



WE KNOW our way
around
RISK



TOKIOMARINE
HCC

tmhcc.com



TOKIOMARINE
HCC

WE KNOW



Our Cornerstones

- Business lines with strong and sustainable competitive advantages
- Attractive economics driven by strong underwriting profits
- Highly skilled and responsive management
- Robust enterprise risk management

Our Leadership Team

- Respected, engaged and stable
- Deep experience and expertise
- Entrepreneurial
- Accountable, with each owning outcomes

Our Focus

- Specialty products and services
- Underwriting core business
- Conservative investment philosophy
- Low correlation
- Industry-leading combined ratio

We write over

100

classes of specialty insurance...

...in approximately

180

countries



Tokio Marine Group

Tokio Marine HCC is a member of the Tokio Marine Group, a premier global company founded in 1879 with a market cap of \$36 billion.

Tokio Marine Group consists of Tokio Marine Holdings and 252 subsidiaries and 22 affiliates located worldwide, operating extensively in the non-life insurance business, life insurance business, and financial and general businesses.

A market cap of

\$36bn*

252

Subsidiaries*

22

Affiliates*

Total assets of **\$235bn***

Shareholders' equity of **\$32bn***

Tokio Marine HCC

Member of the Tokio Marine Group

Gross premiums written **\$4.9bn****

Acquisitions **60+**



Global headcount approximately

3,400*

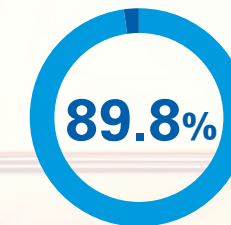
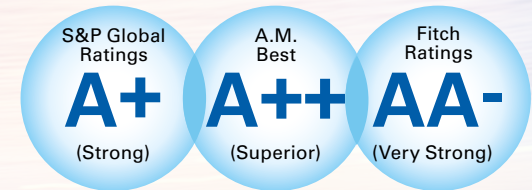
Over **100**

Product Offerings

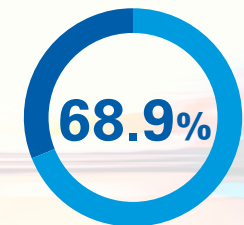
Net premiums written **\$3.6bn****

Total revenue **\$3.9bn****

Operating earnings **\$412m****



Combined ratio**



Net loss ratio**



Our offices*



A member of the Tokio Marine HCC group of companies

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: 1 Aldgate, London EC3N 1RE, 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.

Information detailed within this marketing material is for promotional use only and does not constitute advice or fact. Any reliance upon such information shall be at your sole risk.