Materiality and Expansion of CSV

The MS&AD Group has been focusing on CSV since 2018, when the Medium-Term Management Plan “Vision 2021” was launched, and various initiatives have been expanded. In the new Medium-Term Management Plan, based on the materiality identified, we will consider risks and opportunities to contribute to social sustainability and achieve long-term growth for our Group.

### Planetary Health

- “Carbon Neutral Support Special Clause” for large corporations (p. 174)
- Corporate support measures for transition to a decarbonized society, and carbon neutral support
- Auto insurance “for charging equipment damage coverage special clause”
- Discourt systems for businesses certified under the Act on Promotion of Resource Circulation for Plastics
- Insurance that supports penetration and promotion of renewable energy
- “Imbalance Risk Coverage Insurance” for aggregation operators
- Free provision of services to calculate and visualize CO2 emissions to insurance agencies and SMEs (p. 174)

### Resilience

- “Disaster Prevention Dashboard,” a disaster prevention and reduction service
- Service for supporting disaster victims’ certificate issuance procedures
- Automatic house damage calculation and early insurance payment
- Voluntary automobile insurance “Rental Vehicle Special Clause on Expansion of Pollution Damage” (p. 78)
- “Evacuation Insurance Plan” to support the establishment of evacuation measures for industries
- Weather information alert service
- Smartphone app: Suma-Ho Disaster Navigator
- “Water Disaster Digital Survey” using AI drones and chatbots
- Diagnosis support service “U-Medical Support” for veterinarians and farmers
- “Drive Recorder Road Manager” for supporting road inspections
- Metaverse project
- Streaming event cancellation insurance
- “Drive Recorder Road Manager” for supporting road inspections
- Voluntary automobile insurance for volunteer firefighters during engagement in disaster-related activities
- Diagnostic support service “UI Medical Support” for veterinarians and farmers
- “Water Disaster Digital Survey” using Al drones and chatbots
- Establishment of “Japan ESP” for safety and security certification system for university sports activities
- Smartphone app: Suma-Ho Disaster Navigator
- Weather information alert service
- “Disaster Prevention Dashboard,” a disaster prevention and reduction service
- Service for supporting disaster victims’ certificate issuance procedures
- Automatic house damage calculation and early insurance payment
- Voluntary automobile insurance “Rental Vehicle Special Clause on Expansion of Pollution Damage” (p. 78)
- Comprehensive insurance for corporate property “Special Clause on Coverage for Reproduction Crisis” (p. 78)
- Animal alert service for rare organisms to reduce roadkill (p. 78)

### Well-being

- Efforts to raise awareness of stroke and cardiovascular disease
- Coverage for search costs of missing elderly persons
- Financial gerontology training
- Insurance to support health and productivity management × health management insurance premium rate
- Special policy for applying medical examination role

### Impact of CSV Initiatives

#### Quantitative assessment service on climate change impact for the TCFD

**Impact for society**  
- Number of sites analyzed (Thousands)
  - 2019: 12
  - 2020: 15
  - 2021: 26

**Impact for MS&AD**  
- Number of companies receiving services (Thousands)
  - 2019: 4
  - 2020: 7
  - 2021: 14

**Fiscal Years**  
- 2019
- 2020
- 2021

#### Products to cover cyber risks

Support cyberassurance countermeasures and provide coverage to hedge damage resulting from the unlikely event of a cyberattack

**Fiscal Years**  
- 2019
- 2020
- 2021

#### Telematics-based safety driving support services

Provide services that support safe driving utilizing telematics technologies

**Fiscal Years**  
- 2019
- 2020
- 2021

#### Tontine pension plans that support future asset formation

A foreign-currency-denominated individual pension insurance that meets the usage needs of customers who receive a greater amount of pension the longer they live

**Fiscal Years**  
- 2019
- 2020
- 2021

#### Dedicated fire insurance for indigenous households in Malaysia

Dedicated fire insurance for residential building projects aimed at improving the living environment of indigenous people in Malaysia. We package coverage and participate in the support scheme.

**Fiscal Years**  
- 2019
- 2020
- 2021

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**Key Points**

- **MS&AD’s Value Creation**
- **Importance to Our Company**
- **Importance to Stakeholders**

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**INTEGRATED REPORT 2022**

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**MS&AD INSURANCE GROUP HOLDINGS**

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