



TOKIO MARINE  
INSURANCE GROUP

# COMPANY PROFILE

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PT Tokio Marine Life Insurance Indonesia



# WHY DO WE EXIST?

## 1. The ability to deliver security and expand safety.

To resolve the issues of customers and society even in times of immense change, we need to develop and ensure the accessibility of products and services that address nowadays issues and needs.

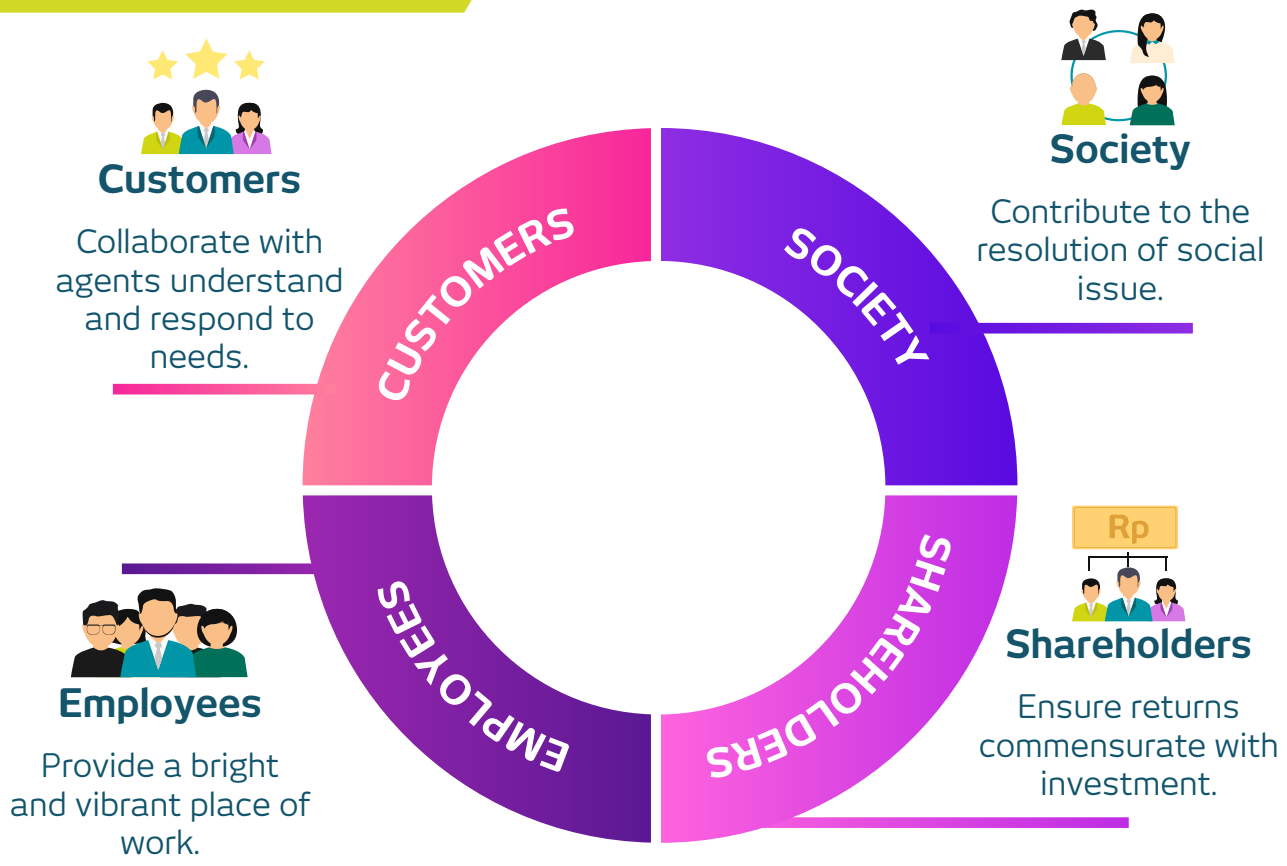
## 3. The ability of integrated group management.

To adapt to global issues and continue to grow as a Group, it is vital that we work to resolve issues using the collective strengths of our diverse workforce.

## 2. The ability to manage our business portfolio.

No matter how good a product or service may be, if our business platform is not rock solid as the underwriter of risk, we will not be able to protect customers in their times of need.

## Provision of Value to Stakeholder



## Corporate Value



# WHAT ARE WE AIMING FOR?

Become a company that is **always there for customers** to support them in their **times of need**.



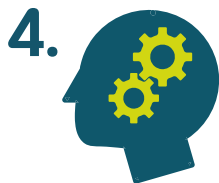
Resilient world at peace with natural disaster risk.



World with extended healthy life expectancy and where everyone can live independently and affluently with peace of mind.



World offering a sense of purpose and motivation to all.



World of increased national strength supported by industrial and regional innovation.



A safe, secure, and comfortable world based on urban strategies led by Tokio Marine Group.



World that fosters children with the strength to live.



World with a sustainable environment that is passed down to future generations.

## Targets for Fiscal 2030

- Reduction target for greenhouse gas emissions from our business activities.
- Target for renewable energy usage rate in power consumption.

