provides a workshop to practice using Automated External Defibrillators (AEDs) and to perform cardiopulmonary resuscitation (CPR). Around 4,650 employees from Tokio Marine Group attended the workshop by the end of fiscal 2017. 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.



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 20 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.



Supporting the Provision of 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.

Nurturing Human Resources and R&D

Tokio Marine Group plays a role in the R&D of health and productivity management apps using ICT. We also contribute to the development of young doctors responsible for providing medical care in the future.

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.

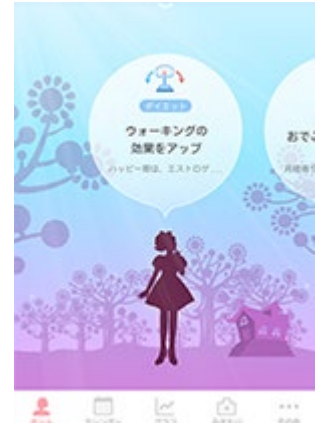


In general, people wishing to experience clinical training in the United States are selected by way of a nationwide recruitment system. The N Program is handled differently, however, and has become an invaluable program for young Japanese doctors who want to undergo clinical training at an educational hospital 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 to over 180.

> [N Program \(in Japanese\)](#) 

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 2013. Specifically, 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 are 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^{*1} by Celent, a U.S. research and consulting firm specialized in the financial field. It also received an excellent award in the Nihon Service Award Fiscal 2015^{*2} hosted by the Service Productivity & Innovation for Growth Council.



*1 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. Every year, it recognizes insurers for their effective use of information technology in insurance.


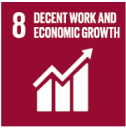
*2 The Nihon Service Award is the first award program in Japan to evaluate diverse services across different industries by using common evaluation criteria and recognize excellent services.

> [docomo Healthcare: *Karada no Kimochi* \(in Japanese\)](#) 

Nurturing Generations Responsible for the Future

Tokio Marine Group is promoting social contribution through the establishment of foundations to nurture generations responsible for the future with the aim of developing youth and promoting sport. In addition, we implement local social contribution activities in conjunction with employees worldwide who volunteer to deliver lesson programs and environmental education as well as with local and social action volunteers and NGOs. We also provide support to charity organizations.

Relation between written content and SDGs

Relevant goal		Relevant target	Description of related content
	4. Quality education	4.1 Ensure that all girls and boys complete free, equitable and quality primary and secondary education 4.6 Ensure that all youth and a substantial proportion of adults, both men and women, achieve literacy and numeracy	Ashinaga Charity & Walk Participating in Room to Read's Educational Support Program in Developing Countries
	8. Decent work and economic growth	8.6 Substantially reduce the proportion of youth not in employment, education or training	Ashinaga Charity & Walk Participating in Room to Read's Educational Support Program in Developing Countries

Section composition

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.

Awareness-Raising Activities >>

We encourage children who will lead the next generation to think about environmental issues and disaster preparedness through our lesson program delivered to schools and other environmental initiatives.

Local Community and Social Contribution Activities >>

Through its employee volunteers, Tokio Marine Group supports orphans and cooperates with the proliferation of Child Line together with educational NGOs like Ashinaga.

Donations and Other Support >>

Tokio Marine Group works to promote sports, support orphans of traffic accidents and educate youth in different countries around the world through our backing of international and domestic NGOs and charity organizations.

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.

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

Foundation Name	Summary	Activities in Fiscal 2017
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 nationsProvides academic research aid and earthquake research aid to young social science researchers	Scholarships awarded: 110 Research assistance: 7 projects
Tokio Marine & Nichido Educational Development Fund	Provides assistance for educators and to children orphaned through traffic accidents	Financial assistance for education and research : 146 Scholarships for children orphaned through traffic accidents : 114
The Tokio Marine Sports Foundation	Promotes sports activities in local communities	Number of persons using Nasu Sports Park : 58,400 Number of persons using Toda Boathouse : 4,350

- [Tokio Marine Kagami Memorial Foundation scholarships for exchange students from ASEAN nations \(in Japanese\)](#) 
- [Tokio Marine & Nichido Educational Development Fund \(in Japanese\)](#) 
- [The Tokio Marine Sports Foundation youth exchange project through sports activities \(in Japanese\)](#) 

Awareness-Raising Activities

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.

Holding Aerospace Classes with the Local Community to Nurture People Interested in Aerospace

Tokio Marine & Nichido aims to contribute to the advancement of local economies and society by actively participating in regional revitalization efforts.

Going forward, further growth is expected in the Tokai region, where the aerospace industry is concentrated. Tokio Marine & Nichido has been running aerospace classes for elementary and junior high school students that provide education and include experiments related to aerospace. The idea behind the initiative is a desire to increase the opportunity for children to become interested in aerospace since it is the younger generation who will bear responsibility for the future of the aerospace industry.



The project makes use of know-how accumulated in risk management relating to the aerospace industry and of our own industry-government-academia network built on ties with Aichi Prefecture and Nagoya University, and has been made possible owing to our community-based work that includes contribution to human resources development.

When the Aichi Museum of Flight (Toyoyama City, Aichi Prefecture) opened in November 2017, an aerospace class was held for a total of 600 people, both young and old, who came to the venue as a kickoff event. The classes will be held regularly at the museum in the future and the scope of the activity will also be expanded beyond Aichi Prefecture as a means to generate more aerospace-related human resources in the Tokai region, which will contribute to the advancement of Japan's aerospace industry.

“Group Work on Managing Risks and Opportunities”: Career Development Program for Junior High and High School Students

Career education has never been more important. Tokio Marine Group has collaborated with universities, NPOs and educators to develop its own career education program using card games and teamwork activities. In the program, “Group Work on Managing Risks and Opportunities,” students become owners of a bakery and have to think about ways to operate the bakery successfully over a long period, including how to use insurance. The lesson simulates responses to various risks associated with owning a business, enabling the students to discover issues for themselves and solve them collaboratively. From fiscal 2017, the program is being expanded throughout Japan, with a total of 530 people receiving career education to date.



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 and Iriomote Island Eco Experience Tour

Local Community and Social Contribution Activities

Through its employee volunteers, Tokio Marine Group supports orphans and cooperates with the proliferation of Child Line together with educational NGOs like Ashinaga.

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 1,747 employees and their families participated in this event at 67 venues across the country. 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

Supporting Child Line Support Center Japan

Tokio Marine & Nichido has invited the specified NPO Child Line Support Center Japan to give a lecture about the organization's activities every year since 2012. They discuss some of the anxieties and other issues brought up by youths through Child Line, a dedicated phone line that children can call free of charge from anywhere in Japan. After this, Tokio Marine Group employees serve as volunteers for delivering cards inscribed with the Child Line telephone number to children. Employees from Tokio Marine Asset Management and Tokio Marine Business Support volunteer for sending the cards to the children.



- Child Line 

Disaster Education Support for Children in China

Disaster Prevention Lessons in China

In 2016 Disaster Prevention Lessons were extended beyond Japan, as this program also commenced at The Tokio Marine & Nichido Fire Insurance Company (China) Limited. In China, the concept of preparing for a fire or natural disaster still has not firmly taken root in society. For this reason, it is necessary to raise disaster prevention awareness of society as a whole. We developed our educational materials from scratch in consideration of the characteristics of disasters in China and held Disaster Prevention Lessons for elementary schools and junior high schools. We incorporated original content into this program to ensure children could understand the lessons without getting bored. This included using easily understandable materials using pictures and drawings, explanations that incorporated gestures and impersonations and student participation using a quiz format.

As of the end of fiscal 2017, around 630 children in the four regions of Shanghai and Sichuan, Henan and Zhejiang provinces had received the lessons on a total of 10 occasions.



Educational Assistance for Children of Migrant Workers 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 230 locations throughout China, and Group employees engage in various volunteer activities every year.

In June 2017 some 25 employees undertook volunteer efforts at an elementary school in Hebi City, Henan Province, in China, beginning with Kunio Ishihara, advisor at Tokio Marine & Nichido. It was a meaningful interchange that included disaster preparedness lessons based on the themes of fire and earthquake with around 35 children on the school grounds and in the classroom.

Tokio Marine & Nichido (China) has been highly praised by a local Communist Youth League for providing the disaster preparedness lessons, which include using a pencil board, a new addition to the lessons.



Supporting Education at an Elementary School in Taiwan ~Community-Based Volunteer Activities

Employees from Tokio Marine Newa Insurance of Taiwan have been volunteering as pedestrian crossing attendants at Zhongshan Elementary School based on the concept of “Community Cultivation, Society Caring.” The attendants have clocked up around 3,500 hours over more than 12 years providing the service. The company has also contributed to the art and literature program of Chuusei Elementary School as a means to give back to the local community, including setting the curriculum, developing the classrooms, holding art exhibitions and concerts, and starting a percussion orchestra comprised of students with hearing disabilities. The total amount of donations reached NTD2,990,000 by the end of 2017. In recognition of these efforts, Tokio Marine Newa Insurance was awarded the silver prize from the New Taipei City Education Bureau on the 110th anniversary celebration of Chuusei Elementary School. Tokio Marine Newa Insurance will continue to support the learning and growth of local children.



Donations and Other Support

Tokio Marine Group works to promote sports, support orphans of traffic accidents and educate youth in different countries around the world through our backing of international and domestic NGOs and charity organizations.

Cooperating with the NPO Association for Assistance to Children Orphaned in Traffic Accidents

Nisshin Fire has continued to support 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 since 2008.

In fiscal 2017, a total of 153,872 yen collected from employees was donated to the association.

Going forward, the company will continue supporting children orphaned in traffic accidents through this NPO.

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 30th 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 competitions and training camps for Junior Olympic athletes. The company contributes to the healthy development of young people who will represent the future by promoting swimming.



- > [Go! Go! Junior Swimmers! \(in Japanese\)](#)
- > [Swimming Support Site "Forever, with Swimming" \(in Japanese\)](#)

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 580-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](#)

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 eight years from fiscal 2010 to fiscal 2017, the company donated about US\$100,000 annually, providing educational support for a total of about 1,900 girls to help them attain independence in the future and offering a study environment for children by opening 21 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](#) 

Aiming to Create a Symbiotic Society

Tokio Marine Group aims to create a symbiotic society for everyone both socially and economically, irrespective of age, gender or disability. To this end, employees around the world are proactively working on activities that support the elderly, the deaf and blind, athletes and expectant mothers in conjunction with NGOs.

Relation between written content and SDGs

Relevant goal	Relevant target	Description of related content
 <p>10. Reduced inequalities</p>	10.2 Empower and promote the social, economic and political inclusion of all, irrespective of age, sex, disability, race, ethnicity, origin, religion or economic or other status	All content in general

Section composition

Building a Society in Which the Elderly Can Live with Peace of Mind



Tokio Marine Group undertakes social activities for the elderly and persons suffering from dementia as part of volunteer activities supporting the safety and security of the local community and families.

Building a Society That Transcends Disabilities



Tokio Marine & Nichido supports deaf and blind persons in conjunction with the Japan Deafblind Association and supports sports for disabled persons through the Japanese Para-Sports Association and Special Olympics Nippon Foundation.

Building a Society in Which Everyone Can Live Securely Free of Gender



Tokio Marine & Nichido respects the diverse family structures of customers and is working in a phased manner to treat same-sex partners also as “spouse.”

Donations



Tokio Marine Group supports the NPOs Himawari no Kai and Sawayaka Welfare Foundation.

Building a Society in Which the Elderly Can Live with Peace of Mind

Tokio Marine Group undertakes social activities for the elderly and persons suffering from dementia as part of volunteer activities supporting the safety and security of the local community and families.

Contributing to the Creation of Communities That Understand Dementia ~ Courses to Foster Support for Dementia Care ~

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 2018, a total of around 4,600 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 \(in Japanese\)](#) 

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 27 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

Activities Associated with an Elderly Watch Support Network Project

Tokio Marine Assistance concluded an agreement related to an elderly watch support network project in Shinagawa Ward, Tokyo, in November 2015 with the Shinagawa Ward Council on Social Welfare and activities continue to this day. The project aims to ensure the early discovery of abnormal changes in elderly persons living alone to prevent unattended deaths.

The company utilizes its excellent phone response skills amassed in the course of its core call center business and employees serve as volunteers for making regular calls to the elderly as part of a service confirming their safety being implemented by Shinagawa Ward’s “Sasaeai Hotto Station”*. Employees make regular phone calls to the homes of elderly persons living in Shinagawa Ward, and if there is no answer or they detect an abnormal change during the conversation, they immediately report it to “Sasaeai Hotto Station” so that the situation can be handled as smoothly as possible. In fiscal 2017, the volunteer service was implemented 49 times following expansion of the service area and the yearly rise in the number of elderly persons to whom they make phone calls. In July 2018, the service was reported in a public relations magazine for Shinagawa Ward called *Koho Shinagawa*, showcasing an example of a company’s employees actively participating in society. This project will continue to be carried out as a means of contributing to the local community.



* A consultation service established by Shinagawa Ward to ease the anxieties of elderly persons living alone so that they can continue living in a familiar environment

Building a Society That Transcends Disabilities

Tokio Marine & Nichido supports deaf and blind persons in conjunction with the Japan Deafblind Association and supports sports for disabled persons through the Japanese Para-Sports Association and Special Olympics Nippon Foundation.

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 2017, about 13 employees from the Iwate region provided support for the organization's 26th national conference in Hanamaki City, Iwate Prefecture.



> [Japan Deafblind Association \(in Japanese\)](#) 

Building a Society That Transcends Disabilities ~ Learn About, Watch and Experience Sports by Disabled Persons

Tokio Marine & Nichido supports the Tokyo 2020 Olympic and Paralympic Games as a Tokyo 2020 Gold Partner (non-life insurance). As for the Paralympic Games, the company supports athletes striving to overcome the challenge of disability and is enhancing opportunities for employees to provide support and volunteer at sports events for the disabled. We started sponsoring the Japanese Para-Sports Association (JPSA) in May 2016 and Japan Inclusive Football Federation (JIFF) in October 2016. Employees from around Japan conduct volunteer activities and go to cheer on athletes at the Japan Para Championships, which are sports events for disabled persons held regionally.



Building a Society in Which Anyone Can Take on Active Roles with the Special Olympics

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 2017, a total of 1,660 employees joined this activity.

Re-evaluating Products Corresponding to LGBT*

In view of rising social interest in sexual minorities, Tokio Marine & Nichido is working gradually to include same-sex partners in the definition of “spouse” for products that provide coverage for families and married couples. We respect the diverse family structures of our customers and will provide products that can be helpful in times of need.

* LGBT is a general term that refers to sexual minorities and is derived from the first letters of the words lesbian, gay, bi-sexual and transgender.

Donations

Tokio Marine Group supports the NPOs Himawari no Kai and Sawayaka Welfare Foundation.

Building a Society in Which Expectant Mothers Can Live with Peace of Mind ~ Supporting 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 \(in Japanese\)](#) 



Contributing to Building a New Society in Which All People Have a Close Rapport ~ Tie-up 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 \(in Japanese\)](#) 

Gold Partner (Non-life Insurance) of the Tokyo 2020 Olympic and Paralympic Games

Tokio Marine & Nichido was appointed as a Gold Partner of the Tokyo 2020 Olympic and Paralympic Games (the “Tokyo 2020 Games”). We support the Tokyo 2020 Games and Japan Olympic and Paralympic teams as a non-life insurance company. We are a “Tokyo 2020 Gold Partner,” the highest tier of the Tokyo 2020 domestic sponsorship program.

Tokio Marine Group sets customer trust as the foundation of all its activities and upholds a corporate philosophy of contributing to the development of an affluent and comfortable society as well as a prosperous economy by providing “safety and security” to our customers. Based on the desire to contribute to the healthy development of young people and of sports in Japan, we have supported sports in various ways. Examples of such initiatives are Tokio Marine & Nichido’s Gold Partnership for the Tokyo 2020 Games since 2013 and official sponsorship of the Japan Swimming Federation or support of the Special Olympics Nippon Foundation. We will support the challenges of athletes, people and society as a Tokyo 2020 Gold Partner together with other partner companies not only for the success of the Tokyo 2020 Games but also for making the hosting and success of these games a glorious cornerstone for Japan’s future 100 years from now.



Tokyo 2020 Gold Partner (Non-life Insurance)

CSR Management



In order for Tokio Marine Group to earn the trust of all people and society and achieve sustainable growth, we need to reinforce our structure for resilient, sound and highly transparent CSR management as a global insurance group and as our responsibility to customers, employees and the global environment.

Tokio Marine Group has provided “safety and security” to society and contributed to its development by making the most of our 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.

Our efforts toward this goal are founded on our remaining a corporate group that provides the best value to customers, offers healthy and rewarding workplaces for employees and causes less environmental impact. Tokio Marine Group strives to strengthen this “foundation” by setting targets and going through the plan-do-check-act (PDCA) cycle in accordance with our policies concerning each material issue.

CSR Materiality (Material Issues)

- Grievance resolution (improving quality of products and services)
- Human resources development, diversity and inclusion and labour practices
- Health and productivity management
- Reduction of environmental footprint

Improving Quality from the Customer's Perspective >>

Aiming to become “a company that delivers sustainable growth by providing safety and security to customers and by always remaining their first choice,” Tokio Marine Group takes feedback from customers seriously and works 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.

Promoting Environmental Management >>

Tokio Marine Group consumes a considerable amount of paper and energy in its business activities. In order to reduce this environmental impact as much as possible, we constantly promote initiatives that contribute to the creation of a sustainable future.

Promoting Health and Productivity Management >>

To continue as a company that is trusted and chosen by customers, the physical and mental health of employees, who will be the driving force behind our efforts, is an important topic for us. 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 employees.






Developing and Utilizing Diverse Human Resources >>

In order to maximize the potential of our human resources in supporting global business expansion, Tokio Marine Group is working to develop human resources who bring forth a positive cycle of growth and performance/work and life with a focus on expertise, diversity and a global perspective. Management relating to the development and utilization of human resources throughout the Group is controlled by the Group CHRO (Group Chief Human Resources Officer). The implementation status is monitored via the Board of Directors and Management Meetings of respective Group companies.

Improving Quality from the Customer's Perspective

Aiming to become “a company that delivers sustainable growth by providing safety and security to customers and by always remaining their first choice,” Tokio Marine Group takes feedback from customers seriously and works 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.

Relation between Written Content and SDGs

	Relevant goal	Relevant target	Description of related content
	3. Good health and well-being	3.6 Halve the number of global deaths and injuries from road traffic accidents	Establishing a foundation to provide products and services for building a secure society by leveraging traffic technology innovation
	11. Sustainable cities and communities	11.2 Provide access to safe, affordable, accessible and sustainable transport systems for all, improving road safety, notably by expanding public transport	Establishing a foundation to provide products and services for making society resilient to natural disasters and for building a secure society by leveraging traffic technology innovation
	12. Responsible consumption and production	12.2 Achieve the sustainable management and efficient use of natural resources	Establishing a foundation to provide products and services for building a secure society by leveraging traffic technology innovation and for building a secure society by responding to varying lifestyles and changes in society
		12.8 Have the relevant information and awareness for sustainable development and lifestyles in harmony with nature	
	13. Climate action	13.1 Strengthen resilience and adaptive capacity to climate-related hazards and natural disasters	Establishing a foundation to provide products and services for making society resilient to natural disasters
	16. Peace, justice and strong institutions	16.5 Substantially reduce corruption and bribery in all their forms	Customer Feedback Response Policy

Section Composition

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.

Customer-Oriented Business Conduct Policies >>

To more thoroughly carry out customer-oriented insurance business while remaining close to customers and keeping an acute awareness of their diversifying needs, Tokio Marine & Nichido, Tokio Marine & Nichido Life and some other Group companies have formulated and announced their respective policies on customer-oriented business conduct and have been working with agents to promote specific initiatives under these policies. We will review our policies on a periodic basis to constantly realize better business conduct, thereby earning the lasting trust of 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.

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."

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 Policies for Managing Prevention of Transactions Involving Conflicts of Interest](#) 

Customer-Oriented Business Conduct Policies

To more thoroughly carry out customer-oriented insurance business while remaining close to customers and keeping an acute awareness of their diversifying needs, Tokio Marine & Nichido, Tokio Marine & Nichido Life and some other Group companies have formulated and announced their respective policies on customer-oriented business conduct and have been working with agents to promote specific initiatives under these policies. We will review our policies on a periodic basis to constantly realize better business conduct, thereby earning the lasting trust of customers.

Tokio Marine & Nichido Customer-Oriented Business Conduct Policies

Business Conduct Policy 1: Business conduct utilizing customer feedback

Under its corporate philosophy of placing customer trust at the base of all its business activities, Tokio Marine & Nichido has formulated a customer feedback response policy to encourage employees and agents to take customer feedback seriously and use it proactively in corporate activities. The company will pursue customer-oriented business conduct according to the policy.

Business Conduct Policy 2: Insurance solicitation

Tokio Marine & Nichido will work to provide appropriate products and services based on a correct understanding of risks facing customers and their needs and purposes while providing necessary information when concluding an insurance contract.

Business Conduct Policy 3: Payment of insurance claims (claims service)

To be of help to customers in times of need, remain by their side while correctly understanding their situations and positions and respond to their trust, Tokio Marine & Nichido will work to ensure the quality of its claims service and make swift and appropriate claims payments.

Business Conduct Policy 4: Initiatives to instill these policies

Tokio Marine & Nichido will provide training programs and promote initiatives to instill these business conduct policies in agents and employees so that they will always act in a customer-oriented manner.

Business Conduct Policy 5: Management of transactions involving conflicts of interest

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

Tokio Marine & Nichido Life Customer-Oriented Business Conduct Policies

Business Conduct Policy 1: Business conduct utilizing customer feedback

Under its corporate philosophy of placing customer trust at the base of all its business activities, Tokio Marine & Nichido Life regards it as extremely important that all employees and agents seriously take feedback from customers, including complaints, requests and suggestions, and meet their expectations. The company has accordingly formulated its customer feedback response policy and will work to make its business conduct even more customer-oriented.

