

# Management

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- Corporate Governance
- Risk Management
- Disaster-Response Measures
- Compliance
- Information Security

This e-CSR Report 2011 was produced based on information posted on the Company's website.

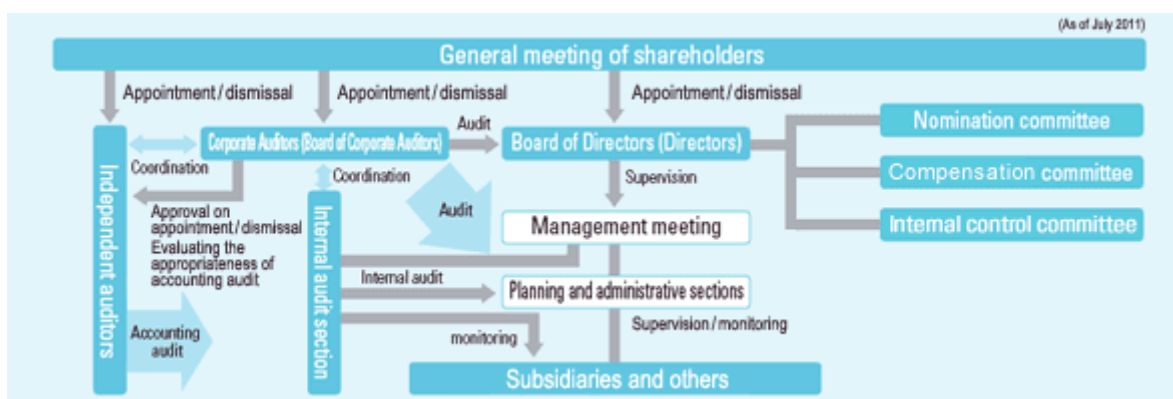
## Corporate Governance

Tokio Marine Holdings has constructed a system for ensuring sound and highly transparent corporate governance. Also, as a holding company, it supervises each Group member company accordingly.

Tokio Marine Holdings, in line with the Tokio Marine Group Corporate Philosophy, is committed to the continuous enhancement of the Group's corporate value by fulfilling its responsibilities to shareholders, customers, society, employees and other stakeholders. For this purpose, the Company hereby maintains a sound and highly transparent corporate governance system. As a holding company, it aims to exercise appropriate control over Tokio Marine Group companies. The Corporate Governance Policies of the Company shall be reviewed and amended as necessary to adapt to changes in the business environment.

- ▶ [Corporate Governance Policies](#)

### Corporate governance organizational chart





#### Corporate Governance Structure

Body	Role assigned (top) and composition (bottom)
Board of Directors	The Board of Directors is responsible for decisions on important matters relating to the execution of Tokio Marine Holdings' business, for supervising the performance of individual directors, and establishing an appropriate internal control environment and effective internal control system.
	Approx. 10 members, at least 3 of whom, in principle, must be outside Directors
Corporate Auditors, Board of Corporate Auditors	Audits the performance of Directors, as an independent body entrusted by shareholders.
	Approx. 5 members. In principle, a majority of these must be outside Corporate Auditors.
Nomination Committee	Deliberates and reports to the Board of Directors on appointment and dismissal of Directors and Corporate Auditors of Tokio Marine Holdings and major subsidiaries and on requirements for such appointments.
	Approx. 5 members, a majority of whom must, in principle, be outside members. The committee chair shall be chosen from among the outside members.
Compensation Committee	Deliberates and reports to the Board of Directors on performance evaluations of Directors and Corporate Auditors of Tokio Marine Holdings and major subsidiaries, as well as on the executive compensation system.
	Approx. 5 members, a majority of whom must in principle be outside members. The committee chair shall be chosen from among the outside members.



#### **Compensation System for Directors and Corporate Auditors of the Company**

Compensation for full-time directors (including non-members of the Board) of Tokio Marine Holdings consists of three elements: fixed compensation, bonuses related to the business performance of the Company and the performance of the individual, and stock options.

Compensation for part-time directors of Tokio Marine Holdings consists of two elements: fixed compensation and stock options.

Compensation for corporate auditors of Tokio Marine Holdings consists of one element: fixed compensation.

