

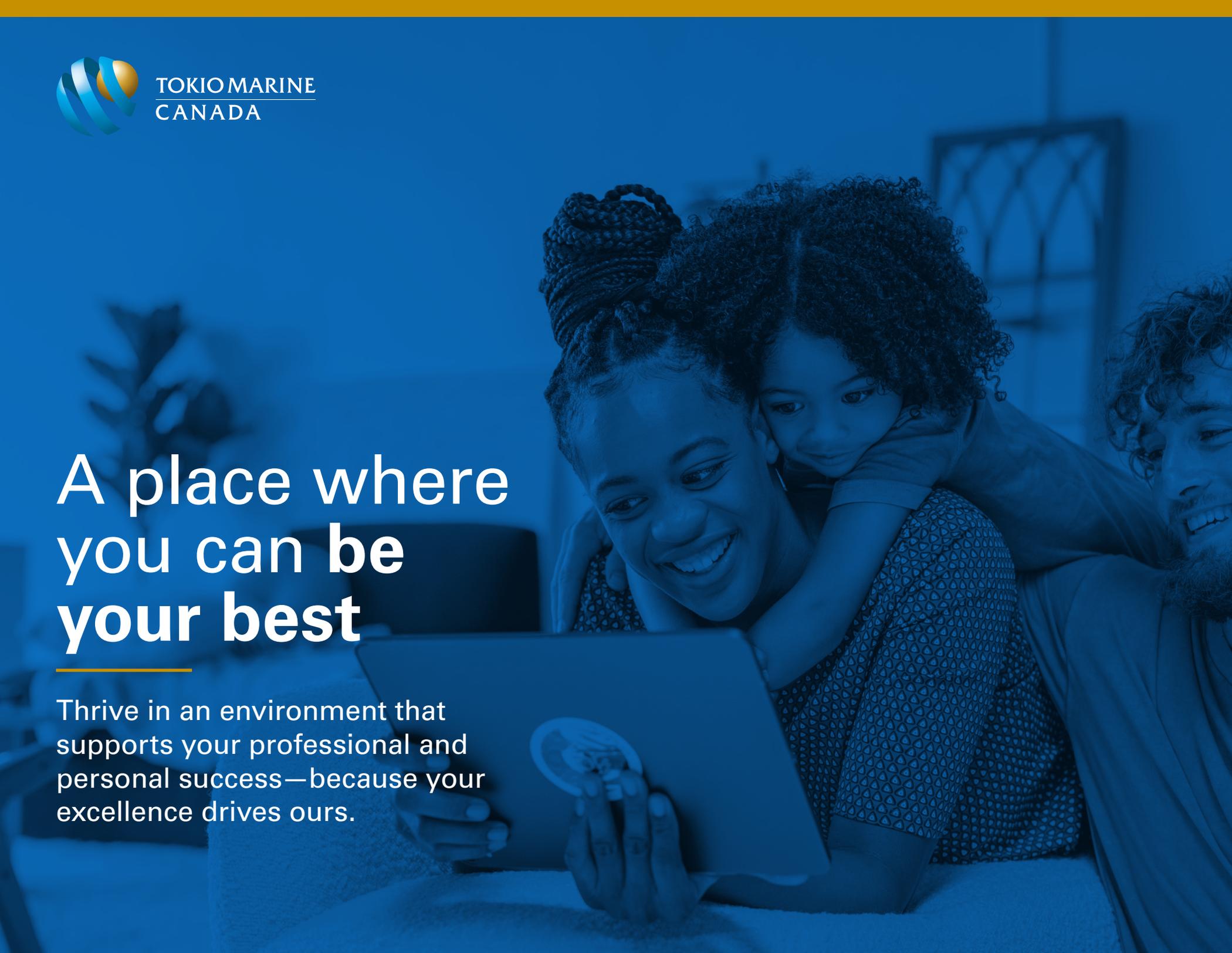


TOKIO MARINE  
CANADA

# A place where you can be your best

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Thrive in an environment that supports your professional and personal success—because your excellence drives ours.



# Our commitment to you

## Who you are matters to us.

We thrive because our people are unique, with their own interests, backgrounds, ambitions, and talents. Your unique point of view is what makes you great, and we've designed our benefits, rewards, and culture around that belief—putting flexibility first. No matter how your life changes, what your goals are, or what life outside of work looks like, we aim to be respectful of your circumstances and be responsive to your specific needs.

We attract people who are ambitious, because we are too. Although our expectations are high, our people are empowered through an inclusive environment that encourages diverse perspectives and innovative thinking. Whether you are looking to launch your career, find new avenues for growth to achieve your professional aspirations, or just want to have an impact on our success, our hope is to offer tools and resources to help you translate your goals into action. Together, we can achieve excellence.

