Overview of FY2026 Results

1Q

August 12, 2026

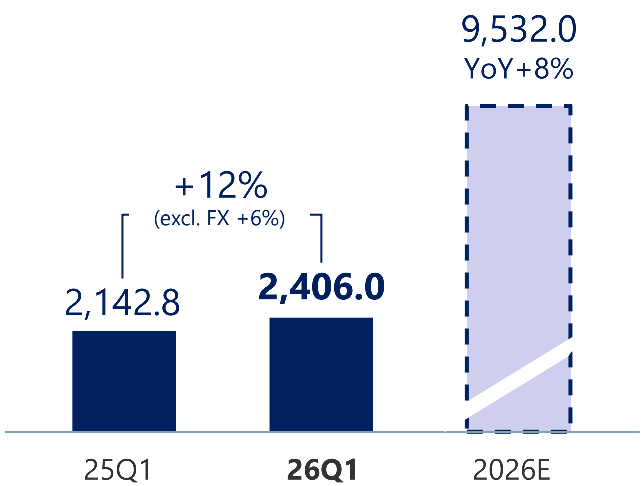
Tokio Marine Holdings

Inspiring Confidence. Accelerating Progress.

IFRS

26Q1 Results: Both the Top-line and Bottom-line were mostly in line with plan

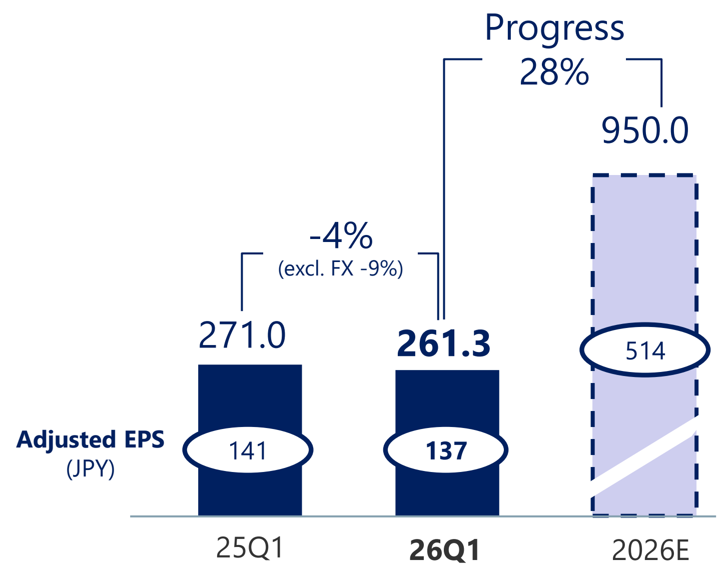
■ Total Business Volume*1 (billions of JPY)



	25Q1	26Q1		(Ref.) 2026E YoY
			YoY	
Group	2,142.8	**2,406.0**	**+12%**	+8%
of which, Int'l	1,137.9	1,355.0	+19%	+12%
of which, Japan	949.4	993.2	+5%	+4%
of which, Solution	82.8	71.6	-14%	+10%

*1: Combined total for gross premiums written(GWP) and revenue for Solutions business

■ Adjusted Net Income (billions of JPY)



	25Q1	26Q1			(Ref.) 2026E
			YoY	Progress	
Group	271.0	**261.3**	**-4%**	**28%**	950.0
of which, Int'l	150.5	164.3	+9%	26%	634.0
of which, Japan	116.1	98.8	-15%	32%	305.0
of which, Solution*2	2.9	1.4	-50%	9%	17.0

*2: 25Q1 includes the impact of a recognition timing gap for projects completed by the end of March, but 26Q1 does not include this impact, and therefore profit decreases on a YoY basis

FY2026 1Q Results (IFRS)

◆Abbreviations used in this material

- ➢P&C : Property & Casualty (non-life insurance)
- ➢TMNF : Tokio Marine & Nichido Fire Insurance
- ➢PHLY : Philadelphia
- ➢DFG : Delphi Financial Group
- ➢RSL : Reliance Standard Life
- ➢SNCC : Safety National
- ➢TMHCC : Tokio Marine HCC

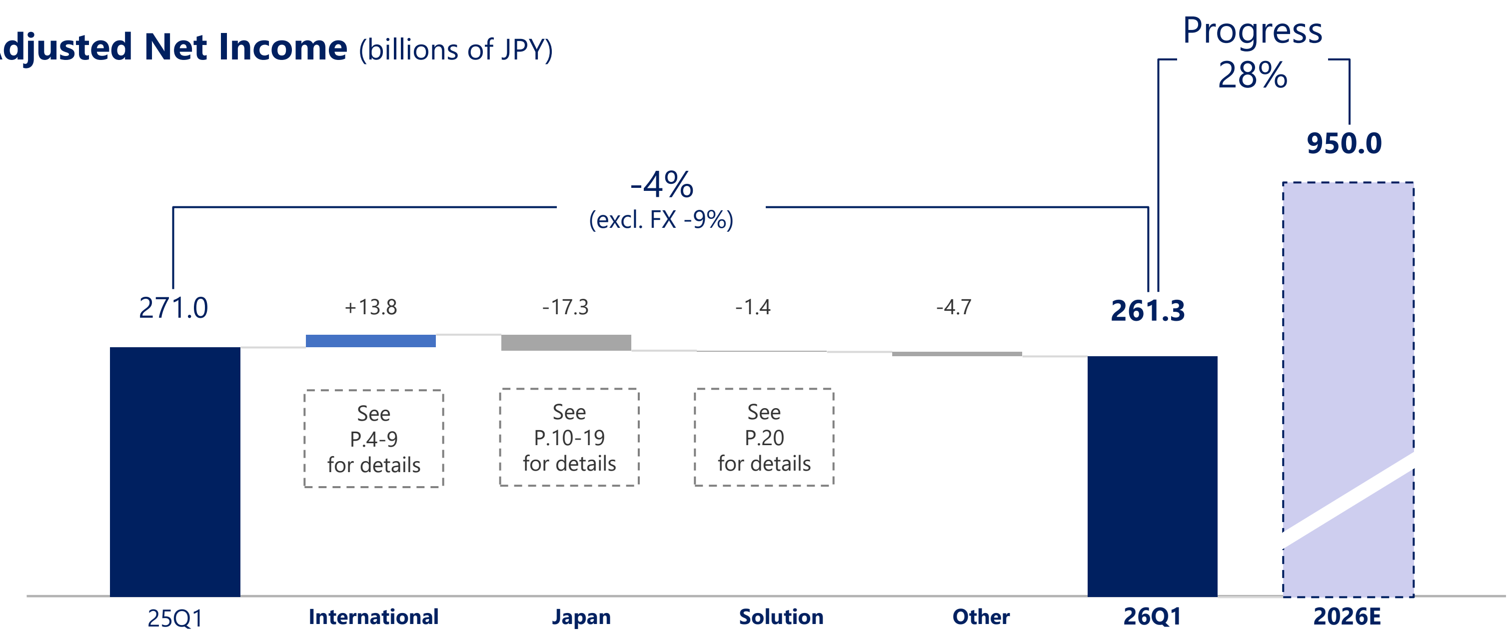
[Reference]

	FX Rate (USD/JPY)	
	FY2025	FY2026
International (Average Rate)	JPY144.59	JPY159.57
Japan (End of June 2026)	JPY144.81	JPY162.39