Business Conduct Policy 2: Insurance solicitation

- (1) Tokio Marine & Nichido Life will work to develop life insurance products and services matched to customer needs while also paying attention to social and economic trends and changes in the business environment.
- (2) Tokio Marine & Nichido Life will deliver security by providing custom-tailored solutions that meet increasingly diverse customer needs and protect customers and their families.
- (3) Tokio Marine & Nichido Life will implement initiatives to provide detailed information on products and explain them in a thorough manner to customers and have them confirm, based on a correct understanding of the products, that our solutions match their needs and purposes.

Business Conduct Policy 3: Follow-up services and payment of insurance claims and benefits

Recognizing that paying insurance claims and benefits is one of the most basic and important responsibilities of an insurance company, Tokio Marine & Nichido Life will make sure to explain policy and other details to all customers and make swift and accurate payments, working always from a customer standpoint. The company will also set up a system to provide follow-up services to elderly customers to ensure that they will make claims for which they are entitled to without omissions.

Business Conduct Policy 4: Initiatives to instill these policies

In order to encourage employees, agents and direct sales employees ("Life Partners") to act in a customer-oriented manner in all business conduct, Tokio Marine & Nichido Life will establish necessary evaluation and training programs and continue to implement initiatives to instill these business conduct policies among them.

Business Conduct Policy 5: Management of transactions involving conflicts of interest

In accordance with the Tokio Marine Group Policies for Managing Prevention of Transactions Involving Conflicts of Interest and through compliance with these policies by directors, officers and employees, Tokio Marine & Nichido Life will work to manage transactions involving conflicts of interest to ensure that clients' interests are not unduly harmed.

Business Conduct Policy 6: Asset management

In order to ensure future payments of insurance claims and benefits, Tokio Marine & Nichido Life will conduct asset management while paying due consideration to the distinctive characteristics of insurance contracts and by applying appropriate risk control.

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**

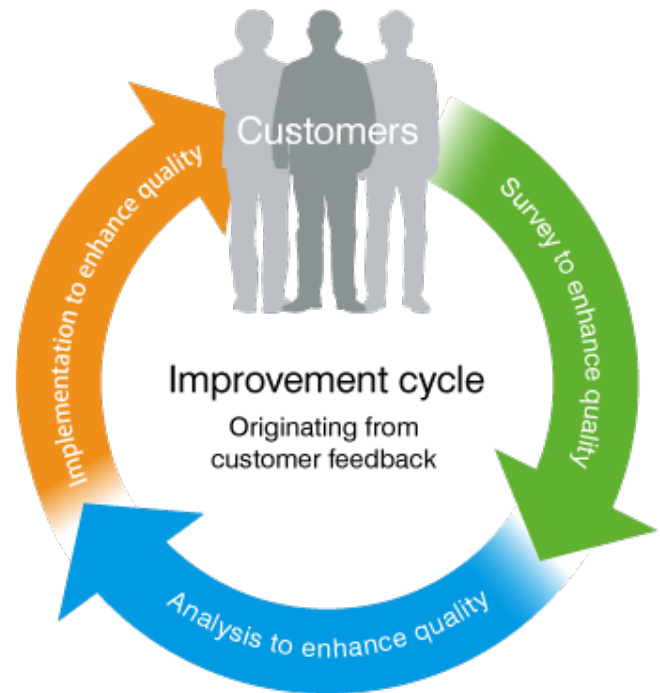
Tokio Marine & Nichido sincerely accepts and actively applies customer feedback to its corporate activities with customer trust as the basis of all of its business activities.

- **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 quality improvements in terms of products, services and other aspects. 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 for the said improvements. Additionally, Tokio Marine & Nichido conducts regular meetings with external advisors and consumer monitors 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.

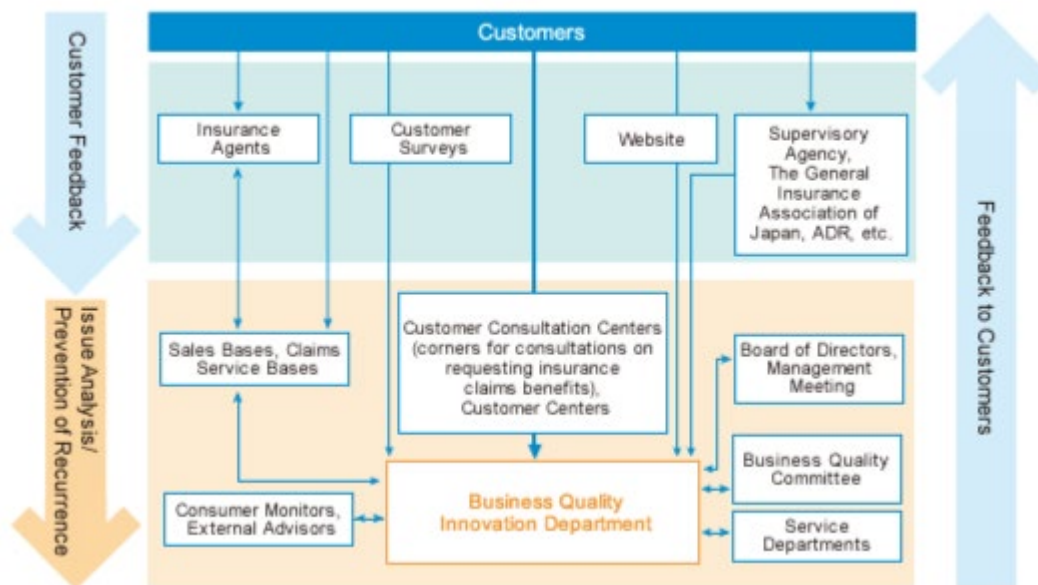
Tokio Marine & Nichido is conducting customer surveys regarding auto insurance, fire insurance and *Super Insurance* at the time of contract. The aim is to confirm whether the company is providing easy-to-understand explanations of details of coverage, premiums payments, rider services and important 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 strives to identify customer needs through various surveys, for example, on staff response during the contracting process and accident response services and works together with its agents to enhance the quality of its services to bring even greater satisfaction to customers.

Structure for Listening to Customer Feedback

Tokio Marine & Nichido



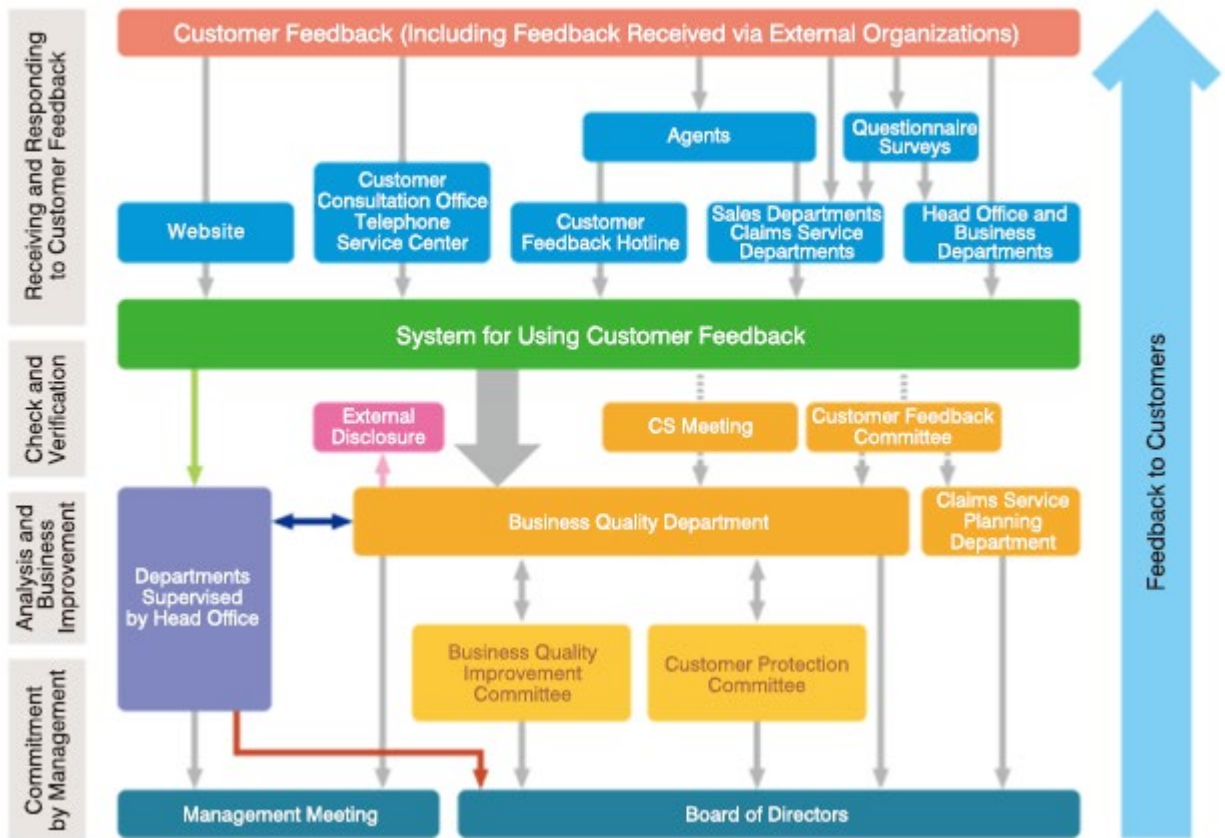
Tokio Marine & Nichido Life



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

Nissin Fire

Structure to respond to customer feedback



Fiscal 2017 Number of Customer Feedback Comments

Tokio Marine & Nichido

(Number of Comments)

Customer Feedback Categories	Representative Examples	2017 Apr.- Jun.	2017 Jul.- Sep.	2017 Oct.- Dec.	2018 Jan.- Mar.	Fiscal 2017Total
Products and services						
Policy and pamphlet related	Policy and pamphlet details difficult to understand	422	446	415	404	1,687
Products and services related	Requests for improving products and services, Others	1,475	1,361	1,491	1,864	6,191
Subtotal: Products and services		1,897	1,807	1,906	2,268	7,878
Enrollment: Contract procedures						
Contract renewal procedures	Delays in sending renewal information, Others	1,336	1,212	1,093	1,082	4,723
Explanation of contract details	Insufficient explanation of contract details, Others	374	423	360	437	1,594
Subtotal		1,710	1,635	1,453	1,519	6,317
Enrollment: Contract management						
Policy deficiencies	Errors in listed policy details	138	105	79	35	357
Non-arrival of policy	Delay in sending of policy	69	45	75	60	249
Modification procedures	Delay in modification procedures, Others	1,384	1,310	1,131	1,231	5,056
Account transfers	Unable to make account transfers, Others	255	237	210	208	910
Subtotal		1,846	1,697	1,495	1,534	6,572
Enrollment: Response and etiquette						
Response and etiquette	Telephone response and visitation etiquette	1,009	827	813	1,012	3,661
Enrollment: Others						
Matters concerning enrollment not corresponding to the above		24	23	26	31	104
Subtotal: Enrollment total		4,589	4,182	3,787	4,096	16,654

Customer Feedback Categories	Representative Examples	2017 Apr.- Jun.	2017 Jul.- Sep.	2017 Oct.- Dec.	2018 Jan.- Mar.	Fiscal 2017Total	
Dissatisfied	Insurance claims payments: Insurance claims payments						
	Contacting and responses	Delay in being contacted by staff, insufficient explanation of procedures	2,239	2,155	2,073	1,873	8,340
	Payment amount	Insufficient explanation about insurance claims payments	1,024	1,113	1,061	908	4,106
	Advisability of payment	Advisability of payment	1,252	1,473	1,498	1,567	5,790
	Subtotal		4,515	4,741	4,632	4,348	18,236
	Insurance claims payment: Response and etiquette						
	Response and etiquette	Telephone response and visitation etiquette	730	867	793	648	3,038
	Insurance claims payments: Others						
	Matters concerning payment not corresponding to the above		16	5	13	30	64
	Subtotal: Total for insurance claims payments		5,261	5,613	5,438	5,026	21,338
	Matters concerning personal information		121	96	77	90	384
	Others		103	83	92	46	324
	Dissatisfied Total		11,971	11,781	11,300	11,526	46,578
	Requests		690	648	761	709	2,808
Recommendations		975	1,110	1,137	1,039	4,261	
Total		13,636	13,539	13,198	13,274	53,647	

Tokio Marine & Nichido Life

(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	2,795	16.5
Receipt related	Dissatisfied with insurance premium payment methods and modification procedures, others	2,148	12.7
Protection related	Dissatisfied with contract details modifications, policyholder loans, cancellation procedures, others	4,351	25.7
Insurance claims and benefits related	Dissatisfied with payment procedures for insurance claims, benefits, maturity proceeds, others	2,194	13.0
Others	Dissatisfied with after-service, etiquette and telephone response, others	5,421	32.1
Total		16,909	100.0

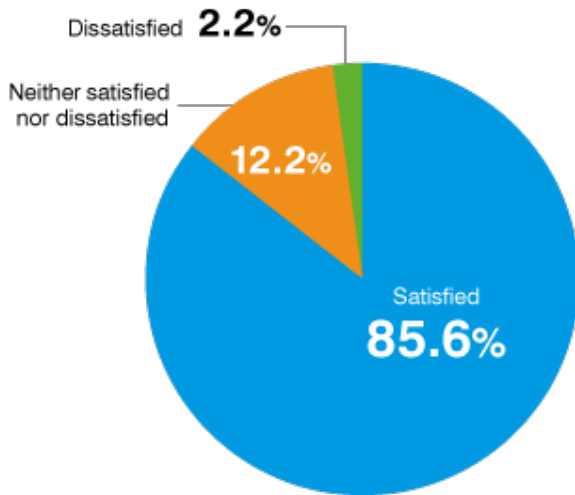
Nissin Fire

(List of Points of Dissatisfaction Only)

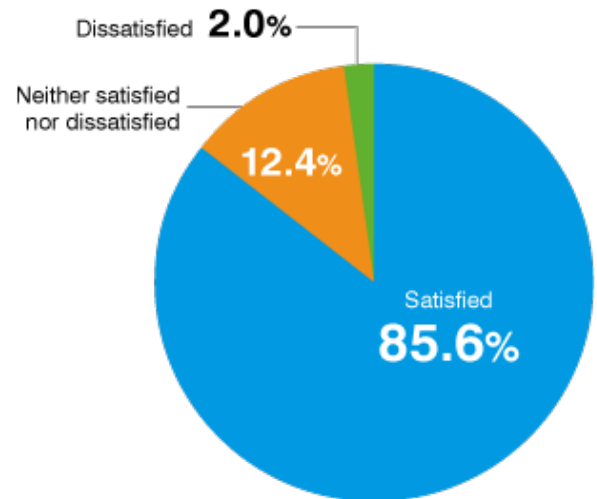
	FY2016	FY2017
1. Contracting and soliciting activities		
(1) Product details (coverage, others)	13	7
(2) Contracting procedures (incomplete, delays, others)	205	163
(3) Soliciting activities (not thoroughly confirming with customers their needs and purposes, others)	99	67
(4) Insufficient or erroneous explanation about policy details, conditions and others	384	389
(5) Enrollment (conditions, restrictions, others)	21	22
(6) Error in insurance premium calculation	40	31
(7) Staff interaction with customers	64	82
(8) Contents of forms and other documents (application forms, invoices, leaflets, others)	31	15
(9) Other	74	89
Subtotal	931	865
2. Management and protection of contracts, collection of premiums		
(1) Insurance policies not reaching customers or errors in policies	60	36
(2) Availability of payment in installments or account transfer	86	62
(3) Procedures for changing policies	266	256
(4) Procedures for canceling policies	235	248
(5) Processing of maturity repayment (processing delay, amount repaid, others)	5	2
(6) Staff interaction with customers	25	39
(7) Other	112	90
Subtotal	789	733
3. Insurance claims		
(1) Amount of insurance claims paid	215	234
(2) Delay in response and method of response	629	649
(3) Advisability of payment	30	30
(4) Staff interaction with customers	349	384
(5) Other	2	4
Subtotal	1,225	1301
4. Other (including complaints on the handling of personal information)	25	43
Total	2,970	2942

Tokio Marine & Nichido: Level of Satisfaction (Fiscal 2017 Auto Insurance)

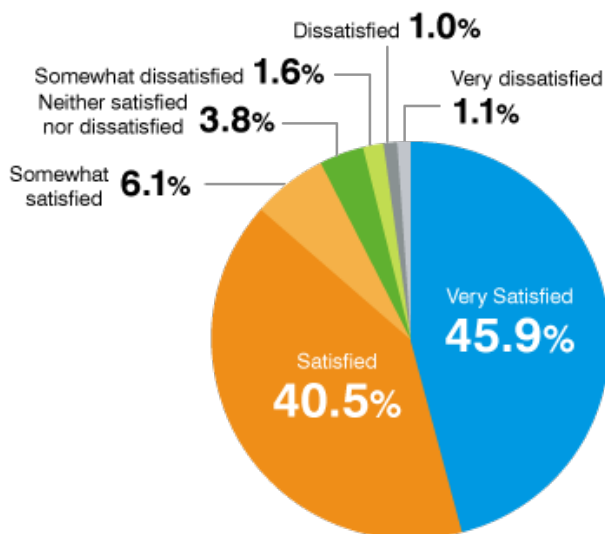
Overall Level of Satisfaction regarding Products and Services



Overall Level of Satisfaction regarding Contract Procedures

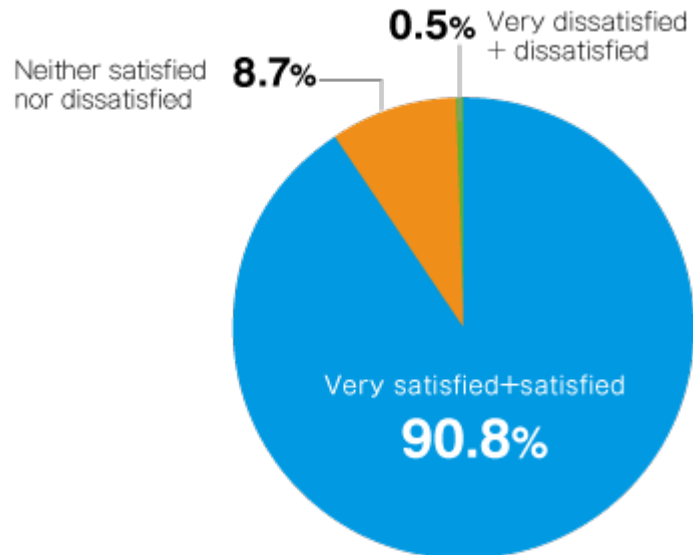


Level of Satisfaction regarding Overall Claims Services



Tokio Marine & Nichido Life: Level of Customer Satisfaction (Fiscal 2017)

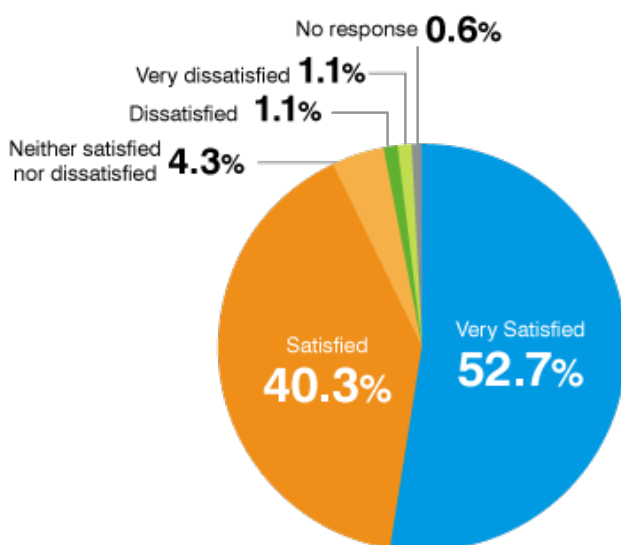
Overall Level of Satisfaction at the Time of Enrollment
 (Overall Level of Satisfaction regarding Contract Procedures, Product Details, etc.)



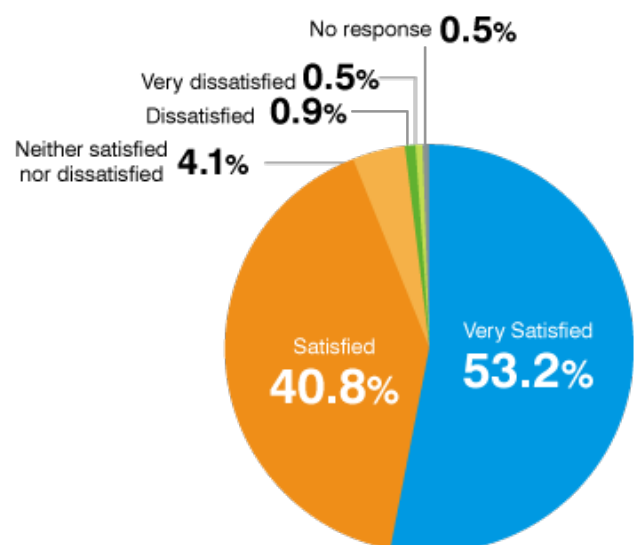
Nissin Fire: Level of Satisfaction (Fiscal 2017)

Overall Level of Satisfaction regarding Accident Response Services

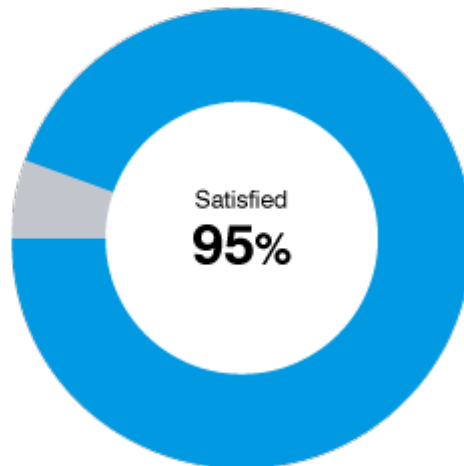
Auto Insurance







Fire and Accident Insurance



Philadelphia Insurance Companies (PHLY): Level of Customer Satisfaction (Fiscal 2017)



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 \(3.72MB\)](#) 

Main Examples of Items That Have Been Developed and Improved Based on Customer Feedback (Fiscal 2017)

Tokio Marine & Nichido

Customer Feedback

I would like you to provide coverage for bicycle accidents in your auto insurance.

