2025

SUSTAINABILITY REPORT

HIGHLIGHTS

TOKIO MARINE SEGURADORA

NOSSA TRANSPARÊNCIA, SUA CONFIANÇA

CONTENTS

NAVIGABLE PDF
Click on the items to interact and access the content

INTRODUCTION

We are very proud to be presenting the highlights of our 2025 Sustainability Report in this, the summary version. Prepared in accordance with the GRI Standards and in compliance with SUSEP Circular No. 666/2022, the full version discloses environmental, social, governance, and economic information for the period from January 1 to December 31, 2025. This is an annual publication, aimed at strengthening transparent dialogue with our stakeholders and demonstrating how we integrate the ESG agenda into our business strategy, day-to-day decisions, and the creation of long-term value. Questions and comments may be sent to: esg@tokiomarine.com.br.

FULL VERSION
Access the full version of our sustainability report here

ESG HIGHLIGHTS
(Brazil):

KEY POINTS

ENVIRONMENTAL

- 869 tons of recycled material from wrecked vehicles
- 28 tons of waste collected from policyholders through Ecoassist
- BRL 220 million in written premiums related to renewable energy
- Carbon Free Brasil Seal – 453 tCO_2e offset through certified carbon credits (Scopes 1 and 2)

SOCIAL

- ***Sementes do Brasil* (Seeds of Brazil) Program**: LED, Lotus, and Learning editions
- **GPTW Brazil**: recognized for the 13th consecutive year, ranking 1st in the 'Financial Institutions – Insurance' category
- First-time entry in the **GPTW Latin America** – 200 Best Companies to Work For ranking
- Awards for diversity and inclusion: 1st place in the GPTW 50+ and 10th place in the GPTW Women rankings, in the 'Large Companies' category
- Accessibility (Libras/Brazilian Sign Language): Dedicated services for the hearing impaired
- Support for communities affected by extreme weather events in different regions of the country

GOVERNANCE

95%+ employees have completed mandatory training on ethics, integrity, anti-money laundering, anti-corruption, and human rights

Strengthening mechanisms aimed at information security and anti-corruption

A LETTER FROM THE CEO

We ended 2025 convinced that sustainability is, above all, a responsible way of doing business. In a year marked by economic, social, and climate-related changes, we have reaffirmed our commitment to consistency, transparency, and the creation of long-term value for all the stakeholders with whom we interact.

Our performance over the period reflects a consistent strategy based on technical discipline, careful risk management, and the ability to adapt to different scenarios. We hit BRL 14.6 billion in revenue (written premiums), an 8.9% increase on 2024, and reported approximately BRL 1.47 billion in net income. The claims paid out totaled around BRL 7.9 billion, demonstrating the important economic and social role we play in supporting our clients when they need us most.

In 2025, we made progress on the preparatory stages of our first local ESG strategy, which is aligned with the 2024–2026 *Tokio Transforma* cycle and guided by the prioritization of material topics, risk management, and reflection on our business purpose With this vision having been adapted to the Brazilian context, we have made progress with the process of integrating environmental, social, and governance issues into our business strategy, guided by the '4Cs' philosophy—*Colaboradores* (Employees), *Corretores* (Brokers), *Clientes* (Customers), and *Comunidade* (Community).

On the environmental front, we are strengthening our climate efforts by measuring and offsetting Scope 1 and 2 emissions through internationally certified carbon credits generated in the Amazon region—an initiative that has been recognized by the Carbon Free Brasil Seal. As well as impact management, we offer our clients solutions that contribute to the energy transition. We have highly skilled technical teams and a solid portfolio that includes Integrated Renewable Energy Insurance (ERI) and products tailored to the specific needs of hybrid and electric vehicles.

BRL 14.6 billion
in written premiums in 2025

In the social sphere, our decision making remains people-focused. Caring for the Tokio Team, investing in development, health, and well-being, and fostering a culture based on trust and active listening remain the features that set us apart from the rest. The company's repeated recognition as one of the best places to work in Brazil and Latin America, according to the Great Place to Work (GPTW) organization, demonstrates the link between what we say we do and what we actually do in terms of how we work with our people

We have also strengthened our relationships with customers and brokers by modernizing the customer journey and expanding our omnichannel service, ensuring closeness and efficiency, and boosting the high standard of our operations.
In 2025, more than 48,000 brokers and broker associations worked to help us remain an essential part of Brazil's economic and social development, with support being provided by development and recognition initiatives.

48,000+
brokers and broker associations operating throughout the country

Our commitment to social responsibility could be seen in the 2025 edition of the *Sementes do Brasil* program, which trained 74 young people in areas related to learning and inclusion in the labor market, as well as in partnerships with institutions such as the AACD and the Ponte Institute. Moreover, in light of the increasing frequency of extreme weather events in Brazil, we made donations to affected communities, providing more than 11 tons of food and hygiene supplies to regions in Minas Gerais and Rio Grande do Sul, as well as construction materials to cities in Paraná. We also continued to support culture and sports, most notably through the Instrumental Music Award at Tokio Marine Hall and our involvement in stock car racing.

