

CSR at the Tokio Marine Group

The Tokio Marine Group implements CSR through the execution of its Corporate Philosophy itself. Accordingly, the Group has established the "Tokio Marine Group CSR Charter" as a set of behavioral guidelines for such implementation of CSR practices. The Group's goal is to solve social issues, to increase the value provided to all stakeholders, and to contribute to the sustainable development of society by working toward the sustainable growth of the Group as a whole, through the thorough implementation of CSR practices.

Tokio Marine Group CSR Charter

The Tokio Marine Group is committed to fulfilling its "Corporate Social Responsibilities" ("CSR") by implementing its management philosophy to achieve sustainable growth together with the development of society, in accordance with the following principles:

Products and Services

- We aim to provide society with products and services to meet its needs for safety and security.

Contribution to Local Communities and Societies

- As a member of various communities and societies, we respect the diversity of cultures and customs in different countries and regions and we aim to contribute actively to society in response to the needs of the current era.

Respect for Human Rights and Dignity

- We respect and actively promote the recognition of human rights for all people.
- We strive to ensure an energetic working environment that is both safe and healthy and to promote training and education of our employees.
- We respect the right to privacy and strive to enforce thorough control of personal information.

Compliance

- While striving to maintain high ethical standards at all times, we will pursue strict compliance in all aspects of our business activities.

Protection of the Global Environment

- Acknowledging that the protection of the global environment is an important responsibility for all corporate entities, we respect harmony with and improving the global environment in all of our activities.

Communication

- We intend to disclose information timely and appropriately and to promote dialogue with all of our stakeholders to ensure effective corporate management.

Initiatives for CSR of the Tokio Marine Group

CSR encompasses areas such as respect for human rights and compliance with laws and regulations, as well as environmental protection and consideration for local communities and societies. We consider these to be obligations which are expected of a company as its social responsibility, and we believe that we can provide value to stakeholders only when this foundation is put in place. In addition, to the Tokio Marine Group, which provides value through intangibles

such as insurance and various other services, the most important element in practicing CSR is "Human Power" of its employees and agents, who serve as points of contact with each stakeholder. Through CSR practices conducted by employees and agents with such "Human Power," the Group intends to create new value for society and to increase its corporate value by earning the high regard of all stakeholders.

The Tokio Marine Group's Stakeholders

