

Inspiring Confidence. Accelerating Progress.

We provide support, strength, and stability to our customers and society in a world filled with risk. We give people the confidence to explore new possibilities and take the next step forward.

We help build more resilient economies, industries, and societies in a rapidly changing world. This has been our mission since our founding and will remain our guiding purpose.

With over 140 years of experience and expertise spread across a global network — supported by technology and empowered by a corporate culture dedicated to doing the right thing — we harness the power of confidence for our customers and society.

We are Tokio Marine Group.



Tokio Marine Group

Group Overview

Tokio Marine Group is one of the largest and longest-standing insurance groups in the world. Founded in 1879, it comprises a strategic collection of leading insurance businesses that are united by a shared purpose to be there for customers and society in their times of need. The Group consists of Tokio Marine Holdings and over 365 subsidiaries and 33 affiliates located in more than 50 countries and regions worldwide, operating extensively in non-life (P&C) insurance, life insurance, and financial and general businesses.

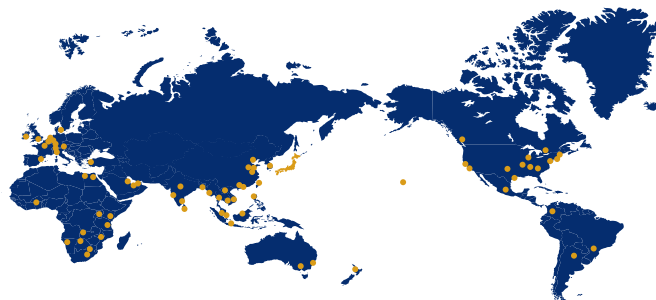
About Tokio Marine Group & Our Global Network

Total Assets
¥31,237.3 Billion
(As of 2024)

Market Capitalization
¥11,818.7 Billion
(As of the end of June 2025)

**Net Premiums:
Written & Life Insurance premium**
¥6,300 Billion
(Full-year forecast for fiscal 2025)

**Bottom line
(Adjusted net income)**
¥1.1 tn
(excl. the sales of business-related equities:
JPY 700 billion)
(Full-year forecast for fiscal 2025)



* Includes Group Companies, Investing Companies, Branches and Underwriting Agents.

*1 * Calculated based on profit by business segment [initial plan]
* Excluding capital gains from sale of business-related equities.
* Domestic refers to the combined total of Tokio Marine & Nichido and Tokio Marine & Nichido Life. Other includes domestic non-life insurance companies excluding Tokio Marine & Nichido, as well as solution and other businesses.

Global Network

56 countries/regions

Group Companies

365 subsidiaries
33 affiliates

Employees

51,000 (approx.)
Japan: 31,000
International: 20,000
(As of March 2025)

Profit Composition by region



Financial Ratings

S&P: A+
Moody's: Aa3
A.M. Best: A++
(As of June 2025
by Tokio Marine Nichido)

Business Domains

Non-Life Insurance (Japan)
Life Insurance (Japan)
Global (International) Insurance
Financial and Other Businesses

A Message from the Tokio Marine Group CEO

Tokio Marine Group has been committed to solving emerging social issues throughout each era by providing insurance, always driven by our purpose 'to be there for our customers and society in times of need'. Today, over 50,000 employees in more than 50 countries work together toward the realization of our purpose. Since our founding, we have always put our customers at the center of our activities by solving social issues through insurance and inspiring in them the confidence to take on new challenges and accelerating progress toward a brighter tomorrow. Doing so, in turn, has allowed our group to grow. We have endeavored to enhance the sustainability of our customers and society through insurance while simultaneously enhancing the sustainability of our group's business model. This is at the heart and core of who we are, which is tightly aligned with our purpose and the very reason we exist.



President and Group CEO
Masahiro Koike

Recently, we have seen increased volatility and unpredictability across a variety of social issues, such as climate change and the acceleration of technological progress. To continue fulfilling our purpose, we are in the process of transforming our business model into a solutions provider, continuously developing a holistic range of innovative solutions that enhance and complement the value of our core insurance business.