In presenting this report, we are reaffirming our commitment to transparency, open dialogue with stakeholders, and the continuing development of our sustainability agenda. We believe that insurance plays an essential role in building a society that is safer, more resilient, and better prepared for the future.

José Adalberto Ferrara
CEO of Tokio Marine Seguradora

MATERIALITY

In order to identify the topics that are most important to our sustainability strategy, we updated our material topics using a double materiality study aligned with that developed by the Tokio Marine Group, expanding on the approach adopted in the previous cycle.

MATERIAL TOPICS: TOKIO MARINE GROUP AND TOKIO MARINE BRAZIL

Tackling climate change

- Climate change
- Energy transition
- Sustainable management of the value chain

Resilience in the face of disasters

- Sustainability of products and services
- Insurance inclusion

Health and quality of life

- Employee well-being and professional development
- Sustainability of products and services

Diversity and inclusion

- Diversity and inclusion
- Insurance inclusion

Innovation and digitization

- Sustainability of products and services
- Data privacy

Protecting the environment

- Climate change
- Sustainable management of the value chain
- Energy transition

Promotion of education for children

- Insurance inclusion
- Sustainability of products and services

Transparency and disclosure of information

- Transparency, compliance, and governance
- Data privacy

2025 MARKED THE START OF THE DEVELOPMENT OF THE LOCAL ESG STRATEGY, WHICH IS LINKED TO THE *TOKIO TRANSFORMA* CYCLE.

TOKIO MARINE

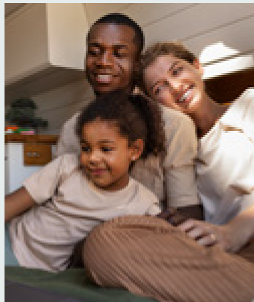
ABOUT US

We have been operating in Brazil since 1959, having built a solid track record in the domestic insurance market, based on long-term relationships, operational discipline, and a commitment to protecting people, businesses, and communities. With its headquarters in São Paulo (SP), we have 68 service locations distributed across the five regions of the country. This presence means that we continue to have close ties with partner brokers, broker associations, and customers, and supports an operational model focused on efficiency, service quality, and responsiveness within the specific contexts of the regions where we operate.

MISSION	To provide peace of mind and security to individuals and businesses, thereby contributing to the development of society.
VISION	ı To be recognized by our employees as the best company to work for in Brazil. ı To be a benchmark for brokers, partners, and customers through transparency, simplicity, and excellence. ı To be committed to society by contributing to environmental, social, and economic development.
VALUES	ı Commitment to the satisfaction of the 4Cs (Employees, Brokers, Customers, and the Community) ı Respect ı Excellence in products and services ı Teamwork ı Ethics ı Transparency

Product and service portfolio

Our portfolio meets the needs of both individuals and businesses in various aspects of life and business.



PROTECTION FOR INDIVIDUALS AND FAMILIES

- Life and Personal Accident Insurance
- Travel Insurance (Domestic and International)
- Rental Guarantee

PROTECTION FOR ASSETS AND PROPERTY

- Auto Insurance
- Motorcycle Insurance
- Residential and Condominium Insurance

BUSINESS PROTECTION AND CORPORATE SOLUTIONS

- Business Insurance
- Transport Insurance
- Engineering Risks and Construction Liability Insurance
- Civil Liability Insurance
- Agro Insurance

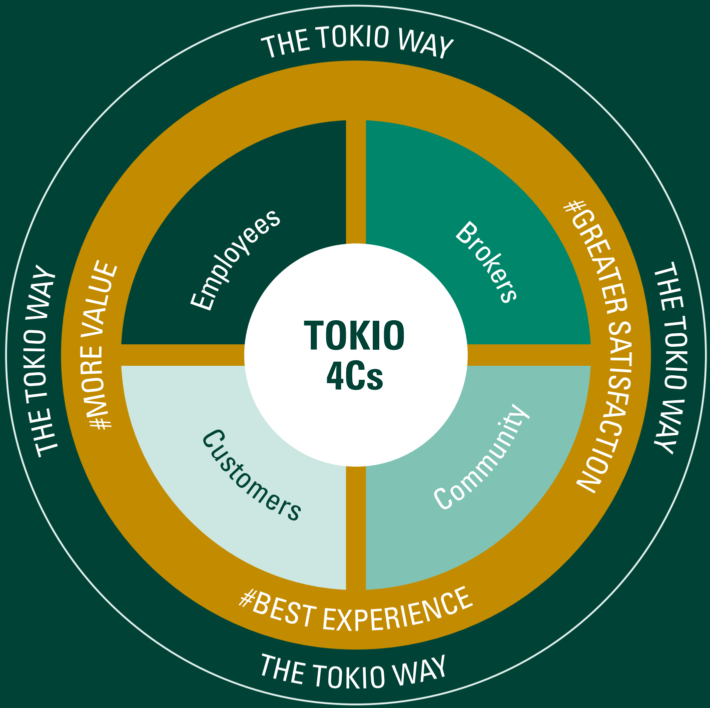
STRATEGIC PLANNING

Tokio Marine's strategy in Brazil is structured around the *Tokio Transforma* **2024–2026** cycle that guides the company's operations with a focus on sustainable growth, operational excellence, and long-term value creation.

