

## Overview of Financial Results of Major Non-Life Insurance Groups as of March 31, 2023

### I. Profit (consolidated)

- Net premiums written increased from the previous year, primarily because of the increase in 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 previous year, primarily because of the increase in incurred losses due to domestic and overseas natural disasters and COVID-19.

(Unit: 100 million yen)

	Fiscal year ended Mar. 31, 2021	Fiscal year ended Mar. 31, 2022	Fiscal year ended Mar. 31, 2023	Compared with previous year
Net premiums written	100,310	107,125	120,751	13,625
Ordinary profits	7,883	12,734	8,575	(4,158)
Net extraordinary profits/(losses)	(1,485)	(314)	306	621
Net income attributable to shareholders	4,486	9,081	6,291	(2,789)

## II. Soundness (non-consolidated)

- The solvency margin ratio decreased by 21.3 points from the previous year, attributable mainly to a decrease in unrealized gains on available-for-sale securities due to rising overseas interest rates.

(Unit: %)

	Fiscal year ended Mar. 31, 2021	Fiscal year ended Mar. 31, 2022	Fiscal year ended Mar. 31, 2023	Compared with previous year
Solvency margin ratio	770.0	764.0	742.7	(21.3Pt)

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.