

November 4, 2021
Tokio Marine Holdings, Inc.

Capital and Business Alliance with Craif, Inc. for Developing New Cancer Detection Services

Tokio Marine Holdings, Inc. (President and Group CEO: Satoru Komiya, hereinafter referred to as “TMHD”) is pleased to announce a capital and business alliance with Craif, Inc. (President and CEO: Ryuichi Onose, hereinafter referred to as “Craif”), to work towards solving the key social issue of early cancer detection and treatment.

1. Background & Objectives

According to the monthly report by the Ministry of Health, Labor and Welfare into population change, since 1981 cancer has been the leading cause of death (accounting for 27.6% in 2002), and this is a major issue for the health and welfare of the citizens of Japan.

Due to advances in medical technology and care, the five-year survival rates of cancer patients are seeing improvements. The survival rate for patients where the cancer is discovered in Stage I is 90%, however this drops to 40% when discovered in Stage IV. Through the early detection and treatment of cancer we hope to further improve the five-year survival rate and there are many companies and organizations working to bring further technological breakthroughs.

Tokio Marine Group has worked to provide various solutions to support our customers suffering from cancer, including the provision of insurance products. To further accelerate these efforts and contribute to solving these key social issues through early detection of cancer, TMHD decided to form a capital and business alliance with Craif who conduct research with academia and release research results at global research conferences.

2. Key Initiatives

Through this capital and business alliance, TMHD and Craif will work together to:

- a. Develop and deliver solutions to educate on the importance of early screening and detect cancer at the earlier stages
- b. Develop new services and insurance offerings by gathering and analyzing data from such early screening and detection schemes.

TMHD has always worked to be there for our customers in their time of need. Through this alliance TMHD is working to further evolve into a complete solution provider that also supports our customer in their daily lives through the early detection of cancer.

3. Craif Overview (<https://www.craif.com/>)

Craif is a startup, developing an innovative exosome biomarker discovery platform by capturing exosomes comprehensively from urine samples with cutting-edge Japanese microfabrication technology.

Moreover, such a platform enables early detection of cancer, as well as, decision of tailored treatment for each individual patient just from a few drops of urine.

Combining AI analysis with this leading-edge technology enabled Craif to succeed in detecting cancer with a high degree of accuracy. Through the application of this technology, Craif is aiming to create a society where everyone can stay healthy throughout their lifetime.

Overview of Craif, Inc

(1) Company Name	Craif, Inc.
(2) Head Office:	NEOS building, 3-38-14, Hongo, Bunkyo-ku, Tokyo
(3) Title and Name of the representative	CEO: Ryuichi Onose
(4) Main Businesses	Early cancer detection business Bio-marker R&D
(5) Year of Establishment	May, 2018 (Originally founded as Icaria, Inc.)