

November 20, 2023  
Tokio Marine Holdings, Inc.  
Tokio Marine Smart Mobility Co., Ltd.

**Launch of Tokio Marine Smart Mobility, a New Company**  
**Providing Mobility Solutions for the Corporate Market**

Tokio Marine Holdings, Inc. (President and Group CEO: Satoru Komiya, hereinafter “TMHD”) today announced the launch of Tokio Marine Smart Mobility Co., Ltd. (President: Hidemi Harada, hereinafter “TSMO”), a 100% owned subsidiary that will provide mobility solutions. TSMO will deliver cutting-edge solutions that support the growth of our commercial customers by mitigating risks and avoidable costs associated with transportation and logistics, including improving working environments, strengthening the ability to adapt to external factors such as environmental issues and automated driving, and has the goal to contribute to the improvement of productivity of our customers.

**1. Background to and aims of establishing TSMO**

In recent years, societal challenges in mobility have extended beyond accident prevention and safe driving, encompassing issues such as the decrease in transport capacity, symbolized by the 2024 problem<sup>1</sup> and the decline in the number of drivers. These challenges are becoming more diverse and serious, including the streamlining of vehicle management, labor and health management for drivers, as well as supporting decarbonization and adapting to automated driving. The market for solutions aimed at addressing these societal challenges is expected to exceed 700 billion yen after 2030.

For over a century, Tokio Marine Group has been delivering on our purpose of “protecting our customers and societies in their time of need” and has been dedicated to adding value to our customers and local communities by providing a broad range of insurance products. In recent years, we have been focusing on developing solutions that leverage new technology, such as automobile insurance with a built-in drive recorder and the utilization of AI to create potential hazard projection models.

Tokio Marine Group launched TSMO with the aim of further accelerating and enhancing the development of mobility solutions. Through mitigating risks and avoidable costs associated with transportation and logistics, improving working environments, and strengthening our ability to adapt to external factors such as environmental issues and automated driving, we aim to support the growth and productivity of our customers.

<sup>\*1</sup> Common term for issues related to the April 1, 2024 implementation of laws related to work style reform, such as upper limits on working hours for drivers.

## **2. Overview of TSMO**

Company name	Tokio Marine Smart Mobility Co., Ltd.
Establishment	November 20, 2023
Headquarters location	2-6-4 Otemachi, Chiyoda-ku, Tokyo, Japan
Representative	President: Hidemi Harada
Paid-in capital	980 million yen (including capital reserve)
Shareholder composition	Tokio Marine Holdings, Inc. 100%
Nature of business	Development/sale of solutions for resolving social issues related to mobility

## **3. Creation of New value through TSMO**

Mobility-related societal challenges extend beyond drivers and fleet managers, encompassing a complex interplay of various participants and circumstances in the transportation business. This includes shippers, a diverse array of cargo and delivery methods, as well as consumer needs. The intricacies involved make it difficult for an individual company to solve these challenges.

It is essential to promote overall optimization not by individual companies, but through cross-industry collaboration among many relevant participants involved in mobility to deliver optimal solutions to social issues related to mobility. We believe that there is a great deal of room for improvement in this area.

TSMO is dedicated to working together with a multitude of businesses involved in mobility, leveraging the three strengths outlined below to solve these critical social issues.

### **【 Three Strengths of Tokio Marine Smart Mobility】**

#### **(1) Utilize the diverse data and expertise possessed by the Group**

Tokio Marine Group has accumulated a wealth of data and expertise that will contribute to solving social issues related to mobility. This includes TMNF's insurance underwriting know-how, data on approximately 15 million automobile insurance policies, data on 3 million accidents per year accumulated through accident response, data on roads and driver characteristics obtained from more than one million drive recorders, Tokio Marine dR Co., Ltd.'s knowledge on accident prevention and reduction, and AlgoNaut Inc.<sup>2</sup>'s know-how in risk analysis.

TSMO will leverage the data and know-how held by Tokio Marine Group companies to the fullest to develop and provide agile solutions.

<sup>2</sup> November 12, 2020: Establishment of Joint Venture – AlgoNaut, Inc.

(2) Utilizing the latest mobility technologies and collaborating with partners from other industries.

Technology in the mobility business being advancing at an ever-accelerating pace, Tokio Marine Group has been working on research in accident precursor algorithms utilizing drive recorder data, as well as supporting the societal implementation of automated driving vehicles utilizing onboard data and connected technology.

TSMO will strengthen the planning, development, and provision of solutions that lead to optimization for players involved in the mobility sector by actively collaborating and partnering with various partners from different industries who possess expertise in their respective fields, as well as exploring advanced technologies domestically and internationally through resources such as the "Global Digital Innovation Lab" of Tokio Marine Group.

(3) Utilize a variety of customer contact points leading to the discovery of issues

TSMO will leverage the diverse customer touchpoints of TMNF and other Tokio Marine Group companies to identify critical issues facing these organizations accurately and promptly, then apply them to solution development. The customer touchpoints include businesses in the logistics and transportation industry, whose stable shipping of raw materials and products form the base of business such as manufacturing, as well as local governments nationwide.

**【Planned Services Provided by TSMO】**

(1) Fleet management service "MIMAMO DRIVE"<sup>3</sup>

As its first initiative, TSMO is set to launch MIMAMO DRIVE nationwide in April 2024, in collaboration with TMNF. This service leverages Tokio Marine Group's accident prevention and accident data analysis know-how to support corporate fleet management and safe driving.

\*3 Being offered on a trial basis through select TMNF agents as of November 2023

<https://www.tokiomarine-nichido.co.jp/hojin/solution/mimamodrive/> (Japanese only)

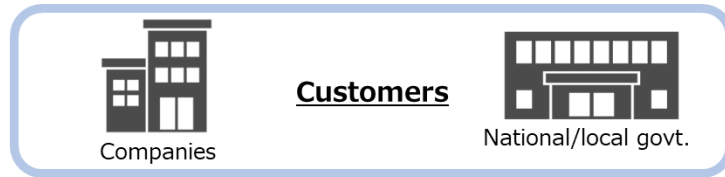
(2) Automated driving vehicle introduction and operation support package "Hawk SafEye"<sup>4</sup>

Subsequently, TSMO plans to introduce Hawk SafEye, a support package for the implementation and operation of automated driving, in collaboration with TMNF, Tokio Marine dR and other partners.

\*4 Launch of Hawk SafEye, a remote monitoring/incident response service and support package for the introduction and operation of automated driving for automated driving-related businesses

[https://www.tokiomarine-nichido.co.jp/company/release/pdf/230614\\_01.pdf](https://www.tokiomarine-nichido.co.jp/company/release/pdf/230614_01.pdf) (Japanese only)

The overview of the mobility solution business through collaboration with  
Tokio Marine Group and external partners



Delivering cutting-edge solutions for mitigating risks and avoidable costs associated with transportation and logistics, improving working environments, and strengthening the ability to adapt to external factors such as environmental issues and automated driving

