

Overview of Financial Results of Major Non-Life Insurance Groups as of March 31, 2022

I. Profit (consolidated)

- Net premiums written increased from the previous year, primarily because of a unit price increase of automobile insurance in domestic business and a rate increase in overseas business.
- Net income attributable to shareholders increased from the previous year, primarily because of the decrease of losses due to domestic natural disasters.

(Unit: 100 million yen)

	Fiscal year ended Mar. 31, 2020	Fiscal year ended Mar. 31, 2021	Fiscal year ended Mar. 31, 2022	Compared with previous year
Net premiums written	99,976	100,310	107,125	6,814
Ordinary profits	7,140	7,883	12,734	4,850
Net extraordinary profits/(losses)	(1,702)	(1,485)	(314)	1,170
Net income attributable to shareholders	5,253	4,486	9,081	4,594

II. Soundness (non-consolidated)

- The solvency margin ratio decreased by 6.0 points from the previous year, attributable mainly to an increase of catastrophe risk.

(Unit: %)

	Fiscal year ended Mar. 31, 2020	Fiscal year ended Mar. 31, 2021	Fiscal year ended Mar. 31, 2022	Compared with previous year
Solvency margin ratio	747.3	770.0	764.0	(6.0Pt)

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.