The compensation system for directors (including non-members of the Board) and corporate auditors of the Company's principal business subsidiaries shall generally be identical to that applied to directors (including non-members of the Board) and corporate auditors of the Company.

#### **Governance of Subsidiaries**

Tokio Marine Holdings carries out the supervision of its subsidiaries, including the monitoring of their business plans, by exercising its shareholder rights and rights based on management agreements. It also formulates fundamental policies for the promotion of compliance, risk management and internal auditing for the Group, and supervises its subsidiaries through building and operating structures based on these policies.



#### Establishment of an Internal Control Systems

In accordance with the Companies Act of Japan and the Enforcement Regulations of the Companies Act of Japan, Tokio Marine Holdings has formulated its Basic Policies for Internal Controls. Under these policies, Tokio Marine Holdings is appropriately establishing internal control systems for the entire Tokio Marine Group that include Group company management systems, compliance and risk management.

Also based on these policies, the Internal Control Committee formulates various types of policies and measures, evaluates the state of implementation and deliberates on improvements, and reports the results to the Board of Directors.

#### Basic Policies for Internal Controls

- System for ensuring proper operations within the Tokio Marine Group
- System for ensuring the execution of professional duties in accordance with applicable laws, regulations and the Articles of Incorporation
- System for risk management
- System for ensuring efficient execution of professional duties
- System for maintaining and managing information concerning the execution of directors' duties
- Matters concerning support personnel to the corporate auditors and their independence from the directors
- System of reporting to the corporate auditors
- Other systems for ensuring effective audits by the corporate auditors

▶ [Tokio Marine Holdings Basic Policies for Internal Controls](#)



#### Internal Audit System

Within the Tokio Marine Group, internal audits are executed based on the aim that "in order to play an effective role in achieving the Group's management targets, internal audits covering the full scope of operations performed in its business should not simply identify and indicate problems in the internal office processes but also assess the internal controls and propose measures for improvements." Within Tokio Marine Holdings and its insurance subsidiaries, each company has its own internal audit department, which performs appropriate internal audits mainly on risk management and compliance, which are the pillars of internal controls, in accordance with the type and level of risks.

The Internal Audit Department of Tokio Marine Holdings directly carries out auditing and monitoring of the internal controls of those subsidiaries that do not have their own internal audit department.