Tokio Marine Group captures profits in specialty insurance unaffected by market conditions in developed countries and high growth in emerging countries as well as sustainably generates stable profits through domestic non-life business and life business.

## Results

Realizing stable business expansion, profit growth, and high capital efficiency.

### Top Line

(Net premiums written +  
Life insurance premiums)

¥ **5,200**bn

### Adjusted net income

¥ **550**bn

### Adjust ROE

**12.5%**

\*Fiscal 2022 original projection basis.

\*Adjusted net income and Adjusted ROE are our original indicators excluding the effect of various reserves specific to the Japanese insurance business and goodwill, etc.

## Composition of Profits

Balanced business portfolio



\*Fiscal 2022 original projection basis.

## Financial Base

High ratings from third party ratings institutions

S&P  
**A+**

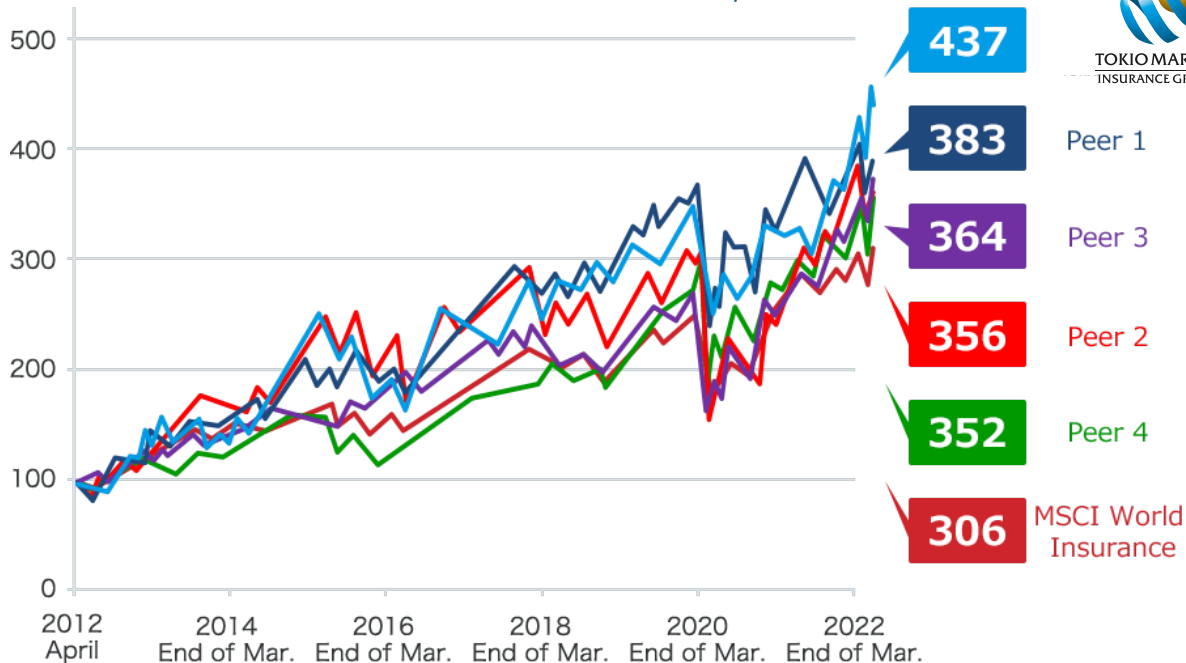
Moody's  
**Aa3**

A.M.Best  
**A++**

\*Financial strength rating of Tokio Marine Nichido (as end of 9 September 2022).