IFRS

Group (Adjusted Net Income) : 1Q mostly in line with plan

■ Adjusted Net Income (billions of JPY)



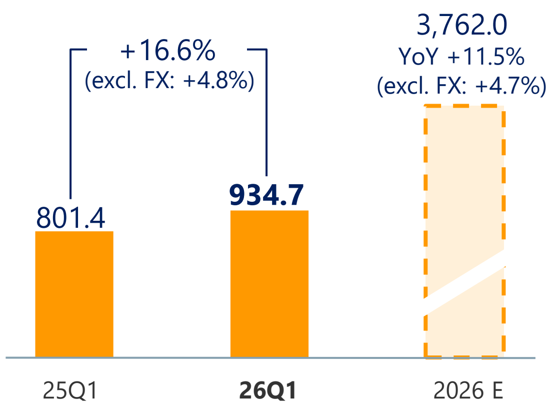
	International	Japan	Solution	Other
26Q1	**164.3**	**98.8**	**1.4**	**-3.2**
25Q1	150.5	116.1	2.9	1.4
2026E	**634.0**	**305.0**	**17.0**	**-6.0**

	Japan P&C	Japan Life
26Q1	**77.2**	**21.5**
25Q1	97.5	18.5
2026E	**223.0**	**82.0**

IFRS

International (Top-line) : Strong NWP growth, mostly in line with plan, while continuing to maintain underwriting discipline

■ Net Premiums Written (billions of JPY)



	25Q1	26Q1	26Q1 YoY (excl. FX)	(Ref.) 2026E YoY (excl. FX)
International Total	801.4	**934.7**	**+16.6% (+4.8%)**	+11.5% (+4.7%)
North America	547.6	**632.1**	**+15.4% (+4.8%)**	+9.4% (+3.1%)
of which, Specialty P&C*1	395.0	446.3	+13.0% (+2.7%)	+9.9% (+3.5%)
of which, Employee Benefits*2	152.5	185.7	+21.8% (+10.3%)	+8.2% (+2.0%)
EMEA	69.3	**77.2**	**+11.4% (-0.1%)**	+14.4% (+8.5%)
LATAM	79.7	**106.5**	**+33.6% (+8.0%)**	+19.9% (+7.9%)
APAC	88.1	**104.4**	**+18.5% (+9.2%)**	+13.6% (+7.4%)

- North America

  Specialty P&C*1 : Slightly behind plan due to market softening while growth in Excess WC and other lines remains robust

  Employee Benefits*2 : Exceeded plan, primarily driven by solid rate increases in Medical Stop Loss

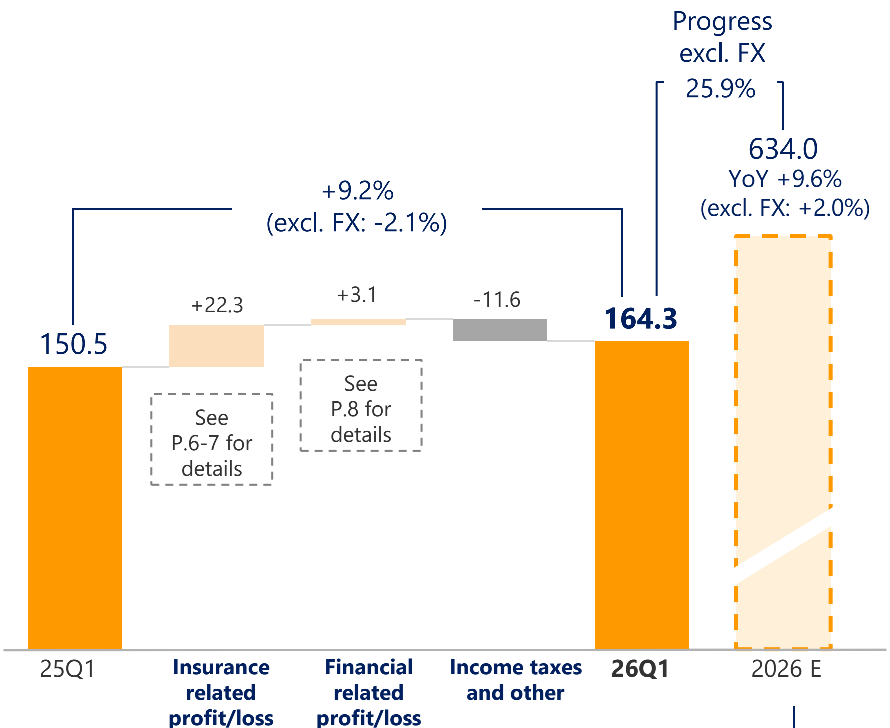
- EMEA — Despite a YoY decline against a strong prior-year comparison, performance was broadly in line with plan given seasonality, supported by new business growth in Specialty lines
- LATAM — Mostly in line with plan, due to robust underwriting growth in Auto
- APAC — Exceeded plan, primarily driven by robust performance in Singapore (Life) and Malaysia

*1: Specialty insurance underwritten by PHLY, TMHCC (excluding A&H), SNCC, etc. Pure is excluded.
*2: Corporate employee benefit insurance at RSL and A&H insurance at TMHCC.
(All of the above notes also apply to p. 6-7)

IFRS

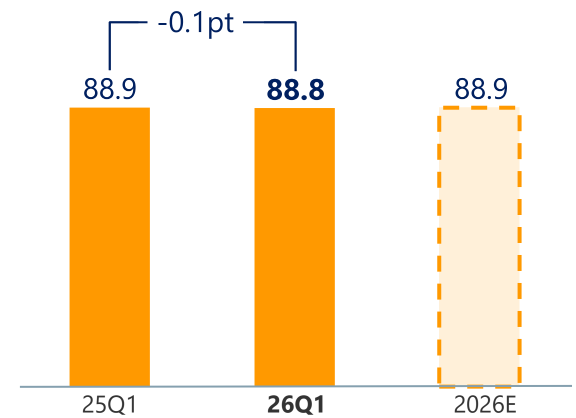
International (Bottom-line) : Slightly ahead of plan, supported by strong underwriting performance and investment income

■ Adjusted Net Income (billions of JPY)



	Insurance related profit/loss	Financial related profit/loss	Income taxes and other
26Q1	**133.4**	**96.8**	**-65.9**
25Q1	111.0	93.7	-54.2
2026E	**539.0**	**371.0**	**-276.0**

■ C/R (%)



	25Q1	26Q1	2026E
C/R	88.9	**88.8**	88.9
L/R	59.3	**59.5**	59.6
of which, discounting impact	-5.3	-5.2	
of which, Nat Cat	1.6	0.9	2.3
E/R	29.6	**29.3**	29.3

IFRS

International (Insurance related) : Mostly in line with plan, due to strong & disciplined underwriting and high profitability

(before tax, billions of JPY)	25Q1	26Q1	YoY (excl. FX)	Progress[*1]	(Ref.) 2026E
International Total	111.0	**133.4**[*2]	**+20.2% (+7.9%)**	**24.7%**	539.0
North America[*3]	88.0	**105.1**	**+19.5% (+8.4%)**	**24.9%**	423.0
of which, Specialty P&C	61.0	78.1	+28.0% (+16.1%)	25.4%	308.0
of which, Employee Benefits	15.3	12.5	-17.8% (-25.6%)	27.4%	46.0
EMEA	8.3	**1.5**	**-81.9% (-83.3%)**	**6.5%**	23.0
LATAM	7.8	**18.0**	**+130.0% (+85.9%)**	**29.9%**	59.0
APAC	8.2	**12.1**	**+47.6% (+31.6%)**	**34.4%**	35.0