EXCELLENCE IN SERVICES
To provide the best experience for all our brokers, partners, and customers in every service and interaction.

INNOVATION AND TECHNOLOGY
To innovate in services, products, and technologies to provide the best experience for brokers, partners, and customers.

TOKIO CHAMPION TEAM
To invest in our employees' experience so that they are increasingly more engaged, empowered, and happy through diversity, equity, and inclusion.



SUSTAINABLE GROWTH
To grow sustainably, while maintaining growth across all channels and all portfolios at a level that is always above the market average.

PRODUCTIVITY AND EFFICIENCY
To achieve productivity and efficiency through the conscientious use of any and all resources, contributing to the sustainability of Tokio and Brazilian society.

ENVIRONMENTAL, SOCIAL, AND GOVERNANCE (ESG)
To invest in our company and society to strengthen best practices in environmental, social, and governance matters.

WATCH THE MANIFESTO ON THE *TOKIO TRANSFORMA* CYCLE

ECONOMIC AND FINANCIAL PERFORMANCE

In 2025, we continued to move forward in terms of growth and value creation. We recorded revenue of BRL 14.6 billion in written premiums, an increase of 8.9% compared to 2024. We reported net income of approximately BRL 1.47 billion, further solidifying our financial strength. At the same time, we reinforced our role in protecting society: the claims paid out during the year totaled around BRL 7.9 billion, thus demonstrating the economic and social importance of the insurance business.

KEY INDICATORS

BRL 14.6 billion in written premiums

BRL 7.9 billion in claims paid

BRL 1.5 billion in net profit

BRL 5.0 billion in net equity

Combined index: **91.2%**

Claims ratio: **51.5%**

Acquisition costs: **21.9%**

CORPORATE GOVERNANCE

OUR STRUCTURE

Our corporate governance practices are dedicated to ensuring ethical decision-making, responsible risk management, and the ongoing alignment between strategy, regulatory compliance, and long-term value creation. With a focus on integrated operations, our structure consists of the Board of Directors, which plays a central role in setting business guidelines and overseeing the management; the Executive Board, which is responsible for the day-to-day operations and implementing the Board's decisions; and advisory committees, including the Audit, Human Resources and Remuneration, and Investment committees.

Composition of the Board of Directors[1]

José Adalberto Ferrara[2]	Chairman
Yasuhiro Kimura	Independent Executive Member
Kiichiro Hatakeyama	Independent Executive Member

[1] *Terms of office valid until the 2026 Annual General Meeting.*

[2] *The Chairman of the Board of Directors also holds an executive position within the organization, serving as CEO, with the aim of strengthening the alignment between the Board's strategic decisions and the executive management's implementation of the guidelines.*

Composition of the Statutory Executive Board [1]

José Adalberto Ferrara	CEO
Marcelo Goldman	Executive Director of Mass-Market Products
Rosete Boukai Neta	Executive Director of Governance
Adilson Ignacio Lavrador	Executive Director of Operations and Technology
Masaaki Itakura	Executive Director of Corporate Strategy
Daniel Dibe da Silva	Chief Financial Officer
Luis F. S. Vasconcellos	Executive Director of Corporate Products

[1] *Terms of office valid until the 2026 Annual General Meeting.*

ETHICS AND COMPLIANCE

Ethics and compliance are the cornerstones of our work and are reflected in all of our day-to-day operations. Our Integrity Program is supported by policies, codes, and procedures that guide the way in which our employees, managers, brokers, suppliers, and other partners act. The program's most important benchmark is the Code of Ethical Conduct, which is based on national and international legal provisions and is in line with the Tokio Marine Group's practices worldwide.

Hotline Channel

We have established the Hotline Channel which provides a formal means of reporting potential violations of the Code of Ethical Conduct, internal policies, and any applicable laws. All of our employees can access this platform via the corporate intranet. Suppliers and business partners can submit reports to: hotline@tokiomarine.com.br. Reports are received and handled confidentially and independently by the Compliance Department, which analyzes and investigates them, before applying the appropriate measures, meaning that all the cases are handled professionally and impartially. The company guarantees protection against any form of retaliation against whistleblowers acting in good faith, reinforcing its commitment to an ethical and safe working environment.

