

CEO Message

The MS&AD Insurance Group (hereafter “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.” The Group, in collaboration with its stakeholders, has been making steady progress toward realization of a “resilient and sustainable society” through its contributions to resolution of social issues and the Creating Shared Value (CSV) initiative. In the Medium-term Management Plan (“Medium-term Plan”), (FY2022-2025), we state our aim to be a corporate group that will grow together with society as a Platform Provider of Risk Solutions and will support the achievement of a resilient and sustainable society. As basic strategies for realization of that objective, we have set forth “Value (Creation of value),” “Transformation (Business reforms)” and “Synergy (Demonstration of Group synergy).”

With regard to “Sustainability,” we have positioned this as one of the fundamentals that support basic strategies under the Medium-term Plan. The Group has been promoting initiatives, focusing as key priority issues on realization of “Symbiosis with global environment (Planetary Health),” “Safe and secure society (Resilience),” and “Happiness of diverse people (Well-being),” which are highly important for both the Group and our stakeholders.

In relation to “Symbiosis with global environment (Planetary Health),” we have been carrying out initiatives centering on “Action on climate change (Carbon Neutral)” and “Improvement of sustainability of natural capital,” which are closely related. With targets of 50% GHG emissions reduction by FY2030 compared to the FY2019 level and net zero GHG emissions by FY2050, the Group has been promoting overall decarbonization of society in collaboration with our stakeholders through provision of products and services in addition to our own initiatives to reduce GHG emissions. Furthermore, we are providing solutions and products related to preservation of natural capital/biodiversity. In addition to these initiatives, we will play a leading role in encouraging domestic and overseas companies and organizations to disclose their initiatives through joining the Task force on Nature-related Financial Disclosures (TNFD). We have also integrated all of the activities relating to environmental issues that we are addressing into the “MS&AD Green Earth Project.” The Group, in close cooperation with our stakeholders, has been carrying out initiatives with themes of conservation/restoration of natural environments, environmental load reduction, disaster prevention and mitigation making the most of nature and regional revitalization.

For “Safe and secure society (Resilience),” we strive to contribute to the stable development of society by providing products/services that respond to various risks accompanying changes in social structure and the development of new technologies. For example, in light of today’s rapidly increasing incidence of cyber risks, the Group enables not only compensation for economic loss but also peace of mind “before/after compensation,” such as damage prevention utilizing antivirus software applications, and support for countermeasures against information leakage. To address natural disasters, we offer services for analyzing/assessing storm and flood risks, proposing disaster prevention/mitigation as well as supporting early recovery and preventing the expansion of post-disaster damage. Through these services, we help to prevent/minimize damage as well as offering direct compensation for damage due to natural disasters. Furthermore, we will keep working on regional revitalization and hope to continue being valued as a Group that can be depended on by delivering solutions based on the Group’s versatility in responding to specific issues faced by particular regions.



In order to address the issue “Happiness of diverse people (Well-being),” we have been promoting initiatives, centering on “Adaptation to a society of healthy longevity,” “Respect for human rights” and “Improvement of employee engagement.” For “Healthy longevity society,” we provide products/services contributing to health promotion, prevention of pre-symptomatic disease /severe disease, extend human wealth for living life more fully in a 100-year-life span era. For “Respect for human rights,” we promote initiatives to respect human rights by introducing Human rights due diligence, including the Group and its stakeholders. For “Improvement of employee engagement,” we promote diverse and flexible work styles for employees, such as making use of remote working, while supporting employees to develop self-reliant careers through provision of the challenge post system and opportunities for re-skilling.

In addition to these initiatives, the Group is making strong efforts to diversify human resources increasing the proportion of females in management positions and promoting D&I through active recruitment of mid-career employees and recruiting foreign students studying in Japan. We strive to cultivate a corporate culture that is rich in variety of opinions and ideas, with diversity among decision-makers.

Recently, with surges in geopolitical risks and biodiversity loss added to the increasing severity of natural disasters and the pandemic, many risks which could destabilize global security and safety have appeared. Accordingly, recognizing that the Group’s collective experience and capabilities as professionals in risk response, are becoming increasingly important, we are committed to resolving social issues through fulfilling our role as a Platform Provider of Risk Solutions and growing with society.

October 2022

President & CEO

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

Noriyuki Hara