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

#### Unified Framework of Internal Audits within the Tokio Marine Group

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



#### Information Disclosure

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

#### Disclosure Policy of the Tokio Marine Group

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

##### 1. Disclosure Policy

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

##### 2. Disclosure Methods

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

##### 3. Disclaimer

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

Adopted on November 30, 2004

Revised on September 29, 2010



## Risk Management

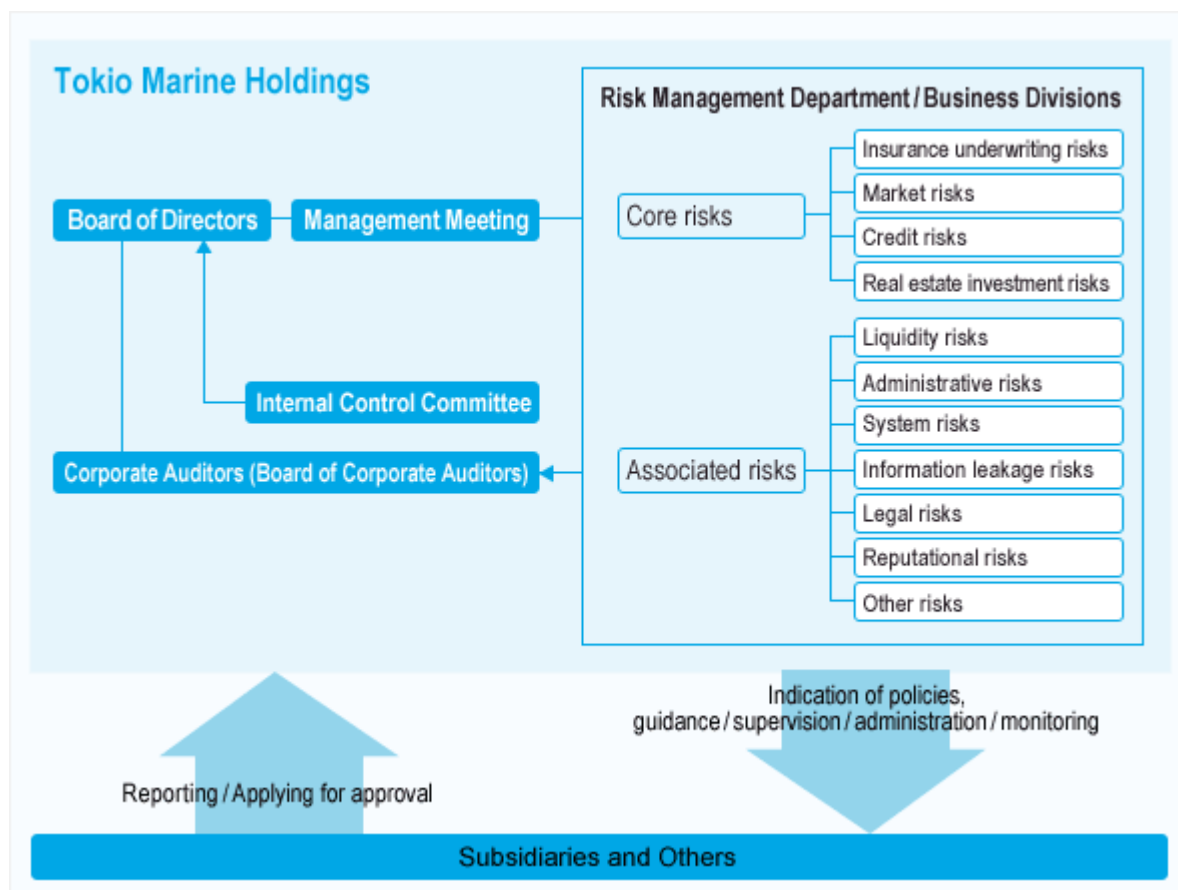
For the purpose of securing and maintaining the soundness of business operations, the Tokio Marine Group manages various risks related to the operation of its business and ensures the stability of management.

### **Risk Management System of the Tokio Marine Group**

The Company formulates the basic policies concerning risk management for the entire Tokio Marine Group as well as ascertains the state of risks for the Group. Subsidiaries and Others manage risks on their own initiative in accordance with these basic policies.

Among the various risks, the Company recognizes that insurance underwriting risks and investment risks (market risks, credit risks and real estate investment risks) are risks (core risks) that must be managed in sources of earnings, and therefore, actively manages these risks. The Company also identifies administrative risks, system risks and other risks pertaining to the Group's business activities and strives to prevent the occurrence of or reduce these risks as it works to execute proper risk management and ensure stable business operations.

Tokio Marine Group risk management organizational chart





#### (1) Roles of Tokio Marine Holdings

Tokio Marine Holdings develops basic policies for risk management of the Tokio Marine Group and promotes the enhancement and sophistication 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 retain credit ratings and prevent bankruptcies.

#### (2) Roles of Subsidiaries and Others

Subsidiaries and Others actively conduct their own risk management by developing their own risk management policies in line with the basic policies for risk management of the Tokio Marine Group.

### Basic Policies for Risk Management

The Tokio Marine Group has developed the basic policies relating to risk management described below. Tokio Marine Holdings, its Subsidiaries and Others manage risks in line with these basic policies.

#### (1) Basic Policies for Risk Management

The Basic Policies for Risk Management of the entire Group sets forth the department supervising risk management, definition of risks, organizations and guidelines for risk management that Subsidiaries and Others shall establish, and the issues that must be reported. Subsidiaries and Others conduct risk management based on the policies.

#### (2) Basic Policies for Integrated Risk Management

The Tokio Marine Group has developed the Basic Policies for Integrated Risk Management, which establishes the fundamental matters concerning the quantitative risk management of the entire Group, definition of risk amount and returns, and the process for evaluation and monitoring of capital allocation plans.

#### (3) Basic Policies for Crisis Management

The Tokio Marine Group has developed the Basic Policies for Crisis Management of the entire Group. The policies clarify the principles of actions in an emergency situation related to the measures to minimize losses and recover ordinary business operations and the crisis management systems that should be established by Subsidiaries and Others. Subsidiaries and Others establish risk management systems based on the policies.



