



Tokio Marine Holdings

Tokio Marine Group Basic Policies
on the Environment and Human Rights

Our Individual Actions Create the Future

Revised in May, 2026



Introduction

Our Vision

" Together, We Create the Future "

RESPONSIBILITY

At Tokio Marine Group, we place great value on our responsibility to society. Sustainability is at the heart of all that we do, and it is our ambition to live up to the expectations which society places on us as a large, global insurance company.

PURPOSE

Our purpose of supporting customers and society in times of need has remained consistent since our foundation.

ECONOMIC AND SOCIAL VALUE

By resolving social issues through our business, we provide value to all our stakeholders, including customers and future generations, while enhancing corporate value through sustainable growth.

COMMITMENT

To demonstrate our commitment to the environment and society, we have established our basic policies on the environment and human rights, which are shared across all companies in our group, globally.

ENVIRONMENT

To protect the global environment and create environmental value, our basic policy on environment illustrates countermeasures for climate change, promotion of the widespread use of clean energy such as renewable energy, response to natural disasters, conservation of natural capital and biodiversity.

HUMAN RIGHTS

To protect human rights and create a society where all will thrive, our basic policy on human rights addresses how we respect human rights in the way we work, in our businesses, and in our value chain.

FUTURE GENERATIONS

We aspire to fulfill our responsibilities to future generations, and work together with all our colleagues in putting these policies into practice.

Purpose

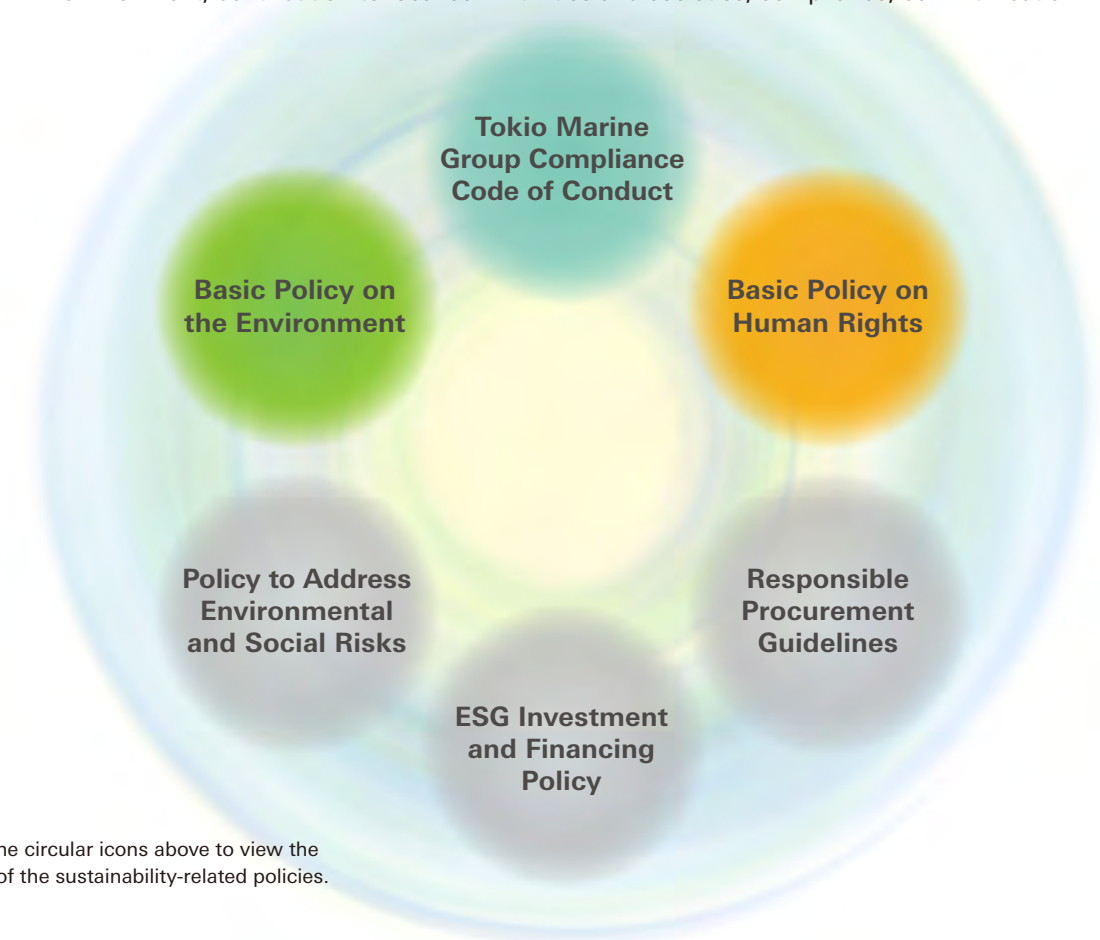
To be there for our customers and society in times of need

