

June 16, 2025  
Tokio Marine Holdings, Inc

### **Establishment of the Tokio Marine Group Basic Policy for AI Governance**

Tokio Marine Holdings, Inc. (President and Group CEO: Satoru Komiya, hereinafter “TMHD”) has actively been utilizing AI to enhance operational efficiency and increase the sophistication of our business models, while remaining conscious of account security, quality, and ethical considerations.

We are pleased to announce that we have established the “Tokio Marine Group Basic Policy on AI Governance” (hereinafter, “this Policy”) which outlines the basic principles and necessary framework for AI utilization to further promote usage, accelerate responses to new risks, and solve social issues. We have summarized the core principles of this policy here, under the title: Values and Basic Principles regarding AI Utilization.

This Policy has been rolled out to our Group companies, including overseas affiliates, starting from April 2025.

#### **1. Background of the Establishment of this Policy**

While the utilization of AI is rapidly expanding globally, there are increasing concerns that AI may provide incorrect or discriminatory answers, leading to negative effects for individuals and society. Considering such risks, AI regulations accompanied by penalties are being developed mainly in Europe and the United States. In Japan, the Ministry of Economy, Trade and Industry and the Ministry of Internal Affairs and Communications published the "AI Business Operator Guidelines"<sup>\*1</sup> in April 2024. These guidelines require companies to voluntarily address AI risks appropriately.

Furthermore, the Financial Services Agency published the "AI Discussion Paper (Version 1.0)"<sup>\*2</sup> in March 2025, which expects financial institutions to identify, evaluate, and appropriately address the risks associated with AI utilization while actively developing new financial services and improving operational efficiency.

For Tokio Marine Group, we believe in the necessity of maximizing the utilization of AI to enhance the detection and evaluation of new risks, as well as to advance efforts to mitigate these risks in our insurance and solutions businesses, to realize our purpose of protecting our customers and society in times of need.

Therefore, TMHD has established the “Tokio Marine Group Basic Policy on AI Governance” to outline the basic principles and necessary framework for AI utilization within the Group.

\*1 April 19, 2024, Ministry of Economy, Trade and Industry Press Release

([https://www.meti.go.jp/english/press/2024/0419\\_002.html](https://www.meti.go.jp/english/press/2024/0419_002.html))

\*2 March 2025, Financial Services Agency Press Release

(<https://www.fsa.go.jp/en/news/2025/20250304/aidp.html>)

## **2. Basic Concept behind this Policy**

This Policy covers the following issues regarding the utilization of AI by Tokio Marine Group: defining the purpose of establishment and the relationship with basic policies on the management of Group companies; defining AI-related terms; outlining the necessary AI governance framework; and laying out the roles of TMHD and its management of relevant subsidiaries.

The core principles of this policy are as follows:

### **【Values and Basic Principles regarding AI Utilization by Tokio Marine Group】**

- (1) Tokio Marine Group recognizes the importance of transparency and accountability in the utilization of AI, will clarify the purpose of introducing AI to stakeholders, and, through ongoing conversations, will continue to examine and improve the effects of introducing AI.
- (2) Tokio Marine Group will ensure that humans intervene appropriately when introducing and utilizing AI, and that ultimately the decisions made by humans are respected.
- (3) In order to eliminate bias in the use of AI, Tokio Marine Group will take care not to use data, algorithms, or other technologies that are or may be biased against groups on the basis of their beliefs, gender, or race.
- (4) Tokio Marine Group shall prevent the following: utilization of AI that may lead to the violation of rights and interests, including fundamental human rights, human dignity, and individual autonomy; the distribution of false or biased information and decision-making based on such information; and the leakage, falsification, or unauthorized use of confidential or personal information.
- (5) Tokio Marine Group shall establish and operate systems and processes that allow for AI to be used or provided continuously and without interruption.

## **3. Future Outlook**

By expanding this new policy, Tokio Marine Group will further clarify its basic stance on the use of AI and work to strengthen our Group's framework for implementing effective AI governance.

We will encourage our group employees to actively utilize AI while appropriately managing risks. By maximizing the benefits derived from AI to create value for all stakeholders, we aim to unlock opportunities for the exponential growth of our group.