

Sustainability Management | CSUO Message



By addressing societal challenges and pursuing consistent sustainability initiatives, we fulfill our responsibility to future generations

Mika Nabeshima
Managing Executive Officer
Group Chief Sustainability Officer (CSUO)

Sustainability Report 2025



https://www.tokio-marinehd.com/en/sustainability/pdf/sustainability_web_2025.pdf

The Continued Importance of Sustainability

Considering global diversification and the increasing complexity of societal challenges, coupled with the continually changing world affairs, the environment surrounding sustainability is undergoing rapid change. While regulations and disclosure requirements on climate change are being strengthened, in some regions there are also voices of skepticism or push back against sustainability, reflecting a diversification of values and debates across society. Nevertheless, what remains unchanged is our path of sustainability that we have steadily built over the years.

Our company engages in various initiatives that consider regional and environmental concerns, as exemplified by our ongoing mangrove reforestation activities since 1999. In fiscal 2021, we established a sustainability promotion framework centered on the Group Chief Sustainability Officer (CSUO), clearly positioning “solving societal challenges through our business activities” as the core of our sustainability initiatives. From the very beginning, Tokio Marine has been driven by its unchanging purpose of “To be there for our customers and society in times of need.” In line with this purpose, we have consistently confronted the evolving societal challenges head-on, delivering safety and security through our business activities centered around insurance. By being a truly needed company by our customers and society, we not only achieve growth and enhance corporate value, but also return that value to society. Moreover, this cycle of value creation fosters pride, motivation, and career development for each of our employees, who are the source of our value creation. Since our founding, we have inherited a strong spirit of rising to the challenge of solving societal issues. By flexibly adapting to the demands of a rapidly changing world, we will continue to embody this spirit. Together with approximately 50,000 group employees worldwide, we are firmly committed to advancing sustainability, aiming for the sustainable growth of both society and our company.

Further Meaning of Engaging in Sustainability

There is another important point I would like to share regarding the significance of our efforts to engage in sustainability. We have a responsibility to leave our environment and society in a better state for future generations. An environment with abundant nature that is resilient to disasters, ensuring safe and secure lifestyles. A society where everyone is treated fairly and that supports the physical and mental wellbeing. And a future where anyone can pursue their dreams and values without giving up.

To fulfill this responsibility, we have positioned “future generations” as one of our stakeholders. In practice, we share our Group-wide initiatives as part of our 8 material issues (materiality), including the nurturing of future generations, preserving natural capital, and supporting the transition to a circular economy through our insurance business.

We will continue to address new societal challenges arising from environmental, social, and economic changes, centering our efforts on “solving societal challenges through our business,” ensuring the sustainable growth of our group while fulfilling our responsibilities to future generations. As the CSUO, I am committed to accelerating initiatives aimed at realizing a sustainable society and providing true value to our stakeholders, including customers, society, employees, shareholders, investors, and future generations.

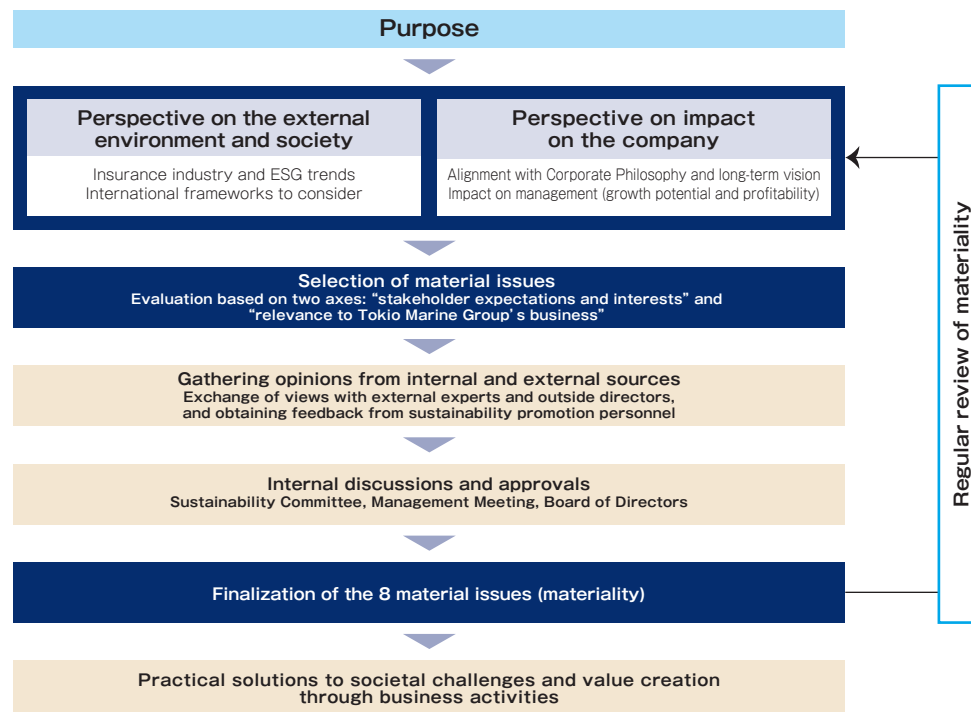
TOKIO MARINE HOLDINGS INTEGRATED ANNUAL REPORT 2025

The 8 Material Issues (Materiality)

