



TOKIOMARINE  
GROUP

Inspiring confidence.  
Accelerating progress.

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 clients and society in their times of need; agile so we 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, and society.

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, yet remain 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**



# 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.

# History of the Tokio Marine Group

## Market Leader & Pioneer

### 1.1 New Products

Having pioneered automobile and liability insurance in Japan, we now develop new products on a global scale, accelerating the evolution of society and technology, while constantly adapting to new risks.

### 1.2 Total Solutions

Bringing integrated life and non-life policies to the market, as well as global total-risk programs for commercial clients, the Group creates synergy among the various offerings to ensure optimal coverage.

### 1.3 Specialty Lines

Incorporating leading companies into the Group, we provide an unmatched portfolio of products with specialty coverage for individuals, businesses, families, governments, and non-profits.

## Social Innovation

### 2.1 Resilient Society

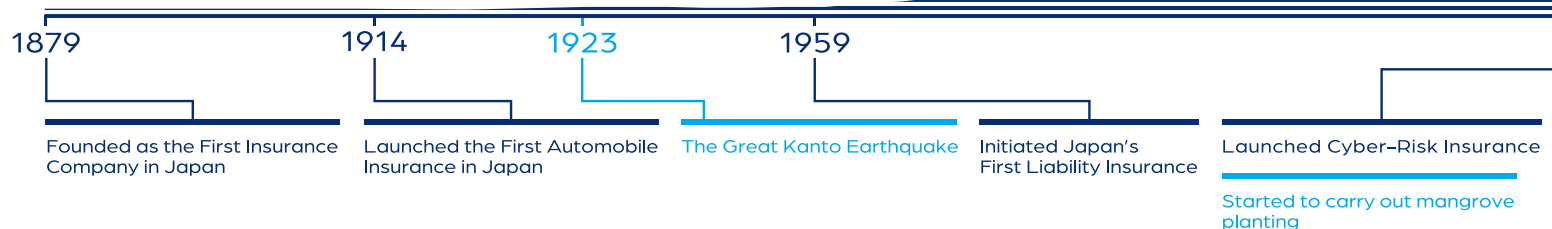
Japan has suffered greatly from natural disasters, and throughout our history we've responded in full. Our focus now is on minimizing the impact of future events and quickening response time across our global network.

### 2.2 Social Advancement

Underwriting renewable energy and refining our predictive capabilities exemplify the many efforts we make to reduce the risks our clients face.

### 2.3 Social Contribution

As a responsible corporate citizen, we are involved in many efforts to make the world a better place, including: combating climate change, promoting disaster-prevention education, and offering micro-insurance in developing countries.



# Global Network & Growth

## 3.1 Global Roots

In our first year, we established operations in Busan, Shanghai, and Hong Kong; in the following year, London, Paris, and New York. Tokio Marine has always facilitated global trade and economic growth.

## 3.2 M&A Track Record

Since the early 2000s, Tokio Marine has expanded its global network and diversified its business by acquiring world-class specialty companies, maximizing their potential across our global network.

