

2026 International Conference, Financial Supervisory Service
“Future Climate Finance in the Era of Green Transition”

Enhancing Societal Resilience

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Tokio Marine Holdings

Talking Points

- **Engagement with High-emitting Sectors on Transition Plans**
- **Growing Interest in Adaptation and Resilience**
- **Tokio Marine's Approach to Resilience**

Engagement with High-emitting Sectors on Transition Plans

Engagement with High-emitting Companies

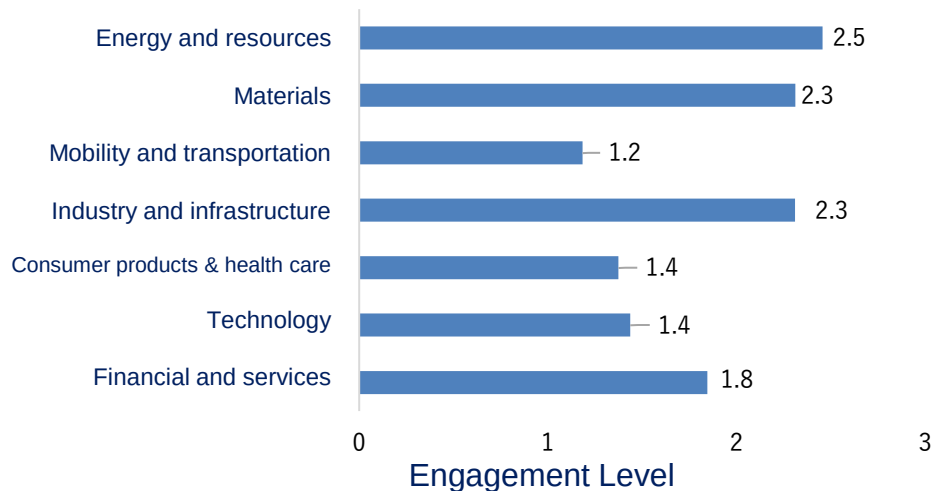
- ✓ In September 2023, Tokio Marine & Nichido set an interim target of holding dialogue with 200 large corporate customers, which account for approximately 90% of the company's insurance-associated GHG emissions, and achieving Level 2 or higher engagement with more than 160 customers by 2030.

Level	Topics
1	Identify issues
2	Make proposal based on identified issues
3	Provide insurance and solutions



New initiatives that help customers make progress with decarbonization

Depth of Dialogue by Sector (As of March 2026)



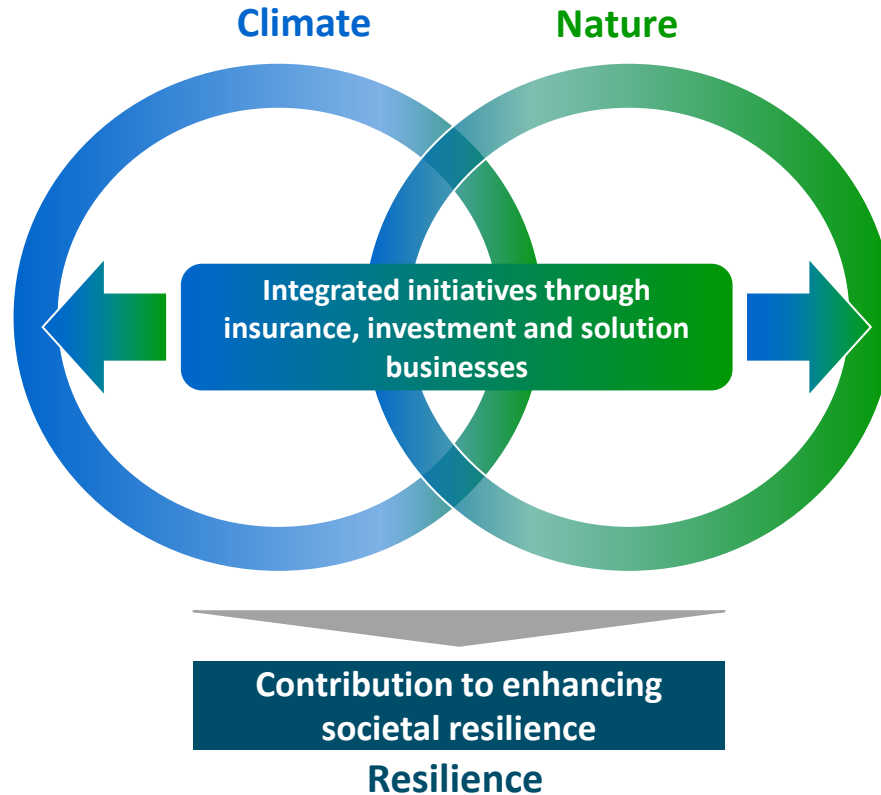
Growing Interest in Adaptation and Resilience

