

To Be a **Good Company**



**TOKIO MARINE**  
INSURANCE GROUP

# Corporate Profile

Tokio Marine  
Insurans (Malaysia) Berhad  
198601000381 (149520-U)

[tokiomarine.com](http://tokiomarine.com)  
Life & Health | Property & Casualty

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# Corporate Vision & Philosophy

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“We are committed  
always to operating for  
the benefit of customers,  
business partners  
and society”

It has been over 140 years since the foundation of the Tokio Marine Group in 1879 as the first insurance company in Japan. From the time we started, global business has been integral to our operations and we currently have a presence in 45 countries and regions. Through this network we provide safety and security to our customers throughout the world.

Currently there are approximately 43,000 employees around the world, working to shape and grow the group. They represent a rich and diverse range of cultures, countries and backgrounds. To be able to leverage fully the strengths of such diversity it is essential that we are all working towards a single and shared vision.

As the Tokio Marine Group we are committed always to operating "for the benefit of customers, business partners and society". It is this very dedication that will ensure that customers will continue to choose our services and allow us to continue to grow in the next 50 or 100 years. This is only possible through the efforts of all employees to build a Good Company.

This publication was prepared to be a guide that will help to lead the way as a Good Company.

(Information correct as at 31 March, 2024)

## To Be a *Good Company*



**TOKIO MARINE**  
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### Look Beyond Profit

We act with integrity for the benefit of our customers, business partners, and society.

- As an insurance company, we always seek what lies beyond profit; that is to say we always give the benefit to our customers, business partners and society.
- To realize our business purpose, understand the meaning of our existence, why we do our business; this will become the source of our competitiveness.
- We must build a strong and vibrant company that is sustainable and for this we need to make a profit.

### Empower Our People

We inspire engagement and passion in all of our employees.

- As we deal with intangible products and services, our people and the credibility and trust they build with customers are the foundation of our business.
- Motivated and proactive people and a dynamic organization are the drivers of Good Company. They produce results by deepening trust and relationships with our customers, business partners, society and colleagues.
- We must embrace diversity and create an organization in which all employees are proud to be a part.

### Deliver On Commitments

We achieve high quality results by enhancing stakeholder trust.

- We are committed to continuously delivering results in the long term.
- These results are a consequence and a measure of the trust we have gained from our customers, business partners, shareholders and society. This means that enhancing trust through our daily activities is critical.
- We must be driven by our own desire to achieve these results and be accountable for them.

# Company Information

Tokio Marine Insurans (Malaysia) Berhad or TMIM is a subsidiary of Tokio Marine Asia Pte. Ltd. Singapore and its ultimate holding company is Tokio Marine Holdings Inc., in Japan.

The Tokio Marine Group has had more than 140 years history in Japan being the oldest and one of the largest insurance group in Japan. The group is engaged in a wide variety of businesses ranging from non-life insurance to life insurance, international insurance, financial and other general business. The Group operates a worldwide network that spans 45 countries and regions to provide safety and security to customers.

(Information correct as at 31 March, 2024)



**TOKIO MARINE**  
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### Tokio Marine Insurans (Malaysia) Berhad

Tokio Marines' presence in Malaysia dates back to 1957 when The Tokio Marine and Fire Insurance Company Limited (TMF) commenced its underwriting business. Our Kuala Lumpur Branch Operation was then established in 1974, with the company growing from strength to strength to become one of the major players in the local general insurance market.

Some of the notable milestones in TMIM's history and corporate restructuring undertaken to strengthen its operations and position itself to be one of the major insurance players in the local general insurance market place to date are:

- 1957** Commenced having underwriting business in Malaysia.
- 1974** Established its Malaysian Branch Operations.
- 1980** Local incorporation of Tokio Marine & Fire Insurance (M) Sdn. Bhd.
- 1985** Divestment to local partner in line with New Economic Policy.
- 1999** Acquired Wing On General Insurance Berhad and changed its name to Tokio Marine Insurans (Malaysia) Berhad (TMIM).
- 2002** Acquisition of the insurance business of Amanah General Insurance Berhad.
- 2007** Acquisition of the insurance business of Asia Insurance (Malaysia) Berhad (AIMB).