CULTURE

Our Compliance Department has made progress in strengthening our ethical culture through initiatives that are more closely aligned with the realities of our business. Governance Week 2025 was a good example of this effort, with training sessions that led to an increase of approximately 200% in inquiries made to the department. Mandatory training on ethics, integrity, anti-money laundering, anti-corruption, and human rights has also been formally incorporated into the ESG Goal, which is linked to the strategic cycle and aims to involve a minimum of 95% employee participation. All the training sessions attracted participation rates that went well above the expected targets, reinforcing the collective commitment to integrity.

RISK MANAGEMENT

The structuring of our risk management is based on the three lines of defense model, ensuring that everyone clearly understands their roles, separation of duties, and continuous monitoring.

THREE LINES OF DEFENSE

1ST LINE

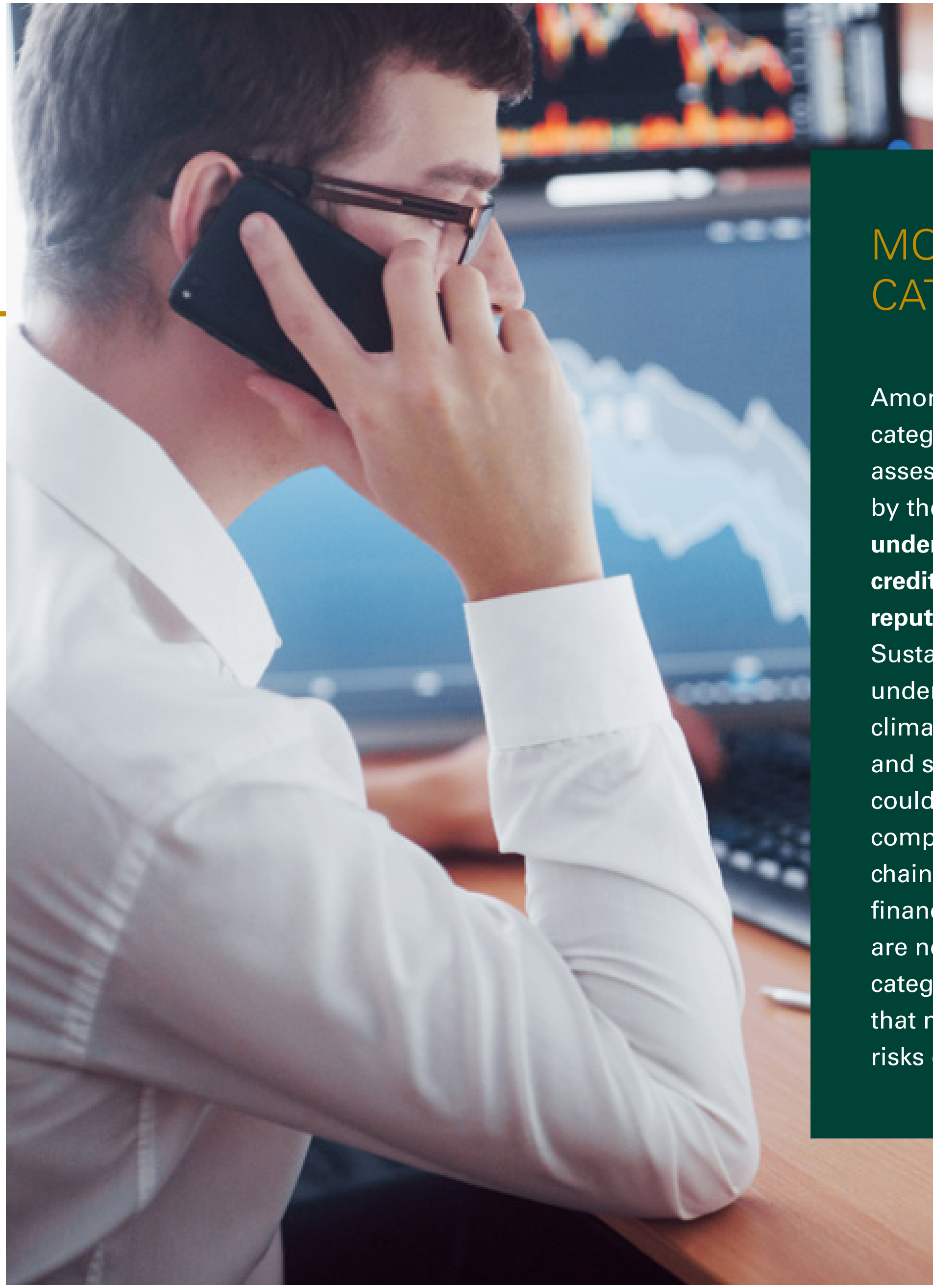
The 1st line includes all of Tokio Marine's business and operational areas.

2ND LINE

This line ensures that the Compliance, Internal Controls, and Risk departments, as well as other related areas, provide guidance to the employees.