You give your all every day to support our team, our clients, and the work we do together. Our programs and benefits are one of the ways we show our appreciation and make sure you have what you need to feel and be your best.



# Because we CARE.

We firmly believe the world would be a better place if everyone cared a little more. As we strive to be a great company, we care about doing the right thing for our clients, for each other, and for the communities we serve.

## Our CARE values are summed up in four virtues:

|  |   |   |  |
|--|---|---|--|
| <b>C</b>    | <b>A</b>   | <b>R</b>   | <b>E</b>    |
| <p><b>COLLABORATIVE</b></p> <p>We communicate openly and honestly in a consensus culture, have each other's backs, and hold one another accountable.</p> | <p><b>ACHIEVE EXCELLENCE</b></p> <p>We set high standards for ourselves, continually challenging the status quo, and striving to surpass the expectations of our clients, brokers, and employees.</p> | <p><b>RESPONSIVE</b></p> <p>We proactively identify the needs of our clients, both internal and external, and strive to find timely solutions to service requests, fostering a culture of exceptional service and transactional excellence.</p> | <p><b>ETHICAL &amp; RESPECTFUL</b></p> <p>We operate with integrity and fairness in all of our dealings and empower our people to make good decisions and always do the right thing.</p> |



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Let's explore what  
**CARE** means  
for you at Tokio  
Marine Canada.

# You deserve a great place to work

At Tokio Marine Canada (TMCan) you'll work in a highly innovative, agile and collaborative environment where we win as a team, all while playing a critical role in the current and future growth of this exciting new company. We strive for excellence and aim to build an inclusive environment that motivates, inspires, and enables you to excel. We'll always have your back.

## Your voice matters

You won't find many companies where the CEO takes the time to sit down with every new employee to walk through our strategy and vision for the future, but you will find that at TMCan! After a few months of working with us, you'll also be invited to lunch with our CEO to talk about your initial experiences and thoughts first-hand.

And it doesn't stop there. As we continuously work to refine our strategic priorities, you'll be invited to participate in initiatives like regular employee breakfasts where small groups get together to share their perspectives in open dialogue with our CEO and senior leadership team.

## Inclusion drives our success

We want you to bring your authentic self to the job every day knowing that your opinions and feedback matter and are key to shaping our business. At TMCan, differences are valued and respected because we know actively listening to different viewpoints enables us to understand our people and our clients better. These diverse ideas and experiences are the hallmarks of truly innovative teams, which is why every employee has direct access to all leadership levels.



### Check out the beautiful photos on our office wall!

They were all taken by TMCan employees! We love to celebrate our people's hidden talents and uniqueness every chance we get.

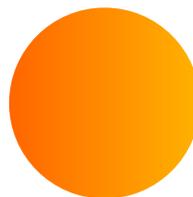
## Work that flexes with your life

While collaborative working in the office has its benefits, and we encourage in-office time, we recognize that our team also like to work in their own space. At TMCAN, we don't have a defined in-office schedule because we respect and understand that our people have unique needs.

You might want to avoid a long commute some days or need to organize your work hours around family responsibilities, or health concerns make it difficult to come to the office, or you want to teach a yoga class after work on Wednesdays at 5 p.m. Whatever your needs, your manager will work with you to give as much flexibility as possible when you need it.

## We rise together

We want all of our people to be committed to and aligned on where we are headed so we all win together. Our bonus structure is grounded in the idea that we are one collaborative team, and bonuses are calculated based on the success of the company as a whole. When we meet our financial goals employee bonuses are paid at target and if we exceed our goals bonuses can be paid at up to 2X target! And because transparency is important to building trust and collaboration, you'll always have full visibility to our company financials to know exactly how we're doing, where we stand, and where we want to be when it comes to our financial goals. You'll know exactly how your bonus was calculated.



# Reach your goals, no matter what they are

You can achieve your financial, professional, and life goals, from day one until retirement with the broad suite of resources and support available.

## A career that grows with you

A career at Tokio Marine isn't just about the job you do, it's about the people you do it with. **Building strong relationships at work is a key part of your wellbeing**, especially because it gives you a community of support to rely on. We aim to hire the best of the best at TMCAN, and that means you will collaborate and work side-by-side with experts in the industry every day.

There are also opportunities to get involved in other areas of the business you're interested in because new ideas are always welcome. You will be given autonomy to do your job with your manager coaching, guiding, and supporting you.

