

**Tokio Marine *Insights*:**

# **Group CEO Small Meeting**

**September 5, 2025**



**Tokio Marine Holdings**

*Inspiring Confidence.  
Accelerating Progress.*

A graphic element consisting of two overlapping curved lines, one blue and one yellow, forming a stylized 'M' or wave shape.

# Introduction

## Career:

Apr. 1994	Joined Tokio Marine Fire Insurance
~Jun. 2002	Reinsurance Dept./ Property & Casualty Underwriting Dept.
Jul. 2002	MBA Program at Stanford Univ.
Jul. 2004	Aerospace Dept. (Sales and U/W)
Apr. 2014	Expat at Tokio Millenium Re. (NY)
Apr. 2019	General Manager, Corporate Planning Dept. Tokio Marine & Nichido Fire Insurance
Apr. 2021	General Manager, Corporate Planning Dept. Tokio Marine Holdings
Apr. 2023	Managing Executive Officer (North / Latin America representative)
Jun. 2025	President & Group CEO

## Policy:

"Where there is a will, there is a way."

"The salt of the earth, the light of the world."



**Masahiro "Masa" Koike**

# Where We Stand Now



## What we've done

- Tokio Marine Phase 1 (~ until the year 2000):
  - As a leading company, driving the Japanese non-life insurance industry
- Tokio Marine Phase 2 (from the year 2000~):
  - Proactive business expansion overseas

## Our strength

- Robust business model with top-tier organic growth capabilities in each country/region
- Global Risk Diversification
- Globally Integrated Group Management

# What We Do (Tokio Marine Phase 3)

## Business Strategy Evolution



### Japan Insurance Business

- Eliminate the conventional industry practices and further focus on delivering the “true value of insurance”
- Strengthening competitive advantages, including underwriting expertise



### International Insurance Business

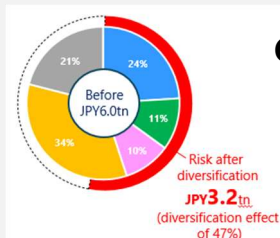
- Expanding business in regions with growth potential, particularly in North America
- Promoting geographical risk diversification
- Pursuing M&A activities to accelerate these initiatives



### Solution Business

- Achieving early establishment of business in Japan while exploring potential for expansion overseas
- Transforming the revenue structure by developing the solutions business into one of the key profit drivers, thereby reducing capital requirement across the entire group

## Group Strategy Evolution



### Global Risk Diversification

- Pursue a business portfolio characterized by low volatility and capable of achieving sustainable profit growth



### Globally Integrated Group Management

- Promote the recruitment of global talent in management and further advance integrated group management that leverages diversity

## **Continue delivering value to all stakeholders through “Sustainability the Tokio Marine way”**

- Helping customers and society solve challenges and contributing to greater sustainability gives our Group the ability to keep growing sustainably as well
- The source of everything are each employee, who resonates with the purpose, embodying 'Integrity,' 'Ownership,' and 'Accountability'

THANK YOU.



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