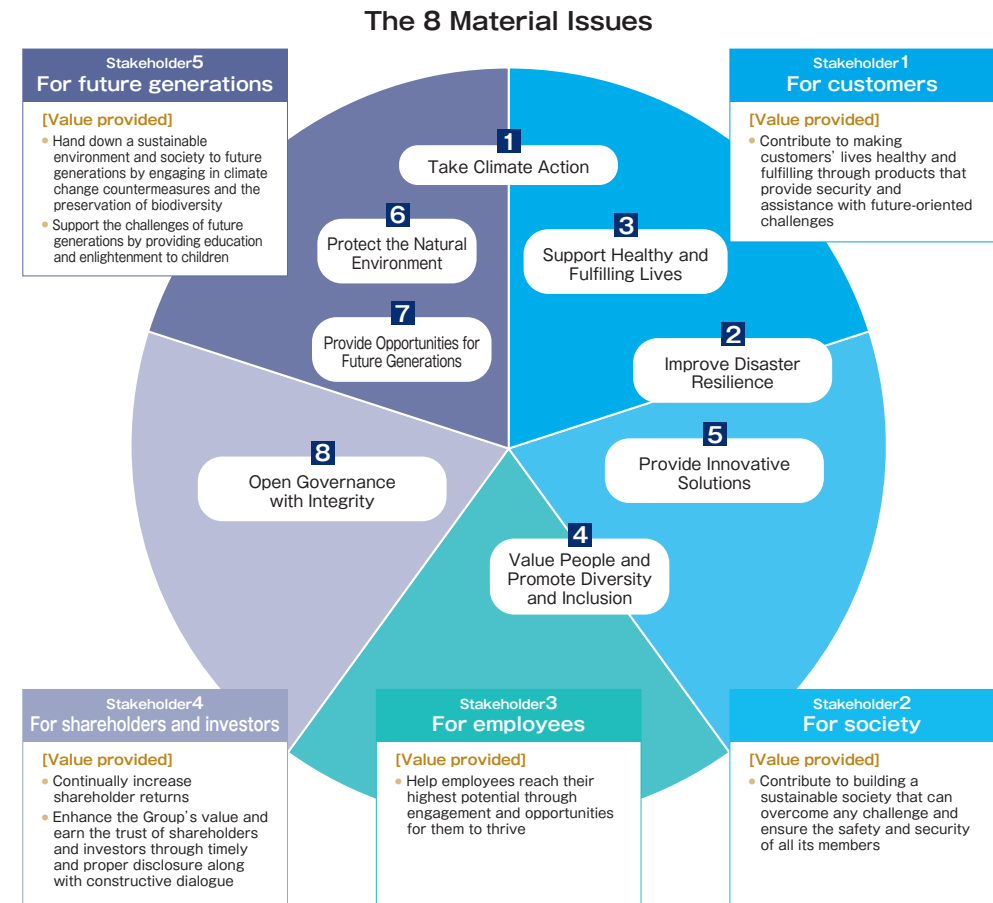
Materiality Identification and Review Process

Tokio Marine Group has identified the 8 material issues (materiality) to be addressed based on our Purpose. In this identification process, we first consider external environmental and societal factors, as well as their impact on the Company. We evaluate and select the issues based on two criteria: "stakeholder expectations and interests" and "relevance to Tokio Marine Group's business." Afterward, we finalize the material issues through consultations with internal and external experts, as well as deliberations by the Sustainability Committee and the Board of Directors.

As the field of sustainability is subject to rapid changes in external environments, such as environmental, social and governance (ESG) trends and international frameworks, we consider reviewing our materiality every year.



