

January 14, 2026

The Toa Reinsurance Company, Limited

Announcement of the Adoption of Toa Re Group Human Rights Basic Policy

The Toa Reinsurance Company, Limited (President and Chief Executive: Masaaki Matsunaga) announces the adoption of the Toa Re Group Human Rights Basic Policy which outlines Toa Re Group's approach and concrete actions to fulfill the Group's responsibility to respect human rights.

In line with our mission statement, "Providing Peace of Mind," we regard respect for human rights as a key management priority. Along with this Policy, we will continue and strengthen our efforts to respect human rights.

For more information, please refer to the attached document.

(End)

## Toa Re Group Human Rights Basic Policy

The Toa Re Group (hereinafter “we” or “the Group”) sets forth its Mission Statement as “Providing Peace of Mind,” and conducts its reinsurance business based on this mission. To realize this mission, we regard respect for human rights as a key management priority. Therefore, we strive to fulfill our responsibility to respect human rights throughout our business activities.

This Policy outlines our approach and concrete actions to fulfill our responsibility to respect human rights.

### 1. Scope of Application

This Policy applies to all executives and employees of the Group (including executives, employees, and temporary staff of all of the Group companies).

We also expect our business partners to respect human rights in line with this Policy.

### 2. Respect for International Norms and Laws

We support international norms including the International Bill of Human Rights, and the Declaration on Fundamental Principles and Rights at Work of the International Labour Organization (ILO).

We are also committed to respecting human rights in accordance with the United Nations Guiding Principles on Business and Human Rights.

We comply with laws and regulations applicable in each country and region where we conduct business.

If requirements of the local laws and regulations are in conflict with internationally recognized human rights, we seek ways to honor the principles of internationally recognized human rights while complying with local laws and regulations.

### 3. Governance

This Policy may be amended or repealed by the Board of Directors of the Toa Reinsurance Company, Limited.

Efforts addressed as human rights related activities based on this Policy are reported to the Board of Directors after being reported to and/or discussed by the Executive Management Committee and other relevant committees of the Toa Reinsurance Company, Limited.

### 4. Human Rights Due Diligence

We strive to develop the system of human rights due diligence in order to identify, prevent, and mitigate the adverse impacts of our business activities on human rights

and work to respect human rights through holding dialogues with stakeholders.

In cases where our business activities caused or contributed to adverse impacts on human rights, we work to take appropriate measures to remedy such adverse impacts.

#### 5. Respect for Employee Human Rights

In all aspects of employment and work, we do not discriminate in any way based on race, nationality, creed, religion, disability, birth, sex, sexual orientation, gender identity, age, and physical condition. We do not tolerate any form of harassment including sexual harassment and power harassment, forced labor and human trafficking, and child labor.

Furthermore, we respect the freedom of association and the right to collective bargaining, comply with laws and regulations regarding working conditions, including working hours and wages, and strive to create a vibrant work environment that takes safety and health into consideration.

In addition, we promote “DE&I: Diversity, Equity, and Inclusion” and create an environment and provide development opportunities that enable all employees to make the most of their abilities.

#### 6. Respect for Human Rights through All Business Activities

We respect human rights of all stakeholders involved throughout our business activities and strive to prevent or mitigate any adverse impacts on human rights that may occur through our business activities.

Furthermore, we recognize the importance of information management in business activities, and thus establish and maintain systems for information management, including privacy protection.

We strive to engage in investment and financing that take “ESG: Environment, Social, Governance” factors into consideration, including perspectives on respecting human rights.

## 7. Remedy

We strive to develop the system for appropriate intake of various consultations and complaints, including those regarding human rights issues. At the same time, we strive to take appropriate measures to remedy any adverse impacts on human rights that are found to occur in the course of our business activities. We prohibit any disadvantageous treatment or retaliation against the persons raising consultations or complaints and strive to develop the system to prevent such actions.

## 8. Education and Awareness

We strive to conduct education and awareness programs for all executives and employees to ensure appropriate understandings and effectiveness to fulfill our responsibility based on this Policy.

## 9. Information Disclosure

We disclose our efforts to respect human rights based on this Policy on our website and through other media and strive to share them with stakeholders.

Adopted on November 28, 2025