- ✓ Many financial sector initiatives, including GFANZ, are giving greater focus on climate change adaptation and resilience.



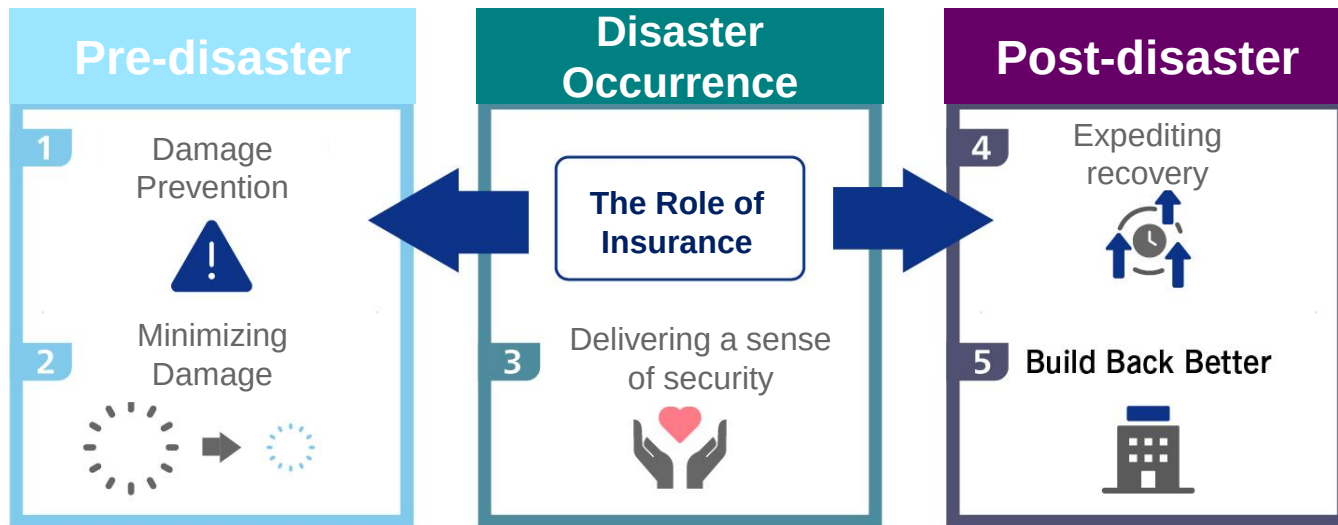
(Source: "Investing in resilience" June 2026 GFANZ)

The Nexus between Climate Change and Nature



Tokio Marine's Approach to Build a Disaster-resilient Society

- ✓ Going beyond the payment of insurance benefits, Tokio Marine Group is working to enhance disaster resilience, encompassing everything from pre-disaster preparedness, disaster prevention and mitigation, and recovery and reconstruction, to initiatives aimed at preventing the recurrence of similar damages.



Integrated Resilience-related Solutions Rendered by ID&E

Nature Risk Assessment



- Water risk assessment, natural capital & biodiversity risk assessment
- Environment-, human rights- and nature-related due diligence
- Supporting carbon credit generation
- Hazard analysis
- Monitoring ground and environmental changes

Landscape Design & Engineering



- Integrated designing and construction support of green infrastructure
- Eco-DRR design support
- Conservation and restoration of local community-led water source forest, wetland and coastal and mangrove forests
- Supporting the formulation of environment-, nature- and community-friendly development plans

Natural Regeneration



- Supporting the restoration of natural eco-system
- Supporting the recovery from environmental damages
- Supporting the integrated recovery of resilience, climate & nature and well-being

Case study 1: Facilitating riverine flood risk assessment

- The Ministry of Land, Infrastructure, Transport and Tourism (MLIT) of Japan initiated the concept of “river basin flood control” (unofficial translation), which encourages all stakeholders in the river basin to implement resilient countermeasures.
- To raise awareness among corporates in the river basin, MLIT developed a guide to self-evaluate their flood risks by utilizing the latest knowledge as well as publicly available data and software. The outcome of which also serves climate-related disclosures as recommended by TCFD and ISSB.
- The insurance industry knowledge and experience fed into the guidance.