The 8 Material Issues (Materiality) and Relationships with Each Stakeholder



The 8 Material Issues (Materiality): Metrics and Targets

Materiality	How the Group can contribute (Major initiatives)	Key indicators (qualitative or quantitative)	Fiscal 2024 achievements	Link to examples of initiatives
1 Take Climate Action	<ul style="list-style-type: none"> Engage with clients and provide solutions to support decarbonization CO₂ reduction in our operations 	<ul style="list-style-type: none"> By 2030, implement decarbonization proposals for at least 160 of the 200 major clients that account for approximately 90% of GHG emissions (TMNF) Provide insurance products and risk consulting that contribute to a decarbonized society In fiscal 2030, reduce the Group's greenhouse gas emissions by 60% compared with fiscal 2015 	<ul style="list-style-type: none"> Implementation of proposals for decarbonization: 121 companies Decarbonization-related insurance underwritten^{*1}: 40.5 billion yen Reduce greenhouse gas emissions from our company: 53% (preliminary figure, compared with fiscal 2015) 	Sustainability Report 2025 p. 16
2 Improve Disaster Resilience	<ul style="list-style-type: none"> Enhancing responses to natural disaster Develop and provide products and services contributing to disaster prevention, mitigation, and early recovery BCP formulation support in cooperation with municipalities and companies 	<ul style="list-style-type: none"> Develop products and services that provide swift insurance payments in the event of a large-scale disaster Co-create disaster prevention and mitigation businesses with various industries and companies Continue providing support to BCP 	<ul style="list-style-type: none"> Large-scale natural disaster response^{*2}: approximately 70,000 cases, ¥60 billion (TMNF) Number of companies providing paid services^{*3} contributing to resilience improvement: 1,511 Acquired ID&E Holdings, Japan's No. 1 construction consulting firm 	Sustainability Report 2025 p. 17
3 Support Healthy and Fulfilling Lives	<ul style="list-style-type: none"> Expand and promote health management support services Responding to wealth building and savings needs associated with extended healthy life expectancy (through the development and provision of new healthcare services) 	<ul style="list-style-type: none"> Continue support for health and productivity management Develop and provide new solutions based on health-related information and insurance data 	<ul style="list-style-type: none"> Number of companies supporting health management: approximately 1,600 companies (TMNF) Certification as a Health and Productivity Management Outstanding Organization: 9 times Product supporting a healthy and long-lived society: Launch of Anshin Premium Regular 	Sustainability Report 2025 p. 18
4 Value People and Promote Diversity and Inclusion	<ul style="list-style-type: none"> Promote human capital management Promote culture of diversity, equity & inclusion Advance human rights due diligence 	<ul style="list-style-type: none"> Ensure a stable and continuous supply of managerial talent and build a strategically aligned talent portfolio Percentage of female managers: 30% (at TMNF, fiscal 2025 target) Male paternity leave uptake: 100% (the Company and its domestic consolidated subsidiaries) 	<ul style="list-style-type: none"> Culture and value survey^{*4}: 4.2 out of 5 Percentage of females in managerial positions^{*5}: 27.8% Paternity leave utilization rate^{*6}: 86.1% 	
5 Provide Innovative Solutions	<ul style="list-style-type: none"> Utilize digital technology and data to expand the insurance and solution businesses (including disaster prevention and mitigation, mobility, decarbonization, and healthcare) Address the increasing cyber risks amid advancing digitalization 	<ul style="list-style-type: none"> Develop and provide insurance products and services related to disaster prevention, mitigation, and mobility, primarily for small and medium-sized enterprises Develop and provide cyber risk insurance and cutting-edge pre- and post-incident services 	<ul style="list-style-type: none"> Number of solution provided: 2,876 companies^{*7} (TMNF) Established Tokio Marine Well Design as a solutions company for pet healthcare Revenue growth in the cyber domain: +1.5 billion yen (compared with fiscal 2023, TMNF) 	Sustainability Report 2025 p. 19
6 Protect the Natural Environment	<ul style="list-style-type: none"> Mangrove planting and ocean conservation activities Evaluation of nature-related challenges through the LEAP approach and provision of products and services to address these challenges Sustainability-themed investment and impact investment 	<ul style="list-style-type: none"> Maintain carbon neutrality Provide products and services aimed at solving nature-related issues 	<ul style="list-style-type: none"> Annual CO₂ fixation volume through mangrove planting and other measures: 82,000 tons "Green Gift" project: Reduction in paper usage by 3,326 tons (TMNF) Sustainability-themed investments and financing: 149.1 billion yen (balance at the end of fiscal 2024) 	
7 Provide Opportunities for Future Generations	<ul style="list-style-type: none"> Educational support for children and students through programs such as "Green Classes" on environmental themes, "Disaster Prevention Classes" on disaster preparedness, and financial and insurance education programs Support for participation in business activities through initiatives such as offering junior internship opportunities to high school students 	<ul style="list-style-type: none"> Continue providing green classes Continue providing classes on disaster prevention 	<ul style="list-style-type: none"> Number of students attending Green Classes: 61,000 (since 2005, cumulative) Number of participants in "Disaster Prevention Classes"^{*8}: more than 115,000 (since 2012, cumulative) Financial and insurance education in South Africa^{*10}: approximately 190,000 (cumulative as of June 30, 2025) 	Sustainability Report 2025 p. 20
8 Open Governance with Integrity	<ul style="list-style-type: none"> Improve business quality and enhance internal controls Timely, appropriate, and highly transparent information disclosure 	<ul style="list-style-type: none"> Steadily implement measures to strengthen and improve internal control and governance Disclose information through integrated reports, sustainability reports, and other materials 	<ul style="list-style-type: none"> Percentage of Outside Directors on the Board: 54%; Percentage of Outside Auditors on the Audit Committee: 60% Established a Group Audit Committee incorporating external perspectives Disclosure of sustainability information through the publication of various reports^{*11} 	