Response

We have added a Lump-Sum Payment Rider for Bicycle Accidents to auto insurance policies that start on and after April 1, 2017 to provide coverage for bicycle accidents, including cases where customers are hospitalized for accident-caused injury.

In addition, when customers purchase both a Personal Liability Rider and this Lump-Sum Payment Rider for Bicycle Accidents as a "Bicycle Package," their auto insurance policies totally cover customers' and the other parties' damages caused by bicycle accidents.

Tokio Marine & Nichido Life

Customer Feedback

I would like you to provide a product also designed for asset building for the future.

Response

We released a new product, "Market Link," in August 2017. This product offers security through coverage for an emergency and helps customers build assets for the future.

Nisshin Fire




Customer Feedback

Your auto insurance leaflet is hard to read as it entirely uses light colors and small fonts.

Response

We adopted the concept of universal design and revised our leaflet's overall design to make it friendly to everyone. (This design received an "Easy-to-Understand" prize in the UCDA Award 2016 hosted by the Universal Communication Design Association.)

Status of customer feedback: Respective Group company websites

- [Tokio Marine & Nichido: Improvement examples based on customer feedback \(in Japanese\)](#) 
- [Tokio Marine & Nichido Life: Major and specific development and improvement examples based on customer feedback \(in Japanese\)](#) 
- [Nisshin Fire: Examples of improvements that have been carried out based on customer feedback \(in Japanese\)](#) 

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." In the medium to long term, changes in living and business environments resulting from frequent natural disasters, demographic shifts and technological innovation in the world will generate many new opportunities and risks. In response to the diversifying needs of both individual and corporate customers in connection with such new opportunities and risks, 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

As an effort to meet customers' expectations and gain their satisfaction, Tokio Marine & Nichido defines Anshin Quality, a level of quality that must be assured by anyone at the company, at anytime and anywhere by achieving or executing things naturally expected of our products and services by customers.

Based on this Anshin Quality approach, the company has formulated its Anshin Quality Standards as product and service quality standards that must be assuredly satisfied by anyone at the company, at anytime and anywhere. There are specific standards for each of the main business processes related to products and services, including solicitation, claims payment and basic customer response etiquette. Tokio Marine & Nichido is strongly committed to being customer-oriented under a firm determination to never providing to customers products or services that do not satisfy these standards.

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, accident 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 Ministry 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

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, 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 mutually refining customer response skills by holding a "telephone response contest," we strive to maintain and upgrade the quality of customer responses based on the Contact Center Standard for Tokio Marine* (CCST).

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.



* An operational standard formulated by Tokio Marine Group specifically for call centers

Providing Anshin Quality of Claims Services to Customers

Tokio Marine & Nichido believes that our value as an insurance company is tested when an accident occurs. To prepare ourselves for such an emergency, we define Anshin Quality as specific quality standards that are indispensable for the products and services provided to customers and, together with agents, have been making full, concerted efforts toward the realization of Anshin Quality. Also in terms of claims services, we seek feedback broadly from customers and constantly endeavor to improve quality based on such feedback while repeating the cycle of implementation, verification and improvement.

As one example, we have implemented the following operational improvements based on the evaluation results and opinions we gather through a customer survey, which is conducted after insurance claims are paid to policyholders of our auto insurance, who have been involved in an accident.

- Information regarding details of coverage and a list of available coverages (insurance claims) 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

A system for customers (including policyholders and insured persons) to request re-examination when they disagree with the decision not to pay insurance claims made by claims service bases in accordance with policy details. When requested by a customer, the Claims Service Re-examination Committee, which is a closed-door committee comprised of external specialists (doctors, lawyers and legal experts), 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 in written form to the customer who requested the re-examination. However, this system does not apply to cases that are outside the activity scope of the committee, which is to make a decision from a legal or medical viewpoint. For details, please contact the responsible claims service base.

➤ [Tokio Marine & Nichido: Re-examination Request System \(in Japanese\)](#) 

➤ [Tokio Marine & Nichido: Re-examination Results by the Claims Service Re-Examination Committee \(in Japanese\)](#) 

To provide high quality claims services in case of an emergency to deliver safety and security to customers by leveraging our high level of expertise, we are making various related efforts on top of the enhancement of the resolution capabilities of employees. In the following sections, we divide the process of claims services into five steps (receiving loss reports, initial response, loss adjustment, reporting progress and payment of insurance claims) and describe our efforts in each.

Receiving Loss Reports

Receiving a loss report from a customer is our first customer contact point in claims services. We work to eliminate anxieties held by a customer who just had an accident by asking whether or not he/she was injured and what exactly happened and simultaneously giving considerate and appropriate advice.

Initial Response

After receiving a loss report, we confirm how the customer wishes to proceed with the accident response and provide a detailed description of the process from the beginning to the final resolution. It is only after we consult with the customer that we will contact the parties and others concerned. We try to relieve the customer's anxiety by reporting back to him/her the results of contacting these parties.

Loss Adjustment

This step involves checking the status of a car or building damaged by the accident. At the same time, we scrutinize details of necessary repairs and estimated repair costs to confirm an adequate loss amount and explain it to the customer in an easy-to-understand manner.

Reporting Progress

To eliminate the customer's anxiety and provide a higher sense of security, we make sure to report the progress in a manner and at the timing matched to the customer's needs.

Payment of Insurance Claims

We calculate payable insurance claims and explain the details of these claims to the customer in an easy-to-understand manner. We then work to swiftly go through the payment procedures after confirming with the customer if he/she wants to file a claim. We also utilize 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 payable insurance claims is made. By means of this system and various types of training, we ensure to make an appropriate payment of claims to customers.

Moreover, we constantly strive to improve the quality of our customer response over the telephone through employee training and by conducting a survey on its telephone responses by an external survey company. Efforts are geared toward ensuring all responsible personnel always make a considerate and honest response to customers.

Resolution Capabilities of Team Experts

We consider it our mission to provide the high quality claims services when a customer is involved in an accident. 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 team up with our nationwide network of highly specialized experts including adjusters, lawyers and consulting physicians as well as accountants and tax accountants 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 242 service bases nationwide, we satisfy 92.5% 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 2.73 million accident settlements per year.

Claims Service System in Japan (As of July 2018)

	Tokio Marine & Nichido	Nisshin Fire
Number of service bases	242	112
Claims service staff and adjusters	Approx. 10,700 ^{*1}	Approx. 1,000
Lawyers	Approx. 550	Approx. 50
Consultant physicians	Approx. 100	Approx. 10
Tax accountants/Accountants	70	—
Number of automobile accident settlements (Annual)	Approx. 2.73 million ^{*2}	Approx. 0.18 million

*1 As of July 2017

*2 FY2017


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.

- Building a Society Based on Health and Longevity to Ensure Peace of Mind (*Medical Assist: Providing 24/7 Telephone Support for Customers Seeking Advice on Illness or Injury*)

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 each 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 meet customers' expectations and trust and 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 Standards 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 to support agents that delivers sustainable growth by providing safety and security to customers and by always remaining their first choice.

As qualifications of excellent agents and salespersons (insurance solicitors), we use an internal system to certify "Top-Quality Agents" and an external qualification program to certify "General Insurance Total Planners." The Top-Quality Agent certification is given to Tokio Marine & Nichido's agents, which demonstrate a superior level of performance overall in terms of the abilities to propose insurance products and services to customers and respond to an accident and other emergencies and business soundness, stability and growth potential as an insurance agent, based on the standards specified by the company. The General Insurance Total Planner qualification is the most prestigious solicitor qualification given by The General Insurance Association of Japan to insurance solicitation professionals who have acquired consultation-related knowledge and operational skills on top of basic knowledge of laws, tax affairs and other matters related to non-life insurance.

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 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 conducts 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

Tokio Marine & Nichido has developed 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 made accessible from tablet and other devices, allowing agents to conduct business anywhere, at any time. In 2017, we started providing Mobile TNet, an app that supports agents' operations and is optimized for use with smartphones.



TNet top screen

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.

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 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, claims 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 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)
 - Operation of tablet devices under the Next-Generation Model
 - Agent back office operations
- Available through the agent online system (TNet)



Tokio Marine & Nichido Life Training College

Tokio Marine & Nichido Life provides the Tokio Marine & Nichido Life Training College training program for life insurance agents to develop professional insurance salespersons. In this program, for roughly six months agency salespersons and the company's responsible employees 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 participants 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.



Antore Hiroba website

Agent Trainee System

In April 2016, Tokio Marine & Nichido totally revamped its agent trainee system by shifting from the one targeting persons employed by Tokio Marine & Nichido to the one for employees newly hired by corporate agents and temporarily assigned to the company.

It is a human resources development system that provides early-stage education, starting with acquisition of knowledge on the policy renewal process of the corresponding agents, to facilitate the learning of solicitation skills. Under the new system, agents' new employees are temporarily transferred as trainees to Tokio Marine & Nichido for a maximum of two years to gain solicitation skills. The goal is to enable them to assume the role of a professional salesperson highly specialized in his or her area of expertise at the respective corporate agents. The program can also be utilized as a broader supportive measure to help agents grow, as it has expanded its scope to include part-time agents in the auto, real estate and financial fields. In April 2017, the company further upgraded this growth supportive measure by adding a system to pay an additional commission to the agent if its salesperson temporarily transferred to the company achieved a certain level of sales and a training program to educate new graduate hires on business etiquette. As of March 31, 2018, 710 persons are joining the new system, while 83 persons are participating in the original exclusive professional agent development system.



Nisshin Fire also operates the Risk Advisor Employee System, a similar trainee system to develop exclusive professional agents. The system is designed to acquire 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.

Promoting Environmental Management

Tokio Marine Group consumes a considerable amount of paper and energy in its business activities. In order to reduce this environmental footprint as much as possible, we constantly promote initiatives that contribute to the creation of a sustainable future.

Relation between written content and SDGs

	Relevant goal	Relevant target	Description of related content
	11.Sustainable cities and communities	11.6 Reduce the adverse per capita environmental impact of cities, including by paying special attention to air quality and municipal and other waste management	Initiatives to conserve energy and preserve the environment
	13.Climate action	13.1 Strengthen resilience and adaptive capacity to climate-related hazards and natural disasters in all countries	Preservation of biodiversity

Section composition

- What Our Environmental Management Aims for ~ Corporate Philosophy and Policy ~ - Stance on Promoting Environmental Management - Environmental Challenges and Initiatives >>

Tokio Marine Group has set “Protecting the Earth” as a core CSR theme in our new Mid-Term Business Plan “To Be a Good Company 2020” based on our Corporate Philosophy and the Tokio Marine Group CSR Charter. We are establishing our stance on promoting environmental management and promoting various initiatives to combat environmental challenges, beginning with the protection of biodiversity through our general business activities.

Preservation of Biodiversity >>

Tokio Marine Group has positioned the preservation of biodiversity as a challenge that needs to be tackled and we are striving to find a solution through general business activities.

Concept for Reducing CO₂ Emissions >>

Tokio Marine Group has positioned initiatives to reduce CO₂ emissions as a key challenge and we are working to reduce the environmental footprint throughout the Group in Japan and overseas and become carbon neutral.

Initiatives for Energy Conservation and the Reduction of Environmental Footprint >>

Tokio Marine Group is striving to enhance environmental awareness among employees, boost the environmental performance of the buildings we own, reduce paper consumption, promote eco-safe driving and the use of recycled automobile parts, and encourage the introduction of Eco Action 21, an environmental management system for small- and medium-size companies, through our Group companies.

What Our Environmental Management Aims for ~ Corporate Philosophy and Policy ~

For Tokio Marine Group, promoting environmental management is crucial in implementing our Corporate Philosophy. We believe that working proactively to contribute to the resolution of environmental challenges and create environmental value leads to greater sustainable corporate value for the Group.

Tokio Marine Group states in our Corporate Philosophy, "Acting as a good corporate citizen through fair and responsible management, Tokio Marine Group will broadly contribute to the development of society," and in the Tokio Marine Group CSR Charter concerning 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."

In our new Mid-Term Business Plan "To Be a Good Company 2020," "Protecting the Earth" has been set as a core CSR theme, and we are working to create environmental value in various ways through general Group business activities.

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 its 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. Protection of the Global Environment and Preservation of Biological Diversity through the Insurance Business

Tokio Marine & Nichido strives to contribute to protection of the global environment and preservation of biological diversity through business operations such as insurance products, claim services, financial services, etc.

2. Reduction of Environmental Footprint

Tokio Marine & Nichido strives to reduce the environmental footprint by recognizing the environmental footprint through consumption of resources and energies and emission of wastes and promoting resource saving, energy saving, low-carbonization, resource recycling, harmonization with nature and green purchasing from a viewpoint of the overall value chain.

3. Compliance with Environmental Laws and Regulations

Tokio Marine & Nichido complies with laws and rules of environmental protection and various agreements on environmental protection upon which the company agreed.

4. Continuous Improvement of the Environment and Prevention of Pollution

Tokio Marine & Nichido strives to prevent environmental pollution by setting goals and targets, checking and revising its activities, and continually improving the environment.

5. Promotion of Environmental Awareness-Raising and Philanthropic Activities

Tokio Marine & Nichido strives to promote environmental protection not only by promoting the dissemination of environmental information, provision of environmental consulting services and environmental awareness-raising and educational activities, but also by promoting local community and social contribution activities as a good corporate citizen.

The above policy will be made well known to and understood by all employees and released to the public. (Revised on July 1, 2015)

Stance on Promoting Environmental Management

Tokio Marine Group has established a dedicated department (CSR Division, Strategy and Synergy Department) at Tokio Marine Holdings to oversee and promote environmental management for the Group. This department identifies challenges related to environmental management and formulates and implements the Group's environmental management strategy. In addition, we have assigned key persons to roles promoting CSR in each department in charge of CSR at Group companies in Japan and overseas. CSR key persons are committed to reducing the environmental burden associated with our business activities alongside the management team in each Group company. The CSR Division, Strategy and Synergy Department supports efforts to promote environmental management at Group companies through dialogue and cooperation with the CSR key persons. At core Group companies such as Tokio Marine & Nichido, we have set up a dedicated department to oversee and promote environmental management (e.g., CSR Division, Corporate Planning Department at Tokio Marine & Nichido). A CSR key person, assigned to each department and branch office to promote CSR, encourages the full participation of employees in environmental management.

Tokio Marine Group performs plan-do-check-act (PDCA) management through our proprietary Green Assist environmental management system, which draws on ISO 14001, and engages in energy conservation and resource conservation activities. The head office of Tokio Marine & Nichido adopted an environmental management system based on the ISO 14001 environmental management system in fiscal 1999* and is working continuously to achieve environment-related targets. At Group companies in Japan and overseas, we are introducing our unique environmental management system through collaboration between Tokio Marine Holdings and Tokio Marine & Nichido and every year targets are set, including environmental issues. Active efforts are being made to achieve these targets.

* There were no major issues noted in internal auditing or external examination under ISO 14001 and no major violations of environmental laws among Group companies.

Environmental Issues and Initiatives

Tokio Marine Group aims to contribute to the resolution of environmental issues that include alleviation of and adaptation to climate change, the preservation of biodiversity and creation of a resource-recycling society and connect this with greater corporate value. With this in mind, we are implementing a variety of initiatives in collaboration with various stakeholders.

In order to contribute to the alleviation of climate change, we are working to reduce the environmental footprint through full employee participation. In addition, we have achieved carbon neutral status for the sixth time in five consecutive years from fiscal 2013 to fiscal 2017 by planting mangrove trees that provide the benefit of CO₂ absorption and fixation, and through the purchase of green power.

In order to contribute to alleviation of and adaptation to climate change, preservation of biodiversity and creation of a resource-recycling society, we are striving to enhance employees' environmental awareness, conserve energy and boost environmental performance in the buildings we own and reduce paper consumption, among other efforts. Further, we encourage eco-safe driving throughout the value chain, utilize recycled parts and support the acquisition of Eco Action 21 certification.

Preservation of Biodiversity

Tokio Marine Group has positioned preservation of biodiversity as a challenge that it has a responsibility to help resolve and is working to do just that through general business activities.

Tokio Marine Group's Vision for 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, and contributes to the creation of a sustainable future. Tokio Marine Group recognizes the importance of achieving the goals of the Convention on Biological Diversity, the Convention on Wetlands of International Importance especially as Waterfowl Habitat (Ramsar Convention) and the Convention on International Trade in Endangered Species of Wild Fauna and Flora (Washington Convention). In addition, based on the vision outlined below, Tokio Marine Group contributes to the preservation of biodiversity through the reduction of paper usage as well as mangrove planting overseas and environmental enlightenment programs in Japan. This vision draws on Guidelines for Private Sector Engagement in Biodiversity issued by the Ministry of the Environment, Millennium Ecosystem Assessment and The Economics of Ecosystems and Biodiversity (TEEB) as members of the United Nations Environment Programme Finance Initiative (UNEP FI) and the Promotion Partners program under The Declaration of Biodiversity by Nippon Keidanren.

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.

Tokio Marine & Nichido's Stance on Biodiversity

Tokio Marine & Nichido states in its environmental policy that it will strive to contribute to protection of the environment and preservation of biodiversity in its business activities, including insurance products, non-life insurance services and financial services. Efforts are being made to preserve biodiversity by making this a priority in business activities.

- [Preserving Biodiversity through Products and Services](#)
- [Building Communities for People to Live with Peace of Mind through Environmental Protection Activities](#)

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 \(in Japanese\)](#) 

Concept for Reducing CO₂ Emissions

The 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 energy. In order to reduce the environmental footprint from our business activities wherever possible, we have positioned initiatives for reducing the 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 the 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.

CO₂ Emission Reduction Data (Energy Conservation and Reduction in Buildings, Facilities, etc.)

Tokio Marine Holdings and major subsidiaries

CO₂ emission reduction target

- Medium-term target (fiscal 2020): -3% (compared with fiscal 2017 level)
- Reduction target in fiscal 2017: -1% compared with previous year

CO₂ emissions (Tokio Marine Holdings and major subsidiaries)

Fiscal 2017 CO₂ emissions by Tokio Marine Group and its major subsidiaries (Scope 1 (direct emissions) + Scope 2 (indirect emissions) + Scope 3 (other indirect emissions) business travel only) were 115,244 tons (Japan: 80,545 tons, overseas: 34,699 tons) versus a start-of-year target of 118,226 tons (a 1% reduction year on year), or -3.5% (Japan: - 6.0%, overseas: +2.8%) of emissions in the previous fiscal year.

As a result of efforts to steadily reduce CO₂ emissions at Group companies in Japan, we succeeded in cutting these emissions beyond targets at the Group level despite rising emissions at overseas Group companies due primarily to the acquisition of U.S.-based HCC Insurance Holdings, Inc. In addition, we have been expanding the coverage of the calculations for Scope 3 since fiscal 2015 in order to meet expectations from society in terms of initiatives to create environmental value by companies.

➤ [CSR Performance Data \(CO₂ emissions originating from energy sources and CO₂ absorption and fixation \(Tokio Marine Holdings and major subsidiaries\)\)](#)

Tokio Marine & Nichido

CO₂ emission reduction target

- 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 2018: -1% compared with previous year

Tokio Marine & Nichido, a core operating company of Tokio Marine Group, is striving to realize its medium-term target (fiscal 2020) by: (1) reducing energy in its main building and Shinkan building in Marunouchi, Tokyo, and Tama building; (2) monitoring the increase and decrease in energy on a total site basis in line with site reconstruction and transfer plans; (3) implementing energy conservation campaigns in all branches; and (4) increasing energy conservation performance in company-owned cars.

In addition, Tokio Marine & Nichido will continue to make efforts to conserve energy in buildings, equipment and company-owned cars from 2021 toward the realization of its long-term target (fiscal 2050).

CO₂ emissions (fiscal 2017 results)

Fiscal 2017 CO₂ emissions by Tokio Marine & Nichido (Scope 1 (direct emissions) + Scope 2 (indirect emissions) + Scope 3 (other indirect emissions) business travel only) were 62,356 tons versus a start-of-year target of 66,309 tons (a 1% reduction year on year), or -6.9% of emissions compared with the previous fiscal year. The main cause of this decrease was a reduction in power consumption owing to energy-saving initiatives.

Moreover, in order to meet the expectations of society regarding corporate efforts to create environmental value, we expanded the coverage of the calculations for Scope 3 in fiscal 2015.

➤ [CSR Performance Data \(CO₂ emissions originating from energy sources \(Tokio Marine & Nichido\)\)](#)

Purchase of Tradable Green Power Certificates (Retirement of Emissions Credits)

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).

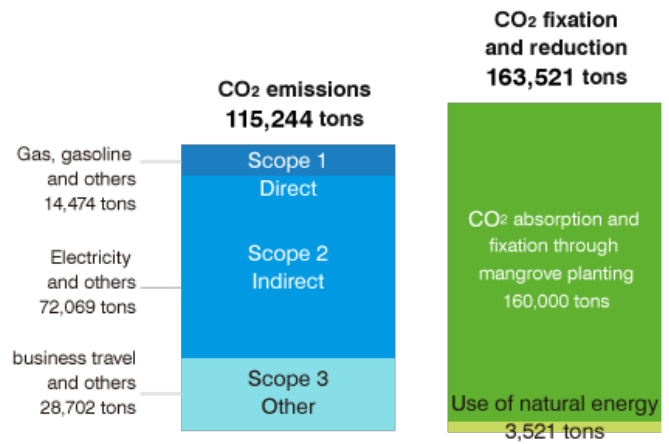
U.S.-based Philadelphia Insurance Companies has purchased green power to account for 100% of its electricity use over the year in its business activities and has achieved net zero emissions* since fiscal 2013.