- 2008** On 18 December 2008, increased paid up share capital from RM100 million to RM278 million in preparation for the implementation of the Risk Based Capital Solvency Framework by Bank Negara Malaysia on 1 January 2009.
- 2009** On 1 February 2009 - acquired the insurance business, assets and liabilities of PanGlobal Insurance Berhad.
- 2012** On 1 September 2012 - acquired the insurance business, assets and liabilities of MUI Continental Insurance Berhad.

Today, we have a total of 19 branches across the country and 1 sales office in Petaling Jaya, dedicated to providing innovative and competitive insurance with customer focus as our top priority.

As a licensed general insurance company in Malaysia, we have a very good mix of businesses from different sources, namely, the Corporate, Agency Related, Broking, Direct Services and Franchise & Motor Dealers distribution channels.

# Our Products

## Property Insurance

- Fire
- Fire Consequential Loss
- Industrial All Risks
- Houseowners/Householders
- Blaze
- Blaze Plus
- Civil Engineering Risk
- Fire-Growing Trees
- Terrorism & Sabotage
- Spectrum

## Engineering Insurance

- Contractors' All Risks
- Erection All Risks
- Machinery Breakdown
- Machinery Breakdown Loss of Profits
- Boiler and Pressure Vessels
- Deterioration of Stocks
- Storage Tank
- Electronic Equipment

## Personal Accident Insurance

- PremierUltra PA
- Flexi PA Partner
- Group PA
- Tokio Marine Explorer
- Tokio Marine Annual Explorer
- Domestic Travel Partner Plus
- Special General Worker PA
- Student PA
- Domestic Servant Insurance
- UniqCare PA

## Liability Insurance

- Directors and Officers Insurance
- Products Liability
- Professional Indemnity
- Public Liability
- Comprehensive General Liability
- Employer's Liability
- Workmen's Compensation
- Errors and Omissions
- Transaction Risk Insurance
- Cyber Insurance

## Medical Insurance

- Premier Medic Partner
- Medic Plus
- Group Hospital & Surgical
- Hospitalization and Surgical Scheme for Foreign Workers (SKHPPA)
- Mosbite

## Marine Insurance

- Marine Cargo
- Marine Hull
- Goods In Transit
- Warehousemen Liability/
- Carriers Liability
- Aviation

## Package Insurance

- SME Plus
- Biz-Pack Partner
- Tokio Marine SME BizOne
- Combined All Risks
- Tokio Marine Combined All Risks Plus
- Tokio Marine All Risks Plus
- Tokio Marine CyberLite
- Tokio Marine Solar Plus
- Tokio Marine SecureHome
- Alpheria Biz-Pack Insurance
- Payment Protection 60 Policy
- Manufacturer's Combined A Risk
- Comprehensive Package A
- Comprehensive Package B

## Motor Insurance

- Private Car
- Motorcycle
- Commercial Vehicle
- Tokio Marine AutoPro
- Tokio Marine BikePro
- DriveSafe PA Partner
- Motorcyclist Partner
- Commercial Partner
- Add-Ons e.g. Windscreen, Unlimited Towing, Special Perils

## Miscellaneous Insurance

- All Risks
- Burglary
- Equipment All Risks
- Fidelity Guarantee
- Money
- Plate Glass
- Golfers
- Home Partner
- Tokio Marine SolarPro All Risks
- Contingency Insurance
- Hole-In-One Policy
- Jeweller's Block
- LiveStock Policy
- Personal Comprehensive Package
- Sporting Gun Insurance

We also offer customized/packaged products that can be tailor-made according to the requirements of our clients.

(Information correct as at December 2023)

# Our Services

## Tokio Marine Insurans Malaysia Auto Partner

All private comprehensive motor insurance policyholders of Tokio Marine Insurans (Malaysia) Berhad are entitled to the Tokio Marine Auto Partner programme. These services are:

- 24 hour Call Centre which provides Emergency Assistance in case of Breakdown or Accident to your vehicle.
- Home Assist Services, both in case of Emergency and for Maintenance or Repair Works.