3RD LINE

The 3rd line involves the Audit department independently reviewing and evaluating the performance of the first and second lines of defense.



MONITORED CATEGORIES

Among the main risk categories identified, assessed, and managed by the company are: **underwriting**; **market**; **credit**; **liquidity**; **operational**; **reputational**; and **strategic**. Sustainability risks are understood as the set of climate, environmental, and social risks that could possibly impact the company's operations, value chain, and economic and financial performance. They are not classified as a specific category, but rather as events that may affect the types of risks defined in this list.

SUPPLY CHAIN

Our supplier and service provider management covers a broad network of companies with different profiles and sizes. All suppliers are classified according to the risk matrix, which guides the contracting, approval, and monitoring processes. The ESG[1] assessment uses a specialized platform to consult official public databases and assign ratings to registered suppliers, with the documentation that supports any findings also being provided.

ESG RATING

EXCELLENT (9.0 TO 10.0)
Approval or retention of the service provider.

GOOD (7.0 TO 8.9)
Approval or continuation, with a possible request for clarification.

OF CONCERN (4.0 TO 6.9)
An action plan is required; failure to submit one will result in failure or suspension.

CRITICAL (0.0 TO 3.9)
Rejection or suspension of the service provider.

[1] *The criteria apply to the entire eligible pool of service providers registered in the system, with the exception of foreign suppliers (this process is handled by the parent company) and real estate lease agreements, given the specific nature of the service.*

TOKIO MARINE'S **4 CS**

Value creation at Tokio Marine is directly linked to the quality of the relationships the company builds and maintains over time. This vision guides *Tokio Transforma*'s strategy and is reflected in its work with the 4Cs (Employees, Customers, Brokers, and Communities), which shapes decision-making, the prioritization of investments, and the creation of long-term value.

Employees

Customers

Brokers

Communities

Employees

Our teams are at the heart of our value creation strategy. The company's organizational culture is built around one fundamental pillar: trust. This principle guides the way people interact, make decisions, lead, and carry out their day-to-day work, meaning we are able to develop an environment of active listening, respect, psychological safety, and shared responsibility.

2025 HIGHLIGHTS

- GPTW Brazil for the 13th consecutive year, ranking 1st in the 'Financial Institutions – Insurance' category
- First-time entry in the GPTW Latin America – 200 Best Companies to Work For ranking
- Awards for diversity and inclusion: 1st place in the GPTW 50+ and 10th place in the GPTW Women rankings, in the 'Large Companies' category

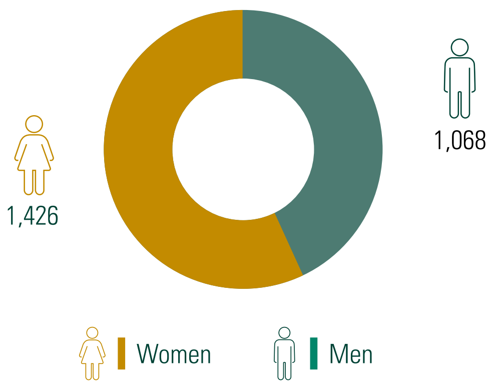
Team Tokio

AT THE END OF 2025, WE HAD 2,494 EMPLOYEES, REPRESENTING A SLIGHT INCREASE COMPARED TO THE PREVIOUS YEAR, SHOWING THAT THE COMPOSITION OF OUR WORKFORCE REMAINED STABLE.

Employees, by region and gender[1] GRI 2-7

			2025
Region	**Men**	**Women**	**Total**
North	3	8	11
Northeast	25	17	42
Central-West	18	20	38
Southeast	978	1,337	2,315
South	44	44	88
Total	**1,068**	**1,426**	**2,494**

TOTAL 2025



[1] *All employees are guaranteed a set number of working hours. The data was drawn from internal databases, corporate dashboards, and the ADP system in December 2025. The direct counting method was used to establish the headcount, taking into account both full-time and part-time employees. No significant fluctuations in the total number of employees were identified during the period.*

Training and learning

Continuous development is a cornerstone of this journey. The *Tokio Saber* University offers full access to a structured learning ecosystem, with courses aligned with the business strategy and the needs identified in the talent management cycle. As well as internal initiatives, we offer financial support for external training, as well as for participation in certification programs, conferences, and technical events.

14.84
hours of training per employee, on average

90.22%
of the employees received performance reviews

Leaders

The leadership programs show how mature we are in relation to this area as well as Tokio Marine's commitment to the ongoing development of managers as a means of addressing current and future business challenges:

- The **Leadership Development Program (PDL)**, having been in operation for more than a decade, has evolved to incorporate the Five Behaviors framework, strengthening skills such as trust, collaboration, mutual accountability, and team effectiveness;
- The **International Leadership Development Program (PDLI)** offers an intensive learning experience focused on the development and continuous improvement of processes, connecting leaders to different contexts and perspectives through international 'offsites';
- Executives who show great potential also participate in the **'Next Gen Leadership Program'**, which is aimed at those professionals who have completed international leadership programs, preparing them for the challenges of increasingly complex and dynamic environments.