Corporate Philosophy

With customer trust as the foundation for all its activities, Tokio Marine Group continually strives to raise corporate value.

Tokio Marine Group Sustainability Charter

Products and services; respect for human rights and dignity; protection of the global environment; contribution to local communities and societies; compliance; communication



* Click the circular icons above to view the full text of the sustainability-related policies.

Outline

Basic Policy on the Environment

Environment

Climate Change Countermeasures

Climate change is a global issue that can lead to the increase and intensification of natural disasters. This is an issue we regard as top priority due to its direct impact on the insurance industry. Through our business activities, we are proactively working to mitigate and adapt to climate change and contribute to the transition to a decarbonized society.

Promotion of Widespread Use of Clean Energy such as Renewable Energy

In mitigating climate change, we will promote the widespread use of clean energy through the provision of products and services in the renewable energy field and contribute to the transition to a decarbonized society.

Response to Natural Disasters

In adapting to climate change, we will contribute to the creation of a society resilient to natural disasters through the development and provision of products and services by applying our knowledge based on our experience of disaster prevention and reduction measures.

Conservation of Natural Capital and Biodiversity

It is crucial to achieve “nature positive” outcomes that halt and reverse the loss of natural capital and biodiversity. To this end, we will contribute to the creation of society in harmony with nature through the development and provision of products and services that address nature related issues.

Initiatives:

[Responding to Climate Change](#)
[Initiatives for Reducing CO2 Emissions of Tokio Marine Group](#)

Initiatives:

[Tokio Marine Group's Support for Transition](#)

Initiatives:

[Building a Disaster-Resilient Society](#)
[Responding to Natural Disasters](#)
[Research on Climate Change and Natural Disaster Risks](#)

Initiatives:

[Protecting the Global Environment](#)

Outline

Basic Policy on Human Rights

Human Rights

Respecting Human Rights as an Employer

We comply with all laws and regulations and strive to respect human rights. We strive to ensure a rewarding working environment where every employee matters by actively upholding diverse values and working styles.

Integrating Human Rights into Insurance

As a global insurance group, human rights are central to all our business activities and we strive to promote them through the provision of our products and services.

Human Rights in our Value Chain

We strive to fulfill our social responsibility in our own company and with our business partners and to promote respect for human rights not only in our business but also in our value chain.

Initiatives:

[Respect for Human Rights](#)
[Promoting Diversity, Equity and Inclusion](#)

Initiatives:

[Policy to Address Environmental and Social Risks](#)

Initiatives:

[Responsible Procurement Guidelines](#)
[Mechanisms for Complaint Handling and Remediation](#)

Basic Policy on the Environment

Tokio Marine Group recognizes that all humans and companies assume an important responsibility for future generations to protect the environment and create environmental value. Accordingly, we are committed to realizing a safe, secure and sustainable society in every aspect of our corporate activities.

■ Protecting the Global Environment and Creating Environmental Value through Our Business Activities

In our business activities, we will promote climate change mitigation and adaptation measures such as promoting the widespread use of clean energy and responding to natural disasters. Together with our initiatives to conserve natural capital and biodiversity, we will move ahead to protect the global environment and create environmental value.

1. Climate Change Countermeasures

Climate change is a global issue and has a direct impact on the insurance industry. As such, we regard it as one of the most important issues that we should tackle head on in our core insurance business and as

an institutional investor and global company. Based on constructive dialogue and collaboration with various international organizations, governments, industries, academic institutions, and civil society, we will contribute to the transition to a decarbonized society by proactively implementing climate change countermeasures.

2. Promotion of the Widespread Use of Clean Energy such as Renewable Energy

In mitigating climate change, we will promote the widespread use of clean energy through the provision of products and services in the renewable energy field and contribute to the transition to a decarbonized society.