### The Benefits And Services

The Emergency Assistance services in the event your vehicle is immobilized due to a breakdown or an accident are:

- Towing and emergency roadside repair subject to a limit of RM250 in case of breakdown and up to RM200 in case of accident.
- Transmission of information during emergency \*\*
- Interpreter Services \*\*
- Medical Referral Assistance \*\*
- Repatriation of Vehicle \*\*
- Chauffeur Assistance \*\*
- Hotel Accommodation \*\*
- Alternative Travel Assistance \*\*
- Emergency Evacuation Assistance \*\*
- Legal Assistance \*\*

\*\* Tokio Marine Auto Partner shall arrange the services.  
All expenses and related costs shall be borne by you.

## The Home Assist Services

- Roof repairs
- Cleaning & Restoration of carpets & furniture
- Locksmithing
- Air-condition service & repairs
- Plumbing repairs
- Electrical wiring repairs

Tokio Marine Auto Partner shall arrange the service. All expenses and related costs shall be borne by you.

(In case of any dispute, the terms and conditions for TMIM Auto Partner would be as per Tokio Marine Insurans (Malaysia) Berhad's Auto Partner pamphlet)



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# Our Services



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## Medical

To better serve our insured, in addition to our medical insurance policy, we do offer the following services/facilities:

### **Emergency Medical Assistance Services (EMAS)**

This program is distinct from and independent of the scope of insurance cover. The Program provides service on worldwide and 24 hours a day, 7 days a week basis - even on public holidays. Unlike other program whereby member has to pay for the services rendered, our EMAS provides benefit program up to a limit of RM1, 750,000 per year. No geographical restriction is imposed. Under this program it is just a phone call away for Emergency Medical Evacuation, Medically Supervised Repatriation, Repatriation of Mortal remains or local burial, return of unaccompanied children and etc.

### **Third Party Administration (TPA)**

Under this program, each insured member will be able to enjoy cashless facility upon hospital admission under our TPA's list of panel hospital for treatment of a covered condition. Upon discharge, our TPA will assist to settle the eligible expenses incurred in accordance to the policy's term and conditions.

### **Guarantee Letter**

The guarantee letters (GL) to panel Hospitals affirm that Tokio Marine undertakes to reimburse the medical expenses incurred without the Policyholder &/or Claimant having to pay a deposit prior to obtaining medical services or the necessity of settling the hospital bills prior to discharge from the said hospital. This credit service is meant only for In-Hospital confinements and admission only to panel hospitals. However, should we have paid for a non-covered medical condition or in excess of the eligible expenses, we need to recover the amount from the Insured. These guarantee letters are pre-signed by us and issued to corporate Clientele only.

## Risk Management & Loss Control (RMLC)

Tokio Marine Insurans Malaysia's Risk Management & Loss Control department can provide comprehensive services that cover the entire spectrum of risk management.

These services include the following:

- Fire Risk Assessment & Underwriting Surveys
- Fire Extinguishing Appliances (FEA) Evaluation
- Infra Red (IR) Thermography Surveys
- Burglary Surveys
- Perils Risk Assessment (eg. Flood, Windstorm etc.)

Risk Management & Loss Control also provide Training & Consultancy for clients and intermediaries on Risk Management and Loss Control for Property Insurance.

# Company Information



**TOKIO MARINE**  
INSURANCE GROUP

## Major Shareholder

Tokio Marine Asia Pte. Ltd. Singapore

## Board of Directors

**Chairman** Dato' Zainal Abidin Bin Putih  
**Executive Director** Mr. Yoshinori Fukaura  
**Directors** Datin Hayati Aman Binti Hashim  
Mr. Yeoh Chong Keng  
Mr. Dang Kok Heng

## Board Sub-committees

**Audit Committee** Datin Hayati Aman Binti Hashim  
Dato' Zainal Abidin Bin Putih  
Mr. Yeoh Chong Keng  
Mr. Dang Kok Heng  
**Nominating Committee** Mr. Yeoh Chong Keng  
Dato' Zainal Abidin Bin Putih  
Datin Hayati Aman Binti Hashim  
Mr. Yoshinori Fukaura  
**Remuneration Committee** Datin Hayati Aman Binti Hashim  
Dato' Zainal Abidin Bin Putih  
Mr. Yeoh Chong Keng  
**Risk Management Committee** Mr. Yeoh Chong Keng  
Dato' Zainal Abidin Bin Putih  
Datin Hayati Aman Binti Hashim  
Mr. Dang Kok Heng