Developing a “Guide to Flood Risk Assessments for Enhanced TCFD Disclosures”



Figure 2 Main Steps for Flood Risk Assessments

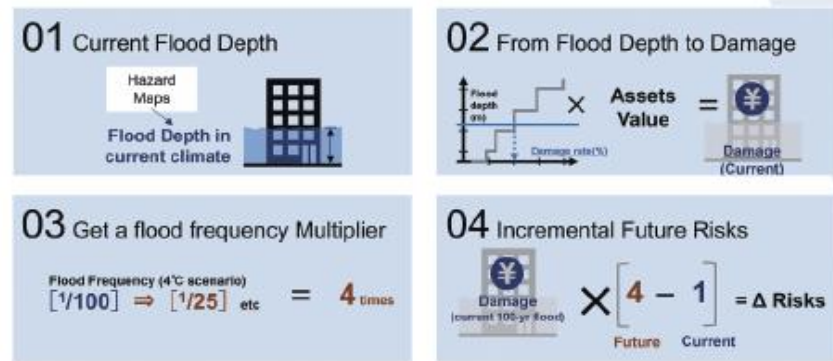
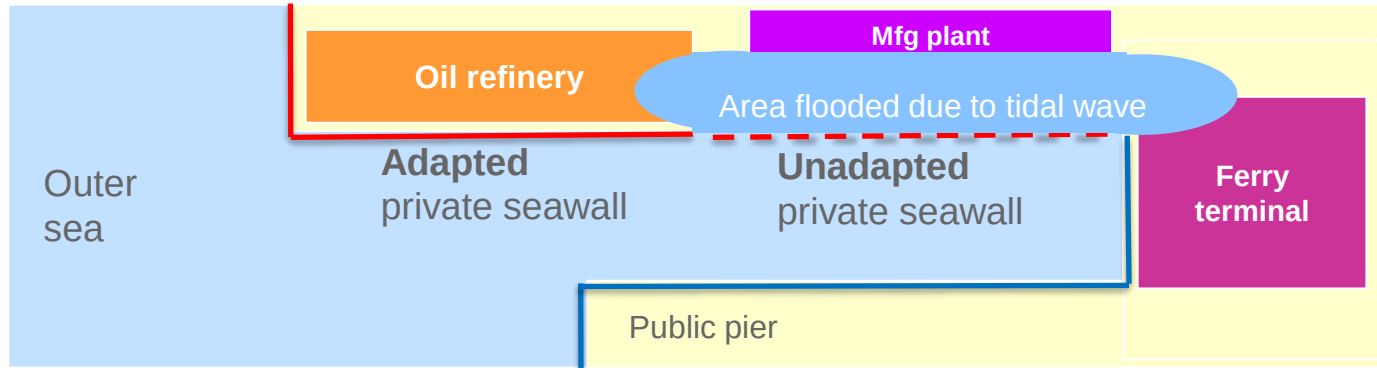


Figure 4 Quantitative Assessment

Case Study 2: Collaborative Protection for Port Facilities

- Rising sea levels and storm surges are obvious threat to port facilities. However, no matter how a company is sufficiently leveed, it can be flooded through weakly protected neighbors.
- In response, MLIT is driving the concept of “collaborative protection” (unofficial translation).
- Tax incentives is in place to strengthen the resilience of port facilities to tidal waves.
- Based on readily available data, a guideline and methodology to assess and report climate-related physical risk for port facilities was published in June 2025.
- In case of need, insurance companies advise their corporate customers loss reduction measures including land elevation of port premises.

The importance of “collaborative protection” for port facilities



Thank you for your attention.



Tokio Marine Holdings

*Inspiring Confidence.
Accelerating Progress.*

