

May 19, 2023  
Tokio Marine Holdings, Inc.

Presentation Script for FY2022 Results Conference Call

1. Presentation by CEO Komiya

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effects. Please turn to page 6.

[FY2022 adjusted net income on a normalized basis]

## 2. Presentation by CFO Okada

[Shareholder returns]

I am CFO Okada. Before concluding our telephone conference, I am going to