- North America
  - Specialty P&C : Exceeded plan, as the loss ratio (excl. Nat Cats) remained favorable, coupled with lower-than-expected Nat Cats
  - Employee Benefits : Exceeded plan, primarily driven by robust performance in Group Life and Medical Stop Loss
- EMEA Behind plan due to large losses related to the Middle East conflict, while underwriting performance excluding such losses remained robust
- LATAM Exceeded plan, as the loss ratio remained favorable despite intensifying price competition, supported by underwriting discipline
- APAC Exceeded plan, primarily driven by robust performance in Malaysia, Singapore and Taiwan

*1: Excludes FX impact
*2: Differences from the sum of North America, EMEA, LATAM and APAC reflect group reinsurance and other items not allocated to the major regions
*3: Includes the Specialty P&C and Employee Benefits lines, as well as fee businesses such as Pure and Agrihedge. 26Q1 results for these businesses were below plan due to one-off factors

IFRS

TOKIO MARINE

International (Insurance related) : Mostly in line with plan, due to strong & disciplined underwriting and high profitability

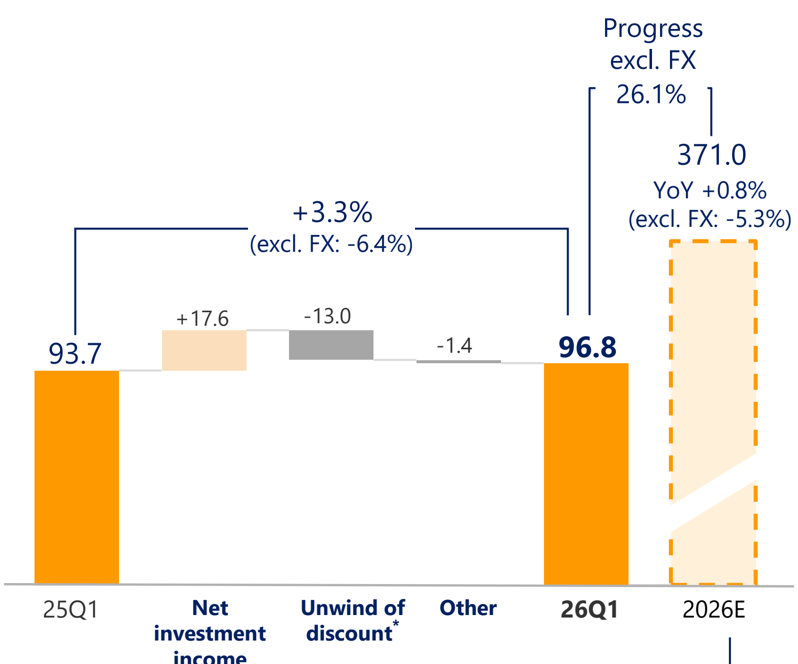
	C/R				Nat Cats impact*			
	25Q1	26Q1	YoY	(Ref.) 2026E	25Q1	26Q1	YoY	(Ref.) 2026E
International Total	88.9%	**88.8%**	**-0.1pt**	88.9%	1.6pt	**0.9pt**	**-0.7pt**	2.3pt
North America	88.3%	**88.2%**	**-0.1pt**	88.5%	2.0pt	**1.2pt**	**-0.8pt**	
of which, Specialty P&C	87.1%	85.7%	-1.4pt	86.3%	2.7pt	1.6pt	-1.1pt	
of which, Employee Benefits	91.4%	94.3%	+2.9pt	94.3%				
EMEA	87.3%	**98.0%**	**+10.7pt**	93.1%	1.0pt	**-**	**-1.0pt**	
LATAM	91.0%	**84.6%**	**-6.4pt**	87.5%	-	**-**	**-**	
APAC	91.5%	**87.6%**	**-3.9pt**	91.1%	0.6pt	**-**	**-0.6pt**	

*: Impact on C/R

IFRS

International (Financial related) : Slightly ahead of plan, supported by robust investment income growth

■ Financial Related Profit/Loss (Adjusted net income-basis, before tax, billions of JPY)



	Net investment income	Unwind of discount*	Other
26Q1	**175.9**	**-89.9**	**10.8**
25Q1	158.3	-76.8	12.3
2026E	**735.0**	**-385.0**	**21.0**

– Net investment income
In line with plan, driven by steady AUM growth

– Unwind of discount*
In line with plan, reflecting higher insurance liabilities associated with robust underwriting growth

– Other
Above plan due to valuation gains on derivatives
(Reflecting timing differences in profit recognition between derivatives and the hedged insurance liabilities, which are expected to offset over time)

*: Financial expenses recognized over time for insurance liabilities and investment contract liabilities. Expense from interest accretion for insurance liabilities and interest expense on deposited funds for investment contract liabilities which is equivalent to funding costs

IFRS

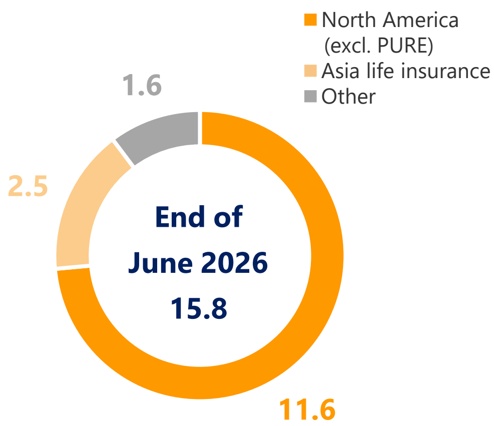
TOKIO MARINE

International (Investment) : Both AUM and income gains in line with plan

■ Breakdown of AUM

<AUM[*1]>

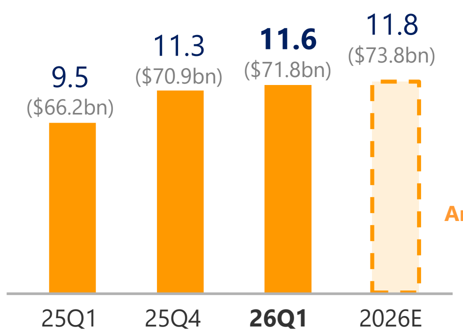
(trillions of yen)



■ Main KPIs of North American Investment Portfolio

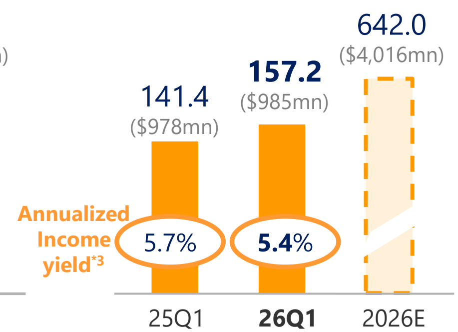
<AUM[*1]>

(trillions of yen)



