

Examples of insurance products and services provided in relation to initiatives for realizing a society in harmony with nature

Tokio Marine Holdings

| Insurance products and services | Description |
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| Soil decontamination costs insurance | Tokio Marine & Nichido (TMNF) provides insurance coverage for the cost of cleaning up the insured land if the soil contamination discovered after thorough investigation based on laws and regulation exceeds the standards of the Ministry of the Environment. |
| Directors and officers liability insurance with special endorsement covering environmental and human rights-related costs | Since January 2023, TMNF has started providing new endorsement of Director's and Officer's Liability Insurance which covers the cost for investigating the cause and preventing the recurrence of ESG-related issue (such as incidents), including environmental and human rights issues, that takes place in the company. This is provided to companies whose ESG initiatives have reached a certain level of maturity with support for their ESG initiatives. |
| Insurance scheme for solar power generation companies covering solar power generation facilities disposal costs | TMNF provides insurance coverage to solar power generation companies for their costs in disposing solar power generation equipments. This coverage is provided if generation modules are damaged due to natural disasters and are disposed for the purpose cutting back the operations or abolising the power generation business. |
| Personal fire insurance (Red Feather Disaster prevention/reduction program) | TMNF donates a certain percentage of the reduced expense to the Red Feather Community Chest when a customer selects web-based insurance clause or policy when buying fire insurance (Total Assist Fire Insurance). The donation is distributed to the prefecture's red feather community chest where the customer lives and is used for disaster-related recovery, disaster prevention and mitigation activities. This also contributes TMNF's environmental efforts by reducing paper consumption. |
| Personal fire insurance (Home selection assist: Providing information on accident avoidance and damage mitigation) | TMNF compensates (assists) customers who have been involved in an accident such as a fire (including theft) with the specified recurrence prevention costs, and also protects homes and their surroundings from natural disasters by raising awareness for accident (recurrence) prevention measures through providing information on accident avoidance and damage mitigation including natural disaster hazard information. |
| Marine cargo insurance WILD FAUNA AND FLORA CLAUSE (standard clause) | Since 1975, when the Convention on International Trade in Endangered Species of Wild Fauna and Flora (Washington Convention) came into effect, TMNF has attached "WILD FAUNA AND FLORA CLAUSE" to marine cargo insurance which excludes trades of wild fauna and flora which violates the Convention. |
| Aquaculture insurance | In line with the government's initiative to support the sustainable supply and prevent the reduction of marine resources such as salmon, tuna, and mackerel, TMNF has been providing both on-shore and off-shore aquaculture insurance. |

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| Soil environmental assessment, soil pollution countermeasures and consulting | Tokio Marine dR (TdR) conducts soil contamination risk assessment, including screening (simplified land-use history asesment), assessment of toxic substance use history, and investigation of the scop e of soil contamination and contaminants. In addition, if contamination is confirmed through the "soil contamination risk assessment," we provide comprehensive consulting services such as planning for remediation work, negotiations with the administration, risk communication with neighbors and managing cleanup work. |
| TNFD support services | Forseeing the growing demand among companies to respond to TNFD recommendations, TMNF is working to offer corporate support services by utilizing the TNFD initial response tool made in collaboration with MUFG Bank, Ltd. |
| Nature positive management services | TdR has started providing nature positive management services since October 2023. In this service, staffs with nature-related backgrounds collaborate with partner companies as necessary, support companies to conduct analysis on the relationship between business operations and natural capital/biodiversity, their dependencies and impacts on nature, assessment on risks and opportunities, and preparation for disclosures in accordance with TNFD recommendation and LEAP approach. |
| TCFD disclosure services | TMNF supports publicly listed companies in formulating and implementing carbon-neutral management strategies by providing consulting services to support climate-related financial disclosures through the joint task force with MUFG Bank, Ltd. In addition, TMNF provides quantitative assessment of climate change risks using its originally developed system and TCFD disclosure services through collaboration with MUFG Bank, Ltd. |
| Climate scenario analysis consulting services | TdR supports the implementation of scenario analysis of climate change risks and opportunities based on the the TCFD recommendations by leveraging our group's knowledge in natural disaster risk assessment and track record in supporting various ESG efforts of companies. |
| Risk assessment on renewable energy generation facilities (risk advisory services for clean energy developers) | TdR conducts quantitative evaluation of natural disaster risks which is required for project financing for renewable energy projects, large-scale infrastructure development projects by utilizing the loss assessment knowledge cultivated in the non-life insurance field. |
| Water risks consulting | TdR conducts water risks assessments through current condition analysis and simulations for water risks such as droughts, increased floods, water pollution, and restrictions on the amount of usable water, and support the response to water risks and disclosures on water-risk-related initiatives. |