	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[4]

	• To reduce our carbon and GHG footprint and achieve carbon neutrality for Scope 1 and Scope 2 emissions by 2030 and support the Tokio Marine Holdings group achieve 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 DEIB Council • 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 (Carbon 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)"

[4] Excludes bonds supporting environmental remediation or site reclamation