

Our Value Creation Approach

Achieving the SDGs

In order to realize a resilient and sustainable society, we need to recognize and take the initiative in solving the social issues that hinder it. Social issues include various risks in the global environment, such as climate change and natural capital issues; the emergence of new risks due to the rapid digitalization of industry and society triggered by the pandemic; the increasing severity of natural disasters due to the effects of climate change; the decline in community vitality due to the declining birthrate and aging population; and the increasing burden of care and medical care due to the aging population.

Resolving such social issues is also in keeping with the direction set out by the UN in 2015 in its Sustainable Development Goals (SDGs).

The MS&AD Insurance Group will create shared value with society, and work to build a resilient and sustainable society.

Products and services that contribute to achieving Sustainable Development Goals (SDGs) >	ESG integration and sustainability approach >
Sustainability Contest >	Impact of CSV Initiatives on society and our company >

Priority Issues

[Overview of Priority Issues](#)

Symbiosis with global environment (Planetary Health)

Action on climate change



Improvement of sustainability of natural capital



Safe and secure society (Resilience)

Measures to address new risks occurring in line with social changes



Loss prevention/mitigation through the utilization of data and AI



Creation of a resilient and inclusive society (regional revitalization)



Happiness of diverse people (Well-being)

Adaptation to a society of healthy longevity



Implementing Activities and Dialog that Respect Human Rights



Improvement of employee engagement



Quality • Human resources • ERM

Quality that Earns the Trust of Society



Human Resource Strategy



Corporate Governance



ERM and Risk Management



Products and services that contribute to achieving Sustainable Development Goals (SDGs)

The MS&AD Insurance Group provides products and services to support the industries required to realize a sustainable society. We are promoting creating shared values with society, including the discovery and prevention of risks. It is necessary to take integrated approaches to the 17 Sustainable Development Goals (SDGs) as the limited natural environment of the earth and social and economic issues closely related. The MS&AD Insurance Group analyzes our contributions to the sustainability of society and the impacts on our long-term growth from the areas of the Environmental (E), society (S), and corporate governance (G). Based on the three priority issues we have extracted, we are contributing to the achievement of the SDGs through risk consulting services, insurance and other services for safety and peace of mind from a multifaceted perspective centered on sustainability.

Products and services aimed at further contributing to the resolution of social issues reached about 59% of premiums written in the non-life insurance business in FY2022.

Items	Coverage	FY2021	FY2022
Products and services that contribute to achieving SDGs*1 <Target products> Products and services that contribute to "Planetary Health" Products and services that contribute to "Resilience" Products and services that contribute to "Well-being"	Group Domestic + Other	about 64 %	about 59 %

(*1) Percentage of net premiums written

▼ Symbiosis with global environment (Planetary Health)
▼ Safe and secure society (Resilience)
▼ Happiness of diverse people (Well-being)


Symbiosis with the global environment (Planetary Health)

[Major relevant SDGs]

- Goal 6: Clean water and sanitation
- Goal 7: Affordable and clean energy
- Goal 11: Sustainable cities and communities
- Goal 13: Climate action
- Goal 14: Life below water
- Goal 15: Life on land

(★) links are "in Japanese only"









Products and Services	Outline	Contribution to solving social issues	Details
Service to Support Decarbonization	Provision of all kinds of support in a one-stop package for businesses of any size in any industry, such as introductory seminars on decarbonization, support for calculating carbon emissions, and development of strategies for reducing emissions	Helping companies to reduce emissions	Details MSI (★) 
Net-zero emissions Support Special Clause for corporate fire insurance	Commercial fire insurance endorsement for additional installation costs that will lead to emission reduction in the course of repair of damaged properties	Helping companies to reduce carbon emissions	Details
Endorsement for cost of replacement with electric vehicles, etc.	Coverage for costs incurred when replacing an insured gasoline-powered vehicle with an EV, etc. due to an accident	Helping to create a net-zero society	Details
Provision of Service for calculating and visualizing GHG emissions (Telematics Automobile Insurance)	Provision of a new service for visualizing CO2 emissions reduction through safe driving, using a unique algorithm, targeting policyholders of Telematics Automobile Insurance	Helping to create a net-zero society	Details
Comprehensive coverage plan for mega-solar farm products	Comprehensive coverage of risks faced by renewable energy producers	Promoting reduction of CO2 emissions (reducing impact on the environment) with alternative energy	Details
Imbalance risk compensation insurance for renewable energy producers/aggregators	Coverage of losses sustained by renewable energy producers, etc. due to imbalance between their generation plans and actual amounts of generated energy as a result of climatic changes, generation equipment failure, etc., targeting renewable energy producers	Helping to the promotion of the renewable energy business and realization of decarbonization	Details
Insurance package for PPA business operators	Provision of "Insurance Package for PPA Business Operators" to cover not only the risk of damage to power generation facilities but also the risk of having to procure alternative sources of renewable energy and environmental value due to such damage, with the aim of promoting spread of the "PPA model," which is being introduced as one of the renewable energy procurement methods	Contributing to wide development and promotion of renewable energy business and realization of decarbonization	Details




Service attached type of Power Generation Imbalance Fee Compensation Insurance	Provision of the service attached type of Power Generation Imbalance Fee Compensation Insurance covering deficit imbalance fees for solar power generation companies	Contributing to wide development and promotion of renewable energy business and realization of decarbonization	Details
Environmental Pollution Liability Insurance for CCS Operators	Contributing to realization of net-zero emissions through providing an insurance that covers the risk of damage related to CCS projects, for which demonstration experiments are progressing for commercialization	Contributing to realization of decarbonization	Details
J-Credit (Japan Greenhouse Gas Emission Reduction/Removal Certification) Scheme Participants Support Insurance (for local governments)	Coverage of risks sustained by local governments in relation to program-based projects aimed at implementing decarbonization activities utilizing the J-Credit scheme	Helping to realization of decarbonization	Details
Comprehensive offshore wind power generation system coverage	Comprehensive coverage of risks faced by renewable energy producers	Promoting reduction of CO2 emissions (reducing environmental burdens) with alternative energy	Details
Weather derivatives	A financial derivative that covers damage caused by extreme weather. U.S. subsidiary, MSI Guaranteed Weather, is actively engaged in global sales of weather derivatives, with a focus on Japanese companies operating overseas	Stabilizing company earnings by avoiding and mitigating losses incurred by abnormal weather and weather instability. Contributing to sustainable business activities	Details
Weather index insurance platform for farmers	Development of a dedicated platform that enables customers to obtain online quotes in real time on weather index insurance, and launch of the insurance to farmers in Australia.	Stabilizing company earnings through avoidance and/or mitigation of losses incurred due to abnormal weather and weather instability. Contributing to sustainable business activities	Details

Sympathy Money Insurance for payments to neighborhood victims (PPA business operators)	Covering expenses such as sympathy money incurred by PPA* business operators in cases where damage to their power generation equipment as a result of natural disasters such as typhoons have resulted in damage to the properties owned by neighboring residents and companies, even when the operators are not held liable for compensation *Abbreviation of Power Purchase Agreement model	Helping to the promotion of the renewable energy business and realization of decarbonization	Details
Climate change risk analysis service	Provision of services that support our clients in building a climate change governance structure, performing scenario analysis, and developing a climate strategy in accordance with the TCFD's Final Recommendations through assessment and analysis of such risks of which companies need to be aware	Assessing and analyzing climate change risks	Details
LaRC flood risk analysis service	Launch of Large-Scale Assessment of Flood Risks Due to Climate Change (LaRC-Flood®)" project in collaboration with the University of Tokyo, Shibaura Institute of Technology Realization of highly accurate estimation of inundation depth distributions based on the effects of climate change, with support from the New Energy and Industrial Technology Development Organization (NEDO), a national research and development agency Launch of the distributions made available free of charge as a global-scale flood hazard map, together with a new consulting service utilizing that hazard map, which enable[d][s] . quantitative impact assessments on a global basis and supports identification of physical risks in the event that climate change is actualized.	Assessing and analyzing climate change risks	Details
Renewal of our dedicated Web page for policyholders	Significant reduction of the effort required for customers to register for use through renewal of our dedicated Web page for policyholders and step-by-step digitization of notifications, which were previously sent out by postal mail. Promotion of paperless initiatives in collaboration with customers.	Contributing to reducing environmental impact and improving customer convenience through paperless services	Details
Eco insurance policies/Web clauses	A system that enables policyholders to view their policy certificates and policy clauses on the websites	Improvement of sustainability of natural capital	Details

Support for nature-related risk analysis in line with TNFD	Support for conducting scoping of analysis targets, analyzing priority regions (including value chains), and dependencies and impacts, and for considering business risks/opportunities and disclosing information based on the results thereof, in line with the guidance of the Taskforce on Nature-Related Financial Disclosures (TNFD)	Supporting environmentally conscious business activities	Details
Basic evaluations of water-related risks	Basic evaluation of exposure to water risks such as water depletion, drought, flood and decline in water quality (present/future) on individual production sites (domestic/overseas)	Supporting environmentally conscious business activities	Details
Biodiversity-conscious land-use consulting	Services that support companies' activities to preserve biodiversity and assess biodiversity risks in business activities	Supporting environmentally conscious business activities	Details
Provision of a discount on premiums to businesses working on recycling of plastic resources	With the aim of supporting promotion of plastic resources recycling, provision of discounts on premiums for certain types of liability insurance products to companies working on such recycling with discounts on premiums for certain types of liability insurance products	Supporting environment-conscious business activities	Details
Supporting reduction of roadkill incidents	Installation of an alert function in dedicated dashcams for automobile insurance in order to prevent the occurrence of automobile accidents rank high as a cause of death for rare species of animals (roadkill) and donations based on sales to organizations, including those working on protection of rare animals and reduction of roadkill incidents	Improvement of sustainability of natural capital	Details
Endorsement for Compensation of Additional Costs for Responses to Marine Contamination	Coverage of costs of such actions as preservation and restoration of damage to the natural environment, which vessel operators voluntarily carry out at times of marine accidents	Helping to preservation and restoration of natural capital and biodiversity	Details

Endorsement for Extended Compensation for Contamination Damage	Coverage of a wide range of risks including liability for damages and expenses of contamination clean-up arising out of unexpected and sudden outflow of contaminants from various facilities, such as a factory	Helping to preservation and restoration of natural capital and biodiversity	Details
Providing coverage of reforestation expenses, etc.	Coverage of expenses necessary for reforestation of forests damaged by fire, etc., which have been outside the coverage of conventional forest fire insurance	Improvement of sustainability of natural capital	Details
Corporate Green Spaces Support Package	Provision of insurance products/related services that package "Surugadai Green Space Inspection Guide," "Corporate Green Space Consulting Service," and "Corporate Green Space Insurance" to support corporate green space initiatives in consideration of natural capital and biodiversity	Improvement of sustainability of natural capital	Details
Liability insurance for "Noyaki (Open Burning)"	Ensuring safety and security through coverage of damage related to the spread of fire to other property for Noyaki (open burning), which is carried out in Aso for the purposes of maintaining and restoring grasslands, conserving biodiversity, storing carbon, and recharging downstream water sources	Improvement of sustainability of natural capital	Details
Products recall expenses insurance for food service businesses - Shoku-eco	When a food company (the insured) recalls food due to mislabeling expiry dates, Kuradashi reduces food loss by purchasing the food (those without any issues other than mislabeling). Because of this, disposal costs (or insurance payouts) are reduced meaning insurance premiums can be offered at a 10% discount	Helping to stop food waste issue	Details
Electronic policy procedures	A system enabling customers to complete policy procedures on-screen via their smartphones, PC or tablet devices, and enabling agents to complete policy/change procedures on their own PC or tablet devices	Helping to reduce environmental impact by going paperless	Details
Eco-mark automobile insurance	Automobile insurance with Eco-Mark certification through promotion of Eco-insurance policy and web policy clauses, provision of information for safe driving, and initiatives to reduce impact on the environment, such as encouraging the use of recycled automobile parts	Helping to environmental conservation and reducing the impact on the environment	MSI (★) ADI (★)

Policyholder app (Mitsui Direct non-life insurance app)	The services of Mitsui Direct General Insurance are bundled in one app so that the "Strong and Tender" concept can be delivered to customers. Various inquiries and procedures for automobile insurance and special benefits and coupons become available. The "Smart Renewal" feature was launched in October 2020, making it easier for policyholders to renew their policies	Helping to paperless procedure as well as convenience by allowing for inquiries regarding contract details and the checking of progress in the case of an accident, providing new applications and continuing procedures, etc.	MD (★) 
Remote application procedures for a paperless, contactless service	A completely paperless service from providing information through video, to responding to inquiries and the application process	Helping to prevent the spread of infectious diseases through non-contact, reducing the impact on the environment by going paperless, and improving customer convenience.	MSI Aioi Life (★) 
Insurance to support stable supply of green power certificates	When the facilities of a green power company contracted by the issuer are shut down because of a disaster or other such event, the additional costs that issuer owe to procure green energy value from other power companies, etc. can be covered	Helping to create a net-zero society.	MSI (★) 
Automobile insurance "EV charging equipment damage coverage special clause"	Coverage for damages to electric vehicle charging equipment and alternative charging costs incurred while the damaged equipment cannot be used	Helping to create a net-zero society	MSI (★) 
Endorsement for rental car costs at times of suspended operation of hydrogen stations, under Automobile insurance	Coverage of rental car cost incurred when an insured vehicle is regarded as inoperative due to halted operation of nearby hydrogen stations resulting from such coincidental reasons as "accident," "failure," "operator's bankruptcy" and "operator's withdrawal from business"	Helping to create a net-zero society	MSI (★) 
Net-zero emissions support	One-stop support for corporate net-zero initiatives at all stages, including introduction, strategy, and reduction, in collaboration with external organizations regardless of industry size	Contributing to create a net-zero society	InterRisk (★) 

Renewable energy support service	Consulting services regarding assessment of business risks associated with renewable energy (solar power, wind power, biomass, etc.), as well as energy conservation, improved comfort in the working environment, and reduced energy costs	Supporting stable development of renewable energy businesses	InterRisk (★) 
Service for accepting online handling of transfer accounts	A service to enable customers to carry out account-related procedures via the Internet, such as registration and changing of insurance premium transfer accounts through smartphone reading of a QR code and selection of a preferred financial institution on a dedicated site for account registration	Helping to reduce environmental impact by going paperless	MSI/ADI (★) 
Mobile application-based payment service	A premium payment service as a replacement for direct collection, enabling customers to pay premiums through smartphone reading of a QR code and selection of a contracted payment service from various listed services	Helping to reduce environmental impact by going paperless	MSI/ADI (★) 

Safe and secure society (Resilience)

[Major relevant SDGs]

Goal 1: No poverty

Goal 2: Zero hunger

Goal 3: Good health and well-being for all

Goal 8: Decent work and economic growth

Goal 9: Industry, Innovation and Infrastructure


Goal 11: Sustainable cities and communities

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Products and Services	Outline	Contribution to solving social issues	Details
Cybersecurity Insurance	Comprehensive coverage for risks such as those brought about by cyber-attacks. A line-up of various services, including risk assessment service and emergency service in the event of accidents, which contribute to prevention and minimization of losses, and to prompt restoration of services	Helping to the stabilization of corporate management and supporting social development	Details




Cyber risk consulting	Provision to companies of a one-stop support for development of a system to multilaterally assess cyber risks and protect against them in a multi-layered manner, including a menu of services corresponding to each phase of "organizational system development," "risk identification," "protection," "detection," and "responses/restoration"	Supporting cyber risk measures taken by companies	Details
Comprehensive Telecommuting Coverage Plan	Coverage for various kinds of risks of companies promoting teleworking, which widely covers liability for information leakage due to cyber attacks and liability caused by labor management of employees	Helping to the spread of telework, promoting the creation of social value through the realization of a work-life balance and contributing not only to the prevention of the spread of COVID-19 infections but also to the diversification of working styles in post-pandemic	Details
GIGA school concept compensation plan for sales operators	Provision of a plan to cover the risk of companies selling laptops and tablets to local governments to realize the GIGA School Concept	Contributing to the development of educational ICT environments	Details
Developed the world's first "Lunar Insurance" to cover risks arising out of navigation to and landing on the Moon	Coverage for risks from launch to landing on the Moon in lunar-related business activity, which is expected to expand in the future	Providing solutions to mitigate risks arising in the new space domain	Details
Streaming Event Cancellation Insurance	Coverage targeting providers of streaming delivery services for risks such as refunding of fees due to delivery failure caused by equipment defects in the streaming of online concerts, online sporting events, online tours, etc.	Covering performance cancellation risks associated with streaming delivery	Details
Dedicated Insurance Coverage for NFT Art	Coverage targeting exhibitors of digital artworks for damage sustained when their owner information is falsified through unauthorized access by a third party	Covering damage due to unauthorized access	Details

Services through utilizing metaverse	<p>Development of "Future Design Metaverse," and provision of content to enable cooperative consideration of a potential future energy system through Avatar (Mitsui Sumitomo Insurance)</p> <p>Start of development of metaverse in Fortnite and support activities for creators aimed at establishment of insurance products/services/customer contact points prior to the creation of a new economic zone (Aioi Nissay Dowa Insurance)</p>	Development of new insurance products and services which will support economic activities in the virtual space, "metaverse"	Details
Exclusive package insurance for metaverse	Coverage for three risks such as cyber attacks/information leakage, Fraud occurring in metaverse and cancellation of events in metaverse	Development of new insurance products and services which will support economic activities in the virtual space, "metaverse"	Details
Loss prevention and reduction system for local governments "Loss Prevention Dashboard"	Provision of support for disaster prevention and mitigation measures in local communities to help protect the lives and property of residents through central visualization of real-time weather data in relation to disaster risks, flood forecast data for 30 or more hours ahead, and AI-based estimation of post-occurrence damage.	Supporting disaster prevention and mitigation in local communities	Details
<p>Real-time damage forecasting website cmap.dev</p> <p>Real-time damage forecasting website and app, cmap.dev</p>	<p>As part of a joint research project with Aon Group Japan Co., Ltd., and Yokohama National University, we have established a system for forecasting, by municipality, the number of buildings likely to be damaged and the damage rate due to typhoons, heavy rains, and earthquakes. This information is available free-of-charge on the website and in app.</p> <p>Information, including SNS information on weather, damage and lifelines, and information on evacuation site locations is also available free of charge on the website. In addition to the functions of the website, the application allows users to receive push notifications of emergency information in the event of a disaster, and to view and post various types of risk information surrounding their daily lives.</p>	Supporting the early identification of the scale of damage and rapid rescue and support activities in the event of a disaster	Details ADI (★) 
Evacuation insurance plan	A plan consisting of summarized effective measures for supporting a local public body in establishing an evacuation scheme, which we have prepared utilizing the knowledge and know-how acquired through validation of specific risks and measures related to resident evacuation in the event of disasters	Supporting establishment of a scheme which enables rapid evacuation of persons requiring support in the event of disasters	Details

Natural disaster hazard information survey	Service to diagnosing the location risks for corporate facilities by collecting and organizing hazard information based on comprehensive surveys on earthquakes, wind and water disasters, volcanic eruptions, lightning strikes, snow accumulation, and more	Supporting corporate risk measures in the event of a natural disaster	Details
Flood disaster countermeasure support service	Risk assessments for river flooding, inundation of inland waters, and storm surges, and formulating damage prevention plan, mitigation measures and BCPs against flood disaster	Helping to ensure continuity and early recovery of core business while minimizing damage to a company's business assets in the event of a disaster such as river flooding, inundation of inland waters or storm surges	Details
Sediment-related disaster risk diagnosis	Simulation risk assessments of sediment-related disasters (debris flows, landslides, etc.) at individual sites based on "largest recorded" and "potential largest" rainfall scenarios	Supporting the prevention of sediment disasters by identifying the risk of slope failures at business and planned sites	Details
Wind disaster risk diagnosis	Preparation of a 3D model through using 3D CAD based on drawings and exterior photographs and submission of a report including visualized wind load on a building and wind flow during strong winds, with the surrounding terrain and buildings taken into consideration	In order to reduce damage caused by strong winds, utilized for examining measures for buildings and outdoor equipment that should be taken daily.	Details
Flood risk information integrated confirmation system (Sui Search)	Providing a website that enables the acquisition of various types of information related to water disasters at multiple sites either "in summary" or "in real time" and the automatic determination of the timing of various responses and decisions (= alert stage judgments)	Supporting companies in their loss prevention responses at times when damage due to typhoon, heavy rain, etc. is anticipated	Details
Volcanic eruption measures service	Launch of a service for comprehensively supporting identification of risks relating to volcanic eruption, emergency responses, business continuity measures, training in normal times, etc., in line with the 2021 revision of the Hazard Map of Mt. Fuji, which had not been revised for about seven years	Supporting the development of a business continuity plan (BCP) assuming volcanic eruptions	Details





Weather information alert service	Email alerts when forecasts of rainfall, wind speed, or snowfall at monitored locations exceed threshold, or when lightning is observed within a threshold distance	Preventing and mitigating damages caused by natural disasters	Details
Evacuation support insurance for supporters/persons requiring support	Provision of insurance products to cover provision of compensation for accidents to persons requiring support during evacuation activities, etc. based on individual evacuation plans that compile information on such persons and evacuation methods, as well as injuries to supporters or persons requiring support during evacuation support activities.	Supporting disaster prevention and mitigation in local communities	Details
Endorsement for lump-sum payment in the event of evacuation due to specific emergency disasters, etc.	Endorsement for a lump-sum payment in the event of the need to relocate to an evacuation shelter, etc. due to a disaster of a certain size or greater, such as being designated as a specified emergency disaster area, regardless of whether or not there is damage to the insured object.	Supporting disaster prevention and mitigation in local communities	Details
Preparing against natural disasters	In response to growing customer interest in flood and earthquake compensation due to the more frequent occurrence of natural disasters in recent years, promotion of initiatives to remind customers of the importance of "being prepared," before a disaster occurs.	Supporting disaster prevention and mitigation in local communities	Details
Earthquake insurance	Coverage for losses to buildings and household goods caused by fires, damage, being buried, or being washed away as a result of earthquakes, volcanic eruptions, or tsunami	Helping to rebuild the lives of those affected by earthquake and the early recovery of areas hit by earthquakes	MSI (★)  ADI (★) 
Smartphone app: Smartphone Disaster Navigator	A smartphone app to identify user's current location using GPS and to display information regarding nearby evacuation shelters and hazards on a map. The camera function displays directions to the user's home or nearby evacuation center on a landscape screen for safer evacuation. Disaster prevention information for the user's current location is also sent out in real-time by push notifications. Available in English, Chinese (traditional and simplified), Korean, Vietnamese, Tagalog, and Portuguese, except for some features	Supporting safe and secure behavior in the event of a large-scale natural disaster	Details
Provision of applications that support safe driving	Provision of various menus (applications, services, etc.) leading to safety and peace of mind through utilizing telematics technology	Supporting local disaster prevention and mitigation through utilization of DX	Details










