

ID&E Holdings Sustainability-Related Innovation Policy

The ID&E Holdings Group recognises that innovation is indispensable to realising a sustainable society and has established a Sustainability-Related Innovation Policy.

1. Solutions for Sustainability-Related Challenges through Innovation

To achieve both sustainable environmental and social development and economic growth, we view sustainability challenges not as costs, but as opportunities for value-generating innovation. We are committed to fostering an environment that promotes innovation and supports the development of solutions to sustainability-related issues.

2. Catalysing Innovation Through Diversity and Creativity

We recognise that sustainability innovation demands exceptional insight to identify the true nature of systemic challenges and an unbiased view that challenges conventional thinking. The ID&E Group provides opportunities for our diverse workforce to take on the challenge of innovative value co-creation with external stakeholders.

3. Anticipating Social Issues

As a company committed to solving future challenges today, the ID&E Group deepens collaboration and co-creation with all stakeholders. We strive to swiftly identify increasingly complex and advanced social issues, and deliver innovative services and products through the creation of new ideas and technologies.

4. Key Priority Areas for Sustainability-Related Innovation

In order to contribute to the enhancement of enterprise value across the Tokio Marine Group, the ID&E Group creates advanced solutions to address various risks in today's highly uncertain society.

To this end, we will promote innovation with a particular focus on the following areas:

- Solutions that support a disaster-resilient society through insurance and technical services, from disaster prevention and mitigation to recovery (Build Back Better)
- Innovative technical service solutions that contribute to carbon removal and absorption
- Integrated solutions that simultaneously advance decarbonisation, nature-positive outcomes, and the formation of a circular society
- Comprehensive solutions that utilise green infrastructure to enhance regional disaster prevention and mitigation functions
- Urban development that enhances health, nature, and the strength of communities
- Development of AI that is accessible to all and helps eliminate division and inequality

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