3. Response to Natural Disasters

In adapting to climate change, we will contribute to the creation of a society resilient to natural disasters by applying our knowledge on natural disasters and disaster prevention and reduction, which we have accumulated over the course of our long history, to the development and provision of products and services and by delivering safety and security before and after disasters.

4. Conservation of Natural Capital and Biodiversity

In order to protect the global environment, it is crucial to achieve “nature positive” outcomes that halt and reverse the loss of natural capital and biodiversity. To this end, we will contribute to the creation of society in harmony with nature through the development and provision of products and services that address nature related issues.

■ Reduction of Environmental Footprint and Creation of Environmental Value Our Business Operations and Value Chain

Tokio Marine Group will promote initiatives to reduce environmental footprint and create environmental value in our business operations and value chain while complying with environmental laws and regulations as well as various agreements regarding the environment to which the Group has agreed.

1. Reduction of Environmental Footprint

We recognize the environmental footprint of our resource and energy consumption and waste generation and strive to reduce our environmental footprint by promoting decarbonization and low carbon (including greenhouse gas reduction), resource circulation, resource conservation and waste reduction, energy conservation, green purchasing, and living in harmony with nature from a viewpoint of the overall value chain.

2. Continuous Improvement of the Environment and Prevention and Reduction of Pollution

We strive to prevent and mitigate environmental pollution by setting goals and targets, reviewing and revising our activities, and continually improving the environment.

3. Promotion of Environmental Awareness-Raising and Corporate Citizenship Activities

We strive to promote environmental protection not only by promoting the dissemination of environmental information, provision of environmental consulting services and environmental awareness-raising and educational activities both internally and externally,

but also by promoting local community and social contribution activities as a good corporate citizen.

■ Governance and Management Structure

The Board of Tokio Marine Holdings approves the revision or abolishment of the Basic Policy on Environment. However, Executive Officers in charge of the Corporate Planning Department may approve minor changes. The status of compliance with the policy and the Group's environmental initiatives is deliberated at the Management Committee and other meetings and reported to the Board for a timely, appropriate, and transparent information disclosure.

■ Stakeholder Engagement

Tokio Marine Group strives to protect the global environment, create environmental value and reduce the environmental footprint of our business activities and value chain through dialogue, cooperation, and collaboration with various stakeholders, including future generations, indigenous peoples and local communities, and through active and periodical environmental education and information dissemination.

In promoting these efforts, Tokio Marine Group supports the following international agreements, initiatives, etc., related to the environment*.

We communicate this Basic Policy on the Environment to all Group employees and ensure thorough adherence among them and announce it to the public.

Adopted in December 21, 2021
Revised in October 22, 2024

* The United Nations Sustainable Development Goals, United Nations Framework Convention on Climate Change / Paris Agreement, Sendai Framework for Disaster Risk Reduction 2015-2030, Convention on Biological Diversity / Kunming-Montreal Global Biodiversity Framework, Ramsar Convention, Washington Convention, Convention Concerning the Protection of the World Cultural and Natural Heritage, United Nations Communities of Ocean Action for supporting the implementation of SDG 14, United Nations Global Compact, United Nations Environment Programme Finance Initiative, Principles for Sustainable Insurance, Principles for Responsible Investment, Task Force on Climate-related Financial Disclosures, Taskforce on Nature-related Financial Disclosures, CDP, Principles for Financial Action for the 21st Century, United Nations Guiding Principles on Business and Human Rights

Basic Policy on Human Rights

As our Corporate Philosophy states, with customer trust as the foundation for all its activities, Tokio Marine Group (the “Group”) continually strives to raise corporate value. The foundation for implementing this Corporate Philosophy is respect for the human rights of all people, such as customers, society (including business partners and civil society organizations), employees, shareholders and investors, and future generations, and we are committed to respecting human rights across all of our business activities. The “Tokio Marine Group Basic Policy on Human Rights” (the “Policy”) is based on the Corporate Philosophy and Code of Conduct and outlines our approach to respect human rights throughout our business activities, including our entire value chain.

Each officer and employee (including temporary staff) of Tokio Marine Group companies is expected to act in line with this Policy to ensure that our business activities comply with the Group human rights commitment. We also expect our business partners to support and practice the principles expressed in this Policy and aim to work together towards the promotion of respect for human rights.