^{*1} Insurance for renewable energy businesses, including offshore wind and solar power, as well as insurance for electric vehicles and storage batteries, directly contributing to the realization of a decarbonized society

^{*2} The number of insurance claims and amounts paid by Tokio Marine & Nichido without consideration of reinsurance, based on direct underwriting for a total of seven major disasters, including the Hyogo hailstorm, Typhoon No. 10, and the Hyuga-nada earthquake

^{*3} Solutions provided by the Group in Japan for a fee, such as support for developing business continuity plans and related risk management assistance

^{*4} A survey independently conducted as an indicator to measure engagement status and the permeation level of the Company's purpose, which serve as pillars of human capital management

^{*5} The proportion of females in managerial positions (including executives). As of April 1, 2025, this ratio was 30.3%.

^{*6} Calculated under the Child Care and Family Care Leave Act as follows: "Number of male employees who took childcare leave, etc., during the fiscal year (including cases where leave was taken for childcare purposes) ÷ Number of male employees whose spouses gave birth during the fiscal year"

^{*7} When multiple solutions are contracted by one company, they are counted more than once.

^{*8} An integrated approach for assessing and managing nature-related issues, formulated under the TNFD. LEAP stands for Locate, Evaluate, Assess, and Prepare.

^{*9} Global achievements including implementation in countries such as China and Vietnam

^{*10} In 2011, South Africa's Hollard Insurance Group developed a financial and insurance education program called "StreetWise Finance" to teach essential financial management skills, offering it free of charge in rural areas of South Africa.

^{*11} Publication of the Integrated Report, Sustainability Report, Human Capital Report, and Climate & Nature Report

Disclosure of Information Based on the TCFD and TNFD Recommendations, and Quantifying Social Value

Disclosure of Information Based on the TCFD and TNFD Recommendations

Climate & Nature REPORT 2025

In June 2025, we published the Climate & Nature REPORT 2025, which provides a comprehensive overview of the Group's initiatives on climate change and nature-related issues, in line with the recommendations of the Task Force on Climate-related Financial Disclosures (TCFD) and the Taskforce on Nature-related Financial Disclosures (TNFD).



Recognizing that efforts to achieve net zero by 2050 and initiatives to conserve and restore biodiversity through a nature-positive approach share many common elements, we have established transition plans—including intermediate targets—that take both synergies and trade-offs into account, and are promoting these initiatives in an integrated manner.

Within the Group, we identify a broad range of risks and opportunities related to climate change and nature, and analyze their potential impacts on our business. In terms of climate change, we have analyzed the potential impacts on insurance claims, asset management, and business continuity, including through scenario analysis. As a result, although the severity of disasters is increasing, we believe the Group can respond flexibly to these impacts and maintain resilience. In addition, by promoting initiatives to enhance disaster resilience, we expect to reduce insurance claim payouts and lower premiums for our customers.

For nature-related issues, we have applied the LEAP approach* to map the Group's and our portfolio's

dependence on and impact on nature, and to identify priority sectors for action. Going forward, we will continue to engage with customers—particularly in these key sectors—through dialogue and other initiatives, thereby contributing to the realization of a nature-positive society.

Building on these analyses, we support our customers and investee companies in addressing their challenges not only through our insurance business (products and services) but also as an institutional investor and asset manager. As a global company, we actively pursue partnerships and collaboration with international organizations, working to achieve growth together with our stakeholders. In addition, as a responsible corporate citizen, we contribute to local communities through activities such as mangrove planting and research and educational initiatives that strengthen society's resilience.

For further details on disclosures based on the TCFD and TNFD recommendations, please refer to the Climate & Nature REPORT 2025.

Quantifying Social Value

Through our business activities, we deliver social value to society and our customers—for example, avoiding human casualties, preventing property damage, and supporting business continuity and early recovery—and are undertaking initiatives to quantify this value.

By managing our business with these figures in mind, we aim not only to raise awareness of the insurance business itself but also to further expand both the quality and scale of our contributions to addressing societal challenges, while enhancing employee motivation and strengthening talent acquisition. In turn, we believe this will help increase our corporate value. Guided by this approach, we launched the initiative in fiscal 2024. At present, we are working to quantitatively visualize the social value generated through initiatives that contribute to enhancing disaster resilience. For examples, please refer to Sustainability Report 2025, p. 22 onward.