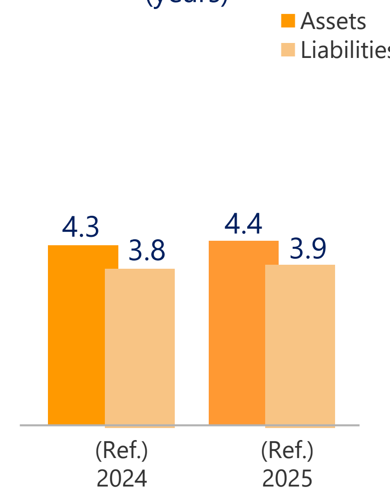
<Income gains[*2]>

(billions of JPY)



<Duration>

(years)



*1: End-of-period FX rates (25Q1: JPY 144.81/USD, 25Q4: JPY 159.88/USD, 26Q1: JPY 162.39/USD, 2026E: JPY 159.88/USD)
*2: Average FX rates (25Q1: JPY 144.59/USD, 26Q1: JPY 159.57/USD). 2026E is based on the FX rate as of the end of March 2026 (JPY 159.88/USD)
*3: Book yield

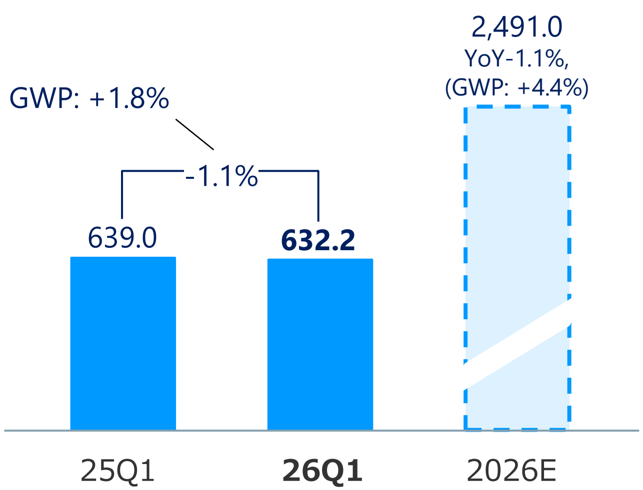
IFRS

TOKIO MARINE

Japan P&C : Mostly in line with plan while delivering solid business expansion (Top-line)

■ Net Premiums Written (NWP)

(Private Insurance total, billions of JPY)



	25Q1	26Q1	YoY	(Ref.) 2026E YoY
Japan P&C Total	639.0	**632.2**	**-1.1%**	-1.1%
of which, Auto	334.3	342.5	+2.5%	+1.3%
of which, Fire	102.1	95.9	-6.1%	-8.4%
of which, Specialty*	202.7	193.7	-4.4%	-0.8%

■ GWP remained mostly in line with plan, considering that the impact of rate increases in motor and other lines will become more pronounced from Q2 onward

- Auto

  Mostly in line with plan, considering that the impact of rate increases will become more pronounced from Q2 onward

- Fire

  Mostly in line with plan

- Specialty*

  Mostly in line with plan, considering that the impact of rate increases in overseas travel insurance will become pronounced from Q2 onward

■ NWP remained mostly in line with plan

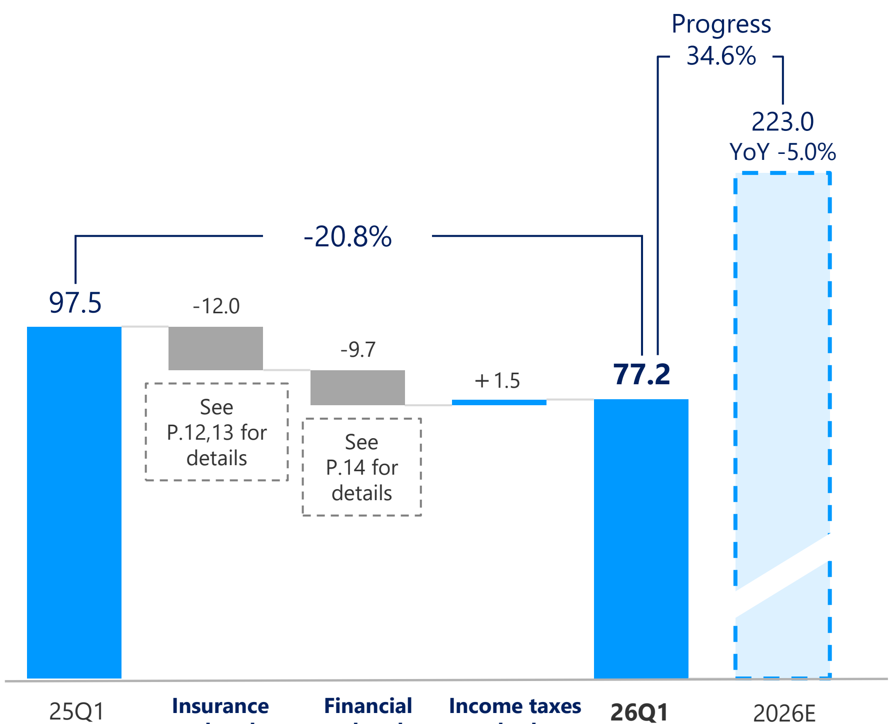
*: Includes marine and P.A. Same applies below

IFRS

TOKIO MARINE

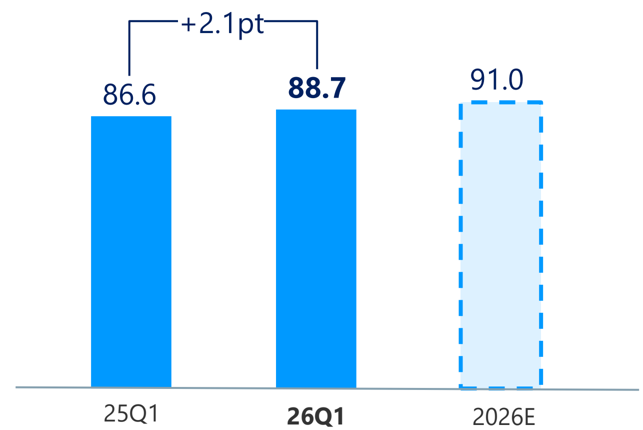
Japan P&C (Bottom-line) : Behind plan, primarily due to large losses for liability insurance in North America

■ Adjusted Net Income (billions of JPY)



	Insurance related profit/loss	Financial related profit/loss	Income taxes and other
26Q1	**80.2**	**29.5**	**-32.5**
25Q1	92.3	39.2	-34.0
2026E	**266.0**	**57.0**	**-100.0**

■ C/R (%)



	25Q1	26Q1	2026E
C/R	86.6	**88.7**	91.0
L/R	59.3	**61.6**	63.7
of which, discounting impact	-0.2	-0.7	
of which, Nat Cats	0.6	2.1	3.5
E/R	27.3	**27.2**	27.3

IFRS

Japan P&C (Insurance related) : Behind plan, primarily due to large losses for liability insurance in North America

(Before tax, private insurance total, billions of JPY)	25Q1	26Q1	YoY	Progress	(Ref.) 2026E
Japan P&C Total	92.3	**80.2**	**-13.1%**	**30.2%**	266.0
Auto	24.9	**27.0**	**+8.4%**	**46.6%**	58.0
Fire	41.1	**39.0**	**-5.1%**	**33.3%**	117.0
Specialty	26.2	**14.1**	**-46.2%**	**15.5%**	91.0

– Auto

Despite claims frequency being in line with the full-year outlook, slightly behind plan primarily due to higher-than-expected claims severity reflecting accelerating inflation

