



Press Release

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Enabling A New Kind of Insurance Solution

KUALA LUMPUR, 6th April 2016 - Tokio Marine Insurans (Malaysia) Berhad (TMIM) launched SME Plus today during Converge by Tokio Marine at a leading hotel in the capital targeting SME business owners in Malaysia. The launch ceremony was graced by Y.B. Tan Sri Rafidah Aziz, former Malaysian Minister of International Trade and Industry.

In today's globalised economy - increased competition, rising cost of goods and operational cost due to recent Government reforms such as subsidy rationalisation, implementation of minimum wage and GST are putting tremendous pressure on SME business owners. Whether its business continuity, family protection, loan cover or shareholder protection - these needs are covered by SME Plus's all rounded protection with one simple application.

In the past, SME business owners commonly cited affordability, complicated buying process and lack of product understanding as reasons why they are not or adequately insured. SME Plus was developed to address these concerns after receiving market feedback and demands for such a product. Allowing SME owners' business journey and insurance needs to grow without constraint, paving the way for business owners and enterprises to adapt to a new simpler way of getting insured.

"With SME Plus, you will finally have the option to progressively build cover over time with a holistic insurance solution according to one's affordability level which will eventually help reduce the need to underinsure resulting in improved credit evaluation standards by financial institutions - something to be taken into consideration when a bank loan is required for business expansion. After all, under today's economic environment, risk management is key to business sustainability and reflective on how well the company is run." - said Ms. Yen Saw, Chief Executive Officer of TMIM.

SME Plus enables business owners to choose from a variety of covers and add optional cover extensions to suit specific business needs categorised into 3 simple and smart plans.

- **Smart 1 Plan**
Provides all-rounded protection to safeguard one's property, physical assets, contents and fulfill legal obligations against risks such as lawsuits or other legal claims.
- **Smart 2 Plan**
Solutions to elevate staff medical benefits for a positive impact to counter rising cost of medical expenses with our customised group medical and personal accident cover to protect your biggest asset - your employees.
- **Smart 3 Plan**
A range of 360° Personal Lines insurance products catering to what matters most - individual needs for you, employees and family members.

Business insurance needs are unique and important to every business owner. As one's business become successful, growth requires owners to broaden the exposure and types of risk they have to manage. Ensuring continuity for something they have worked so hard for - at a time when they need it most is something not to be taken lightly. SME business owners will be glad to know they have an option of speaking to experts who can help make understanding these insurance solutions a breeze and deciding on the type of cover that is right for them.

About Tokio Marine Insurans (Malaysia) Berhad

Tokio Marine Insurans (Malaysia) Berhad or TMIM is a subsidiary of Tokio Marine Asia Pte. Ltd. Singapore and its ultimate holding company is Tokio Marine Holdings Inc., in Japan. The Tokio Marine Group has had more than 130 years history in Japan being the oldest and one of the largest insurance group in Japan. The group is engaged in a wide variety of businesses ranging from non-life insurance to life insurance, international insurance, financial and other general business. The Group's insurance network is worldwide, with representations in 469 cities in 37 countries/regions.

Media Contact:

Aaron Leong

Email: aaron.leong@tokiomarine.com.my
DID: 03-2783 8355