# Shareholders Value

Realized above market and peers TSR



Source: Bloomberg

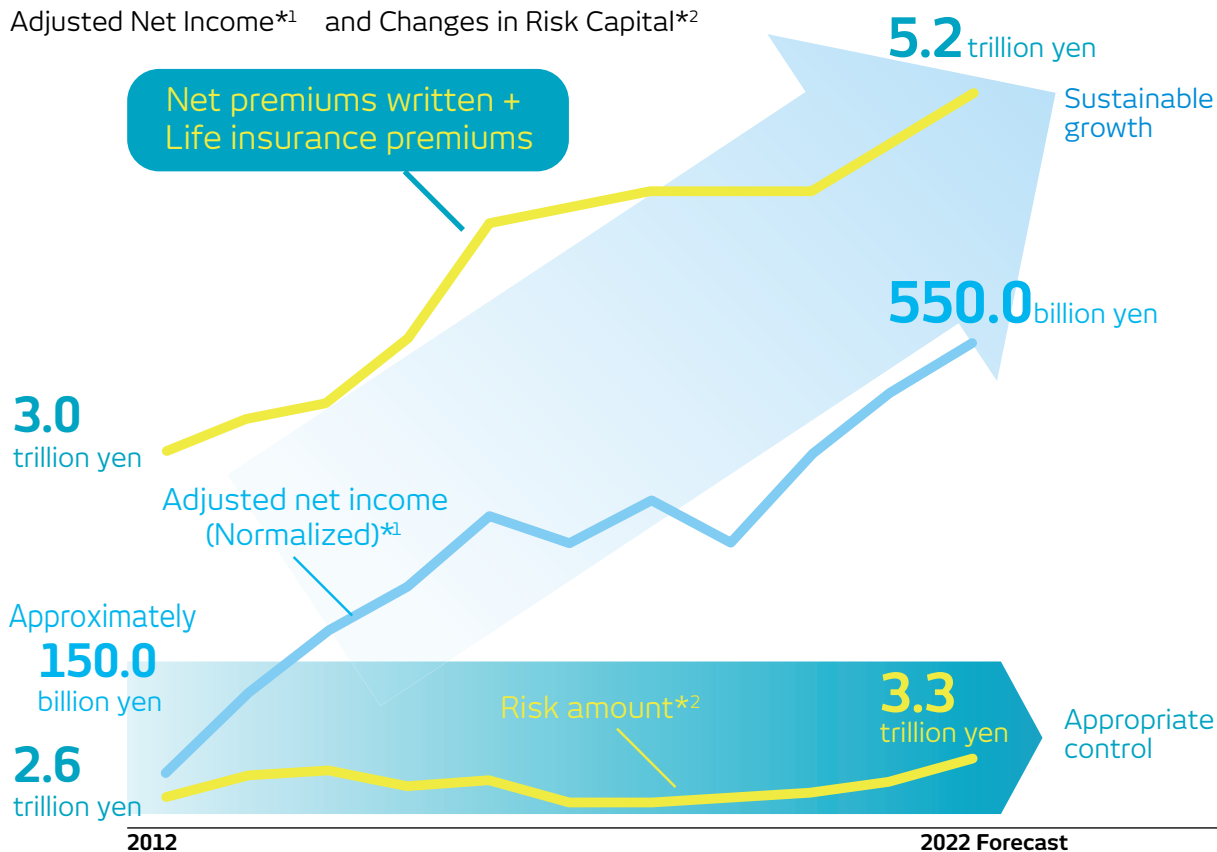
\*Total Shareholder Return (TSR): Capital return after reinvesting dividends. Stock price indexed at 100 as of April 1, 2012.

\*Peers are Allianz, AXA, Chubb and Zurich.

Our consistent and disciplined underwriting have earned us the highest ratings in the world from major ratings agencies with regard to our financial soundness.

## Sustainable Growth and Appropriate Control of Risk

Adjusted Net Income\*<sup>1</sup> and Changes in Risk Capital\*<sup>2</sup>



\*1: Adjusted for natural disasters in normal years; excludes the impact of COVID-19 and exchange rate fluctuations in 2020; COVID-19, North American capital gains, and gains on sales (that exceeds 100 billion yen) of business-related equities are excluded in 2021. (new definition basis)

\*2: ESR risk (99.95% VaR after tax and on an original plan basis)



# Participation in International Initiative

Tokio Marine Group participates in various international initiatives, taking in surveys, research, and making recommendations to contribute to realization of a sustainable society.

**Human Rights, Labor, the Environment, and Anti-Corruption**



## United Nations Global Compact

- Joining United Nations Global Compact and declaration of support in 2005.
- In fiscal 2020, participated in "Disaster Prevention and Mitigation Working Group."

## Sustainable Finance and Insurance Frameworks



### United Nations Environments Programme and Finance Initiative

- Participate in the Insurance Committee as a representative director of the Asian region.
- Attended Tokyo Dialogue (June 2019) on sustainable finance preceding 2019 G20 Osaka Summit.

Principles for Financial Action for the 21st Century



### Principles for Sustainable Insurance

- Signing as founding signatory in 2012 and participation in PSI TCFD Insurer Pilot Working Group In 2018 to promote the development of climate-related disclosure frameworks based on TCFD recommendations.

Insurance Development Forum (Insurance industry-spearheaded international public-private partnership)



## Sustainable Investment



### United Nations Principles for Responsible Investment

- In Tokio Marine Group, Tokio Marine & Nichindo Tokio Marine Asset Management became signatories to promote responsible and sustainable investment.

Japan Sustainable Investment Forum



## Climate-related Information Disclosure





# ESG Evaluations and External Award

Tokio Marine Group has been highly evaluated and received numerous awards from domestic and overseas institutions for the Environmental, Social, and Governance (ESG) initiatives that it promotes as a part of its business and corporate social responsibility activities.

## Socially Responsible Investment (SRI) and ESG Indices That Include Tokio Marine Holdings

Member of  
**Dow Jones Sustainability Indices**

Powered by the S&P Global CSA

- Globally recognized ESG index series jointly developed by S&P Dow Jones Indices LLC and RobecoSAM AG in 1999.
- Tokio Marine Holdings included for 13 consecutive years beginning in 2009.



**2022 CONSTITUENT MSCI JAPAN ESG SELECT LEADERS INDEX**

The inclusion of Tokio Marine Holdings in any MSCI index, and the use of MSCI logos, trademarks, service marks or index names herein, do not constitute a sponsorship, endorsement or promotion of Tokio Marine Holdings by MSCI or any of its affiliates. The MSCI indexes are the exclusive property of MSCI. MSCI and the MSCI index names and logos are trademarks or service marks of MSCI or its affiliates.