Health and well-being

Health and well-being form an integral part of this value proposition. The company has implemented a comprehensive healthcare structure, with an in-house medical team, a social worker, and a call center, meaning we now provide much broader access to physical and mental health care.

Among the services offered are:

Occupational Health and Healthcare Services, including periodic examinations, elective and emergency appointments, and the issuance of medical documents.

Nursing, including triage, review of medical certificates, administration of medicines, and support for scheduling appointments.

Physical Therapy, including therapeutic sessions, ergonomic assessments, and training related to NR-17.

Specific support programs, such as the Pregnant Women's Program, the Mother's Corner, and initiatives focused on physical well-being.

BENEFITS

We offer full-time employees[1] benefits in addition to those provided for under labor law, including health insurance, dental insurance, and a medications allowance, which are provided from the moment an employee joins the company, in line with internal criteria and applicable law.

[1] *Temporary or part-time employees, if there are any, are not eligible for these additional benefits, subject to specific legal and contractual provisions.*

Diversity and inclusion

Diversity, equity, and inclusion are addressed strategically and on an ongoing basis within the company through the *Tokio Com Todos* (Tokio With Everyone) program, which coordinates initiatives focused on raising awareness, fostering an inclusive environment, developing professional skills, and monitoring key performance indicators. Among the initiatives conducted in 2025, the panel discussion "Employability and Generations"—held at our office—stood out for its focus on intergenerational inclusion and access to opportunities. We provided support for the 'Dive In Festival', the largest global event in the insurance industry dedicated to this topic. We organized panel discussions and debates featuring leaders and experts from various countries.

Customers

The customer experience runs throughout our operations, guiding our investments in technology, processes, and team training. The modernization of the customer journey has gained momentum with the evolution of the omnichannel service, integrating different points of contact and increasing responsiveness. This technological transformation goes hand-in-hand with a focus on insurance culture, financial education, and the availability of inclusive products.

Relationship channels

Our approach to customer relations is designed to ensure proximity, accessibility, and efficiency throughout the entire customer journey, from pre-sales to post-sales. In addition to digital channels, we have developed initiatives that take the experience beyond insurance. These include benefits programs, 24-hour assistance, and cultural and institutional engagement.

Active listening and continuous improvement

We take a structured approach to analyzing reports, correcting processes, and improving the quality of our deliverables, as well as to recognizing and encouraging best practices. We also have a Research Office—an internal unit that conducts studies to monitor trends, improve our understanding, and gather feedback. We have specific channels designed to record and address complaints, such as Customer Service and the Ombudsman's Office, whilst we also monitor external platforms.

Brokers

Our business model is only possible due to the work of our brokers, who are recognized as strategic partners in creating value, promoting a culture of insurance, and improving the customer experience. The training program is one of the cornerstones of this relationship. As well as human rights training, we offer structured training and certification programs, such as Brokertech, a digital platform developed for brokers that provides tools for portfolio management, quick quotes, marketing tailored to individual needs, training, and the generation of leads.

> THE DIGITALIZATION OF THE SALES PROCESS HAS ADVANCED WITH THE ADOPTION OF SOLUTIONS THAT HAVE INCREASED OUR EFFICIENCY IN PROVIDING QUOTES, CUSTOMER SERVICE, FOLLOW-UP, AND RELATIONSHIP MANAGEMENT

Local communities

Our work with local communities is guided by the belief that creating value also means contributing to social development, inclusion, and the reduction of inequalities. As Tokio Marine's flagship social program, *Sementes do Brasil* structured its agenda around three complementary areas over the course of 2025:

- Over the course of the four month-long ***Sementes do Brasil Aprendizagem*** **(Learning) program**, participants received in-person training, a course on the Office Package at Senac, weekly mentoring led by volunteer employees, and financial support in the form of a monthly stipend of BRL 700, as well as computer equipment, transportation vouchers, and snacks. The host institutions also received monthly logistical support. At the end of the program, 17 young people graduated and, so far, eight have entered the workforce—seven were hired by Tokio Marine and one by another company.
- The ***Sementes do Brasil LED*** program lasted ten months and included weekly classes designed to improve technical and behavioral skills, thereby boosting employability and helping the participants move into the formal labor market. In 2025, the program trained 43 young people and, so far, 13 have entered the workforce—nine were hired as apprentices at the company and four at other organizations.
- The ***Sementes do Brasil Lótus*** program, meanwhile, focused on training young mothers in customer service. For four months, the participants received a monthly stipend of BRL 700, transportation vouchers, snacks, in-person classes at the company's facilities, a course on the Office Package at Senac, and weekly mentoring from volunteer employees. A total of 14 young women graduated at the end of the program. So far, three have been hired: two under permanent employment agreements with Tokio Marine and one as a contractor.