## Auditors

PricewaterhouseCoopers Malaysia

## Principal Bankers

- Alliance Bank Malaysia Berhad
- AmBank (M) Berhad
- MUFG Bank (Malaysia) Berhad
- CIMB Bank Berhad
- Citibank Berhad
- Malayan Banking Berhad
- Public Bank Berhad
- Standard Chartered Bank Malaysia Berhad

## Headoffice Address

Level 20, Menara Hap Seng 3, Plaza Hap Seng,  
No. 1, Jalan P. Ramlee, 50250 Kuala Lumpur, Malaysia.  
Tel. (03) 2027 8200 / 2789 8800 Fax. (03) 2022 2295

## Website Address

[www.tokiomarine.com](http://www.tokiomarine.com)

(Information correct as at March 2025)

# Management Team



**TOKIO MARINE**  
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## EXCO Members

Chief Executive Officer  
Deputy Chief Executive Officer  
Chief Operating Officer  
Chief Distribution Officer  
Chief Financial Officer  
Chief Underwriting Officer  
Chief Claims Officer  
Head, Information Technology  
Head, Human Resources

Ng Hang Ming  
Masaaki Morimoto  
Evarine Low  
Sim Chiang Han  
Tony Yong Heng Thong  
Loh Ka Weng  
Hans Kwek  
Wong Yoke Yin  
Lai Pei Pei

(Information correct as at October 2024)

# Financial Highlights



**TOKIO MARINE**  
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Financial Results based on MFRS 4 & MFRS 139

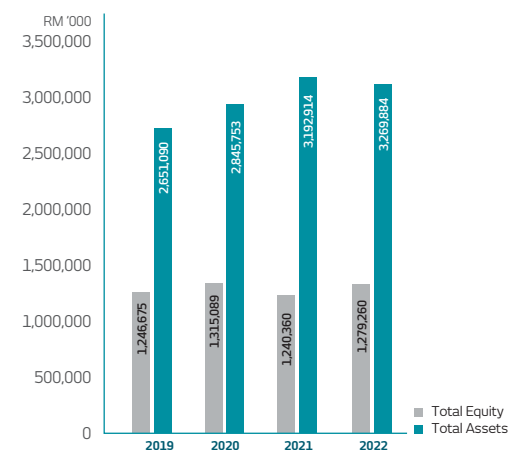
RM '000	2019	2020	2021	2022
<b>Financial Position</b>				
Share Capital	403,471	403,471	403,471	403,471
Total Equity	1,246,675	1,315,089	1,240,360	1,279,260
Total Assets	2,651,090	2,845,753	3,192,914	3,269,884
<b>Income Statement</b>				
Gross Premium	872,016	880,052	943,330	1,150,578
Net Premium	705,361	703,559	742,043	923,691
Earned Premium	712,357	685,599	716,657	820,689
Net Claims Incurred	(429,547)	(389,519)	(361,859)	(465,980)
Net Commission	(55,025)	(52,653)	(58,122)	(82,176)
Management Expenses	(195,078)	(191,722)	(197,999)	(216,176)
Underwriting Profit/(Loss)	32,707	51,705	98,677	56,357
Investment & Other Operating Income	83,984	69,057	71,779	77,057
Profit Before Taxation	116,691	120,762	170,456	133,414
Taxation	(5,089)	(16,991)	(27,991)	(17,591)
<b>Profit After Taxation</b>	<b>111,602</b>	<b>103,771</b>	<b>142,465</b>	<b>115,823</b>