PHLY Initiative —Preventing property and building damage through the provision of PHLYSENSE—

Overview of PHLYSENSE

- Provide accident-prevention services such as protection against water leakage and freezing through the distribution and use of temperature and humidity sensors.
- Users can quickly detect water leakage and temperature changes, helping to prevent and mitigate accidents.



Quantifying the social value of PHLYSENSE

Number of cases where damage was prevented or mitigated*1 Approx. 300	×	Average property/building value per case*2 Approx. USD 50,000	=	Physical damage mitigation effect in fiscal 2024 Approx. USD 15 million
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*1 Aggregated cases where losses were prevented by PHLYSENSE alerts, based on customer survey responses.

*2 For each case, the estimated damage amount if no alert had been received was calculated using past loss data categorized by property type, property size, and accident type, among other factors. The figure shown is the average.

*An integrated approach for assessing and managing nature-related issues, formulated under the TNFD.

Human Capital Strategy | CHRO Message



The Tokio Marine Group views people as a driving force of growth and our most valuable asset. We are dedicated to actively embracing human capital management, and using our human resource strategy as a way to realize the goals of our business strategy.

Satoshi Moriyama
Managing Executive Officer
Group Chief Human Resources Officer (CHRO)

Human Capital Report 2025



https://www.tokiomarinehd.com/en/ir/download/o1ckc9000001ji9q-att/Human_Capital_Report_2025_e.pdf

Maximizing the Power of People to Overcome Environmental Changes

Human resources have been our most important asset since our founding. The strength of our people—who continually rise to the challenges of achieving our Purpose—is a driving force behind corporate growth and the source of our competitive advantage. The Group CHRO's role is to respect each of our approximately 50,000 employees worldwide, to create an environment that allows their limitless potential to be fully realized, and to enhance corporate capabilities through human resources strategies, thereby increasing the likelihood of successfully achieving our business strategies. Starting from human resources, the drivers of value creation, and leveraging the synergistic effect with a corporate culture anchored in our Purpose, we provide value to our customers and society and achieve sustainable growth.

As social issues grow increasingly complex and our business model undergoes significant transformation, it is ever more important to fully leverage the diversity of our employees, who bring a wide range of knowledge and experience, in our corporate activities. From this perspective, we actively recruit and develop globally talented individuals with high expertise and insight to build a strategically aligned human capital portfolio. By placing them in the right roles, we strengthen the Group's

collective ability to identify and solve challenges from multiple perspectives.

To achieve this, it is essential to remain a Group that consistently values its employees and fosters a sense of unity, while creating an environment where diverse talent can thrive. The Company's growth cannot be achieved without the growth of its talent. Guided by our Purpose, employees come together, resonate with the corporate culture we have cherished, and, in doing so, achieve their own growth while enhancing the value delivered to our stakeholders.

Toward Becoming a Truly Trusted Company

From the perspective of developing our people, we have taken deep reflection on inappropriate incidents that occurred at TMNF, a core subsidiary of the Group. We are fully committed to cultivating each employee so that they can help build a "truly trusted customer-oriented company." Insurance business is a "People Business," and trust—created by people—is the source of everything. Therefore, it is essential for all employees to conduct their work with high ethical standards and discipline. By further instilling the importance of integrity across the Group and developing talent with strong moral awareness, we aim to restore the trust of our stakeholders.

Creating an Environment Where Everyone Can Thrive

I prioritize practicing the principle of "Free in our actions, united in our essence" in organizational management. I believe that a culture where each Group member can tackle challenges with a sense of ownership and initiative is the true source of our strength and reinforces the overall capabilities of the Group. To fully unleash this potential, it is essential to trust and empower employees, fostering a corporate culture where everyone can actively take on challenges within a workplace that ensures psychological safety. Moving forward, we will continue to create an environment in which each employee can thrive and take pride in being a member of the Tokio Marine Group.

The Human Capital Report 2025 presents the essence of our human capital management, with the aim of more clearly linking our business strategy and human resources strategy. Of course, disclosure itself is not the end goal; what matters most is the practice of human capital management and its continuous improvement. Through constructive dialogue with our stakeholders, leveraging this report, we aim to create a virtuous cycle that strengthens our human capital and sustainably enhances corporate value.

CDIO Message



Positioning Diversity, Equity & Inclusion (DE&I) as a driving force for our growth, we promote the creation of an environment where ALL employees can thrive and perform at their best.

