Press Release

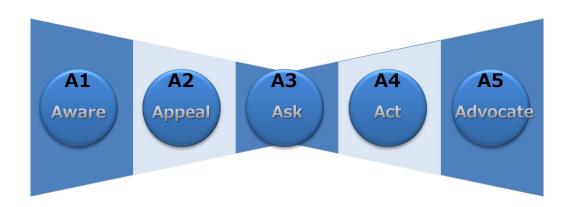


July 1, 2019 transcosmos inc.

transcosmos delivers "5A's" to Tokio Marine Holdings, its first client in the financial industry

Executes its proprietary loyal marketing services based on the new customer path - "5A's" model

transcosmos inc. (Headquarters: Tokyo, Japan; President and COO: Masataka Okuda) is pleased to announce that the company will deliver its proprietary loyalty marketing services based on the "5A's" research technology to Tokio Marine Holdings, Inc. (Headquarters: Tokyo, Japan; President: Satoru Komiya). transcosmos owns the exclusive rights to use the "5A's" research methodology based on "Marketing 4.0: Moving from Traditional to Digital" in Japan.



■ About "5A's"

Marketing 4.0 proposes that a customer path in this era of connectivity consists of 5A's, namely Aware, Appeal, Ask, Act and Advocate. It describes a consumer decision-making process as a "group decision making" based on various opinions of all individuals and groups that take part in the decision making process; not a process-based only on one individual's opinion. Based on this idea, MarkPlus promotes two new attributes to measure brand strength: Purchase Action Ratio (PAR) and Brand Advocacy Ratio (BAR)—a set of metrics that evaluate how well brands converts awareness into purchase and advocacy. This concept ultimately repositions the meaning of loyalty from the past definition of repeat buying to new definition of advocacy.

transcosmos released "5A LoyaltySuite," a suite of services that combines its outsourcing services including digital marketing and the "5A's" model in May 2019. In June 2019, Tokio Marine Holdings began utilizing the "5A LoyaltySuite," with the aim of further enhancing their customer loyalty and developing their brand strategies.

"To be always there for our customers, it is crucial for us to continue developing new products and services that keep pace with ever-changing customers and society," said Mr. Takayuki Sumi, Global Head of Tokio Marine Innovation Lab Head of Digital Strategy Division, Strategy and Synergy Dept. at Tokio Marines Holdings, Inc. "As we face an unprecedented, major turning point in our industry, we want to develop a more effective verification cycle with the aim of grasping customer needs accurately with the power of "5A LoyaltySuite" by transcosmos."

"We are honored to have Tokio Marine Holdings, Japan's leading company that has been supporting Japan's social and economic growth, deploy our "5A LoyaltySuite," Tsunehiro Fukushima, Corporate Senior Officer at transcosmos inc. said. "Through this partnership, I am confident that Tokio Marine Holdings will successfully enhance their customer loyalty whilst building their brand strategy in the most timely, efficient and effective fashion."

Based on the measured performance using the "5A's," transcosmos will help Tokio Marine Holdings execute various initiatives that are aimed at improving customer retention, cross-selling insurance products and more.

Tokio Marine Group consists of Tokio Marine Holdings, Inc., 249 subsidiaries and 22 affiliates, and is engaged in the domestic non-life insurance, domestic life insurance international insurance, and financial and general businesses. We will be there for our customers, playing our part in society in times of need. We will balance our strengths as an organization with compassion as individuals, looking beyond profit to deliver fully on our commitments. Through our collective efforts, we will strive to be a Good Company, living up to the trust placed in us.

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- * Other company names and product or services names used here are trademarks or registered trademarks of respective companies.

About transcosmos inc.

transcosmos launched its operations in 1966. Since then, we have combined superior "people" with up-to-date "technology" to enhance the competitive strength of our clients by providing them with superior and valuable services. transcosmos currently offers services that support clients' business processes focusing on both sales expansion and cost optimization through our 167 locations across 30 countries with a focus on Asia, while continuously pursuing Operational Excellence. Furthermore, following the expansion of e-commerce market on the es a comprehensive One-Stop Global E-Commerce services to deliver our clients' excellent products and services in 48 countries around the globe. transcosmos aims to be the "Global Digital Transformation Partner" of our clients, supporting the clients' transformation by leveraging digital technology, responding to the ever-changing business environment.

https://www.trans-cosmos.co.jp/english/

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