## Award for ESG Initiatives



- Tokio Marine Group included in 2022 "Health & Productivity Stock Selection program" (seventh consecutive year).
- Tokio Marine Group selected as an Excellent Enterprise of Health & Productivity Management/Large Enterprise Category together with 12 Group companies, of which six were recognized as White 500 enterprises.



- Selected as a DX Stock for 2022 in the Digital Transformation Stock (DX Stock) listing.



- Selected as a Nadeshiko Brand in fiscal 2013, 2015, 2017, and 2018.
- Selected as a Semi-Nadeshiko Brand in fiscal 2016 and 2019 to 2021.



- Received ministerial commendation as a model example of initiatives being promoted by financial institutions to revitalize regional economies (sixth consecutive year).

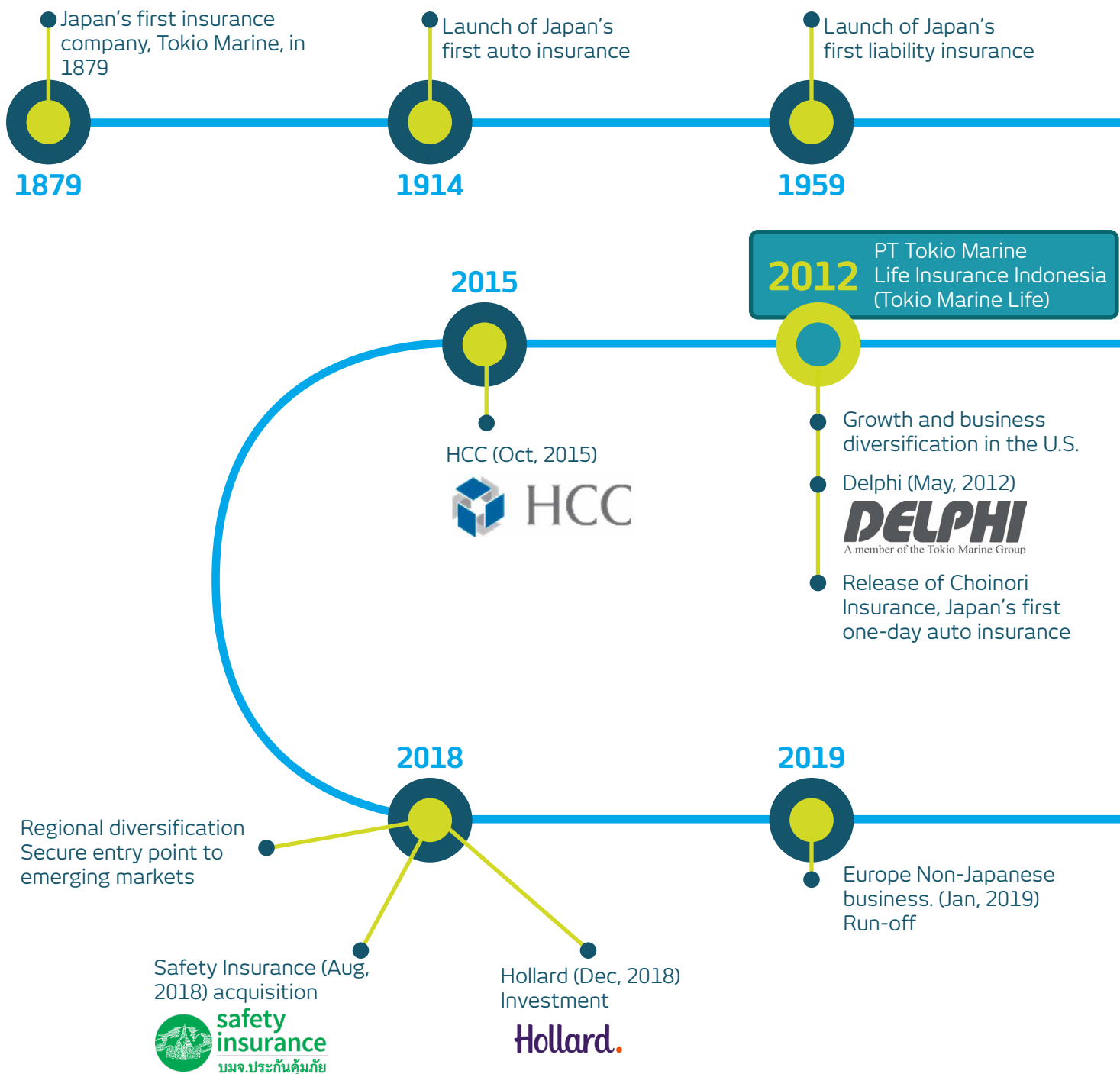


- Overseas Group companies named among the "Insurance Asia Awards 2021 (CSR Initiative of the Year)" in Singapore and India.

