

LIFE PLANNING AND WEALTH PRESERVATION

Empowering Malaysians with financial protection

Company remains steadfast in closing protection gaps, making insurance more relevant and accessible to all

FAIQAH KAMARUDDIN
KUALA LUMPUR
bt@nst.com.my

THE life insurance landscape is evolving as households place greater emphasis on financial security and long-term protection.

Rising awareness of life planning and wealth preservation is driving demand for solutions that can adapt to different life stages and provide stability in uncertain times.

For Tokio Marine Life Insurance Malaysia Bhd. (Tokio Marine Life), the evolving landscape presents an opportunity to build on its legacy of trust by offering life insurance solutions that are more comprehensive, relevant and accessible, while reinforcing its position as a leading life insurer in Malaysia.

Chief executive officer Toi See Jong shared that Tokio Marine Life, with over 75 years of presence in Malaysia, is repositioning its business strategy around three pillars: strengthening strategic alliances, agency empowerment and digital integration, to build long-term resilience while addressing evolving customer needs.

"As Malaysia's life insurance landscape evolves, our mission remains steadfast in closing protection gaps and making insurance more relevant and accessible to all. At Tokio Marine Life, we see this as an opportunity to lead with purpose," he added.

RETHINKING SCALE THROUGH BANCASSURANCE

A key component of this strategy is its bancassurance partnership with RHB Bank Bhd, which will be for a period of 20 years effective August.

By combining RHB's extensive branch network with Tokio Marine Life's insurance expertise, the partnership has expanded access to essential protection solutions through familiar banking channels.

This partnership enables more Malaysians, including households that may have previously lacked financial guidance or insurance access, to obtain comprehensive life, health, and wealth protection plans aligned with their financial goals. It also allows for tailored insurance solutions for business owners, such as loan protection against unforeseen events, ensuring broader financial security and resilience across communities.

This partnership reflects the company's broader strategy to combine its long-standing relationships with a diversified distribution approach, a balance that will become increasingly important as digital and in-person

channels continue to converge.

CHAMPIONING AGENCY EXCELLENCE AND INNOVATION

Tokio Marine Life's agency network stands at the heart of its business model, serving as a vital force in delivering trusted protection and innovative solutions to customers nationwide.

By empowering agents with leading products, digital tools, and continuous development, Tokio Marine Life ensures its agency channel remains a cornerstone of growth and customer engagement.

The company upholds its agents as trusted financial advisors, meeting the growing demand for personalised and comprehensive solutions.

Embodying the spirit of 'Hokenbito', or the ethos of being a true insurance professional, Tokio Marine Life agents go beyond transactions to provide holistic support that encompasses financial protection, health awareness, emotional well-being and family care.

This approach reflects Tokio Marine Life's focus on building lasting relationships and delivering meaningful value through every generation.

To strengthen this foundation, Tokio Marine Life continues to invest in digital platforms and structured training programmes designed to enhance efficiency, accountability and retention.

In today's mobile-first environment, Tokio Marine Life equips its agents with the oneTokio Agency app for real-time access to sales analytics and performance tracking. This empowers agents to manage business progress and sales analysis anytime, enhancing service and management efficiency while serving customers better.

Planned enhancements, such as digital recruitment and remuneration tools, aim to further modernise the agent experience.

To support its agents' professional growth, Tokio Marine Life introduced the Tokio Marine-Next Gen (TMNG) programme, a customised development plan designed to provide aspiring insurance professionals with a structured growth pathway and top-notch leadership training, building a strong pipeline of future agency leaders.

DIGITAL TOOLS AS STRATEGIC INFRASTRUCTURE

Digitalisation has become a key driver of transformation in the life insurance industry. For Tokio Marine Life, it is about embedding technology into the core of its business model to enhance efficiency, accessibility and service delivery.

Customers can now engage with Tokio Marine Life through multiple platforms, including agency services, ban-



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cassurance partner, corporate solutions, and digital platforms. The addition of digital capabilities strengthens these touchpoints by providing more convenience and flexibility, ensuring a seamless and consistent experience tailored to diverse customer preferences.