* Net zero emissions are achieved when the net of CO₂ emissions and energy consumed equals zero.

Initiatives toward Achieving Carbon Neutral Status through Mangrove Planting (CO₂ Absorption through Mangroves)

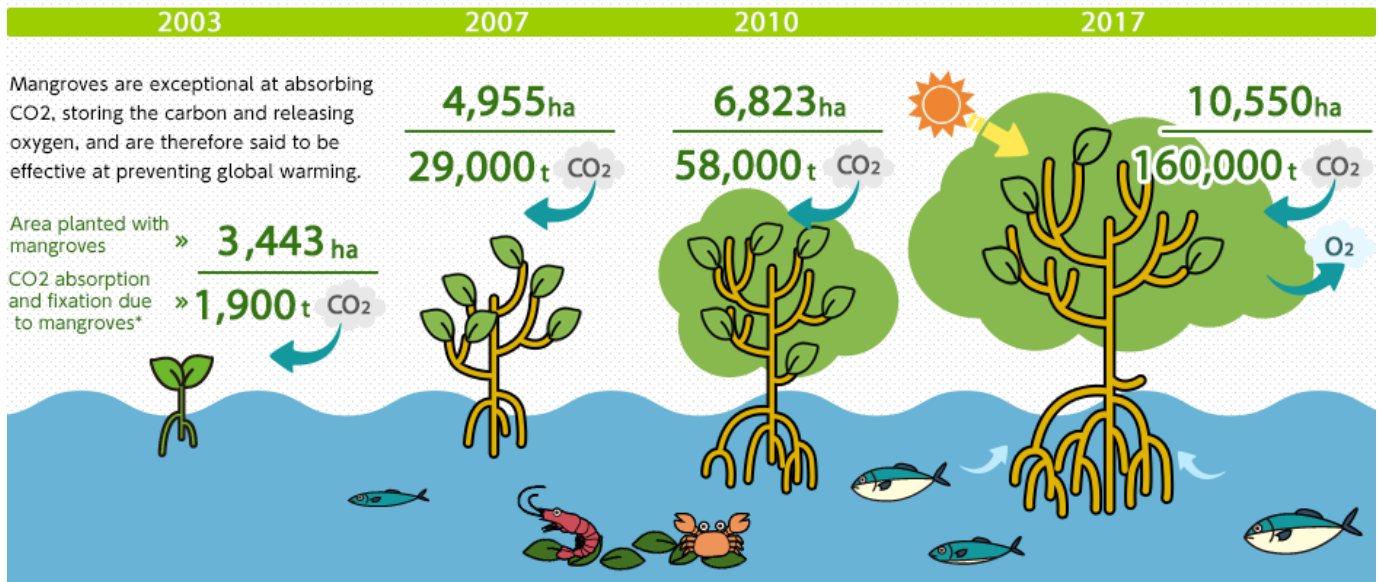
Mangrove forests have an effect on the prevention and mitigation of global warming by absorbing and fixing a significant volume of CO₂. Under the concept of “Insurance for the Future of the Earth,” Tokio Marine Group has engaged in the Mangrove Planting Project since 1999. As of March 31, 2018, 10,550 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 fixation and reduction through means such as mangrove planting* and natural energy (green power).



Fiscal 2017 CO₂ emissions by Tokio Marine Holdings and its major subsidiaries were 115,244 tons, which was -3.5% of emissions in the previous fiscal year. The effect of CO₂ fixation and reduction due to mangrove planting, etc., was 163,521 tons and carbon neutral status was achieved for the fifth year in succession for the Group overall (Japan and overseas).

Mangrove Planting Activities Continue to Grow



* Tokio Marine Holdings requested the Central Research Institute of Electric Power Industry (CRIEPI) to evaluate and calculate the amount of CO₂ absorption and fixation through mangrove trees and received the evaluation report. Further, a third-party organization (Ernst & Young ShinNihon LLC) has been requested to implement the agreed-upon procedures in compliance with Practical Guidelines in Specialized Fields 4400, Engagements to Perform Agreed-Up Procedures (The Japanese Institute of Certified Public Accountants) for part of the data used in the report. As a result, Tokio Marine Group has deemed that the effects of CO₂ absorption and fixation through mangrove planting have been calculated properly.

* The coverage of calculations for Scope 3 (other indirect emissions) was expanded in fiscal 2015.

Initiatives for Energy Conservation and the Reduction of Environmental Footprint

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).

In addition, Tokio Marine & Nichido endorses COOL CHOICE, a national campaign that encourages all "smart choices" that contribute to countermeasures for global warming, including for Japan's energy-saving and low-carbon products, services and behavior in order to attain the Japanese government's target of a 26% reduction in greenhouse gas emissions by 2030 compared with fiscal 2013. We are promoting activities to realize a low-carbon society.

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: 588 million yen (fiscal 2017, Tokio Marine & Nichido)

* Upgrading to boilers, high-efficiency lighting fixtures (LED, etc.) and air conditioning, 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 Nagoya City.

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-Oriented Business 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, and in December 2015 it won Outstanding Performance Award for Eco-Oriented Businesses certified by Nagoya City.

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 the installment of energy-saving air-conditioning equipment and lighting fixtures, installment of water-saving equipment that reuses rainwater and placement of greenery.

Initiatives to Reduce Paper Use

Tokio Marine Group's volume of paper consumed in fiscal 2017 was 8,514 tons (Japan: 7,542 tons, overseas: 972 tons), which marked an increase of 0.59% on a year-on-year basis (down 2.8% in Japan and up 37.1% overseas). The increase overseas was virtually offset by the reduction in Japan. In fiscal 2018, 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 distributing mobile terminals (tablets, PCs) to employees as a measure to reform working styles while reduce paper consumption, along with promoting the paperless Raku Raku Tetsuzuki (Quick and Easy Online Procedures) when applying for insurance on their tablet or other device, 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 Eco-Safe Driving and 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 2017, Tokio Marine & Nichido): about 24,633 (+7.8% compared with the previous year))

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.

* 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))


Certification and registration of Eco-Action 21 (environmental management system for small- and medium-sized enterprises*¹)

Through acquisition of certification and registration of Eco-Action 21*², all employees in all fields of business activity at Tokio Marine & Nichido Auto Support Center*³ act in a way that is in harmony with the global environment and that considers how to improve the environment. Everyone works independently and proactively toward the sustainable development of society.

*¹ In 1996, the Ministry of the Environment formulated Eco-Action 21 to provide a wide range of small- and medium-sized enterprises with easy strategies for becoming aware of their relation to the environment, establishing environmental targets and taking environmental action on their own. The Ministry has continued to promote the program until the present day.

*² Eco-Action 21 integrates the environmental management system, environmental performance assessments and environmental report into one. Taking part in the Eco-Action 21 program paves the way for small- and medium-sized enterprises to undertake independent and proactive initiatives related to environmental considerations and publish the results of these initiatives together as an environmental action report.

*³ Business content: Established in 1986: (1) Business consulting for automobile maintenance shops, etc., (2) Technical guidance for personnel engaged in automobile maintenance at motor distributors, and (3) Research, development and sale of software, ledgers and equipment aimed at enhancing sophistication of automobile maintenance

Source: Ministry of the Environment website
(<http://www.env.go.jp/policy/j-hiroba/04-5.html>)(in Japanese) 

Environmental Accounting

(1) Environmental Conservation Cost (Tokio Marine & Nichido)

Environmental costs	FY2017	
	Investment (million yen)	Expenses (million yen)
Business area costs	234	232
Upstream/downstream costs	0	25
Management costs	0	22
R&D costs	0	87
Social contribution activity costs	0	127
Environmental remediation costs	0	0
Total	234	495

Environmental Performance Indicators Related to Environmental Benefits (Tokio Marine Holdings)

Environmental performance indicator	FY2017
Total energy input (GJ)	783,048
Water resource input (m ³)	602,169
Greenhouse gas emissions (t-CO ₂)	86,543
Waste emissions (t)	2,072

Note: Figures for all environmental performance indicators are provided on a global basis.

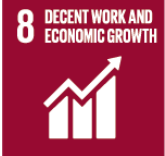
Economic Benefits of Environmental Conservation Initiatives (Tokio Marine & Nichido)

	FY2017 (million yen)
Cost reduction	206
Revenue	0
Total	206

Promoting Health and Productivity Management

Maintaining and enhancing the physical and mental health of our employees, the driving force enabling us to continue as a company that provides safety and security to customers and is trusted and chosen by customers, is a critical theme of the utmost 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.

Relation between written content and SDGs

	Relevant goal	Relevant target	Description of related content
	8. Decent work and economic growth	8.8 Protect labour rights and promote safe and secure working environments for all workers, including migrant workers, in particular women migrants, and those in precarious employment	All content in general

Section composition

Promoting Health and Productivity Management >>

Tokio Marine Group views employee health as a critical management issue and is working to resolve challenges through the establishment of a philosophy and policy.

Health and Productivity Management / Occupational Health and Safety Initiatives and External Evaluation >>

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. These initiatives have been recognized by various external organizations.

Promoting Health and Productivity Management

Desired Stance in Health and Productivity Management: Philosophy and Policy

The physical and mental health of our employees, the driving force enabling us to continue as a company that provides safety and security to customers and is trusted and chosen by customers, is a critical theme. Based on a philosophy that health and productivity management is the starting point for creating a “Good Company” that Tokio Marine Group aims to be, each Group company is working to maintain and improve the health of employees. Tokio Marine & Nichido, a major Tokio Marine Group company, is promoting an array of initiatives under its Declaration of Health and Productivity Management, which states that employees represent the most important driving force in becoming and continuing to grow as a “Good Company” chosen by customers, and that Tokio Marine & Nichido proactively seeks to maintain and improve the physical and mental health of employees and their families.

Occupational Health and Safety Management Structure

In accordance with the Industrial Safety and Health Act, Tokio Marine Group companies appoint an industrial physician and health officer and set up a health committee at each domestic business site with more than 50 employees. The committee, composed of an industrial physician, health officer, persons in charge of health management and persons selected from the employee labor union, meets 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, including those resulting from overwork.

Health and Productivity Management / Occupational Health and Safety Initiatives and External Evaluation

Health Issues and Measures


Each Tokio Marine Group company has devised a framework based on the Industrial Safety and Health Act in order to ensure the appropriate consideration of safety. Each company takes both a high-risk approach and a population approach.

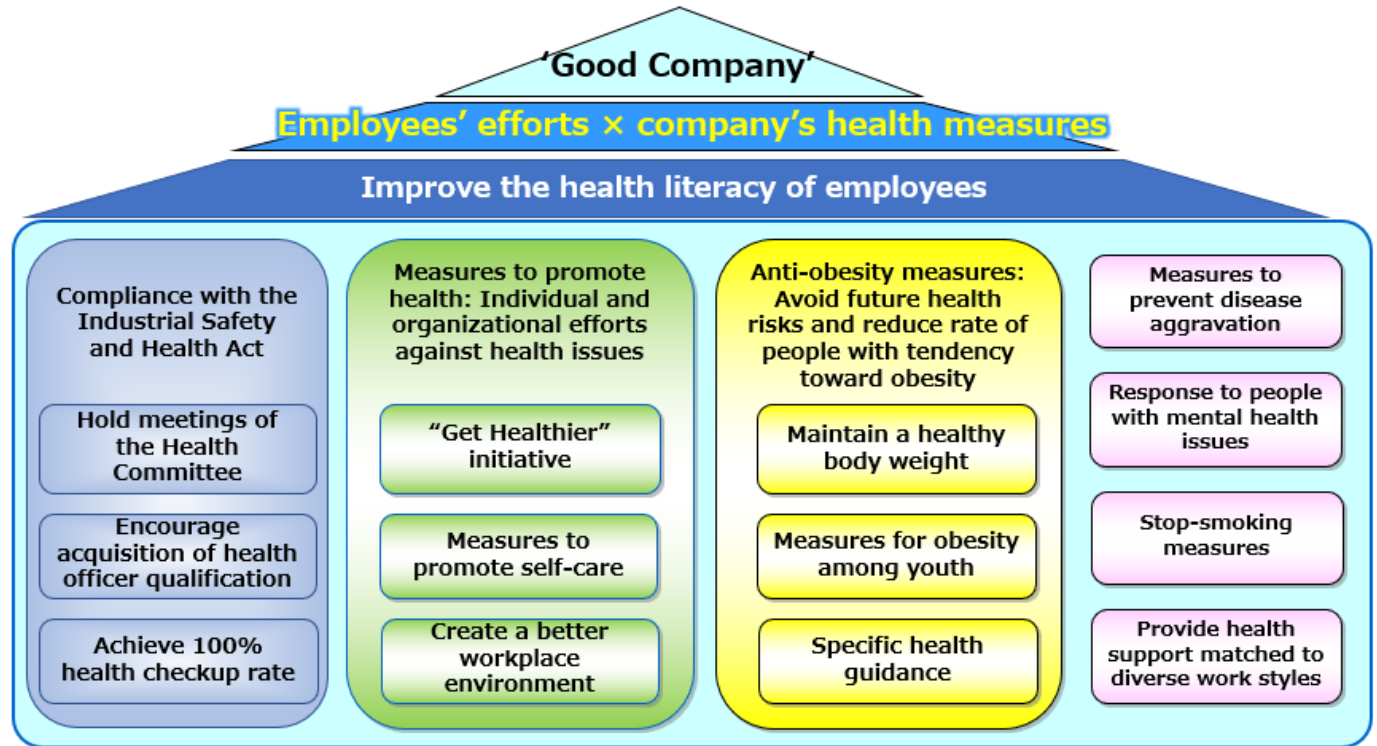
In particular, Tokio Marine & Nichido promotes employee health based on “Data Health” plans, and as priority measures, undertakes anti-obesity measures and the prevention of disease aggravation, provides health support matched to diverse work styles, takes steps to stop smoking and addresses mental health issues. Leaders at each site work with industrial health staff stationed at 46 locations nationwide to steadily implement these measures while going through the plan-do-check-act (PDCA) cycle.

Specifically, efforts are made to get an idea of conditions company-wide, which includes the rate of anomalies in medical examinations, incidence of lifestyle-related diseases, the rate of obesity, rate of people doing regular exercise, consultation rate for cancer screening, smoking rate and the results of stress checks, and to review and analyze these data and reflect them in future efforts. The aim is to further improve the health of employees by responding meticulously to their health issues, including health-related issues specific to women. Issues such as high blood pressure and diabetes are ranked based on data analysis, and we have clearly specified the criteria for and method of making intervention and have done so accordingly. In fiscal 2018, we set up an online system for employees to view the results of their health checkups over the Internet as an effort to further increase their health awareness.

As one measure to promote health, we have been implementing an initiative called “Get Healthier Every Day” to encourage health promotion efforts all year round. We have also designated key persons in each workplace to establish a system to support our health promotion measures. These efforts have led to an increase in the rate of participation in actions promoting better health at work such as radio exercise and walking as well as increased communication and enhanced health literacy. Furthermore, we cooperate with external fitness facilities to provide preferential treatment services and support the promotion of employee health.

Moreover, as health support matched to diverse work styles, we provide health assistance to women and help employees balance work with medical treatment. In the future, changes in the social environment will entail changes both in the workplace environment and health issues. Anticipating the possible health impact of these environmental changes, we intend to prevent health issues from becoming prevalent and support highly productive work styles from a health standpoint. We will work to improve the health of all employees so as to ultimately enable employees to work with vitality and with a higher level of work engagement and lead a fulfilling life.

➤ [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 as we recognize 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 has been conducting stress checks every year since 2010 before they became mandatory and has been analyzing the results on an individual basis to promote self-care and at an organizational level to maintain a good workplace environment. Since 2012, the company has been making efforts to spread the concept of work engagement, which is considered a primordial prevention measure for mental illnesses, to help employees work with enthusiasm. As a measure for mental health issues, we have set up a mental health counseling desk operated by nursing staff and counselors. For employees taking a leave of absence, we have been assisting their return to work by collaborating with the employees themselves, their primary doctors, supervisors and industrial physicians (nursing staff).

Creating a Comfortable Workplace Environment

Tokio Marine Group is not only satisfying various standards stipulated under laws and regulations related to the workplace environment but also promoting the creation of a comfortable workplace environment that takes into consideration lighting, noise, ventilation, temperature, humidity and other ergonomic aspects.

Provision of a Healthy and Nutritionally Balanced Lunch Menus at Company Cafeterias

Tokio Marine & Nichido offers healthy and nutritionally balanced lunch menus at its company cafeterias at its head office and Osaka Branch. These include: a TABLE FOR TWO menu to donate a part of its price to school meal programs in developing countries; a Menu for Supporting Disaster-affected Areas to also donate a part of its sales to areas affected by the 2011 Great East Japan Earthquake; and a Sustainable Menu (planned to start in fiscal 2018) using safe and quality food that have the Global Good Agricultural Practices (G.A.P.) certification.

External Evaluation

As a result of the above initiatives, Tokio Marine Holdings was selected as a “2018 Health & Productivity Stock” co-sponsored by the Ministry of Economy, Trade and Industry (METI) and the Tokyo Stock Exchange for its outstanding health and productivity management. Only one company from each industry is selected for the honor as a general rule. Tokio Marine Holdings was selected for the third consecutive year following 2016 and 2017.

At the same time, Tokio Marine & Nichido, Tokio Marine & Nichido Life, Tokio Marine & Nichido Systems and Tokio Marine & Nichido Medical Service in addition to Tokio Marine Holdings have been recognized by METI as outstanding enterprises engaged in efforts to advance health and productivity management. Additionally, Tokio Marine & Nichido has become the first excellent enterprise in the Tokyo metropolitan area to be certified under the Disclosure System of Excellent Enterprises in Occupational Safety and Health by the Ministry of Health, Labour and Welfare for maintaining and improving high standards of health and safety.



Efforts to ensure the physical and mental health of employees and their families, enhance health literacy and maintain health are becoming increasingly important as they form the foundation of employee productivity and make the company's products and services an attractive option for customers. We will use this selection as motivation to work to enhance the health of employees and strengthen our support to client companies as well as further expand and develop health and productivity management.

- [Building a Society Based on Health and Longevity to Ensure Peace of Mind \(in Support of Customer's Health and Productivity Management\)](#)

Developing and Utilizing Diverse Human Resources

The Tokio Marine Group’s philosophy on human resources has been positioned as “Tokio Marine Group – Our People.” Based on this philosophy, we are working on the strategic development of diverse human resources, both in Japan and overseas, toward the realization of a global insurance group. Management relating to the development and utilization of human resources throughout the Group is controlled by the Group CHRO (Group Chief Human Resources Officer). The implementation status is monitored via the Board of Directors and Management Meetings of respective Group companies.

Tokio Marine Group - Our People


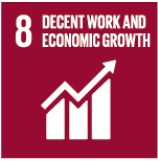
Our people are the most important asset of our Group and a key driver of our Good Company vision.

We aim to attract and retain the best talent in every aspect of our business to ensure we deliver safety and security to our customers and their communities.

Our people bring passion and a challenging spirit to their endeavors and we provide them opportunities for career development and ongoing personal growth.

Our people embody diversity and we value inclusion as a truly global company. We work hard to create a business environment where we can achieve our full potential as we continue our endless journey to be a Good Company.

Relation between written content and SDGs

	Relevant goal	Relevant target	Description of related content
	5. Gender equality	5.1 End all forms of discrimination against all women and girls everywhere 5.5 Ensure women’s full and effective participation and equal opportunities for leadership at all levels of decision-making in economic life	Utilizing Diverse Human Resources
	8. Decent work and economic growth	8.5 Achieve full and productive employment and decent work for all women and men, including for young people and persons with disabilities, and equal pay for work of equal value	All content in general

Section composition

Fair Personnel System and Management >>

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 through a fair personnel system and management.

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 and inclusion throughout the Group by progressively moving forward in 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 as well as promoting the employment of persons with disabilities.

Reform of Working Styles



Given changes in family and community environments surrounding employees, Tokio Marine Group has been striving to reform working styles with the aims of driving sustainable growth of the company and employees and fostering a corporate culture in which employees respect each other's diverse values.

Fair Personnel System and Management

Tokio Marine Group aims to enhance employee satisfaction and motivation through a fair personnel system and management. The Group also endeavors to realize a corporate culture in which all employees respect human rights through various initiatives such as human rights training.

Enhancing Productivity and Corporate Value

Tokio Marine Group works to enhance employees' job satisfaction and motivation mainly through a transparent and fair personnel system. Moreover, we respond to changes in the environment and ensure appropriate management of personnel and labor risks. Through these initiatives, we strive to increase productivity and corporate value.

➤ [CSR Performance Data \(Number of employees, basic employee data, etc.\)](#)

Raising Employee Satisfaction Levels

Tokio Marine Group has created a group-wide platform for the implementation of a Group employee attitude survey once each year. In fiscal 2017, the survey was given to 5,654 employees in 15 companies with individual companies such as Tokio Marine & Nichido and Tokio Marine & Nichido Life conducting identical initiatives. Although employee satisfaction levels were high on the whole throughout the Group, we are aiming to further boost employee satisfaction by having each company regularly gather the opinions of its employees, use them when looking into general management and personnel policies and provide feedback related to organizational management.

➤ [CSR Performance Data \(Employee attitude survey\)](#)

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 \(Labor union participation rate\)](#)

Development of Human Resources

The power of our people is the driving force for realizing our vision, "To Be a Good Company." The Tokio Marine Group Spirit has been built up by overcoming numerous adversities and constantly taking on challenges since our earliest days that focus on the five areas of taking on challenges, openness and dynamism, customer orientation, social contribution (contribute to society and people) and a global perspective. This spirit has been passed down over the generations and even now is the starting point for individual ideas and the source of human resources with a high sense of purpose who boldly take on challenges. In addition, based on the Tokio Marine Group spirit, we have fostered over many years a nurturing culture in which both the person doing the guiding and the person being guided grow and develop. We are working to spread and pass down this nurturing culture to the entire Group with the aim of having our Group companies around the world work together on the development of human resources.

