

April 8, 2025

Tokio Marine Holdings, Inc.

Tokio Marine Healthcare Co., Ltd.

Tokio Marine Healthcare Co., Ltd. launches health management support platform service

Tokio Marine Holdings, Inc. (President and Group CEO: Satoru Komiya) will change the name of Tokio Marine Healthcare Business Establishment Preparatory Company, which was established as a wholly owned subsidiary in April 2023, to Tokio Marine Healthcare Co., Ltd. (President and CEO: Jun Uehara, hereinafter "Tokio Marine Healthcare").

As it begins its business, Tokio Marine Healthcare will contribute to true health management and the extension of 'healthy life expectancy' by providing new healthcare services focusing on pre-disease and prevention in the healthcare field, which Tokio Marine Group positions as one of its key social issues.

1. Background

In the era of 100-year life expectancies, extending healthy life expectancy is becoming increasingly important, especially in the light of social issues such as a declining birthrate, an aging population, a decrease in the labor force, and rising medical expenses. In order to address these social issues, Tokio Marine Group established a preparatory company in April 2023 and has been working on commercializing services focusing on disease prevention and pre-disease states in healthcare.

Now that commercialization is in sight, we have decided to start providing services to employees within the Group and change the name of the preparatory company to Tokio Marine Healthcare Co., Ltd. The newly established company will contribute to improving corporate value and creating a rich 100-year life for people by providing new health improvement services to employees of companies and organizations. These services will be centered on the detection and visualization of health risks based on health checkups, as well as guidance and support for risk improvement.

2. Overview of Tokio Marine Healthcare

Company Name	Tokio Marine Healthcare Co., Ltd.
Date of Establishment	April 3, 2023
Head Office Location	2-6-4 Otemachi, Chiyoda-ku, Tokyo
Representative	President and CEO Jun Uehara
Capital	100 million yen
Shareholder Composition	Tokio Marine Holdings, Inc. (100%)
Business Overview	Development and sales of healthcare services

3. New value created by Tokio Marine Healthcare

Tokio Marine Healthcare will begin offering the health management support platform service "HelDi" as the first healthcare service it offers. The HelDi Cycle will provide companies and organizations with an environment that improves employee awareness and promotes healthy behavior. The service will also improve health literacy and lifestyle habits while using corporate reporting to support the health management PDCA cycle. Specifically, the company plans to roll out services in three areas: Body¹, Mind² and Women³.

As a first step, the company plans to provide the service to Tokio Marine & Nichido Fire Insurance Co., Ltd., a Group company, and later extend the new service to customers nationwide as soon as possible.

1 Body: Create lifestyle habits tailored for you

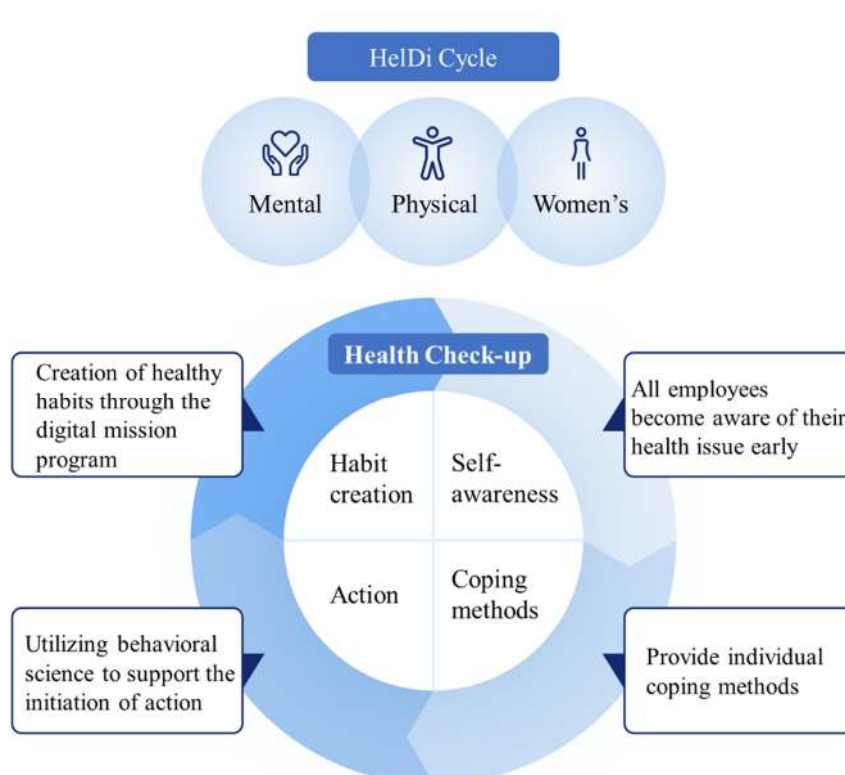
2 Mind: Know your own mental characteristics and maintain your mental health

3 Women: Address PMS and menopausal disorders, and promote women's health

<Three features of HelDi>

(1) One-stop cycle for creating healthy behavior

In the three target areas (Body, Mind and Women), which are of critical importance to health management, we will develop the HelDi Cycle as a complement to the support traditionally offered by companies and organizations. The goal is to enhance employee self-care based on health checkups, as well as encourage spontaneous healthy behavior among employees.



(2) Visualization of health investments that create a health management PDCA cycle

By utilizing the various data accumulated on the HelDi platform, we will support the health management PDCA cycle in companies and organizations by providing reports to companies that aim to visualize their investments for the realization of health management, analyzing the results of efforts to improve health, and proposing new measures.

Overall view of the HelDi service (Japanese only)



(3) Centralized management of personal health information on a platform

Under a robust security system, employees are provided with a health information account (health data management system) that centrally manages all health information, such as medical checkup and interview data, medical prescriptions, and personal behavioral records. Information is divided into information that can be viewed by companies and organizations and information that can only be viewed by employees, allowing employees to receive support for health promotion from companies and organizations while ensuring their own privacy. This information will remain even if an employee leaves the company or changes jobs, so that they can retain and access it throughout their life.

4. Future Plans

Improving the health of each and every employee increases the productivity of the company and contributes to the improvement of the quality of products and services, leading to an increase in corporate value and the betterment of society.

To arrive at such a future, Tokio Marine Healthcare will provide Health Management Support Platform services that will improve safety and peace of mind in the fields of pre-disease and prevention and expand the tools available for employees to continuously practice healthy behaviors on their own, thereby contributing to our Group's purpose of being there for our customers and society in their times of need.