



TOKIO MARINE INSURANCE GROUP



support to policyholders who faced financial hardship due to COVID-19. With the grace period extension of #goCare Deferred Premium Scheme, TMLS will take care of their long-term protection during this trying period.

With the increasing economic strain experienced by many families due to the pandemic, TMLS hopes to play a part in supporting affected customers during this challenging time. Being another innovative first in the industry, #go2gether Enhanced Protection (and its upgraded version Plus) offered 24 months additional coverage for free, with the aim of protecting policyholders as they regain their footing in the post-pandemic world.

With this, TMLS has received the Financial Services Award in Singapore Business Review's International Business Awards 2020; Silver in the highly contended category of Excellence In CSR Strategy at the HR Excellence Awards 2020; and COVID Management Initiative of the Year (Life Insurance) at Singapore Business Review's Management Excellence Awards 2020 for the innovative and industry-first #goCare campaign. As a veteran equipped with three decades of experience in the financial services industry, Chief Executive Officer Christopher Teo also won the highly coveted Executive of the Year (Life Insurance) accolade at Singapore Business Review's Management Excellence Awards 2020, for his exemplary and exceptional leadership qualities.

Looking beyond profit, TMLS is dedicated

MARKET

To be a Good Company, it is vital to look beyond profit, empower people and deliver on commitments. Tokio Marine Life Insurance Singapore (TMLS) is guided by these core tenets in all its endeavours.

There has been a successful transformation of the Singapore life insurance business since the appointment of Christopher Teo as Chief Executive Officer. Under his visionary stewardship, the company has honed a sharp strategic focus on driving strong performance and people-centric culture.

This has positioned TMLS for remarkable growth while closing the gaps in current work processes, achieving agility and scalability amidst this competitive landscape, and ultimately, improving service standards. Currently, TMLS is the 7th largest and Tier-1 insurance company in Singapore*.

The alignment of strategy, solutions and culture has advanced TMLS's standing in Singapore as a leading life insurer. The vision and mission that defines and guides the company set the foundation to nurture a firm commitment. The traits of customer-centricity, integrity and excellence underpin the company's promise to be the go-to partner for all financial planning needs.

*Source: Based on asset size (Insurance Asia Magazine, data from Monetary Authority of Singapore).

ACHIEVEMENTS

As the pandemic continues to disrupt almost every aspect of everyday lives, TMLS strives to embrace and exemplify positive values through heartfelt actions.

TMLS is committed to care for customers, employees and stakeholders, as well as proactively support vulnerable communities and frontline heroes. With these missions in mind, the company launched the industry-first #goCare campaign at the end of January 2020.

As the first life insurer in Singapore to provide a lump sum financial assistance benefit to policyholders in the fight against COVID-19, TMLS provided 24 policyholders with a lump sum benefit of S\$5000 each.

One of the policyholders, Miss Zhou, shared her experience, "Upon my confirmed diagnosis, I immediately went through with the medical treatment. My TMLS financial representative contacted me to share his concern about my health and informed me about my eligibility for this benefit. I am immensely thankful for his initiative and reactivity, as this lump sum financial assistance gives me substantial relief to cover my expenses since I have taken no-pay leave to recover well."

Considering the evolving situation, TMLS extended further



to delivering on the commitment of caring for customers through all life stages and situations.

HISTORY

Tokio Marine Life Insurance Singapore Ltd. is part of the Tokio Marine Holdings, Inc. which was established as the first insurance company in Japan more than 140 years ago. Today, Tokio Marine is one of the world's largest insurance groups, with a robust network spanning 45 countries and regions operated by high-performing teams of more than 40,000 employees.

Tokio Marine Life Insurance Singapore is committed to providing innovative solutions - from financial security to investment to legacy planning - to meet the essential planning needs of individuals through all life stages and situations.

PRODUCTS

The #go8 marketing campaign, conceived by Chief Marketing Officer, Gilbert Pak, marked the launch of a three-year master plan. The



overarching idea comprised of eight distinct pillars of financial planning needs aligned to different life stages. #go8 furthers the company's vision of becoming the go-to planning partner and demonstrates a full suite of customer-centric solutions catered to eight planning approaches.

In line with aspirations to connect with a digitally-savvy millennial generation, TMLS commissioned all new products (from 2020 onwards) with "#", starting with #goInvest and #goClassic, and following with the latest solutions of #goTreasures and #goUltra.