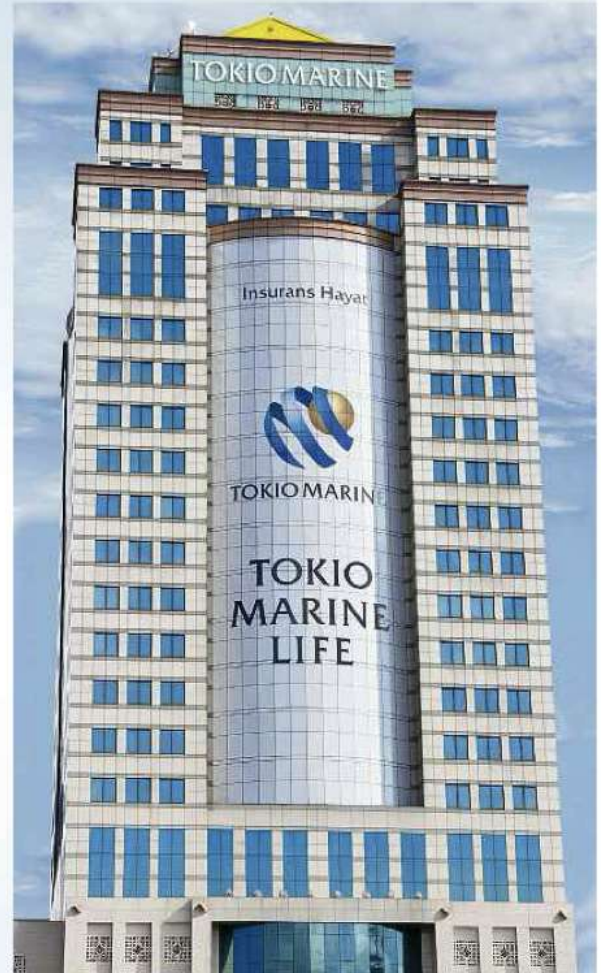
Digitalisation has also strengthened operations by streamlining policy management and claims processes, enabling quicker responses and a smoother, more reliable service experience for customers.

The emphasis on digital readiness further enhances the company's ability to scale, particularly as Malaysia's life insurance penetration rate remains below regional averages.

NAVIGATING A CHANGING MARKET

For players like Tokio Marine Life, the priority is strategic depth, leveraging scale, digital capability and human capital to remain competitive in an evolving industry.

The company is well-positioned to navigate the transition with its legacy



and adaptability.

At the same time, its focus on people-driven engagement reflects the belief that trust and personal connection remain essential in financial planning, even as technology continues to redefine how that trust is built and maintained.

Looking ahead, Tokio Marine Life is building on its strengths in technology, partnerships and advisory excellence to reinforce its position as a trusted insurer for future generations.

By reinforcing its multi-channel network and prioritising sustainable service delivery, Toi shared that Tokio Marine Life is not merely seeking balance but striving to lead the industry in delivering both service and personalisation.

This ambition reflects Tokio Marine Life's unwavering commitment to always be there for its customers.

"By strengthening our agency network, deepening bancassurance partnership and embracing digital innovation, we are laying a resilient foundation

for the future.

"Our goal is clear: to champion customer-centricity and remain a trusted partner to Malaysian families, serving with confidence and care in line with our principle of 'Inspiring Confidence, Accelerating Progress.'"

As one of Japan's earliest insurance companies, Tokio Marine was founded in 1879, earning global trust through sound management and integrity.

In Malaysia, Tokio Marine Life, a wholly owned subsidiary of Japan-based Tokio Marine & Nichido Fire Insurance Co., Ltd., has been deeply rooted for over 75 years, with 16 branches nationwide dedicated to providing reliable life insurance and wealth planning services.

By combining global expertise with local insight, the company is positioning itself to meet the evolving protection needs of Malaysian families, ensuring its legacy of trust and innovation endures for generations to come.