Aiming to be the Most Successful Company in Japan Where People Can Grow and Develop

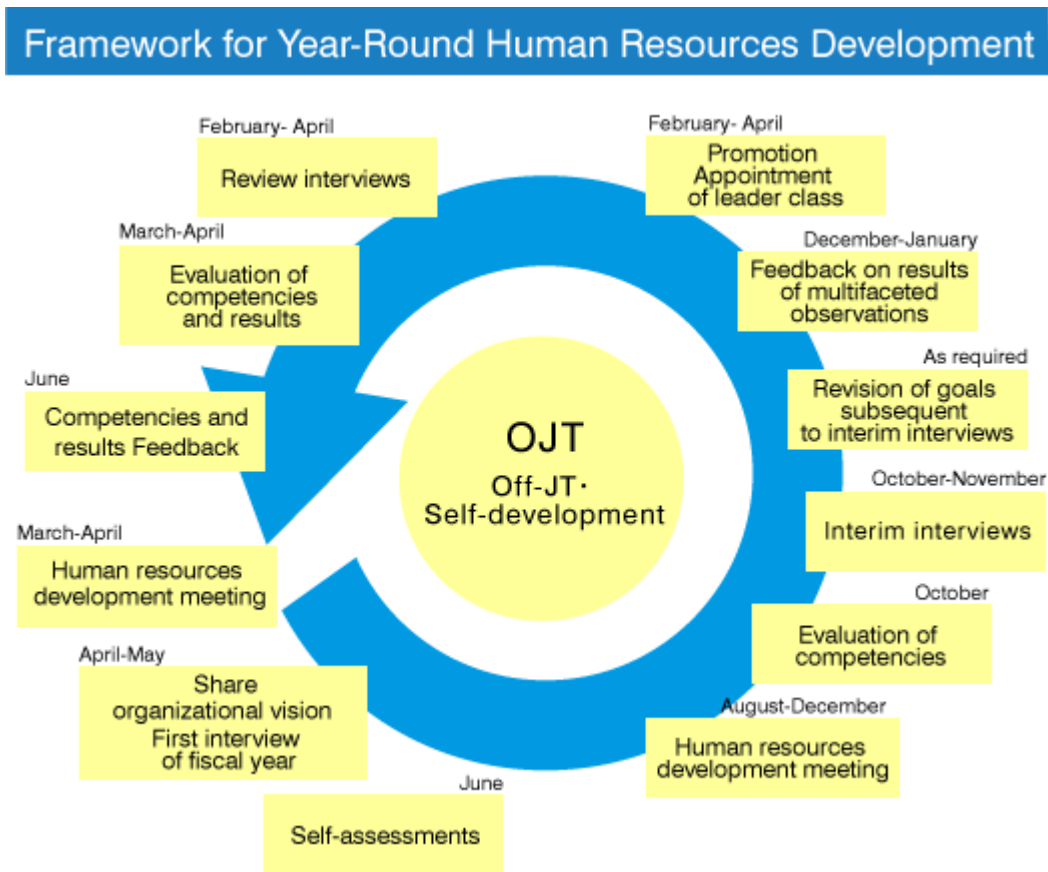
For Tokio Marine Group, people and the trust built up by those people are the source of all our competitiveness, and thus human resources development is an extremely important theme. Each Tokio Marine Group company is building skill development programs and personnel systems appropriate for the characteristics of their respective businesses based on the Tokio Marine Group Spirit. As an example, Tokio Marine & Nichido aims to be the most successful company in Japan where people can grow and develop in order to become a company which provides customers with a sense of security, is selected by customers and constantly grows, as stated in its mid-term business plan. 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.

Specifically, 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)



> CSR Performance Data (Employee Training)

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 \(Job Request System\)](#)

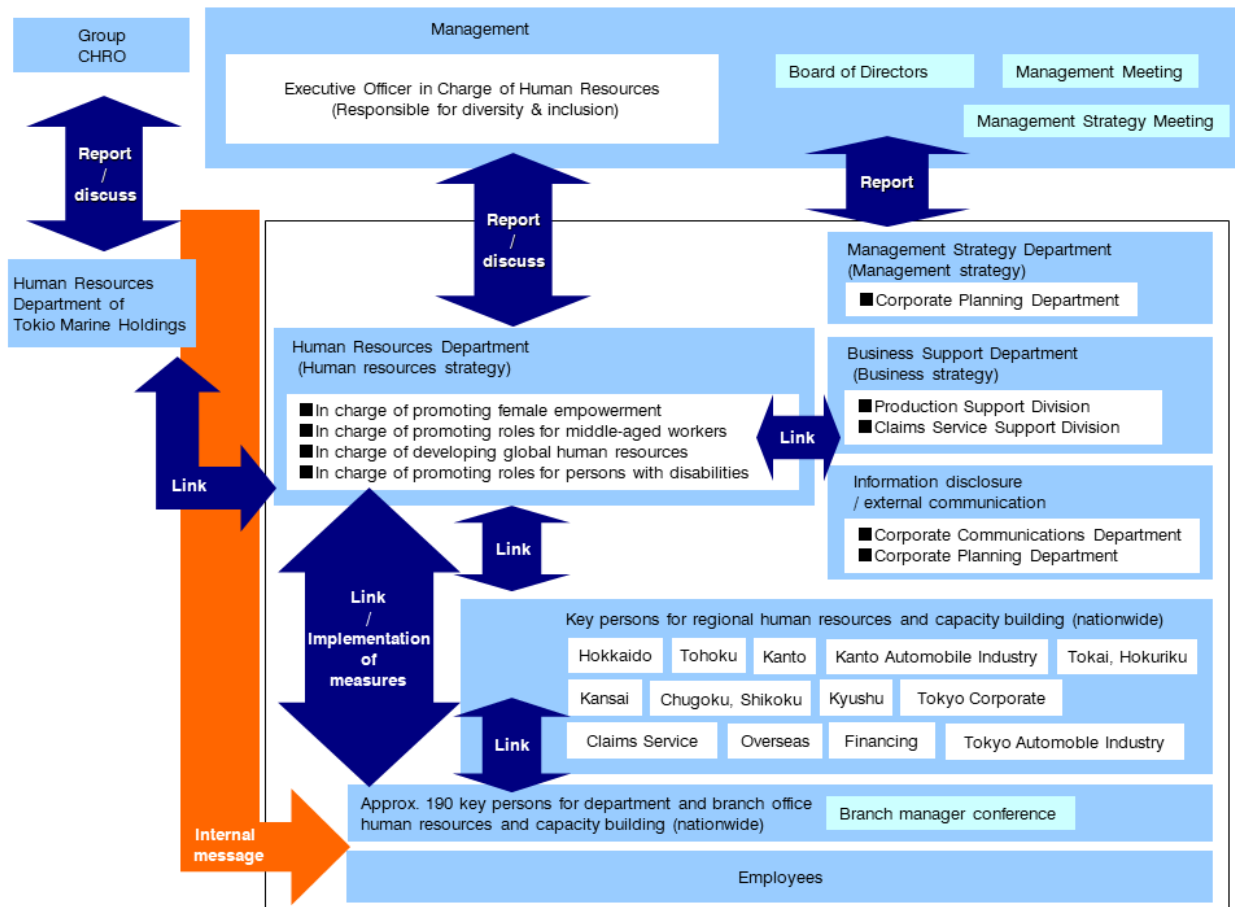
Utilizing Diverse Human Resources

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 and inclusion group-wide include encouraging female employees to take active roles, creating a workplace in which older employees with a wealth of knowledge and experience can take active roles and promoting the employment of persons with disabilities.

Diversity Policy

Tokio Marine Group believes the power of its people is the driving force for realizing its vision of becoming a “Good Company.” For the insurance business, which is said to be a “people’s business,” the people involved and the trust created by those people are the source of our competitive advantage. We will promote diversity on a global basis to maximize the potential and facilitate the active participation of some 40,000 employees worldwide regardless of gender, age, nationality or disability, and strengthen our competitive advantage.

Tokio Marine & Nichido Diversity and Inclusion Promotion System



Promoting Diversity and Inclusion

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, 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.

As a recent example, we held the TOKIO MARINE GROUP DIVERSITY FORUM in November 2017 with the theme “unconscious bias” aimed at fostering a corporate culture that can draw out the potential of diverse personnel to the greatest extent possible and further promoting diversity and inclusion. Some 217 people took part in the forum from Tokio Marine Group companies.



Panel discussion at the TOKIO MARINE GROUP DIVERSITY FORUM

Going forward, Tokio Marine Group will continue to implement various initiatives that lead to diversity and inclusion promotion.

Empowering Female Employees

At Tokio Marine Group consolidated companies in Japan, we aim to provide customers with products and services that achieve even greater customer satisfaction by further empowering and promoting the growth of female employees in keeping with the Group's Corporate Philosophy. 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, an association of Group companies in Japan holds seminars on promoting female empowerment and *Majikira* discussions (a venue for discussing serious topics in an open, frank and creative manner) for female employees in different occupations and work environments. Participants get an insight into diverse values and philosophies, providing the opportunity to think about and increase awareness of their own careers.



Tokio Marine Holdings was selected as a "Nadeshiko Brand" in fiscal 2017, the third time following fiscal 2013 and fiscal 2015, in recognition of group-wide efforts to empower women and performance in terms of results. Further, the president announced his advocacy of a declaration of action stating that a group of male leaders dedicated to empowering women would accelerate the active participation of women who shine.

Tokio Marine & Nichido Career Service and Tokio Marine & Nichido Risk Consulting were granted "Eruboshi" certification by the Minister of Health, Labour and Welfare in April 2016 and January 2017, respectively, as outstanding companies in terms of conditions related to promoting the active participation of women. The certification has three stages depending on the number of assessment items fulfilled and both companies received the top certification.

Also, the president of Tokio Marine & Nichido has been advocating the promotion of diversity and inclusion as one of the company's growth strategies in addition to stressing the importance of strengthening efforts aimed at diversity and inclusion at the branch manager conference and other venues. In February 2013, Tokio Marine & Nichido established the Diversity & Inclusion Promotion Team within the Human Resources Planning Department, as the company accelerates initiatives for empowering women.

Goals and Specific Measures for Empowering Female Employees

Regarding new recruitment at Tokio Marine & Nichido, to expand job opportunities for female employees who work globally, we aim to hire more than 20% of woman through the global course, which offers many opportunities to work at various locations or divisions including overseas, up until the end of March 2019.



For management-level positions, we continually work to transform awareness with initiatives that include incorporating "promotion of female empowerment" as a theme in management training and making the creation of an organization in which diverse human resources can play active roles an assessment item of the Role Challenge System (internal assessments). In 2015, we became a member of the *IkuBoss* Alliance, and through *IkuBoss* seminars, we continue to raise awareness.

To continuously develop female executives, Tokio Marine & Nichido, with its fundamental three-pronged approach of setting expectations, conducting training and providing opportunities, gives female employees responsibilities based on their individual career vision, provides year-round OJT, implements job rotation and selection-based training programs such as an area course career plan training program that transcends division as part of a larger environment that allows women to take on challenges according to their intentions and abilities.

Results of Activities to Promote Active Roles for Female Employees

As a result of these initiatives, the number of women in management-level positions (excluding executive officer) rose from eight in 2004 to 240 in 2018 at Tokio Marine & Nichido, marking approximately a 30-fold increase. There are also a large number of women taking on active roles as managers on the frontline of sales and claims service. The company will continue to promote such efforts and expects the female manager rate to be more than 20% in 2030. A strong push is also being made to appoint women to executive positions.

At Tokio Marine & Nichido, there are three female executive officers as of 2018 (including one managing executive officer). Other Group companies already have 10 women in executive positions. In addition, one of the four Outside Directors and one of the three Outside Audit & Supervisory Board Members at Tokio Marine Holdings are female, 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.

- [Tokio Marine & Nichido \(Empowering Female Employees\) \(in Japanese\)](#) 
- [CSR Performance Data \(Number of directors and managers\)](#)
- [Tokio Marine Group's Data on Empowering Female Employees \(in Japanese\) \(76.2KB\)](#) 

Promoting Active Roles for Older Employees

Tokio Marine Group considers actively promoting the continued 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.

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) Develop 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

For “Develop Global Leaders,” 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 motivated and capable overseas local talent. 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 Global Course third-year employees of Tokio Marine & Nichido, which started in fiscal 2012, and the dispatch of overseas trainees.

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 Conference 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.

Going forward, the Company will continue to develop concrete measures while actively incorporating the opinions and requests of Group companies around the world.

Promoting the Employment of Persons with Disabilities

Aiming to broadly accept persons with disabilities and 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 (326 employees as of June 1, 2018).

A total of 170 employees with disabilities (as of June 1, 2018), 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 collection 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.

Further, employees with disabilities started selling coffee as part of a welfare program to Tokio Marine & Nichido employees in June 2017. Challenging something new helps broaden the field of activities for persons with intellectual and developmental disabilities.

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.

- [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 \(in Japanese\)](#) 


Aiming to be a Company in Which All People Respect and Support Each Other

Tokio Marine & Nichido Systems has actively been seeking to promote normalization for persons with disabilities by making areas barrier free, hiring physically challenged persons as IT engineers and having visually impaired persons provide in-house massage services.

From September 2009, the company has been running the internal café, Smile Café, and Smile Office Service, which provides general administrative services such as producing name cards and making printouts through persons with intellectual disabilities. Smile Café is used by around 300 people every day and is a place where employees can relax. It also sells bread and sweets made at a nearby welfare facility. Smile Office Service is expanding the types of work it handles every year and has gained the trust of employees.



By having general employees and persons with disabilities work together, synergetic effects are being created in terms of cheering up each other and enhancing work satisfaction.

➤ [Tokio Marine & Nichido Systems \(in Japanese\)](#) 

Reform of Working Styles

Given changes in family and community environments surrounding employees, Tokio Marine Group has been striving to reform working styles with the aims of driving sustainable growth of the company and employees by having diverse human resources work with high productivity.

Initiatives in Pursuit of Highly Productive Working Styles

Tokio Marine Group is pushing ahead with various initiatives in pursuit of highly productive working styles in order to provide even higher added value to customers.

As examples, Tokio Marine & Nichido and Tokio Marine & Nichido Life initiated Go Go Challenge Day (employees finish work at 5:30 p.m. once per week) and Season Challenge (all lights off and employees finish work at 8:00 p.m. for one month four times a year) so as to establish the custom of each employee controlling his or her own work hours independently. In doing so, the company aims for all employees to carry out these working practices.

In addition, we allow the use of a dedicated app that enables the confirmation, sending and receiving of company email from the individual's mobile handset when on the move or with a client. From an infrastructure perspective, we provide company mobile handsets depending on the nature of the work, and from a system perspective, home and mobile working are given as options to all employees. We aim to ensure that diverse personnel can work at high productivity levels by establishing an environment in which people are free to choose work location and work times.

The time created through these initiatives is used effectively to provide high added value and to realize individual growth and a work/life balance with the aim of driving sustainable growth in both the company and employees.

➤ [CSR Performance Data \(Annual average actual working hours, number of thin-client terminal users\)](#)

Personnel Systems Enabling Diverse Employees to Work with Independence

To support the realization of diverse working styles for each employee, Tokio Marine Group companies have established a range of systems including the introduction of a system enabling employees to flexibly change daily working hours (working hours free choice system) as well as childcare and nursing care leave, volunteer work leave and special consecutive paid holidays. In particular, Tokio Marine & Nichido aims for 100% of employees to take special consecutive paid holidays. In addition, the working hours free choice system is being utilized by at least 10% of all of our employees on a single month basis.

Through these systems, each employee has the ability to choose the best working style to fit the circumstances he or she has been placed in. This has enabled us to create an environment in which employees with diverse values and a variety of experiences, including childcare and nursing care, can continue to make a meaningful contribution. In addition, we give consideration to flexible working arrangements through I-turn transfers*, Tokio Marine & Nichido's job request system.

* 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.

➤ [CSR Performance Data \(Nursing care leave system\)](#)

Support for Balancing Work and Childcare

Tokio Marine Group supports the balance between work and childcare at each Group company. In recognition of proactive initiatives for employees' childcare support, Tokio Marine & Nichido, Tokio Marine & Nichido Life, Tokio Marine Millea SAST, Tokio Marine & Nichido Risk Consulting and Tokio Marine & Nichido Systems were granted the Next Generation Certification (Kurumin) subsequent to accomplishing the General Business Owner Action Plan based on the Next Generation Nurturing Support Measures Promotion Law by the Minister of Health, Labour and Welfare. Of these companies, Tokio Marine & Nichido and Tokio Marine & Nichido Systems have been accredited with the Platinum Kurumin for introducing and utilizing systems that support both work and childcare and maintaining these efforts at a high standard.

Tokio Marine & Nichido has established the "mama & papa career advancement support system" as a system backing the growth of employees wanting to work and advance their careers while raising children. Specifically, we have set up systems that go above and beyond what is mandated by law and support measures realizing a smooth return to work as well as a good balance between work and childcare. The number of people using these systems is increasing every year.

- A childcare leave system up until the child turns one year and two months, as a general rule, that may be extended up to two years depending on circumstances
- A shortened work hours system that can be used from pregnancy to the end of the fiscal year when the child is in the third year of elementary school
- Introducing a system allowing the viewing of company information from home during childcare leave
- Trialing a telecommuting system for all employees
- Holding seminars and opinion exchange meetings for system users and their superiors and partners



Tokio Marine & Nichido Systems



Tokio Marine & Nichido

In recognition of these systems and the company's other proactive initiatives for employees' childcare support, Tokio 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
July 2015	Gunma Prefecture	System of certifying dynamic G companies in Gunma Prefecture in fiscal 2015	Gold certification
October 2015	Kobe City	System of commending enterprises that are fulfilling for both males and females in fiscal 2015	Selected as an enterprise that is fulfilling for both males and females
April 2016	Osaka City	System certifying leading companies in empowering females in Osaka City	Selected as a 2-star Ikumen certified company
January 2017	Aichi Prefecture	System certifying companies in empowering females in Aichi	Certifying companies in empowering females in Aichi
July 2017	Nagoya City	System certifying companies promoting a good work/life balance in Nagoya	Certifying companies promoting a good work/life balance in Nagoya
February 2018	Gunma Prefecture	System of certifying dynamic G companies Gold certification in Gunma Prefecture	Outstanding award for being an excellent workplace for fiscal 2017
April 2018	Iwate Prefecture	System certifying companies empowering females in Iwate	Certifying companies empowering females in Iwate

> CSR Performance Data (Retiree rehiring system, maternity leave system, etc.)

CSR Library



We introduce the editorial policy of this report, CSR Performance Data and PDF links, etc.

Overview of Group CSR Reporting



Overview of Tokio Marine Group CSR reporting and the Group's communication tools

Editorial Policy



Our editorial policy is to report on the principal CSR activities of Tokio Marine Group in fiscal 2017 to all of our stakeholders.

CSR Performance Data



Principle quantitative data for the CSR activities of Tokio Marine Group

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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 Standards 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

Overview of Group CSR Reporting

We introduce the Tokio Marine Group Overview of Group CSR Reporting and CSR communication tools.

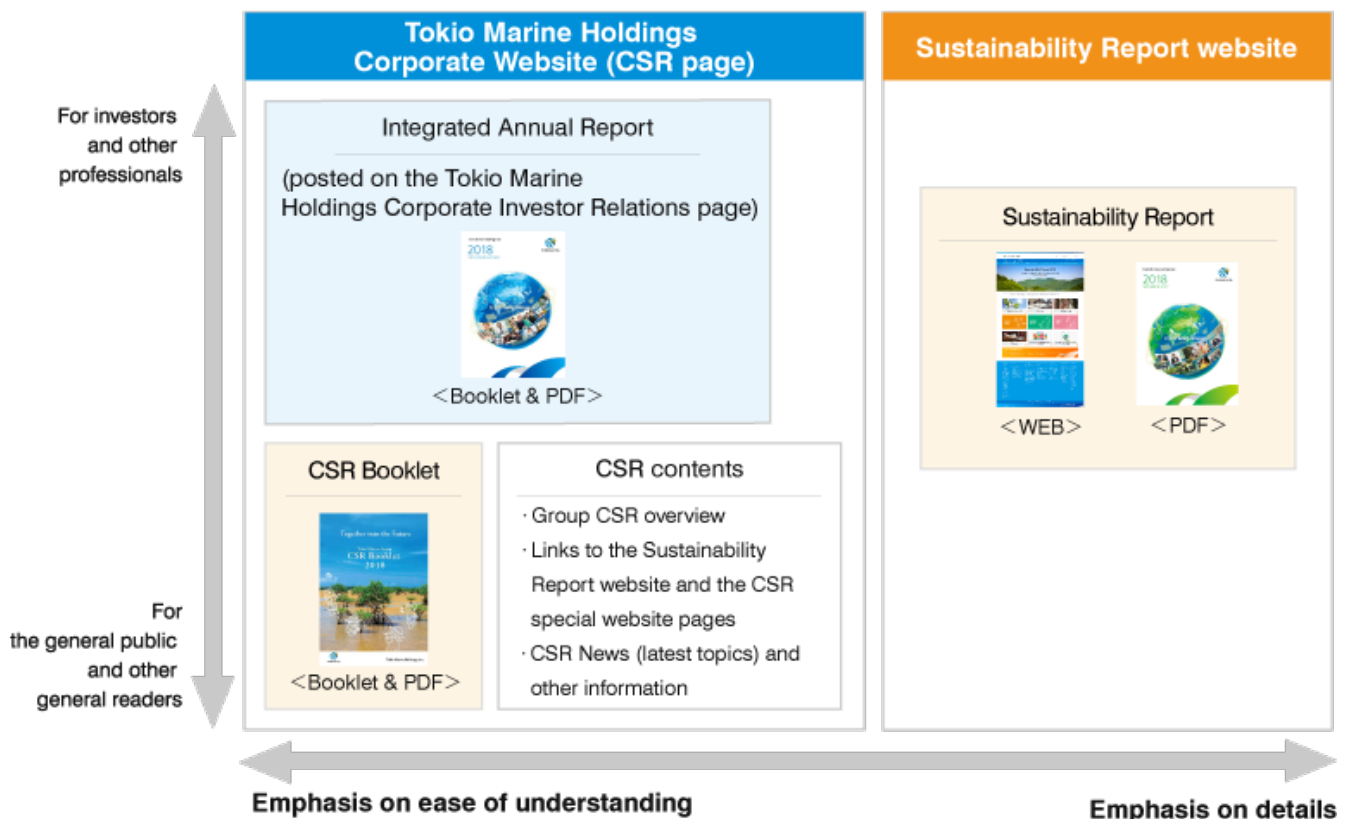
About the Group's CSR Report

Tokio Marine Group began publishing the Environmental Report in 2000. Along with the creation of Tokio Marine & Nichido Fire Insurance through the merger of Tokio Marine and Nichido Fire in October 2004, from 2005 Tokio Marine Group has been publishing the CSR Report, which summarizes the Group's CSR activities. In 2012, we changed the name of this report to the Sustainability Report and from the perspective of conserving paper resources and enhancing convenience, we discontinued the printed version and began publishing web-based and PDF versions.