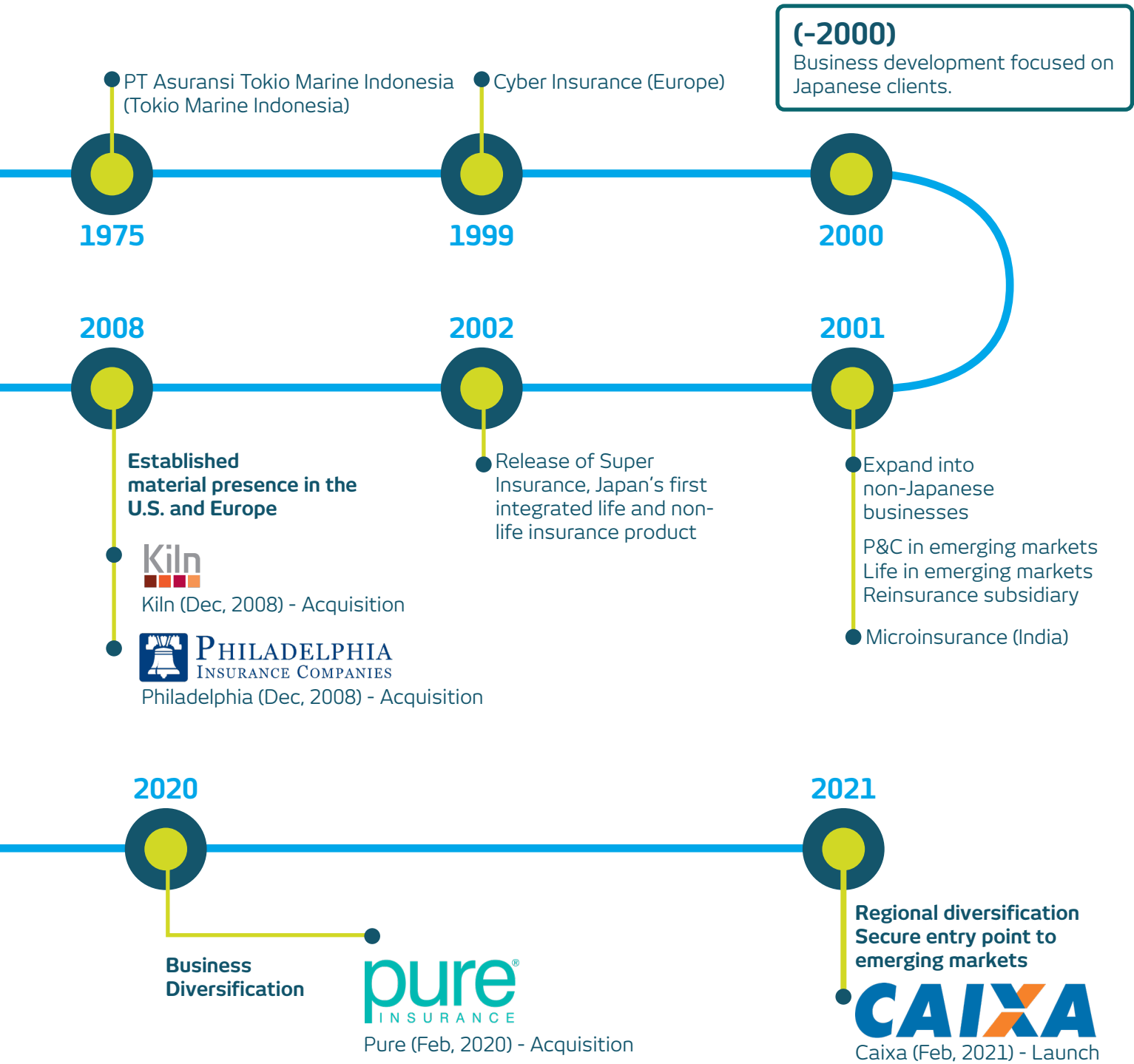


- Overseas Group companies named among the "Best Workplaces in Brazil" in Brazil (ninth consecutive year) and among the "Best Places to Work in Insurance" in the United States.

# History of Resolving Social Issues and Sustainable Growth by Delivering Security



For people and for the world—Tokio Marine is strongly committed to contributing to the resolution of social issues. Based on this commitment, **since our founding in 1879**, we have quickly and accurately identified the issues facing customers and society through the changing eras, and developed a series of innovative products and services that resolve these issues. We have also worked diligently to deliver these products and services and to give customers greater safety. As a result, we have gained the trust and recognition of customers, enabling us to grow sustainably and provide value to all shareholders.





# TOKIO MARINE LIFE

— IN INDONESIA —

**ESTABLISHED IN 2012**

Contact Us  
PT. SUMAR SEKURITAS INDONESIA  
0276 7791 2714  
0296 4311 4323

## Distribution Channel

### Agency



### Bancassurance



### Group Business



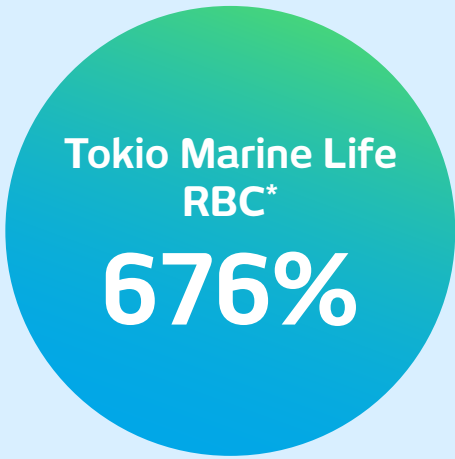
Tokio Marine Life has an established trusted and high commitment relationship with customers (from agency channel, bancassurance, and group business).