Financial Results based on MFRS 17 & MFRS 9

RM '000	2022 (Restated)	2023
<b>Financial Position</b>		
Share Capital	403,471	<b>403,471</b>
Total Equity	1,342,829	<b>1,432,951</b>
Total Assets	3,077,997	<b>3,484,720</b>
<b>Income Statement</b>		
Insurance Revenue	1,034,758	<b>1,256,599</b>
Insurance Service Result	132,468	<b>152,371</b>
Net Investment Income	76,748	<b>131,627</b>
Net Insurance Finance Expenses	(21,743)	<b>(35,152)</b>
Other Operating Expenses	(26,796)	<b>(25,406)</b>
Profit Before Taxation	160,677	<b>223,440</b>
Taxation	(24,134)	<b>(38,606)</b>
<b>Profit After Taxation</b>	<b>136,543</b>	<b>184,834</b>

Note: The Company adopted MFRS 17 Insurance Contracts and MFRS 9 Financial Instruments from 1 January 2023

## Equity & Assets

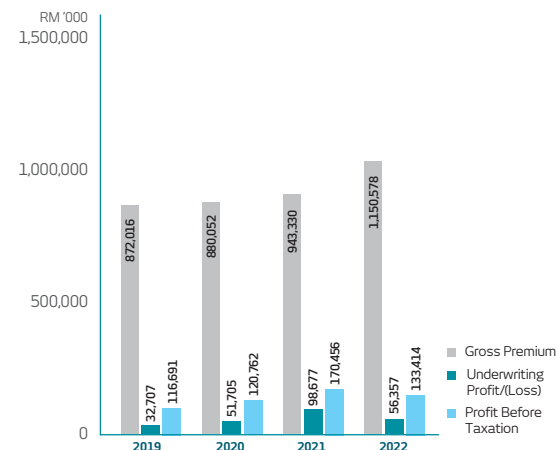


Financial Results based on MFRS 4 & MFRS 139

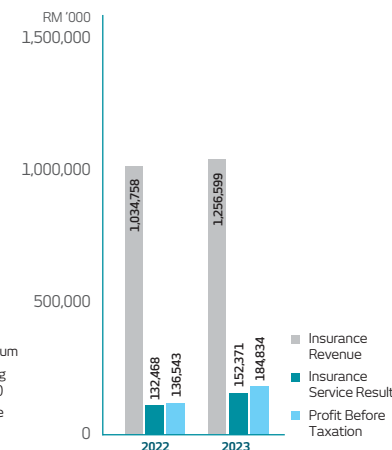


Financial Results based on MFRS 17 & MFRS 9

## Profit Before Taxation



Financial Results based on MFRS 4 & MFRS 139



Financial Results based on MFRS 17 & MFRS 9



**TOKIO MARINE**  
INSURANCE GROUP

## Office Network

### Peninsular Malaysia

#### Head Office

Level 20, Menara Hap Seng 3,  
Plaza Hap Seng, No. 1, Jalan P. Ramlee,  
50250 Kuala Lumpur.  
T: 03-2027 8200 / 2789 8800  
F: 03-2022 2295

#### Penang (Northern Regional Hub)

1B-G-18, One Precinct,  
Lengkok Mayang Pasir,  
11950 Bayan Baru, Pulau Pinang.  
T: 04-638 6638/638 6778  
F: 04-638 3258

#### Melaka (Southern Regional Hub)

No 61, 61-1 & No 63, 63-1, Jalan KLJ 6,  
Taman Kota Laksamana Jaya,  
75200, Melaka.  
T: 06-288 9139/288 9130  
F: 06-288 9102

#### Klang

3-1, 5-1 & 5-2, Jalan Tiara 2D/KU1,  
Bandar Baru Klang, 41150 Klang,  
Selangor Darul Ehsan.  
T: 03-3345 1928 F: 03-3343 8981

#### Kuching

Lot 550, 551 & 552,  
1st Floor, Wisma Cheema,  
Jalan Tun Ahmad Zaidi Aduce,  
93400 Kuching, Sarawak.  
T: 082-428 950 F: 082-426 788

#### Kota Kinabalu

Lot 4 & 5, 1st & 2nd Floor,  
Jalan Pantai, 88000 Kota Kinabalu,  
Sabah.  
T: 088-258 111  
F: 088-261 059/261 896