(YoY Comparison)	[Current]* as of Jun 30, 2026	[FY2026 Projections]
Accident frequency	±0%	±0%
Unit price (vehicle/property liability)	+7.5%	+6%

– Fire

Mostly in line with plan

– Specialty

Behind plan, due to large losses for liability insurance in North America

*: Results for the past 12 months (Jul. 2025 - Jun. 2026)

IFRS

TOKIO MARINE

Japan P&C (Insurance related) : Behind plan, primarily due to large losses for liability insurance in North America

	L/R				Nat Cats Impact*			
	25Q1	26Q1	YoY	(Ref.) 2026E	25Q1	26Q1	YoY	(Ref.) 2026E
Japan P&C Total	59.3%	**61.6%**	**+2.2pt**	63.7%	0.6pt	**2.1pt**	**+1.5pt**	3.5pt
Auto	62.3%	**62.9%**	**+0.6pt**	66.1%	0.0pt	**0.3pt**	**+0.3pt**	1.5pt
Fire	42.7%	**44.7%**	**+2.0pt**	52.7%	2.7pt	**9.6pt**	**+6.9pt**	13.5pt
Specialty	65.2%	**70.1%**	**+4.9pt**	66.8%	0.0pt	**0.1pt**	**+0.0pt**	0.5pt

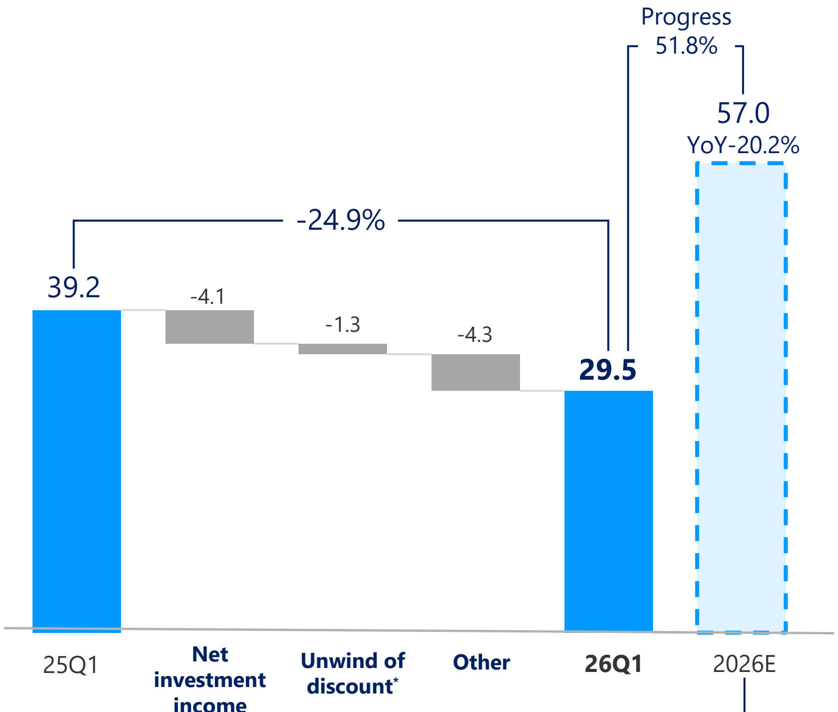
*: Impact on L/R

IFRS

Japan P&C (Financial related) : Mostly in line with plan excluding the impact of yen depreciation

■ Financial Related Profit/Loss

(Adjusted net income-basis, before tax, billions of JPY)



26Q1	**49.5**	**-8.5**	**-11.5**
25Q1	53.6	-7.2	-7.1
2026E	123.0	-33.0	-33.0

- Net investment income

  Mostly in line with plan

- Unwind of discount*

  Mostly in line with plan

- Other

  Behind plan due to increased burden of additional foreign currency-denominated loss reserves resulting from yen depreciation

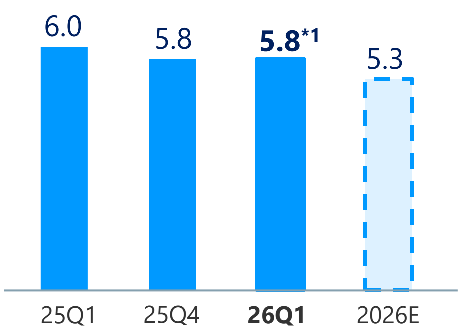
*: Financial expenses recognized over time for insurance liabilities.

IFRS

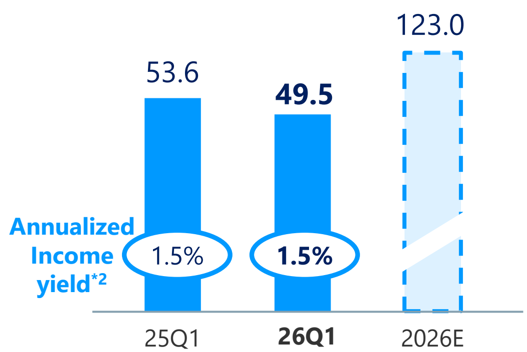
Japan P&C (Investment) : AUM and income gains declined as planned, reflecting sales of business-related equities

■ Main KPIs of Investment Portfolio

<AUM>
(trillions of JPY)

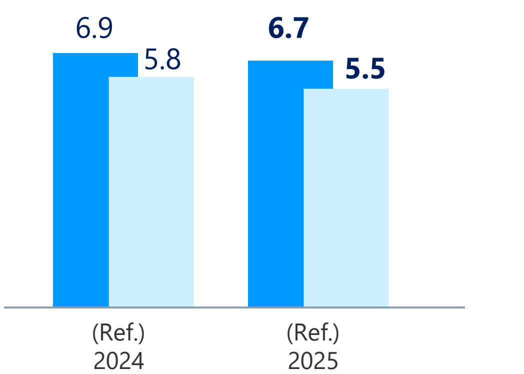


<Income gains>
(billions of JPY)



<Duration*3>
(years)

Assets
Liabilities



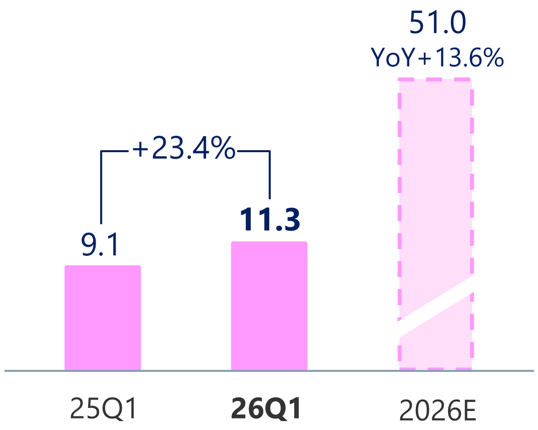
*1: Not included in KPIs. Against the full-year FY2026 plan of JPY 430.0 bn for sales of business-related equities, sales in 26Q1 amounted to JPY 235.3 bn (gains on sales of JPY 209.4 bn)
*2: Book yield of bonds in TMNF's ALM-related portfolio
*3: Duration of TMNF's ALM-related portfolio