**18 Agency Offices**  
**16 Cities**

\*As of 31 December 2022.

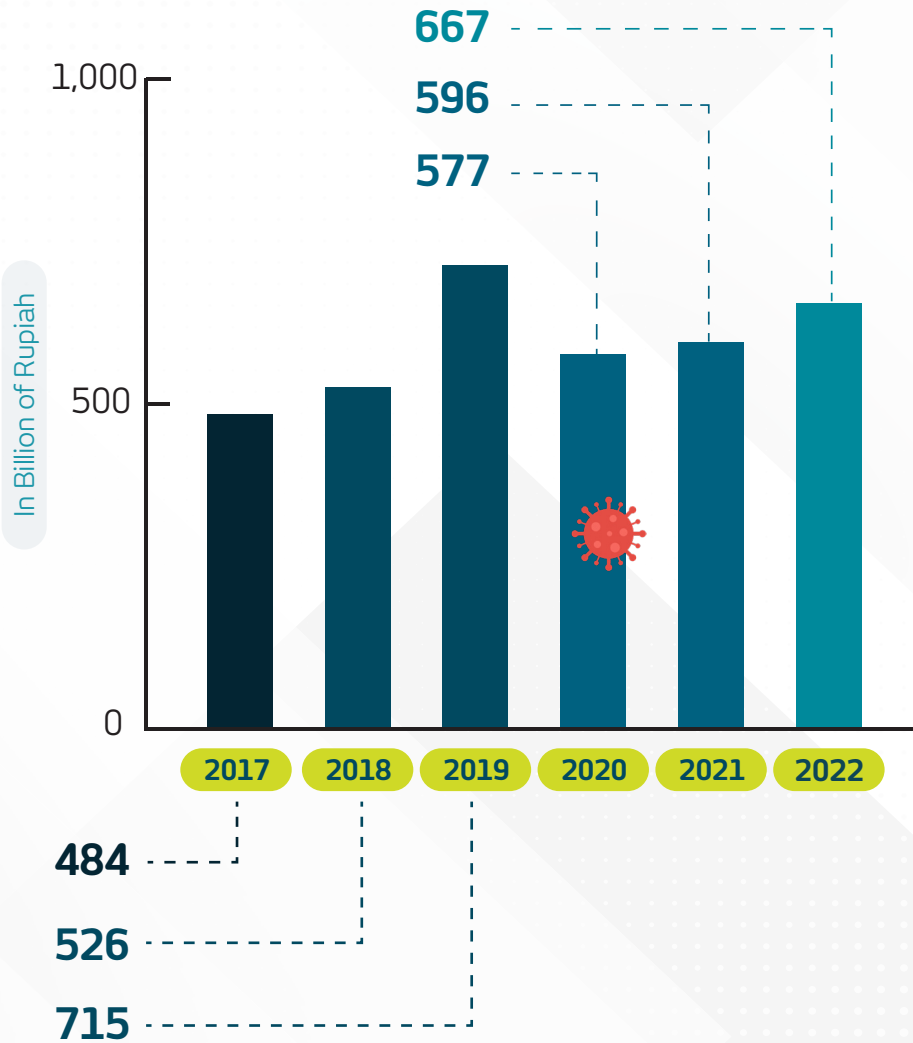
Tokio Marine Life has a substantial network of agency office in several cities throughout Indonesia and will continue to expand in the near future.



\*audited 2022

**Financial Highlight\***

\*Based on Gross Written Premium (Audited)



Tokio Marine Life is committed to become one of the best known, trusted, and preferred life insurance company in Indonesia.



**TOKIO MARINE**  
INSURANCE GROUP



**Life  
Protection**



**Personal  
Finances**



**Health  
Protection**



**Financial  
Planning**



**Wealth  
Accumulation**



**Critical  
Illness**



**Child  
Education**

Tokio Marine Life provides a wide range of insurance products and financial solutions for customers' need.

## Pension Fund



Financial Institution Pension Fund of Tokio Marine Life is a legal entity that manages and runs pension fund program. Financial Institution Pension Fund of Tokio Marine Life was established on September 4, 2018 and was authorized by Financial Services Authority of Indonesia.

# Environmental Initiatives

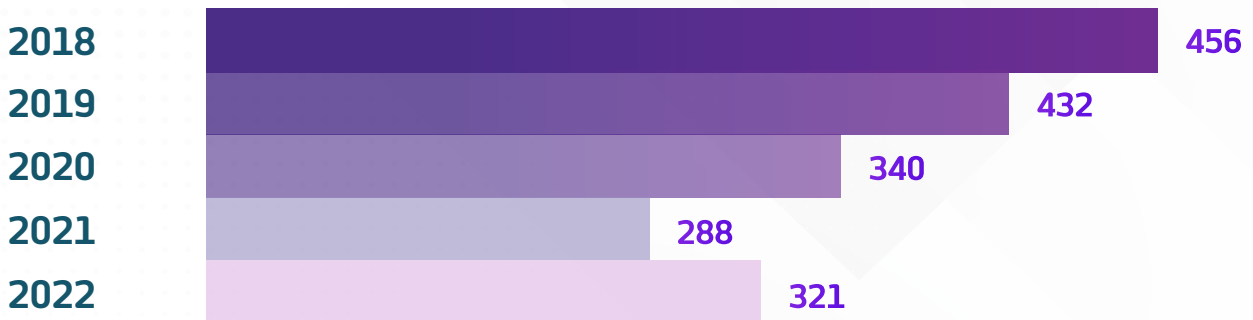
In carrying out its business activities, Tokio Marine Life continues to contribute on the environmental aspects to support the sustainable economic activities by doing the following:



## Savings in Energy Usage (Electricity)\*

\*)Energy consumption (electricity) has been decreased since 2019.

Million Rupiahs

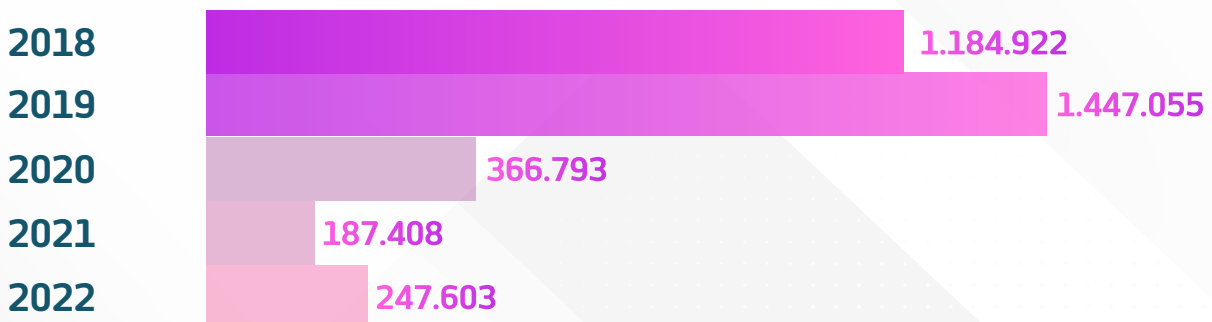


## Total Inner Paper Usage Company Operations\*

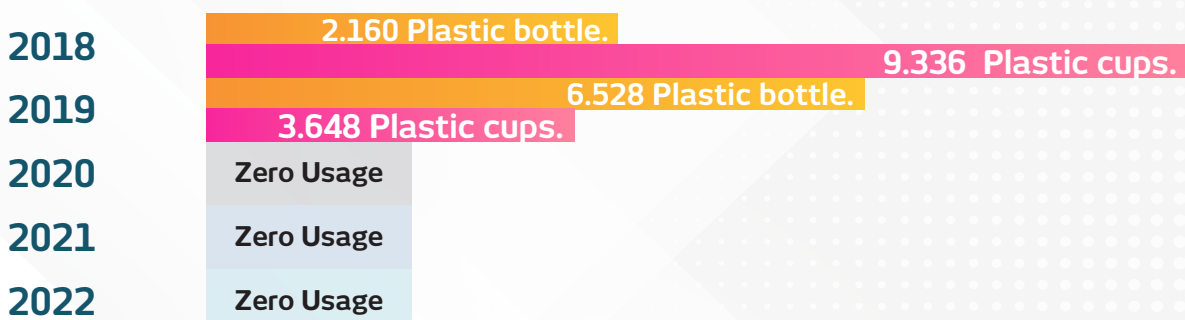


\*)Paper usage has been reduced since 2019.

Sheet



## Total Plastic Usage





Tokio Marine Life is fully committed to support the government of the Republic of Indonesia in terms of sustainable financial actions. The company agrees and understands that life insurance company need to integrate their businesses into the Environment, Social, and Governance or known as ESG and it is also aligned with POJK 51.

In accordance with the commitment to implement company's vision, mission, philosophy, and values as a Good Company, Tokio Marine Life carries out its operations based on ESG principles and is committed to implement sustainable finance through digital innovation and more business achievements in the life insurance sector.

Started from 2021, Tokio Marine Life has initiated sustainability-related activity to support ESG. In accordance with the government's priorities from POJK 51 which to increase investment portfolios in financial instruments, Tokio Marine Life implements sustainable finance (green instruments). Concurrently, Tokio Marine Life is also committed to further transitioning business towards low-carbon economy initiatives through savings in energy usage (electricity), raising awareness in digital service tools to customers to reduce paper usage in the company operations through Activity Management System (AMS) like e-submission, e-policy, etc, and reduce plastic usage by no longer providing bottled drinking water in all areas.

### **An explanation in regards of implementing sustainability culture within Tokio Marine Life.**

Providing socialization to the shareholders and all employees about the sustainable finance and its action plan as well as the realization. The action plan programs are:

- Increase AUM growth from ESG-themed funds product Unit-linked and hold regular market updates.
- Implement employee engagement program (online/offline).
- Reduce paper usage in the company operations.
- Raising awareness in digital services, like e-card, e-submission, and e-policy.

