

Method of Calculation and Scope in Data Collection for Key Sustainability Indicators

Calculation Method

CO₂ Emissions from Energy Sources and CO₂ Reduction (Tokio Marine Holdings and Major Subsidiaries)

Disclosed information		Description and calculation method	
CO ₂ emissions from energy sources			
Total CO ₂ emissions and breakdown (Domestic and overseas)		• Total CO ₂ emissions from Scope 1, 2 and 3	
Category		Calculation method	Emission factor
Scope 1: Direct (Gas, heavy oil, gasoline, etc.) (Domestic and overseas)		• Scope 1: Direct emissions = Usage amount of each environmental load data item x Emission factor	• The emission factor used for domestic consolidated Group companies is the one specified in the Act on Promotion of Global Warming Countermeasures. • The emission factors used for overseas consolidated Group companies are those specified in the U.S. Environmental Protection Agency (EPA)
Scope 2: Indirect (Electricity, chilled/hot water, etc.) (Domestic and overseas)		• CO ₂ emissions = Usage amount of each environmental load data item x Emission factor *3 Reflects the CO ₂ reduction effect from green power purchases, etc.	• The emission factor used for domestic consolidated Group companies is the one specified in the Act on Promotion of Global Warming Countermeasures. • The emission factor used for overseas consolidated Group companies is the one specified in the IEA Emissions Factors 2022, OECD/IEA, Paris, 2020.
Scope 3	Total	Total of categories 1, 3, 5 and 6 described below	—
	Category 1: Purchased goods and services (Paper usage)	• CO ₂ emissions = Paper usage x Emission factor	• Emission factor specified in the Supply Chain Guidelines
	Category 3: Fuel- and energy-related activities not included in Scope 1 or 2 (Electricity, steam and chilled/hot water usage)	• CO ₂ emissions = Electricity, steam and chilled/hot water usage x Emission factor	• Emission factor specified in the Supply Chain Guidelines
	Category 5: Waste generated in operations (Waste generation)	• CO ₂ emissions = Waste generation x Emission factor	• Emission factor specified in the Supply Chain Guidelines
	Category 6: Business travel (by air)	• CO ₂ emissions = Business travel distance (by air) x Emission factor	• Emission factor specified in the Department for Business, Energy & Industrial Strategy/2022

		Government GHG Conversion Factors for Company Reporting
CO ₂ reduction	• CO ₂ reduction through retirement of carbon credits	

Environmental Load Data

Disclosed information	Description and calculation method
Usage of electricity, gas, steam and chilled/hot water, gasoline and heavy oil	<ul style="list-style-type: none"> • Data collected in accordance with the Act on the Rational Use of Energy for domestic consolidated Group companies • Data collected in accordance with the GHG Protocol for overseas consolidated Group companies • Calculated based on the amount purchased from energy providers for both domestic and overseas consolidated Group companies
Business travel (by air)	<ul style="list-style-type: none"> • Based on the Basic Guidelines on Accounting for Greenhouse Gas Emissions Throughout the Supply Chain (ver. 2.5, March 2023) prepared by the Ministry of the Environment and the Ministry of Economy, Trade and Industry • Calculated by identifying the airports listed in business travel reports and determining the travel distance between specified airports using the distance data (km) in the International Air Transport Association's Maximum Permitted Mileage Manual
Paper usage Water usage	<p>Items to be reported as specified in the Environmental Reporting Guidelines</p> <ul style="list-style-type: none"> • Office paper: Aggregated based on data per material in the purchase system • Tap water: Aggregated amount listed in invoices from each waterworks bureau
Waste recycling rate	<ul style="list-style-type: none"> • Waste: Waste (waste disposed of from offices) defined by the Waste Disposal and Public Cleansing Act • Calculation method: Calculated by using figures listed in manifests* <p>* Manifests: Management slips that should be issued when outsourcing waste transportation and disposal to outside contractors as stipulated by the Waste Disposal and Public Cleansing Act. They list the weight of waste, disposal methods, etc.</p> <ul style="list-style-type: none"> • Calculation method of recycling rate = $(1 - \text{Final disposal amount} / \text{Waste generation amount}) \times 100$