Your career journey is important. To respect your time and schedule, we provide self-paced e-learning through **Tokio Marine University (TMU)**. In addition to access to TMU, we encourage you to never stop learning. All employees can receive up to **\$3,000 per year of tuition reimbursement** for continuing education courses, conferences, and workshops. Plus, we cover the **membership fees** for any professional associations required to maintain your designations or certifications.

## Save for the future you're dreaming of

It is always good to think about your future, but sometimes it can be hard to plan so far in advance. TMCAN wants to help you build your nest egg for retirement. When you contribute to our group **RRSP plan, we match your contributions dollar for dollar, up to 6% of your salary**. And, with the option for direct contributions into a Tax-Free Savings Account, you can put money away for when you need and want to use it—an emergency fund, a family trip, a new car—it's up to you.

### Reach your financial goals

**Do you need expert financial guidance, or would you benefit from free financial wellbeing workshops?**

You have access to both through our Employee Assistance Program (EAP). So, no matter what your financial situation looks like, we have tools to help you achieve your goals, whether buying a house, paying off debt, or building healthy spending and saving habits.

# Your health and wellbeing comes first

Of course, we provide the basics—medical, dental and vision coverage—but we also believe benefits should go beyond the basics and we strive to provide programs designed to support your health and wellness holistically.

## Your premiums are covered 100%

Your basic health and dental benefits are 100% paid by Tokio Marine Canada—that means no monthly premiums!

## Beyond the basics

Comprehensive care is more than just annual checkups, and we know that everyone has unique health and wellness needs. To help keep you feeling good long-term, your **benefits plan includes coverage for a variety of practitioners, including physiotherapists, chiropractors, naturopaths, massage therapists, dieticians and others who help to support your holistic health.**

All of our employees are also eligible for **MedCan Annual Health Assessments at a discounted rate.** MedCan screenings are more thorough and personalized than a standard annual physical, giving you a clearer picture into your health and proactively identifying potential risks to your health.



## Good mental health is *healthcare*

We care about your mental health and want to be responsive to your needs. Our **enhanced mental health coverage** will make sure you have the support you need. Plus, our EAP gives you and your family members access to 24/7 mental health counselling **with 6 hours of company paid individual and/or 6 hours of couples counselling per family member.**

## Access to care, anytime, anywhere

With **telemedicine options, virtual mental health support, and a digital pharmacy**, you'll have access to the health care resources you need when you need them, right from your own home.

## Flexibility when you need

Would you benefit from more massages to manage stress? Want to splurge on fancy glasses? We know there will be times when what you need isn't quite covered by our health and dental plan. Our flexible approach to healthcare with an annual **Health Care Spending Account (HCSA)** can help top up your core coverage or it can be used for eligible health expenses not covered in our core plan.

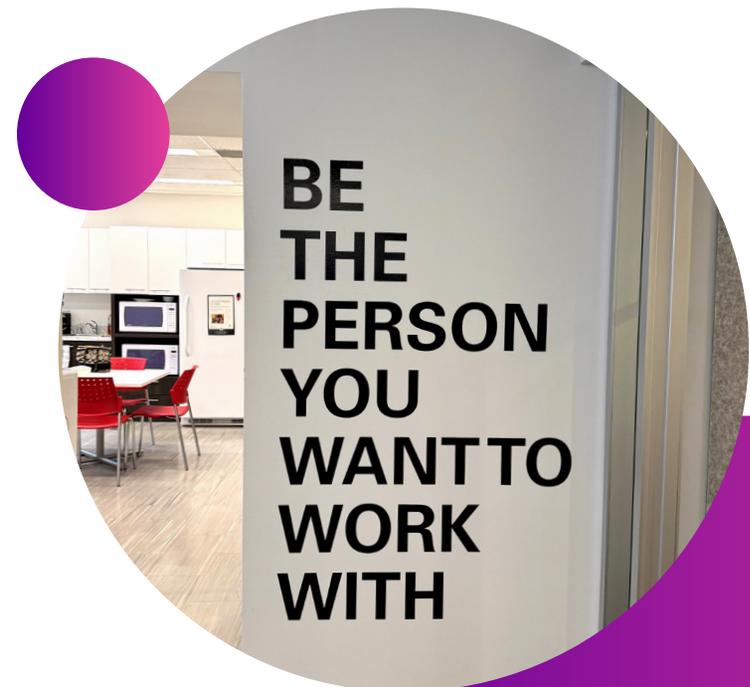


### Not sure where to start?

With LifeSpeak, you have a free library of resources like podcasts, webinars, and eBooks covering wellbeing topics such as fitness, nutrition, mindfulness, and more.

