



Message from the President

We Consider
Our Responsibilities as an Insurance
Company and Work to Realize
a Sustainable Society.



The Great East Japan Earthquake that struck on March 11, 2011 was an unprecedented catastrophe. I wish to express my heartfelt sympathies to the victims of the earthquake and hope for the quickest possible recovery and restoration of the disaster-stricken areas. The Tokio Marine Group also hopes that affected customers can rebuild their livelihoods quickly and will assist customers with recovery by making our utmost efforts to ensure swift payment of insurance claims. We continue to receive damage reports from customers and are committed to taking all possible measures to make prompt and appropriate claims payments up to the very last policy to fulfill our social duties as an insurance group. In the wake of the earthquake, we have also been receiving assistance such as relief money as well as messages of encouragement from Group companies and their employees, including those overseas. As demonstrated by these responses, the entire Tokio Marine Group continues working in concert even in non-insurance fields to undertake activities for supporting a recovery.

The Tokio Marine Group positions customer trust as the foundation of all its corporate activities and adheres to its Corporate Philosophy of providing "safety and security" to customers and realizing a prosperous and comfortable society through its business activities centered on the insurance business. The crucial role that insurance plays in society as a "preparation against unexpected risk" was once again affirmed in the recent earthquake. Customers' awareness of risk as well as their "expectation of insurance that provides safety and security" are increasing as never before and the true worth of the Tokio Marine Group is now being tested.

Under our "Innovation and Execution 2011" medium-term corporate strategy, now in its final fiscal year, we aim to become "a global corporate group maintaining growth by offering quality that customers select." In pursuing this objective, while devoting our all-out efforts toward recovery and restoration of the disaster areas, we will continue to thoroughly raise the quality of our products and services and renew our determination to ensure that these efforts lead to further growth.



In addressing various environmental problems that have emerged as key global issues, we are undertaking research into risks associated with climate change and global warming in collaboration with universities as well as promoting the development and provision of products that help mitigate and adapt to climate change. Additionally, we have been proactively working to reduce environmental impact from our business activities while promoting environmental education activities. In fiscal 2010, Tokio Marine & Nichido Co., Ltd. also formulated medium- and long-term (fiscal 2020 and fiscal 2050) targets for reducing CO₂ emissions.

On a different front, Tokio Marine & Nichido launched the "Green Gift" Project in 2009 as an initiative for preserving the earth's environment. The Green Gift Program encourages the use of paperless Web-based insurance contracts (clauses), which allows policies to be viewed via the company's website, with the aim of reducing paper consumption. At the same time, the program supports mangrove planting based on the number of customers choosing to use Web contracts. To date, more than 8 million contracts have been switched to Web contracts and this has enabled paper consumption to be reduced by approximately 1,600 tons per year. Through its promotion of Web contracts, Tokio Marine & Nichido acquired the first auto insurance Eco Mark certification for financial products from the Japan Environment Association in December 2010.

Tokio Marine & Nichido has been involved in mangrove tree-planting activities in the Asian Pacific region for 12 years and during this time has planted 6,824 hectares of forests (From Zurich to Rome, by a hundred meters of width). Besides absorbing and stabilizing CO₂, mangrove forests are helpful in biodiversity protection and natural disaster prevention and also contribute to the development of local communities. During fiscal 2010, Tokio Marine & Nichido also worked to develop human resources in mangrove planting regions through initiatives that included participation in a developing country education support program operated by the international NGO Room to Read. By utilizing the effects of mangrove trees in absorbing and stabilizing CO₂, Tokio Marine & Nichido became "carbon neutral"* in fiscal 2010. Looking ahead, the entire Tokio Marine Group endeavors to become carbon neutral on a global basis by the end of fiscal 2011.

The Tokio Marine Holdings has been a participant in the United Nations Global Compact since 2005 and has promoted initiatives based on the Compact's 10 principles concerning human rights, labor, the environment and anti-corruption. Meanwhile, finding solutions to various social problems has become a major theme under ISO 26000, which came into effect in 2010 as an international guidance standard for social responsibility. The Tokio Marine Group will carefully consider the social responsibilities it is expected to fulfill. Based on dialogue and cooperation with diverse stakeholders, we will undertake initiatives for finding solutions to an array of social issues in regions worldwide, as we work toward the realization of a sustainable society. In striving to achieve these vital objectives, I ask for your ongoing support.

* Being carbon neutral refers to achieving zero net carbon emissions by balancing a measured amount of carbon released from business activities of a corporation with an equivalent amount sequestered or offset by means of planting mangrove, use of renewable energy, carbon credits, and other carbon-absorbing or carbon-reducing activities.

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Shuzo Sumi

President & Chief Executive Officer
Tokio Marine Holdings, Inc.