## 3.3 Partnership & JV

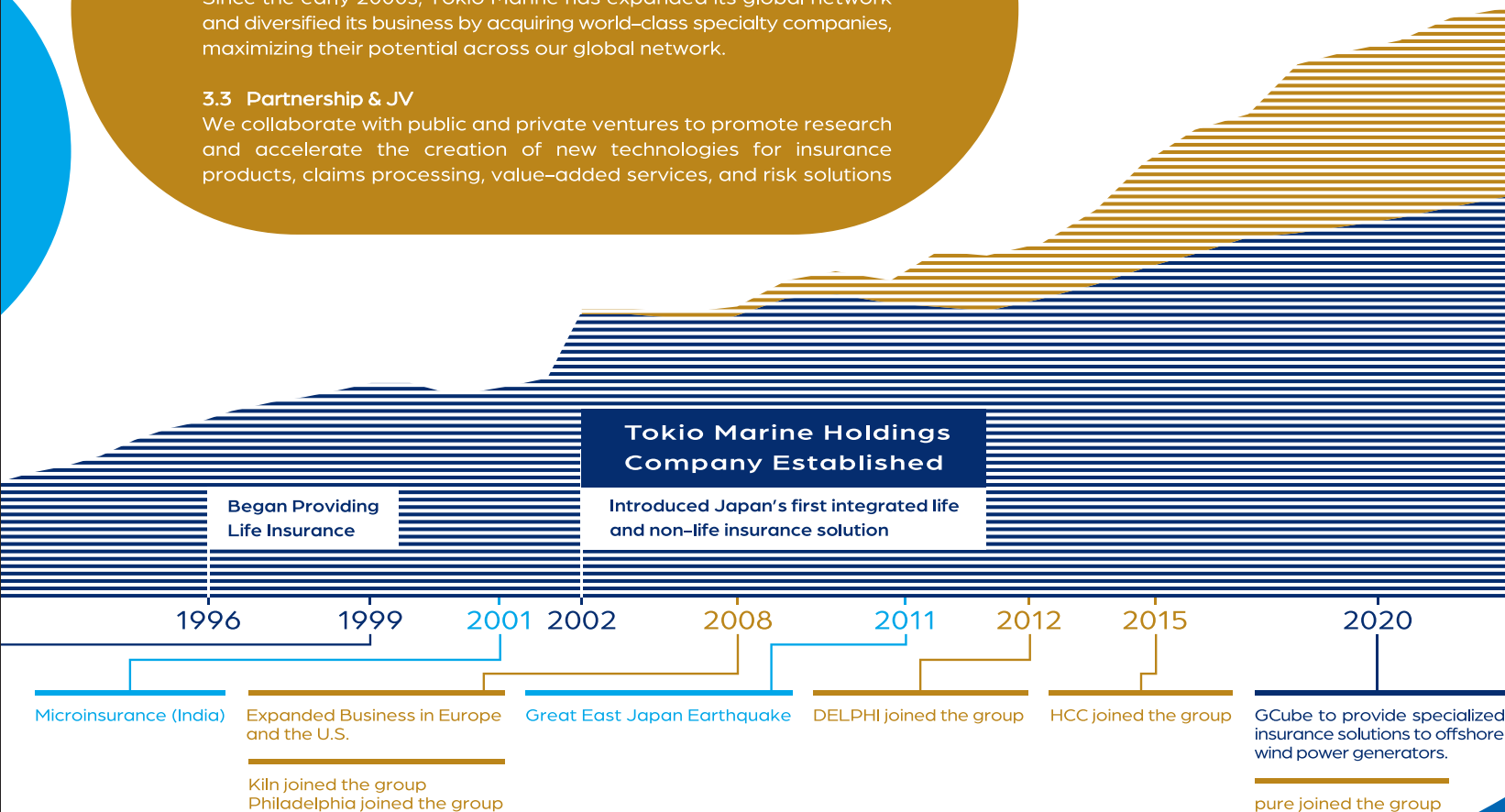
We collaborate with public and private ventures to promote research and accelerate the creation of new technologies for insurance products, claims processing, value-added services, and risk solutions

### Domestic Non-Life Insurance\*

\*Data through 2001 is from Tokio Marine; from 2002 onward, data reflects the combined totals of Tokio Marine and Nichido Nisshin Kasai.

### International Insurance\*\*

\*\*Data begins in 2002 when the Tokio Marine Holdings Group was created.



# About Tokio Marine & Our Global Network

## Total Assets

**¥27245.9** Billion  
(Approx. **\$197.4** Billion)

## Market Capitalization

**¥4847.0** Billion  
(Approx. **\$35.1** Billion)

## Net Premiums: Written & Life Insurance

**¥4884.1** Billion  
(Approx. **\$35.4** Billion)

## Net Income

**¥420.5** Billion  
(Approx. **\$3.0** Billion)

※ 138JPY=1USD As of August 2022



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



## International Network

# Japan

46 countries/regions

## Group companies

268 subsidiaries

26 affiliates

## Employees

43,000 (approx.)

