

# 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 the 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 commitment to doing the right thing for our customers and communities.

The Group consists of Tokio Marine Holdings and over 250 subsidiaries and 26 affiliates located in more than 480 cities in 46 countries and regions worldwide, operating extensively in non-life (P&C) insurance business, life insurance business, and financial and general businesses.

## About Tokio Marine Group & Our Global Network

**Total Assets**  
**¥27,699.8** Billion  
 (Approx. \$207.5 Billion)

**Market Capitalization**  
**¥5,100.4** Billion  
 (Approx. \$38.2 Billion)

**Net Premiums:  
 Written & Life Insurance**  
**¥5,541.6** Billion  
 (Approx. \$41.5 Billion)

**Net Adjusted Income**  
**¥444.0** Billion  
 (Approx. \$3.3 Billion)

※ 133.5JPY=1USD (As of March 2023)



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

### International Network

**46** countries/regions

### Revenue Breakdown (ratio per area)

Japan **46%**  
 International **54%**

### Group Companies

**268** subsidiaries  
**26** affiliates

### Financial Ratings

S&P: **A+**  
 Moody's: **Aa3**  
 A.M. Best: **A++**  
 (As of June 2022  
 by Tokio Marine Nichido)

### Employees

**43,000**  
 (approx.)  
 Japan: 25,000  
 International: 18,000  
 (As of March 2023)

### Business Domains

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

## A Message from Tokio Marine Group CEO

The world is facing an unprecedented rise in the complexity, volatility, and frequency of risk. Insurance companies must not only respond to disasters, but also work to reduce their occurrence and impact, thereby contributing to a more sustainable society both today and for future generations.

As Group CEO, I am committed to fulfilling this expanded role. The key is building a robust and agile Group. Robust so we can always be there for our customers, clients and society in their times of need, and agile so we can conceive and create innovative solutions for stakeholders around the globe. This unwavering dedication builds trust, which enables us to generate growth for ourselves, our clients, employees, society and next generations.

Tokio Marine Group brings industry-leading expertise and is always at the forefront of emerging risks. Our global expansion is supported by top specialty companies that leverage their expertise across our worldwide network. Guided by a diversified top-management team, these companies operate autonomously to serve local stakeholders, while remaining fully dedicated to our common purpose and vision.

As a robust and agile Group, we will continue creating value for our clients, stakeholders, and society.



President and Group CEO  
**Satoru Komiya**

## 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.



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



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.

## Delphi Financial Group Inc.



A holding company that provides insurance and financial services, owning subsidiaries such as Reliance Standard Life and Safety National.

## Reliance Standard Life Insurance Company



A leading US provider of employee benefits solutions including life, disability, dental, vision, accident, critical illness, and hospital indemnity insurance and, with Group Company Matrix Absence Management, technology enabled management of employee leave and workforce productivity. Reliance also markets a suite of individual annuity products through banks, financial advisors, and other intermediaries.

## 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, and Professional Liability.

## 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 that writes both specialty and standard commercial insurance, and grows its business by serving Canadian local corporate clients as well as collaborating with other Tokio Marine entities that have needs to be supported in underwriting risks located in Canada.

## 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. It's 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, and Lesotho.

## Asia &amp; Oceania

## Japan



## Tokio Marine &amp; 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 &amp; 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 &amp; Marine Insurance Co., Ltd.

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



## E.design 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 &amp; Nichido Fire Insurance Company (China) Limited

东京海上日动火災保險(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&amp;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.