AD Tele-millage, points program for policyholders	Points program for policyholders of Telematics Automobile Insurance. A service whereby points are earned by taking on the challenge of initiatives that lead to safe driving, and can be used to obtain coupons that can be redeemed for prizes based on points or for making donations to support various organizations	Helping to prevent traffic accidents and supporting safe driving	Details
Driving skill improvement training	A brain training game for improving concentration, awareness and driving skills. Easy and fun training with smartphone	Helping to prevent traffic accidents and supporting safe driving	Details
TOUGH Connected Automobile Insurance	Automobile insurance with a reasonable insurance premium calculated in consideration of the distance traveled and discounts based on safe driving scores, using the most advanced telematics technology, which is applied for connected cars that meet certain requirements	Contributing to creation of safe and secure communities through preventing traffic accidents by providing "safe driving incentives (discounts)" and "safe and secure services."	ADI (★) 
GK Mimamoru (Dashcam-based) Automobile Insurance, TOUGH Mimamoru Automobile Insurance, Tsuyokute Yasashii (Tsuyoyasa) Automobile Insurance Rescue Dashcam (Dashcam Optional Policy)	Automobile Insurance with the concept of "supporting customers' safe driving and safeguarding their driving against an accident" by utilizing the latest telematics technology. In addition to a driving diagnosis by analyzing the driving data of the contracted car, a wide range of alert services support customer's safe driving. In the event of an accident, our operator will contact to confirm safety and provide advices such as what steps to be taken	Helping to prevent traffic accidents and supporting safe driving	Details
TOUGH Mimamoru Automobile Insurance plus (dashcam-based)/TOUGH Mimamoru Automobile Insurance plus S/TOUGH Mimamoru automobile insurance Next	Automobile insurance that reflects the degree of safe driving in insurance premiums based on driving data obtained from a dedicated dash cam/simplified vehicle-mounted device/smartphone	Contributing to creation of safe and secure communities through preventing traffic accidents by providing "safe driving incentives (discounts)" and "safe and secure services."	Details







"F-Dora" drive recorder telematics service for fleet policy holders	Service of three types of support: "during accidents/emergencies," "accident prevention measures," and "operation management," using our original dedicated dash cams and the industry's first driver-facing camera	Helping to prevent serious accidents by detecting and alerting in the case of dangerous driving behavior (dozing off, not paying attention or talking on the phone) using a driver-facing camera, in addition to supporting safe driving efforts by companies	MSI (★) 
Sasaeru Navi	Telematics service for fleet policyholders	Supporting corporate customers with their vehicle management and efforts to reduce accidents	ADI (★) 
Four Safety – Support service preventing the use of mobile phones while driving	A smartphone application, by plugging a designated terminal into the automobile's cigarette lighter socket, automatically controlling a smartphone (including telephone and apps) once a certain speed (20kph) is exceeded. Administrators can check whether smartphones have been controlled and driving patterns, such as sudden acceleration or deceleration, for each employee through a dedicated website	This service can be used by companies to ensure safe driving practices. Supporting the creation of corporate value by helping to prevent distracted driving, a social issue	MSI (★) 
Support for rebuilding the lives of disaster victims	In light of increased severity and frequency of natural disasters, provision of a service to help local governments take actions in relation to the victims' life reconstruction support system in the event of a flood disaster; in particular, prompt issuing of disaster certificates and working efficiently to deliver the certificates in order to support early resettlement for disaster victims.	Enabling local governments to reduce their workloads in investigation and improve efficiency in the administrative work of issuing disaster victim certificates and realizing prompt restoration of disaster victims' living situations through receipt of assistance under various support programs, such as disaster sympathy money and tax reductions/exemptions.	Details








Supporting the establishment of Business continuity management system (BCMS)	A service to support the establishment of a system that ensures the resumption of operations within a target time frame in the event that business activities are suspended due to a large earthquake, infectious disease, or other reasons, and the formulation of business continuity plans (BCP)	Helping to ensure continuity and early recovery of core business while minimizing damage to a company's business assets in an emergency	Details InterRisk (★) 
Supporting for securing housing for single elderly households	Development of a new insurance product/service utilizing IoT devices that alert property management companies when specific behaviors are detected, such as signs of lonely death, in order to secure stable housing for single elderly households	Supporting resolution of issues particular to an aging society	Details
Disaster countermeasure support insurance	Coverage for expenses incurred when a business operator who has concluded a disaster support agreement ("Agreement") with a local government provides supplies and/or dispatches personnel based on the Agreement	Supporting business operators' social contribution activities in the event of a natural disaster	Details
Endorsement covering emergency evacuation of vehicles in the event of disasters	Coverage for the costs incurred by companies in evacuating their vehicles when evacuation information has been issued by local governments in relation to a natural disaster	Disaster support in cooperation with local governments	Details
Coverage for traffic accidents involving fire brigade members, etc. engaged in firefighting activities	Coverage for private vehicles, etc. of fire brigade members, etc. used in fire-fighting activities against traffic accidents involving those vehicles during such activities	Supporting enhancement of local communities' disaster prevention capabilities	Details
Platform Clover	Support for SDGs initiatives by local governments, commercial/industrial groups, regional financial institutions, and small/medium-sized companies through providing online SDGs platform "Platform Clover" to co-create a sustainable society	Supporting SDGs initiatives by local governments, commercial/industrial groups, regional financial institutions, and small/medium-size companies	Details
Proposal of business continuity plans (BCP)	Holding of seminars and other events to help companies formulate BCPs that allow them to rapidly restore and continue their business operations, even after natural disasters or unexpected accidents occur	Helping to ensure continuity and early recovery of core business while minimizing damage to a company's business assets in the case of an emergency	Details

Regional revitalization support site	Establishment of a website to help local governments support regional revitalization initiatives and dissemination of information on such initiatives carried out by each local government, and to provide useful information for local governments online	Supporting regional revitalization initiatives of local governments	Details
Regional issue resolution through provision of "Unoccupied House Package"	Provision of products and services that will promote distribution and utilization of unoccupied houses in partnership with operators of platforms which connect house owners, businesses, and local governments with the aim of promoting regional revitalization through addressing issues relating to unoccupied houses	Contributing to regional revitalization through addressing unoccupied house issues	Details
Support for optimization of road inspection and management services through automatic detection of road damage using AI analysis "DORA-RECO (Dashcam) Road Manager"	Automatic detection of road damage through AI analysis of data collected from dashcams owned by Mitsui Sumitomo Insurance, thereby realizing optimization of conventional road patrols carried out by visual checking.	Supporting optimization of operations of local governments through DX promotion	Details
U-Medical Support for veterinarians and livestock farmers	Provision of U-Medical Support, a service to digitally support communications between veterinarians and farmers for the diagnosis and treatment of cattle	Supporting farmers through DX promotion	Details
Provision of automobile insurance for self-driving vehicles utilizing electromagnetic induction lanes	Provision of low-cost automobile insurance for self-driving vehicles that use electromagnetic induction lanes, which are expected to be a new means of transport in depopulated areas with aging populations, and in other areas.	Supporting resolution of social issues through DX promotion	Details
Development of an accident relief system linked to dementia ordinances (dementia "Kobe Model")	Development of comprehensive three-pronged coverage scheme for dementia: (1) Accident relief, (2) System expansion, and (3) Prevention of accidents under entrustment with the administration of the accident relief system linked to Kobe's dementia ordinances	Supporting resolution of issues particular to an aging society	Details

Provision of easy-to-understand information	In addition to utilization of personal computers and smartphones, adoption of procedures with due consideration given to the needs of the elderly and people with disabilities and eye-friendly, easily readable fonts (Universal Design Font, etc.) for use in brochures for our primary products, provision of information using easy-to-understand language, figures, and illustrations, as well as provision of sign language, interpretation services in 17 languages, and translation services in 12 languages.	Supporting resolution of issues particular to an aging society	-
Introduction of Heartful Line Service	Introduction of the Heartful Line Service for customers aged 80 years and older, which, when they phone the call center, connects directly to the operator without going through the voice guidance	Supporting resolution of issues particular to an aging society	-
Endorsement for social contribution	Joint development with Sumitomo Mitsui Banking Corporation of Endorsement for Social Contribution, which enables designated public interest groups to be appointed as beneficiaries of insurance claims, in response to customers' wide range of values in relation to asset inheritance, such as goodwill through contributing to society by donating their assets	Supporting resolution of issues particular to an aging society	Details
Comprehensive Coverage Insurance for Mobile Application-based Payment Service Providers	Coverage for damages caused by illegal access through a mobile application-based payment service	Helping to the spread of secure and safe cashless payment	MSI/ADI (★) 
Coverage plan for sharing economy-based business	Insurance products with order-made conditions for coverage required for various business situations. This plan was developed to respond to coverage needs for personal liability insurance valid only for the user and only for the period of use, arising from the spread of the sharing economy	Helping to the development of sharing economy-based business	MSI (★) 
One-day Leisure Insurance	Leisure insurance providing only the required coverage only when needed	Helping to enriching customers' lives	MSI (★) 
Built-in Insurance	Insurance for users of digital businesses, utilizing digital insurance sales platforms to share data with such businesses	Providing safety and security to users of e-commerce and sharing services	MSI (★) 

One-day Insurance/One-day Supporter	Automobile insurance for rent vehicles that is available in daily increments	Promoting the reduction of accidents caused by uninsured vehicles	MSI (★)  ADI (★) 
Automobile insurance for car share platforms	Coverage for damage caused by non-return in car sharing	Helping to solving issues unique to car sharing that conventional vehicle insurance cannot afford	MSI (★)  ADI (★) 
Smartphone app: Suma-Ho Driving Ability Diagnosis	Service providing analysis of driving skill characteristics, dash cam, eco drive diagnosis, audio warnings when drivers are approaching locations where accidents frequently occur, extreme weather forecasts, and other services	Helping to prevent traffic accidents and supporting safe driving	MSI (★) 
Automobile risk management service	Effective programs and solutions to prevent and reduce accidents	Helping to prevent traffic accidents and supporting safe driving	InterRisk (★) 
Transportation safety management seminar	Seminars on accident prevention and reduction for automobile transportation companies certified as an implementing organization by the Ministry of Land, Infrastructure, Transport and Tourism	Helping to prevent traffic accidents and supporting safe driving	InterRisk (★) 
Automobile Insurance: Special endorsement for additional rental alternative car cost due to lending own electric vehicles based on a disaster support agreement	Coverage for rental car costs incurred when a business operator lends its electric vehicle, etc. to a local government (in line with any disaster support agreement) and needs to arrange a tentative	Supporting the construction of regional cooperation systems in the event of a disaster and supporting the wider use of electric vehicles by encouraging the effective use of electric vehicles (emergency power supply)	MSI (★) 
Smartphone app: Suma-Ho Disaster Navigator	A smartphone app to identify user's current location using GPS and to display information regarding nearby evacuation shelters and hazards on a map. The camera function displays directions to the user's home or nearby evacuation center on a landscape screen for safer evacuation. Disaster prevention information for the user's current location is also sent out in real-time by push notifications. Available in English, Chinese (traditional and simplified), Korean, Vietnamese, Tagalog, and Portuguese, except for some features	Supporting safe and secure behavior in the event of a large-scale natural disaster	MSI(★) 

Repair service for damaged equipment	Service to dispatch experts to conduct a survey of contamination on buildings, machineries, and facilities damaged from fire smoke, soot and rust after fire or flooding etc., and conduct decontamination works	Supporting early full-scale recovery of customer's businesses from damages caused by disasters by repairing damaged machineries and equipment, which previously had to be replaced with new ones	MSI (★) 
Earthquake and tsunami risk management consulting	Support for the enhancement of countermeasures based on calculations of estimated damage amounts taking into account the effects of earthquakes and tsunamis, field surveys, etc	Helping to ensure continuity and early recovery of core business while minimizing damage to a company's business assets in the event of a disaster such as an earthquake or tsunami	InterRisk (★) 
BCP development support services for international business	Supporting countermeasures in light of serious risks overseas, such as accidents and natural disasters	Supporting the development of overseas business	InterRisk (★) 
Building damage calculation system using AI	A system whereby photos, simply sent from a smartphone or a PC, can be automatically analyzed using AI to detect damaged areas and instantly assess the amount of coverage	Since quotes for repair do not need to be submitted, insurance claims can be swiftly paid out helping customers to quickly rebuild their lives after a disaster.	MSI/ADI (★) 
Comprehensive global business coverage plan	Comprehensive coverage to cover risks related to overseas business expansion for small and medium-sized enterprises (SMEs)	Facilitating the smooth operation of business activities overseas to support the stabilization of SMEs' business operations overseas and the development of local communities	MSI (★) 
Supporting companies in expanding overseas operations	Risk management services for small and medium-sized enterprises expanding their business overseas	Helping to expand overseas operations of small and medium-sized enterprises	MSI (★) 

Export food insurance	Coverage for risks that occur when exporting food, such as spoilage and deteriorating quality due to accidents during transportation	Supporting new exports by SMEs and contributing to the sustainable development of Japan's agriculture, forestry and fisheries and food industries.	MSI (★) 
Consulting on occupational health and safety, and on development of safety culture	Provision of training and consultation on occupational health and safety, diagnosis of current status, and consultation toward development of a safety culture which supports and activates safety control	Supporting prevention of work-related accidents and facility disasters	InterRisk (★) 
Sustainable Development Goals (SDGs) promotion support services	Providing training and consulting services to assist companies in developing their strategies and strengthening their efforts toward the SDGs	Supporting regional revitalization and solving social issues through the SDGs	InterRisk (★)
Consulting on new infectious diseases such as new strains of influenza countermeasures	Consulting services to support customers in measures against new strains of influenza and other new infectious diseases from a variety of perspectives, including infection prevention, spread prevention, response to business partners, business continuity, and reputational damage	Helping to prevent and limit the spread of infection	InterRisk (★)
Solicitation system to be completed online	Introduction of “&LIFE e-Net,” a solicitation system that enables workers to complete online application for employees in their workplaces and for some customers	Providing a system to meet the need for non-person-to-person processing, which is increasing with the progress of digitalization	MSI Aioi Life (★) 
Rep and Warranty insurance with labor due diligence service	Representation and warranty insurance for small businesses incorporating a labor due diligence service	Proposing labor due diligence risks during small-scale M&A.	ADI (★) 
Family Eye (notification system for relatives)	A system in which any one relative of a policyholder is registered as an emergency contact in relation to matters regarding insurance policies. It enables our company or agents to contact the registered relative and ensure more reliable delivery of important notifications concerning insurance policies in an emergency, such as when we cannot contact the policyholder, or to share with the relative contract information, following completion of an identification procedure based on the registered information, in order to respond to the registered relative's inquiry	Providing peace of mind to single elderly-person households as well as to policyholders/family members in the event of hospitalization/disaster	MSI (★)  ADI (★)  MSI Aioi Life (★) 

Happiness of diverse people (Well-being)

[Major relevant SDGs]

Goal 3: Good health and well-being for all



Goal 5: Gender Equality

Goal 8: Decent work and economic growth

(★) links are "in Japanese only"

















Products and Services	Outline	Contribution to solving social issues	Details
MSA Care	Provision of support before and after illness, such as prevention/early detection of illness, prevention of serious illness/recurrence, and consultation regarding health, as "a set of services" In addition to providing life insurance coverage in the event of illness	Supporting customers in creating a healthy future	Details
"KokoKara Diary" smartphone app	A smartphone app to measure stress levels, display calories burned from steps automatically measured, record meals, height, weight, sleep duration, check medical information, and more. We also provide a dedicated website for administrators that has features that include viewing employee life log data and sending health advice to the app. It also helps to promote communication among employees by hosting a health-related event using a feature to display a ranking of employees' steps	Supporting health management on employee level and health and productivity management on corporate level	Details
Promoting good health in collaboration with the University of Tokyo's Center Of Innovation	Launch of insurance products to support health and productivity management that combine consulting services with a health management app based on an AI-driven health risk forecasting model developed by Mitsui Sumitomo Insurance and Aioi Nissay Dowa Insurance in cooperation with the University of Tokyo Provision of services for checking risks of MCI (Mild Cognitive Impairment) through use of an algorithm jointly developed by the University of Tokyo and MSI Aioi Life	Supporting health management on employee level and health and productivity management on corporate level	Details
Services for welfare and nursing care providers	Provision of products that offer compensation for various risks related to welfare/nursing care providers, which also covers consulting costs for prevention of accident recurrence and support for nursing care providers in establishing the BCPs and holding abuse prevention training sessions, which are obligatory for nursing facilities/offices.	Helping to resolve issues specific to an aging society	Details



Medical Receivable[s] Compensation Insurance for members of the Japan Hospital Association	Development and provision of medical receivables compensation insurance (plan for foreign patients only) for members of the Japan Hospital Association in preparation against the risk of unexpected large receivables arising out of an increase in the number of foreign visitors to Japan, etc.	Contributing to support for stabilizing hospital operations	Details
Health and productivity management consulting services	Counseling and advice on issues related to the practice of health and productivity management and provision of information on the METI's system for certifying enterprises engaging in excellent health and productivity management	Supporting corporate health and productivity management	Details
"Work and Nursing Care Dual Support Service for Companies"	Advice companies on identifying issues and the directions to be taken, based on the five initiatives described in the "Model for supporting work-life balance to prevent long-term care turnover" by the Ministry of Health, Labour and Welfare	Helping to stable corporate management and creating a comfortable working society	Details
Health Management Support Insurance	Provision of an insurance package that includes three functions: health management support services, loss of income coverage for employees who are unable to work due to injuries and/or illnesses, and tools for visualizing health risks for employees and helping to prevent disease through using the health management app, My Body Forecast, developed in conjunction with the University of Tokyo Center of Innovation	Supporting corporate health and productivity management	Details
Mental Health Support Service for contact centers	A service for call centers, the turnover rates of which are said to be high due to an extreme level of work-related stress, which leads to rapid improvement of workplace conditions, etc. through facilitating timely identification of the occupational mental conditions of call center personnel	Supporting corporate health and productivity management	Details
Smartphone-completed Asset- building/Management Type Life Insurance "AHARA"	Provision of a first-in-Japan variable annuity insurance, AHARA, which can be completed using just a smartphone, as a savings type asset-building product that meets the needs of customers who "want to start asset-building casually."	Supporting a rewarding second life	Details
Individual defined contribution pension plan (iDeCo)	A system in which an individual receives tax breaks while paying premiums and managing the funds themselves, and receives the funds as a lump sum or pension after the age of 60 in principle. Provided through financial institutions and agent	Supporting a rich second life	Details MSI (★)  ADI (★) 

"Fulfilling Tomorrow" existence protection oriented-type individual annuity insurance (with variable interest rate, level premium payment)	Flat payment-type individual annuity insurance. Customers pay a fixed amount of insurance premiums in Japanese yen every month, and then it is converted into a foreign currency and receive pensions based on the increased fund. Customers can take advantage of dollar cost averaging to reduce foreign exchange risk, and tontines, a system to increase pension funds by suppressing death protection cover then transfer that amount to the pension	Supporting a rich second life	Details
"Joy for tomorrow" "Joy for Tomorrow 2" currency option-type existence protection oriented individual annuity insurance	Individual annuity insurance that uses tontine to support a rich second life with a focus on "100 years of life." "Joy for Tomorrow 2" features four courses that can be chosen according to the customer's funding needs: "Amount receivable oriented course," "Pre-pension benefit/whole life death protection course," "Fulfillment at maturity course" and "Target course"	Supporting a rich second life	Details
Currency-selective Special Whole Life Insurance such as "Yasashisa, Tsunagu 2"	A whole life insurance product which enables trouble-free transmission of assets to next generations by making the insured's family the beneficiary of living benefits	Supporting a fulfilling "second life"	Details
&LIFE Cancer Insurance S Smart Select	Special fire insurance clause for the landlords covering the additional cost incurred when an elderly person dies alone in rental housing.	Providing solution to counter medical risks	Details
Fire Insurance products responding to aging society	Special fire insurance clause for the landlords covering the additional cost incurred when an elderly person dies alone in rental housing.	Helping to solving issues specific to an aging society	Details
Nursing care health desk	Telephone consultation for customers who have purchased insurance regarding long-term care and dementia. Consultation by counselors with nursing qualifications, etc. regarding nursing care and dementia. Information is available on services tailored to the needs of customers, such as mental counseling for family members for nursing care, provision of information on specialized medical institutions for dementia, and telephone checks of cognitive functions	Supporting nursing care for customers and treasured members of their families	Details
BPSD onset prediction services	Provision of BPSD onset prediction services that realize improvement of the QOL (Quality of Life) of elderly persons living at home and reduction of the burdens on families and nursing care personnel	Supporting nursing care for customers and treasured members of their families	Details

Insurance for small loans to micro-entrepreneurs (Philippines)	Micro-insurance for loans, in cooperation with BPI Direct Banko, which provides small loans to micro entrepreneurs. Available from the autumn of 2019	Supporting the operations of micro entrepreneurs through insurance even in the event of an unforeseen occurrence such as an accident or disaster.	Details
Exclusive fire insurance for indigenous people (Malaysia)	Development of a fire insurance specifically designed to cover the homes of indigenous people left behind in economically developing urban areas, through collaborating with EPIC Homes, a social enterprise working to improve the living conditions of indigenous people in Malaysia. By indemnifying indigenous people for housing, this product allows the indigenous people to stay living in peace, and at the same time, a support scheme is created that makes it easier for the sponsors recruited by EPIC Homes to participate, as there is no fear that the value of their donations will be lost in the event of a house fire	Helping to the stability of the livelihood of indigenous people, many of whom are in poverty and in need of housing coverage and assistance	Details
Smart offices (India)	Opening small offices equipped with insurance policy issuing machines (smart offices) in small- and medium-sized cities, towns and villages, where insurance penetration has lagged behind than metropolitan areas	Contributing to expanded availability of insurance in areas where access to insurance coverage has traditionally been inconvenient	Details
Microinsurance (India)	Launch of microinsurance for loans in cooperation with a financial institution, which provides small loans to residents in areas where access to insurance has been inconvenient	Contributing to expanded availability of insurance in areas where access to insurance coverage has traditionally been inconvenient	Details
Financial literacy classes for high school students (Japan)	Implementation of classes to improve financial literacy for high school students following the April 2022 revision of the Civil Code that lowered age of adulthood from 20 to 18, through which we provided opportunities for students to learn life skills toward achieving an independent, secure and prosperous life, and contributed to improvement of living standards, going forward	Contributing to improving the lives of young persons in Japan, going forward	Details

Services through digitization and AI utilization	<p>Launch of MS1 Brain Remote through digitizing the whole insurance process, from solicitation through claims settlement</p> <p>Development and provision of support apps and services using AI in order to provide insurance products and services more promptly</p>	Improving customer convenience through use of digital technology	Details
Using sign language interpretation services	A service in which sign language interpreters take inquiries from customers with hearing or language impairments by video call using sign language or writing, and then interprets by voice to one of the company operators	Improving customer convenience by enabling inquiries and procedures related to policies in real time in sign language and writing	Details MSI (★)  ADI (★)  MSI Aioi Life (★)  Mitsui Direct General (★) 
Accident response service available in 17 languages	Communication in 17 languages via interpreting operators, allowing customers with difficulties in communication in Japanese who have been involved in an accident, the other party, or customers who wish to receive consultation or have an inquiry regarding insurance to all communicate freely	Improving convenience for customers who have difficulty communicating in Japanese	Details MSI (★)  ADI (★)  Mitsui Direct General (★) 
Web site for customers with hearing disabilities	Online road services arrangement through web	Improving convenience for customers with hearing disabilities	MSI (★) 
Coverage for search costs when missing of the elderly	Coverage for search costs if the insured years goes missing can be attached to accident insurance for people over 70 years old	Helping to solving issues specific to an aging society	MSI/ADI (★) 
"&LIFE" New Income Guarantee Insurance-Wide	<p>An insurance policy with monthly pension payments to enable preparation against the risk of becoming unable to work or being in need of nursing care due to illness or injury, in addition to preparedness for emergencies</p> <p>Premiums discounted according to status of receiving medical examinations, health conditions, smoking history, and driving history by attaching to the policy an "endorsement for applying premium rate based on medical examination results" and a "good health discount (endorsement for application of category-based premium rate"</p>	Providing solutions to counter the risk of being unable to work and helping to the maintenance and improvement of customers' health	MSI Aioi Life (★) 

"&LIFE" New Medical Insurance-Ace Select	An insurance with sufficient degree of support for lifestyle-related diseases, cancer, female diseases, and nursing care, in addition to coverage for hospitalization and surgery. Various selection of coverages in line with customers' needs is available	Providing solutions to counter medical risks	MSI Aioi Life (★) 
100-year Life Lounge ~ Visualizing life plans/money plans and providing total support for asset building ~	Providing of information, products and services which satisfy both the need of companies to "provide employees with welfare programs enabling them to lead a rich life, such as asset building support," and the desires of employees to "design a life plan including post-retirement life based on the detailed income/expenditure simulation" and to "receive the best possible support at each life event"	Providing products and services to suit customers' life plans and financial plans through visualizing their situations and needs against a backdrop of increasing concern about social welfare and retirement funds with a focus on "100-year life"	MSI (★) 
Support team for a better life	Telephone consultation service for policy holders, with variety menu such as health, medical and lifestyle consultations to customers who have purchased insurance	Supporting customers' lives with health and peace of mind by helping to solve their problems and providing useful information	MSI Aioi Life (★) 
Service to provide information on medical treatment and nursing care	Provision of information using virtual reality images seen on smartphones. Customers can experience simulated visits to medical facilities where proton beam therapy is performed, treatment methods using molecularly targeted drugs, and simulated experiences of the daily life of a person with dementia and his/her family (first-person experience)	Aiming to help customers' live better, providing easy-to-understand information on medical care and nursing care and helping customers' understand the correct information	MSI Aioi Life (★) 

Medical/welfare risk management service	Support for prevention of occurrence/recurrence of incidents/accidents on the part of medical institutions and welfare service providers	Supporting sustained development of medical institutions and welfare service providers	InterRisk (★) 
Consulting to support handling of Business and Human Rights	Support to companies for due diligence, risk measures in supply chains, and disclosures of human rights initiatives	Supporting initiatives to promote respect for human rights and information disclosure by companies	InterRisk (★) 

*Goal 17: “Partnerships for the goals” relates to all initiatives.