IFRS

TOKIO MARINE

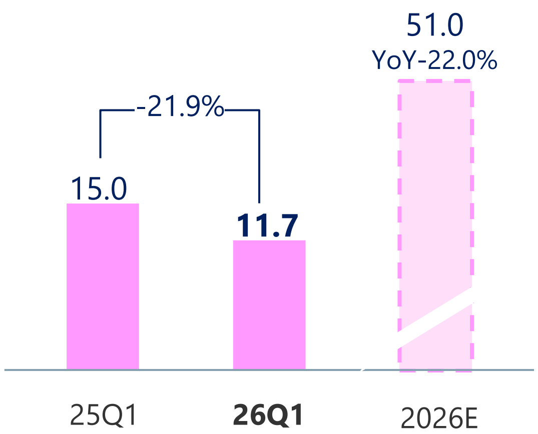
Japan Life (Top-line) : ANP trending steadily. New business CSM mostly in line with plan

■ ANP (Annualized Premium of New Policies, billions of JPY)



– Steady progress, driven by strong performance of regular premium variable insurance and single-premium whole life insurance with variable accumulation rate* (new product, Sep. 2025)

■ New Business CSM (billions of JPY)



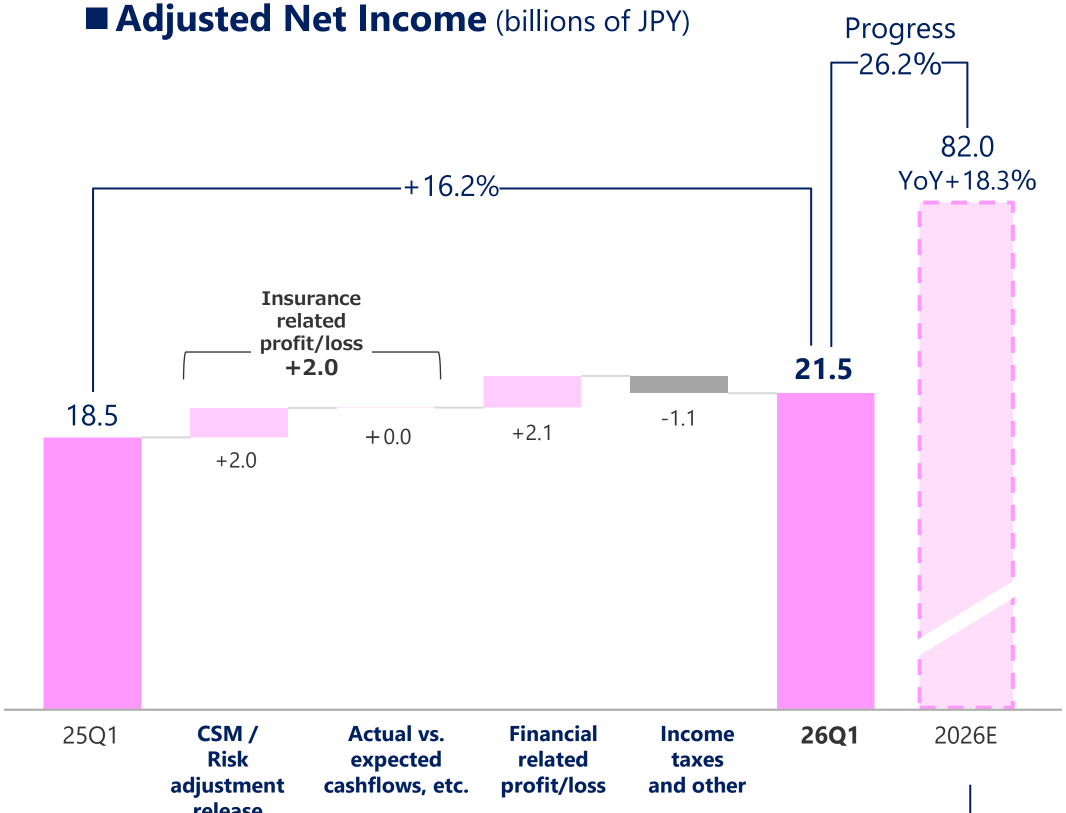
– Decreased YoY, due to increased business expenses related to system investments that support consultative sales (mostly in line with plan)

*: MVA (market value adjustment) curbs dynamic surrender risk

IFRS

Japan Life (Bottom-line) : Improved recurring earnings through block reinsurance, mostly in line with plan

■ Adjusted Net Income (billions of JPY)



	CSM / Risk adjustment release	Actual vs. expected cashflows, etc.	Financial related profit/loss	Income taxes and other
26Q1	**28.5**	**-0.7**	**1.4**	**-7.6**
25Q1	26.5	-0.7	-0.7	-6.4
2026E	**119.0**	**-1.0**	**-2.0**	**-34.0**

– Insurance related profit/loss

Higher CSM amortization following an increase in the CSM balance through block reinsurance (March 2026), in line with plan

– Financial related profit/loss

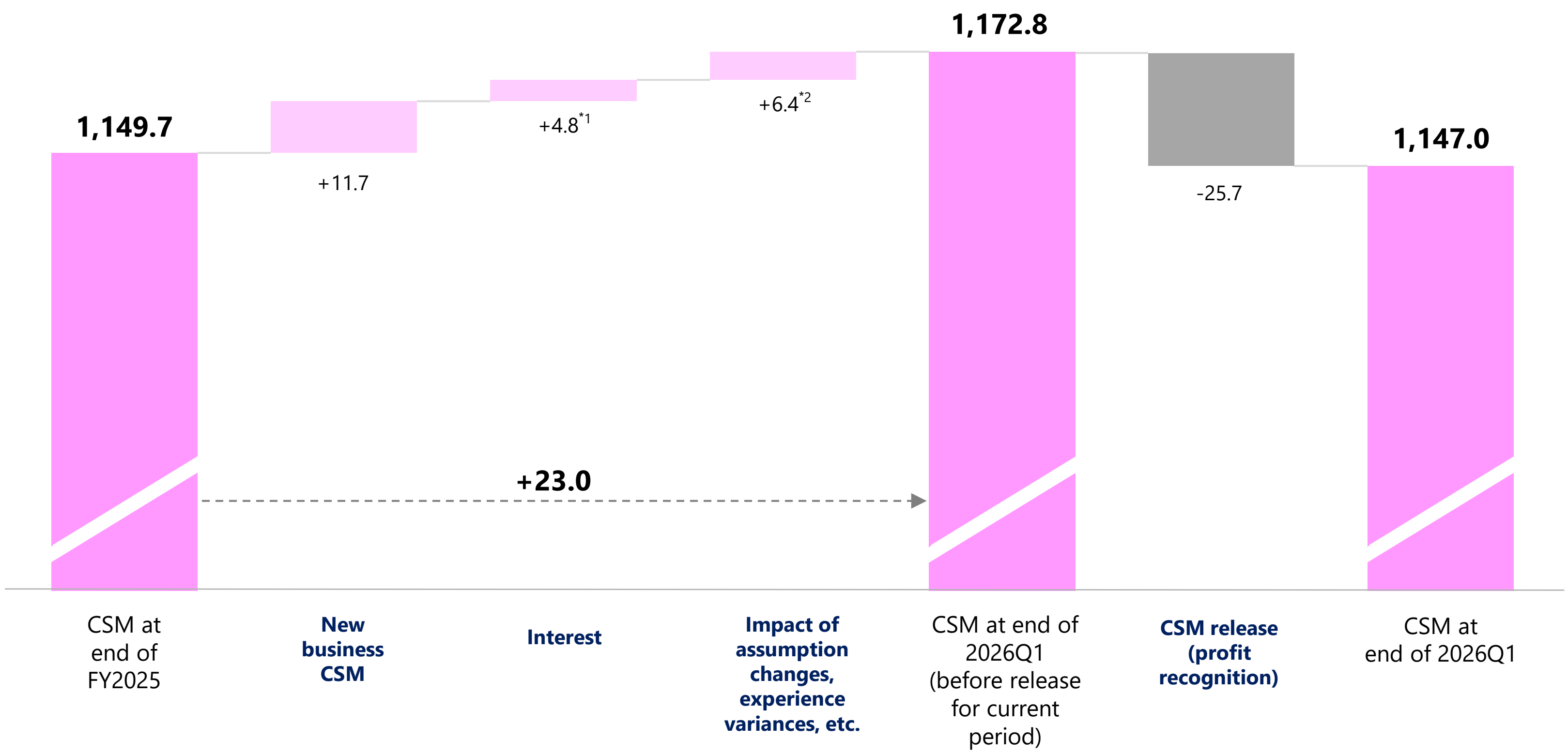
Earnings increased mainly due to improvement in unwind of discount* resulting from block reinsurance (March 2026), in line with plan