In 2015 we revamped our home page and created the Tokio Marine Holdings Corporate Website (CSR page) and the "Sustainability Report website" as part of efforts to communicate CSR information in an easier-to-understand manner and on a timely basis through multiple devices, including smartphones and tablet devices.

Tokio Marine Group is working to enhance communications with stakeholders toward a secure, safe and sustainable future. For this reason, Tokio Marine Group believes that familiarizing numerous stakeholders with its CSR efforts and collaborating and cooperating with them is important. Therefore, we regard the CSR Report as absolutely essential in undertaking the Group's business operations and are disclosing information through this report.

Overall Image of the Tokio Marine Group CSR Reporting



Tokio Marine Group's Principal CSR Communication Tools

Tool	Content	Main readers	Date of publication (scheduled)	Types of media		
				Web-based	PDF	Booklet
Sustainability Report	Provides details of Tokio Marine Group's approach to CSR and related strategies using relevant data	All readers	Japanese: September	<input type="radio"/>	<input type="radio"/>	
			English: November	<input type="radio"/>	<input type="radio"/>	
CSR Booklet	Reports on the latest CSR topics in an easy-to-understand format	General readers (general public)	Japanese: June		<input type="radio"/>	<input type="radio"/>
			English: October		<input type="radio"/>	
Integrated Annual Report	Concisely describes how Group financial information relates to CSR and non-financial information while presenting medium- to long-term corporate initiatives concerning value creation	Investors	Japanese: end of August		<input type="radio"/>	<input type="radio"/>
			English: end of August		<input type="radio"/>	<input type="radio"/>

Editorial Policy

This report is intended to report on the principal CSR activities of Tokio Marine Group in fiscal 2017 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 2018*



PDF of *Sustainability Report 2018*
The PDF version will be posted in November 2018.

We also publish *Integrated Annual Report 2018* for investors and *CSR Booklet 2018 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 Standards*
- 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 major 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 2017 (April 2017 - March 2018). 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 2017
- Current edition: November 2018
- Next edition: November 2019 (Scheduled)

For inquiries concerning the Sustainability Report, please contact:

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CSR Performance Data

We provide principal CSR performance data for Tokio Marine Group.

Reporting Period and Reporting Organizations


Reporting period: Report on results for fiscal 2017 (April 2017 - March 2018)

Reporting organizations: Tokio Marine Holdings and major subsidiaries

- Method of Calculation and Scope in Data Collection for Key CSR Indicators
(http://www.tokiomarinehd.com/en/sustainability/library/pdf/csr_indicators.pdf) 

Corporate Governance

For details, please refer to Corporate Governance Report.

- Corporate Governance (Corporate Governance Report)
- Engagement with Shareholders and Investors 

Internal Control

- Internal Control 

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
DC Good Company (Socially Responsible Investment)	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

* Inclusion in these funds is based on the latest performance reports of each fund as of the end of July 2018.

Improving Quality from the Customer's Perspective

➤ Improving Quality from the Customer's Perspective 

Group Core CSR Themes and Materiality

➤ Group Core CSR Themes and Materiality 

Environment

CO₂ Emissions from Energy Sources and CO₂ Absorption and Fixation (Tokio Marine Holdings and major subsidiaries)

Reduction targets for CO₂ emissions

- Medium-term target (fiscal 2017): -3% (compared with fiscal 2014 level)
- Reduction target in fiscal 2017: -1% compared with the previous year

CO₂ emissions







From fiscal 2015, we began calculating Scope 3 “Category 1: Purchased goods and services (Purchased paper),” “Category 3: Fuel- and energy-related activities not included in Scope 1, 2,” and “Category 5: Waste generated in operations” as we expanded the scope of calculation for CO₂ emissions.

For fiscal 2017, CO₂ emissions(Scope 1+2+3)for Tokio Marine Holdings and major subsidiaries were 115,244 tons (domestic: 80,545 tons, overseas: 34,699 tons) versus the initial-year target of 118,226 tons (-1% from the previous fiscal year) and -3.6% compared with the previous fiscal year, thereby achieving the target. The principal factor was efforts to reduce environmental loads.

Data coverage rate

We calculate 100% (employee base) of Tokio Marine Holdings and major subsidiaries (excluding Scope 3 “Category 5: Waste generated in operations” and “Category 6: Business travel (by air)).

(Unit: tons)

		Fiscal 2015	Fiscal 2016	Fiscal 2017	
CO ₂ emissions		122,280	119,420	115,244 	
	Scope of Calculation up to fiscal 2014	98,800 (100.5% compared with the previous year)	97,591 (98.8% compared with the previous year)	93,367  (95.7% compared with the previous year)	
Breakdown	Domestic ^{*1}		89,878	80,545 	
		Scope of Calculation up to fiscal 2014	69,338 (95.0% compared with the previous year)	66,749 (96.3% compared with the previous year)	62,207  (93.2% compared with the previous year)
	Overseas ^{*2}		32,402	33,755	34,699 
		Scope of Calculation up to fiscal 2014	29,462 (116.3% compared with the previous year)	30,843 (104.7% compared with the previous year)	31,161  (101.0% compared with the previous year)

		Fiscal 2015	Fiscal 2016	Fiscal 2017
Scope 1	Direct (Gas, heavy oil, gasoline, etc.)	14,954 Domestic*1 10,750 Overseas*2 4,203	14,916 Domestic 10,466 Overseas 4,450	14,474 Domestic 10,099 Overseas 4,375
Scope 2	Indirect (Electricity, chilled/hot water, etc.)	77,854 Domestic*1 55,863 Overseas*2 21,991	76,037 Domestic 53,609 Overseas 22,428	72,069 Domestic 49,126 Overseas 22,943
Scope 3	Total	29,472 Domestic*1 23,264 Overseas*2 6,208	28,466 Domestic 21,590 Overseas 6,876	28,702 Domestic 21,321 Overseas 7,381
	Category 1: Purchased goods and services (Paper usage)	17,036 Domestic*1 15,629 Overseas*2 1,407	15,499 Domestic 14,201 Overseas 1,297	15,580 Domestic 13,801 Overseas 1,779
	Category 3: Fuel- and energy-related activities not included in Scope 1, 2 (Electricity, steam and chilled/hot water usage)	5,589 Domestic*1 4,056 Overseas*2 1,534	5,582 Domestic 3,967 Overseas 1,616	5,459 Domestic 3,736 Overseas 1,759
	Category 5: Waste generated in operations (Waste generation)	3 855	748	802
	Category 6: Business travel (by air)	5,992 Domestic*1 2,725 Overseas*2 3,267 (Coverage rate 74.1%)	6,638 Domestic 2,674 Overseas 3,964 (Coverage rate 75.1%)	6,824 Domestic 2,982 Overseas 3,843 (Coverage rate 100%)
CO2 emissions per employee		3.31	3.07	2.94
	Scope of Calculation up to fiscal 2014	2.68 (92.1% compared with the previous year)	2.51 (93.7% compared with the previous year)	2.38 (94.8% compared with the previous year)
Number of employees (consolidated fiscal year base)		36,902	38,842	39,191
CO2 absorption and fixation				
* Excluding CO2 absorption and fixation (FY2016:160,000t) through mangrove planting		3,447	3,459	3,521

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)

“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)

Companies in which the headquarters is in Japan of “2. Tokio Marine Holdings and its subsidiaries (as of March 31, 2018)”

*2 [Method of Calculation and Scope in Data Collection for Key CSR Indicators](#)

(http://www.tokiomarinehd.com/en/sustainability/library/pdf/csr_indicators.pdf)

Companies in which the headquarters is located overseas of “2. Tokio Marine Holdings and its subsidiaries (as of March 31, 2018)”

*3 Tokio Marine & Nichido Fire Insurance Co., Ltd., Nisshin Fire & Marine Insurance Co., Ltd., Tokio Marine & Nichido Facilities, Inc., and Tokio Marine Nichido Better Life Service Co., Ltd.

Environmental Load Data (Tokio Marine Holdings and major subsidiaries)

	Units	Fiscal 2015	Fiscal 2016	Fiscal 2017
Electricity usage	1,000 kWh (GJ)	148,124 (533,246)	148,466 (534,476)	145,944 (525,398)
Gas usage	1,000 m ³ (GJ)	1,548 (66,152)	1,431 (70,953)	1,156 (69,253)
Steam and chilled/hot water usage	GJ	24,869	23,506	23,634
Gasoline usage	kℓ (GJ)	4,933 (170,711)	4,835 (167,296)	4,682 (161,991)
Heavy oil usage	ℓ (GJ)	24,498 (957)	29,192 (1,141)	29,749 (1,241)
Business travel (by air)	1,000 km	56,513	64,215	71,366
Paper usage	t	9,309	8,469	8,514

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)

“1. Calculation Method of Environmental load data”

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)

Companies of “2. Tokio Marine Holdings and its subsidiaries (as of March 31, 2018)”

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 2017: -1% compared with the previous year

CO₂ emissions

From fiscal 2015, we began calculating Scope 3 “Category 1: Purchased goods and services (Purchased paper),” “Category 3: Fuel- and energy-related activities not included in Scope 1, 2,” and “Category 5: Waste generated in operations” as we expanded the scope of calculation for CO₂ emissions.

For fiscal 2017, CO₂ emissions (Scope 1+2+3) of Tokio Marine & Nichido were 62,356 tons versus the initial-year target of 66,309 tons (-1% from the previous fiscal year) and -6.9% compared with the previous fiscal year due to energy conservation efforts.

Data coverage rate

100.0% of Tokio Marine & Nichido overall (employee base)

(Unit: tons)

		Fiscal 2015	Fiscal 2016	Fiscal 2017
CO2 emissions		70,631	66,979	62,356
	Scope of Calculation up to fiscal 2014	53,590 (93.1% compared with the previous year)	50,928 (95% compared with the previous year)	46,814 (91.9% compared with the previous year)
Scope 1	Direct (Gas, heavy oil, gasoline, etc.)	7,756	7,525	7,344
Scope 2	Indirect (Electricity, chilled/hot water, etc.)	44,177	41,845	37,891
Scope 3	Total	18,699	17,609	17,121
	Category 1: Purchased goods and services (Paper usage)	13,025	12,266	11,923
	Category 3: Fuel- and energy-related activities not included in Scope 1, 2 (Electricity, steam and chilled/hot water usage)	3,243	3,131	2,913
	Category 5: Waste generated in operations (Waste generation)	773	654	707
	Category 6: Business travel (by air)	1,658	1,559	1,578
CO2 emissions per employee		4.12	3.86	3.57
	Scope of Calculation up to fiscal 2014	3.13 (93.4% compared with the previous year)	2.93 (93.6% compared with the previous year)	2.68 (91.1%)
Number of employees		17,148	17,368	17,483

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)

“1. Calculation Method of CO₂ emissions originating from energy consumption and CO₂ absorption and fixation”

Data calculation method (items)

Tokio Marine & Nichido

Environmental Load Data (Tokio Marine & Nichido)

	Units	Fiscal 2015	Fiscal 2016	Fiscal 2017
Electricity usage	1,000 kWh (GJ)	82,122 (295,640)	79,491 (286,166)	74,166 (266,997)
Gas usage	1,000 m ³ (GJ)	828 (36,929)	788 (34,976)	792 (35,142)
Steam and chilled/hot water usage, etc.	GJ	24,145	22,787	20,679
Gasoline usage	kℓ (GJ)	2,525 (87,365)	2,428 (84,016)	2,338 (80,883)
Heavy oil usage	ℓ (GJ)	19,046 (745)	22,367 (875)	25,447 (995)
Business travel (by air)	1,000 km	14,664	14,818	15,231
Water usage	1,000 m ³	320	317	307
Paper usage	t	7,118	6,703	6,516
Waste	t	3,937	3,652	3,739
Recycling rate	%	57	59	57.9

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)

"1. Calculation Method of Environmental load data"

Data calculation method (items)

Tokio Marine & Nichido

Human Rights and Labor

Data coverage rate

Tokio Marine Holdings and major subsidiaries (employee base) are calculated as 100%.

Tokio Marine Holdings and domestic major subsidiaries: 65.8% of Tokio Marine Holdings and major subsidiaries (employee base)

Tokio Marine & Nichido: 46.6% of Tokio Marine Holdings and major subsidiaries (employee base)

Basic Data

Number of employees (Tokio Marine Holdings and major subsidiaries)

	Fiscal 2015	Fiscal 2016	Fiscal 2017
Total number of employees (consolidated fiscal year base)	36,902	38,842	39,191
Tokio Marine Holdings and domestic major subsidiaries *	Male: 13,044 Female: 11,246 Overall: 24,290	Male: 13,195 Female: 12,122 Overall: 25,317	Male: 13,144 Female: 12,345 Overall: 25,489
Tokio Marine Holdings and overseas major subsidiaries	Asia: 2,763 North and Central Americas: 8,962 Europe: 887 Overall: 12,612	Asia: 2,789 North and Central Americas: 9,786 Europe: 950 Overall: 13,525	Asia: 2,820 North and Central Americas: 10,044 Europe: 1,028 Overall: 13,892

Basic Employee Data (Tokio Marine Holdings)

	Fiscal 2018
The ratio between the total annual compensation of the Chief Executive Officer and the mean employee compensation.*	10.9%

* The total CEO Compensation / The mean employee compensation

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) 

"1. Calculation Method of Basic data on human rights and labor, and use of diverse human resources"

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) 

Companies in which the headquarters is in Japan of "2. Tokio Marine Holdings and its subsidiaries (as of March 31, 2018)"

Basic employee data (Tokio Marine & Nichido)

	Fiscal 2015	Fiscal 2016	Fiscal 2017
Average age	Male : 46.7 Female : 36.0 Overall : 41.7	Male : 46.5 Female : 36.1 Overall : 41.5	Male : 47 Female : 36 Overall : 41.5
Average years continuously employed	Male: 11.9 Female: 10.9 Overall: 11.5	Male: 11.8 Female: 10.8 Overall: 11.4	Male : 12 Female : 11 Overall : 11.5
Average salary	Approx. 8,910 thousand yen	Approx. 8,290 thousand yen	Approx. 8,520 thousand yen
Turnover rate*	2.1%	2.1%	2.2%

* The turnover rate is calculated based on the number of personnel who quit voluntarily (excluding the age-limit retirement).

Number of new hires (Tokio Marine & Nichido)

Fiscal 2015	Fiscal 2016*	Fiscal 2017*
Male: 135 Female: 512 Overall: 647	Male: 198 Female: 556 Overall: 754	Male: 162 Female: 530 Overall: 692

* corrected in June 2019

Fair Personnel System and Management

Employee attitude survey (Tokio Marine & Nichido)

	Fiscal 2015	Fiscal 2016	Fiscal 2017
Respondents	14,925 (Response rate: 85.0%)	15,766 (Response rate: 89.0%)	15,880 (Response rate: 90%)
Level of satisfaction	Male: 89.0% Female: 83.0% Overall: 85.0%	Male: 90.0% Female: 83.0% Overall: 86.0%	Male: 89.0% Female: 83.0% Overall: 85.0%

Labor union participation rate (Tokio Marine Holdings and domestic major subsidiaries)

Fiscal 2015	Fiscal 2016	Fiscal 2017
80.2%	99%	99.9%

Development of Human Resources

Employee Training (Tokio Marine & Nichido)

	Fiscal 2015	Fiscal 2016	Fiscal 2017
Total training hours	410,123 hrs.	510,104 hrs.	444,091 hrs.
Average training hours per employee	28.4 hrs.	34.9 hrs.	30.15 hrs.
Total training cost	¥1,033,853,272	¥1,206,783,618	¥1,252,742,000
Average training cost per employee	¥71,606	¥82,470	¥85,041

Job request system (job posting system) (Tokio Marine & Nichido)

Fiscal 2015	Fiscal 2016	Fiscal 2017
Applicants: 287 Approval: 136	Applicants: 344 Approval: 202	Applicants: 334 Approval: 184


* Note: Approved requests take effect in the fiscal year after that of the application.

Utilizing Diverse Human Resources

Number of directors and managers (Tokio Marine Holdings and domestic major subsidiaries)


	Fiscal 2015	Fiscal 2016	Fiscal 2017
Directors (including executive officers)	Male: 186 Female: 8 Overall: 194	Male: 180 Female: 8 Overall: 188	Male: 182 Female: 10 Overall: 192
General managers	Male: 631 Female: 25 Overall: 656	Male: 701 Female: 25 Overall: 726	Male: 745 Female: 31 Overall: 776
Section managers	Male: 2,784 Female: 225 Overall: 3,009	Male: 2,785 Female: 271 Overall: 3,056	Male: 2,728 Female: 290 Overall: 3,018
Managers (general managers and section managers) total	Male: 3,415 Female: 250 Overall: 3,665	Male: 3,486 Female: 296 Overall: 3,782	Male: 3,473 Female: 321 Overall: 3,794
(Deputy managers) (only Tokio Marine & Nichido)	Male: 1,900 Female: 347 Overall: 2,247	Male: 1,840 Female: 369 Overall: 2,209	Male: 1,787 Female: 393 Overall: 2,180

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)
 [\(http://www.tokiomarinehd.com/en/sustainability/library/pdf/csr_indicators.pdf\)](http://www.tokiomarinehd.com/en/sustainability/library/pdf/csr_indicators.pdf) 

“1. Calculation Method of Basic data on human rights and labor, and use of diverse human resources”

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)
 [\(http://www.tokiomarinehd.com/en/sustainability/library/pdf/csr_indicators.pdf\)](http://www.tokiomarinehd.com/en/sustainability/library/pdf/csr_indicators.pdf) 

Companies in which the headquarters is in Japan of “2. Tokio Marine Holdings and its subsidiaries (as of March 31, 2018)”

Number of female directors (Tokio Marine & Nichido, as of April 1, 2018)

Directors and officers	Rate
5	8.3%

Number of employees using the system for continued employment of older employees (Tokio Marine Holdings and domestic major subsidiaries)

Fiscal 2015	Fiscal 2016	Fiscal 2017
645	642	721

Rate of employment of persons with disabilities (domestic Group companies, as of June 1, 2017)

Fiscal 2015	Fiscal 2016	Fiscal 2017
2.17%	2.20%	2.20%

Reform of Working Styles

Retiree rehiring system (Tokio Marine Holdings and domestic major subsidiaries)

Fiscal 2015	Fiscal 2016	Fiscal 2017
17	29	28

Maternity leave system (Tokio Marine Holdings and domestic major subsidiaries)

Fiscal 2015	Fiscal 2016	Fiscal 2017
592	539	642

Childcare leave system (Tokio Marine Holdings and domestic major subsidiaries)

Fiscal 2015	Fiscal 2016	Fiscal 2017
Male: 124 Female: 919 Overall: 1,043	Male: 174 Female: 1,039 Overall: 1,213	Male: 204 Female: 1,080 Overall: 1,284

* At Tokio Marine & Nichido, 178 male employees within 254 eligible persons took the leave (taking leave rate: 70.1%)

Short working hours system (Tokio Marine Holdings and domestic major subsidiaries)

Fiscal 2015	Fiscal 2016	Fiscal 2017
909	1,066	1,230

Resumption of work support system (Tokio Marine Holdings and domestic major subsidiaries)

Fiscal 2015	Fiscal 2016	Fiscal 2017
888	1,026	1,061

Return to work rate after taking childcare leave (Tokio Marine Holdings and domestic major subsidiaries)

Fiscal 2016*	Fiscal 2017
Male: 100%	Male: 100%
Female: 95.5%	Female: 96.7%

* Only Tokio Marine & Nichido

Employee retention rate after taking childcare leave (Tokio Marine Holdings and domestic major subsidiaries)

Fiscal 2016*	Fiscal 2017
Male: 100%	Male: 99%
Female: 94.9%	Female: 98.1%

* Only Tokio Marine & Nichido

Spouse childbirth leave (Tokio Marine Holdings and domestic major subsidiaries)

Fiscal 2015	Fiscal 2016	Fiscal 2017
37	41	55

Nursing care leave system (Tokio Marine Holdings and domestic major subsidiaries)

Fiscal 2015	Fiscal 2016	Fiscal 2017
7	13	16

Nursing care temporary retirement system (Tokio Marine Holdings and domestic major subsidiaries)

Fiscal 2015	Fiscal 2016	Fiscal 2017
14	9	11

Annual average actual working hours (Tokio Marine & Nichido)

Fiscal 2015	Fiscal 2016	Fiscal 2017
1,954.2 hrs.	1,954.2 hrs.	1949.3 hrs.