Impact of CSV Initiatives

Based on the three priority issues identified, we are promoting CSV initiatives based on risks and opportunities. Our group's products and services solve social problems and support a resilient and sustainable society. We are creating a positive impact both in improving corporate value and solving social issues.

Symbiosis with the global environment (Planetary Health)	Quantitative assessment service on the climate change impact of the TCFD recommendations	Number of companies that provided quantitative assessment services for physical risks from climate change impacts
	Work with Jupiter, a climate analysis company, to provide quantitative risk assessments of climate change impacts	FY2022: 6,640 bases
	Real-time damage prediction website cmap.dev (cmap) It is open to the public free of charge as an advance disaster prevention and reduction measure against natural disasters.	Number of page views per year on a site that forecasts and publishes the number of buildings affected by typhoons, heavy rains, and earthquakes in real time FY2022: 2.73 million accesses
Safe and secure society (Resilience)	Products to cover cyber risks	Number of corporations and organizations protected from cyber risks
	Support cybersecurity countermeasures and provide coverage to hedge damage resulting from the unlikely event of a cyberattack	FY2022: 20,165 companies
	Telematics-based safety driving support services We offer automobile insurance that utilizes telematics-based safety driving support services.	Number of automobile insurance policies for monitoring and automobile insurance for connected cars FY2022: 2.2 million cases
Happiness of diverse people (Well-being)	Tontine pension plans	Number of tontine annuity contracts
	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	FY2022: 50,000 cases
	Support for companies that address human rights issues We support companies in their efforts to address human rights issues and develop insurance proposals related to corporate welfare and health management.	Number of human rights-related consultations, training, seminars, etc., conducted for companies, etc. FY2022: 1,111 cases

Note: Figures are estimates for FY2022.

Sustainability Contest

With “a resilient and sustainable society” as our vision for society by 2030, the Group is promoting various initiatives toward Creating Shared Value (CSV) with society using the SDGs as a guide. In order to solve social issues through our business, it is essential for each Group employee to deepen their understanding of CSV and the SDGs. From 2018, the Sustainability Contest, which aims to raise awareness among employees, are yearly held to recognize outstanding initiative in CSV through proposals and initiatives that lead to solutions on social issues.

The fifth contest, in 2022, attracted 276 submissions from around the world regarding a wide range of social issues, including climate change, loss prevention/mitigation, and aging etc. With four aspects - value creation, communication, approach, and prospects - as criteria for selection, among sixteen winners in the contest, 1 Grand Prize, 3 issue-specific prizes, 2 excellence prizes were chosen through an online examination/voting by the Group executives.

[Grand Prize Winner]

Chola MS (MSI India subsidiary)

Support for financial inclusion of low-income households and women's social advancement through microinsurance for home contents
In India, women's social advancement and financial inclusion of the low-income households (especially in rural areas) are social issues, and property and other types of insurance are not adequately accessible to the low-income households. Natural disasters such as cyclones and floods cause property damage, which makes it difficult for the low-income households to restore their livelihoods, leading to further widening income inequality.

Chola MS is promoting financial inclusion for the low-income households by partnering with financial institutions that offer microcredit and selling microinsurance for home contents. In addition, since many of the loan borrowers are women who run microbusinesses, the provision of microinsurance for home contents can help women's social advancement by reducing business risks.

The Sustainability Contest helps employees to develop a ‘sustainability’ mindset and raises awareness of linking their daily work with CSV. We will continue to tackle social issues by creating new business models and sharing success cases with the entire Group through the Sustainability Contest, for creating a virtuous cycle of commonly practiced sustainable initiatives within the Group.



The Grand Prize Winner group in the Sustainability Contest 2022

Action on Climate Change

Climate-related Financial Disclosure


Having established Symbiosis with Global Environment -Planetary Health- as a priority issue for sustainability (issues of materiality), our Group is promoting various initiatives in relation to climate change.

Because climate change seriously impacts society and industry and may constitute a major factor behind the fluctuations in corporate performance, companies' disclosure regarding the impacts of climate change on their business activities is becoming more important than ever. Our Group endorses the Task Force on Climate-related Financial Disclosures (TCFD) and promotes the disclosure of financial information.

[> Climate-related Financial Disclosure](#)

Transition to 2050 Net Zero

To promote action on climate change, our Group has set interim targets for GHG emissions (Scope 3, Category 15) from insurance underwriting and investments to facilitate the transition to net-zero. Through engagements with our clients, we will share challenges they have in reducing GHG emissions and work together to resolve them.

[> Transition to 2050 Net Zero](#)  (3,488KB)

Reduction on environmental burden

Aiming for realization of net zero GHG emissions by 2050, our Group is actively promoting initiatives to reduce burdens on the environment in our own business activities, including one aimed at reducing GHGs, through our proprietary environmental management system, MS&AD Green Earth Project, under the MS&AD Insurance Group Basic Policy on the Environment.

[> Reduction on environmental burden](#)




Creating Shared Value with Society

We need to develop initiatives for mitigating advancing climate change while also putting in place measures to prepare against rising risks. Our Group will provide society with safety and peace of mind through effective preparatory measures, including reinsurance for loss due to large-scale disasters. We will also support new businesses which lead to realization of a net-zero society, promoting climate change adaptation by providing appropriate services to reduce or eliminate damage and loss inflicted on customers by natural disasters.

Identifying and providing information on risks	Prevent risks from occurring/ minimize the impact	Reduce the economic burden
<ul style="list-style-type: none"> · Risk analysis based on the impacts of climate change · Risk assessment associated with transition to a net-zero society <p>(Examples)</p> <ul style="list-style-type: none"> · Risk assessments based on long-term flooding forecasts · Analyses of business risks associated with new technologies toward decarbonization 	<p>Proposals for risk management measures based on survey/analysis findings</p> <p>(Example)</p> <ul style="list-style-type: none"> · Alert service to detect wind power generation system failure and signs of abnormal conditions 	<p>Provision of needed risk coverage</p> <p>(Example)</p> <ul style="list-style-type: none"> · Comprehensive coverage of various risks surrounding renewable energy businesses

Products and Services to Support Decarbonization

While business activities in line with the Paris Agreement have become an important management strategy, we are working to develop and provide insurance products and services that support decarbonization of our customers' activities and of society in general.

<div> <div>MSI</div> <div>ADI</div> <div>InterRisk</div> </div> <p>Service to Support Decarbonization</p>	<p>The Japanese Government declared a target of “carbon neutral” by 2050 through reducing emissions of GHGs such as CO2 and requested local governments and companies in various industries to take appropriate measures.</p> <p>We provide all kinds of support in a one-stop package for businesses of any size in any industry. This support ranges from introductory seminars on decarbonization, to support for calculating carbon emissions, and developing strategies to cut emissions.</p> <p>Provision of net-zero GHG emission introduction support tool for small to medium enterprises (ADI) (in Japanese only) </p> <p>Consulting menus – climate change (TCFD/Net-zero GHG emission) (InterRisk) (in Japanese only) </p>
<div> <div>MSI</div> <div>ADI</div> </div> <p>Insurance to Support Companies' Decarbonization</p>	<p>In terms of commercial property insurance, we provide the Carbon Neutral Support Clause (decarbonization measures cost compensation endorsement).</p> <p>While standard insurance coverage is up to restoration cost, this clause provides additional coverage and support companies' decarbonization.</p> <p>Launched the Carbon Neutral Support Clause for corporate fire insurance (MSI, ADI) </p>

<div>MSI ADI</div> <p>Supporting wider use of environmentally friendly vehicles</p>	<p>Mitsui Sumitomo Insurance and Aioi Nissay Dowa Insurance, led the industry in developing an Endorsement for Replacement with an Electric Vehicle, etc., which covers expenses incurred when buying an electric vehicle to replace an insured gasoline-fueled vehicle damaged/written off due to a traffic accident, and they began marketing that endorsement for insurance policies with commencement dates in and after January 2023.</p> <p>[Industry “first”] Developed an Endorsement for Replacement with an Electric Vehicle, etc. (MSI, ADI) (in Japanese only) </p> <p>Aioi Nissay Dowa Insurance also supports greater uptake of environment-friendly vehicles, including EVs, through provision of lower-premium insurance options, such as 10% discount on vehicle damage coverage for Toyota ultra-compact EVs and discounts specifically for autonomous vehicles (low-speed EVs) that use electromagnetic induction lanes, which are being introduced to secure means of local transport.</p> <p>Providing insurance for self-driving cars using electromagnetic induction lanes (ADI) (in Japanese only) </p> <p>10% discount on vehicle damage coverage for Toyota ultra-compact EVs (ADI) (in Japanese only) </p>
<div>ADI</div> <p>Provision of Service for calculating and visualizing GHG emissions</p> <p>Telematics Automobile Insurance</p>	<p>Aioi Nissay Dowa Insurance launched a new service for visualizing CO2 emissions reduction through safe driving, using its unique algorithm, targeting Telematics Automobile Insurance policyholders.</p> <p>This is an initiative whereby we aim to improve the value of telematics technologies for global environmental issues, further contributing to addressing social issues through providing a new value which is “environmental preservation” in addition to such conventionally provided added values as “reduction of accidents.”</p> <p>Launched a new service for visualizing CO2 emissions reduction in Telematics*1 Automobile Insurance (ADI) (in Japanese only) </p>
<div>ADI</div> <p>Demonstration experiments on on-site charging service for EVs</p>	<p>Aioi Nissay Dowa Insurance and MS&AD Grand Assistance Co., Ltd. carried out, in cooperation with Tortoise Car Assistance Co., Ltd. and Bell Energy Inc., demonstration experiments on the on-site charging service for EVs, preparing for the future spread and expansion of EV uptake and elimination of electric power shortage problems.</p> <p>The four companies are contributing to realization of a net-zero society and creation of environment whereby everyone can use EVs with peace of mind, aiming for provision of on-site charging services for EVs, utilizing know-how obtained through the demonstration experiments.</p> <p>* Electric power shortage: Situation whereby an EV runs out of electrical charge and cannot move</p> <p>Carried out demonstration experiments on the on-site charging service for EVs (ADI, Grand Assistance) (in Japanese only) </p>

MSI

ADI

Products that support renewable energy businesses


We support dissemination of renewable energies that help the transition to a net-zero society through various types of insurance products that comprehensively cover a variety of risks (including property damage, lost profits and liability) surrounding renewable energy developers (e.g. solar power, onshore/offshore wind power, biomass power, and small and medium-sized hydropower), and risk management services such as risk assessment/consulting and the provision of information through handbooks and other means.

[Products and services that contribute to achieving the Sustainable Development Goals](#)

MSI

Imbalance Risk Compensation Insurance for renewable energy producers/aggregators

Mitsui Sumitomo Insurance has developed insurance products to cover imbalance risks borne by renewable energy producers and aggregators due to shortfalls in actual amounts of generated energy against their generation plans as a result of changes in the weather, generation equipment damage, etc., which can be customized depending on the status of risks.

[Launched on May 10, 2022 an insurance product/service, Imbalance Risk Compensation Insurance for renewable energy producers/aggregators \(MSI\) \(in Japanese only\)](#) 

ADI

Insurance Package for PPA Business Operators

Aioi Nissay Dowa Insurance launched provision of an "Insurance Package" to cover not only risks of damage to power generation equipment but also risks of requiring alternative procurement of renewable energy and environmental values due to damage for the purpose of promoting the spread of the "PPA model*" that is increasingly being introduced as a method of procuring renewable energy.

This initiative contributes to realization of net-zero through expansion of renewable energy utilization while supporting safe and secure business operation by providing coverage for various risks that could arise when operating PPA models.

* Abbreviation for Power Purchase Agreement, which is a power purchase agreement between a consumer, such as a company introducing renewable energy, and a power generator

[\[Japan's first\] Launched provision of "Insurance Package for PPA Operators" \(ADI\) \(in Japanese only\)](#) 

ADI

Power Generation Imbalance Costs Compensation Insurance


Automatically included in all "AI-based power generation forecasting service" provided by COOL TRUST

Aioi Nissay Dowa Insurance launched "Power Generation Imbalance Costs Compensation Insurance" to cover shortage imbalance costs*1 for solar power generation companies which utilize the O&M*2 service provided by COOL TRUST Co., Ltd.

ADI supports achievement of net-zero by eliminating barriers to entry into the solar power generation business and increasing the proportion of renewable energy used in power generation in Japan.

*1: Costs incurred when the actual amount of power generation falls short of the planned amount of power submitted to the Organization for Cross-regional Coordination of Transmission Operators, Japan (OCCTO) by a solar power generation company.

*2: Abbreviation for Operation & Maintenance, operation and maintenance inspection of solar power generation facilities


[Launched Power Generation Imbalance Costs Compensation Insurance to be Included to the AI Service \(ADI\) \(in Japanese only\)](#) 

MSI

Insurance to Support Carbon Dioxide Capture and Storage

In order to achieve net-zero by 2050, it is essential to utilize CCS, a greenhouse gas reduction technology, in areas and industries where existing technologies cannot eliminate use of fossil fuels.

Mitsui Sumitomo Insurance contributes to realization of net-zero through providing insurance to cover risk of damages related to CCS projects which are undergoing demonstration experiments toward commercialization.


[Launched Environmental Impairment Liability Insurance for CCS Operators \(MSI\) \(in Japanese only\)](#) 

ADI

Launch of J-Credit (Japan GHG Emission Reduction/Removal Certification) Scheme Participants Support Insurance (for local governments)

Aioi Nissay Dowa Insurance has launched the J-Credit Scheme Participants Support Insurance (for local governments) to cover risks related to projects in which local governments take the lead in the J-Credit scheme utilized as a carbon offset method.

This insurance is aimed at backing up compensation schemes where local governments repair/replace damaged/broken solar power generation equipment, etc. owned by local residents participating in such projects, and it enables stable system management as local governments can set budgets for repair costs, etc. in advance, in the form of insurance premiums.

[Launched J-Credit \(Japan GHG Emission Reduction/Removal Certification\) Scheme Participants Support Insurance \(for local governments\) \(ADI\) \(in Japanese only\)](#) 

Initiatives for Research/Studies and Demonstration Related to Decarbonization Technologies and Risks


In order to realize "Net Zero Emissions by 2050," social implementation of innovative technologies is essential. There is a wide variety of problems to be studied and solved, such as technical issues and changes in social systems. We are actively working on research projects/studies and demonstrations in collaboration with stakeholders and experts.

HD

Participation in GX League

In order for Japan to realize its 2050 carbon neutral target and further contribute to realization of net-zero worldwide, and to adopt this as an opportunity for growth and increase its industrial competitiveness, it is important to lead the transformation of the entire economic and social system (GX: Green Transformation).

MS&AD Holdings supports the basic concept of and is a participant in the GX League, which holds discussions on transforming the entire economic and social system and practices for creating new markets. The Group also participated in the "GX Management Promotion Working Group" aimed at "formation of rules for market creation," which is positioned as part of the GX League's initiative.

[Establishment of the "GX Business Working Group" to Build a Framework and Promote Evaluation and Disclosure on Climate-related Opportunities \(HD\)](#) 

MSI

ADI

Joined the Japan Hydrogen Association

MS&AD has joined the Japan Hydrogen Association which was set up in December 2020. The association was established with the aim to support the early creation of a hydrogen society by carrying out social implementation projects as a cross-industry and open organization with a bird's eye view of the entire supply chain. Collaboration of various companies for lower-cost hydrogen supply and wider use is expected and we will contribute through the association.

[Joining the Japan Hydrogen Association \(MSI\) \(in Japanese only\)](#) 

[Joining the Japan Hydrogen Association \(ADI\) \(in Japanese only\)](#) 

MSI

InterRisk

Launch of research studies on commercialization of damage protection services for offshore wind power generation system

In April 2022, Mitsui Sumitomo Insurance and MS&AD InterRisk Research & Consulting initiated, in collaboration with startups, academic institutions, etc., a joint research project on commercialization of an alert service for detecting signs of equipment failure and abnormalities to support expanded deployment of offshore wind power generation, which is expected to be a major source of renewable energy.

We are aiming at development of an alert service to detect signs of abnormalities which could lead to accidents, by making full use of damage data possessed by Mitsui Sumitomo Insurance in addition to obtaining/analyzing state data, etc. through demonstration experiments carried out in collaboration with local governments and partner companies on undersea equipment and windmills utilizing drones, robots, and sensors.


[Launched researches on commercialization of damage protection services for offshore wind power generation system \(MSI, InterRisk\) \(in Japanese only\)](#) 

MSI

Demonstration experiments in a community symbiosis type renewable energy power generating company

In March 2022, Mitsui Sumitomo Insurance invested in a community symbiosis type renewable energy power generating company, ENERU, in collaboration with the Machi Mirai Seisakujo and Higashimatsushima Organization for Progress, etc., and launched demonstration experiments aimed at reducing natural disaster risks through operation of solar power generation equipment to be set up in the future.

We will contribute to regional revitalization and realization of a net-zero society by providing suitable products/services to support widespread utilization of renewable energy.

[Launched demonstration experiments in a Community Symbiosis Type Renewable Energy Power Generating Company \(MSI\) \(in Japanese only\)](#) 


ADI

Aioi Nissay Dowa Insurance and the University of Tokyo

Launch of a joint research project toward CO2 reduction, utilizing telematics technology

In April 2022, Aioi Nissay Dowa Insurance and the University of Tokyo fully launched a joint research project aimed at promoting net-zero emissions through utilization of telematics technology.

Aioi Nissay Dowa Insurance with its know-how related to telematics technology and the University of Tokyo with its knowledge and analytical techniques in the environmental field are aiming to promote an initiative to reduce CO2 volumes emitted by individual drivers through motor vehicle operation, thereby contributing to achievement of net-zero in Japan.

[Launched a joint research project with the University of Tokyo toward CO2 reduction by utilizing telematics technology \(ADI\) \(in Japanese only\)](#) 

MSI

Launch of Blue Economy Project

Mitsui Sumitomo Insurance launched a cross-company project aimed at developing insurance products/services which support development of the blue economy through analysing new risks arising out of initiatives with themes such as renewable energy from oceans and seabeds, and negative emissions technologies

[Launched Blue Economy Project \(MSI\) \(in Japanese only\)](#) 

Providing Coverage for Damage/Loss Caused by Natural Disasters

We contribute to adaptation to climate changes through providing various ways of preparing against damage and loss caused by natural disasters.

MSI

ADI

Weather derivatives

We sell weather derivatives to help minimize financial losses due to extreme weather or unseasonable weather. We provide solutions by underwriting weather derivatives that cover decreased sales and increased expenses stemming from below-average (or above-average) rainfall levels, extreme heat, unusually cool summers, severe winters, warmer-than-normal winters, or a lack of sunshine.

[MS&AD InterRisk Research & Consulting Sustainable Management Report \(in Japanese only\)](#)



MSI

Weather index insurance platform for farmers

In collaboration with MSI GuaranteedWeather and an Australian Insurtech company, etc., we have developed a dedicated platform that enables customers to get online quotes in real time on weather index insurance, and sell the insurance to farmers in Australia. Whereas traditional crop insurance is often limited to wildfires and hailstorms, this product covers weather conditions such as drought, high and low temperatures, and rainfall just before harvest, contributing to the stabilization of farmers' businesses in countries with frequent natural disasters.


MSI

ADI

Sympathy Money Insurance for payments to neighborhood victims (for PPA business operators)

This insurance covers expenses such as sympathy money incurred by PPA* business operators in cases where damage to solar power generation equipment established and managed by PPA business operators as a result of natural disasters such as typhoons has resulted in collateral damage to properties owned by neighboring residents and companies, even in cases where the operators are not held liable for compensation.

* Power Purchase Agreement model: A business model where a PPA business operator installs solar power generation equipment in the premises or on the roofs of power consumers, free of charge, and provides the generated power to consumers on a chargeable basis.

[Launched Sympathy Money Insurance for payments to neighborhood victims \(MSI, ADI\) \(In Japanese only\)](#) 

MSI

Participation in publicly funded natural disaster compensation scheme in overseas

Mitsui Sumitomo Insurance has been participating in the Pacific Catastrophe Risk Assessment and Financing Initiative since it was jointly established in 2013 by the Japanese government and the World Bank, as a company underwriting reinsurance for natural disaster risks. In 2020, Mitsui Sumitomo Insurance participated in the Caribbean Catastrophe Risk Insurance Facility. In 2021, Mitsui Sumitomo Insurance and Aioi Nissay Dowa Insurance joined the Southeast Asia Disaster Risk Insurance Facility and, in 2023, Mitsui Sumitomo Insurance became a participant in the African Risk Capacity.

Through these activities, we provide timely relief funding in the event of a natural disaster of a certain size in countries and regions where the insurance market is not fully developed.

Providing Services and Research Related to Climate Change Risk Assessments and Analyses

Given the need to adapt to new risks arising from climate change, assessment/analysis of climate change risks have become essential. Our Group is stepping up its initiatives to assess/analyze climate change risks.


InterRisk

Climate change risk analysis service

The scope of risk which companies need to be aware includes not only physical risks, such as floods and droughts caused by climate change, but also transition risks which arise when societies and economies shift to a net-zero society, such as when transforming energy systems. We provide services that support our clients building a climate change governance structure, performing scenario analysis, and developing a climate strategy in accordance with the TCFD's Final Recommendations through assessment and analysis of such risks.

We also provide a service which can quantitatively assess the risk of future natural disasters anywhere in the world to an accuracy of 90 m x 90 m based on climate change impact assessments using AI in collaboration with a US startup company. We have since provided this service to many companies.

[Climate change risk analysis service \(InterRisk\) \(in Japanese only\)](#) 

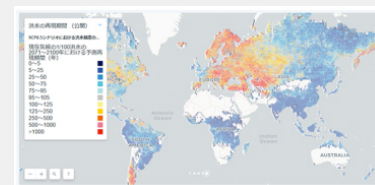
[Launched climate change impact assessment service for TCFD with Jupiter Intelligence \(InterRisk\) \(in Japanese only\)](#) 



Provision of LaRC-Flood® Flood Risk Database

The MS&AD Insurance Group Holdings and MS&AD InterRisk Research & Consulting launched in 2018 "Large-scale risk assessment of Climate change for Flood (LaRC-Flood®)" Project in collaboration with the University of Tokyo, Shibaura Institute of Technology.