#### Integrated Risk Management

Through integrated risk management, the Company quantitatively ascertains and properly manages every risk to ensure that any risk that emerges is within the scope of net asset value.

Net asset value mentioned here refers to net asset value to absorb losses if any risk emerges. It consists of adding various types of reserves such as the catastrophe loss reserve as well as the value of in-force life insurance policies to consolidated net asset value on the balance sheet and subtracting goodwill.

We also assume stress scenarios, such as a major natural catastrophe and turmoil in financial markets, that would create detrimental effects in the future and implemented stress tests to evaluate and analyze the impacts of such scenarios.

##### (1) Risk quantification

The Tokio Marine Group quantifies potential losses on all risks that could arise within the given time horizons and that could exceed the given probability levels. The risk quantification method used is a risk indicator called "value at risk" (VaR). With the aim of maintaining an AA rating, the Company quantitatively measures risk, setting a probability level of 99.95% in consideration of past probabilities of bankruptcies for AA ratings.

##### (2) Determination of allowable risk parameters

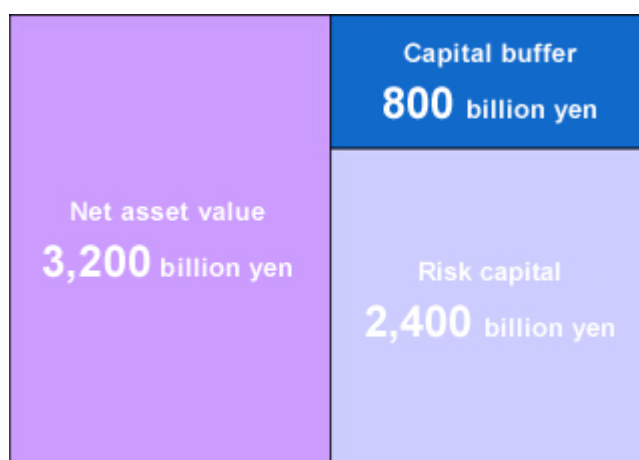
Integrated risk management aims to maintain ratings and prevent bankruptcies by keeping risk volume within the prescribed allowable parameters. The allowable risk parameter for the Tokio Marine Group as a whole has been defined in terms of an upper limit on the entire quantity of risk. While considering the level of net asset value, we determine this allowable risk quantity semiannually and properly manage operations so that risk quantity does not exceed this limit.

##### (3) Evaluation and monitoring of capital allocation plans

Tokio Marine Holdings ensures that the expected risk volume is within the allowable risk parameters set out in the Group capital allocation plan. In other words, the Risk Management Department, which has an internal control function, checks and examines the capital allocation plans to make sure that they are appropriate in terms of net asset value. Moreover, the status of the risk volume is periodically monitored.

##### (4) State of net asset value and risk capital (as of the end of March 2011)

Regarding the status of the Tokio Marine Group's net asset value and risk capital as measured by the above processes, at the end of March 2011, net asset value stood at 3,200.0 billion yen, risk capital was 2,400.0 billion yen and the capital buffer was 800.0 billion yen. The Company maintained adequate net asset value for maintaining an AA rating. Capital buffer is the differential amount between net asset value and risk capital and serves as the capital reserve for responding to future changes in the financial and economic environments and for implementing new M&A strategies.



As of the end of March 2011



#### **Strengthening Enterprise Risk Management (ERM)**

The changes in the environment surrounding the Tokio Marine Group as well as the diversification of the Tokio Marine Group's business portfolio have also been accompanied by a diversification in the Group's risks. By strengthening its risk management structure, the Company is handling this new risk while continually upgrading and refining its risk quantification methods.

The Tokio Marine Group's approach to enterprise risk management (ERM) has also been recognized by external organizations. The ratings agency Standard & Poor's (S&P) evaluates the ERM systems of insurance companies as part of its credit rating determination process. Regarding this evaluation of ERM systems, Tokio Marine & Nichido Fire Insurance Co., Ltd. was the only Japanese insurance company (non-consolidated basis) to receive a "Strong" evaluation. This "Strong" evaluation is the second-highest evaluation. Only around 15% of insurance companies around the world for which S&P evaluates have attained a rating of "Strong" or above.

