



TOKIO MARINE  
EUROPE

Tokio Marine Group around the world

Rated AA- for financial strength by Standard and Poor's†

Total assets of over US \$202 billion

Stockholders equity of over US \$23 billion

Premium income of over US \$27 billion\*

In a difficult environment,  
you need a strong insurance  
partner that will stand the test of time...

A spirit of trust

Tokio Marine Group Information, correct as at 31 March 2011

† Rating correct as at 1 October 2011

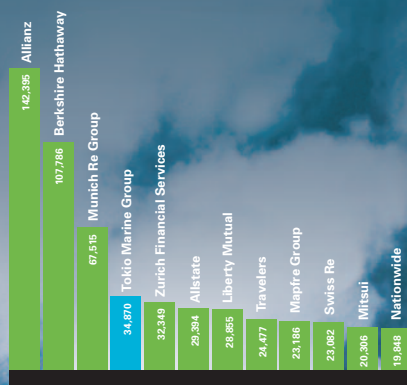
\* Sum of net premiums written and life insurance premiums

# About the Tokio Marine Group

Founded in 1879, Tokio Marine & Nichido Fire Insurance Co., Limited is recognised as Japan's oldest and largest property, casualty and marine insurer.

The Tokio Marine Group has an international network of worldwide offices situated across Europe, the Americas, the Middle East, Asia and Oceania. Tokio Marine Europe Insurance Limited is the European arm of the group, with offices located in the UK, France, Spain, Belgium, The Netherlands, Germany and Italy.

## The world's largest property and casualty companies



The world's largest property and casualty (stock) insurance companies by revenues (US\$ millions)  
Source: Fortune Global 500 taken from the July 2009 issue

With customer trust as the foundation of all our activities we are committed to the promotion of social and economic progress by providing safety and security.

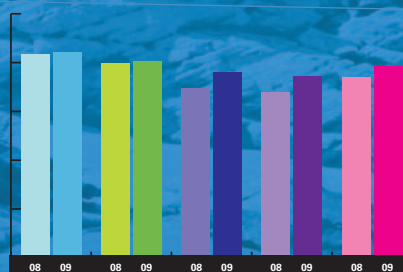
In the UK, Tokio Marine Europe operates offices in the London market and across the UK regions.

Tokio Marine Europe is headquartered in London at 60 Gracechurch Street, London EC3V 0HR.

From London, we service the needs of both the London market and the Southern region. Branch offices in Birmingham and Manchester further emphasise our commitment to regional development and local service in the North and Midlands.

The Tokio Marine Europe Customer survey has developed into a key exercise in examining our insurance marketplace. By benchmarking attitudes, progress, feedback and the market in general, a clear picture can be gained of the conditions in which we operate in the UK and Europe, and how the balance of the insurer/broker/customer relationship works.

Shown here is a small extract, but if you would like to see the full survey email Stephen Oakes: [soakes@tokiomarine.co.uk](mailto:soakes@tokiomarine.co.uk)



- Understanding your insurance needs
- Understanding your market sector
- Putting forward practical solutions
- Competitive pricing
- Efficient handling of your business

**Total average score:**

2008  
**75.0%**

2009  
**78.8%**

## How well does Tokio Marine meet your overall business requirements?

Once again we have seen a strong result against 2008 with UK, Spain and France all scoring higher than last year overall. This again is suggestive of the increase in satisfaction in dealing with Tokio Marine Europe. This in turn could be a reason that customers are happier to deal with insurers as well as brokers, rather than maintaining relationships purely with brokers.

# Tokio Marine Europe: Working with you

## Our insurance products

As one of the largest providers of international corporate insurance, Tokio Marine Europe Insurance Limited provides tailored solutions for a diverse range of clients, offering the strength, stability and experience of a truly global organisation.

Our desire to succeed is based on customer focus by delivering unique, innovative solutions, an expert underwriting service and establishing relationships with key business partners.

Greater flexibility is required to address today's wide range of exposures, and it is this flexibility that allows us to work with our clients to design effective insurance programmes to match their precise needs. We also adopt a tailored approach to risk management, recognising that different organisations require different levels of assistance.

Tailored multi-class packages across a range of insurance classes allow unique, innovative solutions to be created, reflecting our commitment to fulfil our clients' specific needs.

### Our Insurance lines include:

- Property Insurance
- Liability Insurance
- Cargo Insurance
- Personal Accident Insurance
- Travel Insurance

## Our claims service

The primary reason for taking out any insurance is to protect against loss.

A loss for our clients can be a very stressful time, and probably the most memorable part of carrying insurance is, should a claim arise, how well it is managed and how quickly the claim is settled.

At Tokio Marine Europe, we recognise the importance of a first-class claims service.

We strive to deal with policy liability issues openly, and work closely with our underwriting and risk engineering teams to ensure total clarity throughout the claims process.

We can also provide a number of value added services including:

- Seminars on claims management and loss prevention activities.
- Regular meetings with our brokers and clients.
- Tailor-made reporting to suit our clients' specific business requirements.

Naturally, we all hope that our clients' businesses would never suffer a loss, but in the unfortunate event of a claim, we can assure our clients that they will be in safe hands.

## Our risk management service

Our team of risk engineers has experience in a wide variety of industries. We are committed to developing customised strategies that address individual exposures and provide effective risk management solutions designed for our clients.

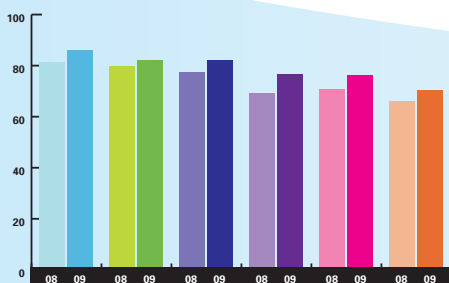
We can provide quality loss prevention surveys through our in-house team of engineers who will:

- Identify potential hazards.
- Quantify the risk presented by these hazards through discussions with site personnel.
- Develop cost-effective and practical risk improvements to eliminate hazard or reduce risk.
- Provide ongoing support and guidance in relation to recommendations.

We can further support our clients by delivering:

- Professional electronic loss prevention reports detailing risk improvements in a clear and concise manner with the use of photographs and CAD quality insurance plan diagrams where appropriate.
- Customer resources such as hot work permit kits, sprinkler system test cards, fire safety inspection checklists, hazard specific literature, etc.

Close links between our engineering and underwriting teams enhance communication and understanding of the key factors affecting risk quality, thereby ensuring that risks are secured and protected.



## How easy is Tokio Marine to work with?

There was a positive response overall across individual countries for Tokio Marine Europe.

It seems dealing with Tokio Marine Europe has become easier than last year across the board with all areas scoring strongly. The greatest increase overall was in Spain's results which jumped from 64.5% (2008) to 81.4% (2009). A significant achievement.



- Approachable
- Responsive
- Supportive
- Open and transparent
- Flexible
- Proactive

[www.tokiomarine.co.uk](http://www.tokiomarine.co.uk)



**TOKIO MARINE**  
**EUROPE**

## Tokio Marine Europe Insurance Limited

Member of the Association of British Insurers  
Authorised and regulated by the Financial Services Authority Firm Reference Number 202574  
Registered Office: 60 Gracechurch Street, London EC3V 0HR Registered Number: 989421 England