With support from the New Energy and Industrial Technology Development Organization (NEDO), a national research and development agency, as of FY2021, we correct errors included in climate models and realize highly accurate estimation of inundation depth distributions based on the effects of climate change.



In order to encourage society to respond to climate risks, this inundation depth distribution has been made available free of charge as a global-scale flood hazard map since April 2023.

[Developed/opened to the public future wide area flood map \(InterRisk\) \(in Japanese only\)](#)

In addition, MS&AD InterRisk Research & Consulting has launched a new consulting service that utilizes this hazard map.

The map enables quantitative impact assessments all around the world and supports identification of physical risks in the event that climate change is actualized.

[Launched "LaRC Flood Risk Analysis Service" \(InterRisk\) \(in Japanese only\)](#)

Participation in the CDP

The CDP (formerly known as the Carbon Disclosure Project) is an independent nonprofit organization with the world's largest database for corporate measures against climate change. Corporations and organizations across the world have disclosed their GHG emissions and measures against climate change through CDP. The MS&AD Insurance Group subscribes to CDP's approaches and continuously submits new data.

Climate-related Financial Disclosure

Climate change is a material global issue. Countries around the world have signed on to the Paris Agreement with the aim of realizing a net-zero society, and are promoting measures against climate change.

The MS&AD Insurance Group has been implementing measures to address climate change, which has a significant impact on society and the Group.

For example, we are promoting the provision of products and services that contribute to disaster prevention and mitigation to support the improvement of society's resilience to damage from natural catastrophe and its adaptability to climate change. In addition, through the provision of insurance and investments, we are supporting the research and development and dissemination of new technologies to reduce the risk of climate change and contributing to the transition to a net-zero society.

The Task Force on Climate-related Financial Disclosures (hereinafter "TCFD"), recommends that responses to climate change be disclosed in accordance with the four frameworks of Governance, Strategy, Risk Management, and Metrics and Targets. The Group supports this and promotes climate-related disclosures.

- [> TCFD · TNFD Report !\[\]\(f2fdbbba686c1099e6b2b8779766e2d3_img.jpg\) \(2,009KB\)](#)
- [> What is TCFD? \(Ministry of Economy, Trade and Industry\) !\[\]\(b3cfbfd04368a71f4c64e073908d25d7_img.jpg\)](#)
- [> Nature-related Financial Disclosure](#)

Reduction on Environmental Burden

Aiming for realization of net zero carbon emissions by 2050, our Group is actively promoting initiatives to reduce burdens on the environment in our own business activities, including one aimed at reducing GHGs, through our proprietary environmental management system, MS&AD Green Earth Project, under the MS&AD Insurance Group Basic Policy on the Environment.

Environmental Management

Group-wide

We are actively promoting environmental initiatives through our proprietary environmental management system under the MS&AD Insurance Group Basic Policy on the Environment.

> Basic Policy on the Environment

【MS&AD Green Earth Project】
“MS&AD Green Earth Project” is the collective, unifying name for our various Group-wide environment-related initiatives under the themes of conservation/restoration of natural environments, environmental burden reduction, disaster prevention and reduction, and regional revitalization.

Scope	All companies in the MS&AD Group
Promotion Structure and Roles	At the MS&AD Insurance Group Holdings is promoted by the Sustainability Department, including the executive in charge of the Sustainability Division, which has a promotion secretariat and a general secretary responsible for planning, setting annual targets for, and promoting environmental initiatives of the company and our entire Group, and for managing their progress. We report the setting of targets, progress, summaries, etc. to the director in charge as appropriate, and we use the reviews to improve our initiative.
Monitoring	The promotion secretariat holds quarterly meetings to check progress.
Education	Environmental education is provided annually to all Group employees through e-learning. In addition, study sessions and training for directors and employees are held as appropriate to raise employee awareness.
Compliance with laws and regulations	In order to ensure compliance with environmental laws and regulations related to our business activities, we check the relevant environmental laws and regulations and inspect the status of compliance with environmental laws and regulations on an annual basis.

Reducing GHG Emissions

Group-wide

MS&AD has signed the Paris Pledge for Action to contribute to climate change mitigation. In May 2021, we revised our medium- to long-term targets for reducing GHG emissions to net zero by 2050, in line with the Paris Agreement "Pursuing efforts to keep global temperature increases well below 2°C and aiming to keep it below 1.5°C from pre-industrial levels." We have also set new targets for our use of renewable energy. As a global insurance and financial organization, all companies in our Group are actively working to reduce GHG emissions, including through our supply chains.

> Medium- to Long-term Targets

Reducing Electricity, Gasoline and Paper Consumption, etc.

Group-wide

By reducing business-related commuting and office space requirements through operational reforms such as remote working, Web-conferencing, and telecommuting, we are lowering our organization's consumption of electricity, gasoline and paper. We will make further reductions in these areas through measures such as introducing state-of-the-art energy-saving equipment in our own buildings, installing solar panels, replacing current company cars with more fuel-efficient vehicles, better managing expenses, and green purchasing. We are also working to reduce waste by promoting recycling and thorough separation of waste generated in buildings, which also contributes to reducing Scope 3 greenhouse gas emissions.



- > Promoting use of FSC-certified paper

Initiatives to Promote Circular Economy

Group-wide

The concept of a circular economy, which creates added value by treating what has previously been waste in economic activities as resources and effectively utilizing and recycling it, is becoming important.

In addition to the water cycle that filters and reuses rainwater, the entire Group is working to promote the circular economy, including efforts at the Surugadai Building of Mitsui Sumitomo Insurance to contribute to urban flood mitigation, efforts at the Tokorozawa Building of Aioi Nissay Dowa Insurance to introduce office chairs made from recycled ocean plastic waste (plastic resource recycling), and Group-wide efforts to reduce plastics use and raise awareness of ocean plastic issues.

- > Surugadai Building of Mitsui Sumitomo Insurance as a "Green Infrastructure" (MSI) (in Japanese only) 
- > Introduction of office chairs made from recycled ocean plastic waste (ADI) (in Japanese only) 
- > Reducing the Use of Plastics (Group-wide)

Initiatives to be Promoted in Cooperation with Our Stakeholders


Our initiatives for reducing our impact on the environment are also promoted in conjunction with our customers and key business partners. We, together with our stakeholders, will aim at contributing to realization of a sustainable society.






MSI

ADI

**Renewal of our dedicated Web page for
policyholders**

In October 2023, we renewed our dedicated Web page for policyholders; significantly reducing the effort required for customers to register for use, and we have also been digitizing, step-by-step, the process for notifications, which were previously sent out by postal mail. We are promoting paperless initiatives in collaboration with customers.

-Strengthening digital contact points and contributing to net-zero emissions through paperless processes- Substantial renewal of our dedicated website for policyholders (MSI, ADI) (in Japanese only) 

<div> <div>MSI</div> <div>ADI</div> <div>Mitsui Direct General</div> <div>MSI Aiol Life</div> <div>MSI Primary Life</div> </div> <p>Paperless initiatives for policies and clauses</p>	<p>We are encouraging use of paperless insurance policies and policy clauses. Mitsui Sumitomo Insurance, Aiol Nissay Dowa Insurance, and Mitsui Sumitomo Primary Life Insurance make donations to environmental conservation activities, etc. based on the progress of each initiative.</p> <p>MS&AD Green Earth Project/ Eco-insurance policies and Web clauses (MSI) (in Japanese only) </p> <p>Paperless insurance policies and Web clauses (ADI) (in Japanese only) </p> <p>Web clauses (MSA) (in Japanese only) </p> <p>Web clauses and notification regarding policy status (MSP) (in Japanese only) </p> <p>e-Service (Non-issuance of Policies) Endorsement (MD) (in Japanese only) </p>
<div> <div>MSI</div> <div>ADI</div> </div> <p>Initiatives to promote EVs</p>	<p>With regard to environment-friendly Electric Vehicles (EVs), we are promoting expansion of the EV maintenance network through partnerships with relevant automotive manufacturers.</p>
<div> <div>MSI</div> </div> <p>Support for Certification under EcoAction 21</p>	<p>We have provided a program to obtain certification under the EcoAction 21 environmental management system advocated by the Ministry of the Environment to our agents and small and medium-sized corporate clients.</p>
<div> <div>MSI</div> </div> <p>Eco-maintenance and Eco-inspection</p>	<p>We are promoting the dissemination of eco-maintenance and eco-vehicle inspections through Advance Club, an agent organization centering on the automobile maintenance industry. Eco-friendly vehicle maintenance and inspection uses maintenance technologies primarily to clean the engine's combustion chambers by special methods (engine cleaning) thereby reducing toxic gas emissions, improving fuel efficiency and helping to reduce GHG emissions by reducing fuel use.</p>
<div> <div>MSI</div> <div>ADI</div> </div> <p>Eco-Safety Driving</p>	<p>We prepare and propose support tools to promote Eco-Safety Driving, an eco-friendly approach designed to reduce fuel costs and vehicle accidents.</p>
<div> <div>MSI</div> <div>ADI</div> </div> <p>Recycled parts</p>	<p>We promote the use of recycled automobile parts to repair vehicles in the event of an accident.</p> <p>We offer a special endorsement that gives customers a 5% discount on vehicle insurance premiums when they opt at the time of contract to repair their vehicle in the event of an accident using recycled parts. (ADI)</p>

Environmental Conservation Initiatives within Our Group

Each company in our Group is promoting initiatives for conservation of biodiversity. We are also actively engaged in environmental conservation activities within each company and in raising awareness among employees.

- > Initiatives for conservation of biodiversity in Asia and Japan
- > Environmental Conservation Initiatives within our Group - Environmental conservation activities and raising awareness among employees -

Basic Policy on the Environment

The MS&AD Insurance Group has established the following Environmental Basic Policy.

MS&AD Insurance Group Basic Policy on the Environment

Under its Group Mission Statement, "Through our insurance and financial service businesses, bringing security and safety to people and businesses around the world and making a lasting contribution to the enrichment of society," the MS&AD Insurance Group has made the environment a part of its corporate strategy. The Group has established the following Key Issues and is advancing efforts in these areas in line with the Standards of Conduct listed below.

The Group is committed to ongoing improvement through its environmental management system, and to abiding by environment-related laws and regulations, and the principles and guidelines agreed to by all members of the MS&AD Insurance Group.

1. Key Issues

- (1) Mitigation of and adaptation to climate change
- (2) Sustainable use of resources
- (3) Reduction of environmental burden
- (4) Preservation of biodiversity

2. Standards of Conduct

- (1) Initiatives via our insurance and financial services

We will create insurance and financial services that contribute to the Key Issues, and work to resolve social issues and thus enhance corporate value.

- (2) Initiatives as part of the business process

Through an innovative reassessment of our business processes, we will work to enhance quality and improve business operations while making more efficient use of resources and energy.

- (3) Environmental awareness and protection activities

By raising environmental awareness among all of our executives and employees, our communities and the next generation, we will work with stakeholders to promote environmental protection activities, gaining their trust and building sympathy for these issues.

We will work to ensure that all executives and employees of the MS&AD Insurance Group are familiar with this Environmental Basic Policy, which we are also disclosing to the public.

Established April 1, 2010

Revised April 1, 2016

Revised March 1, 2019

Improvement of Sustainability of Natural Capital

Natural-related Financial Disclosure

Damage to natural capital due to economic activities has increased and, if biodiversity continues to be damaged, this may become an obstacle to realization of a sustainable society. While working to improve the sustainability of natural capital, the Group is promoting nature-related disclosure as set forth in the Taskforce on Nature-related Financial Disclosures ("TNFD") Disclosure Recommendations Version 1 (TNFD v.1.0) published in September 2023.

- > Nature-related Financial Disclosure
- > Reduction on Environmental Burden
- > Basic Policy on the Environment

Initiatives Related to TNFD

HD

Our Company has made efforts to promote understanding of TNFD (Taskforce on Nature-related Financial Disclosures) and to develop frameworks, etc., subscribing to the purpose of TNFD.

Promotion of Understanding and Development of Frameworks

TNFD selects members from among financial institutions, corporates, etc. in 14 countries for development of disclosure frameworks. One of our employees was selected as a taskforce member and contributed to framework development. Having released a prototype disclosure framework (beta version), TNFD proceeded with a development based on inputs and feedback from stakeholders such as financial institutions and corporates. Our company participated in the TNFD Forum and supported this initiative.

In Japan, the TNFD Consultation Group of Japan (commonly known as TNFD Japan Council) was formed in June 2022 in order to promote understanding about TNFD by companies, etc. participating in the TNFD Forum and it endeavored to increase understanding of the beta version of TNFD, inviting expression of opinions through creating opportunities for explanations on the beta version and discussions by various participants.



- > Participation in the Taskforce on Nature-related Financial Disclosures (TNFD) which promotes disclosure associated with nature-related risks (in Japanese only)
- > Establishment of the TNFD Consultation Group of Japan and convening of its first meeting (in Japanese only)

Participation in Pilot Programs





We participated in a pilot program which TNFD carried out in cooperation with the United Nations Environment Program's Finance Initiative. In this program, we select one topic from among many which are based on establishment of region/industry combinations, and carry out pilot operation of risk evaluation using a method proposed by TNFD in its prototype framework. We then feed the results back to TNFD to help it further develop the framework.










Our company participated in the project in order to acquire know-how in risk assessment and disclosure, and to apply the knowledge gained through conducting pilots to framework development and TNFD Consultation Group of Japan.


Providing Natural Capital Products and Solutions

Our Group has been offering various services for quantitative evaluation of impacts on natural capital in developing business units and projects within and outside of Japan for our customers' business expansion, and products to cover economic loss caused by damage to nature.

Identify and inform on risks	Prevent risks from occurring/minimize the impact	Reduce the economic burden
<p>Assessment of risks caused by damage to or degradation of natural capital (Analysis examples)</p> <ul style="list-style-type: none"> Future risk of water depletion at business facilities that use large volumes of water Assessment of the sustainability of supply chains which primarily depends on natural resources 	<p>Provision of proposals on risk management measures based on assessment and analysis results, and services for preventing accidents (Proposal example)</p> <ul style="list-style-type: none"> Consultation on land use that considers local ecosystems Provision of alert function for smartphones to prevent roadkill incidents 	<p>Provision of risk coverage (Coverage example)</p> <ul style="list-style-type: none"> Expenses incurred for activities to remediate damage to the natural environment Expenses incurred during recall when a sustainability certification of the used materials is revoked and expenses needed for apology


 <p>Provision of Nature-related Risk Analysis Support in Line with TNFD</p>	<p>In line with the guidance of the Taskforce on Nature-Related Financial Disclosures (TNFD), we provide support for scoping of analysis targets, analysis of priority regions and dependencies/impacts, including value chains, and consideration of business risks/opportunities, and we disclose information based on such results. Further progress in developing analytical techniques is underway, including a partnership with Think Nature Inc., a natural capital big data company, since November 2022.</p> <p>Entered into a co-creation agreement between Think Nature Inc. and MS&AD (InterRisk) (in Japanese only) </p>
 <p>Provision of Basic Evaluations of Water-related Risks</p>	<p>An increasing number of areas worldwide have been experiencing depletion of their water resources due to climate change, population increases in developing countries, economic development and other factors. As, in some cases, this depletion is serious enough to threaten companies' operations, companies now need to identify and disclose their own water-related risks. We offer services for assessing the water risks (depletion, contamination, flooding/droughts, etc.) for their business units inside and outside of Japan.</p> <p>Basic Evaluation service for water-related risks (InterRisk) (in Japanese only) </p>


<div>InterRisk</div> <div>Biodiversity-conscious Land-use Consulting</div>	<p>A growing number of companies which regard initiatives to conserve biodiversity as both risks and opportunities for their businesses have been taking biodiversity into account in determining their businesses' land use. We offer comprehensive support ranging from surveys and analysis through formulation of development/action plans based on these surveys, and analyses, for the use of offices, apartment buildings, and other land with green spaces.</p> <p>Biodiversity- conscious land-use consulting (InterRisk) (in Japanese only) </p>
<div>MSI ADI</div> <div>Provision of a discount on premiums to businesses working on recycling of plastic resources</div>	<p>With the aim of supporting promotion of plastic resources recycling, we provide companies working on such recycling with discounts on premiums for certain types of liability insurance products.</p> <p>Introduction of a premium discount system for businesses working on recycling of plastic resources (MSI, ADI) (in Japanese only) </p>
<div>MSI ADI</div> <div>Supporting reduction of roadkill incidents</div>	<p>Automobile accidents rank high as a cause of death for rare species of animals such as Iriomote cats (roadkill). In order to prevent the occurrence of such accidents, an alert function has been installed in dedicated dashcams for automobile insurance.</p> <p>From FY2022, we have been making donations based on sales of such dashcams to organizations, including those working on protection of rare animals and reduction of roadkill incidents.</p> <p>Rolling-out of products and services which contribute to conservation and restoration of natural capital and biodiversity. (MSI) (in Japanese only) </p> <p>Expansion of our products and services which contribute to conservation and restoration of natural capital and biodiversity. (ADI) (in Japanese only) </p>
<div>MSI</div> <div>Providing coverage of additional expenses for dealing with marine contamination</div>	<p>In cases where the natural environment suffers damage due to a marine vessel accident, we will cover expenses of conservation/restoration actions taken voluntarily by the vessel's operator to address such damage. This type of risk has been outside the coverage of conventional insurance policies.</p> <p>Launched Endorsement for Additional Expenses for Dealing with Marine Contamination under hull insurance (MSI) (in Japanese only) </p>
<div>MSI ADI</div> <div>Providing extensive coverage of expenses associated with contamination damage</div>	<p>We will provide coverage on a wide range of risks, including liabilities for damages and expenses of contamination clean-up arising out of accidents such as an unexpected and sudden outflow of contaminants into public waters from a factory, etc.</p> <p>Launched Endorsement for Extended Coverage of Contamination Damage under facility owner's (manager's) liability insurance (MSI) (in Japanese only) </p> <p>Launched Endorsement for Extended Coverage of Contamination Damage, which contributes to conservation and restoration of natural capital and biodiversity. (ADI) (in Japanese only) </p>
<div>MSI ADI</div> <div>Providing coverage of reforestation expenses, etc.</div>	<p>We cover expenses necessary for reforestation of forests damaged by fire, etc., which have been outside the coverage of conventional forest fire insurance.</p> <p>Launched Forest Keeper, an insurance product for those engaged in forestry (MSI) (in Japanese only) </p> <p>Launched Endorsement for Coverage of Reforestation Expenses etc., which contributes to conservation and restoration of natural capital and biodiversity (ADI) (in Japanese only) </p>

<div>MSI InterRisk</div> <p>Package for Supporting Corporate Green Space Initiatives</p>	<p>Recent trends such as Nature Positive and TNFD and other factors have increased the importance of corporate green space that reflect consideration for biodiversity as a concrete approach to corporate land use. Utilizing the know-how and experience of Mitsui Sumitomo Insurance, which has been engaged in the development of Surugadai Green Spaces at its head office site over many years, and MS&AD InterRisk Research & Consulting, which has been carrying out research and consulting services related to natural capital and biodiversity, we offer insurance products/related services packaged with "Surugadai Green Space Inspection Guide," "Corporate Green Space Consulting Service," and "Corporate Green Space Insurance" to support corporate green space initiatives that take into consideration natural capital and biodiversity</p> <p>Corporate Green Space Insurance/related services to support corporate green space initiatives (MSI, InterRisk) (in Japanese only) </p>
<div>MSI</div> <p>Provision of Liability Insurance for "Noyaki (Open Burning)"</p>	<p>In February 2023, we launched Japan's first liability insurance for accidents related to "Noyaki," an early spring tradition in Aso, Kumamoto Prefecture.</p> <p>In Aso, open burning has long been carried out for the purposes of maintaining and restoring grasslands, conserving biodiversity, storing carbon, and recharging downstream water sources, but ensuring safety and security is an issue as fire accidents occur. We maintain functions of the open burning through providing coverage for damage related to the spread of fire to other properties during the open burning period, thereby contributing to conservation of the natural environment.</p>
<div>ADI</div> <p>Product Recall Expenses Insurance for Food Service Businesses - Shoku-eco</p>	<p>We are partnering with Kuradashi Co., Ltd., which operates a social contribution food sharing platform, to provide recall expenses insurance for food service businesses. When a food company recalls foodstuffs without any quality issues but with mislabeled expiry dates, etc., Kuradashi reduces food wastage by purchasing such foodstuffs. This also helps to minimize disposal costs, enabling insurance premiums to be offered at a 10% discount. The food loss/waste is one of the social issues attracting global attention. This insurance contributes to reduction of food loss/waste through more effective use of foodstuffs that would otherwise be disposed of.</p>

Preserving Conserving Biodiversity through Partnerships and Industry-Academia Collaboration

Our Group has made biodiversity conservation one of key issues in the MS&AD Insurance Group Basic Policy on the Environment and is promoting measures such as participation in various initiatives.

<div>HD</div> <p>Natural Capital Finance Alliance (Former Natural Capital Declaration)</p>	<p>In July 2016, our Group signed the Natural Capital Declaration, which calls on financial institutions to incorporate the concept of Natural Capital into their financial products and services, thereby subscribing to the purpose of the Declaration. The Natural Capital Declaration has been expanded and reorganized as the Natural Capital Finance Alliance.</p> <div>  <div> NATURAL CAPITAL FINANCE ALLIANCE <small>Finance sector leadership on natural capital</small> </div> </div>
<div>HD</div> <p>Call to Action of Business for Nature</p>	<p>We subscribe to the purpose of Call to Action of Business for Nature, a global coalition which calls on governments to adopt ambitious nature and environmental policies.</p>

<div>HD</div> <p>30by30 Alliance</p>	<p>In order to contribute to realization of 30by30, a global target of designating at least 30% of the world's land and oceans as protected/conserved areas by 2030, the MS&AD Insurance Group has been taking part in the 30by30 Alliance for Biodiversity headed by the Ministry of the Environment. The Company aims to contribute to realization of the target by promoting conservation of its own green zones.</p>
<div>InterRisk</div> <p>Participation in Association for Business Innovation in harmony with Nature and Community (ABINC)</p>	<p>The association was established with the purpose of encouraging businesses to work toward development of a symbiotic society in harmony with communities' local flora and fauna, such as certification of corporate green space in consideration of biodiversity (ABINC certification). MS&AD InterRisk serves as the association's secretariat.</p> <p>Number of ABINC-certified green spaces: 139 (as of June 2023)</p>
<div>HD</div> <p>Japan Business Initiative for Biodiversity (JBIB)</p>	<p>Japan Business Initiative for Biodiversity (JBIB) is a gathering of companies which carry out joint research projects on conservation of biodiversity and sustainable use of biological resources. It made a start mainly with companies which had participated in a symposium, "The Story of Biodiversity Told by Companies" held in 2007 as major members, aiming to study and take actions together for promoting initiatives for conservation of biodiversity. MS&AD Holdings has been serving as the chair company since JBIB's founding in April 2008.</p> <p>Total number of official members and network members: 59 (as of June 30, 2023)</p> 
<div>MSI ADI</div> <p>Regional Revitalization and Disaster Prevention</p>	<p>We have been working on regional revitalization and disaster prevention projects by utilizing the region's nature,</p> <p>Creation of a resilient and inclusive society (regional revitalization)</p>

"The Story of Biodiversity Told by Companies"

HD

Each year, the Company holds a "The Story of Biology Told by Companies" symposium.

The symposium program was launched in 2007 as an opportunity to provide information on corporate initiatives for biodiversity and, in February 2023, we hosted the 16th symposium This program has been highly rated with the symposiums featuring in the Guidelines for Private Sector Engagement in Biodiversity.