(Within the Tokio Marine Group, we have also received a "Strong" evaluation from Tokio Millennium Re.)

\*For details on "Risk Management," please refer to Tokio Marine Holdings Annual Report 2011.

▶ [Tokio Marine Holdings Annual Report 2011](#)



## Disaster-Response Measures

To fulfill its social mission as a non-life insurer, even during normal times, Tokio Marine & Nichido focuses on disaster-response measures such as formulating a Business Continuity Plan (BCP)\* as part of efforts to ensure it works in concert across the company to provide quick and proper claims services in the event of an actual disaster.

### Business Continuity Plan (BCP) \*

Tokio Marine & Nichido has formulated a Business Continuity Plan (BCP) to ensure that it can continue its important business operations as a non-life insurer, such as receiving claims, paying on claims and concluding policies in the event of a natural disaster such as an earthquake or a typhoon, both in the disaster-stricken area and elsewhere.

\*A BCP is a plan established in advance for the continuation and recovery of the company's important business operations in the event of disasters or similar incidents.

#### 1 Basic Policy for Responding to Disasters

##### 1. Principles of employees' conduct

- To check the safety of customers, employees and their families, agents and others
- To make every effort to cooperate in securing safety in the local communities

##### 2. Basic policy for business continuity

To give top priority to the continuation of important business operations by supplying resources such as personnel, funds and others as needed

## 2 Formulation of Plans and Measures for Continuation of Important Business Operations

### 1. Anticipated risks and damage

The worst-case scenario envisions damage to the Head Office building and the Tama Systems Center in an earthquake striking the Head Office building with a seismic intensity (on the Japanese scale) of greater than 6, making both facilities unusable for a certain period of time.

### 2. Selection of key business operations

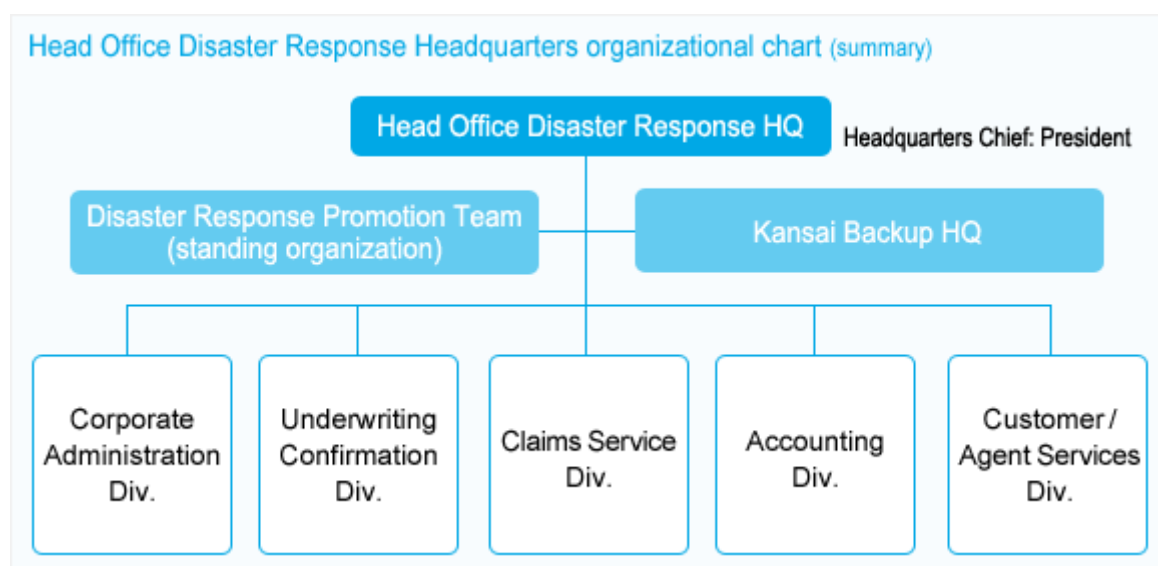
The operations selected as important business operations are receiving of accident notices; payment of claims, maturity refunds and other payables; and the conclusion of insurance contracts.

### 3. Setting a recovery target

Should the Tama Systems Center become unavailable for use, we envision that key operations initially will be handled manually, whether taking place inside or outside the area affected by the disaster, and the backup systems needed for the continuation of important business operations will be up and running within 24 hours.