1. Our Commitment to Respect Human Rights

Tokio Marine Group is committed to respect human rights as stipulated in the International Bill of Human Rights*1 and the ILO’s Declaration on Fundamental Principles and the Rights at Work*2. We also support international standards such as the United Nations Guiding Principles on Business and Human Rights and the Japanese government’s Guidelines on Respecting Human Rights in Responsible Supply Chains, and will base our efforts on these principles. We are also a signatory to the United Nations Global Compact and support its ten principles.

Tokio Marine Group respects human rights in its business activities, including insurance underwriting, investment and financing, and the provision of solutions, through the signing and supporting of various other international initiatives listed in the Appendix. We also endeavor to address human rights issues, where possible, through the provision of insurance products and solutions as well as investment and financing.

Tokio Marine Group shall comply with applicable laws and regulations in the countries and regions in which it operates. If requirements of the local laws and regulations are in conflict with internationally recognized human rights, we will seek ways to honor the principles of internationally recognized human rights while complying with local laws and regulations.

The Board of Directors of Tokio Marine Holdings are informed of the compliance status of this Policy and has overseeing responsibility of the Group’s human-rights-related efforts. The Executive Management and the Sustainability Committee deliberate on and determine policies and measures as executive bodies and promote the Group’s human-rights-related initiatives. Each department of each Group company promotes activities related to respect for human rights in a proactive manner and in cooperation with one another.

2. Our Approach to Respect Human Rights

Tokio Marine Group strives to conduct appropriate human rights due diligence to identify, assess, prevent and mitigate, and account for negative human rights impacts related to its business activities. We shall also comply with country-specific laws and regulations related to human rights due diligence, wherever applicable to our operations. Where we identify that our business activities have caused or contributed to negative impacts on human rights, we endeavor to

remediate such impacts through appropriate processes and by holding dialogue with relevant stakeholders.

Tokio Marine Group recognizes that environmental issues such as climate change and the loss of natural capital, as well as the inappropriate use of technology and artificial intelligence, may have impacts on human rights. With respect to environmental and social risks, we act in accordance with our Policy to Address Environmental and Social Risks, and with respect to the use of AI, in accordance with our Basic Policy for AI Governance, and strive to prevent, mitigate, remediate and provide remedy for negative impacts on human rights.

3. Respecting Human Rights as an Employer

In order for Tokio Marine Group to protect customers and society from all forms of emergencies, it is important that employees respect the diverse values and work styles of others, find their work rewarding and work with enthusiasm with colleagues. It is also essential to gain trust from all people and society by always acting in a way to respect human rights. Tokio Marine Group shall comply with laws and regulations concerning working conditions, including working hours and wages. We provide a dynamic working environment that is both safe and healthy and we promote training and education for our employees. Therefore, the officers and employees of Tokio Marine Group are expected to respect human rights as set out in this Policy while their human rights are also subject to protection under this Policy.

• Prohibition of forced labor and human trafficking

Forced labor is not permitted, nor is any form of slave labor, including bonded labor and human trafficking.

• Prohibition of child labor

We do not tolerate child labor and shall observe the minimum working age as stipulated by law. We do not allow young workers to engage in hazardous work.

• Freedom of association and the right to collective bargaining

We respect fundamental rights concerning the freedom of association and the right to collective bargaining of Group employees in accordance with applicable local laws and regulations. We shall not engage in any intimidation or retaliation against union representatives or members who exercise these rights.

• **Prohibition of discrimination and harassment**

We do not discriminate in any way based on sex, gender, sexual orientation or gender identity, age, profession, nationality, race, thought, creed, religion, social status or birth, or physical or mental disability. We do not tolerate any form of harassment, whether it be physical or mental, including sexual harassment and power harassment.

• **Appropriate management of working hours and payment of wages**

We comply with labor-related laws and regulations and appropriately manages working hours and pays wages, salaries and remuneration. We also endeavor to pay wages sufficient to meet the basic needs of workers and their families.

• **Ensuring a safe and healthy working environment**

We comply with occupational safety and health laws and regulations and strives to realize a safe and healthy working environment that does not impair the physical or mental health of Group employees.