- > 2021 "The Story of Biology Told by Companies" symposium
- > 2022 "The Story of Biology Told by Companies" symposium
- > 2023 "The Story of Biology Told by Companies" symposium

Biodiversity Conservation Initiatives in Asia and Japan

Activities in Collaboration with Conservation International (Asia-Pacific)

MSI

MS&AD is promoting biodiversity conservation activities in Southeast Asia in collaboration with the global non-governmental organization, Conservation International (Asia-Pacific). Our Group is working with local partners in six key Asian markets (Hong Kong, Indonesia, Malaysia, Singapore, Thailand, and Vietnam) and two Pacific countries (Fiji and New Caledonia), to assist with activities such as reforestation, mangrove planting, conservation of rare wildlife, and monitoring of protected areas.

> Protecting biodiversity (MSIG-Asia) 

Support for Reforestation and Establishment of Sustainable Local Communities (Indonesia)

MSI

Over the past 18 years, starting in FY2005, we have been working with the Indonesian government to restore wildlife reserve forests and to recover tropical forests in the Special Region of Yogyakarta on Java Island. We have also been endeavoring to stimulate the local economy by, for instance, planting trees to revive degraded forests, and to form sustainable local communities, maintaining/managing protected forests and pursuing cooperative forestation initiatives with local residents by offering them technical guidance on planting and cultivating trees.



Soil preparation training

> Indonesia Reforestation Project 

Afforestation activities at the Aioi Nissay Dowa Insurance Forest

ADI

In FY 2019, we launched a tree-planting activity called the Aioi Nissay Dowa Insurance Forest in Bihoro Town, Hokkaido, as an activity for Connecting a Healthy Global Environment to the Future. Our environmental donation initiatives through customers' selection of paperless insurance/Web policies, etc. are being utilized for tree-planting activities. We planted three types of moisture-resistant, broad-leaved trees (Mizunara: Quercus cuspidate, Japanese white birch: Betula platyphylla Sukaczew, and Manchurian Ash) on 15.5 hectares of land in accordance with the soil characteristics of the plantation area.



Environmental Conservation Initiatives within our Group

We are actively engaged in environmental conservation activities and raising awareness among employees within our Group.

MS&AD Green Earth Project

Group-wide

MS&AD Green Earth Project is a project through which our Group has been addressing conservation/restoration of natural environments, environmental burden reduction, disaster prevention and mitigation, and regional revitalization in a unified manner. We are working to address climate change and improve the sustainability of natural capital in an integrated manner through these initiatives, including reduction of resource utilization through paperless business processes, etc. and resource circulation through recycling, and drawing out the functions of nature, such as disaster prevention/mitigation and decarbonization, by preserving the natural environment toward resolving social issues (Nature based Solutions) utilizing the power of nature.

> MS&AD Green Earth Project

Blue Economy Project

MSI






With a view to medium- to long-term social transformation associated with the conservation of natural capital/biodiversity and decarbonization, we will analyze new risks arising out of initiatives for "responses to climate change and decarbonization" such as renewable energy from the oceans/seabed and negative emissions technologies, and "responses to digital transformation of offshore/submarine business" utilizing oceanographic data and AI, etc., and will promote development of insurance products/services that support realization of the "blue economy" through a system deployed across internal and external organizations.

> Launched Blue Economy Project (in Japanese only) 

Mitsui Sumitomo Insurance Surugadai Green Spaces as OECMs / Corporate Green Space Support Package

MSI InterRisk

The green zones surrounding Mitsui Sumitomo Insurance's Surugadai Building and the Surugadai New Annex (Surugadai Green Spaces) are highly regarded as corporate green spaces that reflect consideration for biodiversity. Aiming to contribute to realization of "30 by 30," the Group participated in a demonstration project initiated by the Ministry of the Environment in relation to the Certification as "Other Effective area-based Conservation Measures" (OECMs), and Surugadai green spaces were certified as OECMs in October 2023. Mitsui Sumitomo Insurance and MS&AD InterRisk Research & Consulting provide a "Corporate Green Space Support Package", utilizing the know-how and experience of both companies, to support corporate green space initiatives through corporate green space insurance and related services.

- > Surugadai Building Green Spaces 
- > Participated in a demonstration project of the Ministry of the Environment related to the Certification as OECMs (in Japanese only) 
- > Evaluated to be Equivalent to Certified in the demonstration project in relation to the Certification as OECMs (in Japanese only) 
- > Supporting corporate green space initiatives through corporate green space insurance and related services (in Japanese only) 
- > Green zones surrounding the Surugadai Building and the Surugadai New Annex of Mitsui Sumitomo Insurance certified as OECMs by the Ministry of the Environment (in Japanese only) 

Reducing the Use of Plastics

Group-wide

As marine pollution becomes an ever-increasing concern, Mitsui Sumitomo Insurance has stopped using plastic cups and straws in its employee cafeterias since August 2018 in order to reduce the use of plastic and educate employees regarding the problem of plastic waste in our oceans. In July 2019, Aioi Nissay Dowa Insurance installed water stands with direct faucets to promote the use of personal water bottles. Furthermore, in, during work hours, we are focusing on group-wide initiatives to reduce the use of plastic. In July 2020, for example, we provided employees with original eco-bags as an alternative to plastic shopping bags and special stickers to put on bottles to encourage employees to bring in their own water bottles, focusing on group-wide initiatives to reduce the use of plastic during work hours.

Promoting the Use of FSC-Certified Paper*

Group-wide

Our Group has been making a switchover to FSC-Certified* paper for pamphlets and other printed material since fiscal 2010. Using paper made with lumber sourced from properly managed forests enables us to contribute to preserve biodiversity through forest protection.

*Paper manufactured from lumber sourced from properly managed forests in the interest of sustainable forest use and environmental conservation.

Sustainable Seafood

MSI

We offer sustainable seafood* in the cafeterias of our buildings, the Surugadai Building from October 2019 and Chiba New Town Center from August 2020. Every month, a Sustainable Seafood Day is scheduled to provide menus using sustainably sourced seafood. Simply by allowing employees to eat sustainable seafood and transforming their own eating habits through such initiatives, we are contributing to the realization of a sustainable society. *Sustainable seafood refers to seafood that has been certified for sustainable production (fishing and aquaculture), as well as management and traceability in the processing, distribution, and sales processes.

Nature-related Financial Disclosure

Damage to natural capital due to economic activities has been increasing and, if biodiversity continues its loss at the current rate, this will become a serious crisis for the realization of a sustainable society. MS&AD group recognizes the improvement of natural capital sustainability as a critical issue and is actively working on it.

We have been making ongoing efforts through activities such as the Japan Business Initiative for Biodiversity (JBIB) jointly established with other companies in FY2008, nature-related consulting services, and collaborative research with universities. We are focusing on initiatives related to natural capital and biodiversity with the aim of realizing a nature-positive society and a world in harmony with nature.

In FY2021, we supported the Taskforce on Nature-related Financial Disclosures ("TNFD")*1, which was inaugurated in order to promote disclosure of nature-related financial information. The Group is promoting nature-related disclosure as set forth in the TNFD Recommendations (TNFD v1.0), published by TNFD in September 2023.

The Group has identified risks and opportunities in line with the concept of LEAP approach*2 advocated by TNFD, taking into account dependencies upon and impacts on nature. In "scoping," which considers the scope of analysis that should be prioritized, we identified "non-life insurance business," "financial services business," and "risk-related service business" as the main targets, taking into account business scale, impacts on natural capital, and evaluability.

*1: Taskforce on Nature-related Financial Disclosures

An international organization aiming to develop a framework for information disclosure whereby the companies and others can redirect the flow of funds that have negative impacts on nature and bring about positive impacts on nature by disclosing nature-related risk information and visualizing the impacts on business.

*2 An integrated assessment process for managing nature-related risks and opportunities, focusing on the region or biome in which the business activities are carried out. "LEAP" stands for four phases: Locate, Evaluate, Assess, Prepare.

[TCFD · TNFD Report](#)  (2,009KB)

[Climate-related Financial Disclosure](#)

Measures to Address New Risks Occurring in Line with Social Changes

Adaptation to technological innovation and changes in lifestyles and business styles is essential to realizing a resilient and sustainable society. Construction of sustainable energy systems through efficient and smart use of distributed energy resources such as renewable energy, storage batteries, electric vehicles, and heat pumps, development of technologies for energy conservation, decarbonization, resource circulation, and biotechnology, etc., and research and development, etc. related to AI to support widespread deployment of such technologies are progressing, and risks are diversifying in response to environmental changes and social conditions.




The rapid changes in social conditions in recent years are having a major impact on our lifestyles and on the way we do business. Digitalization of industry and society is accelerating, and the number of platforms that facilitate people's online interactions, e-commerce, online education, remote work, etc. is rapidly increasing. Improving digital safety and preparing for the "new normal" is becoming increasingly important. To prepare for new risks, it is important to assess risks using reliable models and to control them based on such assessments. The MS&AD Insurance Group has been supporting transformation of society by providing new risk preparedness through activities such as collaboration with other industries, while making maximum use of the Group's knowledge and accumulated information.





We also believe that it is important for people's lifestyle stability and for efficient business activities to predict, prevent, and appropriately manage new risks associated with progress in innovation and changes in industrial structure. We will contribute to realization of a resilient and sustainable society through providing products/services that respond to new risks.

Providing Research, Studies, Development and Information on New Risks

We offer effective information and implementation of research and investigation, such as surveys on evolving technologies and the environment, research on utilization of big data and assessment and identification of risks.

< Representative Initiatives >

<div data-bbox="274 1624 357 1657">Group-wide</div> <div data-bbox="119 1675 512 1702">Collaborations with overseas startups</div>	<p>We aim to provide innovative insurance products, services and know-how through research and demonstration experiments on advanced technologies and services in collaboration with world-leading startups in the fields of cybersecurity, etc.</p> <p>Launched a demonstration experiment for advanced automotive cybersecurity countermeasures (MSI) (in Japanese only) </p> <p>Jointly developed cybersecurity solutions for SMEs (MSI, ADI, InterRisk)(in Japanese only) </p>
<div data-bbox="274 1899 357 1933">MSI</div> <div data-bbox="143 1951 489 2018">Research through participation in community</div>	<p>Through community participation, we securely utilize the data, services, and solutions held by each company, and consider development of new products and services that lead to improvements in women's QOL (quality of life).</p> <p>Participated in the "Value Add Femtech™ Community", a community for business co-creation and data utilization in the femtech area (MSI) (in Japanese only) </p>

<p>MSI InterRisk</p> <p>Cross-organizational project (within and outside of the company)</p>	<p>In respect of one of the remaining frontiers, the ocean seabed, we analyze new risks arising out of economic activities, decarbonization, and marine ecosystem conservation efforts, and promote development of insurance products and services that support development of the blue economy through a cross-organizational framework that includes both internal and external organizations.</p> <p>Launched “Blue Economy Project” (MSI) (in Japanese only) </p>
<p>Group-wide</p> <p>Joint research with universities</p>	<p>We are implementing initiatives and support for the development and practical application of advanced technologies through industrial-academic partnership agreements with universities engaged in cutting-edge surveys and research that will be useful to the next generation in relation to evolving technologies and ever-changing lifestyles.</p> <p>Example initiative:</p> <p>Concluded a comprehensive cooperation agreement between Tokyo University of Agriculture and Technology and Aioi Nissay Dowa Insurance (ADI) (in Japanese only) </p>
<p>InterRisk</p> <p>Offering of risk information/reports</p>	<p>We support companies to be well equipped for various risks by providing the latest practical reports and information related to corporate and organizational risk management initiatives.</p> <p>InterRisk – Risk information/reports (in Japanese only) </p> 

Providing Solutions to Risks

To prepare for new risks, it is imperative to assess risks through reliable models and to control them based on the results of such assessments, as well as understanding the social situation and having advanced expertise in the target area. The Group provides solutions to prepare for risks through consulting done by MS&AD InterRisk Research & Consulting, which is capable of advanced investigation and research as well as practical consulting.

Consulting menu offered by MS&AD InterRisk Research & Consulting

A list of online and remote risk management services is also available.



[Consulting Menu by MS&AD InterRisk Research & Consulting \(in Japanese only\)](#)

Support for Research and Development of Next-generation Mobility Services

“Next-generation mobility” refers to different forms of transportation that utilize cutting-edge technologies, and research and development thereof has been active in recent years.

Next-generation mobility is not only changing the conventional means of transportation but is also attracting attention as a means of addressing energy issues such as utilization of renewable energy, including solar power generation. The Group is participating in research and collaboration initiatives in cooperation with other industries, local government bodies, etc. with the aim of implementing next-generation mobility services and developing new insurance products and services that match those mobility services.

< Principal Approaches >

MSI

ADI

Flying cars

Flying cars are attracting attention as the next generation of air mobility, and development and efforts to make them a reality are underway in several countries.

Example initiatives:

[Business partnership to develop takeoff and landing sites for flying cars \(ADI\) \(in Japanese only\)](#)



[Participation in the Public-Private Conference for future Air Mobility \(MSI\) \(in Japanese only\)](#)



<div data-bbox="229 454 402 488">MSI InterRisk</div> <div data-bbox="277 508 354 530">Drones</div>	<p>Use of automated driving and autonomous delivery robots is attracting attention as a means of resolving regional issues including population decline, aging, and logistics and disaster prevention due to an increase in natural disasters as well as improving efficiency and labor-saving in transportation. Accordingly, various local governments and companies are accelerating efforts to commercialize autonomous drones.</p> <p>Example initiatives:</p> <p>Promotion of new logistics services in remote island areas using drones (MSI) (in Japanese only)</p> <div data-bbox="576 607 611 636">PDF</div> <p>Support for verification of drones and autonomous delivery robots (InterRisk) (in Japanese only)</p> <div data-bbox="576 683 606 710">📄</div>
<div data-bbox="274 784 357 817">ADI</div> <div data-bbox="156 835 475 860">Other next-generation mobility</div>	<p>Example initiatives:</p> <p>Concluded a business alliance agreement aimed at expanding use of a locality-based service using electric kickboards BIRD. (ADI) (in Japanese only)</p> <div data-bbox="1114 855 1147 882">PDF</div>

Providing Products and Services that Address New Risks

Use of automated driving and automatic delivery robots is attracting attention as a means of resolving regional issues including population decline, aging, and logistics and disaster prevention due to an increase in natural disasters as well as improving efficiency and labor-saving in of transportation. Accordingly, various local governments and companies are accelerating efforts to commercialize autonomous drones

Responses to new risks related to actions on climate change and nature capital are posted in the content below:

- > Action on Climate Change
- > Improvement of Sustainability of Natural Capital

< Main Products and Services >

MSI ADI InterRisk

Addressing cyber risk

- Group companies cooperate closely in the area of cyber risk to develop a comprehensive service.
- Consulting service by MS&AD InterRisk Research & Consulting to offer one-stop support for companies to build a multi-layered system to protect against risks.
- Provision of a menu of services to offer, through both insurance products and services, comprehensive support for countermeasures against cyberattacks perpetrated on not only individual companies but also entire supply chains.



Launched targeted e-mail training service that applies

behavioral economics (MSI, ADI, InterRisk) (in Japanese only)

Launched "Bouken Cyber", the next-generation endpoint detection and response (EDR) + management security service (InterRisk) (in Japanese only)

Launched a comprehensive support menu for supply chain countermeasures against cyberattacks (MSI, ADI, InterRisk) (in Japanese only)

Set up cybersecurity call center (MSI, ADI) (in Japanese only)

MSI ADI

Preparing for a new way of life

- Coverages for various kinds of risks such as information leakage due to cyberattacks, property damages or theft of business computer and labor management for companies promoting telecommuting.
- Coverages for the risk of companies selling laptops and tablets to local governments to realize the GIGA School Concept (covers expenses incurred with a warranty system for the repair or replacement of damaged or broken laptops and tablets being sold)

Launched Comprehensive Telecommuting Compensation Plan (MSI, ADI) (in Japanese only)

Launched GIGA school concept compensation plan for sales operators (MSI, ADI) (in Japanese only)

MSI ADI

Preparing for new business activities

- Coverage for risks from launch to landing on the Moon in lunar-related business activity, which is expected to expand in the future
- Coverage targeting providers of streaming delivery services for risks such as refunding of fees due to delivery failure caused by equipment defects in the streaming of online concerts, online sporting events, online tours, etc.
- Coverage targeting exhibitors of digital artworks for damage sustained when their owner information is falsified through unauthorized access by a third party.

Developed the world's first "Lunar Insurance" to cover risks arising out of navigation to/from and landing on the Moon in collaboration with ispace, inc. (MSI) (in Japanese only)

Launch of Streaming Event Cancellation Insurance (MSI, ADI) (in Japanese only)

[Japan first] Launch of Dedicated Insurance Coverage for NFT Art (MSI) (in Japanese only)

ADI InterRisk

Preparing for next-generation mobility society

Provision of insurance products and services aimed at implementation of next generation mobility services.

<Regional Revitalization x Automated Driving > Japan first! Support for safety in operation of the Level 3 remote unmanned automated mobility service (ADI, InterRisk) (in Japanese only)

Initiatives to Prepare for Widespread Societal Adoption of the Metaverse (Virtual Space)

Actively utilizing external knowledge, we are working on initiatives aimed at development of new insurance products and services which will support economic activities in the virtual space of the “metaverse” based on intensive consideration of a future society in which realistic virtual realities created by advancing technologies will become widespread.

Provision of services utilizing metaverse

MSI

ADI

Mitsui Sumitomo Insurance has developed “Future Design Metaverse,” whereby Tsukuba City’s underground space and heat supply facilities were reproduced and are providing content to enable cooperative consideration of a potential future energy system through Avatar, which is the alter ego of the participant.

Launched “Future Design Metaverse” service - Thinking about the future of the heat supply business around Tsukuba Station, together with members of the local community (MSI)(in Japanese only) [PDF](#)



Aioi Nissay Dowa Insurance has started development of the metaverse in the “Fortnite,” a popular online game with over 400 million registered users worldwide, together with support activities for creators aimed at establishment of insurance products/services/customer contact points, prior to the creation of a new economic zone.

[Industry “first”] Launched initiatives in “Fortnite” toward creation of a new economic zone (ADI)(in Japanese only) [PDF](#)



Preparing for risks related to the Metaverse

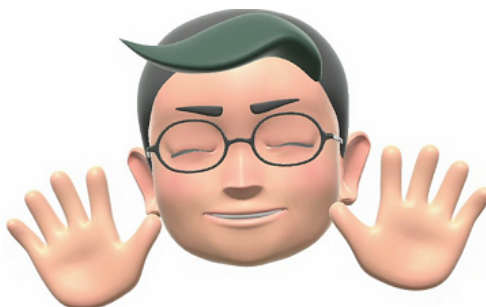
ADI

While the metaverse offers business opportunities in all industries, such as unprecedented communication experiences and creation of new economic zones, and with expectations for the future growing, there are concerns about a new series of risks, such as privacy, security, legal systems, business practices, and culture. We will contribute to development of the metaverse through researching currently unknown risks that may occur in the metaverse, where remarkable technological innovation is taking place, to develop and provide insurance products and services that respond to market evolution and change.

[Japan “first”] Launched exclusive package insurance for metaverse (ADI)(in Japanese only) [PDF](#)

| Communicating within and outside of the company, utilizing avatars

As the first action in commencing business activities in the metaverse, we created an avatar of the president of Aioi Nissay Dowa Insurance, which has been providing digital points of contact between our Group and its customers at every opportunity for communication.



Development of data sharing platform across the Group

In order to prepare for and cope with a wide range of risks, it is essential to maximize use of the Group's knowledge and accumulated information. We convert the various data held by each group company into "pseudonymized information" so that it cannot be associated with a specific individual, and share such information using cutting-edge data virtualization technology. Virtualizing data makes it possible to share updated data in a timely manner with no need to copy data from the data storage location of each Group company to the sharing platform, and it is possible to always link the latest data quickly, enabling safe and timely sharing of data held by each company.

[Developed "Group Data Sharing Platform," to share data across the Group \(Group-wide\)\(in Japanese only\)](#) 

Loss Prevention/Mitigation through the Utilization of Data and AI


Research and Results through Industry-Government-Academia Collaboration in Relation to Loss Prevention and Reduction

In order to build a safe and secure society, we are conducting joint research with government agencies and universities on loss prevention/mitigation, and providing new services as a result of this research.


MSI InterRisk

Loss prevention and reduction system for local governments "Loss Prevention Dashboard"

Developed and launched "Loss Prevention Dashboard" for local governments, which clearly and centrally visualizes real-time weather data in relation to disaster risks, flood prediction data at least 30 hours in advance, and post-disaster damage estimation using AI, and supports regional loss prevention/mitigation.

Launched a new loss prevention/mitigation and reduction support system through "Weather/Disaster Data x AI" (in Japanese only) 

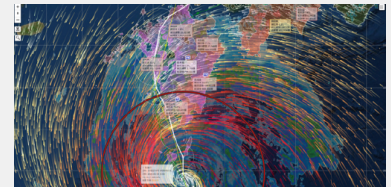
Developed AI-based damage estimation method jointly with the National Research Institute for Earth Science and Disaster Resilience under the Public/Private R&D Investment Strategic Expansion Program (PRISM).

Developed a natural disaster damage estimation system utilizing non-life insurance data and machine learning (in Japanese only) 

ADI

Real-time loss prediction website, cmap.dev

Publicly available cmap.dev website, conceived from industry-academia joint research by Aon Group Japan and Yokohama National University, can predict the potential number of buildings damaged by typhoon, heavy rain, or earthquake. The website can be



accessed from any device, computer or smartphone, 24 hours a day, 365 days a year. It provides forecasts for each municipality of the potential number of buildings damaged and the rate of damage caused prior to typhoon (up to 7 days before landfall), and immediately after heavy rain or earthquake strikes. The website can also display flood, landslide and tsunami hazard maps as well as information on warning levels (equivalent to 3, 4, 5), evacuation areas and shelters nationwide.


In August 2020, the cmap.dev website function which sends out emergency information in the event of a disaster was released as an app.



In June 2021, a function was added to display social media information relating to weather, disasters and lifelines, analyzed by AI, on the cmap.dev website.

In August 2021, evacuation information was expanded with a function for visualizing congestion information on evacuation shelters in some local governments.

And, in March 2022, barrier-free information which can be utilized for safe, secure and convenient evacuation in the event of a disaster was added to the app.

Real-time loss prediction website, cmap.dev (in Japanese only) 

WheelLog barrier-free information added to loss prediction/mitigation platform, cmap.dev (in Japanese only) 



<div data-bbox="274 351 357 385">ADI</div> <p>Evacuation insurance plan</p>	<p>Through a joint research project with the Prefectural University of Hiroshima on an approach to evacuation in the event of a natural disaster, the "Evacuation Insurance Plan" was provided; this consists of summarized effective support measures for establishing a scheme, which enables rapid evacuation of persons requiring support* in the event of disasters.</p> <p>*Elderly and disabled persons, etc. who have difficulty evacuating themselves or living in evacuation shelters.</p> <p>Started providing "evacuation insurance plan" to support development of an evacuation scheme when disaster occurs. (in Japanese only) </p>
<div data-bbox="188 716 446 750">MSI ADI InterRisk</div> <p>Research through Industry-Government-Academia Collaboration on damage due to typhoons</p>	<p>Universities, insurance companies, and meteorological companies initiated joint research on "Creating virtual weather warning/advisories and damage estimation data based on typhoon simulation data, and devising a virtual disaster training menu for local governments," leveraging their respective strengths.</p> <p>Yokohama National University, Mitsui Sumitomo Insurance, MS&AD InterRisk Research & Consulting, Weathermap Co., Ltd., and Aioi Nissay Dowa Insurance initiated joint research to develop weather warnings/advisories and damage estimates based on typhoon simulations, together with a virtual disaster training menu for local governments(in Japanese only) </p>





Service Utilizing Data Analysis or AI for Risk Assessment/Analysis and Mitigation of Natural Disaster Risks

Services for Assessment and Analysis of Natural Disaster Risks

As natural disasters continue to increase in frequency, it has become an important management issue for companies to prepare for such emergencies. We support resilient business activities by providing services to assess and analyze the risks of various natural disasters.

