

INSURANCE SOLUTIONS

Who Are Our Group Companies?

The security of nearby expertise, enhanced by the diversity and power of one of the world's most respected insurance groups. This is the value brought to bear by the U.S. members of the Tokio Marine Group. Our companies offer access to leading commercial insurance solutions spanning the property and casualty landscape, professional liability, workers' compensation and employee benefits programs.

Whether standalone coverage or comprehensive solution, you will find service and value at the core of Tokio Marine. Read on to learn more about our member companies.



tokiomarinegroup.com

Employee Benefits and Absence Management Services

Reliance Matrix is a leading provider of financial protection, absence management and supplemental health benefits solutions, driven by technology and an integrated customer experience. We distribute these solutions through independent brokers and agents to employer groups of all sizes.

Reliance Matrix strives to save employers time and create efficiencies when planning and delivering on their overall employee benefits strategy, all while delivering a seamless, intuitive and fully integrated experience for employees and covered family members. At the forefront of a dynamic market, we are leaders in digitally-enabled integration across our product portfolio and administering new and changing state and federal leave and paid leave programs.



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Retirement Services

Reliance Standard also offers a portfolio of traditional fixed and indexed annuities to individuals seeking to preserve capital and retirement income with guaranteed returns. We earn clients' trust by maintaining a strong balance sheet, a sound, diversified investment strategy and the partnership of a nationwide network of institutions and advisors skilled in helping individuals achieve their retirement savings goals. Rated A++ (Superior) by A.M. Best and A+ (Strong) by Standard & Poor's, Reliance Standard was founded in 1907.

Reliance Standard Life Insurance Company provides insurance products and services in all states (except New York), the District of Columbia, Puerto Rico and the U.S. Virgin Islands. In New York, insurance products and services are provided through First Reliance Standard Life Insurance Company, home office: New York, N.Y. Product availability and features may vary by state.

RELIANCE STANDARD

LIFE INSURANCE COMPANY

Property/Casualty (Hawaii)

First Insurance Company of Hawaii (FICOH) provides a wide range of personal and commercial insurance products, offered via a network of independent agencies throughout Hawaii. We continually develop new products and services to answer the changing needs of our agents and policyholders. Our brokerage operation, First Risk Management Services (FiRMS), is set up to place non-standard risks. Through our comprehensive offerings across FICOH and FiRMS, we are uniquely positioned to meet the risk management needs of Hawaii residents and businesses. FICOH is rated "A+" by A.M. Best Company and "A" by Standard & Poor's. Founded in 1911, FICOH is the oldest and largest property and casualty insurance company headquartered in Hawaii.



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Specialty Insurance Group for over 100 classes

Tokio Marine HCC is a leading specialty insurance group conducting business in approximately 180 countries and underwriting more than 100 classes of specialty insurance. Headquartered in Houston, TX, the company is comprised of highly entrepreneurial teams – equipped to underwrite special situations, companies, and individuals, and acting autonomously to deliver effective solutions. Our products and capabilities set the standard for the industry, and many of our nearly 2,700 employees are industry-leading experts.

Tokio Marine HCC's major lines of business include the following:

- Medical Stop-Loss
- Short-Term Medical and Travel
- Directors' & Officers' Liability and Professional Lines
- Surety & Credit
- Agriculture
- Aviation



- Construction Liability and Property
 Disability for Athletes Entertainers
- Disability for Athletes, Entertainers, and Business Executives
- Contingency Products including Events, Promotions, and Crisis Management
- International Property, Liability, and Financial Lines

TMHCC.com 713.690.7300

High Net Worth Property and Casualty

PURE is a property and casualty insurance company designed exclusively for successful, responsible families. We opened for business more than 15 years ago with the goal of offering something different in the insurance space: a company focused on doing what's right for our membership (policyholders), one that promotes transparency and alignment of interests, and delivers greater value.

Today, after growing at least 15% in each year since we began, we are the most awarded insurer in our category, offer coverage in all 50 states that includes high value homeowners, automobile, collections, watercraft, personal excess liability, fraud & cyber, and flood to a membership of more than 100,000 incredible individuals and families.



Pureinsurance.com 888.813.7873

Property and Casualty Solutions from Small to Large Sized Global Businesses

With over a 100 year history in the U.S., Tokio Marine America (TMA) offers tailored products to a diverse range of customers — from small to large-sized global businesses seeking traditional multi-line coverage, to larger private and public companies requiring full risk management solutions.

Our commitment to providing the highest level of service is paramount. More than 93% of our customers recommend TMA based on our superior claims service. TMA enjoys an A++ (Superior) rating from A.M. Best. With a solid foundation of financial stability, our strength lies in understanding your business and working in partnership to exceed your expectations.

Our range of products includes:

- Property (including HPR, Excess Layered, and Inland Marine)
- Package
- General Liability

- Auto Liability and Physical Damage
- · Excess/Umbrella Liability
- Worker's Compensation
- · Ocean Marine Cargo

By offering fully integrated solutions to meet our customers' needs, we endeavor to deliver ANSHIN — safety, security, and peace of mind to all of our customers.



Steven Goldstein

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Property/Casualty & Professional Liability for over 100 Niches

Philadelphia Insurance Companies (PHLY) headquartered in Bala Cynwyd, PA, designs, markets, and underwrites commercial property/casualty and professional liability insurance products, incorporating value-added coverages and services for select industries. By maintaining a disciplined approach to business, we provide greater security for our policyholders and superior value for our shareholder.

PHLY operates 50 offices strategically located across the United States to provide superior service rated "A++" (Superior) by the A.M. Best Company and "A+" by Standard & Poor's. PHLY's vision is to be the leading provider of specialized insurance products & services throughout the United States.



A Member of the Tokio Marine Group

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Excess and Surplus Lines

Tokio Marine Specialty Insurance Company is a wholly owned subsidiary of Philadelphia Consolidated Holding Corporation (PHLY), a member of the Tokio Marine Group. PHLY introduced Tokio Marine Specialty as its Excess & Surplus Lines Division in 2012 to serve non-admitted markets. Tokio Marine Specialty excels in providing Excess and Surplus lines commercial insurance protection to specialized industries in all 50 states, including Washington, D.C. and the U.S. Virgin Islands. Initially focused on casualty business, Tokio Marine Specialty works with designated surplus lines agents and brokers throughout the country to deliver primary, excess, property and environmental solutions. Tokio Marine Specialty has a leadership team with more than 150 years of combined Excess & Surplus lines medicate experiences.



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Workers' Compensation Specialist

Safety National* exists as a U.S. market leader in excess workers' compensation for self-insured employers and groups, and a leading multi-line provider of risk solutions for large commercial and public entity clients. The company's reinsurance division, Safety National Re, offers lead market terms for a full range of workers' compensation and professional liability programs.

The company has built a loyal client base by practicing a relationship-focused approach to customer service – listening closely to customer needs and designing flexible programs to address them, providing complimentary risk management resources to help improve safety and compliance programs, and offering specialized claims management proficiency to help produce the greatest possible outcomes. Safety National is rated A++ (Superior), FSC XV by A.M. Best.

Offerings include:

- Workers' Compensation:
- Excess
- Large Deductible
- Large Guaranteed Cost
- TEXcess[®]
- Commercial Auto
- Commercial General Liability
- · Public Entity Liability:
 - Law Enforcement Liability
 - Public Officials Liability
 - Educators Legal Liability
- Cyber Risk
- Reinsurance
- Loss Portfolio TransfersCaptive Services
- Self-Insurance Bonds



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