Our purpose, which originated and developed in Japan, embeds the philosophy of respecting and providing value to all stakeholders over the long term. Contributions from our colleagues around the world have enhanced this philosophy and enabled our Integrated Group Management, which is our core strength. We will further build on our uniqueness, be with our customers and society in their times of need, and continue to inspire confidence and accelerate progress toward a better tomorrow.

We are Tokio Marine.

Americas



Tokio Marine America

A P&C insurance company providing tailored products for a diverse range of customers from small to large businesses centered on Japanese global business. Main products: Commercial Lines Insurance Products (Property, Package, General Liability, Auto, Excess/Umbrella Liability), Workers' Compensation, Ocean Marine Cargo, and Cyber.



First Insurance Company of Hawaii, Ltd. (FICOH)

A P&C insurance company providing insurance products for businesses and individuals throughout Hawaii. Main products: Commercial Insurance Products (Property, Package, General Liability, Auto, Workers' Compensation), and Personal Insurance Products (Package, Auto, and Homeowners)



Philadelphia Insurance Companies (PHLY)

A P&C insurance company that provides commercial property/casualty and professional liability insurance products, incorporating value-added coverage and services for select industries. Main products: Commercial Lines Package Products, D&O, Environmental Liability, and Surety Bonds.



Reliance Matrix

A leading US provider of employee benefits, absence management and workforce productivity solutions through the financial stability of a top-rated insurance carrier, Reliance Standard Life Insurance Company, and the expertise of a preeminent absence TPA, Matrix Absence Management.



Reliance Standard Life Insurance Company

In addition to underwriting employee benefits coverages, Reliance Standard Life Insurance Company distributes a portfolio of annuity products through a network of banks, financial advisors, and other intermediaries to help individuals safely build and preserve wealth.



Safety National Casualty Corporation

A P&C insurance company that provides primarily workers' compensation-related products such as excess workers' compensation insurance and large casualty programs. Main products: Excess Workers' Compensation and Large Casualty Programs (Large-Deductible Workers' Compensation, Commercial Auto, and General Liability)



Tokio Marine HCC (TMHCC)

A specialty insurer with operations in the United States, Mexico, the United Kingdom, and Continental Europe. Main products: Specialty Insurance, such as Medical Stop Loss, Crop Insurance, D&O, Professional Liability, and Cyber Insurance.



Privilege Underwriters, Inc. (PURE)

A P&C insurance group specializing in the U.S. high net worth insurance market. At the center of the PURE Group is a policyholder-owned reciprocal (mutual) insurer. Policyholders commit to providing capital to assume and share risks, while a fee-based professional services unit provides all aspects of managing an insurer.



Tokio Marine Canada Ltd.

A P&C insurance company with a dual focus on providing insurance solutions to Canadian local corporate clients and supporting the underwriting needs of our group companies in Canada, specializing in commercial insurance with a strong emphasis on specialty lines.



Tokio Marine Compania de Seguros, S.A. de C.V. (TMX)

A P&C insurance company that provides risk management and loss prevention services that have earned a high reputation in the market. In addition to underwriting life and non-life insurance in Mexico, the company provides support for insurance arrangements in neighboring countries including Colombia, Peru, Panama, and Chile.



Tokio Marine Seguradora S.A.

A P&C insurance company in both corporate and retail fields, operating in Brazil. Tokio Marine Seguradora has consistently realized a growth rate higher than the market, backed by its quality products and services that are distributed through the network of brokers and branches spanning the entire country.

Europe



Tokio Marine Kiln Group Limited

A specialty insurer with a reputation for specialist underwriting expertise, an outstanding claims service, and innovative products, operating in the global Lloyd's insurance market. Its products are focused on the Property, Motor, Liability, Aviation, Marine, Energy, Special Risks, and Cyber, and Enterprise Risk classes.