Japan: 25,000

International: 18,000

(As of March 2022)

## Revenue Breakdown (ratio per area)

Japan 46%

International 54%

## Financial Ratings

S&P: A+

Moody's: Aa3

A.M. Best: A++

(As of June 2022 by Tokio Marine Nichido)

## Business Domains

Non-Life Insurance (Japan)

Life Insurance (Japan)

Global (International) Insurance

Financial and Other Businesses

# Sustainability: Building Trust, Cultivating Growth

The core function of insurance is to create sustainability in society when people or businesses encounter risk or other challenges, so we have always made addressing social issues a priority. Our commitment to make the world a better place — for this and future generations — inspires and informs each one of our activities.

Leveraging our vast knowledge and experience accumulated over more than 140 years, we are able to make increasingly valuable contributions to society. Such efforts not only improve lives and help ensure a sustainable future, they also build trust and fuel our growth as a company.

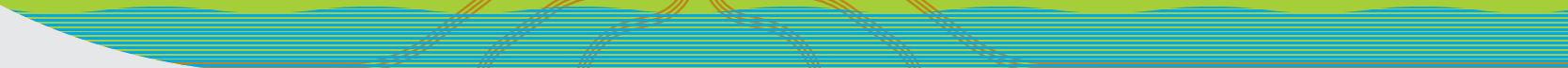
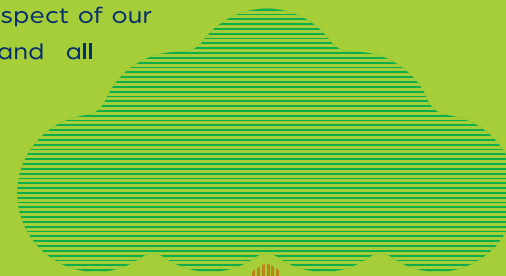
Today, it's more important than ever for society to embrace the principles of sustainability and rebalance the over-emphasis on short-term financial gain. For the Group, this is a global concern that affects every aspect of our business, including supply chains and all others with whom we collaborate.



Combat Climate Change



Facilitate and Foster Innovation  
Through Digitalization







Improve Disaster Resilience



Facilitate Healthy and Fulfilling Lives

## 8 Material Social Issues

The Tokio Marine Group has always placed trust at the center of business, earning it by supporting customers and society in times of need. As part of our ongoing efforts, we've identified eight material social issues that must be addressed in order to facilitate sustainability on a global scale. The issues were prioritized based on our desire to make the greatest impact in our role as a leader. Activities include everything from dealing with climate change and reducing the severity of natural disasters to planting mangrove trees.

Our employees, motivated by a belief in the power of insurance to benefit society, act with insight, knowledge and dedication. Their efforts engender a virtuous cycle within the organization. This mindset leads to the development of innovative products and services, benefits local communities, and facilitates sustainable growth for the company. While our actions are making a positive difference today, the true beneficiaries of these endeavors are generations yet to come.