Caryn Angelson

Executive Officer
Group CDIO (Group Chief Diversity, Equity & Inclusion Officer)

DE&I as a Driving Force for Our Growth

Currently, approximately 50,000 employees across 57 countries and regions are leveraging their individual strengths to contribute to our business. In an uncertain, complex, and challenging business environment, it is essential to create a workplace where employees can fully realize their diverse talents, feel psychologically safe, and remain engaged. We must ensure fair access for opportunities and foster an environment where employees can thrive. As CDIO, I am advancing DE&I as a driving force for our growth.

To accelerate DE&I, we have set "utilizing all of our talent" as a key priority. Our DE&I initiatives aim to: (1) foster an inclusive corporate culture; (2) develop and support global talent; (3) strengthen engagement, transparency and allyship; and (4) leverage global group-wide insights and best practices by focusing on communication, our infrastructure and global talent development.

We will continue to advance DE&I to create an organization where each and every employee's voice is respected and each person can fully realize their potential.

DE&I action policy



Key initiatives for promoting DE&I

(1) Communication

Diversity Council

- Established in 2021 and held twice a year
- In fiscal 2024, shared best practices from each company, among other activities



(2) Infrastructure

Example: Tokio Marine Indonesia

- Since July 2024, Tokio Marine Indonesia has partnered with a special support school in Jakarta to create opportunities for students with autism spectrum disorder



(3)-1 Global Talent Development & Networking

Employee Resource Group (ERG) in Japan

- Established in October 2024
- Holds regular meetings twice a month for information sharing and discussions related to LGBTQ+, and has created booklets to promote understanding in the workplace and at home



(3)-2 Global Talent Development & Networking

Tokio Marine Global Women and Allies Conference

- Held in October 2024, marking the first global women and allies conference for the Tokio Marine Group; attended by more than 60 participants from around the world



Overview of Human Capital Management (Human Resource Strategy)



For details, please refer to pages 12–13 of the Human Capital Report 2025.

https://www.tokiomarinehd.com/en/ir/download/o1ckc9000001ji9q-att/Human_Capital_Report_2025_e.pdf#page=12

Human Resource Strategy Linked to the Mid-Term Business Plan

Our human resources strategy focuses on enhancing the success of the Mid-Term Business Plan by prioritizing the “stable and continuous development of people to support integrated group management” and “the further embedding of corporate culture across the Group.”

People to support Integrated Group Management

By actively recruiting and developing individuals with high expertise and insight on a global basis, we build a strategically aligned human capital portfolio. Placing such talent in the right roles enables the Group to identify and solve challenges from multiple perspectives, thereby enhancing the Group’s capability.

Corporate Culture to support Integrated Group Management

At the foundation of all human capital management initiatives is each employee’s alignment with our Purpose. The Purpose serves as a common compass and anchor for the Group, and its thorough dissemination is essential for enabling diverse talent to work with a sense of unity and fully realize their potential.

Business Strategy (Mid-Term Business Plan)			Human Resource Strategy					
			Key HR Initiatives		Indicators for Measuring the Progress and Effectiveness of HR Strategy		FY2024	Targets
Group Core Strategies	Global Integrated Group Management		Advancement of Our Purpose	Purpose Advancement Indicator (CVS*1)	Group	3.98	Maintain/Improve	
	Global Risk Diversification			DE&I Promotion Indicator (CVS*1)	Group	3.76	Maintain/Improve	
Group Major Strategies	Growth	Drastic expansion of domains where we can deliver our value	Promotion of DE&I	Ratio of female employees in management positions	TMNF	27.8%	30% by FY2025	
				Ratio of female Directors and Audit & Supervisory Board Members	TMHD	25.0%	30% by FY2027	
		Diversification of distribution model	Building a Management Structure with Diverse Talent	Percentage of Non-Japanese in C-Suite Positions	TMHD	31.0%	—	
				Number of Participants in TLI (cumulative)	Group	261 people	Expand	
		Extensive improvement of productivity	Stable and Continuous Development of Group Management Talent	Initiatives of Management Associate Program graduates (cumulative)	TMHD	11 people	Expand	
				Deployment of Talent to Growth Areas	Number of People in the Global Talent Management Pool	Group	Approx. 300 people	—
	Discipline	Strengthening and enhancing internal controls/governance	Creating an Environment that Fosters Innovation	Number of Employees in the Solution Business Divisions	TMHD	139 people	—	
				Number of Mid-Career Hires Retained	TMHD	157 people	Expand	
			Enhancement of Digital Capabilities	Number of AI/Data Professionals	TMHD	15 people	—	
				Expansion of People with Expertise for Strengthening Governance	Number of Participants in the DX Core Program (cumulative)	TMNF	1,886 people	Expand
Foundation for Maximizing the Power of People			Enhancing Job Satisfaction	Number of Employees in Governance-Related Departments	TMHD	136 people	—	
				Job Satisfaction Indicator (CVS*1)	Group	3.73	Maintain/Improve	
			Enhancing a Flexible Work Environment	Number of Job Request System Realizations/Applications	TMNF	89 / 327 people	700 / 1,700*2 people	
Flexible Work Environment Indicator (CVS*1)	Group	3.91		Maintain/Improve				
				Ratio of Paternity Leave Uptake	TMHD and consolidated companies in Japan	86.1%	100%	

