

Overview of Financial Results of Major Non-Life Insurance Groups as of September 30, 2022

I. Profit (consolidated)

- Net premiums written increased from the same period of the previous year, primarily because of the increase of contracts prior to the rate revisions of fire insurance in domestic business and the good performance of overseas business combined with the depreciation of the yen.
- Net income attributable to shareholders decreased from the same period of the previous year, primarily because of the increase of incurred losses due to domestic natural disasters and COVID-19.

(Unit: 100 million yen)

	Six months ended Sep. 30, 2020	Six months ended Sep. 30, 2021	Six months ended Sep. 30, 2022	Compared with the same period of the previous year
Net premiums written	52,474	55,506	64,785	9,279
Ordinary profits	3,021	7,396	708	(6,687)
Net extraordinary profits/(losses)	(333)	(117)	34	152
Net income attributable to shareholders	1,986	5,248	329	(4,919)

II. Soundness (non-consolidated)

- The solvency margin ratio decreased by 5.0 points from the previous year, attributable mainly to a decrease of unrealized gains on available-for-sale securities.

(Unit: %)

	Fiscal Year ended Mar. 31, 2021	Fiscal Year ended Mar. 31, 2022	Six months ended Sep. 30, 2022	Compared with the end of the previous year
Solvency margin ratio	770.0	764.0	759.0	(5.0Pt)

1. Consolidated: Tokio Marine HD, MS&AD HD, and SOMPO HD.

2. Non-consolidated: Tokio Marine & Nichido Fire, Mitsui Sumitomo, Aioi Nissay Dowa, and Sampo Japan.