

To Our Business Partners

Environmental and social issues such as climate change, biodiversity loss, inequality, and human rights violations are becoming more complex and serious. With the globalization of supply chains and the expansion of cross-border business activities, the impacts of business activities on the environment and society are increasing. Accordingly, business entities are expected to reduce the negative impacts and increase the positive impacts they have on the environment and society.

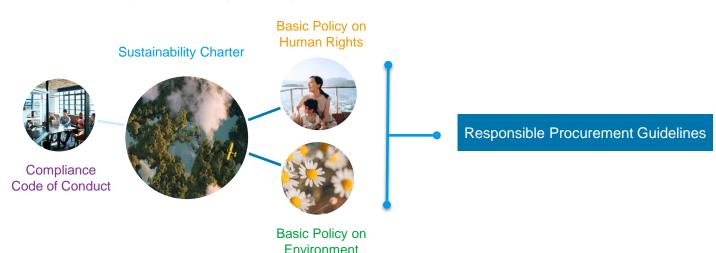
Tokio Marine Group is committed to promoting responsible procurement and procurement practices throughout the entire value chain with our business partners. Therefore, we have established the "Responsible Procurement Guidelines (the Guidelines)" as a code of conduct in March 2023.

The Guidelines outline matters to be promoted by Tokio Marine Group as well as its business partners. We also ask our business partners to request their business partners to understand and cooperate with the matters set forth in the Guidelines.

We thank you for your kind understanding and cooperation.

March 2023 Tokio Marine Group

Tokio Marine Group sustainability-related policies



Responsible Procurement Guidelines

Overview

1. Fair and equitable transactions

We shall strictly comply with applicable laws, rules and regulations when conducting our business activities.

- Compliance with laws, rules and regulations and respect for international norms
- Fair and free competitions
- Quality and safety of product and services
- Protection of intellectual properties
- Prohibition of transactions with criminal forces
- Political activities and political funding, and anti- corruption

2. Human rights and labor

We respect fundamental human rights as stipulated in the International Bill of Human Rights and the ILO Declaration*.

- Prohibition of forced labor and human trafficking
- Prohibition of child labor
- Freedom of association and the right to collective bargaining
- Prohibition of discrimination and harassment

- Respect for diversity and promotion of inclusion
- Appropriate management of working hours and wages
- Occupational Health and Safety and wellness management

3. Environmental Protection

We will actively contribute to solving environmental issues and work to achieve carbon neutrality, a circular economy, and a nature-positive society.

- Climate change mitigation and adaptation
- Disaster resilience
- Reduction of environmental impact and effective use of resources
- Conservation of natural capital and biodiversity

4. Information security

We take measures to protect and enhance the security of data information received not only from within the company but also from our customers and third parties.

- Protection of personal information and privacy
- Cyber security

Confidential information

5. Establishment of management system

We will enhance communication with stakeholders through timely and appropriate information disclosure, including the establishment of a complaints desk.

Establishment of grievance mechanism

Public disclosure and communication

*The ILO Declaration sets forth minimum standards to be observed at work in four areas: freedom of association and the effective recognition of the right to collective bargaining, the elimination of forced labor, the effective abolition of child labor, and the elimination of discrimination in respect of employment and occupation.

Responsible Procurement Guidelines

Full text

The Tokio Marine Group will promote responsible procurement and sourcing practices across the entire value chain in collaboration with business partners (suppliers, subcontractors, agents and other entities that provide goods and services to the Tokio Marine Group). Through these efforts, we aim to realize a safe, secure, and sustainable society while achieving sustainable business growth.

The Responsible Procurement Guidelines (the "Guidelines") have been established to promote responsible procurement based on relevant Tokio Marine Group policies*.

The Guidelines also outline matters that Tokio Marine Group requests our business partners to understand and cooperate with. Business partners are expected to request their own business partners to understand and cooperate with the matters set forth in the Guidelines.

*Tokio Marine Group Compliance Code of Conduct, Tokio Marine Group Sustainability Charter, Tokio Marine Group Wellness Charter, Tokio Marine Group Basic Policy on Human Rights, Tokio Marine Group Basic Policy on Environment, etc.

1. Fair and equitable transactions

1.1 Compliance with laws, rules and regulations and respect for international norms

We shall strictly comply with applicable laws, rules and regulations when conducting our business activities. In addition to respecting international norms and complying with the laws and regulations, we shall respect the traditions and cultures in operating countries. These laws, rules and regulations include those related to the environment, human rights, labor, and products and safety.

1.2 Fair and Free competitions

We shall conduct our business in compliance with antitrust, competition and free trade laws, rules and regulations. We shall not undertake any action that hampers fair and free competition, including collusion and cartel formation.

1.3 Quality and safety of product and services

In compliance with the laws, rules and regulations of each country and region, we endeavor to ensure and improve the quality and safety of our products and services.

