

ID&E Holdings Environmental Policy

The ID&E Holdings Group (the ID&E Group) establishes the Group Environmental Policy in accordance with the intent of the Tokio Marine Group's Basic Policy on the Environment (attached).

1. ID&E Group's Foundational Stance on Environmental Issues

The ID&E Group compliance with environmental laws and regulations, reduction of operational environmental impact, improvement of the environmental competency amongst our workforce, and transparent stakeholder engagement on environmental performance.

Furthermore, we leverage our experience, technological capabilities, expertise and our global networks —developed through contributing to environmental infrastructure worldwide— to accelerate the development of innovative businesses that drive the transition to a sustainable global environment.

2. Priority Areas Concerning the Environment

The ID&E Group has identified the following six critical environmental themes that significantly impact global sustainability and require imminent coordinated action to be addressed with high priority.

- Environmental Management
- Climate Change and Decarbonisation
- Natural Capital and Biodiversity
- Realization of a Circular Society
- Conservation of Water Resources
- Management of Chemical Substances

(attached)

Tokio Marine Group Basic Policy on the Environment

Tokio Marine Group recognizes that all humans and companies assume an important responsibility for future generations to protect the environment and create environmental value. Accordingly, we are committed to realizing a safe, secure and sustainable society in every aspect of our corporate activities.

Protecting the Global Environment and Creating Environmental Value through Our Business Activities

In our business activities, we will promote climate change mitigation and adaptation measures such as promoting the widespread use of clean energy and responding to natural disasters. Together with our initiatives to conserve natural capital and biodiversity, we will move ahead to protect the global environment and create environmental value.

1. Climate Change Countermeasures

Climate change is a global issue and has a direct impact on the insurance industry. As such, we regard it as one of the most important issues that we should tackle head on in our core insurance business and as an institutional investor and global company. Based on constructive dialogue and collaboration with various international organizations, governments, industries, academic institutions, and civil society, we will contribute to the transition to a decarbonized society by proactively implementing climate change countermeasures.

2. Promotion of the Widespread Use of Clean Energy such as Renewable Energy

In mitigating climate change, we will promote the widespread use of clean energy through the provision of products and services in the renewable energy field and contribute to the transition to a decarbonized society.

3. Response to Natural Disasters

In adapting to climate change, we will contribute to the creation of a society resilient to natural disasters by applying our knowledge on natural disasters and disaster prevention and reduction, which we have accumulated over the course of our long history, to the development and provision of products and services and by delivering safety and security before and after disasters.

4. Conservation of Natural Capital and Biodiversity

In order to protect the global environment, it is crucial to achieve “nature positive” outcomes that halt and reverse the loss of natural capital and biodiversity. To this end, we will contribute to the creation of society in harmony with nature through the development and provision of products and services that address nature related issues.

Reduction of Environmental Footprint and Creation of Environmental Value Our Business Operations and Value Chain

Tokio Marine Group will promote initiatives to reduce environmental footprint and create environmental value in our business operations and value chain while complying with environmental laws and regulations as well as various agreements regarding the environment to which the Group has agreed.

1. Reduction of Environmental Footprint

We recognize the environmental footprint of our resource and energy consumption and waste generation and strive to reduce our environmental footprint by promoting decarbonization and low carbon (including greenhouse gas reduction), resource circulation, resource conservation and waste reduction, energy conservation, green purchasing, and living in harmony with nature from a viewpoint of the overall value chain

2. Continuous Improvement of the Environment and Prevention and Reduction of Pollution

We strive to prevent and mitigate environmental pollution by setting goals and targets, reviewing and revising our activities, and continually improving the environment

3. Promotion of Environmental Awareness-Raising and Corporate Citizenship

Activities

We strive to promote environmental protection not only by promoting the dissemination of environmental information, provision of environmental consulting services and environmental awareness-raising and educational activities both internally and externally, but also by promoting local community and social contribution activities as a good corporate citizen.

Governance and Management Structure

The Board of Tokio Marine Holdings approves the revision or abolishment of the Basic Policy on Environment. However, Executive Officers in charge of the Corporate Planning Department may approve minor changes. The status of compliance with the policy and the Group's environmental initiatives is deliberated at the Management Committee and other meetings and reported to the Board for a timely, appropriate, and transparent information disclosure.

Stakeholder Engagement

Tokio Marine Group strives to protect the global environment, create environmental value and reduce the environmental footprint of our business activities and value chain through dialogue, cooperation, and collaboration with various stakeholders, including future generations, indigenous peoples and local communities, and through active and periodical environmental education and information dissemination.

In promoting these efforts, Tokio Marine Group supports the following international agreements, initiatives, etc., related to the environment*.

We communicate this Basic Policy on the Environment to all Group employees and ensure thorough adherence among them and announce it to the public.

Adopted December 21, 2021

Revised October 16, 2024

*The United Nations Sustainable Development Goals, United Nations Framework Convention on Climate Change / Paris Agreement, Sendai Framework for Disaster Risk Reduction 2015-2030, Convention on Biological Diversity / Kunming-Montreal Global Biodiversity Framework, Ramsar Convention, Washington Convention, Convention Concerning the Protection of the World Cultural and Natural Heritage, United Nations Communities of Ocean Action for supporting the implementation of SDG 14, United Nations Global Compact, United Nations Environment Programme Finance Initiative, Principles for Sustainable Insurance, Principles for Responsible Investment, Task Force on Climate-related Financial Disclosures, Taskforce on Nature-related Financial Disclosures, CDP, Principles for Financial Action for the 21st Century, United Nations Guiding Principles on Business and Human Rights

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