DONATIONS AND SUPPORT

Donations and institutional support for essential services complement our social responsibility strategy. Notable highlights in 2025 included a donation of BRL 300,000 to the Association for the Assistance of Children with Disabilities (AACD) and a contribution of BRL 100,000 to the Ponte Institute. Over the course of the year, we also provided funds for regions affected by extreme weather events. Among the initiatives were the donation of five tons of food and hygiene supplies to the City of Ipatinga (MG), six tons of food baskets to the Civil Defense Agency of Rio Grande do Sul, and 300,000 bricks to the Civil Defense Agency of Paraná, to help with the reconstruction of affected areas.

Volunteering

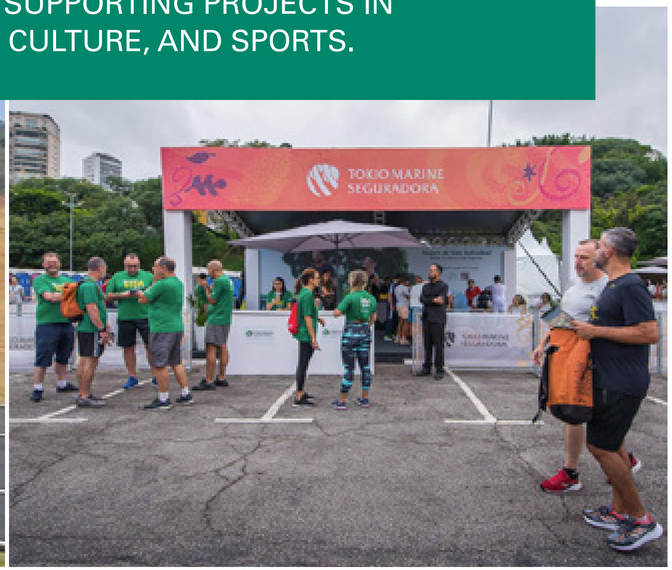
As part of our corporate volunteer program, our employees participated in community and environmental engagement initiatives:

- The *Ação Ecoaliados* (**Ecoallies** or **Allies for the Environment** initiative) brought together 35 participants for activities in support of a recycling cooperative and a community cleanup effort in a public space, resulting in the collection of 64.83 kg of waste;
- As part of the *Hamburgada do Bem* **(The Good Burger Project)**, 43 employees helped organize recreational activities and actively participated in preparing and delivering snacks to children in the community, rolling up their sleeves to make hamburgers and french fries;
- The *Adote uma Cartinha* **(Adopt a Letter)** initiative, carried out in partnership with the Brazilian Postal Service, sponsored 151 letters to Santa Claus, as well as the purchase and delivery of gifts;
- The **Blood Drive**, organized in partnership with the Beneficência Portuguesa Hospital, brought together employees in an initiative that showed how much we care about the community and life. In total, 94 bags of blood were collected.

FULL VERSION
See the full report for details

Sponsorships

WE INVESTED BRL 7.1 MILLION IN THE FORM OF DIRECT AND INCENTIVE-BASED CONTRIBUTIONS, SUPPORTING PROJECTS IN THE AREAS OF HEALTH, EDUCATION, CULTURE, AND SPORTS.



ENVIRONMENT

CLIMATE CHANGE

The climate agenda is treated as a strategic pillar of Tokio Marine's operations, including both the environmental impacts of its operations and the risks and opportunities associated with climate change for the insurance business.

In 2025, we earned the Carbon Free Brasil Seal, a certification that recognizes the total offsetting of 453 metric tons of CO_2 equivalent (tCO_2e) related to the Scope 1 and 2 emissions generated by the company's operations in Brazil in 2024 – see details about the seal at this link. The offsetting was conducted through the Brazilian Amazon Grouped Forestry project, a forest conservation initiative implemented in the Legal Amazon.

453 tCO_2e

scopes 1 and 2 emissions in 2024 were offset

COP30

We participated in the 30th United Nations Climate Change Conference (COP30), held in Belém (PA). Tokio Marine was one of the sponsors of *Casa do Seguro*, an initiative coordinated by CNseg that brought together representatives from the insurance sector, companies, experts, and public policymakers to discuss the role of insurance in helping make the energy transition, adapting to climate change, and strengthening a resilient infrastructure.