1.4 Protection of intellectual properties

We shall respect and not infringe upon intellectual property rights of third parties, including copyrights, trademarks and patents.

1.5 Prohibition of transactions with criminal forces

If we succumb to criminal forces, it would result in encouraging illegal activities. In full recognition of our social responsibility, we shall maintain a firm stand against all criminal forces.

1.6 Prevention of money laundering and assisting illegal activities

We shall endeavor to prevent our business operations from being exploited for the purpose of money laundering, terrorist financing, and/or the inadvertent financing of weapons of mass destruction.

1.7 Political activities and political funding, and anticorruption

We shall comply with applicable laws, rules and regulations regarding public elections, political activities as well as political funds and donations, and we shall always take a fair and unbiased stance. We shall not accept money, goods or other inappropriate or unlawful profits by taking advantage of our position. Also, we shall not accept or give any gifts or entertainment which are illegal or not considered reasonable by social standards. In addition, we shall not allow any improper entertainment, gifts, benefits, or other advantages to a public official or to a person who holds a status equivalent thereto.

1.8 Protection of whistleblowers

We will establish a whistleblowing system, protect the anonymity of whistleblowers, and eliminate retaliation against whistleblowers and those cooperating with investigations in good faith.



Responsible Procurement Guidelines (continued)

Full text

2. Human rights and labor

2.1 Prohibition of forced labor and human trafficking

We shall not allow forced labor or any form of slave labor, including bonded labor and human trafficking.

2.2 Prohibition of child labor

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

2.3 Freedom of association and the right to collective bargaining

We shall respect fundamental rights concerning the freedom of association and the right to collective bargaining.

2.4 Prohibition of discrimination and harassment

We shall 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 shall not tolerate any form of harassment, whether it be physical or mental, including sexual harassment and power harassment and inhumane treatment such as corporal punishment, bullying and threat of any such treatment.

2.5 Respect for diversity and promotion of inclusion

We endeavor to respect the individuality and diversity of each worker and create an environment in which all workers can fully demonstrate their capabilities regardless of sex, gender, sexual orientation or gender identity, age, profession, nationality, race, thought, creed, religion, social status or birth, or physical or mental disability. We endeavor to provide our passionate and entrepreneurial workers with equal opportunities for career development and continuous personal growth.

2.6 Appropriate management of working hours and wages

We shall appropriately manage working hours and pay wages, salaries and remuneration in compliance with relevant labor-related laws and regulations.

2.7 Occupational Health and Safety and wellness management

We will ensure a vibrant working environment and promote the wellness of workers and others by giving consideration to their safety, health and living conditions.

3. Environmental Protection

3.1 Climate change mitigation and adaptation

We will promote the protection of the global environment and creation of environmental value by implementing climate change mitigation and adaptation measures. Through the provision of products and services in the renewable energy field, we will promote the widespread use of clean energy through contributing to the transition to a decarbonized society and the achievement of **carbon neutrality**.

3.2 Disaster resilience

In preparation for emergencies such as disasters, we will develop a crisis management system, including the formulation of a Business Continuity Plan (BCP). In the event of a disaster, we will strive to ensure the continuity of operations and recovery from disasters by taking actions that place the highest priority on human life while avoiding confusion and maintaining appropriate procurement through the accurate assessment of a situation and prompt and precise instructions.

3.3 Reduction of environmental impact and effective use of resources

We will strive to reduce environmental impact by promoting resource and energy conservation, decarbonization and low-carbonization, resource circulation, harmonization with nature, and green purchasing across the value chain in recognition of the environmental footprint of our resource and energy consumption and waste generation. We will promote reduction, reuse, and recycling (3R) of resources and contribute to the creation of a circular economy.

3.4 Conservation of natural capital and biodiversity

We will contribute to the conservation of natural capital, biodiversity and wetlands and to the realization of **Nature Positive** by practicing business activities that give consideration to harmonization with and the improvement of the global environment.



Responsible Procurement Guidelines (continued)

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4. Information security

4.1 Protection of personal information and privacy

We shall thoroughly manage personal information in accordance with relevant laws and regulations.

4.2 Confidential information

We shall protect the confidentiality of our own non-public information as well as that received from customers and third parties in accordance with applicable internal and other relevant rules. We shall not disclose confidential information to unauthorized persons or use confidential information except for the intended and/or disclosed purpose of use.

4.3 Cyber security

We will strive to take measures to ensure and strengthen cyber security and strive to prevent and mitigate damage.

5. Establishment of management system

5.1 Establishment of grievance mechanism

We endeavor to establish, operate, and continuously improve grievance_mechanisms by which workers of our own and of our business partners can raise workplace concerns.

5.2 Public disclosure and communication

We endeavor to enhance communication with stakeholders through accurate and timely disclosures of information and engagement with business partners.