*: Interest accretion on insurance liabilities and on reinsurance assets related to block reinsurance

IFRS

Japan Life (CSM) : CSM accumulated mostly in line with plan

■ **CSM** (billions of JPY)



*1: Unwinding of the discount for the elapsed period

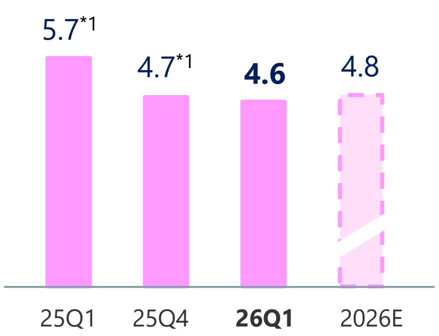
*2: Final settlement of reinsurance premiums for block reinsurance (March 2026)

IFRS

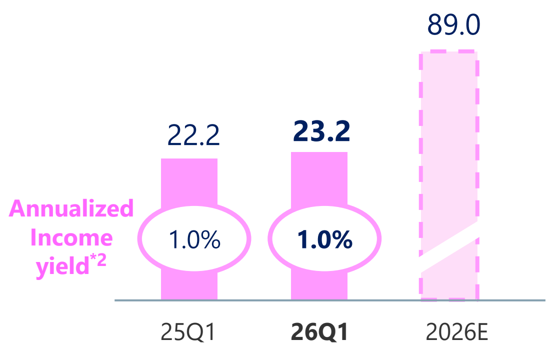
Japan Life (Investment) : Progressing in line with plan. Interest rate risk control is maintained through ALM

■ Key KPIs of Investment Portfolio (General account)

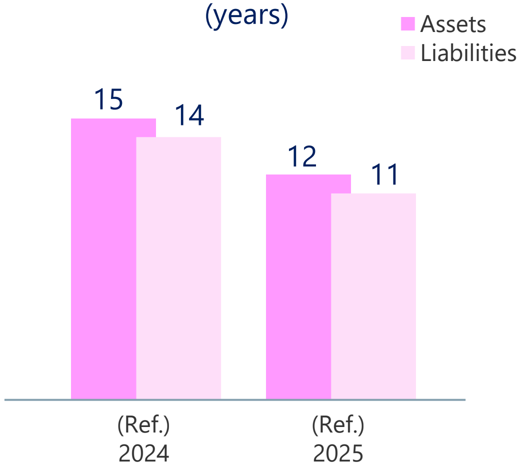
<AUM>
(trillions of JPY)



<Income gains>
(billions of JPY)



<Duration>
(years)



<Interest rate sensitivity of net assets>
(billions of JPY)

	(Ref.) 2024	(Ref.) 2025
JPY interest rate +10bp	-10.0	-5.0

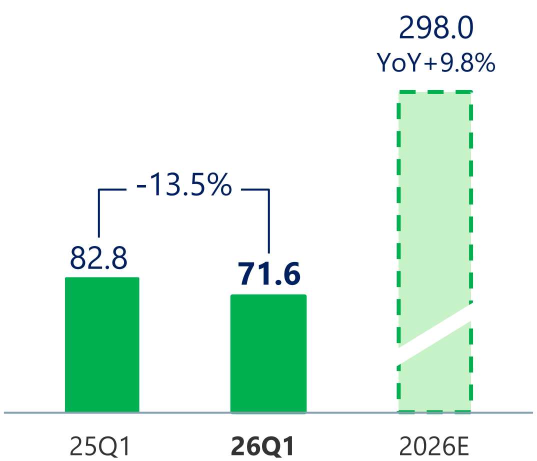
*1: The difference between 25Q1 and 25Q4 is significant because asset and liability balances decreased following the block reinsurance transaction in FY2025

*2: Book yield (after hedging costs)

IFRS

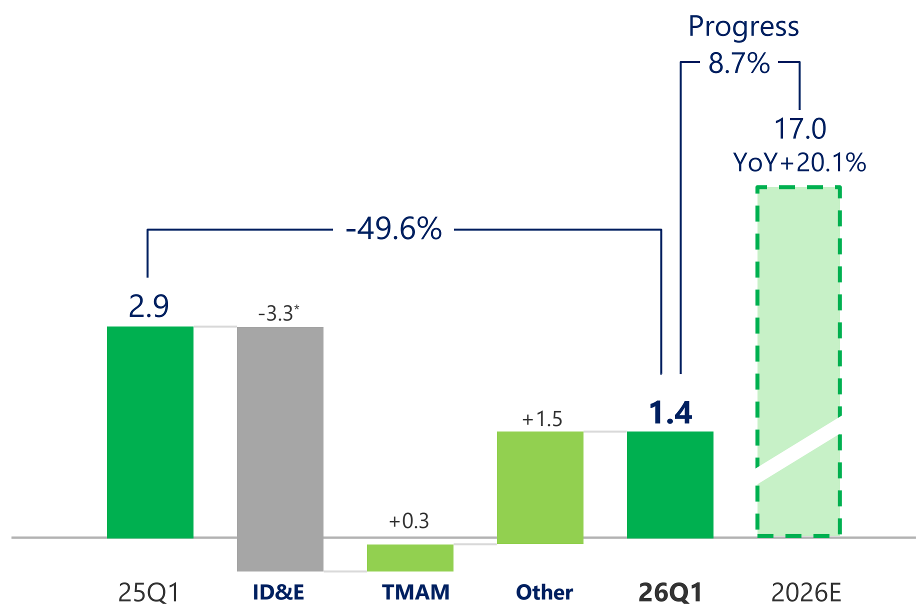
Solution : Behind plan due to ID&E's change of fiscal year-end and the decrease in public-sector demand

■ Revenue (billions of JPY)



	25Q1	26Q1	YoY	(Ref.) 2026E YoY
Solution revenue	82.8	**71.6**	**-13.5%**	+9.8%
ID&E*	61.8	45.2	-26.9%	+10.2%
TMAM	7.4	9.8	+32.0%	+12.9%

■ Adjusted Net Income (billions of JPY)



	ID&E	TMAM	Other
26Q1	**-1.2**	**1.3**	**1.3**
25Q1	2.0	1.0	-0.1
2026E	**10.0**	**6.0**	**1.0**

