

Corporate Social Responsibility (CSR)

We are cognizant of Tokio Marine Holdings, Inc.'s commitment to social responsibility by implementing and adhering to a management philosophy that promotes: (1) safety and security in the products and services it promotes; (2) dignity and human rights; (3) protection of the global environment; (4) contributions to local societies; (5) compliance; and (6) communication with its stakeholders.

At Tokio Marine America, we strive to uphold the core values of our parent in our local activities in the United States.

- **TMA's Commitment to Products That Matter.**
- **TMA's Commitment to Dignity and Human Rights.**
- **TMA's Commitment to Protecting the Environment**
- **TMA's Contribution to Society**
- **TMA's Commitment to Compliance.**
- **TMA's Commitment to Communication.**

HISTORY

1879: Establishment of Tokio Marine Insurance Co.

1911: Approved to write business in United States.

1987: Establishment of TM Claims Service, Inc.

2016: Rebranded as Tokio Marine America

- **Automobile**
- **Homeowners**
- **Dwelling Fire**
- **Personal Umbrella**

ANSHIN

Tokio Marine America provides "Anshin" (safety, security, and peace of mind) to our customers, business partners, and society.

CORPORATE SOCIAL RESPONSIBILITY

The Tokio Marine Group implements social responsibility through the execution of its corporate philosophy. The group's goal is to solve social issues, to increase the value provided to all stakeholders, and to contribute to the sustainable development of society by working toward sustainable growth of the group as a whole, through the implementation of Socially Responsible practices.

Tokio Marine America

www.TMAmerica.com



TOKIO MARINE AMERICA

**Providing Your Insurance Needs For
Over 100 Years.**



Tokio Marine America provides "Anshin" (safety, security, and peace of mind) to our customers, business partners, and society.

Tokio Marine America is the brand and marketing name for Tokio Marine America Insurance Company



TOKIO MARINE AMERICA

Tokio Marine has been conducting business in the U.S. for over a century and Tokio Marine America Insurance Company (TMA) is licensed to write all lines in all 50 states, Puerto Rico and the District of Columbia. With the highest financial strength rating from A.M. Best, TMA is committed to delivering security through a financially sound organization. While all our customers are different, they enjoy the financial security, stability and experience that only a true global insurance organization can provide.

PRODUCT OVERVIEW

Tokio Marine America offers a comprehensive product suite to satisfy the insurance needs of our personal lines customers. These products protect individuals and families against financial losses due to fire, theft, accidents, natural disasters and lawsuits. Policyholders can tailor their coverage's and deductibles to ensure the right balance between amount of coverages and policy premiums. With flexible payment plans, online billing with credit card payments, many available policy discounts and

unique coverages, the company has all the resources to cater to a long lasting business relationship. TMA is proud to offer competitive pricing and superior customer service.

AUTOMOBILE POLICY

- Available discounts including Good Driver, Multi-Vehicle, Multi-Policy, Student Away At School, Anti-Theft, Anti-Lock Brakes to name a few.
- Comprehensive coverage options including up to \$50 Rental expenses in event of claim, Custom Equipment, GAP protection and more.
- The ease of online bill payments that accept ALL major credit cards and electronic checks.
- Industry recognized claims handling customer service and expertise, including availability of 24/7 reporting and multi-lingual representatives.

HOMEOWNERS POLICY

- Coverage options for both property owners and tenants.
- Available discounts including New Home, Protective Devices, Multi-Policy and Building Code Effectiveness Grading to name a few.
- Comprehensive coverage options including Ordinance & Law, Loss Assessment, Water Back-

Up, Identify Fraud, Scheduled Personal Property and more.

- Automatically included Extended Replacement Cost on our Standard and Preferred Homeowner policies that cover your house.
- Online bill payments that accept ALL major credit cards, electronic checks and ability to bill Mortgagee company.

DWELLING FIRE POLICY

- Comprehensive coverage options for your income rental properties up to four (4) family units.
- Optional coverages include Personal Liability, Personal Injury, Extended Replacement, Ordinance & Law, Personal Property used by your tenants and more.

PERSONAL UMBRELLA

- Provides financial security of having an excess liability policy of at least \$1,000,000 in addition to your current liability coverage selection.
- Excess liability for Automobile, Homeowners and Rental Properties.
- Highly competitive rates for superior coverage. Example Rate: \$165* – 2 Vehicles, 1 Property in Los Angeles County. *Rates may vary.

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TMA, is committed to the highest level of customer trust by offering safety, security and peace of mind to our customers by providing the highest quality services.