



AGENTLINE BULLETIN

March 28, 2025

| DAB #6-2025

Merger of Mitsui Sumitomo Insurance and Aioi Nissay Dowa Insurance

Aloha Agency Partners,

We would like to inform you that the board of directors of DTRIC's parent holding company, MS&AD Insurance Group Holdings, has approved the initiation of merger discussions and preparations between its two subsidiary companies—Mitsui Sumitomo Insurance Co., Ltd. and Aioi Nissay Dowa Insurance Co., Ltd., DTRIC's parent company. The merger is expected to be completed by April 2027.

This strategic merger aligns with the MS&AD Group's vision of creating a world-leading insurance and financial services group while positioning the company to achieve the #1 market share in Japan's Property and Casualty insurance sector. By combining strengths, the merger will enhance customer value, strengthen trust, and improve overall profitability. Additionally, the company will focus on increasing management efficiency, including system integration, and optimizing key resources, and operational networks.

At this stage, it is too early to determine the impact this merger may have on DTRIC Insurance, as the details have yet to be discussed. We appreciate your patience and understanding as the merger process progresses, and we will keep you informed of any further developments.

We recognize that both DTRIC and our parent company are undergoing changes, but our commitment to providing you with the highest level of service remains unwavering.

Mahalo for your partnership and continued trust in DTRIC Insurance!

Aloha,

A handwritten signature in black ink, appearing to be "N. T.", written over a light blue horizontal line.

President & CEO