June 12th, 2026

Tokio Marine Holdings, Inc.

Tokio Marine Holdings Selected as a Digital Transformation Stock (DX Stock) 2026

Tokio Marine Holdings, Inc. (President & Group CEO: Masahiro Koike; hereinafter "TMHD") has been selected as a "Digital Transformation Stock (DX Stock) 2026" by the Ministry of Economy, Trade and Industry, the Tokyo Stock Exchange, and the Information-technology Promotion Agency, Japan (hereinafter "IPA").
This marks the third time TMHD has been selected as a DX Stock.

1. About the DX Stock

The DX Stock is a designated program that selects and recognizes advanced companies that are undertaking digital transformation (DX) initiatives: leveraging digital technologies to fundamentally transform their business models and drive new growth and enhanced competitiveness. These companies are jointly selected by the Ministry of Economy, Trade and Industry, the Tokyo Stock Exchange, and the IPA.

2. Reasons for Selection

Since our founding, Tokio Marine Group has pursued our purpose of being there for our customers and society in their times of need, which involves achieving sustainable growth by addressing social challenges. Recently, we have been enhancing our risk assessment and claims handling using data and AI, while expanding a solutions business that delivers value across the risk cycle, from prevention to post-loss recovery, covering a broad range of risk management beyond insurance.

Key initiatives recognized this year include:

(1) Initiatives in AI and Data

a) Advancing AI adoption and building a group-wide governance framework

In October 2024, TMHD established "AI-HUB" to support the planning and development of AI initiatives at Group companies in Japan and overseas. Through AI-HUB, TMHD centrally oversees AI initiatives and shares expertise across the Group. In addition, by building a governance framework in line with the Group's basic policy, TMHD has established a structure to drive AI-enabled business model transformation in a stable and sustainable manner.

b) Advancing the use of AI agents to enhance customer value

Across the Group, TMHD is introducing AI services that support end-to-end business processes, including "One-AI for Tokio Marine," the Group's proprietary generative AI tool available to each employee. By leveraging AI to enhance and automate underwriting and claims handling, as well as to further strengthen customer touchpoints, the Group is working to deliver faster, higher-quality services to customers.

(2) Solutions Business Initiatives

a) Disaster prevention and mitigation solutions for full-cycle risk protection

In May 2025, TMHD acquired ID&E Holdings, Japan's largest civil engineering consulting group, with the goal of combining its engineering know-how and Tokio Marine Group's underwriting, claims, and data expertise to deliver disaster prevention and mitigation solutions across the risk cycle.

b) Development of businesses that address social challenges through data and technology

Following the Noto Peninsula earthquake in January 2024, Tokio Marine & Nichido Fire, Inc. built public risk maps using meteorological and dashcam data.

Furthermore, Tokio Marine Group has taken a leading role in establishing and operating initiatives such as the Disaster Prevention Consortium "CORE" and the Logistics Consortium "baton," through which we deliver solutions that integrate the Group's risk data with the cutting-edge technologies of our partners.

By provided high value-added services such as these, we are committed to helping resolve critical issues for our customers and society.

Please refer to the DX Stock 2026 Selected Companies Report, published by the Ministry of Economy, Trade and Industry, for further details.