• **Respect for diversity and promotion of inclusion**

We respect the individuality and diversity of each Group employee and create an environment in which all employees can fully exert their capabilities regardless of gender, age, nationality, disability, or other attributes. Our employees are passionate and bring a challenging spirit to their endeavors and we will be purposeful in our efforts to provide them with equal opportunities for career development and ongoing personal growth.

• **Addressing gender pay gaps**

We continuously strive to address gender-based wage gaps and strives to ensure that all employees are evaluated and treated appropriately based on performance, capabilities and responsibilities, regardless of personal attributes.

4. Integrating Human Rights into Our Core Business

Tokio Marine Group treats all customers fairly in the provision of its products and services and does not discriminate against any customer based on unreasonable grounds.

We strive to be trusted by all people and society by supporting customer and society in times of need. We strive not only to prevent and mitigate negative human rights impacts associated with our products and services, but also promote the human rights of all of

our customers and contribute to an inclusive society by providing products and services to meet its needs for safety and security.

Across our insurance business and others, In compliance with applicable laws, rules and regulations as well as the Tokio Marine Group Privacy Policy, we shall safeguard private information and specific personal information, etc., including customers' information, and we shall not use such information except on a need basis to carry out our business operations, in order to avoid any breach of privacy.

Through initiatives such as the development of a human rights risk map, Tokio Marine Group recognizes that serious human rights violations may arise in projects in which it is directly or indirectly involved through insurance underwriting, investment and financing, or the provision of solutions. In particular, the Group recognizes that the following high-severity human rights risks may arise. Tokio Marine Group endeavors to consider environmental, social and governance ("ESG") issues, including human rights, in its decision-making processes related to insurance underwriting, investment and financing, and the provision of solutions. Where the Group identifies that its business activities are causing or contributing to adverse impacts on human rights, it will take appropriate action as a Group to promote respect for human rights.

1. Adverse impacts*3 on employees of the Group and business partners, as well as on the environment and local communities due to high-risk situations*4
2. Child labor and forced labor among our Group and business partner employees
3. Violation of indigenous peoples' rights, such as forced relocation, resulting from projects
4. Labor issues*5 in projects in which we are involved and among business partners

5. Respecting Human Rights in Our Value Chain

Tokio Marine Group aims to fulfill its social responsibility and achieve sustainable development together with its business partners.

Tokio Marine Group expects its business partners to support and implement the principles expressed in this Policy and the Tokio Marine Group Responsible Procurement Guidelines and aims to work together towards the promotion of respect for human rights.

Tokio Marine Group also strives to prevent the

occurrence of slave labor and human trafficking in its own business and value chain (supply chain) and encourages various stakeholders to work towards addressing such issues.

6. Grievance Mechanisms

Tokio Marine Group has established internal and external hotlines (whistle-blowing hotlines) where officers and employees of Group companies can report and consult on matters that may involve human rights concerns. Tokio Marine Holdings monitors the handling of the reports and provides support for the appropriate installation and operation of the whistle-blowing system, thereby establishing a mechanism that allows officers and employees of each Group company to report concerns without fear of retaliation.

Tokio Marine Group has also established grievance mechanisms that allow all stakeholders to report or consult on matters involving potential human rights concerns. Where negative human rights impacts are identified, we endeavor to remediate such impacts through appropriate processes and dialogue with relevant stakeholders.

We prohibit any disadvantageous treatment or retaliation against those who reported and those who cooperate in investigations because of such reports or consultations. In addition, we strictly manage the confidentiality of reports and consultations by ensuring anonymity and sharing information only to

the extent necessary for effective investigations and corrective measures.

7. Education & Training

Tokio Marine Group will provide the necessary training and capacity building for the implementation of this Policy to the officers and employees of each Group company. We further endeavor to provide the latest information and tools related to human rights and foster a culture of respect for human rights.

8. Communication and Disclosure

Tokio Marine Group will continuously monitor the implementation of its Policy and make improvements as necessary to ensure its effectiveness. In addition, we regularly disclose our efforts to respect human rights both internally and externally to ensure transparency and accountability.

9. Amendment or Repeal

This Policy may be amended or repealed by the Board of Directors of the Company. Notwithstanding the foregoing, the General Manager of the Corporate Planning Department may approve minor amendments to the Policy. This Policy was approved by the Board of Directors of Tokio Marine Holdings, Inc.

