

## Overview of Financial Results of Major Non-Life Insurance Groups as of September 30, 2025

### 1. Profit (consolidated)

- Insurance underwriting revenue and insurance revenue for the three groups increased on a combined basis from the same period of the previous year, primarily due to the impact of rate and product revisions in the domestic non-life insurance business, the expansion of underwriting in the overseas non-life insurance business, and higher revenue at certain life insurance companies.
- Net income attributable to owners of parent for the three groups increased on a combined basis from the same period of the previous year, mainly due to a decrease in domestic natural disasters.

(Unit: 100 million yen)

		Six months ended Sep.30, 2024	Six months ended Sep.30, 2025	Compared with the same period of the previous year
Insurance underwriting revenue	Tokio Marine HD	31,187	30,817	(370)
	MS&AD HD	27,472	33,210	5,737
Insurance revenue	SOMPO HD	25,809	26,444	635
Net income attributable to owners of parent	Tokio Marine HD	6,885	6,868	(16)
	MS&AD HD	4,589	4,916	326
	SOMPO HD	1,825	3,604	1,778

1. Beginning with this table, the account previously labeled as 'Net premiums written,' which represented revenue from the non-life insurance business, has been changed to 'Insurance underwriting revenue,' which reflects revenue from the entire insurance business, including life insurance.
2. SOMPO HD has adopted International Financial Reporting Standard (IFRS) 17 'Insurance Contracts' starting from the annual securities report for the fiscal year ending March 2025. (This table presents the figures after applying IFRS.)

## II. Soundness (non-consolidated)

- The solvency margin ratio recorded an increase of 84.5 percentage points from the end of the previous year for the total of the four companies, mainly due to an increase in the total solvency margin resulting from the recognition of interim net income and other factors.

(Unit: %)

		Fiscal Year ended Mar.31, 2025	Six months ended Sep.30, 2025	Compared with the end of the previous year
Solvency margin ratio	Tokio Marine & Nichido Fire	920.2	1082.9	162.7 Pt
	Mitsui Sumitomo	706.3	751.4	45.1 Pt
	Aioi Nissay Dowa	757.2	834.8	77.6 Pt
	Sompo Japan	681.6	727.0	45.4 Pt
	For the total of the four companies	779.2	863.7	84.5Pt

1. For the total of the four companies, weighted average figures are used.