< Principal Approaches >

<div data-bbox="274 1545 357 1579">InterRisk</div> <p>Natural disaster hazard information survey</p>	<p>Identification of location risks for companies and other organizations through comprehensive collection and organization of hazard information on earthquakes, wind and water disasters, volcanic eruptions, lightning strikes, snow accumulation, and more.</p> <p>Natural disaster hazard information survey(in Japanese only) </p>
<div data-bbox="274 1818 357 1852">InterRisk</div> <p>Flood disaster countermeasure support service</p>	<ol style="list-style-type: none"> (1) Assessing inundation risks by identifying locations with a high risk of inundation based on hazard maps (2) Simulations to evaluate inundation conditions in the vicinity of target sites with a fine mesh (3) Training simulated for before and past wind and water disasters hit. (4) Comprehensive support menu consisting of advice and support for simulated training on identifying dangerous areas through on-site checks, implementation of countermeasures and other actions <p>Water-related disaster risk consulting(in Japanese only) </p>

<div>InterRisk</div> Sediment-related disaster risk diagnosis	<p>Simulations of slope failures at individual sites based on largest recorded and potential largest rainfall scenarios are used for risk assessments</p> <p>Sediment-related disaster risk assessment services(in Japanese only) </p>
<div>InterRisk</div> Wind disaster risk diagnosis	<p>A 3D model is prepared using 3D CAD based on drawings and exterior photographs and a report including visualized wind load on the building and wind flow during strong winds is submitted, with the surrounding terrain and buildings taken into consideration. In order to reduce the damage caused by strong winds, it can be used to examine measures for buildings and outdoor equipment that should be taken daily.</p> <p>Wind disaster risk diagnosis(in Japanese only) </p>
<div>InterRisk</div> Collective confirmation system for flood disaster risk information(Sui Search)	<p>Providing a website that enables automatic judgments on the timing of various responses and decisions (warning stage judgments) by acquiring various types of information related to water disasters at multiple sites collectively and in real time.</p> <p>Flood risk information integrated confirmation system (Sui Search)(in Japanese only) </p>
<div>InterRisk</div> Volcanic eruption measures service	<p>In line with the 2021 revision of the Hazard Map of Mt. Fuji, which had not been revised for about seven years, we are providing a service to comprehensively support identification of risks relating to volcanic eruption, emergency responses, business continuity measures, training in normal times, etc.</p> <p>Launch of service relating to volcanic eruption measures(in Japanese only) </p>

Products/Service for Mitigating Natural Disaster Risks

We are providing products and services to support preparation against natural disasters and implementation of safe and secure actions when they occur.

<div>MSI</div> Weather information alert service	<p>In collaboration with Weather News Co., Ltd., the largest weather information company in Japan, we provide policyholders of corporate fire insurance (Property Master, Business Keeper), construction insurance (Business Construction Guard), liability insurance (Business Protector), or transport insurance (Full Line, Support One) with the following services for free:</p> <ul style="list-style-type: none"> • Customers can use an exclusive website to access at any time weather information and forecasts for up to five preset locations • Customers can select locations that are to be monitored and alert e-mail messages are sent out to customer-stipulated e-mail addresses when, for instance, rainfall, wind speed or snowfall forecasts exceed predetermined values or when lightning strikes have been observed within a predetermined distance from monitored locations.
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<div>MSI</div> <div>Evacuation Support Insurance for supporters/persons requiring assistance</div>	<p>We offer insurance products to cover provision of compensation for accidents to persons requiring support during evacuation activities, etc. based on individual evacuation plans that compile information on such persons and on evacuation methods, as well as covering injuries to supporters or persons requiring assistance during evacuation support activities.</p> <p>Launched insurance for supporting evacuation activities based on individual evacuation plans(in Japanese only)</p> <div>PDF</div>
<div>ADI</div> <div>Products/Services for supporting rapid evacuation in the event of large-scale disasters</div>	<p>We provide the “Endorsement for Lump-sum Payment in the Event of Evacuation Due to Specific Emergency Disasters, etc.,” whereby a lump sum payment will be made in the event of need to relocate to an evacuation shelter, etc. due to a disaster of a certain size or greater, such as a locality being designated as a specified emergency disaster area, regardless of whether or not there is damage to the insured object. We also provide the “TOUGH Housing Insurance App,” which is equipped with functions to support disaster preparedness during normal times, dissemination of disaster information and warning information in the event of a disaster, and accident reporting and claims settlements after a disaster occurs.</p> <p>Support for prompt evacuation in the event of a large-scale disaster with insurance and apps – Developed “Endorsement for Lump-sum Payment in the Event of Evacuation Due to Specific Emergency Disasters, etc.” and “TOUGH Housing Insurance App”(in Japanese only)</p> <div>PDF</div>

MSI

ADI

Preparing against natural disasters

In response to growing customer interest in storm/flood and earthquake compensation due to the more frequent occurrence of natural disasters in recent years, we are now proposing “preparing” against natural disasters. We are promoting initiatives to remind customers of the importance of “being prepared,” not only after but also before a disaster occurs.



(MSI)

Flyer highlighting the need for coverage



(ADI)



(MSI)

Information on preventing and mitigating disasters



(ADI)

MSI

ADI

Mitsui Direct General

Useful smartphone apps in times of disaster

We provide smartphone apps for use during disasters and are endeavoring to help our users ensure their safety and security when large-scale natural disasters strike.

Apps are provided for anyone to use free of charge, with real-time push notifications of disaster prevention information, such as weather information and evacuation instructions, and functions that support prompt information gathering.

*Apps can be used free of charge; provided, however, that the communication fee for using the apps shall be user-paid.

Smartphone Disaster Navigator (MSI) (in Japanese only) 

cmap app (ADI) (in Japanese only) 

Products and Services for Safe Driving and Reduction of Automobile Accidents

Identifying and then avoiding the risks that lead to accidents is vital for preventing traffic accidents. Utilizing telematics, we are providing insurance products and services which contribute to accident prevention, safe driving, and reduction of accident frequency by identifying/analyzing our customers' driving situations, etc. and also reduce impacts in the event of accidents and support recovery.

MSI

ADI

Mitsui Direct General

InterRisk

Provision of applications that support safe driving

We provide a variety of services that utilize smartphone apps, and telematics technology with connected drive recorders for greater security and safety

Traffic accident map that visualizes open data of National Police Agency (MSI) (in Japanese only) [PDF](#)

Launched function to detect suspected road rage (MSI) (in Japanese only) [PDF](#)

Prevention of accidents on public roads by utilizing smartphone location information(MSI) (InterRisk)(in Japanese only) [PDF](#)




Launched Accident Risk AI Assessment (MSI)(ADI) (InterRisk)(in Japanese only) [PDF](#)

New AI alert function added to the "Mimamoru" dashcam-based automobile insurance (MSI) (ADI) (in Japanese only) [PDF](#)

Points program service, AnzenDrive by Telematics (ADI) (in Japanese only) [PDF](#)

Joint research with Tohoku University's the Institute of Development, Aging and Cancer utilizing data from "Telematics x brain training app" (ADI) (in Japanese only) [PDF](#)

Tips for safe driving that leads to mitigation/prevention of disasters (MD) (in Japanese only) [PDF](#)

MSI

ADI

Mitsui Direct
General**Telematics- based automobile insurance**

- ・ In January 2019, we launched the “Mimamoru”

dashcam-based automobile insurance which

encourages customers to drive more safely by utilizing the latest telematics technology with our original communicable dash cameras. In addition to the video recording function that comes with the dash cams, we provide safe driving assistance warnings that alert drivers to driving conditions, as well as a “guardian service” that shares information, such as driving habits, with family members and others living apart from the driver. Furthermore, when the dash cam detects a large impact in the unlikely event of an accident, the location of the vehicle is relayed to a dedicated call center. The operator can then make contact with the driver to offer assistance such as initial accident response and dispatching a recovery vehicle to the scene.

(MSI) (ADI) (MD)

- ・ MD launched “Rescue Dashcam (Dashcam Optional Policy)” in January 2023.

・ In January 2022, we launched “Mimamoru” premium dashcam-based automobile insurance with the highest standards of functions/services in the industry.

This added higher functionality such as 360 degree filming and parking monitoring to functions of dashcams provided by non-life insurance companies such as a constant reporting function and a portability function, to increase peace of mind and safety. (MSI)

・ Automobile insurance with a comprehensive lineup of features to meet customer needs that provides incentives for safe driving (driving characteristics discounts) and services leading to safety and peace of mind (ADI)



“Mimamoru” dashcam-based automobile insurance/“Mimamoru” premium dashcam-based automobile insurance (MSI) (in Japanese only)

“TOUGH Mimamoru Automobile Insurance” and “TOUGH Connected Automobile Insurance” (ADI) (in Japanese only)

Launched “Mimamoru” premium dashcam-based automobile insurance (MSI) (in Japanese only)



Japan first - Developed telematics automobile insurance that reflects the safety of autonomous vehicles in insurance premiums (ADI) (in Japanese only)

Launch of service “Traffic Safety EBPM Support” utilizing driving data (ADI) (in Japanese only)



Launched, in FY2023, a new service for visualizing CO2 emissions reduction through safe driving, using a unique algorithm (ADI)

Launched a new service for visualizing “CO2 emissions reduction effects” in Telematics automobile insurance (ADI) (in Japanese only)

Initiatives for reducing CO2 emissions in relation to Telematics auto insurance are posted in the content below:

Action on Climate Change

We have developed and provide a support service to reduce the number of accidents by utilizing telematics technology to provide safety and security to businesses.

Contributing to realization of an accident-free and amenable mobility society by enhancing employees' awareness of safe driving - Daito Trust Construction Co., Ltd. introduced the Mitsui Sumitomo Insurance safe driving support service “F-Dora” for all 6,500 company vehicles(MSI) (in Japanese only)
Save up to 10% on car insurance (fleet contracts) with safe driving initiatives (ADI) (in Japanese only)

MSI




ADI

Automobile insurance for businesses

Assisting in Swift Post-disaster Recovery

In light of a series of large-scale disasters, our Group is working to facilitate swift claims settlement. We are also accelerating digital transformation and endeavoring to pay insurance claims promptly.



<Principal Approaches>

<div>MSIADI</div> <div>Damage surveys utilizing drones (unmanned aerial vehicles)</div>	<p>In conducting damage surveys in areas inaccessible by road due to flooding or landslides or of solar panels spread out over an extensive area, we analyze aerial images taken by drones to quickly assess the degree of damage</p>
<div>MSIADI</div> <div>Operational automation with software robots</div>	<p>Using robotic processing automation for operations such as registering accident claims received via a dedicated website and confirming contract information, and automating the simple administrative tasks, we have developed a system that allows us to assign more personnel to higher value-added work, such as customer service and damage surveys during large-scale disasters.</p>
<div>MSIADInterRisk</div> <div>Support for early disaster certificate issuance</div>	<p>In light of increased severity and frequency of natural disasters, we provide a service to help local governments take actions in relation to the victims' life reconstruction support system: in particular, prompt issuing of disaster certificates and working efficiently to deliver the certificates in order to support early resettlement for disaster victims.</p> <p>Industry "first" – Start of a supporting service for victims' life reconstruction support in the event of a flood disaster (MSI) (in Japanese only) </p> <p>Nationwide deployment of support in applying disaster certificates through fire insurance claims settlement (ADI) (in Japanese only) </p> <p>Launch of "Support Service for Formulation of Damage Identification Investigation Plan" for local governments (InterRisk) (in Japanese only) </p>







Response to Infectious Disease Risks and Single Elderly Households

We are providing a range of products and services in light of various social changes such as increased risk of infectious diseases and solitary deaths among the elderly.

<Main Products and Services>

<div>MSIADIInterRisk</div> <div>Support to formulate a BCP in preparation for infectious disease risk</div>	<p>We have developed and started providing an Infectious Disease BCP (Business Continuity Plan) Creation Support Tool for small and medium-sized businesses. We also provide lecturers to do workshops on creating a BCP and individual consultations on infectious disease BCP</p> <p>Measures against infectious diseases(in Japanese only) </p>
<div>ADI</div> <div>Supporting the securing of housing for single elderly households</div>	<p>We developed a new insurance product/service utilizing IoT devices that alert property management companies when specific behaviors are detected, such as signs of lonely death, in order to secure stable housing for single elderly households, which are expected to increase in number over coming years</p> <p>Industry "first" - Start of a supporting service for discount insurance premiums by installing monitoring sensors for single-person elderly(in Japanese only) </p>

[External Evaluation]

-  Received the Best in Category Award at the Good Digital Award (MSI, ADI) (in Japanese only) 
-  Received the Financial Institution Award at Japan Financial Innovation Awards 2022 (MSI) (in Japanese only) 
-  Won the "Winter Digi-den Koshien 2022" and received the "Prime Minister's Award" (ADI) (in Japanese only) 

Creation of a Resilient and Inclusive Society (Regional Revitalization)

The "Creation of a resilient and inclusive society," which MS&AD Holdings is aiming for, entails realizing sustainable residential spaces that are safe and able to recover from disasters. In order to support people's safety and security, it is very important to predict the risks that could be incurred in the event of a disaster and to develop communities that are prepared against emergencies. To that end, we are conducting various initiatives to realize an inclusive society where everyone can continue to live their lives with peace of mind, in addition to supporting local government to develop disaster-resilient communities.

In addition, revitalizing local communities is also important for creating communities capable of coping with disasters. Declining vitality among local communities is leading to a number of issues such as depopulation and a shortfall in social services. Regional revitalization is a key government policy. Accordingly, we are working in collaboration with local governments and various stakeholders around each region to take industrial promotion measures based on each region's particular characteristics, support risk management for resilient community development, taking advantage of the natural capital, and to take other forms of action toward creation of a resilient and inclusive society.

Provision of Risk Solutions Before/After Compensation

Believing it is important to create and provide "value before and after compensation" in addition to the core function of insurance, which is to provide compensation in the event of an accident," we have been creating and providing solutions to help prevent damage due to accidents and disasters, and solutions to support early recovery after an accident.

Through development and provision of risk solutions that address the issues faced by our customers and each community, we will contribute to creating communities and societies in which everyone can live with safety and peace of mind.

[Providing risk solutions by non-life insurance agents \(MSI, ADI\) \(in Japanese only\)](#) 

Contribution to Disaster-resilient Community Development

Initiatives in Collaboration with Local Governments

Collaborating with local governments and utilizing the accident and disaster information collectively acquired by non-life insurers, we are promoting initiatives which will assist in predicting loss, and developing evacuation plans for local residents in the event of disasters.

- Loss prevention/mitigation system for local governments "Loss Prevention Dashboard"
- Real-time loss prediction website, cmap.dev
- Initiatives for loss prevention/mitigation

Support for Rapid Post-disaster Recovery

With disasters now occurring every year as a result of climate change, it is important to prepare for post-disaster situations. We are taking such approaches for rapid post-disaster recovery as development of new products to respond to needs which up to now have not been covered, rapid damage investigation and claims settlement, and provision of support, including donations, to disaster victims.

- Assisting in Swift Post-disaster Recovery

<div>MSI ADI</div> <p>Launch of Disaster Countermeasures Support Insurance encouraging local governments and business operators to conclude agreements</p>	<p>We have been supporting business operators to engage in social contribution activities and facilitate early recovery from disasters through covering expenses, etc. incurred by a business operator that has concluded a disaster support agreement ("agreement") with a local government in cases where they provide supplies, dispatch personnel, and take other measures based on the agreement.</p> <p>- Toward Realization of Climate Change-/Disaster-resilient Community Development - Launched Disaster Countermeasures Support Insurance (MSI, ADI) (in Japanese only) </p>
<div>ADI</div> <p>Coverage for companies' costs incurred in evacuating vehicles based on issuance of evacuation information</p>	<p>We support evacuation before a disaster strikes through provision of "Endorsement Covering Emergency Evacuation of Vehicles in the Event of Disasters" which covers the costs incurred by companies in evacuating their vehicles when evacuation information is issued by local governments in relation to a natural disaster.</p> <p>[Industry "first"] Coverage for companies' costs incurred in evacuating vehicles based on issuance of evacuation information - Supporting "evacuation activities" of various companies prior to their incurring damage (ADI) (in Japanese only) </p>
<div>MSI</div> <p>Launch of automobile insurance for fire brigade members, etc. to cover their own vehicles used during fire-fighting activities</p>	<p>This product covers private vehicles, etc. of fire brigade members or others used in fire-fighting activities against accidents involving those vehicles during such activities. Through this product, we will help to realize a society which enables fire brigade members, etc. to engage in disaster rescue operations with "safety and peace of mind," thereby contributing to further enhancement of local communities' disaster prevention capabilities.</p> <p>Launched automobile insurance for fire brigade members to cover their vehicles used during fire-fighting activities (MSI) (in Japanese only) </p>
<div>Group-wide</div> <p>Donations in response to disasters</p>	<p>In order to help disaster-affected policyholders rebuild their lives as quickly as possible, we collect donations from employees of the Group companies. Utilizing our Disaster Relief Donation Matching Gift Program, through which we make additional donations to match employee contributions, a total of some JPY800 million, including company contributions, has been donated since the system was established in 2004.</p> <p>Disaster Relief Donation Matching Gift Program</p>
<div>Group-wide</div> <p>Disaster volunteer activities</p>	<p>We are continuing our initiatives to provide aid to the victims of the Great East Japan Earthquake, as exemplified by sales events, co-sponsorship of marathon, etc. aimed at generating funds for reconstruction assistance. When floods or other disasters strike, employees obtain information on volunteer activities from their companies and disaster-hit areas and then participate individually in relief initiatives in these areas.</p>

Creation of Communities where People can Continue to Live Their Lives with Peace of Mind






In order to help create a community in which everyone can live with safety and peace of mind, it is critical to develop an environment that enables people to continue working.

Revitalization of local industries will lead to creation of employment opportunities. It will also generate the capacity to create an environment whereby people and things can be shifted to places where they are needed in a manner which suits the various lifestyles of those engaged in industrial activities. Through our insurance and financial service businesses, we are supporting a wide range of initiatives such as infrastructure development, business continuity, access improvement, and lifestyle diversification.

Support for Regional Revitalization through Conclusion of Collaboration Agreements

Our Group is providing support for various risks, consulting services for regional revitalization, and conducting other activities to support realization of regional revitalization through agreements with relevant partners, including prefectural and municipal governments, local commercial/industry groups, and financial institutions. We are working to create common value with society (CSV) by addressing social issues faced by local communities through our strengths in cooperation with local stakeholders.





< Principal Approaches >


<div> <div>MSI</div> <div>ADI</div> <div>InterRisk</div> </div> <div>Provision of SDGs initiatives support menu</div>	<p>We support SDGs initiatives by local governments, commercial/industrial groups, regional financial institutions, and small/medium-size companies.</p> <p>Promoted utilization of the renewal version of online SDGs platform “Platform Clover” to co-create a sustainable society (MSI, ADI, InterRisk) (in Japanese only) </p> <p>Launched “Children KYT (Kiken Yochi Training) + Super-basics of SDGs” for nursery schools, pre-schools, and certified kindergartens. (ADI) (in Japanese only) </p> <p>Provided small and medium-sized enterprises throughout the country with Simplified Diagnosis Service for SDGs-oriented Management by Business Type (ADI) (in Japanese only) </p> <p>Provided SDGs Promotion Support Services (InterRisk) (in Japanese only) </p>
<div> <div>MSI</div> <div>ADI</div> <div>InterRisk</div> </div> <div>Provision of business continuity plans (BCP)</div>	<p>We hold seminars and other events to help companies formulate BCPs that allow them to rapidly restore and continue their business operations, even after natural disasters or unexpected accidents occur.</p> <p>Provision of BCP/BCM (Business Continuity Management) Support (InterRisk) (in Japanese only) </p>
<div> <div>ADI</div> </div> <div>Regional revitalization support site</div>	<p>We established a website for local governments to support regional revitalization initiatives by disseminating information on such initiatives carried out by each local government, and useful information for local governments.</p>

Ongoing Support in Line with the Characteristics of Regions and Regional Industries

In order to revitalize society, it is necessary to provide support for sustainable growth of local communities. We have been offering insurance products and services that meet needs, not only in Japan but also in other countries, focusing on particular issues which each region is facing.

< Principal Approaches >




<div>ADI</div> <p>Contribution to regional revitalization through addressing issues associated with unoccupied houses</p>	<p>With the aim of promoting regional revitalization through addressing issues relating to unoccupied houses, we are developing products and services that will promote distribution and utilization of unoccupied houses in partnership with operators of platforms which connect house owners, businesses, and local governments.</p> <p>Started partnership to promote distribution and utilization of unoccupied houses (ADI) (in Japanese only) </p>
<div>MSI</div> <p>Support for optimization of road inspection and management services through automatic detection of road damage using AI analysis "DORA-RECO (Dashcam) Road Manager"</p>	<p>Through AI analysis of data collected from dashcams owned by Mitsui Sumitomo Insurance, road damage is automatically detected, thereby realizing optimization of conventional road</p> <p>DORA-RECO (Dashcam) Road Manager (MSI) (in Japanese only) </p>
<div>MSI</div> <p>Development of U-Medical Support for veterinarians and livestock farmers</p>	<p>Developed U-Medical Support, a service to digitally support communications between veterinarians and farmers for the diagnosis and treatment of cattle, which is the first-of-a-kind service in the livestock industry. It not only enables confirmation of post-treatment conditions of cattle with electronic terminals such as smartphones but also contributes to enhancing the efficiency of administrative tasks such as preparation of electronic charts and electronic medical instructions.</p> <p>Started development of U-Medical Support for veterinarians and livestock farmers (MSI) (in Japanese only) </p>
<div>MSI</div> <p>Provision of insurance for small loans to micro-entrepreneurs (Philippines)</p>	<p>Launched Micro-insurance for loans in Autumn 2019, in cooperation with BPI Direct Banko, which provides small loans to micro-entrepreneurs.</p> <p>The insurance supports the operations of micro-entrepreneurs through insurance even in the event of an unforeseen occurrence such as an accident or disaster.</p> <p>Number of policies sold in FY2022: 146,633 Total premium amount: PHP 10,758,390 (Philippines Peso)</p>
<div>MSI</div> <p>Provision of fire insurance dedicated to housing for indigenous people (Malaysia)</p>	<p>We packaged insurance related to the support scheme undertaken by the social enterprise EPIC Homes with the aim of helping to improve the living conditions of indigenous people. Housing with this coverage provides peace of mind to the indigenous people living there and encourages participation in the support scheme by potential donors.</p> <p>Cumulative total of houses for indigenous people covered by our insurance in FY2022 : 84 Fire insurance premiums for indigenous homes: MYR 15,102 (Malaysian Ringgit)</p> <p>Press release (MSIG Malaysia) </p>

<div>MSI</div> <p>Promotion of insurance and job creation (India)</p>	<p>We have set up small shops equipped with insurance kiosks in villages, towns, and small and medium-sized cities across the country. Through this, we are contributing to promotion of insurance in regions where access to such services had previously been difficult.</p> <p>We have also entrusted groups that are working to create jobs in farming communities through issuance of insurance policies. This contributes to improving employment prospects for people in farming communities with few job opportunities other than agriculture</p> <p>Number of shops in FY2022): 332</p> <p>Cholamandalam MS General Insurance official website </p>
<div>MSI</div> <p>Insurance for small loans to micro-entrepreneurs (India)</p>	<p>The microinsurance is needed to be an affordable (Prices are determined by the customer's ability to pay) and meets to priority for risk protection (Examples: property insurance, health insurance, life insurance).</p> <p>Cumulative total of houses for the people covered by our insurance in FY2022: 440,000 Fire insurance premiums for homes: IRN 86,705,200 (Indian Rupee)</p>
<div>MSI</div> <p>Provision of financial education (non-life insurance) for young people (Japan)</p>	<p>Conducting classes to improve financial literacy for high school students following the April 2022 revision of the Civil Code that lowered the adult age from 20 to 18. These classes provided opportunities for students to learn life skills to achieve an independent, secure and prosperous life, and contributed to the improvement of living standards in the future.</p> <p>Number of schools: 3 (Tokyo)/Number of classes: 6 frames/Number of students participating: 186</p>

Support for a Variety of Lifestyles

In order for anyone including elderly citizens, disabled persons and people living in underpopulated areas or remote islands to continue living anywhere with peace of mind, we are implementing a range of initiatives, including provision of insurance products and services, investment, and social contribution activities.