Monthly average overtime hours (Tokio Marine & Nichido)

Fiscal 2015	Fiscal 2016	Fiscal 2017
20.3 hrs.	20.5 hrs.	20 hrs.

* Including legal overtime hours

Number of annual paid leave days taken (Tokio Marine & Nichido)

Fiscal 2015	Fiscal 2016	Fiscal 2017
13.8 days	14.5 days	15.2 days

Number of thin-client terminal users (at home and/or out of office) (Tokio Marine & Nichido)

Fiscal 2015	Fiscal 2016	Fiscal 2017
4,519 (All employees: 12,255)	5,278 (All employees: 14,211)	6,004 (All employees: 17,483)

Health Management and Occupational Health and Safety

Percentage of employees who received health checks (Tokio Marine & Nichido)

Category	Fiscal 2014	Fiscal 2015	Fiscal 2016	Fiscal 2017
Percentage of employees who received health checks	99.9%	99.8%	100%	100%
Percentage of employees who underwent a detailed examination after a regular checkup	82.3%	91.2%	89.8%	88.7%
Uterine cancer screening rate	-	59.2%	61.7%	63.2%
Breast cancer screening rate	-	74.8%	76.9%	79.6%
Prostate cancer screening rate	-	74.6%	74.2%	74.9%

Specific health guidance implementation rate (Tokio Marine & Nichido)

Category	Fiscal 2013	Fiscal 2014	Fiscal 2015	Fiscal 2016
Specific health guidance implementation rate	53.0%	55.8%	59.2%	58.2%

Participation in health improvement measures (Tokio Marine & Nichido)

Category	Fiscal 2014	Fiscal 2015	Fiscal 2016	Fiscal 2017
Number of employees who participated in Health Promotion Month/Health Challenge	3,535	4,170	4,876	6,599

Health status of employees (Tokio Marine & Nichido)

Category	Fiscal 2014	Fiscal 2015	Fiscal 2016	Fiscal 2017
Findings at a regular health checkup	50.3%	49.9%	50.1%	49.3%
Persons maintaining a healthy body weight (BMI)	68.8%	69.3%	69.7%	68.9%
Smoking rate	16.3%	15.8%	15.7%	15.3%
Stress test execution rate	91.4%	94.8%	97.5%	97.4%

Independent initiative implementation status (Tokio Marine & Nichido)

Category	Fiscal 2014	Fiscal 2015	Fiscal 2016	Fiscal 2017
Number of employees participating in anti-obesity initiatives for young employees	200	153	226	219

Industrial accidents (Tokio Marine Holdings and domestic major subsidiaries)

(Occupational accidents)

Fiscal 2015	Fiscal 2016	Fiscal 2017
47	58	82*

* Due to expansion of scope of business of domestic major subsidiaries

(Commuting accidents)

Fiscal 2015	Fiscal 2016	Fiscal 2017
51	43	78*

* Due to expansion of scope of business of domestic major subsidiaries

Absentee Rate* (Tokio Marine & Nichido)

* Total days lost due to absenteeism / Total days scheduled to be worked

Fiscal 2018
0.85%

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) 

“1. Calculation Method of Industrial accidents”

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) 

Companies in which the headquarters is in Japan of “2. Tokio Marine Holdings and its subsidiaries (as of March 31, 2018)”

Human Rights

Human rights training participation rate (Tokio Marine Holdings and domestic major subsidiaries)

Fiscal 2015	Fiscal 2016	Fiscal 2017
99.7%	99.6%	99.7%

Human rights training hours (Tokio Marine & Nichido)

	Fiscal 2015	Fiscal 2016	Fiscal 2017
Total training hours	22,472 hrs.	22,474 hrs.	22,833 hrs.
Training hours per employee	1 hrs.	1 hrs.	1 hrs.
Participation rate	100.0%	100.0%	100.0%

Local Community and Social Contribution Activities

Employee participation rate in volunteer activities (Tokio Marine Holdings and domestic major subsidiaries)

Fiscal 2015	Fiscal 2016	Fiscal 2017
131.3%	139%	136.2%

Number of employees who took volunteer leave (Tokio Marine Holdings and domestic major subsidiaries)

Fiscal 2015	Fiscal 2016	Fiscal 2017
117	96	119

Donations (Tokio Marine Holdings and domestic major subsidiaries, including monetary and in-kind donations by employees and agents)

Fiscal 2015	Fiscal 2016	Fiscal 2017
Approx. 1,340 million yen (includes disaster support of approx. 53 million yen)	Approx. 1,474 million yen (includes disaster support of approx. 49 million yen)	Approx. 1,689 million yen (include disaster support of approx. 47 million yen and donations to NGOs of total amount of approx. 141 million yen)

* This includes donations by employees and agents, miscellaneous expenses for social contribution programs, payments in kind, opened facilities and employee dispatching.

*1 Data has been amended due to change in calculation method.





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.

2018

> [All Pages](#) 

By Category

- > [Tokio Marine Group's CSR](#) 
- > [Governance](#) 
- > [Core Theme 1: Providing Safety and Security](#) 
- > [Core Theme 2: Protecting the Earth](#) 
- > [Core Theme 3: Supporting People](#) 
- > [CSR Library](#) 

For inquiries concerning the Sustainability Report, please contact:


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- > [Tokio Marine Group Sustainability Report 2016](#) 
- > [Tokio Marine Group Sustainability Report 2015](#) 
- > [Tokio Marine Group Sustainability Report 2014](#) 
- > [Tokio Marine Group Sustainability Report 2013](#) 
- > [Tokio Marine Group Sustainability Report 2012](#) 
- > [Tokio Marine Group e-CSR report 2011](#) 
- > [Tokio Marine Group CSR report 2010](#) 
- > [Tokio Marine Group CSR report 2009](#) 
- > [Tokio Marine Group CSR report 2008](#) 
- > [Millea Group CSR Report 2007](#) 
- > [Millea Group CSR Report 2006](#) 
- > [Millea Group CSR Report 2005](#) 

Third-Party Assurance




Tokio Marine Holdings has received a third-party assurance of the *Tokio Marine Group Sustainability Report 2018* from Ernst & Young ShinNihon LLC 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. Tokio Marine Holdings has consecutively received same third-party assurances in fiscal 2015 and 2016 as well.

Environment

-  CO₂ emissions from Energy Sources and CO₂ Absorption and Fixation (Tokio Marine Holdings and major subsidiaries)
-  Environmental Load Data (Tokio Marine Holdings and major subsidiaries)
-  CO₂ Emissions from Energy Sources (Tokio Marine & Nichido)
-  Environmental Load Data (Tokio Marine & Nichido)

Human Rights and Labor

-  Number of employees (Tokio Marine Holdings and major subsidiaries)
-  Number of directors and managers (Tokio Marine Holdings and domestic major subsidiaries)
-  Industrial accidents (Tokio Marine Holdings and domestic major subsidiaries)



Translation

The following is an English translation of an independent assurance report prepared in Japanese and is for information and reference purposes only. In the event of a discrepancy between the Japanese and English versions, the Japanese version will prevail.

September 20, 2018

Independent Assurance Report

TO:
Mr. Tsuyoshi Nagano
President
Tokio Marine Holdings, Inc.

Kenji Sawami
Engagement Partner
Ernst & Young ShinNihon LLC
Tokyo, Japan

We, Ernst & Young ShinNihon LLC, have been commissioned by Tokio Marine Holdings, Inc. (hereafter the "Company") and has carried out a limited assurance engagement on the Key Sustainability Performance Indicators of Environment and Human Rights and Labor (hereafter the "Indicators") of the Company and its major subsidiaries for the year ended March 31, 2018 as included in the Company's *Tokio Marine Holdings, Inc. Sustainability Report 2018* (hereafter the "Report"). The scope of our assurance procedures was limited to the Indicators marked with the symbol "L" in the Report.

- 1. The Company's Responsibilities**
The Company is responsible for preparing the Indicators in accordance with the Company's own criteria, which it determined with consideration of Japanese environmental regulations as presented in 1. Calculation Method of *Method of Calculation and Scope in Data Collection for Key CSR Indicators* (http://www.tokiomarinehd.com/en/sustainability/library/pdf/csr_indicators.pdf). Greenhouse gas (GHG) emissions are estimated using emissions factors, which are subject to scientific and estimation uncertainties given instruments for measuring GHG emissions may vary in characteristics, in terms of functions and assumed parameters.
- 2. Our Independence and Quality Control**
We have met the independence requirements of the *Code of Ethics for Professional Accountants* issued by the International Ethics Standards Board for Accountants in January 2017, which is based on the fundamental principles of integrity, objectiveness, professional competence and due care, confidentiality, and professional behavior. In addition, we maintain a comprehensive quality control system, including documented policies and procedures for compliance with ethical rules, professional standards, and applicable laws and regulations in accordance with the *International Standard on Quality Control 1* issued by the International Auditing and Assurance Standards Board in April 2009.
- 3. Our responsibilities**
Our responsibility is to express a limited assurance conclusion on the Indicators included in the Report based on the procedures we have performed and the evidence we have obtained.
We conducted our limited assurance engagement in accordance with the *International Standard on Assurance Engagements: Assurance Engagements Other than Audits or Reviews of Historical Financial Information - ("ISAE 3000")* (Revised), issued by the International Auditing and Assurance Standards Board in December 2013, *Practical Guidelines for the Assurance of Sustainability Information*, revised in December 2014 by the Japanese Association of Assurance Organizations for Sustainability Information and, with respect of GHG emissions, *Assurance Engagements on Greenhouse Gas Statements ("ISAE 3410")*, issued by the International Auditing and Assurance Standards Board in June 2012. The procedures, which we have performed according to our professional judgment, include inquiries, document inspection, analytical procedures, reconciliation between source documents and Indicators in the Report, as well as the following:
 - Making inquiries regarding the Company's own criteria that it determined with consideration of Japanese environmental regulations, and evaluating the appropriateness thereof;
 - Inspecting relevant documents with regard to the design of the Company's internal controls related to the Indicators, and inquiring of personnel responsible thereof at the Company and 2 major subsidiaries visited;
 - Performing analytical procedures concerning the Indicators at the Company and 2 major subsidiaries visited; and
 - Testing, on a sample basis, underlying source information and conducting relevant re-calculations at the Company and 2 major subsidiaries visited.The procedures performed in a limited assurance engagement are more limited in nature, timing and extent than a reasonable assurance engagement. As a result, the level of assurance obtained in a limited assurance engagement is lower than would have been obtained if we had performed a reasonable assurance engagement.
- 4. Conclusion**
Based on the procedures performed and evidence obtained, nothing has come to our attention that causes us to believe that the Indicators included in the Report have not been measured and reported in accordance with the Company's own criteria that it determined with consideration of Japanese environmental regulations.

[Click on the image for an expanded view.](#)

GRI Standards Content Index

Sustainability Report 2018 is prepared in accordance with the Core option of the Global Reporting Initiative (GRI) Standards.

GRI Content Index (in accordance with Core)

GRI Standards	General Disclosures	Page Number/URL
GRI 101: Foundation 2016 (GRI 101 does not include General Disclosures)		
Universal Disclosures		
GRI 102: General Disclosures 2016	1. Organizational profile	
	102-1 Name of the organization	› Corporate Information (Company Information)
	102-2 Activities, brands, products, and services	› Tokio Marine Group
	102-3 Location of headquarters	› Corporate Information (Company Information)
	102-4 Location of operations	› Tokio Marine Group
	102-5 Ownership and legal form	› Investor Relations (Stock Information)
	102-6 Markets served	› Tokio Marine Group
	102-7 Scale of the organization	› Tokio Marine Group › Investor Relations (Financial Highlights)
	102-8 Information on employees and other workers	› CSR Performance Data > Tokio Marine & Nichido Human Rights and Labor (Basic Data: Number of employees (Tokio Marine Holdings and major subsidiaries)) [Information on employee gender at overseas major subsidiaries, employment contract and employment type are not disclosed.]
	102-9 Supply chain	› CSR in the Value Chain
	102-10 Significant changes to the organization and its supply chain	› Editorial Policy (Scope of this Report)
	102-11 Precautionary Principle of approach	› Risk Management › External Evaluations and Participation in Initiatives › CSR Initiatives Aiming to Be a "Good Company" (CSR Promotion Structure and Initiatives for Permeating CSR within the Group)
	102-12 External initiatives	› External Evaluations and Participation in Initiatives › Creating a Society Where People Can Live with Security through Sustainable Investment
	102-13 Membership of associations	› External Evaluations and Participation in Initiatives
	2. Strategy	
	102-14 Statement from senior decision-maker	› Top Message
	3. Ethics and integrity	
	102-16 Values, principles, standards, and norms of behavior	› Tokio Marine Group's Approach to CSR and Core CSR Themes
4. Governance		
102-18 Governance structure	› Corporate Governance › CSR Initiatives Aiming to Be a "Good Company" (CSR Promotion Structure and Initiatives for Permeating CSR within the Group)	

GRI Standards	General Disclosures	Page Number/URL
GRI 102: General Disclosures 2016	5. Stakeholder engagement	
	102-40 List of stakeholder groups	› Stakeholder Engagement
	102-41 Collective bargaining agreements	› CSR Performance Data > Fair Personnel System and Management: Labor union participation rate (Tokio Marine Holdings and domestic major subsidiaries)
	102-42 Identifying and selecting stakeholders	› Stakeholder Engagement [Engaged stakeholders are selected by eliminating anti-social forces and adhering to guidelines and policies of related businesses. CSR dialogue participants are selected based on their suitability for the theme.]
	102-43 Approach to stakeholder engagement	› Stakeholder Engagement
	102-44 Key topics and concerns raised	› Stakeholder Engagement
	6. Reporting practice	
	102-45 Entities included in the consolidated financial statements	› Tokio Marine Group 📄
	102-46 Defining report content and topic Boundaries	› CSR Promotion Structure and Materiality and Plans and Results of CSR Initiatives
	102-47 List of material topics	› CSR Promotion Structure and Materiality and Plans and Results of CSR Initiatives
	102-48 Restatements of information	› Editorial Policy (Scope of This Report)
	102-49 Changes in reporting	Not applicable
	102-50 Reporting period	› Editorial Policy (Scope of This Report)
	102-51 Date of most recent report	› Editorial Policy (Date of Publication)
	102-52 Reporting cycle	› Editorial Policy (Date of Publication)
	102-53 Contact point for questions regarding the report	› Editorial Policy
	102-54 Claims of reporting in accordance with the GRI Standards	› GRI Standards Content Index
	102-55 GRI content index	› GRI Standards Content Index
102-56 External assurance	› Third-Party Assurance	
Material Topics		
Economic Performance		
GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its Boundary	› CSR Promotion Structure and Materiality and Plans and Results of CSR Initiatives › GRI Standards Content Index ((Related Materials) Tokio Marine Group's CSR Materiality)
	103-2 The management approach and its components 103-3 Evaluation of the management approach	› Corporate Governance › Tokio Marine Group's Approach to CSR › Stakeholder Engagement~Promoting Initiatives Together with Various Stakeholders
GRI 201: Economic Performance 2016	201-1 Direct economic value generated and distributed	› Integrated Annual Report 📄 › CSR Performance Data > Local Community and Social Contribution Activities
	201-2 Financial implications and other risks and opportunities due to climate change	› Governance > Initiatives for Building a Low-Carbon Society › Making Society Resilient to Natural Disasters
Indirect Economic Impacts		
GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its Boundary	› CSR Promotion Structure and Materiality and Plans and Results of CSR Initiatives › GRI Standards Content Index ((Related Materials) Tokio Marine Group's CSR Materiality)


GRI Standards	General Disclosures	Page Number/URL
GRI 103: Management Approach 2016	103-2 The management approach and its components 103-3 Evaluation of the management approach	<ul style="list-style-type: none"> › CSR Initiatives Aiming to Be a "Good Company" (CSR Promotion Structure and Initiatives for Permeating CSR within the Group) › CSR Promotion Structure and Materiality and Plans and Results of CSR Initiatives › Making Society Resilient to Natural Disasters > Pre-Disaster Action (Products and Services) › Preserving Biodiversity through Products and Services › Building a Society Based on Health and Longevity to Ensure Peace of Mind
GRI 203: Indirect Economic Impacts 2016	203-1 Infrastructure investments and services supported	<ul style="list-style-type: none"> › Making Society Resilient to Natural Disasters > Pre-Disaster Action (Products and Services) › Preserving Biodiversity through Products and Services › Building a Society Based on Health and Longevity to Ensure Peace of Mind (Local Community and Social Contribution Activities) › Green Gift Project: Mangrove Planting □
	203-2 Significant indirect economic impacts	<ul style="list-style-type: none"> › Making Society Resilient to Natural Disasters > Pre-Disaster Action (Products and Services) › Preserving Biodiversity through Products and Services (Economic Value and Impact on Local Communities from Mangrove Planting)
Anti-corruption		
GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its Boundary	<ul style="list-style-type: none"> › CSR Promotion Structure and Materiality and Plans and Results of CSR Initiatives › GRI Standards Content Index ((Related Materials) Tokio Marine Group's CSR Materiality)
	103-2 The management approach and its components 103-3 Evaluation of the management approach	<ul style="list-style-type: none"> › CSR Initiatives Aiming to Be a "Good Company" (CSR Promotion Structure and Initiatives for Permeating CSR within the Group) › Compliance › Hotline System (Internal Whistleblower System) □
GRI 205: Anti-corruption 2016	205-1 Operations assessed for risks related to corruption	› Compliance
Anti-competitive Behavior		
GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its Boundary	<ul style="list-style-type: none"> › CSR Promotion Structure and Materiality and Plans and Results of CSR Initiatives › GRI Standards Content Index ((Related Materials) Tokio Marine Group's CSR Materiality)
	103-2 The management approach and its components 103-3 Evaluation of the management approach	<ul style="list-style-type: none"> › CSR Initiatives Aiming to Be a "Good Company" (CSR Promotion Structure and Initiatives for Permeating CSR within the Group) › Compliance › Hotline System (Internal Whistleblower System) □
GRI 206: Anti-competitive Behavior 2016	206-1 Legal actions for anti-competitive behavior, anti-trust, and monopoly practices	Not applicable
Materials		
GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its Boundary	<ul style="list-style-type: none"> › CSR Promotion Structure and Materiality and Plans and Results of CSR Initiatives › GRI Standards Content Index ((Related Materials) Tokio Marine Group's CSR Materiality)
	103-2 The management approach and its components 103-3 Evaluation of the management approach	<ul style="list-style-type: none"> › CSR Initiatives Aiming to Be a "Good Company" (CSR Promotion Structure and Initiatives for Permeating CSR within the Group) › CSR Promotion Structure and Materiality and Plans and Results of CSR Initiatives › Promoting Environmental Management
GRI 301: Materials 2016	301-1 Materials used by weight or volume	› CSR Performance Data > Environment





GRI Standards	General Disclosures	Page Number/URL
Energy		
GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its Boundary	<ul style="list-style-type: none"> › CSR Promotion Structure and Materiality and Plans and Results of CSR Initiatives › GRI Standards Content Index ((Related Materials) Tokio Marine Group's CSR Materiality)
	103-2 The management approach and its components 103-3 Evaluation of the management approach	<ul style="list-style-type: none"> › CSR Initiatives Aiming to Be a "Good Company" (CSR Promotion Structure and Initiatives for Permeating CSR within the Group) › CSR Promotion Structure and Materiality and Plans and Results of CSR Initiatives › Promoting Environmental Management
GRI 302: Energy 2016	302-1 Energy consumption within the organization	› CSR Performance Data > Environment
	302-2 Energy consumption outside of the organization	› CSR Performance Data > Environment
Water		
GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its Boundary	<ul style="list-style-type: none"> › CSR Promotion Structure and Materiality and Plans and Results of CSR Initiatives › GRI Standards Content Index ((Related Materials) Tokio Marine Group's CSR Materiality)
	103-2 The management approach and its components 103-3 Evaluation of the management approach	<ul style="list-style-type: none"> › CSR Initiatives Aiming to Be a "Good Company" (CSR Promotion Structure and Initiatives for Permeating CSR within the Group) › CSR Promotion Structure and Materiality and Plans and Results of CSR Initiatives › Promoting Environmental Management
GRI 303: Water 2016	303-1 Water withdrawal by source	› CSR Performance Data > Environment (Environmental Load Data (Tokio Marine & Nichido))
Biodiversity		
GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its Boundary	<ul style="list-style-type: none"> › CSR Promotion Structure and Materiality and Plans and Results of CSR Initiatives › GRI Standards Content Index ((Related Materials) Tokio Marine Group's CSR Materiality)
	103-2 The management approach and its components 103-3 Evaluation of the management approach	<ul style="list-style-type: none"> › CSR Initiatives Aiming to Be a "Good Company" (CSR Promotion Structure and Initiatives for Permeating CSR within the Group) › CSR Promotion Structure and Materiality and Plans and Results of CSR Initiatives › Promoting Environmental Management
GRI 304: Biodiversity 2016	304-3 Habitats protected or restored	› Preserving Biodiversity through Products and Services
Emissions		
GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its Boundary	<ul style="list-style-type: none"> › CSR Promotion Structure and Materiality and Plans and Results of CSR Initiatives › GRI Standards Content Index ((Related Materials) Tokio Marine Group's CSR Materiality)
	103-2 The management approach and its components 103-3 Evaluation of the management approach	<ul style="list-style-type: none"> › CSR Initiatives Aiming to Be a "Good Company" (CSR Promotion Structure and Initiatives for Permeating CSR within the Group) › CSR Promotion Structure and Materiality and Plans and Results of CSR Initiatives › Promoting Environmental Management
GRI305: Emissions 2016	305-1 Direct (Scope 1) GHG emissions	› CSR Performance Data > Environment
	305-2 Energy indirect (Scope 2) GHG emissions	› CSR Performance Data > Environment
	305-3 Other indirect (Scope 3) GHG emissions	› CSR Performance Data > Environment
	305-4 GHG emissions intensity	› CSR Performance Data > Environment

