

September 25, 2025
Tokio Marine Holdings, Inc.

Strategic Collaboration with OpenAI for Evolution of Business Operations
through Generative AI
– Towards the Realization of AI Agents that Deliver High-Value Customer
Experiences –

Tokio Marine Holdings, Inc. (President & Group CEO: Masahiro Koike, hereinafter “TMHD”) has initiated a strategic collaboration with OpenAI, aiming to leverage generative AI technologies for the evolution of our business.

TMHD aims to further integrate generative AI into various operational areas of Tokio Marine group, including contracts, inquiries, and document processing. This will help to enhance productivity and advance business operations, with the future goal of integrating of AI agents into our operational foundation to help to enhance our customers’ experience.

1. Background and Purpose

Large language models (LLMs) enable high-precision and flexible responses in language processing tasks such as natural dialogue, summarization, classification, and structuring, attracting attention which is a starting point for business transformation in many companies.

Tokio Marine group is also working towards further enhancing productivity by integrating generative AI as an AI agent into our business infrastructure, spanning from the formulation of customer centered proposals to the operations of our insurance business.

Additionally, Tokio Marine Group aims to provide high-value experiences to each customer through collaboration between AI, employees, and agencies based on this new operational foundation.

This strategic collaboration with OpenAI is a key initiative toward achieving these goals. By leveraging OpenAI’s cutting-edge AI technologies, TMHD will enhance our value proposition in insurance and solutions business.

2. Overview of the Strategic Collaboration

OpenAI develops and provides world-class generative AI based on large language models such as ChatGPT Enterprise and GPT-5, with strengths in model advancement and optimization through extensive global use cases.

TMHD will work on advancing and automating business processes using AI models while receiving strategic and technical support from OpenAI.

AI will operate across multiple business applications of each group companies, automating data processing and routine tasks. In customer interactions, AI will deliver a more personalized experiences and prompt service based on customer data.

As a first step, in developing sales strategies at sales departments of Tokio Marine & Nichido Fire Insurance, Deep Research capabilities of ChatGPT will enable collection of local information including regional demographics automatically. By incorporating the characteristics and information specific to each area, we anticipate that sales departments will be able to provide proposals that are even more closely aligned with the needs and problems of our customers.

3. Future Direction

The insights and achievements gained by each group company will be shared across other group companies and relevant departments, facilitating the standardization of technology and improving development efficiency.

Going forward, Tokio Marine Group will continue to make the most of advanced technologies such as generative AI, to allow us to deliver on our purpose of “being there for our customers and society in times of need”.