

Overview of Financial Results of Major Non-Life Insurance Groups as of September 30, 2020

I. Profit (consolidated)

- Net premiums written slightly increased from the same period of the previous year, primarily because of rate increases in the overseas business, despite a drop in net premiums written due to rate reductions in compulsory automobile liability insurance in the domestic business.
- Net income attributable to shareholders decreased from the same period of the previous year, primarily due to an increase in COVID-19 related claims in the overseas business although net claims paid decreased because of a decline in car accidents in the domestic business.

(Unit: 100 million yen)

	Six months ended Sep. 30, 2018	Six months ended Sep. 30, 2019	Six months ended Sep. 30, 2020	Compared with the same period of the previous year
Net premiums written	51,499	52,366	52,474	108
Ordinary profits	1,782	3,195	3,021	(173)
Net extraordinary profits/(losses)	(206)	(801)	(333)	467
Net income attributable to shareholders	1,223	3,240	1,986	(1,254)

II. Soundness (non-consolidated)

- The solvency margin ratio increased by 26.8 points from the previous year, attributable mainly to an increase of unrealized gains on available-for-sale securities due to recovery in stock prices.

(Unit: %)

	Fiscal Year ended Mar. 31, 2019	Fiscal Year ended Mar. 31, 2020	Six months ended Sep. 30, 2020	Compared with the end of the previous year
Solvency margin ratio	756.6	747.3	774.1	26.8Pt

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.