Tokio Marine Forms Strategic Partnership with Salesforce

— AI-Driven Business Process Redesign to Further Enhance Customer Experience —

Tokio Marine Holdings, Inc. (President & Group CEO: Masahiro Koike) and its subsidiary Tokio Marine & Nichido Fire Insurance Co., Ltd. (President & CEO: Hiroaki Shirota) today announced a strategic partnership with Salesforce Japan Co., Ltd. (Chairman, President & Chief Executive Officer: Shinichi Koide) to accelerate AI-driven transformation, enhance customer experience, and drive long-term growth.

1. Background and Objectives

In an increasingly competitive and rapidly evolving insurance market, Tokio Marine Group is committed to delivering superior customer experiences and creating new value through AI- and data-driven business transformation.

Salesforce, a global leader in customer relationship management (CRM) systems, sales support solutions, and customer data platforms, brings extensive expertise and technological capabilities in improving customer experiences and standardizing business processes through AI and data. Tokio Marine Group has already been utilizing Salesforce products as core operational platforms—particularly in systems such as Tokio Marine Nichido's agency management platform (Tokio Marine Nichido TNEXT) and its contact center system—and these will continue to play a central role in the upcoming business process redesign founded on advanced AI utilization.

In addition, by incorporating Salesforce's "Agentforce*" an autonomous AI agent launched last year, into its operations, the Group aims to further elevate customer experience across entire Tokio Marine Group.

* Agentforce is an autonomous AI agent provided by Salesforce, featuring a no-code/low-code development platform, allowing for rapid implementation, and offers scalability and flexibility, including the ability to select from multiple large language models (LLMs).

2. Outline of the Strategic Partnership

Through this partnership, Tokio Marine will closely collaborate with Salesforce specialists on key initiatives to enhance customer experience and support process innovation at customer touchpoints such as contact centers, agencies, and sales branch offices.

In addition, the partnership will focus on developing core talent within Tokio Marine Holdings and Tokio Marine & Nichido who are skilled in AI-driven process transformation and system

development. This investment in human resources will ensure sustainable innovation and long-term success in digital transformation initiatives.

Key initiatives include:

- Enhancing Customer Experience:
 - Building AI-enabled contact centers leveraging Agentforce, delivering a seamless experience from insurance enrollment to after-sales service.
 - Combining customer data platforms with AI to develop systems that recommend optimal insurance solutions tailored to customers' lifestyles and needs.
- Redesigning Business Processes with Advanced AI:
 - Re-engineering business processes at customer-facing operations—including sales branch offices, agencies, and contact centers—based on advanced AI and data utilization.

3. About Salesforce Japan Co., Ltd.

Company Name	Salesforce Japan Co., Ltd.
Established	April 2000
Headquarters	1-1-3 Marunouchi, Chiyoda-ku, Tokyo 100-0005, Japan (Marunouchi
	Garden Tower, "Salesforce Tower")
Representative	Shinichi Koide, Chairman, President and Chief Executive Officer
Capital	¥100 million
Business Overview	Provider of cloud-based applications and cloud platform services