#### Kedah

Unit 3, 1st Floor, No.55,  
Bangunan Emum 55,  
Jalan Gangsa, 05150 Alor Setar,  
Kedah Darul Aman.  
T: 04-734 0988 F: 04-734 9088

#### Segamat

No. 26, Ground, 1st & 2nd Floor,  
Jalan Utama 2/4, Taman Utama,  
85000 Segamat, Johor Darul Takzim.  
T: (07) 931 9760/931 9761/931 9762  
F: (07) 931 9764

#### Perak

No. 260-262, Jalan Sultan Iskandar,  
30000 Ipoh, Perak Darul Ridzuan.  
T: 05-253 8076/242 9885  
F: 05-255 7648

#### Johor Bahru

Suite 9.2, Level 9, Menara Pelangi,  
No. 2, Jalan Kuning, Taman Pelangi  
80400 Johor Bahru, Johor Darul Takzim.  
T: 07-336 3071/336 0137  
F: 07-336 5901

#### Sibu

No. 13 & 15, 1st Floor,  
Lorong Mahsuri 1B,  
Off Jalan Pedada,  
96000 Sibu, Sarawak.  
T: 084-338 349 F: 084-332 349

#### Sandakan

Bangunan Tokio Marine Life,  
Lot 6, Block 7, Bandar Indah,  
Mile 4, North Road,  
90000 Sandakan, Sabah.  
T: 089-222 978/222 578/223 578  
F: 089-218 898

#### Kota Bharu

Ground Floor, Tokio Marine Life Building,  
789-J, Jalan Gajah Mati, 15000 Kota Bharu,  
Kelantan Darul Naim.  
T: 09-743 7337 F: 09-743 0925

#### Seremban

12-1, 12-2 & 13-1, 13-2  
(1st & 2nd Floor) Jalan Era Square 2,  
Era Square, 70200 Seremban,  
Negeri Sembilan Darul Khusus.  
T: 06-768 8100 F: 06-768 8105

#### Batu Pahat

Suite 1, 12th Floor, Wisma Sing Long,  
No. 9, Jalan Zabadah, 83000 Batu Pahat,  
Johor Darul Takzim.  
T: 07-438 0919 F: 07-432 7919

#### Mentakab

No. 27-29, 1st Floor, Jalan Mok Hee Kiang,  
28400 Mentakab, Pahang Darul Makmur.  
T: 09-270 1033 F: 09-270 1030

#### Miri

Lot 1932, 1st Floor, Marina Square 2,  
Marina Parkcity,  
98000 Miri, Sarawak.  
T: 085-419 349/429 349  
F: 085-439 349

#### Tawau

First Floor & Second Floor, TB74,  
Lot P3, Kubota Sentral,  
Jalan Chong Thien Vun,  
91000 Tawau, Sabah.  
T: 089-767 799 F: 089-756 118

#### Kuala Terengganu

Lot 4231, 1st Floor, Wisma Chua Ah Kee,  
Off Jalan Sultan Ismail, 20200 Kuala Terengganu,  
Terengganu Darul Iman.  
T: 09-624 9522/624 9523/622 2561  
F: 09-624 9524

#### Kuantan

Tingkat Mezzanine,  
Bangunan Tokio Marine Life,  
No. 34-40, Jalan Teluk Sisek,  
25000 Kuantan, Pahang Darul Makmur.  
T: 09-513 2616  
F: 09-513 2610/513 2611

#### Petaling Jaya Sales Office

Level 3, Block B, Axis Business Park,  
No.10, Jalan Bersatu 13/4,  
46200 Petaling Jaya,  
Selangor Darul Ehsan  
T: 03-79313166  
F: 03-79313163

(Information correct as at November 2024)

### East Malaysia (Sarawak)

### East Malaysia (Sabah)

**tokiomarine.com**

**Tokio Marine Insurans (Malaysia) Berhad** 198601000381 (149520-U)

Level 20, Menara Hap Seng 3, Plaza Hap Seng, No. 1, Jalan P. Ramlee, 50250 Kuala Lumpur, Malaysia.

**T:** (03) 2027 8200 / 2789 8800 **F:** (03) 2022 2295 **Customer Service Hotline:** 1800 88 0812