Adopted in December 21, 2021
Revised in February 2, 2026

(Appendix)

• United Nations Environment Programme Finance Initiative (UNEP FI), Principles for Sustainable Insurance (PSI), and Principles for Responsible Investment (PRI) • ILO Declaration concerning Multinational Enterprises and Social Policy • ILO Declaration on Fundamental Principles and Rights at Work • Children's Rights and Business Principles • Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) • OECD Guidelines for Multinational Enterprises • Framework Principles on Human Rights and the Environment (United Nations General Assembly Resolution) • United Nations Declaration on the Rights of Indigenous Peoples • Indigenous and Tribal Peoples Convention, 1989 (ILO Convention No. 169) • Principle of Free, Prior and Informed Consent (FPIC)

*1 The International Bill of Human Rights is the name given for the set of three documents: the Universal Declaration of Human Rights, and its corresponding two international treaties, namely the International Covenant on Civil and Political Rights, and the International Covenant on Economic, Social and Cultural Rights.

*2 The ILO Declaration on Fundamental Principles and Rights at Work sets forth five categories as a minimum standard to be observed in relation to labor: "freedom of association and the effective recognition of the right to collective bargaining," "the elimination of forced or compulsory labour," "the abolition of child labour," "the elimination of discrimination in respect of employment and occupation", and "a safe and healthy working environment."

*3 Environmental impacts (e.g., access to water, sanitation), human rights violations by project security personnel, impacts on children's education, etc.

*4 Specific situations with a high potential for human rights violations (e.g., conflict, political instability, widespread corruption).

*5 Labor issues including forced labor, child labor, harassment, occupational health and safety, working hours, wages and treatment of foreign workers.

Key Points

Basic Policy on the Environment

Revised in October 2024

1 Promoting the conservation of natural capital and biodiversity: Clarifying a “Nature Positive” approach and enhancing contributions to a nature-positive society

In December 2022, the Kunming–Montreal Global Biodiversity Framework was adopted, raising global expectations for the advancement of a society in harmony with nature. In response, the title of the biodiversity-related provisions has been revised from “Conservation of Biodiversity and Wetlands” to “Conservation of Natural Capital and Biodiversity.” By explicitly stating a commitment to a “Nature Positive” approach and clearly articulating our policy of contributing to the creation of a nature-positive society, we have strengthened the provisions related to the conservation of natural capital and biodiversity.

2 Expanding from the reduction of environmental footprint to the creation of environmental value: Clarifying value creation across the Company and the entire value chain

Environmental issues require responses that address both risks and opportunities. Accordingly, the title of the provisions related to the reduction of environmental footprint has been revised from “Reduction of Environmental footprint across the Value Chain” to “Protection of the Global Environment and Creation of Environmental Value across the Company and the Value Chain.” This revision clearly states that, in addition to reducing environmental footprint, the Company and its entire value chain will actively pursue the creation of environmental value.

3 Clarifying the inseparable nature of the environment and human rights: Explicitly identifying Indigenous Peoples and Local Communities and strengthening dialogue and collaboration

Environmental and human rights issues are inherently inseparable. Therefore, in the stakeholder engagement–related provisions, Indigenous Peoples and Local Communities (IPLC), in addition to future generations, are explicitly identified as stakeholders. By clarifying that environmental and human rights issues are interconnected, the provisions further state our commitment to strengthening dialogue, coordination, and collaboration, as well as to proactively and regularly promoting environmental awareness and information disclosure.

Key Points

Basic Policy on Human Rights

Revised in February 2026

1 Encompassing the group’s diverse business activities: Enhancing the scope by explicitly including solutions, in addition to insurance and investment and finance

As Tokio Marine Group’s business activities have diversified, its solutions business has expanded alongside insurance underwriting and investment and finance. In light of the revision of the Human Rights Risk Map in 2025, the section on “Respect for Human Rights through Our Core Business” has been updated to explicitly include “solutions” in addition to insurance underwriting and investment and finance. The revisions clarify that the Group recognizes the potential risk of severe human rights violations arising from the provision of these services and is committed to carefully considering environmental, social, and governance (ESG) issues in their delivery.

