

June 30, 2025

Tokio Marine Holdings, Inc.

Release of the “Climate & Nature Report 2025”

Tokio Marine Holdings, Inc. (President and Group CEO, Masahiro Koike,) has released the Climate & Nature Report 2025, comprehensively summarizing our initiatives on climate and nature-related issues in accordance with the recommendations of the Task Force on Climate-related Financial Disclosures (TCFD) and the Taskforce on Nature-related Financial Disclosures (TNFD).

Tokio Marine Group has been actively engaged in enhancing disaster resilience and addressing social issues such as climate change and other nature-related issues. Given that climate change is itself a nature-related issue, we have recognized the necessity of adopting a comprehensive approach. Accordingly, we have decided to integrate the TCFD and TNFD reports into a single disclosure document.

This report, titled “Climate & Nature Report 2025,” outlines our group’s initiatives in alignment with the four pillars of the TCFD and TNFD recommendations: Governance, Strategy, Risk Management, and Metrics and Targets.

In the “Strategy” section, we have conducted analyses of the impact of climate change on our insurance claims, asset management, and business continuity, including scenario analysis. For nature-related issues, we have utilized the LEAP^{*1} approach to visualize the dependence on natural capital in business operations and impacts on our operations and insurance underwriting and investment portfolios, analyzing further the key sectors that we have identified and should be prioritized for action. Additionally, we clarified which initiatives apply to each of the respective roles our company should play, including “Insurance Company,” “Institutional Investor,” “Asset Manager,” “Global Company,” and “Good Corporate Citizen.” The special feature section highlights initiatives of ID&E Group, who recently joined Tokio Marine Group, as well as the contribution to the 30by30^{*2} by “Tokio Marine & Nichido Mirai eno Mori (Future Forest)” (Higashiyama Forest Park, Aki City, Kochi Prefecture)^{*3}, which has been certified as a “Nationally Certified Sustainably Managed Natural Sites”.

^{*1} The LEAP approach is an integrated method developed by TNFD for assessing and managing nature-related issues. LEAP stands for Locate, Evaluate, Assess, and Prepare.

^{*2} Conserving and protecting at least 30% of the land and marine areas of their countries with the goal of halting and restoring biodiversity loss (nature positive) by 2030

^{*3} March 17, 2025 news release: “Tokio Marine & Nichido Mirai eno Mori (Future Forest)” has been certified as Nationally Certified Sustainably Managed Natural Sites

(https://www.tokiomarine-nichido.co.jp/company/release/pdf/250317_01.pdf) (available in Japanese only)

Moving forward, Tokio Marine Group will continue to address social issues and enhance corporate value through our business activities, to realize our purpose to be there for our customers and society in times of need.

Alongside our internal initiatives, we will contribute to the realization of a safe, secure, and resilient decarbonized society and a society in harmony with nature, through our insurance products, services, investments, and participation in international initiatives and corporate citizenship activities.

The Climate & Nature Report 2025 can be accessed via the following URLs:

Japanese:

https://www.tokiomarinehd.com/sustainability/pdf/sustainability_climate_nature_report_2025.pdf

English:

https://www.tokiomarinehd.com/en/sustainability/pdf/sustainability_climate_nature_report_2025.pdf

(English version will be released by the end of August 2025)