

July 29, 2025

Tokio Marine Holdings, Inc.

E.design Insurance Co., Ltd.

## **Strengthening Tokio Marine Group's Direct Auto Insurance Business**

Brand Renewal of E.design Insurance and Optimization of Tokio Marine Group Business Portfolio

Tokio Marine Holdings, Inc. (Group CEO: Masahiro Koike) aims for further growth in the domestic direct auto insurance business by strengthening the operations of E.design Insurance Co., Ltd. (President: Tetsuro Horie, hereinafter referred to as "EDSP"). Accordingly, EDSP will change its corporate name to "Tokio Marine Direct Insurance Co., Ltd." (hereinafter referred to as "TMDI"), effective from October 1.

### **1. Strengthening the Direct Auto Insurance Business to Meet Customer Needs**

Alongside changes in our social environment, the needs of customers are becoming more diverse. Some customers seek the expertise and reassurance provided by insurance agencies, while others prefer easy and simple online processes. Consequently, customer expectations regarding enrollment methods and services vary widely. Tokio Marine Group aims to respond to such expectations in order to deliver on our purpose of being there for our customers and society in their times of need.

Going forward, to increase access points with the market, including to become the chosen provider in segments we have not sufficiently engaged with so far, we recognize the necessity of strengthening and increasing awareness of the group's direct auto insurance business. Hence, we have decided to change the corporate name and renew the branding of EDSP. Driven by our purpose, we aim to clearly deliver value to our customers through both our agency business model and our direct business model. Our goal is to be the best choice for insurance across the market, both through insurance agencies and direct channels.

### **2. Brand renewal of EDSP**

EDSP was established in 2009 as a direct auto insurer within Tokio Marine Group, responding to customer needs for direct auto insurance. Additionally, since 2021, we launched the brand-new auto insurance "&e (Andy)" which supports safe driving using advanced technology and provides new value and experiences to customers.

Under the growing domestic direct auto insurance market, we will rebrand EDSP and change the corporate name to "Tokio Marine Direct." Along with the unique usability and innovation that EDSP has provided over the past 16 years, we will further enhance the quality of our products and services under our established brand image at the group level, and expand into becoming a direct auto insurer that offers even greater safety and earns the trust of our customers.

<Current corporate name> E. design Insurance Co., Ltd.

<New corporate name> Tokio Marine Direct Insurance Co., Ltd.



**Tokio Marine Direct Insurance Co., Ltd.**

<New CI>

<Effective date> October 1, 2025

### **3. Business development of TMDI**

By growing TMDI's business, we aim not only to deliver Tokio Marine peace of mind at an affordable price, but also to strengthen our business by using TMDI to enhance the quality of our services in a way that provides value from the perspective of our customers.

Specifically, TMDI will improve customer experience by improving the usability of various online processes, expand app functionalities using AI and data held by Tokio Marine Group, and distribute personalized emails containing useful information tailored to customers' interests and app usage patterns.

Under the new corporate name, we aim to increase trust and peace of mind among customers of Tokio Marine Group in the direct auto insurance market while also increasing the number of customers of TMDI products among those who are considering purchasing direct auto insurance.

Furthermore, we seek to create synergies between the direct business model and the agency business model, with TMDI and Tokio Marine Nichido each collaborating from a customer-centric approach. This includes utilizing accumulated data and customer feedback data for customer analysis, agile product/service development, and strengthening digital marketing.

### **4. Company Profile**

Company name	Tokio Marine Direct Insurance Co., Ltd.
Date of Establishment	January 26, 2009
Location of Headquarters	3-20-2 Nishi-Shinjuku, Shinjuku-ku, Tokyo
President	Tetsuro Horie
Parent Company	Tokio Marine Holdings, Inc. (100% subsidiary)

Please note that the change of the corporate name will not impact current insurance contracts or the content of services for existing customers of EDSP. Contracts held by E.design Insurance customers remain valid until their expiration date, and customers can continue to use all services as before.