

ID&E Holdings

Action Guidelines on Special Considerations Related to Sustainability

ID&E Holdings Group (ID&E Group) establishes policies for specific sectors as set forth below, based on the Tokio Marine Group Policy to Address Environmental and Social Risks.

1. Inhumane Weapons Sector (Biological Weapons, Chemical Weapons, Cluster Munitions, Anti-personnel Land Mines)

Given the major humanitarian concerns associated with the inhumane weapons sector, we will not undertake business transactions (consulting service, investment, and financing) related to the manufacture of inhumane weapons.

2. Coal-fired Power Generation

Coal-fired power generation emits more greenhouse gases and produces toxic substances such as sulfur oxides and nitrogen oxides compared to other power generation methods.

2-1. Power Plant Facility Transactions: Given the high risk of contributing to environmental impacts such as climate change and air pollution, we will not undertake new business transactions (consulting service and financing) for coal-fired power plants, regardless of whether they are new or existing facilities. *(Note 1)*

2-2. Corporate Transactions: For certain group companies that possess expertise in transactions with the power and energy sector, we will not engage in transactions (financing) with companies that derive more than 30% of their total power generation from coal-fired power generation. *(Note 2)*

3. Thermal Coal Mining

As with coal-fired power generation, the development of coal mines for power generation projects may result in increased greenhouse gas emissions through combustion at thermal power plants in the future. We also recognize the risks to workers' occupational health and safety and the impacts of hazardous waste on local biodiversity.

3-1. Thermal Coal Mining Transactions: In light of the negative impacts on climate change, ecosystems, and human rights, we will not undertake new business transactions (consulting service and financing) for thermal coal mining projects, regardless of whether they are new or existing. *(Note 1)*

2-2. Corporate Transactions: For certain group companies with expertise in the power and energy sector will not undertake transactions (financing) with companies that mine more than 20 million tons of thermal coal annually. *(Note 2)*

4. Oil Sands

We recognize that oil sands mining has the potential to emit large amounts of greenhouse gases compared to conventional oil and gas extraction methods due to the extraction and refining processes that require more energy and water resources. We also recognize the risks of infringing indigenous peoples' rights and negatively impacting surrounding wildlife and ecosystems.

In light of the negative impacts on climate change, ecosystems, and human rights, we will not undertake new business transactions (consulting service and financing) for oil sands mining

projects, regardless of whether they are new or existing.

5. Arctic Oil and Gas

Oil and gas extraction projects in the Arctic Circle (all areas north of latitude 66°33', including the Arctic National Wildlife Refuge, ANWR) entail significant risks of altering the habitats and ecosystems of rare species and marine life. We are also aware of the negative impacts on the livelihoods and cultures of indigenous peoples. In light of the negative impacts on ecosystems and biodiversity, as well as on indigenous peoples' rights, we will not undertake new business transactions (consulting service and financing) for oil and gas extraction projects in the Arctic Circle, regardless of whether they are new or existing. (*Note 3*).

Notes:

1. The transaction restrictions under these Guidelines apply to coal-fired power plants and coal mining development projects, as well as to projects exclusively dedicated to these activities.

In addition, in order to achieve the goals of the Paris Agreement, for projects or companies that incorporate innovative technologies and approaches such as CCS/CCUS (Carbon dioxide Capture and Storage / Carbon dioxide Capture, Utilization and Storage) or mixed combustion, and have decarbonization plans aligned with the Paris Agreement, we may respond after careful consideration.

2. Except for companies with decarbonization plans aligned with the Paris Agreement. In addition, insurance supporting individual employees' health and welfare (such as workers' compensation insurance) is excluded.
3. Except for projects/companies with decarbonisation plans aligned with the Paris Agreement.

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