### 4. Setting up required organizations and framework

The Head Office Disaster Response Headquarters under the authority of the President will be set up at the Head Office. In the event of damage to the Head Office, the Kansai Backup HQ will be established in the Kansai region. In addition, the Disaster Response Promotion Team has been established as a standing organization that handles on a regular basis efforts related to responding to disasters.



### 5. Measures for continuation of key operations

In addition to the preparation of the planned location for establishing the Head Office Disaster Response Headquarters, advance preparation for substitute head office locations, preparation for backup information systems and the adoption of a system for checking employee safety, various manuals have been prepared for individual roles and levels.

### 3 Education and Training

Various types of education and training programs have been implemented for individual roles and levels such as desktop training for the president and other directors, and training for all employees.

### 4 Inspection and Corrective Measures

In addition to inspections conducted by the Disaster Response Promotion Team on the progress of disaster-response measures at all branches and audits performed by external organizations, appropriate improvements and corrections are made for any inadequacies identified during these inspections and audits.

### 5 Review of Plans by the Management

At a regular annual meeting on disaster-response measures and other meetings, the president and other directors review all aspects of these plans.

## Preparation of a Claims Service Structure for Use in the Event of a Disaster Striking the Metropolitan Area

Should the Head Office facilities become unusable because of a disaster striking the Metropolitan area in particular, a Kansai Claims Service Backup Headquarters would be set up within the Kansai Backup HQ to attend to initial-stage needs such as receiving accident notices from the disaster-stricken area (the Metropolitan area) until lifeline and other services are restored in the areas. Claims cases already accepted prior to the disaster in the Metropolitan area shall be allocated to and handled by claims service bases throughout Japan.

In the Metropolitan area struck by the disaster, a Claims Service Headquarters and its subdivisions would be set up within the Head Office Disaster Response Headquarters, with the Claims Service Dept. in charge of Tokyo and Chiba, Saitama and Kanagawa prefectures at its helm. Support personnel will be assigned to the Claims Service Headquarters from facilities across Japan, and a unified provision of claims services would begin at five other facilities.

An infrastructure needed to provide claims services swiftly to the Metropolitan area in the event of a natural disaster has been built in advance in the locations where the Kansai Claims Service Backup Headquarters, the Claims Service Headquarters and separate subdivisions would be established. Also, we have established a scheme of dispatching support personnel as needed in all in the company.

## Response to the Great East Japan Earthquake

▶ [Click here for details](#)



## Compliance

The 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.