Promote and Support Diversity and Inclusion



Disclose Critical Information in a Timely Manner



Protect the Natural Environment



Provide Education to Children

# Digital: Accelerating Solutions



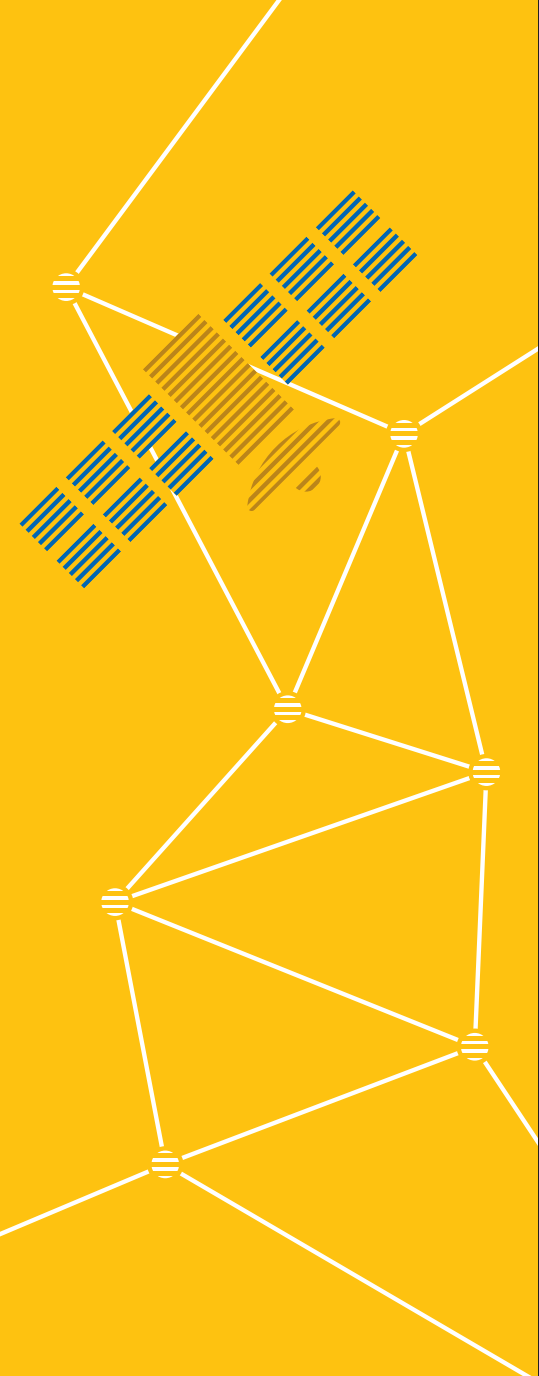
We generate an unprecedented amount of data from digital devices and technology. After analysis, the data is leveraged to enhance the knowledge and judgement of our people, thereby maximizing its value. This leads to a better prepared, more resilient society. Because supporting our clients and local communities particularly in times of need is our fundamental purpose, digital data is an indispensable tool.

## It Will Change Everything

Going forward, we will not limit ourselves to data from our insurance-business activities; as innovators, we will augment what we know with the knowledge and information of others. This gives us a great advantage in addressing ongoing social challenges. In such areas as disaster prevention and mitigation, healthcare, and mobility, we will utilize data from various sources to enhance risk reduction, addressing challenges even before they occur. No longer limited to providing financial support after the fact, we are redefining the role of insurance companies.

## Leading the Way

Our global network is key to this new role. Harnessing the Group's advanced capabilities, we can create and implement high-quality solutions faster than anyone. We want to always be there for our clients and local communities and to promote a safe and secure society — accelerating its evolution. The strategic use of digital data brings that goal closer than ever.



# Our People: Empowered by Diversity

Diversity has always been central to our business practices and growth. In the workplace, it ensures a broad range of views, skills, and abilities — enabling us to provide comprehensive support to our clients and society; to offer the best ideas and solutions; and to confidently face uncertainty and challenges on a global scale.

## Leveraging Collective Strength

Our global network is a diverse group of companies with diverse employees working together seamlessly. Leveraging local expertise and knowledge creates powerful synergies, so we are always there for our clients — especially in times of need.