*: 25Q1 includes the impact of a recognition timing gap for projects completed by the end of March, but 26Q1 does not include this impact, and therefore profit decreases on a YoY basis

Appendix

IFRS

Natural Catastrophes Net Incurred Loss

■ Net incurred losses relating to Nat Cats (Adjusted net income basis, billions of JPY)

Before tax	FY2025 1Q Results	FY2026 1Q Results	YoY Change*1	FY2026 Budgets
Japan P&C	4.0	14.7	+10.6	105.0
International	14.0	8.9	-5.0	95.0
Total	18.0	23.6	+5.6	200.0

After tax*2	FY2025 1Q Results	FY2026 1Q Results	YoY Change*1	FY2026 Budgets
Japan P&C	2.9	10.4	+7.5	75.0
International	11.0	7.0	-4.0	74.0
Total	13.9	17.5	+3.5	149.0

*1: "+" means a negative for profits, while "-" means a positive for profits
*2: After-tax figures are estimates

■ Major Nat Cats in FY2026

【Japan】	Gross incurred losses (before tax)	【International】
Typhoon No.6 (Jangmi)	JPY5.7bn	N/A

IFRS

Investment Performance by North American Entities

Investment Return[*1] of Group Companies in North America (before tax, USD mn)

	25Q1 Results	26Q1 Results	Change	FY2025 Results	FY2026 Full-Year Projections
Investment Income[*2]	1,080	1,100	20	4,360	4,420
o/w Loans	400	370	-40	1,550	1,500
Capital	0	-30	-30	-180	-270
o/w Loans	0	-20	-10	-170	-210
ECL	40	-20	-50	-10	
Impairment loss	-40	-10	30	-170	
Interest Rate Swap, Realized Gains/Losses etc.	10	-10	-10	0	
Total[*2]	1,080	1,070	-10	4,180	4,150
o/w Loans	400	350	-50	1,380	1,300

Reference: Provision for Loans

	FY2025 Results (as of end-March 2026)	26Q1 Results (as of end-June 2026)
Provision – USD mn (Provision Ratio)	840 (4.8%[*3])	820 (4.8%)

*1: Excl. funding cost for the annuity business and unrealized gain, etc.
*2: On a gross income basis before deduction of investment expenses, etc.
*3: Figures restated from those announced in May 2026.

Update of CRE loans

Investment Return (Group basis, before tax, USD mn)

	25Q1 Results	26Q1 Results	Change	FY2025 Results	FY2026 Full-Year Projections
Investment income*1	250	190	-60	870	760
Capital	60	0	-50	80	-80
(o/w ECL)	80	10	-80	220	
(o/w Impairment loss)	-40	0	40	-130	
(o/w Realized Gains/ Losses etc.)	10	0	-10	-20	
Total*1	300	190	-110	950	680

Overview of CRE Loans by LTV*2 (Group basis, before tax, USD mn)

LTV*2	Loan*3				ECL Provision Ratio	
	FY2025 Results (End of Mar. 2026)	Proportion	FY2026 1Q Results (End of Jun. 2026)	Proportion	FY2025 Results (End of Mar. 2026)	FY2026 1Q Results (End of Jun. 2026)
≦100%	5,180	64%	4,780	63%	2.1%	1.8%
100-125%	1,690	21%	1,730	23%	11.2%	12.5%
125-150%	790	10%	550	7%	22.7%	22.7%
150%+	490	6%	550	7%	46.5%	46.1%
Total	**8,140**	**100%**	**7,600**	**100%**	**8.7%**	**8.9%**

*1: Gross investment income (before deducting investment expenses)
*2: Loan To Value. The property appraisal values include estimates
*3: Balance on a gross basis not netted of ECL (excluding foreclosed assets associated with workouts). The balance including foreclosed assets as of end of June 2026 is USD9.4bn (estimated balance as of end of March 2027 is approx. USD9.3bn)

IFRS

Impact of FX Rate Change on the Group's Financial Results

■ Impact on adjusted net income and applicable USD/JPY FX rate

	End of Mar. 2026	End of June 2026	End of Mar. 2027
	FY2025 year-end spot rate JPY159.9	Average rate for Apr-Jun : JPY159.6 End-June spot rate : JPY162.4	
International	FY2026 original projections (FY2025 year-end spot rate)	FY2026 1Q results (Average rate for Apr-Jun)	FY2026 results (FY2026 Average rate)
Japan	FY2026 original projections (FY2025 year-end spot rate)	FY2026 1Q results (End-June spot rate)	FY2026 results (FY2026 year-end spot rate)

(Ref.) Estimated impact on adjusted net income per JPY 1 depreciation*1 in the yen against USD

■ Overseas subsidiaries' profit increase :	+c. JPY4.0bn
■ TMNF's provision for foreign currency denominated reserves, etc*2 :	-c. JPY2.0bn
Total :	+c. JPY2.0bn

*1: Assuming the exchange rates for each currency move in line with the USD. For International, the impact assumes a JPY1 depreciation in the average rate applied to full-year results. For Japan, the impact assumes a JPY1 depreciation in the FY-end spot rate

*2: Of this amount, c. -JPY1.0bn relates to foreign currency-denominated insurance liabilities attributable to International business and is included in International adjusted net income

Definitions of Various Indicators

■ Definition of Adjusted Net Income, Adjusted Net Asset and Adjusted ROE

Adjusted Net Income[*1] = Net Income (consolidated)[*2] - ALM[*3] and hedge related gains/losses - Capital gains/losses[*4] - Business investment related gains/losses[*5]

Adjusted Net Asset[*1] = Net Assets (consolidated) - Unrealized gains/losses (AOCI)

Adjusted ROE = Adjusted Net Income [*1] ÷ Adjusted Net Asset [*1,6]

■ Definition of Net Asset Value

Net Asset Value[*1] = Net Assets (consolidated) - Goodwill and other intangible assets - Planned distribution to shareholders + Value of life insurance policies in- force + Other

*1: Each adjustment is on an after-tax basis

*2: Net income attributable to owners of the parent in consolidated financial statements

*3: ALM: Asset Liability Management. Excluded since it is counter-balance of ALM related liabilities

*4: Capital gains/losses other than ALM and hedge-related gains/losses

*5: Includes amortization expenses of other intangible assets

*6: Average balance basis

Disclaimer

These presentation materials include business projections and forecasts relating to expected financial and operating results of Tokio Marine Holdings and certain of its affiliates in current and future periods. All such forward looking information is based on information and assumptions available to Tokio Marine Holdings when the materials were prepared and is subject to a range of inherent risks and uncertainties. Actual results may vary materially from those estimated, anticipated, expected or projected in the accompanying materials and no assurances can be given that any such forward looking information will prove to have been accurate. Investors are cautioned not to place undue reliance on forward looking statements in these materials. Tokio Marine Holdings undertakes no obligation to update or revise any of this forward looking information, whether as a result of new information, recent or future developments, or otherwise.

These presentation materials do not constitute an offering of securities in any jurisdiction. To the extent distribution of these presentation materials or the information included herein is restricted by law, persons receiving these materials must inform themselves of and observe any such restrictions.

For further information...

Investor/Shareholder Relations Group, Capital Strategy & IR Dept.
Tokio Marine Holdings, Inc.

URL : www.tokiomarinehd.com/en/inquiry/

TOKIO MARINE Tokio Marine Holdings

Inspiring Confidence. Accelerating Progress.