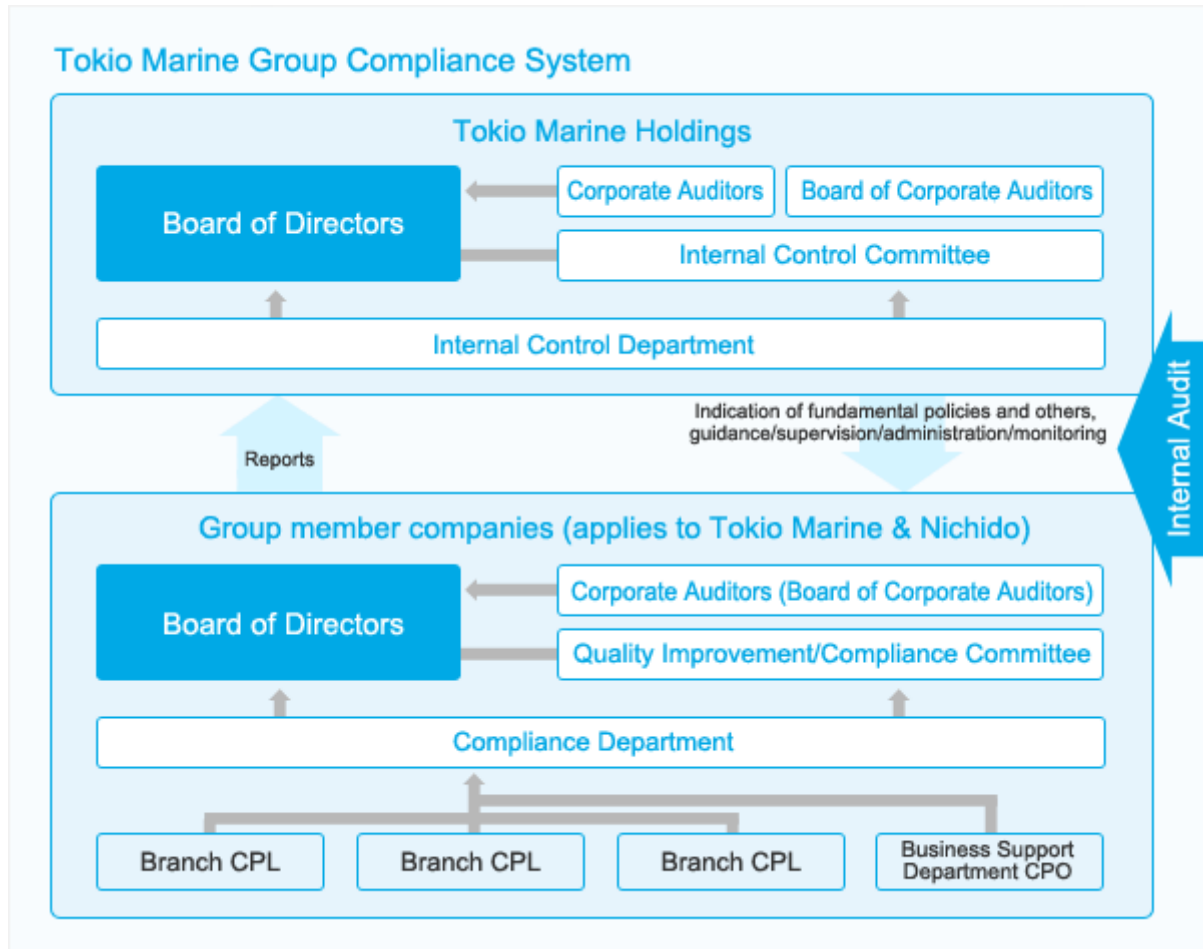
### The Tokio Marine Group Compliance System

The 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. Additionally, the Company has formulated the Tokio Marine Group Code of Conduct that incorporates matters that directors, executive officers and employees should comply with from the perspective of compliance.

To thoroughly implement compliance as a Group, Tokio Marine Holdings has formulated the Tokio Marine Group Basic Policies for Compliance, which prescribes the role of the Company, its Subsidiaries and Others and the basic rationale regarding the implementation of compliance, and also prepares measures and policies for the entire Group. Subsidiaries and Others shall build compliance systems in a form suited to the content and scale of their respective businesses in accordance with the Tokio Marine Group Basic Policies for Compliance and shall report on important matters to Tokio Marine Holdings. Tokio Marine Holdings also deliberates and makes decisions on important compliance-related matters via the Board of Directors, Management Meeting and the Internal Control Committee, and when necessary, provides guidance and advice about such matters to its Subsidiaries and Others.

Tokio Marine & Nichido has also established a Quality Improvement/Compliance Committee, which has a majority of members from outside the company, that evaluates the establishment of compliance systems from an external perspective and checks, monitors and provides suggestions on the appropriateness of overall business operations. Tokio Marine & Nichido has appointed a Compliance Leader (CPL) in each production department who provides guidance on initiatives for compliance and fulfills a check-and-balance function, among other responsibilities. It also has appointed a Compliance Officer (CPO) in each region's business support department who fulfills a check-and-balance function with regard to production departments and supports the CPL. In this way, Tokio Marine & Nichido has built up a system for thorough compliance throughout a wide range of operations it conducts.

In the overseas Group companies, compliance is promoted primarily under the lead of the CPOs in the respective companies on the basis of undertaking proper business in accordance with the above policies and with respect for local laws and regulations.





### Declaration of Commitment to Compliance

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



**Shuzo Sumi**

President & Chief Executive Officer  
Tokio Marine Holdings, Inc.

