

CEO Message

The MS&AD Insurance Group pledges in its Corporate Philosophy (Mission) “to contribute to the development of a vibrant society and help secure a sound future for the planet, by enabling safety and peace of mind through the global insurance and financial services business.” Toward the realization of the society we are aspiring, we must face the social issues that make it hard for us to accomplish our goals, and quickly identify the various risks that arise from these social issues in order to prevent them from occurring and minimize their impacts. Furthermore, we reduce the economic burden through a variety of products and services when those risks materialize, and we help to create an environment where customers can live and engage in business activities free from anxiety.

That is our story of value creation.

In “Vision 2021,” the Medium-Term Management Plan, the Group aims to achieve a “resilient and sustainable society” by 2030. In order to achieve this vision, we are developing business activities that take into account the environment, society, and corporate governance, and are making efforts to create shared value (CSV) with society. Particularly, we have promoted “responding to climate change,” “improving the sustainability of natural capital” and “respect for human rights” as three priority issues.

In responding to climate change, we are providing the effective web services for flood prevention, developing new technologies such as damage prediction service for typhoons and other disasters in collaboration with universities, and providing services to analyze the impacts of climate change in partnerships with venture companies. We are working on the disclosure of consistent, comparable and reliable climate-related information in line with the final recommendations of the Task Force on Climate-related Financial Disclosures (TCFD).

In order to improve the sustainability of natural capital, we are promoting initiatives to protect the healthy future of the earth by disaster prevention and reduction initiatives utilizing local nature such as forests, and holding symposiums on the theme of improving the sustainability of natural capital.

Regarding our stance to respect human rights, we regularly conduct due diligence on human rights risks throughout the value chain and provide an education program for employees in order to promote business activities that respect human rights, in accordance with “MS&AD Insurance Group Basic Policy on Human Rights”. We are also promoting diversity and inclusion initiatives, such as increasing the number of female managers and encouraging fathers to take child-care leave so that employees can play an active role, and we are developing human assets to flexibly respond a changing business environment by providing enhanced training on digital technology and etc.

This year, the spread of COVID-19 has resulted in the loss of over a million lives around the world, and our lifestyles and values have changed dramatically. Amidst major changes in the social structure, the Group has reconfirmed the importance of fulfilling our role as an insurance and financial services provider, as a social infrastructure that helps maintain the stability of people’s lives and society itself. In order to prevent the spread of COVID-19, the Group has expanded the scope of non-face-to-face operations by simplifying digitized insurance procedures and enhancing online support. At the same time, we are providing insurance products for cyber risks, which have become an increasing concern of corporations due to the expansion of working from home, as well as supporting services to build a BCP for infectious diseases.



In modern society, the business environment is constantly changing due to risks becoming enormous and complex, or due to emerging new risks. In times like these, it is necessary to collaborate with a diverse range of partners in order to find a way to solve ever difficult social issues by sharing ideas with each other.

Expanding the CSV initiatives based on “our Story of Value Creation” will lead to a resilient and sustainable society, from a regional level to the entire country, from Japan to overseas, from the Group companies to the Group as a whole, and even to cooperation with partner companies that share the same issues.

The MS&AD Insurance Group celebrated its 10-year anniversary in Fiscal 2020. We will continue to leverage our strengths of diversity and group synergy to create a better society together with our stakeholders.

September 2020

President & CEO

A handwritten signature in black ink, reading "N. Hara." The signature is written in a cursive, flowing style.

Noriyuki Hara