*1: “Culture & Value Survey” measuring engagement levels and the degree of Purpose penetration

*2: By the end of FY2030

Intellectual and Social Capital Strategy | CDO Message



Our goal is to become an organization that supports customers and society not only in times of need, but also in their daily lives, leveraging intellectual capital (proprietary data and digital technologies) and social capital from co-creation with external partners as key drivers of competitive advantage.

Masashi Namatame

Senior Managing Executive Officer
Group Chief Digital Officer (CDO)

Business Transformation Leveraging Intellectual and Social Capital

As uncertainty and risks in society grow increasingly complex and widespread, the areas where we can serve our customers and society are also expanding. As CDO, I am leading our evolution into a company that supports stakeholders at all times by harnessing the Group's proprietary data and digital technologies as key competitive assets. To realize this, we are driving the transformation of the insurance business, centered on end-to-end process redesign and rigorous operational excellence, and expanding the solutions business as a new, sustainable revenue stream.

First, in transforming the insurance business, we view AI not simply as a tool to replace existing processes, but rather as a key to fundamentally renew the entire business process. By applying AI across the insurance value chain, we aim to significantly enhance customer convenience and peace of mind. This includes the instant and automated handling of inquiries and the development and application of advanced pricing models, achieving both greater efficiency and higher quality. We are also proactively testing cutting-edge technologies such as AI Agents to further advance the sophistication of our insurance business through AI. Successful use cases are shared via platforms like the Digital Roundtable, fostering collaboration across our global network and accelerating transformation Group-wide.

Meanwhile, in creating and expanding the solutions business, which goes beyond traditional insurance to directly reduce accidents and damage, it is essential not only to leverage the intellectual capital we have accumulated through years of underwriting risk data but also to combine it with social capital via collaboration with external partners along with investing and partnering with start-ups. This integration is crucial for expanding both the data itself and the delivery models.

Within this framework, we have already established multiple ecosystems that serve as hubs to realize these initiatives. For example, the "Disaster Prevention Consortium CORE," which brings together more than 100 companies, co-creates solutions such as "Real Time Hazard," which visualizes flood conditions in real time using security camera footage and hazard-mapping sensors and is utilized primarily by local governments as part of disaster countermeasures. In addition, aiming to address challenges such as supply-demand gaps in the logistics industry, the "Logistics Consortium baton" launched in November 2024 is exploring solutions to enable relay transportation, which is considered effective in alleviating these gaps.

Expanding the value we offer is not limited to co-creation with external partners; when necessary, we also integrate capabilities directly within the Group. In May this year, we welcomed ID&E, one of Japan's leading construction consulting firms, into the Group. By combining our risk data

with ID&E's advanced expertise in disaster prevention and mitigation accumulated from public works, we can offer customers a one-stop service covering everything from risk analysis to countermeasure planning and implementation, and financial compensation in the event of a disaster. We intend to develop this unique, end-to-end offering—rarely seen in the industry—into a new pillar of revenue, including through deployment across our private-sector customer network.

