



Flood Event – December 2015 & January 2016: State of Illinois

Tokio Marine Management and its insurance companies extend best wishes to all of those impacted by the recent flooding in the central part of the country.

The companies confirm a moratorium on policy cancellations and non-renewals in Calhoun, Jackson, Jersey, Madison, Monroe, Randolph, St. Clair, Cass, Cumberland, Iroquois, Lawrence, Marion, Menard, Moultrie, Pike, Richmond, Sangamon and Vermilion counties that have been declared a disaster area. This suspension relates to cancellations and non-renewals issued during the period December 29, 2015 through February 29, 2016. There is also a minimum 60 day extension from the last date allowed for any other insurance-related time limits imposed by policy provisions including for the submission of claims, proof of loss, reporting information, submission of bills, or payment of funds. Lastly, there is a minimum 60 day extension for repairs on affected property which policyholders cannot complete within the time period required under any policy.

This is in accordance with an Illinois Department of Insurance directive to insurers during this tragedy and the companies intend to honor this directive as well as any other similar state actions that may be issued during this flooding disaster.

For specific Illinois guidance, please refer to Illinois Department of Insurance Bulletin 2015-13 <https://www.guideone.com/IL-DOI-Bulletin-CB2015-013.pdf>. Illinois consumers may file a complaint regarding any disaster-related dispute or issue by calling the Illinois Department's toll-free complaint hotline at 1-866-445-5364 or by filing a complaint online at: <https://mc.insurance.illinois.gov/messagecenter.nsf>.

For any specific Tokio Marine policy questions, please contact your company representative, or call 1-877-LOSS4TM.

About Tokio Marine Management & Insurance Companies

Tokio Marine Management, Inc. (TMM) is the management company for Tokio Marine America Insurance Company (TMAIC), Trans Pacific Insurance Company (TPI), and TNUS Insurance Company (TNUS). For over 100 years, Tokio Marine has offered comprehensive commercial property and casualty insurance products to some of the world's largest and most distinguished organizations in a variety of industries in all 50 U.S. states, Puerto Rico, and the District of Columbia. With the highest financial strength rating 'A+ + ' (Superior) by A.M. Best Company and 'A+ ' rating for counterparty credit and financial strength by Standard & Poor's, TMM provides unique insurance and risk management tools from experienced staff, and fair and timely claim settlements from a skilled team of claim professionals.