## A wellbeing boost

What wellbeing means to you is personal and we're here to support you on your unique journey. We provide an annual **Wellness Spending Account (WSA)** for your health and wellness needs whatever they are. Like the HCSA, you can use your WSA to top up your core coverage or use it towards other things like quitting smoking, weight loss programs, vitamins and supplements, or alternative health providers. Want to learn a new skill? Interested in a new fitness class? Want to pick up the guitar again? Your WSA can also help with all that and so much more!



# Your life has room for more

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A healthy work-life balance is a key part of your overall wellbeing. Working hard and achieving excellence is crucial to our success but we also believe you need to recharge and make time for the things that are important to you.

## Take time for you

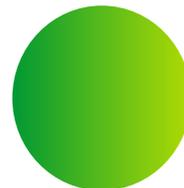
**The time you need to relax and decompress is important**, so we encourage you to plan ahead and take advantage of all your vacation time. And whether you're looking to get out of town for the weekend a bit early or want extra time on the patio with friends and family, we want you to get the most out of the glorious summer days that are always gone too fast. That's why, with summer hours, we close up shop a little early for the weekend. We also think birthdays should be celebrated, and all employees are encouraged to take their special day off, on us.

Your time and loyalty means a lot to TMCAN, and we recognize that you have a choice. To thank you for your commitment, all employees have the opportunity to take a sabbatical every five years.



### Still need time away from work?

You can choose to buy an extra week of time off. Our flexibility ensures you can spend time resting, having fun, doing things you love, and enjoying the company of the people you care about.



## Community, inside and outside work, is everything

Do you have a cause that is important to you and want the time to get involved? You can give back with paid volunteer days. We also leverage the power of teamwork in company organized team charity events. Finally, on our annual day of giving, if you select a charity and make a donation, we'll match your donation, because what matters to you matters to us.

We are as committed to building and supporting community at work as we are outside work. **Ask around, we have fun!** Our teams often like to come into the office to collaborate on work and catch up with each other, which we encourage. Team and company activities and social hours give us the chance to connect, get to know each other better, have some fun, and laugh a little. Ok, a lot!

We get especially excited about taking care of our new employees. We'll match you with another employee with similar interests to be your buddy who'll help you find your way at the company and in your new role. And be prepared, we'll let everyone know you're here and share a little about you personally (what are some fun facts about you we can share?) so everyone can welcome you to the team.



# When life happens, we've got your back

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From the joy of a new family member to the peace of mind of knowing you are covered when the unexpected happens, we offer benefits to support you through all life's changes and challenges.

## From our family to yours

Home is where you should be when you welcome a new family member. TMCAN recognizes the financial impact of having a baby and how important it is for new mothers to be where they are needed most. For eligible employees, our **12-week maternity leave top-up benefit helps** to keep your income consistent as you grow your family. No matter your stage of life, we've got you covered.

If you need **to cover the cost of childcare or eldercare, or need access to a caregiver support program**, the Wellness Spending Account (WSA) can help with that. Our EAP program can also help by providing referrals for childcare and eldercare near you.



## Support for any situation

Financial security is an important part of your wellbeing. When you can't work, we make sure you can still pay the bills and put food on the table.

**Company-provided Short-Term and Long-Term Disability** gives you partial income replacement if you get ill or injured.

**Going through menopause?** We have programs and resources to support you through that phase of life too.

**On-demand digital substance abuse support** makes sure you always have someone in your corner when you need a helping hand.

Life is not perfect and that can sometimes be difficult to handle. If you or a family member are feeling overwhelmed or helpless with nowhere to turn, **you can reach out for help with the 24/7 crisis line** through our EAP.

Our EAP also provides other support including legal advice should you need it.

**Life insurance** gives your loved ones some financial security if something happens to you.

## Easing the difficulty of managing a critical illness

**Company-paid critical illness** coverage allows for a lump-sum payment if you are diagnosed with a critical illness. You can use this for transportation costs, childcare, out-of-pocket medical costs, a trip to clear your mind, or a variety of other expenses—you decide where the money is needed. And if you are facing a potential critical illness, our **Medical Second Opinion service** gives you virtual access to expert practitioners.

## Time off to take care of you and yours

Life never happens on our schedule, so when you need time to care for yourself or the people you love, we make sure you get the time you need. In addition to your vacation, you have access to a variety of time-off programs for whatever your needs are. If you get sick, need time to heal, want to celebrate a non-statutory holiday, have a loss in your family, or just need a mental health day, there are options available to support you.





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# This is just *the beginning...*

## Want to know more?

Talk to HR or your contact at TMCAN and they would be happy to provide you with more details about any of our plans and programs.

