TMCan ESG PROGRAM: ENVIRONMENTAL, SOCIAL, GOVERNANCE

Tokio Marine Canada (TMCan) aspires to do the right thing. We CARE about our employees, communities, and environment, we are socially responsible, and we do our part to make the world a better place through our ESG initiatives. In keeping with this vision, we are developing and executing a comprehensive ESG program.

TOKIO MARINE CANADA

Please also see Tokio Marine's global website (https://www.tokiomarinehd.com/en/sustainability/) for more information on the group's ESG commitments and initiatives.

	Our Ambition	Our Actions to Date
Environmental	• To insure and invest in environmentally responsible companies and industries	• TMCan will not provide new insurance solutions to[1]: ▪ Coal-fired power generation plants or thermal coal mining projects[2] ▪ Extraction of oil and gas in the Arctic region[3] ▪ Oil sands mining
	• To reduce our carbon and GHG footprint and achieve carbon neutrality by 2030 and net-zero by 2050	• Established a team to assess and implement improvements to reduce carbon and GHG emission • Purchasing of carbon offsets and reducing paper consumption • Participating in Tokio Marine Group's mangrove planting initiative
Social	• To insure and invest in socially responsible companies and industries	• TMCan will not provide insurance solutions to companies that manufacture or participate in: ▪ Inhumane weaponry, including biological weapons, chemical weapons, cluster munitions, and anti-personnel landmines
	• To foster a culture of belonging that embraces diverse perspectives, where employees are engaged and fulfilled	• Delivered DEI strategy to broaden and diversify talent pipelines and established the Empowering Women Committee • Strengthened total rewards programs to reinforce flexibility and inclusiveness • Launched Good Company Committee to drive philanthropic initiatives; Implemented annual Day of Giving with company matching and paid volunteer days • Established Talent Development Plan & Co-Op programs • Conducting annual engagement surveys across all employees and utilize results to enrich our corporate culture • Recognized in 2024 Best Places to Work by HR Reporter
Governance	• To ensure strong corporate governances with active board and sub committees and internal oversight by CEO and leadership team	• Experienced board with strong and diverse backgrounds • Internal oversight, communication and meeting structure set up with CEO and leadership team • Monthly Enterprise Risk Management Committee held with the entire senior leadership team discussing major and emerging risks • Established a robust external and internal audit practice

[1] No new underwriting, investment, and financing will be provided in these areas, except for projects or companies with decarbonization plans that are aligned with the Paris Agreement

[2] May exclude projects with innovative technologies and approaches, such as CCS (Carbon Capture and Storage)/CCUS (Cabon Capture, Utilization, and Storage) and mixed combustion after careful consideration

[3] Arctic region is defined as "All areas north of latitude 66°33, including the Arctic National Wildlife Refuge (ANWR)"

September 2025