GRI Standards	General Disclosures	Page Number/URL
Effluents and Waste		
GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its Boundary	<ul style="list-style-type: none"> › CSR Promotion Structure and Materiality and Plans and Results of CSR Initiatives › GRI Standards Content Index ((Related Materials) Tokio Marine Group's CSR Materiality)
	103-2 The management approach and its components 103-3 Evaluation of the management approach	<ul style="list-style-type: none"> › CSR Initiatives Aiming to Be a "Good Company" (CSR Promotion Structure and Initiatives for Permeating CSR within the Group) › CSR Promotion Structure and Materiality and Plans and Results of CSR Initiatives › Promoting Environmental Management
GRI 306: Effluents and Waste 2016	306-2 Waste by type and disposal method	<ul style="list-style-type: none"> › CSR Performance Data > Environment (Environmental Load Data (Tokio Marine & Nichido))
Environmental Compliance		
GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its Boundary	<ul style="list-style-type: none"> › CSR Promotion Structure and Materiality and Plans and Results of CSR Initiatives › GRI Standards Content Index ((Related Materials) Tokio Marine Group's CSR Materiality)
	103-2 The management approach and its components 103-3 Evaluation of the management approach	<ul style="list-style-type: none"> › CSR Initiatives Aiming to Be a "Good Company" (CSR Promotion Structure and Initiatives for Permeating CSR within the Group) › CSR Promotion Structure and Materiality and Plans and Results of CSR Initiatives › Promoting Environmental Management
GRI 307: Environmental Compliance 2016	307-1 Non-compliance with environmental laws and regulations	Not applicable
Supplier Environmental Assessment		
GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its Boundary	<ul style="list-style-type: none"> › CSR Promotion Structure and Materiality and Plans and Results of CSR Initiatives › GRI Standards Content Index ((Related Materials) Tokio Marine Group's CSR Materiality)
	103-2 The management approach and its components 103-3 Evaluation of the management approach	<ul style="list-style-type: none"> › CSR Initiatives Aiming to Be a "Good Company" (CSR Promotion Structure and Initiatives for Permeating CSR within the Group) › CSR Promotion Structure and Materiality / Plans and Results of CSR Initiatives › CSR in the Value Chain
GRI 308: Supplier Environmental Assessment 2016	308-1 New suppliers that were screened using environmental criteria	<ul style="list-style-type: none"> › CSR in the Value Chain <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>
Employment		
GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its Boundary	<ul style="list-style-type: none"> › CSR Promotion Structure and Materiality and Plans and Results of CSR Initiatives › GRI Standards Content Index ((Related Materials) Tokio Marine Group's CSR Materiality)
	103-2 The management approach and its components 103-3 Evaluation of the management approach	<ul style="list-style-type: none"> › CSR Initiatives Aiming to Be a "Good Company" (CSR Promotion Structure and Initiatives for Permeating CSR within the Group) › CSR Promotion Structure and Materiality and Plans and Results of CSR Initiatives › Developing and Utilizing Diverse Human Resources
GRI 401: Employment 2016	401-3 Parental leave	<ul style="list-style-type: none"> › CSR Performance Data > Human Rights and Labor (Reform of Working Styles) <p>[Discloses the number of employees using work/life balance related systems]</p>

GRI Standards	General Disclosures	Page Number/URL
Occupational Health and Safety		
GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its Boundary	<ul style="list-style-type: none"> › CSR Promotion Structure and Materiality and Plans and Results of CSR Initiatives › GRI Standards Content Index ((Related Materials) Tokio Marine Group's CSR Materiality)
	103-2 The management approach and its components 103-3 Evaluation of the management approach	<ul style="list-style-type: none"> › CSR Initiatives Aiming to Be a "Good Company" (CSR Promotion Structure and Initiatives for Permeating CSR within the Group) › CSR Promotion Structure and Materiality and Plans and Results of CSR Initiatives › Developing and Utilizing Diverse Human Resources
GRI 403: Occupational Health and Safety 2016	403-2 Types of injury and rates of injury, occupational diseases, lost days, and absenteeism, and number of work-related fatalities	<ul style="list-style-type: none"> › CSR Performance Data > Human Rights and Labor (Industrial accidents (Tokio Marine Holdings and domestic major subsidiaries)) Number of occupational accidents and commuting accidents are disclosed, but data by region and gender are not disclosed.
Training and Education		
GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its Boundary	<ul style="list-style-type: none"> › CSR Promotion Structure and Materiality and Plans and Results of CSR Initiatives › GRI Standards Content Index ((Related Materials) Tokio Marine Group's CSR Materiality)
	103-2 The management approach and its components 103-3 Evaluation of the management approach	<ul style="list-style-type: none"> › CSR Initiatives Aiming to Be a "Good Company" (CSR Promotion Structure and Initiatives for Permeating CSR within the Group) › CSR Promotion Structure and Materiality and Plans and Results of CSR Initiatives › Developing and Utilizing Diverse Human Resources
GRI 404: Training and Education 2016	404-2 Programs for upgrading employee skills and transition assistance programs	<ul style="list-style-type: none"> › Developing and Utilizing Diverse Human Resources (Development of Human Resources) › CSR Performance Data > Human Rights and Labor (Job request system (job posting system)) (Tokio Marine & Nichido)
Diversity and Equal Opportunity		
GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its Boundary	<ul style="list-style-type: none"> › CSR Promotion Structure and Materiality and Plans and Results of CSR Initiatives › GRI Standards Content Index ((Related Materials) Tokio Marine Group's CSR Materiality)
	103-2 The management approach and its components 103-3 Evaluation of the management approach	<ul style="list-style-type: none"> › CSR Initiatives Aiming to Be a "Good Company" (CSR Promotion Structure and Initiatives for Permeating CSR within the Group) › CSR Promotion Structure and Materiality and Plans and Results of CSR Initiatives › Developing and Utilizing Diverse Human Resources
GRI 405: Diversity and Equal Opportunity 2016	405-1 Diversity of governance bodies and employees	<ul style="list-style-type: none"> › CSR Performance Data > Human Rights and Labor (Number of directors and managers (Tokio Marine Holdings and domestic major subsidiaries)) › CSR Performance Data > Human Rights and Labor (Basic Data)
Human Rights Assessment		
GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its Boundary	<ul style="list-style-type: none"> › CSR Promotion Structure and Materiality and Plans and Results of CSR Initiatives › GRI Standards Content Index ((Related Materials) Tokio Marine Group's CSR Materiality)
	103-2 The management approach and its components 103-3 Evaluation of the management approach	<ul style="list-style-type: none"> › CSR Initiatives Aiming to Be a "Good Company" (CSR Promotion Structure and Initiatives for Permeating CSR within the Group) › Respect for Human Rights

GRI Standards	General Disclosures	Page Number/URL
GRI412: Human Rights Assessment 2016	412-2 Employee training on human rights policies or procedures	<ul style="list-style-type: none"> › Respect for Human Rights › CSR Performance Data > Human Rights and Labor (Human rights training participation rate (Tokio Marine Holdings and domestic major subsidiaries)) › CSR Performance Data > Human Rights and Labor (Human rights training hours (Tokio Marine & Nichido))
Local Communities		
GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its Boundary	<ul style="list-style-type: none"> › CSR Promotion Structure and Materiality and Plans and Results of CSR Initiatives › GRI Standards Content Index ((Related Materials) Tokio Marine Group's CSR Materiality)
	103-2 The management approach and its components 103-3 Evaluation of the management approach	<ul style="list-style-type: none"> › CSR Initiatives Aiming to Be a "Good Company" (CSR Promotion Structure and Initiatives for Permeating CSR within the Group) › CSR Promotion Structure and Materiality and Plans and Results of CSR Initiatives › Building a Secure Society by Utilizing Traffic Technology Innovation (Products and Services) › Preserving Biodiversity through Products and Services › Building a Society Based on Health and Longevity to Ensure Peace of Mind (Local Community and Social Contribution Activities)
GRI 413: Local Communities 2016	413-1 Operations with local community engagement, impact assessments, and development programs	<ul style="list-style-type: none"> › Making Society Resilient to Natural Disasters > Pre-Disaster Action (Products and Services) › Preserving Biodiversity through Products and Services › Building a Society Based on Health and Longevity to Ensure Peace of Mind (Local Community and Social Contribution Activities)
Supplier Social Assessment		
GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its Boundary	<ul style="list-style-type: none"> › CSR Promotion Structure and Materiality and Plans and Results of CSR Initiatives › GRI Standards Content Index ((Related Materials) Tokio Marine Group's CSR Materiality)
	103-2 The management approach and its components 103-3 Evaluation of the management approach	<ul style="list-style-type: none"> › CSR Initiatives Aiming to Be a "Good Company" (CSR Promotion Structure and Initiatives for Permeating CSR within the Group) › CSR in the Value Chain
GRI 414: Supplier Social Assessment 2016	414-1 New suppliers that were screened using social criteria	<ul style="list-style-type: none"> › CSR in the Value Chain [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.]
Public Policy		
GRI415: Public Policy	415-1 Political contributions	Value of political contributions(*1)
Customer Privacy		
GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its Boundary	<ul style="list-style-type: none"> › CSR Promotion Structure and Materiality and Plans and Results of CSR Initiatives › GRI Standards Content Index ((Related Materials) Tokio Marine Group's CSR Materiality)
	103-2 The management approach and its components 103-3 Evaluation of the management approach	<ul style="list-style-type: none"> › CSR Initiatives Aiming to Be a "Good Company" (CSR Promotion Structure and Initiatives for Permeating CSR within the Group) › Information Security › Response to Customer Feedback (Structure to Make Improvements Based on Customer Feedback)
GRI 418: Customer Privacy 2016	418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data	<ul style="list-style-type: none"> › Information Security › Response to Customer Feedback (Fiscal 2017 Number of Customer Feedback Comments (Tokio Marine & Nichido))

GRI Standards	General Disclosures	Page Number/URL
Socioeconomic Compliance		
GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its Boundary	<ul style="list-style-type: none"> > CSR Promotion Structure and Materiality and Plans and Results of CSR Initiatives > GRI Standards Content Index ((Related Materials) Tokio Marine Group's CSR Materiality)
	103-2 The management approach and its components 103-3 Evaluation of the management approach	<ul style="list-style-type: none"> > CSR Initiatives Aiming to Be a "Good Company" (CSR Promotion Structure and Initiatives for Permeating CSR within the Group) > Compliance > Hotline System (Internal Whistleblower System) 
GRI 419: Socioeconomic Compliance 2016	419-1 Non-compliance with laws and regulations in the social and economic area	Not applicable
Disasters, Accidents and Microinsurance *		
GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its Boundary	<ul style="list-style-type: none"> > CSR Promotion Structure and Materiality and Plans and Results of CSR Initiatives > GRI Standards Content Index ((Related Materials) Tokio Marine Group's CSR Materiality)
	103-2 The management approach and its components 103-3 Evaluation of the management approach	<ul style="list-style-type: none"> > Eliminating Poverty in Society
Development of Clean Energy *		
GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its Boundary	<ul style="list-style-type: none"> > CSR Promotion Structure and Materiality and Plans and Results of CSR Initiatives > GRI Standards Content Index ((Related Materials) Tokio Marine Group's CSR Materiality)
	103-2 The management approach and its components 103-3 Evaluation of the management approach	<ul style="list-style-type: none"> > Preventing Global Warming by Promoting the Development of Clean Energy
Comprehensive Insurance Service Encompassing Treatment, Finance, Longevity and Health *		
GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its Boundary	<ul style="list-style-type: none"> > CSR Promotion Structure and Materiality and Plans and Results of CSR Initiatives > GRI Standards Content Index ((Related Materials) Tokio Marine Group's CSR Materiality)
	103-2 The management approach and its components 103-3 Evaluation of the management approach	<ul style="list-style-type: none"> > Building a Society Based on Health and Longevity to Ensure Peace of Mind
Disasters, Traffic Safety and Efficiency *		
GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its Boundary	<ul style="list-style-type: none"> > CSR Promotion Structure and Materiality and Plans and Results of CSR Initiatives > GRI Standards Content Index ((Related Materials) Tokio Marine Group's CSR Materiality)
	103-2 The management approach and its components 103-3 Evaluation of the management approach	<ul style="list-style-type: none"> > Building a Secure Society by Utilizing Traffic Technology Innovation
Nursing Care and Prevention of Infectious Diseases *		
GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its Boundary	<ul style="list-style-type: none"> > CSR Promotion Structure and Materiality and Plans and Results of CSR Initiatives > GRI Standards Content Index ((Related Materials) Tokio Marine Group's CSR Materiality)
	103-2 The management approach and its components 103-3 Evaluation of the management approach	<ul style="list-style-type: none"> > Building a Society Based on Health and Longevity to Ensure Peace of Mind
Sustainable Investment *		
GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its Boundary	<ul style="list-style-type: none"> > CSR Promotion Structure and Materiality and Plans and Results of CSR Initiatives > GRI Standards Content Index ((Related Materials) Tokio Marine Group's CSR Materiality)
	103-2 The management approach and its components 103-3 Evaluation of the management approach	<ul style="list-style-type: none"> > Creating a Society Where People Can Live with Security through Sustainable Investment and Financing

GRI Standards	General Disclosures	Page Number/URL
Corporate Governance/Internal Control*		
GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its Boundary	<ul style="list-style-type: none"> › CSR Promotion Structure and Materiality and Plans and Results of CSR Initiatives › GRI Standards Content Index ((Related Materials) Tokio Marine Group's CSR Materiality)
	103-2 The management approach and its components 103-3 Evaluation of the management approach	<ul style="list-style-type: none"> › Internal Control › Hotline System (Internal Whistleblower System) 
Enterprise Risk Management*		
GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its Boundary	<ul style="list-style-type: none"> › CSR Promotion Structure and Materiality and Plans and Results of CSR Initiatives › GRI Standards Content Index ((Related Materials) Tokio Marine Group's CSR Materiality)
	103-2 The management approach and its components 103-3 Evaluation of the management approach	<ul style="list-style-type: none"> › Enterprise Risk Management (ERM)  › Hotline System (Internal Whistleblower System) 
Creation and Distribution of Economic Value*		
GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its Boundary	<ul style="list-style-type: none"> › CSR Promotion Structure and Materiality and Plans and Results of CSR Initiatives › GRI Standards Content Index ((Related Materials) Tokio Marine Group's CSR Materiality)
	103-2 The management approach and its components 103-3 Evaluation of the management approach	<ul style="list-style-type: none"> › Governance~Strengthening CSR Management~
Health Management*		
GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its Boundary	<ul style="list-style-type: none"> › CSR Promotion Structure and Materiality and Plans and Results of CSR Initiatives › GRI Standards Content Index ((Related Materials) Tokio Marine Group's CSR Materiality)
	103-2 The management approach and its components 103-3 Evaluation of the management approach	<ul style="list-style-type: none"> › Promoting Health and Productivity Management › Hotline System (Internal Whistleblower System) 

* Material issues identified by Tokio Marine Group that have no relevance to any of the items in the standards.

(*1)In Fiscal 2017, Tokio Marine Group made political donations amounting to 17.9 million yen.

In Japan, it is mandatory for political organizations to release the status of income and spending of political funds. Therefore, the above mentioned amount is to be disclosed in the Official Gazette and prefectural public notice.

(Related Materials) Tokio Marine Group's CSR Materiality

Relationships between identified CSR materiality (material issues)/CSR issues for disclosure and GRI Material Topics and Core Issues of ISO 26000 are as follows.

Material Issues		GRI Material	Topics Boundary
Products and Services Beneficial for Safety and Security	Disasters, Accidents and Microinsurance	Disasters, Accidents and Microinsurance	Outside Organization
	Development of Clean Energy	Development of Clean Energy	Outside Organization
	Comprehensive Insurance Service Encompassing Treatment, Finance, Longevity and Health	Comprehensive Insurance Service Encompassing Treatment, Finance, Longevity and Health	Outside Organization
Consumer Education	Disasters, Traffic Safety and Efficiency	Disasters, Traffic Safety and Efficiency	Outside Organization
	Nursing Care and Prevention of Infectious Diseases	Nursing Care and Prevention of Infectious Diseases	Outside Organization
Reduction of Environmental Footprint		301: Materials	Inside and Outside Organization
		305: Emissions	Inside and Outside Organization
		302: Energy	Inside and Outside Organization

Material Issues		GRI Material	Topics Boundary
Reduction of Environmental Footprint		306: Effluents and Waste	Inside and Outside Organization
		303: Water	Inside and Outside Organization
		307: Environmental Compliance	Inside and Outside Organization
Protection of the Global Environment (Biodiversity)		304: Biodiversity	Inside and Outside Organization
Achieve Carbon Neutral		305: Emissions	Outside Organization
Human Resources Development, Diversity and Inclusion, Labour Practices		403: Occupational Health and Safety	Inside Organization
		401: Employment	Inside Organization
		404: Training and Education	Inside Organization
		405: Diversity and Equal Opportunity	Inside Organization
Local Community and Social Contribution Activities	Disaster Prevention and Traffic Accidents	413: Local Communities (Disaster Prevention and Traffic Accidents)	Outside Organization
	Environmental Protection Activities	413: Local Communities (Environmental Protection Activities)	Outside Organization
	Developing Youth	413: Local Communities (Developing Youth)	Outside Organization
	Promote Health in Local Communities	413: Local Communities (Promote Health in Local Communities)	Outside Organization
Promoting ESG in the Provision of Products and Services	Supplier Environmental/Social Assessment	308: Supplier Environmental Assessment	Outside Organization
		414: Supplier Social Assessment	Outside Organization
	Sustainable Investment	Sustainable Investment	Outside Organization
Evaluation of Human Rights and Anti-discrimination		412: Human Rights Assessment	Inside and Outside Organization
Anti-corruption		205: Anti-corruption	Inside Organization
		206: Anti-competitive Behavior	Inside Organization
		419: Socioeconomic Compliance	Inside Organization
Grievance Resolution (Improving Quality of Products and Services)		419: Socioeconomic Compliance	Inside and Outside Organization
		417: Marketing and Labeling	Inside and Outside Organization
Information Security		418: Customer privacy	Inside and Outside Organization
Corporate Governance/Internal Control		Corporate Governance/Internal Control	Inside Organization
Enterprise Risk Management		Enterprise Risk Management	Inside Organization
Creation and Distribution of Economic Value		Creation and Distribution of Economic Value	Inside Organization
Health and Productivity Management		Health and Productivity Management	Inside Organization

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 > Tokio Marine Group's Approach to CSR and Core CSR Themes~Continue to be Useful to Society through Our Business Activities > CSR Initiatives Aiming to Be a "Good Company" > Relationship between Group Initiatives and SDGs~How can Tokio Marine Group Contribute to the Attainment of the Targets of the SDGs? > CSR Promotion Structure and Materiality and Plans and Results of CSR Initiatives~Building a Foundation for CSR Promotion > Stakeholder Engagement~Promoting Initiatives Together with Various Stakeholders > Corporate Governance > Internal Control

Core issues	Human rights	Web Links
Issue 1	Due diligence	<ul style="list-style-type: none"> > Tokio Marine Group's Approach to CSR and Core CSR Themes~Continue to be Useful to Society through Our Business Activities > External Evaluations and Participation in Initiatives > Respect for Human Rights > Compliance and Anti-corruption
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	
Issue 7	Economic, social and cultural rights	
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"> > Promoting Health and Productivity Management > Developing and Utilizing Diverse Human Resources > External Evaluations and Participation in Initiatives
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"> > Promoting Environmental Management > Preserving Biodiversity through Products and Services > Preventing Global Warming by Promoting the Development of Clean Energy > Building Communities for People to Live with Peace of Mind through Environmental Protection Activities > Initiatives for Building a Low-Carbon Society > Making Society Resilient to Natural Disasters > External Evaluations and Participation in Initiatives
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 and Core CSR Themes~Continue to be Useful to Society through Our Business Activities > CSR Promotion Structure and Materiality and Plans and Results of CSR Initiatives~Building a Foundation for CSR Promotion > Corporate Governance > Compliance and Anti-corruption > CSR in the Value Chain (ESG) > Creating a Society Where People Can Live with Security through Sustainable Investments and Financing > External Evaluations and Participation in Initiatives
Issue 2	Responsible political involvement	
Issue 3	Fair competition	
Issue 4	Promoting social responsibility in the value chain	
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 and Anti-corruption > Information Security > Risk Management > Preserving Biodiversity through Products and Services > Building Communities for People to Live with Peace of Mind through Environmental Protection Activities > Improving Quality from the Customer's Perspective
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"> > Making Society Resilient to Natural Disasters > Preserving Biodiversity through Products and Services > Building Communities for People to Live with Peace of Mind through Environmental Protection Activities > Building a Society Based on Health and Longevity to Ensure Peace of Mind > Nurturing Generations Responsible for the Future > Aiming to Create a Symbiotic Society
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.

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[Access Map](#) 



Message from the President and Group CEO

Message from our President and Group CEO, Tsuyoshi Nagano



Corporate Philosophy

Tokio Marine Group's Corporate Philosophy



To Be a Good Company

Tokio Marine Group Message



Company Information

Company profile, access map, organization chart, etc.



Corporate Governance

Fundamental Corporate Governance Policy, Corporate Governance Report, etc.



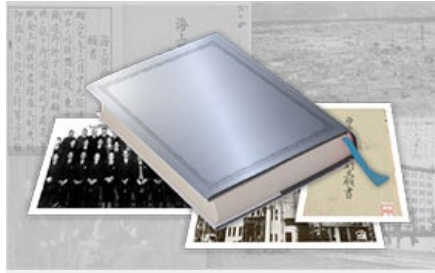
Internal Control

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



History

History of Tokio Marine Group



TOKIO MARINE

Tokio Marine Holdings, Inc.

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