

July 23, 2010

Tokio Marine & Nichido Fire Insurance Co., Ltd.

Your Mangrove **New Services with Green Gift Project**

Tokio Marine & Nichido Fire Insurance Co., Ltd. ("TMNF," President: Shuzo Sumi) will launch various new services for policyholders who choose to view policy conditions on our website ("Web Policy ") rather than in paper form. The aim is to help them feel that they are contributing to protection of the global environment by reducing usage of paper. These services will start from September 2010.

A total of more than 7 million policy holders nationwide have already chosen Web Policy as of the end of June 2010.

The new services to be launched will recognize these policyholders as "Green Gift Partners" and TMNF will report to them about Mangrove Planting Projects in Asia and other countries. Furthermore, these policyholders themselves will be able to participate in mangrove planting tour, we want all of our policy holders to feel that they are both directly or indirectly contributing to the environment through TMNF's Mangrove Planting Projects.

1. Content of "Green Gift Partner" and new services

TMNF will launch new services which we certify the policyholders who chose Web Policy as "Green Gift Partners" and provide the new services as described below. The aim is to let them recognize that they are participating in and contributing to activities for protecting the global environment through TMNF's Mangrove Planting Projects.

The details of each service will be introduced gradually in the "Green Gift" section of TMNF's website (scheduled to open in September 2010).

(1) Reports on progress of mangrove planting

TMNF's website will provide information about the growth of mangrove forests and seedlings in Asia and other countries in addition to report of the local residents who live near the mangrove forests.

(2) Information about eco-volunteer tours, seminars and events

Green Gift Partners will be able to attend eco-volunteer tours conducted by TMNF, Volunteers will experience planting mangroves, touring local areas and participating in environmental protection activities, such as picking up garbage harmful for environment in South East Asia and Okinawa. Furthermore, they will be invited to seminars and events related to mangroves.

(3) Disclosure of CO₂ absorbed by mangrove tree

The annual volume of CO₂ absorbed by mangrove trees planted by TMNF will be disclosed on TMNF's website.

Furthermore, for policyholders of Cho-Hoken (Super insurance), a product which include both life and non-life insurance, who chose Web Policy:

- 1) We will deliver a postcard of Mangrove Planting ground to policyholders (scheduled to start from April 2011).
- 2) Special site will open in the "Pages only for policyholders" section of TMNF's website. This site will show you gradual growth of mangroves which were sent to the policyholders beforehand through post cards, (scheduled to open in FY2011).

By watching *Your Mangrove*, your interest toward environmental protection might grow as your mangrove tree grows.

2. Content of "Green Gift" project

In 2007, TMNF declared its commitment of Centennial Mangrove Planting Project, aiming to continue its Mangrove Planting Project, which started in 1999, for more than a hundred years. This was a part of an event to commemorate 120 years establishment of TMNF.

In order to promote further social and environmental actions based on this Mangrove Planting Project, TMNF started the "Green Gift" project. If a policyholder chooses web policy, TMNF will donate a certain amount of money to plant two mangrove seedlings, and the actual planting will be done by an NGO and other organizations.

As a result of projects conducted continuously over the past ten years, mangroves have been planted total of 6,293 hectares in seven countries across Asia and other areas by the end of March 2010. We are now planning to expand mangrove planting activities in other countries and regions*.

* Countries which we have already planted mangrove are India, Indonesia, Myanmar, the Philippines, Thailand, Vietnam and Fiji

* Countries which we are planning to plant mangrove in the near future are Malaysia and Bangladesh

To help the societies and economies of the planting regions, TMNF will support girl's education, establishment of reading rooms in India and Bangladesh by cooperating with Room to Read, an international NGO, starting in 2010.

Green Lessons :The Mangrove Story* is the subject of lectures conducted by TMNF's employees and agents, and it will be held at schools of mangrove planted regions.

* A cumulative total of 23,000 students at 330 primary schools or self-contained

classrooms in Japan have already learned this lesson.

TMNF endeavors to global social contribution through the Mangrove Planting Project by planting mangroves, reducing environmental burdens and foster education of youth.

End of news release