



TOKIO MARINE
HCC

**Inspiring confidence.
Accelerating progress.**



We are not a traditional insurance company

In a world that's changing rapidly, a specialist insurance company like Tokio Marine HCC (TMHCC) enables you to take on opportunities with confidence.

As insurance specialists with deep technical and analytical business expertise, our portfolio is designed to help you thrive.

We've got the financial strength to keep you secure with some of the best financial ratings in the industry. Our Gross Written Premium for 2024 was \$7.9 Billion** and our headcount stands at 4,400** employees worldwide. We underwrite more than 100 classes of specialty insurance in over 180 countries. In brief, we have the global reach, unique insight and financial stability to help you succeed.



* Figures as of 12/31/24

** Figures as of 3/31/25

Our history

Headquartered in Houston since 1974, Tokio Marine HCC specialises in some of the most complex areas of insurance focusing on tailored underwriting and providing the highest quality risk management.

We've grown organically and through acquisition, but always with the same goal in mind; anticipating the world's emerging exposures so that we can protect and defend our policyholders.

Our client's success has been the priority of every employee at TMHCC since our inception.

Our vision

Our vision is underpinned by six core principles that help us act with sincerity, think innovatively and do business with confidence.

Laser focus

Our unrivaled depth of knowledge and expertise is applied directly to our portfolio of products and services. Every offering we have is designed with your needs in mind.

People

Employee development and retention are central to Tokio Marine HCC, regardless of education, background, experience, gender or ethnicity. Our team are experienced, ingenious and skilled.

Culture

We empower our people to provide bold ideas and solutions at every level. You are supported by a team who are valued, supported and actively encouraged to broaden their experience.

Tokio Marine HCC at the heart

Diversification

Diversification of risk, distribution and size of our specialist divisions ensures our longevity and solidity. You are working with a stable, global business with a long-term vision for the future.

Consistent performance

Risk never stops evolving; neither do we. Tokio Marine HCC's size, scale and diversity of specialties underpin our dedication and commitment to your market throughout its various cycles.

Unique business model

Our flat and federated business model removes bureaucracy and empowers our teams to accelerate decisions that impact your business.

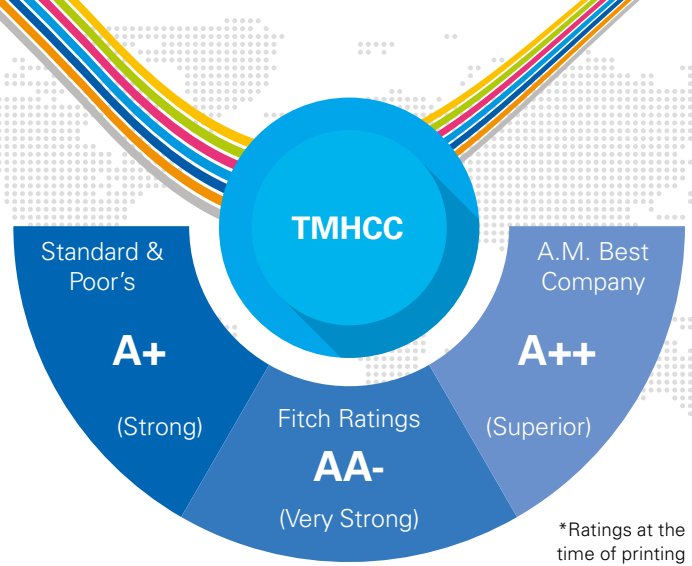


Our financial strength

Our financial strength and superior ratings, coupled with our unique business model, means we can be relied upon by our clients should the worst happen.

When disaster strikes, you can rely on Tokio Marine HCC to be there.

With strong financial ratings of A++ (AM Best), AA- (Fitch Ratings) and A+ (S&P Global), our proven stability and long history provide you with the confidence to move your business forward.



Our leadership team

We believe in cultivating long, successful careers at Tokio Marine HCC, that's why our people always proceed with confidence.

Our founding principle – To Be a Good Company – permeates throughout our organization, from the executive team through to every employee. And, because we actively encourage our people to develop and grow within our business, many of our executive team have risen through the organization and been with us more than a decade.

The reward of our federated business model is that our leadership team are unrivaled in their expertise within the specialty business and market.

This deep global and local knowledge is what underpins our financial success.

Belong at TMHCC

When you BELONG, you feel safe. You feel seen.
You feel part of a community.

At TMHCC, we want to give our employees different avenues for their passions and interests, and for making connections with their colleagues in a way that is fun, nurturing and relevant to the world in which we live. That is what belonging is all about.

Our responsibility goes beyond profit. TMHCC recognises the wider impact we can have to help our communities and employees thrive with confidence.

BELONG is our way of doing diversity, equity and inclusion (DEI) and charity differently. More than just a tick-in-the-box, we want to create and nurture a myriad of ways in which our colleagues feel they form part of the fabric of our organisation and the wider world.

BELONG for us means nurturing safe spaces and conversations and providing opportunities for connections beyond our teams. Working together as a community, we are dedicated to supporting charitable causes and championing diversity, both inside and outside of our organisation.



Our connection with Tokio Marine Group

TMHCC is part of the Tokio Marine Group, one of the world's leading insurance companies with a market cap of \$74 billion*.

We have an entrepreneurial approach to insurance that has seen the company grow year-on-year since its inception.

With our federated business model, our teams are empowered to support and guide our clients' critical decisions without bureaucracy and delay.

Our parent company – Japan-based Tokio Marine Group – underpins and champions our growth, innovation and steadfast commitment to our customers, while our flat and decentralized structure means every voice speaking on behalf of the customer is heard.