### Tokio Marine Group Code of Conduct (revised October 1, 2009) (only the categories are excerpted)

#### Basic Principles

#### 1 Compliance with laws and regulations

- 1-1 Compliance with relevant laws
- 1-2 International Rules and Local Laws
- 1-3 Free and Fair Competition
- 1-4 Conflicts of Interest
- 1-5 Insider Trading
- 1-6 Intellectual Properties
- 1-7 Working Environment

#### 2 Social and Political Issues

- 2-1 Anti-social Forces
- 2-2 Political Activities, Political Funding
- 2-3 Gifts and Entertainment

#### 3 Appropriate Actions of and High Transparency in Management

- 3-1 Appropriate Transaction
- 3-2 Public Disclosure
- 3-3 Accurate Information
- 3-4 Confidential Information

#### 4 Respect for Human Rights and the Environment

- 4-1 Anti-discrimination
- 4-2 Anti-harassment
- 4-3 Private Information
- 4-4 Protection of the Global Environment

Applicable Laws, Rules, Regulations and Internal Rules Reporting

▶ [Tokio Marine Holdings - Tokio Marine Group Code of Conduct](#)

## Nurturing the Ethics of Employees and Agents

### Compliance Education and Training for Employees

The Tokio Marine Group has covered systems, structures and rules for ensuring thorough compliance in documents such as the compliance manuals of the member companies, which are made available for the use of all members of the management and employees. In addition, it has prepared various manuals corresponding to the types of business to clarify relevant rules and has also implemented various kinds of training for individual positions and levels and for each workplace in order to have the firm knowledge of compliance, which is needed for all employees, take root in their minds.

### Implementing Thorough Compliance by Employees

Tokio Marine & Nichido proceeds with thorough compliance by all employees as important business activities in day-to-day business operations, particularly in sections in charge of production and claims services.

The Compliance Leader (CPL) assigned to each production department provides guidance on initiatives to production and claims services sections and fulfills a check-and-balance function with regard to business operations in each section through handling inquiries on individual matters as well as conducting compliance training for employees and agents.

### Implementing Thorough Compliance by Agents

Since each member company of the Tokio Marine Group handles a range of products including life insurance and investment trust in addition to non-life insurance, it has been making efforts, in the same way with its employees, to have thorough compliance implemented by agents and sales personnel also who handle the same types of products.

Tokio Marine & Nichido provides its agents and sales personnel with group training and compliance courses on the Internet, as well as support for the construction of their compliance systems. Tokio Marine & Nichido Life implements training for agents using training materials that provide an easy-to-understand explanation of sales rules.



Screen showing Tokio Marine & Nichido Academy

### **Hotline System (Internal Whistle-Blower System)**

The Tokio Marine Group has installed hotlines as a system for handling reports and consultation from employees and the management of Group member companies in the event a compliance-related issue has arisen or there is a likelihood of such an issue occurring. An external hotline is also established at an external law office so that the persons making such reports are able to select the hotline most convenient for them.

The Group keeps personal information on individuals making such reports strictly confidential and ensures that such individuals are not put in a disadvantageous position.

### **Response to Anti-social Forces**

1. The Tokio Marine Group has prescribed the basic policies concerning responses to anti-social forces so that Subsidiaries and Others 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, the 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 management philosophy. In association with lawyers, police and other professionals, it will respond to anti-social forces in an uncompromising and organized manner.
  - (2) Subsidiaries and Others 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 (specialized 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 access to capital.
2. Taking into consideration the basic policies for responding to anti-social forces, the 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.



## 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

#### ■ Protection of Personal Information

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

#### ■ Privacy Policy

The Privacy Policies of Tokio Marine Holdings and the Tokio Marine Group are posted on the pages below.

- ▶ [Tokio Marine Group Privacy Policy](#)
- ▶ [Tokio Marine Holdings Privacy Policy](#)



#### ■ Acquisition of External Certification

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

#### Status of acquiring external certifications related to information security

Group member company	Certification date	Certification
Tokio Marine & Nichido Communications	Mar. 2006	ISMS
Tokio Marine & Nichido Career Service	Jun. 2006	Privacy Mark
Tokio Marine & Nichido Systems	Aug. 2006 Dec. 2006	ISMS ITSMS*
Tokio Marine & Nichido Risk Consulting	Jun. 2007	Privacy Mark
Millea Mondial	Aug. 2007	Privacy Mark
Tokio Marine & Nichido Medical Service (Health Promotion Dept.)	Sep. 2007	ISMS

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