<Principal Approaches>


<div> <div>MSI</div> <div>ADI</div> <div>InterRisk</div> </div> <p>Contribution to addressing issues in remote island areas</p>	<p>We participate in demonstration experiments aimed at addressing issues in remote island areas, including mobility, logistics, and medical care, that arise due to population decline and aging. Through this initiative, we contribute to the creation of sustainable environments and revitalization of remote island areas.</p> <p>Support for demonstrations of drones and automatic delivery robots (InterRisk) (in Japanese only) </p>
<div> <div>MSI Aioi Life</div> </div> <p>Investment in water bonds, gender bonds and peace-building bonds</p>	<p>Invested in water bonds and gender bonds, both issued by the Asian Development Bank, and peace-building bonds issued by the Japan International Cooperation Agency. Income generated by these bonds will be appropriated for programs which satisfy security needs concerning water and sanitation, programs which contribute to promoting gender equality and female leadership, and projects for achieving peace, stability and rehabilitation of countries and regions affected by conflicts and civil wars.</p> <p>Investment in water bonds issued by the Asian Development Bank (MSA) (in Japanese only) </p> <p>Investment in gender bonds issued by the Asian Development Bank (MSA) (in Japanese only) </p> <p>Investment in peace-building bonds issued by Japan International Cooperation Agency (JICA) (MSA) (in Japanese only) </p>
<div> <div>ADI</div> </div> <p>Launch of automobile insurance for self-driving vehicles utilizing electromagnetic induction lanes</p>	<p>Providing low-cost automobile insurance for self-driving vehicles that use electromagnetic induction lanes, which are expected to be a new means of transport in depopulated areas with aging populations, and in other areas.</p> <p>Launched automobile insurance for self-driving vehicles utilizing electromagnetic induction lanes (ADI) (in Japanese only) </p>
<div> <div>MSI</div> </div> <p>Development of an accident relief system linked to dementia ordinances (dementia "Kobe Model")</p>	<p>We are entrusted with the administration of the accident relief system linked to Kobe's dementia ordinance. We have developed Japan's first comprehensive coverage scheme for dementia based on a trinity of: (1) Accident relief (insurance), (2) System expansion (promotion of early dementia testing), and (3) Prevention of accidents (GPS tracking services operated by security companies)</p>
<div> <div>Group-wide</div> </div> <p>Provision of easy-to-understand information</p>	<p>In addition to utilization of personal computers and smartphones, we are instituting procedures that give due consideration to the needs of the elderly and people with disabilities by adopting eye-friendly, easily readable fonts (Universal Design Font, etc.) for use in brochures for our primary products, together with easy-to-understand language, figures, and illustrations to convey information. We also provide sign language, interpretation services in 17 languages, and translation services in 12 languages.</p>

<div>MSI Primary Life</div> <p>Introduction of Heartful Line Service</p>	<p>We introduced the Heartful Line Service for customers aged 80 years and older, which, when they phone the call center, connects directly to the operator without going through the voice guidance.</p>
<div>MSI Primary Life</div> <p>Handling of endorsement for social contribution</p>	<p>In response to customers' wide variety of values in relation to asset inheritance, such as goodwill through contributing to society by donating their assets, in a joint effort with Sumitomo Mitsui Banking Corporation, we developed the industry's first Endorsement for Social Contribution, which enables designated public interest groups* to be appointed as beneficiaries of insurance claims (September 2019).</p> <p>In July 2023, we made the first donation to Kyoto University's CiRA Foundation in the form of coverage by an insurance contract.</p> <p>*The current designated public interest organizations:</p> <ul style="list-style-type: none"> · Japanese Red Cross Society · Japan Committee for UNICEF · Kyoto University's CiRA Foundation
<div>Mitsui Direct General</div> <p>Mitsui Direct General Insurance Tsuyoyasa (Strong and Kind) Fund, which donates to organizations according to the number of votes cast by policyholders</p>	<p>The Mitsui Direct General Insurance Tsuyoyasa Fund was launched in 2014, allowing policyholders to easily make social contributions with a single click.</p> <p>Mitsui Direct General Insurance Tsuyoyasa Fund (MD) (in Japanese only) </p>
<div>ADI</div> <p>Affixing of Bell Marks to insurance products</p>	<p>As the only co-sponsor from the non-life insurance sector (as of July 2023), we are participating in the Bell Marks campaign which is designed to ensure that all children equitably receive education in productive environments. We have affixed Bell Marks to all Tough-series products.</p> <p>Information on insurance products with bell mark (ADI) (in Japanese only) </p>
<div>ADI InterRisk</div> <p>Contribution to realization of an inclusive society</p>	<p>We are developing initiatives that contribute to realization of a sustainable society wherein all people, including the elderly and those with disabilities, can live comfortable lives.</p> <p>Started joint initiatives with WheelLog to promote universal urban design (ADI) (in Japanese only) </p> <p>Aioi Nissay Dowa Insurance and Sophia University jointly established Institute of Inclusive Community (ADI) (in Japanese only) </p> <p>Provided support for verification of autonomous driving and MaaS (InterRisk) (in Japanese only) </p>

<div>Group-wide</div> <div>Social contribution activities carried out nationwide</div>	<p>The group companies are actively carrying out global environmental conservation/social contribution activities tailored to the needs of individual communities.</p>
<div>Group-wide</div> <div>MS&AD Unison Smile Club</div>	<p>A social contribution activity organization operated by MS&AD Group employees who support the organization by undertaking volunteer activities and making donations in 100-yen units out of their monthly salaries. The club is developing donations to NPOs and other organizations, together with employee volunteer activities.</p> <p>MS&AD Unison Smile Club </p> <p>MS&AD Unison Smile Club activities (MSI) (in Japanese only) </p> <p>Fundraising activities by executives and employees (ADI) (in Japanese only) </p>

External Evaluation

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Received a commendation from the Cabinet Office Minister of State for Regional Revitalization for our initiatives associated with regional revitalization (MSI) (in Japanese only) 

Adaptation to a Society of Healthy Longevity









Japan's birthrate is declining, society is aging, and total population is declining. According to the Population Projections for Japan (2023) by the National Institute of Population and Social Security Research, the country's population will drop below 92 million in 2065, with an elderly population rate – the percentage of the population aged 65 and older – of approximately 38%. The rising elderly population necessitates an environment in which the elderly can live with peace of mind. This living environment must give consideration to an urban structure that makes it easy to get about, supports access to information on health and preventive medical care, and is adapted to the decline of bodily functions that comes with age and nursing care. At the same time, urban structures need to facilitate the slowing of population decline by creating an environment in which pregnant women, children, and people with children can live safely and with confidence.




The MS&AD Insurance Group commits to promoting good health so that people can remain active throughout their lifespans, provides asset-building means to support a fulfilling "second life," and helps to develop business activities that lay the foundations for a super-aging society and thereby promote "adaptation to a Society of Healthy Longevity."

Promoting Good Health and Preventing Illness

We provide services that promote fitness so that people can enjoy long and active lives, and we collaborate with universities to carry out studies and research on promoting good health.

< Principal Approaches >

 <p>Instant self health-check snapshot</p>	<p>Since October 2022, we have been expanding a healthcare service brand, MSA Care, which is aimed at providing total support for customers' health. In addition to providing life insurance coverage in the event of illness, we provide support before and after illness, such as prevention/early detection of illness, prevention of serious illness/recurrence, and consultation regarding health, as "a set of services".</p>  <p>(Examples of services)</p> <p>"Ketsuken" for early detection of diseases (MSA) (in Japanese only) </p> <p>Z4C (zen place for cancer) for prevention of serious illness/recurrence (MSA) (in Japanese only) </p> <p>Instant self health-check snapshot (MSA) (in Japanese only) </p>
  <p>Addressing social issues through early detection of dementia</p>	<p>With the aim of promoting early detection of dementia, we initiated an experiment of measuring cognitive function using a smartphone app which applies U.S. FDA medical device approval technology. This method enables users to self-check their cognitive function status using the scores converted by AI from measurements of visual tests and lifestyle factors such as sleep and amount of exercise.</p> <p>Cognitive function measurement by AI, applying U.S. FDA medical device approval technology (HD, MSA, MSP) (in Japanese only) </p>

<div data-bbox="140 510 491 544"> <div>MSI</div> <div>ADI</div> <div>MSI Aioi Life</div> <div>Mitsui Direct General</div> </div> <p>Assisting in maintaining physical and mental well-being</p>	<p>We have created the Kokokara Diary, a smartphone app that supports physical and mental well-being. The app can be used by customers to manage their health by measuring stress levels, automatically calculating and displaying calories burned by measuring steps, recording meals, weight, and sleep time, and it can be used to check medical information. In October 2021, the new functions were added to analyze photographs of meals using AI and to display consumed calories. For corporations, we support corporate health management with a dedicated “administrator-only website” that provides access to employees’ life log data, a “corporate step count ranking function,” and a “health point management function”</p>  <p>「健康経営」を支援するアプリ!! 従業員の毎日のココロとカラダの健康づくりをサポート</p> <p>ストレス・リラックス度の測定 歩数・健康データの記録 食事・健康データの記録 睡眠時間の管理 体重・体脂肪率の測定 心拍数の測定</p> <p>Renewal of Kokokara Diary, a health management app for smartphones (MSI, MSA) (in Japanese only) </p>
<div data-bbox="140 1014 491 1048"> <div>HD</div> <div>MSI</div> <div>ADI</div> <div>MSI Aioi Life</div> </div> <p>Promoting good health in collaboration with the University of Tokyo's Center Of Innovation</p>	<p>In fiscal 2018, our Group commenced initiatives in collaboration with the University of Tokyo Center of Innovation (COI), a hub for self-managing a healthy society, to realize a “sustainable society of healthy longevity”. Since April 2021, MSI and ADI have been selling insurance products to support health and productivity management that combine consulting services with a health management app based on an AI-driven health risk forecasting model. In September 2019, we initiated joint research on developing services that provide dementia prevention measures and have already begun to detect signs of MCI (Mild Cognitive Impairment, a precursor to dementia) by voice.</p> <p>Self check for cognitive function by Instant snapshot (MSA) (in Japanese only) </p>
<div data-bbox="276 1379 355 1413"> <div>MSI Aioi Life</div> </div> <p>Seminars to provide information on human life and medical care</p>	<p>To give customers a better understanding of the importance of health, medical care, and precaution, we have been holding a variety of seminars on such topics as cancer, stroke, cardiovascular disease, and preventing dementia. We held seminars on strokes given by a specialist as part of the Cerebral Stroke Project, a joint business with the Japan Stroke Association.</p>

Expanding Various Business Lines to Support a Super-Aging Society

We are contributing to the development of businesses that support super-aging societies by making available measures and support to address various issues related to nursing care and medical care. Furthermore, a super-aged society means we will have a continuously declining workforce. Recognizing the increasing importance of mechanisms to back up workers, we are actively supporting health and productivity management by companies in all sectors, together with realization of family/work balance.

< Principal Approaches to Resolving Risk Issues such as Medical and Nursing Care >

ADI

InterRisk

Services for welfare and nursing care providers

We provide products that offer compensation for various risks related to welfare/nursing care providers (risk of compensation liability, information leakage risk, property damage risk, etc.), which also covers consulting costs for prevention of accident recurrence.

We also help nursing care providers to establish BCPs and hold abuse prevention training sessions, which are obligatory for nursing facilities/offices.


[Medical Care, Nursing Care, Welfare for the Disabled, etc. \(InterRisk\) \(in Japanese only\)](#) 

[Support for Abuse Prevention Training \(InterRisk\) \(in Japanese only\)](#) 

ADI

Reducing burdens on and turnover rate of caregivers utilizing AI and ICT


We have formed capital and business tie-ups with startup companies that develop CareTech (coined from Care (nursing care and welfare services) and Technology), aiming to innovate and solve issues in the field of nursing care.

[Capital and business alliance with WELMO, which provides nursing care welfare platforms using AI and ICT \(ADI\) \(in Japanese only\)](#) 

ADI

Medical Receivable Compensation insurance for members of the Japan Hospital Association

We have developed and provide medical receivable compensation insurance (plan for foreign patients only) for members of the Japan Hospital Association in preparation for the risk of unexpected large receivables arising from the recent increase in the number of foreign visitors to Japan. This not only stabilizes hospital management but also reduces the burden of collecting receivable insurance payments.

[Launched the Medical Receivable Compensation insurance \(plan for foreign patients only\) for members of the Japan Hospital Association \(ADI\) \(in Japanese only\)](#) 

MSI

ADI


MSI Aioi Life

InterRisk

Promoting health and productivity management and offering consulting services

In order to promote health and productivity management, we hold seminars and offer a consultation service. We support further promotion and improve the quality of health and productivity management by helping companies apply to the Certified Health & Productivity Management Outstanding Organizations Recognition Program the Certified Health and Productivity Management Organization Program established by the Ministry of Economy, Trade and Industry (METI), and taking incentive measures linked to METI's recognition program.


[Promoting health and productivity management \(P.127\) \(METI\) \(in Japanese only\)](#) 

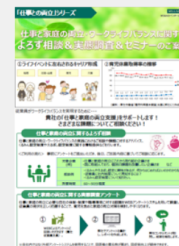
[Health support insurance consulting services \(InterRisk\) \(in Japanese only\)](#) 

InterRisk

Support services for work/family balance for companies

We provide support for human resources departments to help employees balance work and family (childcare, nursing care, treatment, etc.) and find the right work-life balance.

[Support for Balancing Work and Family Life \(Nursing Care, Treatment\) \(InterRisk\) \(in Japanese only\)](#) 





**Supporting companies in promoting health
with Health Management Support
Insurance**

An insurance package that includes health management support services, loss of income coverage for employees who are unable to work due to injuries and illnesses, and tools to visualize health risks for employees and help prevent disease with the health management app, My Body Forecast, developed with the University of Tokyo Center of Innovation. With employees using the app, managers can use the data for health management. Insurance premium discounts can be enjoyed where initiatives are made to promote health with employees using the app. The app helps to improve employee health and prevent illness, and the insurance premiums paid by the company are discounted depending on how much the app is used.

[Launch of Health Management Support Insurance \(MSI, ADI, InterRisk\) \(in Japanese only\)](#)

[Human Capital/Health Management \(InterRisk\) \(in Japanese only\)](#)



**Mental Health Support Service for contact
centers**

A service for call centers, the turnover rates of which are said to be high due to an extreme level of work-related stress. This leads to rapid improvement of workplace conditions, etc. through facilitating timely identification of the occupational mental conditions of call center staff working for agents

[Mental Health Support Service for contact centers \(ADI\) \(in Japanese only\)](#)

< Principal Approaches to Support for Making Proposals Based on Our Understanding of Customers >



**Proposing Training Courses to Financial
Institutions/Agents**


Based on academic knowledge of financial gerontology, which studies how changes in bodily and cognitive functions due to aging affect economic and financial conduct, we developed and provide a training course for imparting skills in dealing appropriately with elderly customers in an individual and tailored manner.

[Developed Financial Gerontology Training \(MSP\) \(in Japanese only\)](#)

We have developed and provide the My 100-Year Life Training which is designed to enhance the consulting skills of insurance agents in an age of super-longevity. The training curriculum helps insurance agents enhance their ability to offer proposals that meet a variety of insurance needs by giving the agents opportunities to experience a realistic sense of what it might be like to live to the age of 100.

[Developed the My 100-Year Life Training \(MSP\) \(in Japanese only\)](#)








<div>Group-wide</div> <p>Development of Dementia Supporters</p>	<p>We also carried out online training in FY2022 in light of the COVID-19 pandemic. Our Group has been conducting joint promotion of training courses for employees to foster development of dementia supporters. MSA Life has entered into cooperation agreements with local governments to take part in community monitoring activities.</p>
<div>MSI Primary Life</div> <p>Smartphone-completed Asset-building/Management Type Life Insurance "AHARA"</p>	<p>We developed a first-in-Japan variable annuity insurance, AHARA, which can be completed using only a smartphone.</p> <p>All procedures can be completed via smartphone to apply for/purchase the insurance with a premium from JPY500 at minimum and an additional reserve can be made on a regular basis or at any time</p> <p>This was launched in May 2023 as a savings type asset-building product that meets the needs of customers who "want to start asset-building casually."</p> <p>Life Insurance Product AHARA (MSP) (in Japanese only) </p>

Providing Products and Services to Support a Society of Healthy Longevity

We provide means for asset-building and products/services related to nursing and dementia, tailored to customers' needs, aiming to help people live fulfilling second lives in safe societies with peace of mind.

< Principal Products/Services >

<div>MSI ADI MSI Aioi Life MSI Primary Life</div> <p>Self-help style asset building</p>	<p>We provide individual defined contribution (iDeCo) pension plans and products to support self-help style asset building in order to meet needs for asset building for retirement and long-term living benefits. We also provide a service that allows customers to easily estimate the pension they will receive, as support when considering life insurance coverage and period.</p> <p>Revised "Fulfilling Tomorrow (Ashita mo Jujitsu)," existence protection oriented-type individual annuity insurance (MSP) (in Japanese only) </p> <p>Expanded scope and yen-denominated contracts for the Joy for Tomorrow 2 plan (MSP) (in Japanese only) </p> <p>Pension calculation with just a picture - the life insurance industry's first public pension calculation tool using AI-OCR (MSA) (in Japanese only) </p> <p>Launched variable insurance (fixed-term type) "Shiawase Tsumitate (happiness accumulation)" (MSA, MSP) (in Japanese only) </p>
<div>MSI Primary Life</div> <p>Currency-selective Special Whole Life Insurance such as "Yasashisa, Tsunagu 2"</p>	<p>A whole life insurance policy that meets the needs of living gifts and inheritance for smooth asset succession to the next generation by having family members as recipients of survival benefits.</p> <p>New functions added to Currency-selective Special Whole Life Insurance "Yasashisa, Tsunagu 2" (MSP) (in Japanese only) </p>



Preparing for cancer

In order to promote and raise awareness of the importance of cancer screening and early detection, we have formed a capital tie-up with Hirotsu Bioscience to offer N-NOSE®, a simple, inexpensive, and highly accurate primary cancer screening test, at a preferential price.

In addition, we launched a new “&LIFE Cancer Insurance S Select” with enhanced lump sum payments in November 2022. This encompasses all insurance coverage for cancer, starting from the earliest stages of the disease.

[“&LIFE Cancer Insurance S Smart Select \(MSA\) \(in Japanese only\)”](#)

[N-NOSE® \(MSA\) \(in Japanese only\)](#)



Providing coverage tailored to an aging society

We offer endorsements and services to address various new issues that are emerging in an aging society, including losses arising from solitary deaths of elderly residents in rental housing, liability for damages without property damage, which has been increasing in line with the growing number of dementia patients, such as damages due to inability to operate a train, search costs when elderly persons go missing, and sharing safety information with relatives, etc. to encourage preemptive measures such as evacuation before a disaster occurs.



Customer consultation service in relation to nursing care/dementia

We added two new consultation services (adult guardianship, and family trust) to our nursing care health desk, a product service, where counselors qualified in nursing, etc., answer questions and concerns over the phone regarding long-term care and dementia.



Starting development of BPSD onset prediction service to support elderly persons living at home

By combining the sensor and AI technology of NEC with the insurance products of Mitsui Sumitomo Insurance and Mitsui Sumitomo Aioi Life Insurance and the results of the “Establishment of the Tokyo Approach to Solving Elderly Dementia Issues from Multiple Perspectives through AI and IoT,” we aim to socially implement services that improve the QOL (Quality of Life) of elderly persons and reduce the burdens on families and nursing care personnel.

[Started development of BPSD onset prediction service \(MSI, MSA\)](#)

Implementing Activities and Dialog that Respect Human Rights

Aspirations

The MS&AD Insurance Group Basic Policy on Human Rights covers not only the Group's business activities, but also the Group's value chain more broadly, including suppliers, agents and other business partners in the value chain. We are engaging with these stakeholders in order to prevent and mitigate any adverse impacts on human rights arising out of businesses activities.

Based on the United Nations Guiding Principles on Business and Human Rights, we aim to enhance our corporate value by establishing and implementing a human rights due diligence system, and through developing a value chain and in-house environment that are free of human rights violations.

Basic Policy on Human Rights

In February 2017, our Group established MS&AD Insurance Group Basic Policy on Human Rights to fulfill our corporate responsibility to respect human rights.

MS&AD Insurance Group Basic Policy on Human Rights

The MS&AD Insurance Group is committed to enhancing the enterprise value and contributing to the creation of a sustainable and resilient society through behavior that takes into account interaction with the environment and society in all business activities, with the aim of realizing Our Mission.

We recognize our responsibility for the actual and potential adverse impact our business activities have on human rights, including the impact of value chain, and we have pursued activities and dialogues that respect human rights. This Basic Policy has been adopted to prepare for this.

1. Basic Approach

(1) Compliance with laws, regulations and norms related to respect for human rights

(i) The Group respects international norms on human rights such as the United Nations International Bill of Human Rights(*1), the corporate code of conduct in the United Nations Global Compact(*2), and the principles concerning fundamental rights set out in the International Labor Organization Declaration on Fundamental Principles and Rights at Work(*3).

(ii) In addition to complying with laws and regulations in countries and regions where we conduct business activities, we seek ways to respect the principles of internationally recognized human rights when these laws and regulations conflict with the principles, while considering the circumstances in such countries and regions.

(2) Non-discrimination

We respect basic human rights in all business activities, and not discriminate based on race, nationality, gender, age, ethnic origin, descent (family origin), social status, creed, religion, physical characteristics, disability, sexual orientation, gender identity or pregnancy.

(3) Corporate culture that respects human rights

(i) We "achieving mutual growth by respecting one another's individuality and opinions, and by sharing knowledge and ideas" as one of Our Values, we will foster a corporate culture that respects human rights.

(ii) We respect diverse values and engage in the creation of a friendly working environment with consideration for the mental and physical health and safety of every single employee.

2. Human Rights Due Diligence

We will create a system for human rights due diligence in accordance with the United Nations Guiding Principles on Business and Human Rights, and engage in dialogue, consultation and reporting.

(1) Assessment and prevention

We will identify and assess any actual and potential human rights risks, and take prioritized steps to prevent and mitigate them.

(2) Remedy, remediation and dialogue

If the Group causes adverse human rights impacts, we will perform appropriate remedy and remediation through appropriate procedures, and engage in the prevention of recurrence. Moreover, if it is found that we are involved in such impacts through the value chain, we will sincerely engage in dialogue.

(3) Education and Training

We will engage in a broad range of activities to raise awareness of human rights through every opportunity to ensure our officers and employees have a deeper understanding of global, country-specific or regional issues related to human rights and their involvement with our business activities and have respect for human rights.

3. Responsibilities as a Global Insurance and Financial Services Provider

(1) Protection of privacy

In light of the importance of personal information and in accordance with our Basic Policy for Management of Customer Information we will protect personal information to ensure that there is no adverse impact on human rights including privacy.

(2) Reflection in business processes

As a founding signatory to the UN Principles of Sustainable Insurance (PSI) and a signatory to the UN Principles for Responsible Investment (PRI), we will consider environmental, social and governance (ESG) aspects in order to meet our responsibility to respect human rights in our insurance underwriting and investment decision-making processes.