2 Enhancing respect for human rights as an employer: Strengthening provisions related to labor management, occupational safety and health, and diversity and inclusion

People are Tokio Marine Group’s most important asset, and respect for human rights as an employer is a priority issue. In the section on “Respect for Human Rights as an Employer,” new provisions have been added concerning “appropriate working hours management and payment of wages” and “the realization of a safe and healthy working environment.” With regard to “Respect for Diversity and the Promotion of Inclusion,” the policy clearly states a continued commitment to addressing and reducing the gender pay gap.

3 Addressing human rights issues related to the environment and technology: Clarifying responses to human rights impacts arising from climate change, natural capital, AI, and other factors

The environment and human rights are inherently interconnected, and new human rights issues are emerging as a result of advances in technology and artificial intelligence (AI). Accordingly, in the “Basic Approach to Respect for Human Rights,” the Group explicitly acknowledges the adverse human rights impacts that may arise from climate change, the loss of natural capital, and the inappropriate use of technology and AI. The policy further clarifies the Group’s commitment to preventing, mitigating, correcting, and providing remedy for such negative impacts on human rights.

Sustainability in Practice

Implementing Basic Policies on the Environmental and Human Rights

Sustainability is realized through each and every employee’s sincere and considerate actions taken on their own initiative, together with the organization, the Group, customers, and society. The following shows examples of how Tokio Marine Group puts this into practice.

1. Awareness and Actions by Each and Every Employee

- Decision makings in daily work: Make decisions that take into account impacts on the environment and human rights and that create value.
- Reporting and resolving issues: Report or consult with supervisors or concerned departments about observations or concerns to resolve issues.

- Example 1
- Increased awareness in daily operations through environmental and human rights training

Example 2

2. With Our Customers (Implementation through Core Businesses)

Insurance Underwriting

- Consideration of environmental and social risks (including human rights) in insurance underwriting decision makings.
- Supporting renewable energy projects by providing insurance.

- Example 1
- Confirming environmental and social impact assessment reports and the views of NGOs and international communities for large scale development/infrastructure projects

Example 2

Investment and Financing

- Consideration of environmental, social, and governance factors in investment and financing decision makings.
- Sustainability themed investments and impact investments that contribute to solving environmental and societal challenges.

- Example 1
- Implementation of negative screening in investments and financing

Example 2

Solutions

- Providing services that contribute to disaster prevention and solving societal challenges.
- Structuring transactions that incorporate human rights and environmental considerations.

- Example 1
- Offering consulting services that help address climate change (mitigation and adaptation), nature, and resilience (disaster prevention and mitigation) related challenges

Example 2

3. With the Value Chain and Society

- Contributing to solving societal challenges through activities such as environmental conservation and the contribution to local communities.
- Promoting human rights and environmental initiatives in collaboration with business partners and insurance agencies.
- Engaging in dialogue and co-creation with indigenous peoples and local communities (IPLC).

- Example 1
- Co-creating values through mangrove planting in partnership with environmental NGOs

Example 2

Example 3



References

Sustainability-related International Frameworks, Reports and Guidelines

For more information on the international frameworks and trends that underpin Tokio Marine Group's initiatives, please see below.

1. Climate Change

- [United Nations Framework Convention on Climate Change \(UNFCCC\) The Paris Agreement](#)
International framework on climate change
- [Intergovernmental Panel on Climate Change \(IPCC\)](#)
Scientific findings on climate change

2. Natural Capital and Biodiversity

- [United Nations Convention on Biological Diversity. Kunming-Montreal Global Biodiversity Framework \(GBF\)](#)
International framework on natural capital and biodiversity
- [Intergovernmental Science-Policy Platform for Biodiversity and Ecosystem Services \(IPBES\)](#)
Scientific findings on biodiversity and ecosystem services

3. Human Rights

- [United Nations Guiding Principles on Business and Human Rights \(UNGPs\)](#)
Guidelines for corporate responsibility to respect human rights
- [United Nations Principles Reporting Framework](#)
Reporting guidance on corporate actions for respecting human rights

4. Others

- [OECD Guidelines for Multinational Enterprises on Responsible Business Conduct](#)
Responsible business conduct guidelines for global companies
- [World Economic Forum \(WEF\) Global Risks Report](#)
An overview of global risks: climate, biodiversity, and social issues



TOKIOMARINE

Tokio Marine Holdings, Inc.

Tokiwabashi Tower 2-6-4
Otemachi, Chiyoda-ku, Tokyo 100-0004, Japan
Tel: +81-3-6704-7700