Total assets of **\$208bn***

Shareholders' equity of **\$34bn***



* Figures as of 3/31/25

About Tokio Marine Group

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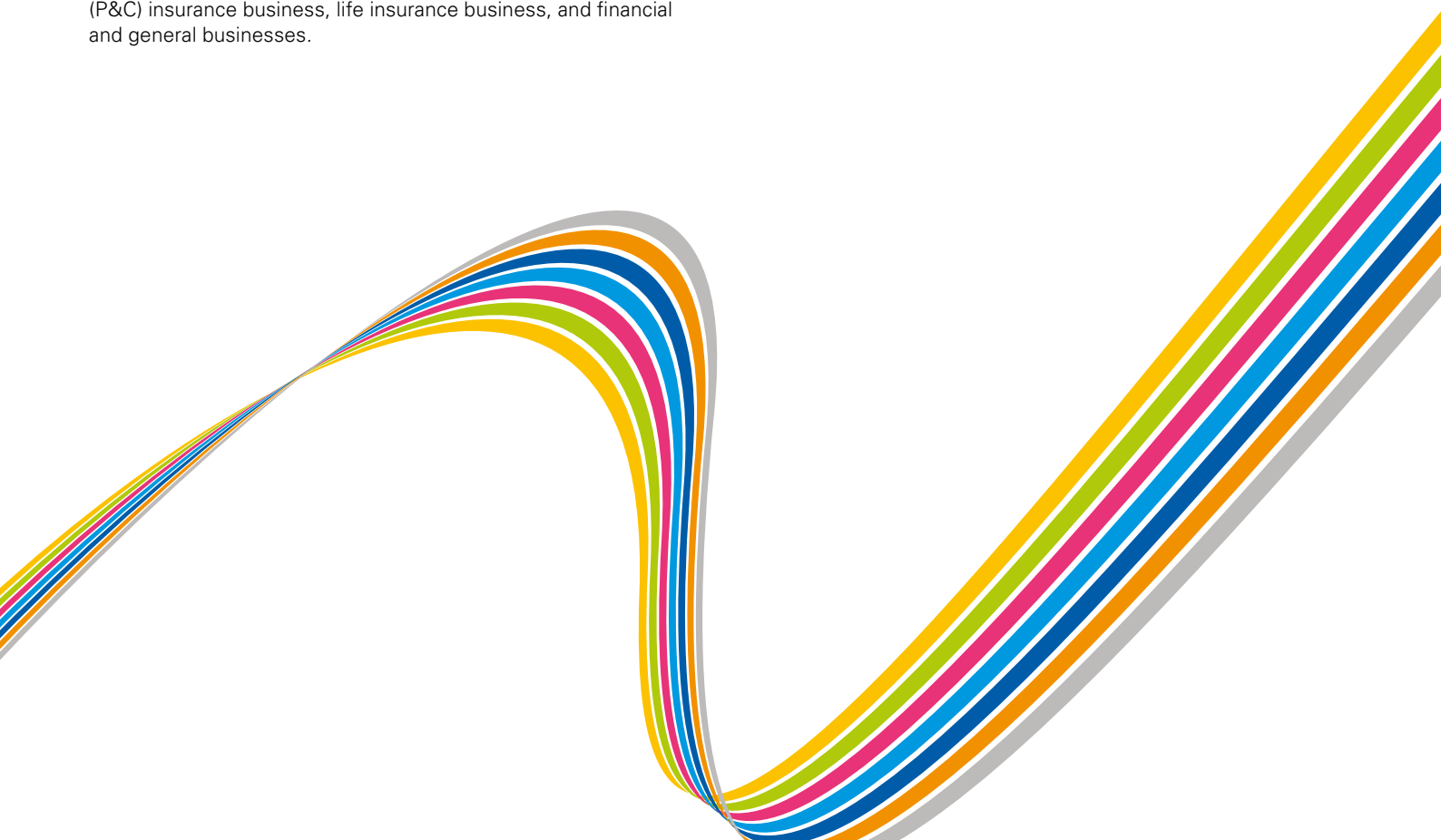
Tokio Marine Group is one of the largest and longest standing insurance groups in the world. Founded in 1879, it comprises a strategic collection of leading insurance businesses that are united by a shared commitment to doing the right thing for our customers and communities.

The Group consists of Tokio Marine Holdings and over 260 subsidiaries and 26 affiliates located in more than 480 cities in 46 countries and regions worldwide, operating extensively in non-life (P&C) insurance business, life insurance business, and financial and general businesses.

Total premiums **\$38.8bn*****

Acquisitions **60+**

***Figures as of 3/31/24. Includes NWP and life insurance premiums



A member of the Tokio Marine HCC group of companies

tmhcc.com

Tokio Marine HCC is a trading name of HCC International Insurance Company plc. HCC Insurance Holdings, Inc. is an international insurance holding company and a leading specialty insurance group since 1974, based in Houston, Texas, with offices in the United States, Mexico, the United Kingdom and Continental Europe. A subsidiary of HCC Insurance Holdings, Inc., HCC International Insurance Company plc is authorised by the Prudential Regulation Authority (PRA) and regulated by the UK Financial Conduct Authority and Prudential Regulation Authority. Registered in England and Wales No. 01575839. Registered office: The St Botolph Building, 138 Houndsditch, London, EC3A 7BT, United Kingdom. Tokio Marine HCC's major domestic insurance companies have financial strength ratings of "A+ (Strong)" from S&P Global Ratings, "A++ (Superior)" from A.M. Best, and "AA- (Very Strong)" from Fitch Ratings; its major international insurance companies have financial strength ratings of "A+ (Strong)" from S&P Global Ratings.

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