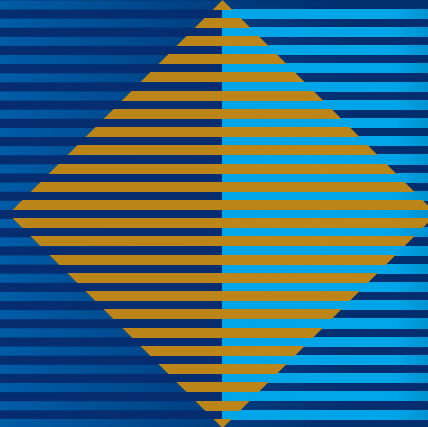
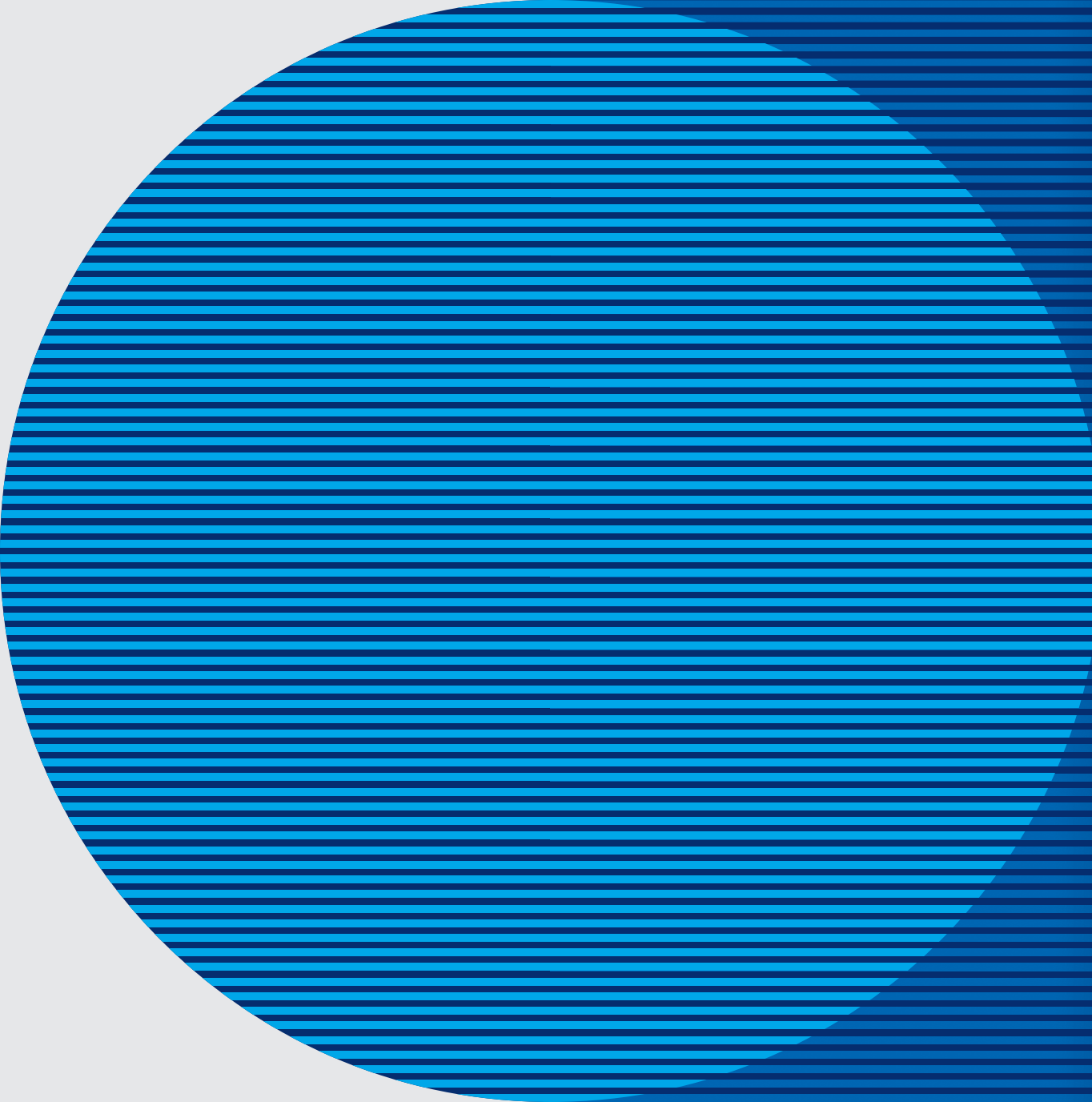
## Securing Diverse Talent

Insurance is a business built on trust, which makes people our most valuable asset. To be an employer of choice, we provide an inclusive work environment that celebrates diversity and empowers individuals, enabling each employee to contribute fully.

## Doing the Right Thing

As a socially responsible organization that looks beyond profit, we eliminate barriers to success and help each member of our diverse workforce achieve his or her full potential. Everyone benefits: employees, the Group, stakeholders, and communities.





TOKIO MARINE  
GROUP