Scope 1 emissions broken down by category[1]

	2024		2025	
Category	Total emissions (tCO_2e)	Biogenic emissions (tons)	Total emissions (tCO_2e)	Biogenic emissions (tons)
Stationary combustion	3,546	0,506	0,086	0
Mobile combustion	189,802	133,479	200,094	132,489
Fugitive emissions	87,903	0	22,153	0
Total	**281,252**	**133,986**	**222,333**	**132,489**

[1] *The inventory includes CO_2, CH_4, N_2O, and HFCs, using emissions factors and global warming potentials (GWPs) based on IPCC guidelines, supplemented by data from DEFRA for transportation, and data from the National Energy Grid (SIN) for energy in Brazil. The base year adopted is 2023, the first year the inventory was prepared, with total emissions of 236.66 tCO_2, and no recalculation was required for the reporting period. We also identified the removal of 0.291 tons of biogenic CO_2 related to the land-use change category.*

Energy indirect (Scope 2) GHG emissions in tCO_2eq [1]

Methodology	2024	2025
Location-based (tCO_2e)	171,22	130,97
Market-based (tCO_2e)	-	0.06

[1] *In 2024, Scope 2 emissions were reported using only the location-based approach. Starting in 2025, the market-based approach was also adopted, in line with the GHG Protocol guidelines. The calculation includes only CO_2, using the emissions factor for the National Energy Grid (SIN), to ensure consistency with the base year of 2023.*

Consolidated Scope 3 Emissions[1]

	2024	2025
Type of emission	Total emissions	Total emissions
Total Scope 3 emissions, in tCO_2e	29,648.81	32,396.56
Total Scope 3 biogenic emissions, in tons	4,625.00	5,263.77

[1] *The inventory complies with the GHG Protocol and ISO 14064, taking 2023 as the base year, and covers the categories most relevant to the company's operations.*

ENERGY

Energy management at Tokio Marine involves both the efficient use of resources in our operations and the company's role in the context of the energy transition. In 2025, we continued our efforts to optimize energy consumption at our administrative facilities, with a focus on operational efficiency, monitoring of consumption, and the ongoing evaluation of opportunities for improvement.

Total energy consumed within the organization (GJ)[1] GRI 302-1

	2024	2025
Type of energy	Calculated quantity	Calculated quantity
Non-renewable fuels consumed	2,070.38	2,768.41
Renewable fuels consumed	529.83	1,916.28
Electricity, heating, cooling and steam purchased for consumption	11,247.53	10,655.54
Total	**14,880.87**	**14,632.06**

[1] The company does not sell its surplus energy. Electricity consumption was calculated based on the emissions factor of the National Energy Grid (SIN).

HIGH-IMPACT PRODUCTS

We seek to expand our range of initiatives that support the energy transition and the mitigation of environmental risks. Among these initiatives are insurance products designed for renewable energy generation projects, such as solar and wind power plants, such as the Integrated Renewable Energy Insurance (ERI) policy, for example. We also offer coverage and support services related to solar panel systems, thereby helping to expand the use of this technology in the country. In the mobility sector, we keep pace with the evolution of electrification and the adoption of hybrid and electric vehicles, offering insurance solutions tailored to their technical specifications.

BRL 220 million
in premiums related to solutions that support renewable energy[1] in 2025

[1] Premiums associated with high-impact products are those related to the Engineering, Business, Named Perils, Equipment, and Warranty lines of insurance.

CREDITS

Tokio Marine Seguradora S.A.
www.tokiomarine.com.br

HEADQUARTERS:
Rua Sampaio Viana, nº 44
Paraíso,
São Paulo, SP,
zip code: 04004-902

PROJECT COORDINATION AREA

- Superintendence of Market Strategy, Quality and ESG
- Business Intelligence and Sustainability Coordination

PARTICIPATING AREAS

- People Administration and Organizational Health
- Administrative
- Customer Service, Ombudsman, and Quality
- Audit
- Special Channels
- Compliance
- Internal Controls, and Risks
- Administrative Council
- Accounting, Taxes, and Coinsurance
- Organizational and People Development
- Statistics
- Growth Strategy and Commercial Support
- Market and Strategy Sustainability
- People and Career Strategy
- Corporate Products Strategy (Legal Entity)
- Investments and Treasury
- Corporate Legal
- Marketing
- TMA Assistance Operations and Services
- Corporate Planning
- Presidency
- Personal Insurance Products
- Auto Products and Services
- Mass Risks Products
- Quality and Ombudsman
- Salvage and Reimbursement
- Information Security
- Claims
- Policy Management Systems
- Technology, Digital, and Innovation

CONSULTING, PROJECT MANAGEMENT, CONTENT, AND DESIGN
Grupo Report

INDICATOR DATA COLLECTION
Grupo Report (Central Report®)

REPORT TEAM
Ana Souza, Arthur Rocha,
Camila Henriqson, Cristiana Sampaio,
Eliana Glücksmann, Isabela Ribeiro,
Karen Saji, Laura Amaral,
Paula Kreimer, Rafael Montandon,
and Renata Ribeiro

TRANSLATION
Grupo Report

PROOFREADING
Steve Wingrove

PHOTOGRAPHY
Freepik

TOKIO MARINE
SEGURADORA

NOSSA TRANSPARÊNCIA, SUA CONFIANÇA