Tokio Marine Europe Limited

A specialty insurance company that provides insurance to corporate clients through its operations in cities including Paris, Düsseldorf, and Amsterdam.

Middle East and Africa



Tokio Marine Egypt General Takaful S.A.E.

A P&C insurance company that sells takaful insurance products and is the only Japanese direct writing takaful company. It also meets various needs of Japanese companies doing business in Egypt.



Al Futtaim Development Services Company

A non-life insurance company in the United Arab Emirates that provides its services to its customers through Al Futtaim, a direct writing agent.

Hollard Group

A P&C and life insurance company in South Africa, providing insurance and investment products to a diverse customer base, including individual consumers, commercial entities, and corporate clients. The company also has international P&C and life insurance operations in Namibia, Botswana, Mozambique, Ghana, Zambia, Lesotho, Kenya, Uganda and Tanzania.



Asia & Oceania

Japan



Tokio Marine & Nichido Fire Insurance Co., Ltd.

A leading non-life insurance company with a lineup of diverse products that meet the needs of customers.



Tokio Marine & Nichido Life Insurance Co., Ltd.

A life insurance company playing a major role in the domestic life insurance business, one of the core businesses of Tokio Marine Group.



Nisshin Fire & Marine Insurance Co., Ltd.

A non-life insurance company focusing on domestic retail market and business activities rooted in local communities.



Tokio Marine Direct Insurance Co., Ltd.

A direct non-life insurance company, established in 2009 through joint investment by Tokio Marine Group and the NTT Group, that offers auto insurance services via its own online channels.

East Asia



The Tokio Marine & Nichido Fire Insurance Company (China) Limited

东京海上日动火災保険(中国)有限公司

A P&C insurance company that provides diverse risk management services, as a risk solutions partner, in addition to insurance.



The Tokio Marine and Fire Insurance Co. (HK) Ltd.

東京海上火災保險(香港)有限公司

A P&C insurance company, operating in Hong Kong since 1953 and providing services mainly to corporate clients.



Tokio Marine Newa Insurance Co., Ltd.

新安東京海上産物保險股份有限公司

A P&C insurance company offering high quality products and services to Japanese and local customers.

South East Asia



Tokio Marine Asia Pte. Ltd.

Tokio Marine Asia is an established regional headquarters and intermediate holding company, providing management and technical support to 8 P&C Insurance companies and 4 Life Insurance companies in 8 countries across Southeast Asia and India.

P&C Insurance

P&C companies offer a wide range of insurance products, including Motor, Fire, Marine, Personal Accident, PA, Engineering, and more. P&C Insurance companies are:

Tokio Marine Safety Insurance (Thailand) Public Company Limited

Tokio Marine Insurans (Malaysia) Berhad

Tokio Marine Insurance Singapore Ltd.

PT. Asuransi Tokio Marine Indonesia

Tokio Marine Insurance Vietnam Co., Ltd.

IFFCO-TOKIO General Insurance Company Ltd. (India)

Malayan Insurance Company Inc. (Philippines)

Grand Guardian Tokio Marine General Insurance Company Ltd. (Myanmar)

Life Insurance

Life Insurance companies provide a wide range of life insurance products for protection, wealth accumulation, education, retirement, medical insurance, and group insurance. Life Insurance companies are:

Tokio Marine Life Insurance (Thailand) Public Company Limited

Tokio Marine Life Insurance Malaysia Bhd.

Tokio Marine Life Insurance Singapore Ltd.

PT Tokio Marine Life Insurance Indonesia

Oceania



Tokio Marine Management (Australasia) Pty. Ltd.

An exclusive underwriting agency of Tokio Marine & Nichido in Australia and New Zealand, providing high-quality services to its customers.

In addition to the companies listed here, our group includes other entities operating across a wide range of sectors, working to address diverse risks and challenges worldwide.

Learn more

Japanese



English

