

~Revision of human resources and welfare policies~  
**Activities to Support LGBT in the MS&AD Group**

MS&AD Insurance Group Holdings, Inc. (President: Yasuyoshi Karasawa) in all its business activities aims to contribute to the development of the sustainable, strong and flexible society by consideration of the impact on and by the society related to human rights and environment.

Aiming to provide a friendly working environment and respect for human rights of sexual minority (LGBT) employees, MS&AD Insurance Group is currently in the process of revising its human resources and welfare policies to allow some benefits enjoyed by employees with a spouse, such as taking a special leave or receiving a special allowance, to be applied to same-sex partners. Moreover, the training on human rights will be further promoted throughout the Group in order to deepen employees' understanding of LGBT and establish a corporate atmosphere that respects diverse values.

MS&AD Insurance Group will continue to create an environment where every employee can work with energy and to contribute to the development of a better society that respects diverse values.

1. Revision of human resources and welfare policies

Human resources and welfare policies of each group company provide such benefits as special vacation and allowance to employees with a spouse. In order to create a LGBT-friendly working environment, starting from January 2017 revisions will be conducted to consider a same-sex partner as a spouse and expand the coverage of marriage leave, funeral leave, childcare leave, nursing care leave, company home leasing, allowance for unaccompanied relocation and relocation abroad.

<Main policies to be revised>

Marriage leave, funeral leave, childcare leave, nursing care leave	Apply to a spouse, a common-law partner and a same-sex partner
Short-time working system for childcare and nursing care	
Company home leasing	
Allowance at the time of accompanied relocation*	A same-sex partner who does not have an income is included in the accompanying family
Allowance for unaccompanied relocation	Covers transportation costs to and from the place of residence of a same-sex partner and transportation costs to and from the place of residence of a relocated employee paid by a same-sex partner
Allowance for accompanied relocation abroad*	A same-sex partner who does not have an income is included in the accompanying family

\*For the families that meet specific conditions

2. Installation of multipurpose toilets

Multipurpose toilets are installed mainly in large business entities. Facilities are made easy to use for everyone regardless of their sex or presence of disabilities.

3. Employees training

Efforts are made to promote understanding of LGBT and prevent discrimination and harassment through the regular training on human rights conducted throughout the Group. The training consists of discussion among employees, watching videos and e-Learning, etc.

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## Activities to Support LGBT in Group Companies

## 1. Silver rating in the Pride Index (Mitsui Sumitomo Insurance)

Mitsui Sumitomo Insurance received a silver rating in the Pride Index, an index introduced in October 2016 that evaluates activities related to sexual minorities. Mitsui Sumitomo Insurance met four of the five criteria evaluated by the index, which are (1) action declaration (policy against discrimination), (2) LGBT community, (3) raising awareness (training), (4) human resources policy and programs, and (5) social responsibility and external activities.



## 2. Same-sex partner as a beneficiary (Mitsui Sumitomo Aioi Life)

Starting from January 2016, in cases where a policyholder wishes to name a same-sex partner as a death beneficiary, such contract is considered a third-party beneficiary contract.

## 3. Promotion of awareness (Aioi Nissay Dowa Insurance)

Aioi Nissay Dowa Insurance promotes understanding of LGBT through issuing diversity promotion news for employees "D&I News" and human rights awareness news "Jinken no tobira HumanRights".

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