RECENT DEVELOPMENTS

Following the successful unveiling of the #go8 campaign, TMLS identified a gap in wealth accumulation and protection needs which was swiftly addressed with innovative wealth-building solutions, namely #goInvest and #goClassic.

#goInvest and #goClassic are best-in-class Investment-Linked Plans (ILPs) that allow policyholders the flexible option of making withdrawals while catering to wealth accumulation needs.

In early 2021, TMLS successfully rolled out two brand-new ILPs, #goTreasures and #goUltra,

to fortify its suite of wealth-building solutions and solidify the leadership position within the highly competitive sphere of ILP products.

PROMOTION

Brand identity and corporate image are essential elements in creating trust in the consumer mindset. The encompassing #go8 campaign is a seamless extension of the company's priority to meet critical financial planning needs by creating best-fit solutions that genuinely care.

Gilbert Pak delves into the motivation behind his big idea, "Leading with the key hashtag of #go8; we empower our customers with the ability to move ahead and make a better life and better financial planning decisions with TMLS. Ultimately, we hope to reinforce the important takeaway of planning well as a means to living well through the meaningful tagline of Plan Well. Live Well."

The fully integrated #go8 campaign extensively demonstrates TMLS's full suite of customer-centric financial solutions. Spanning memorable milestones in life, the key approaches are relayed through eight hashtags:

- #1RetiringWellLivingBetter
- #2GivingYourChildrenAHeadStart
- #3CombattingRisingMedicalCosts
- #4SafeguardingYourLovedOnes
- #5ProtectingAgainstCriticalIllnesses
- #6PreparingForTheUnexpected
- #7MakingYourMoneyWorkHarder
- #8ReapingRewardsOfHealth

Brand storytelling has changed in the digital era, and one effective communication method utilised in #go8 is the six-minute-long campaign video. Mustering an ensemble cast of well-known veteran celebrities and local personalities, the montage-style video offers insightful and entertaining takes on common financial planning concerns.

The evocative marketing campaign is refreshed with an emotive sub tagline in 2021, exemplifying the dedication to be "With You, Through It All". With another original and innovative take on financial planning through "The Hunt For The Perfect House" two-minute video, it strengthens the company's promise to customers.

BRAND VALUES

One of TMLS's core tenets is to Look Beyond Profit. Guided by this cornerstone, the company is fully dedicated to protect customers through all of life's stages and against unexpected situations, as well as extend care for the community-at-large.

As a progression of the #goCare campaign, the support initiatives demonstrate appreciation towards the healthcare heroes safeguarding the frontlines. One thousand #goCare kits (each containing five masks, Vitamin C pills and hand sanitiser) were distributed to the elderly and the needy via AWWA (Asian Women's Welfare Association), and also to staff and agency force.

This was followed by the distribution of snack boxes to bring cheer to the dedicated medical professionals safeguarding the frontlines, with a total of two thousand snack boxes



delivered to four hospitals; namely Sengkang General Hospital, Singapore General Hospital, KK Women's and Children's Hospital and Changi General Hospital. In September 2020, representatives and staff of TMLS delivered and distributed two hundred boxes of homemade mooncakes to the healthcare professionals and patients of the Home Nursing Foundation to spread festive cheer during the Mid-Autumn Festival.

In support of Hokenbito Breast Cancer Awareness, TM Charity Bake Day was a 100% staff-funded initiative that helped to raise more than S\$20,000 worth of funds for the Breast Cancer Foundation in Singapore.

As a Good Company, TMLS hopes to bring about a positive difference to society and the environment. As an organisation, TMLS seeks to fulfil social responsibility to be a good corporate citizen. Concerted efforts to further this vision and mission means the company is set to explore more meaningful corporate and CSR initiatives, and most importantly, leave a thriving, living impression on the community.



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THINGS YOU DIDN'T KNOW ABOUT TOKIO MARINE

- Hokenbito can be defined as a sense of being and belonging to the TMLS identity, vision and mission.
- "Hoken" means insurance; "Bito" means professional person.
- At TMLS, Hokenbito is conferred to a life insurance professional with a strong sense of responsibility towards their clients and who believes in earning trust and loyalty by delivering on commitment and exceeding expectations.