Foundation Supporting Transformation

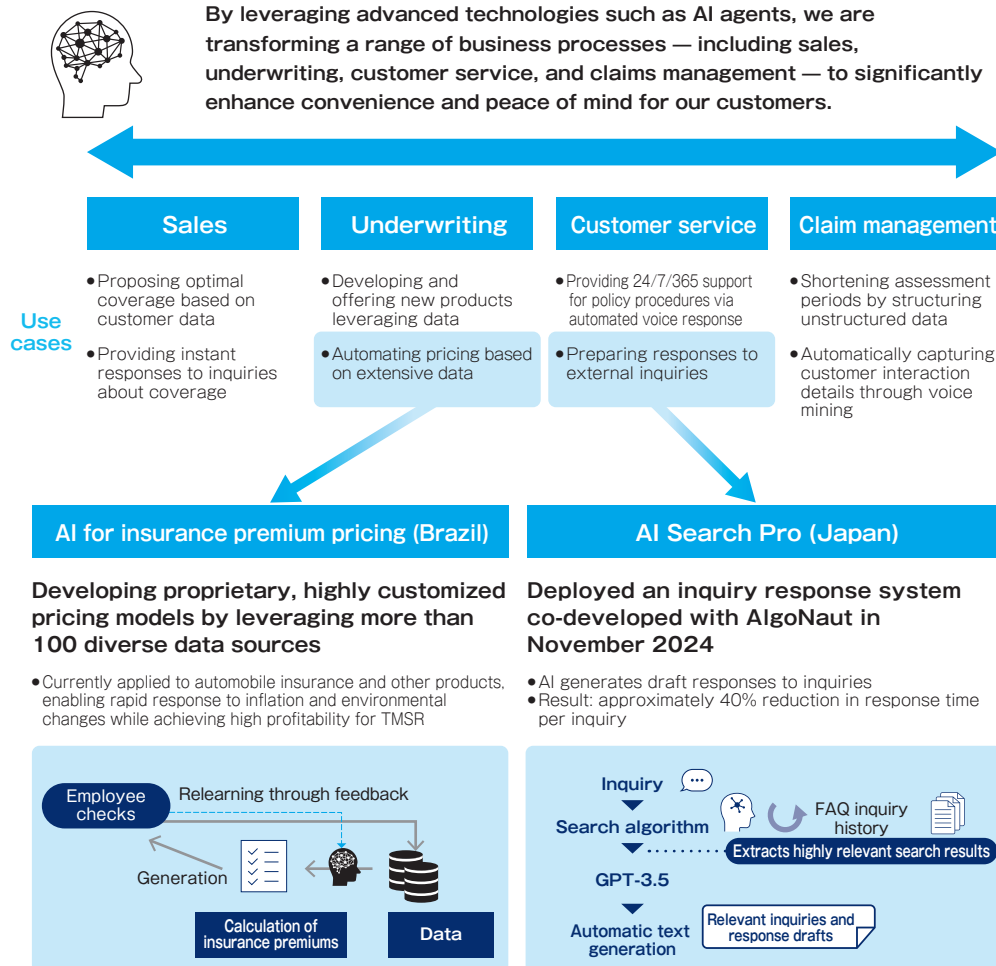
Driving these transformations requires robust investment in the talent that underpins them.

We are strengthening initiatives by recruiting around 100 specialized professionals, such as engineers, developing and operating our proprietary data scientist training program, Data Science Hill Climb, and conducting the annual nationwide Tokio Marine Innovation Program (TIP) to foster new business creation. For example, an AI tool developed by graduates of Data Science Hill Climb that analyzes call content has significantly reduced recording time in claims service operations. In addition, outstanding proposals from TIP participants have been commercialized, demonstrating concrete results.

Through these initiatives, we are actively advancing the transformation of the insurance business and the development of new businesses in areas surrounding insurance.

Key Initiatives in Intellectual and Social Capital Strategy

Transformation of the Insurance Business (Strengthening AI and Data Utilization)



Utilizing Social Capital (Creating New Revenue Streams)

Disaster Prevention Consortium CORE



- Initiated by Tokio Marine, with participation from more than 100 companies and organizations (as of June 2025)
- Through partnerships with diverse industry players, contributing to building a resilient society capable of withstanding disasters

Case: Real Time Hazard

Uses surveillance camera footage and hazard-mapping sensors to monitor flooding conditions in real time and issue alerts

Surveillance cameras



Sensors

Real-time monitoring of flood conditions

Subject: Alert at XX location

Mr./Ms. ○○
xx location – flood depth: 10 cm



Alert issued (illustrative)

Logistics Consortium baton



Established in November 2024 with 11 companies, aiming to transform Japan's logistics industry into a more attractive sector.

Current challenges and concerns

Decline in delivery capacity, including potential delays

Labor force availability for transportation is expected to decrease due to limits on working hours, raising concerns about possible delivery delays.

Impact on corporate earnings and driver income

The working-hour regulations will likely reduce long-distance deliveries. It is necessary to consider ways to protect the profitability of small and medium-sized enterprises and the livelihoods of drivers.

Negative spiral caused by labor shortages

If this situation is not addressed, the attractiveness of the driving profession will diminish, potentially exacerbating the labor shortage. Strategic measures are required to break this negative cycle and ensure a sustainable workforce.

Our vision for the future

1 Establishing a nationwide relay transportation network

- Build a nationwide relay transportation network.
- Promote not only the development of physical hubs and transportation methods but also the open-data integration of the network.

2 Revitalization of small and medium-sized enterprises and improvement of profitability

- Provide open access to relay hubs and opportunities to participate in relay transportation, stimulating trunk-line operations.
- Support business expansion and profitability improvement for small and medium-sized transport companies.

3 Enhancing the attractiveness of driving as a profession

- Create a work environment that enables drivers to return home daily, ensure flexibility in work styles, and make the profession more accessible and attractive regardless of gender or generation.
- Provide support for drivers' health and physical conditioning.