Human Rights and Labor

Category		Description
Number of employees (Tokio Marine Holdings and major subsidiaries)	Data collection date	As of March 31, 2023 (As of December 31, 2022, for companies with December 31 as the fiscal year-end)
	Data collection scope	<p>Number of office workers^{*1, *2} of Tokio Marine Holdings and major Tokio Marine Group companies</p> <p>*1 Excluding executive officers and contracted advisors</p> <p>*2 Excluding employees serving as directors; wholly loaned employees to other companies; loaned employees to other companies who also have duties at Tokio Marine Holdings; employees on leave of absence; and temporary workers. Including accepted loaned employees</p>
Number of directors and managers (Tokio Marine Holdings and domestic major subsidiaries)	Data collection date	As of March 31, 2023 (As of December 31, 2022, for companies with December 31 as the fiscal year-end)
	Data collection scope	<p>Number of directors (including executive officers) and managers^{*1, *2} of Tokio Marine Holdings and major Tokio Marine Group companies</p> <p>*1 Department managers are non-labor union members with business titles such as an organizational department manager and department manager in charge of a certain area.</p> <p>*2 Section managers are non-labor union members with business titles such as assistant manager, section manager, manager, general manager, group manager and branch manager.</p>

Human Rights and Labor / Industrial Accidents

Category		Description
Occupational accidents / Commuting accidents	Data collection date	April 1, 2022 – March 31, 2023
	Data collection scope	<p>Among accidents reportable for injuries, illnesses, disabilities, deaths, etc., of workers due to work reasons or commuting, those accidents to be filed for industrial accident compensation insurance based on the Industrial Accident Compensation Insurance Act.</p> <p>Persons to be reported include periodic employees and part-time employees. Include accidents involving employees assigned outside Japan (including loaned employees) and accidents during overseas business trips. Accidents involving employees of consolidated Group companies headquartered overseas are excluded even if they occur during business travel to Japan.</p>

Human Rights and Labor / Absentee Rate

Category		Description
Absentee rate	Data collection date	April 1, 2022 – March 31, 2023
	Data collection scope	Ratio of total absentee days to total working days of Tokio Marine & Nichido employees (excluding part-time employees) The number of absentee days is defined as the number of days that employees are not working due not only to work injuries and illnesses but also to other reasons that make it impossible to work. Excludes non-working days such as leave, training, maternity/childcare leave and bereavement.

Human rights and labor / Ratio of female employees' wages to male employees' wages

Category		Description
Ratio of female employees' wages to male employees' wages	Data collection date	April 1, 2022 – March 31, 2023
	Data collection scope	Ratio of female employees' total annual wages to male employees' total annual wages for all employees, regular employees, and non-regular employees of Tokio Marine Holdings and Tokio Marine & Nichido. Excludes commuting allowance, etc.

Reporting Organizations

Tokio Marine Holdings and major subsidiaries (as of March 31, 2023)

Company name	Head office location (Japan/overseas)
Tokio Marine Holdings, Inc. (TMHD)	Japan
Tokio Marine & Nichido Fire Insurance, Co., Ltd. (TMNF)	Japan
Nisshin Fire & Marine Insurance Co., Ltd. (NF)	Japan
E. design Insurance Co., Ltd. (edsp)	Japan
Tokio Marine Millea SAST Insurance Co., Ltd. (TMSSI)	Japan
Tokio Marine West SAST Insurance Co., Ltd. (TWSSI)	Japan
Tokio Marine & Nichido Life Insurance Co., Ltd. (AL)	Japan
Tokio Marine Asset Management Co., Ltd. (TMAM)	Japan
Tokio Marine & Nichido Career Service Co., Ltd. (TCS)	Japan
Tokio Marine & Nichido Facilities, Inc. (TKNF)	Japan
Tokio Marine Nichido Better Life Service Co., Ltd. (BLS)	Japan
Tokio Marine Asia Pte. Ltd. (TM Asia)	Overseas
Tokio Marine Insurance Singapore Ltd. (TMIS)	Overseas
Tokio Marine Life Insurance Singapore Ltd. (TMLS)	Overseas
Tokio Marine Safety Insurance (Thailand) PCL. (TMITH)	Overseas
PT Asuransi Tokio Marine Indonesia (TMI)	Overseas
Tokio Marine Insurans (Malaysia) Berhad (TMIM)	Overseas
Tokio Marine Life Insurance Malaysia Bhd. (TMLM)	Overseas
The Tokio Marine and Fire Insurance Company (Hong Kong) Limited (TMFHK)	Overseas
Tokio Marine & Nichido Fire Insurance Company (China) Limited (TMNCH)	Overseas
Delphi Financial Group, Inc. (Delphi)	Overseas
Tokio Marine America Insurance Company (TMAIC)	Overseas
Philadelphia Consolidated Holding Corp. (Phly)	Overseas
Tokio Marine North America, Inc. (TMNA)	Overseas
HCC Insurance Holdings, Inc. (HCC)	Overseas
First Insurance Company of Hawaii, Ltd. (FICOH)	Overseas
Tokio Marine Seguradora S.A. (TMSR)	Overseas
Tokio Marine Kiln Group Limited (TMK)	Overseas