# Media Coverage

At Tokio Marine Life, we cultivate strong media relationships through events such as gatherings, collaborations, and sponsorships. These interactions underscore our dedication to transparency and engagement. Our profile showcases a compilation of media coverages, reflecting the success of our endeavors in shaping narratives together.

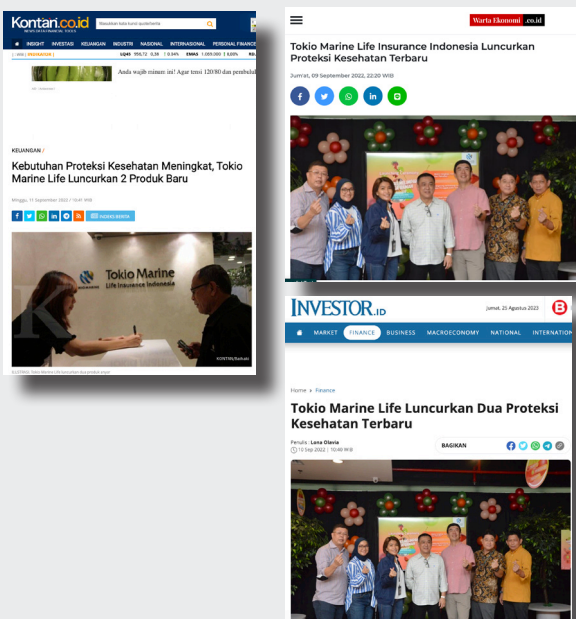
## Coverage Highlights Orbit x Tokio Marine Life



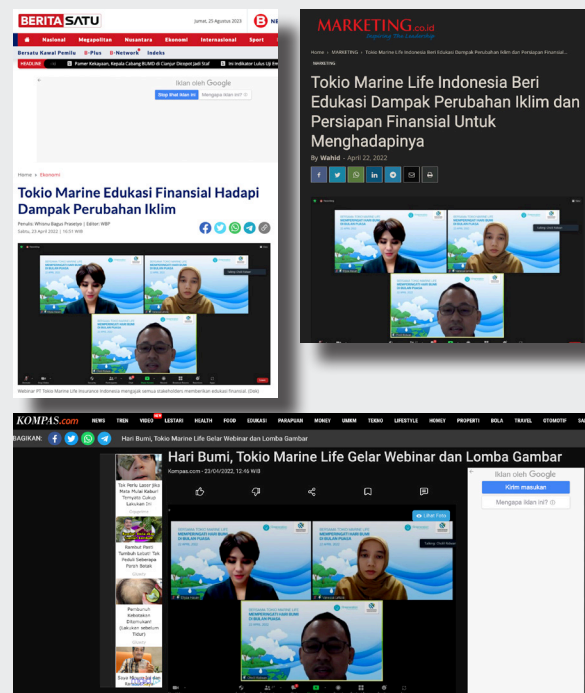
## Coverage Highlights KONTAN x Tokio Marine Life



## Coverage Highlights Launching HSR & TM Optima HHS



## Coverage Highlights Webinar Kontribusi Untuk Bumiku



# Awards for Tokio Marine Life



Investor-Infovesta  
Unit Link Awards 2023  
Unit Link Terbaik - TM USD Money  
Market Fund



Media Asuransi Unitlink Awards 2023  
Peringkat 1 Kelompok Unitlink Pasar  
Uang Dolar Atas Produk  
TM USD Money Market Fund



Media Asuransi Unitlink Awards 2023  
Peringkat 3 Kelompok Unitlink  
Campuran Dolar Atas Produk  
TM USD Managed Fund



Tokio Marine Group Global  
Sustainability Award 2021

Good Company  
Asian Award 2021



RRI-Economics Financial Award 2020  
Millenials Choice, sebagai Excellent  
in Brand Among Financial Awards in  
2020 "Millenials Choice"



Infobank 8th  
Digital Brand Awards 2019  
Asuransi Jiwa Konvensional  
Peringkat III



Top 5 Agent by Premium & Top  
8 Agent of The Year 2019 -  
Ni Kadek Anggreni Dewi



Iconomic & Radio Republik  
Indonesia (RRI) Financial Award  
2019 - Millennials Choice



Infobank 4th Unit Link Awards  
2019, Unit Link IDR Berpredikat  
Bintang Lima Jenis Campuran  
Syariah Tahun 2015-2018 untuk  
TM syManaged Fund



Infobank 4th Unit Link Awards  
2019, Unit Link IDR Berpredikat  
Bintang Lima Jenis Saham Syariah  
Tahun 2013-2018  
untuk TM syEquity Fund



Infobank 4th Unit Link Awards  
2019, Unit Link IDR Berpredikat  
Bintang Lima Jenis Campuran  
Tahun 2013-2018  
untuk TM Balanced Fund



Investor-Infovesta  
Unit Link Award 2019.  
TM Balance Fund & Equity Fund



Marketeers Editor's Choice  
Award 2018



Warta Ekonomi Insurance  
Top Leader Award 2018



Warta Ekonomi  
Indonesia Insurance Consumer  
Choice Award 2018



Infobank 7th Sharia  
Awards 2018



Warta Ekonomi  
Indonesia Best Foreign  
CEO 2017

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