(*1) International Bill of Human Rights consists of the Universal Declaration of Human Rights and the main instruments through which it has been codified: the International Covenant on Civil and Political Rights and the International Covenant on Economic, Social and Cultural Rights

(*2) Ten Principles on human rights, labour, environment and anti-corruption. The principles of Human Rights and Labour include: (1) support and respect for the protection of human rights; (2) non-complicity in human rights abuses, (3) recognition of freedom of association and the right to collective bargaining; (4) elimination of forced labour; (5) effective abolition of child labour; and (6) elimination of discrimination in employment and occupation.

(*3) Fundamental Principles and Rights at Work in five categories : (1) freedom of association and the effective recognition of the right to collective bargaining, (2) elimination of all forms of forced or compulsory labour, (3) the effective abolition of child labour, (4) elimination of discrimination in respect of employment and occupation, and (5) safe and healthy working environment.

Established, February 1, 2017

Revised on March 1, 2019

Last Amended, October 11, 2022

President & CEO



Statement on the UK Modern Slavery Act 2015

- [FY2022 Slavery and Human Trafficking Statement !\[\]\(a88007b249b36c75dcbde101f514cec3_img.jpg\)](#)
- [FY2021 Slavery and Human Trafficking Statement !\[\]\(800628c068083563f747129d8b339031_img.jpg\)](#)
- [FY2020 Slavery and Human Trafficking Statement !\[\]\(01f5879e654468630e790d983a473ee0_img.jpg\)](#)
- [FY2019 Slavery and Human Trafficking Statement !\[\]\(ce8b778f402aca455ccdfd070a33a08d_img.jpg\)](#)
- [FY2018 Slavery and Human Trafficking Statement !\[\]\(c4a503502fa8c84efaf3849039d81824_img.jpg\)](#)
- [FY2017 Slavery and Human Trafficking Statement !\[\]\(a109cdb3d611d5f1b240988e8ef9c59e_img.jpg\)](#)
- [FY2016 Slavery and Human Trafficking Statement !\[\]\(d71c711e57cec5a823156542f63a9248_img.jpg\)](#)
- [FY2015 Slavery and Human Trafficking Statement !\[\]\(6882145ce9ee268a53810f22a2c366af_img.jpg\)](#)

Human Rights Due Diligence and Remedial Measures

Based on the United Nations Guiding Principles on Business and Human Rights, we have established and continuously implement a human rights due diligence system, which is a management system that respects human rights.

In accordance with the Basic Human Rights Policy established in February 2017, we conduct the following human rights due diligence.

As part of its human rights due diligence, our Group followed the procedures up to STEP 3 to identify and assess actual and potential human rights risks. As a result of the analysis, we selected the following as priority issues: (i) Fair and impartial customer service (ii) Consideration of human rights measures by underwriters, investors and outsourcers (iii) Consideration for employee health and a workplace environment free of discrimination

We review human rights risk identification and assessment every three years to determine priority issues in response to changes in the society and environment surrounding our Group and its value chain.

We use the Fragile States Index to identify, through regular reviews, countries and regions where risks to human rights are high. When we expanded our business to Myanmar, we conducted due diligence and surveys on the investee and confirmed that there were no human rights issues.

Evaluation procedure

STEP1 :	<p>Identify and organize any contact points between the Group's value chain and stakeholders whence human rights risks may arise</p> <p>[Target value chain]</p> <p>(1) Provision of products/services development and sales (including collection of insurance premiums), risk consulting services, insurance payment (including accident investigation personnel)</p> <p>(2) Management Process: Asset management (including investments and loans), information management, procurement (materials and real estate), human resources/recruitment</p>
	<p>[Stakeholders]</p> <p>Customers, shareholders, business partners, agents, employees, local and international communities, and environment</p> <p>[Human rights issues]</p> <p>(1) Discrimination (recruitment, employment and working conditions) (2) Occupational health and safety (3) Excessive and unreasonable working hours (4) Harassment (5) Freedom of association (6) Discrimination (freedom of thought, religion and expression) (7) Defamation and invasion of privacy (8) Consumer safety and the right to know (9) Rights of foreign workers (10) Forced labor (11) Child labor (12) Rights of indigenous peoples and local residents (13) Participation in conflict and inhumane acts (14) Others</p>

STEP2 :	Assess and analyze such risks identified in terms of [1] severity*1 and [2] probability of occurrence (creation of a risk map*2) (*1) Severity is assessed based on the scale, scope, and difficulty of remediation of the estimated damage
STEP3 :	Remarkable risks found as a result of the risk map are organized by stakeholder and determined as a priority issue [Priority Issues] (1) Fair and impartial customer service (2) Consideration of human rights measures for underwriters, investors, and outsourcers (3) Consideration for employee health and a workplace environment free of discrimination
STEP4 :	Study and implement necessary preventive and remedial measures as well as review their effects

> (*2) Risk Map  (97KB)

Human Rights Assessment and Remedial Measures

In the human rights due diligence process, we conduct human rights risk assessment, periodically monitor the 3 priority issues, and implement mitigation measures.

Fair and impartial customer service	<ul style="list-style-type: none"> ■ Promotion of understanding and awareness of human rights <ul style="list-style-type: none"> · Human rights awareness training for employees ■ Comprehensive implementation of customer-first operations <ul style="list-style-type: none"> · Implementing initiatives in accordance with A Customer-first Policy in the Business Operations ■ Consideration for the elderly and persons with disabilities <ul style="list-style-type: none"> · Adoption of universal design principles · Establishment of a dedicated dial-up call service for the elderly and preparation of a response manual · Introduction of sign language interpretation services ■ Comprehensive Customer Information Management <ul style="list-style-type: none"> · Implementation of information management training to improve information literacy and training on e-mail targeted attacks · Conducting regular inspections and audits of insurance agents, outsourcers, and employees <p>Information Management Group Basic Policy for Management of Outside Vendors</p>
Consideration of human rights measures for underwriters, investors, outsourcing contractors, and agents	<ul style="list-style-type: none"> ■ Underwriters and investors <ul style="list-style-type: none"> · Establishing Group Policy on Business Activities with Sustainability in Mind and Implementing Business Activities, and carrying out business activities with ESG factors in mind ■ Outsourcing Contractors/Agents <ul style="list-style-type: none"> · Establishment of Human Rights Consultation Desk · Implementation of human rights awareness training for agents · Implementation of surveys on the status of efforts to address human rights issues and the degree of awareness · Implementation of information management, inspection, and corrective measures
Consideration for employee health and a workplace environment free of discrimination	<ul style="list-style-type: none"> ■ Promotion of health management <ul style="list-style-type: none"> · Interviews with industrial physicians regarding long working hours, reinforcement of measures to prevent mental illness (use of educational activities and rehabilitation programs that contribute to prevention), utilization of flexible work management, and promotion of health checkups ■ Measures against harassment <ul style="list-style-type: none"> · In addition to systematic management of working hours, our Group is promoting workstyle reforms for employee health and safety. · A speak-up system (internal reporting system) and consultation desks have been established. Dissemination of the reporting system and creation of an environment that makes it easy to consult with contact points <p>Speak-Up system</p> <ul style="list-style-type: none"> ■ Promotion of understanding and awareness concerning LGBTQ <ul style="list-style-type: none"> · Implementation of internal seminar to promote understanding of LGBTQ

Main Initiatives

<p>Our Sustainability ApproachBusiness Activities with Consideration for Sustainability</p>	<p>In September 2020, we formulated the Group Policy "Business Activities with Consideration for Sustainability" and have been conducting business activities that take ESG factors into consideration. For insurance underwriting, and loans and investments, we have been taking human rights into consideration. In July 2022, we developed guidelines stipulating that, in addition to cluster munitions manufacturing companies, which can lead to the indiscriminate killing and wounding of a wide range of people, no insurance underwriting shall be carried out, and no investments or loans shall be made for companies that manufacture inhumane weapons, such as biological and chemical weapons and anti-personnel mines, which can lead to the indiscriminate killing and wounding of people, and we have been carrying out insurance underwriting and making loans and investments in accordance with those guidelines. In addition, with regard to businesses that could infringe on the human rights of indigenous peoples and local residents, we will make a careful decision on whether or not to trade them, based on consideration of the local community of the business partner. We check the underwriting status once a year, confirm that the content is in line with our policy, and take corrective measures such as suspending underwriting as necessary.</p>
<p>Structure of Education about Human Rights</p>	<p>In the MS&AD Insurance Group Holdings, the Sustainability Section of the Corporate Planning Department plays a central role in promoting efforts to respect human rights inside and outside of Japan in collaboration with departments in charge of overseas compliance and departments in charge of human rights awareness in the operating companies. In the operating companies, the organizations directed by the executive officers responsible for human rights awareness or officers in higher positions play a central role to raise human rights awareness of employees. They promote a better understanding of human rights and corporate social responsibility as well as develop and embed a corporate culture of respecting human rights.</p> <p><Major initiatives></p> <ul style="list-style-type: none"> • Planning and formulating as well as implementing and managing workplace training programs for all employees • Raising role awareness of employees involved in human rights education. <p>ESG Data / Reference Material (Human Rights)</p>
<p>Personal information protection</p>	<p>Each Group company establishes internal regulations on information management, introduces security measures, and provides education to employees and agents, according to the MS&AD Insurance Group Basic Policy for Management of Customer Information.</p> <p>To verify the management systems, we regularly conduct inspections and audits of agents, outside vendors, and employees, and promptly implement remedial measures against any found problems.</p> <p><Fiscal Year 2022 inspections and audits></p> <p>Internal inspections were carried out at the Company and the Group's domestic insurance companies. We inspected and audited around 30,000 agents and outside vendors, and provided instructions including to strengthen security to approximately 333 companies.</p> <p>Information Management</p> <p>Group Basic Policy for Management of Outside Vendors</p>
<p>Supply chain response (Foreign Technical Interns)</p>	<p>Since various problems such as low wages and a poor working environment for foreign technical interns and students have recently been arising in Japan, we conducted interviews with the relevant business divisions in the our Group. Although we did not find any problematic cases in the interviews, we will continue to follow up on this matter. In addition, a third party periodically audits the working environment and conditions in order to maintain an appropriate working environment.</p>

Consultation Service Desk

The MS&AD Insurance Group has established a system to receive reports on human rights violations and take appropriate remedial measures

Schemes for Receiving Feedback from Customers	<p>We widely accept various voices such as "consultations," "requests," and "complaints" from customers, and stipulate that they will be used to improve quality.</p> <p>Quality that Earns the Trust of Society</p>
Reporting System from Employees (Speak-up System)	<p>In order to prevent violations of laws and regulations, violations of internal regulations, and inappropriate conduct from being neglected, the MS&AD Insurance Group has in place a reporting and Internal and external consultation services, the Speak-up System, through which employees can report any concerns so the company can promptly identify the facts and take necessary measures. With this system, our Group pushes ahead with compliance with ethics, laws, and regulations.</p> <p><Main subjects of reports and consultation></p> <ul style="list-style-type: none"> Any matters related to non-compliance Issues related to employees' mental and physical health and other issues caused by sexual harassment, power harassment, or any other types of harassment Any matters related to working environment, such as work hours and overtime work <p>We have made efforts to enable informers and consultants to easily use the system by setting up an external contact point at an outside law firm. In addition, we protect the informers and consultants by ensuring the informers and consultants' privacy and protect their information. We also make sure the informers are not treated disadvantageously.</p> <p>ESG Data / Reference Material (Speak-up System)</p>
Harassment Consulting Desk	<p>We have set up a dedicated harassment consulting desk to make sure that employees who feel victimized can consult staff with peace of mind about sexual harassment, power harassment, and maternity harassment cases. Based on verification of facts through prompt investigation, if deemed necessary, corrective measures and actions will be taken in accordance with internal regulations. The company is also making efforts toward prevention of harassment by providing education such as workplace training programs for all employees, level-specific training programs, and e-learning.</p>
Human Rights Issues Consulting Desk	<p>Establishment of consultation desk mainly for our group's outsourcing partners, utilizing the platform of a specialized organization that relies on the UN "Guiding Principles on Business and Human Rights".</p> <p>Through this consultation desk, we are working to promptly identify information on human rights violations in our value chain, further strengthen the corrective activities, and improve transparency in problem-solving processes.</p> <p>Japan Center for Engagement and Remedy on Business and Human Rights (JaCER)</p>

Promotion of a Sound Relationship with the Labor Union

In the MS&AD Group, the Company and the labor union respect each other's position by complying with agreements in good faith and by engaging in efforts to maintain and improve the company's democratic and healthy development, the employee's working conditions, and their position. Based on the agreement, negotiations and consultations are carried out in the context of wages, personnel systems and operations, work environment, and management plan.

[ESG Data/Reference Material \(Labor union membership rate\)](#)

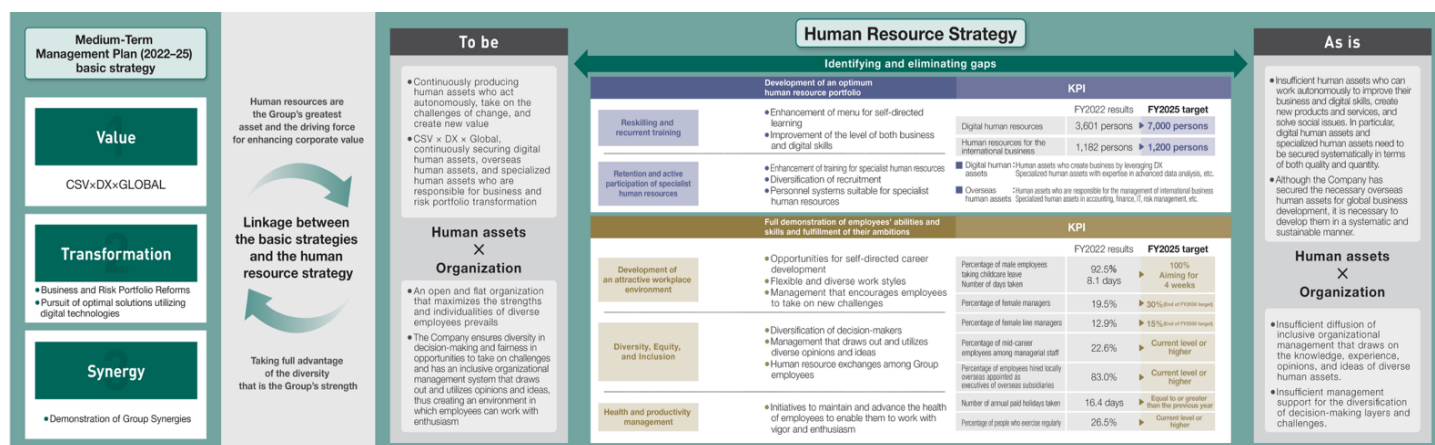
Improvement of Employee Engagement

The greatest assets of the Group are its human resources and, to ensure that each and every Group employee can maximize his or her abilities, skills, and motivation, we will clarify the skills required to realize our basic strategies and expand opportunities for employees to grow autonomously. The Medium-term Management Plan calls for developing/securing the human resources who will take responsibility for executing the strategies, as well as creating an environment in which employees can work vigorously and actively. We aim to develop an environment in which our employees feel fulfilled and can work independently and enthusiastically, and to foster a climate that encourages transformation and the creation of new value. In addition, we will promote diversification of the decision-making layer and promote the spread of inclusive organizational management that draws on the knowledge, experience, and values of a variety of human resources to inform organizational decision-making.

Human Resource Strategy

In the Medium-term Management Plan (2022-2025), for realization of a resilient and sustainable society, we have set forth "Value (Creation of value)," "Transformation (Business reforms)" and "Synergy (Demonstration of Group synergy)" as basic strategies. Those who will realize the strategies are individual Group employees and we will identify any gaps between the Group's aspiration (To be) and the current situation (As is) of human resources and/or the organization, which is necessary for implementation of the strategies, and we will execute a human resources strategy that will serve as a roadmap for eliminating any such gaps.

[Human resource strategy linked to basic strategies]



➤ Human resource strategy linked to the basic strategies details

➤ Targets (KPI) and Results


Building an Optimum Human Resource Portfolio

We will build an optimal human resources portfolio through employee development by expanding investment in self-directed learning menus such as reskilling and recurrent training, and by securing specialist human resources and promoting their playing active roles, including hiring external human resources.

➤ Reskilling and recurrent training

➤ Retention and active participation of specialized human resources

< Representative Initiatives >

<div>Development of digital-specialist human resources</div>	<p>We have implemented the Group's unique digital human asset development program in collaboration with educational institutions such as universities.</p> <p>Examples of training and programs:</p> <ul style="list-style-type: none"> · MS&AD Digital Academy · MS&AD Digital College from Kyoto · System x Design Thinking Workshop · Research with Shiga University Graduate School (ADI) <p>Initiatives that will not only improve the efficiency and convenience of processes and services using digital technology, but also transform our Group's overall business</p>
<div>Support for acquiring actuarial qualifications</div>	<p>We are encouraging and supporting employees to take qualification examinations conducted by the Institute of Actuaries of Japan (IAJ) as part of our efforts to develop actuarial professionals capable of applying probability, statistics and other methods to product development, risk management, etc.</p> <p>ESG Data/Reference Material (number of actuaries)</p>
<div> <div>MSI</div> <div>Support for companies to provide recurrent training aimed at creating innovation</div> </div>	<p>We have introduced "MS&AD Digital College from Kyoto," a recurrent education program in the digital and EV (electric vehicle) fields jointly developed by Kyoto University of Advanced Sciences and MS&AD Insurance Group Holdings and have been marketing this program to companies/organizations/local governments since April 2023.</p> <p>Launched a Recurrent Education Program in Partnership with a University (MSI) (In Japanese only) </p>

Maximization of Ability, Skill and Motivation of Employees

Development of Attractive Workplace Environment

Provision of opportunities for self-directed career development

We will expand the use of our open recruitment system (post-challenge program), which allows an employee to transfer to a position or department of his/her choice, and will revitalize initiatives for personnel transfers, human resources development, and career development among Group companies. We are also providing more opportunities for self-directed career development such as utilization of free agent programs whereby employees, based on the abilities/skills, etc. that they have cultivated to date, can promote themselves to several departments designated by them as immediate assets to the company, and provision of a mechanism to enable employees to participate in company measures beyond the frameworks of their current organizations.

Management that encourages employees to take on new challenges



We conduct management that changes the mindset and fosters a culture, which in turn encourages people to tackle challenges and draws out and utilizes the motivation of employees. By providing training for management and operating meetings with supervisors and subordinates, we will ensure that a culture of taking on challenges without fear of failure takes root and engage in challenging tasks.

Promotion of diverse and flexible working styles



We are promoting business operations that utilize remote work by efficiently combining telecommuting and on-site working. We will also expand opportunities to improve and utilize skills by introducing job-based employment and relaxing restrictions on side and second jobs. We will allow employees to flexibly choose whether or not to relocate depending on their career visions, life events, etc.

Implementing a completely location-free call center system (ADI) (In Japanese only) 

< Our Development Program >


MS&AD Open College	Classroom training to acquire business skills, such as problem-solving
Trainee programs	Voluntary in-house programs that enable employees to experience working in other departments/companies for short periods; among the aims of these programs are to further cultivate Group solidarity and improve communication ESG Data/Reference Material (number of participants of the trainee system)
Post-challenge programs	An open recruiting programs through which employees considering their own career paths can convey their plans and wishes to their companies and take on challenges to progress down these paths. Efforts to actualize autonomous career development.
 In-house free agent programs	A program whereby employees, with skills, experience and their own blueprints of carrier-building, can appeal to several sections desirable to them
 Corporate University Program "AD University"	A program that visualizes employee skills in all categories and which supports independent, self-directed learning for acquiring the abilities and skills that need to be strengthened for employee growth not bound by work or work roles.

< Human Resources Development for Addressing Social/Regional Issues >

 Required acquisition of qualification regarding CO2 emissions calculation methods	We have enhanced human resources development aimed at addressing social/regional issues by making it mandatory for approximately 10,000 employees to acquire Level 3 qualification in the "Carbon Accounting Advisor Qualification System" related to CO2 emissions calculation methods. Made it mandatory for approximately 10,000 employees to acquire qualification related to CO2 emissions calculation methods (ADI) (in Japanese only) 
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< Examples of Systems and Support According to Life Stage >

Life Stage	Main Systems		Support Measures
Marriage	(Group-wide) • System for changing place of employment • System for those wanting to come back to work after retirement		
Pregnancy and childbirth		(Group-wide) • Prenatal and postnatal leave	(Group-wide) • Childbirth and childcare handbook
Childcare leave		(Group-wide) • Childcare leave system	
Return to work	(Group-wide) • System for working from home • System for changing place of employment • System for those wanting to come back to work after retirement	(Group-wide) • Shorter work hours/flex time system • Exemption from and restrictions on overtime • Sick/injured child care leave	(MSI,ADI,MSI Primary Life) • Discussion meeting for those returning to work after childcare leave (ADI) • Company-sponsored nursery school • In-house nursery school
Nursing Care		(Group-wide) • Nursing care leave, or time off • Shorter work hours system	(Group-wide) • Handbook to support balancing work and nursing care • External help desk for nursing care and health

Initiative to promote one month childcare leave for male employees (MSI) (in Japanese only) 

Diversity, Equity & Inclusion

In order to develop an environment whereby employees of all kinds can fully demonstrate their individual abilities, create new innovations, and contribute to enhancement of corporate value, we have incorporated the perspective of “Equity” into “Diversity & Inclusion (D&I)” and are now promoting it as “DE&I (Diversity, Equity & Inclusion)”.

< Example of Management Know-how Development to Positively Elicit and Utilize Opinions and Ideas >

<div data-bbox="274 1742 357 1778" data-label="Text">Group-wide</div> <div data-bbox="207 1794 422 1821" data-label="Section-Header">e-Business Seminar</div>	<p>“e-Business Seminar” is a small-group online seminar conducted by officers of the holding company. The purpose of this seminar was to draw out opinions and ideas based on the knowledge, experience, and sense of values of diverse human resources, and systematize the processes and methods to reach them. We have applied this know-how as “inclusive leadership” in training for managers at each Group company and implement it in the workplace</p>
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Diversity, Equity & Inclusion

Issuing the Diversity, Equity & Inclusion (DE&I) Report

Group-wide

Our Group issues a DE&I Report and makes it publicly available on our official website. This report presents the directions the Group has taken toward DE&I, the projects being pursued by Group companies toward their common goals, and introduces specific DE&I measures being implemented at individual Group companies.

< Content of the Diversity, Equity & Inclusion (DE&I) Report >

D&I Promotion Report 2022



(DE&I Report 2023 will be published in January 2024)

- Message from Group CEO
- D&I Promotion by the MS&AD Group
- Current Group Figures
- Target Numbers
- Initiatives and Systems for Promoting Career Development for Women
- Work-life Balance (Systems and Initiatives to Help Employees Keep Working)
- Career Development for Global Human Assets
- Career Development for People with Disabilities, LGBTQ Support, and Career Development for Seniors
- Career Development for Diverse Human Assets and Inclusion Initiatives
- Establishing Environments for Promoting D&I
- Message from the Executive Officer
- History of Key Awards Received from the Government



- > Targets and Results: Ratio of females in managerial positions, Ratio of taking fully paid paternity/secondary leave
- > ESG Data/Reference Material: percentage and number of females among board members and corporate auditors, percentage and number of females in managerial positions

Diversifying of Decision-making Layers

HD

Regarding promotion of female employees, we are strengthening efforts to develop a pipeline for promotion to executive and managerial positions. In addition, as a KPI to be achieved by the end of FY2030, we have set the proportion of female managers at 30% and that of "female line managers," who are the heads of the organization, at half of that number in order to promote diversity among decision makers.

- > Targets (KPI) and Results
- > New appointment of female deputy branch managers and deputy managers (MSI) (in Japanese only) [📄](#)
- > New appointment of deputy department/branch managers and deputy line managers (ADI) (in Japanese only) [📄](#)

Initiatives to Realize an Inclusive Society through Support for Athletes

MSI

ADI

Mitsui Direct
General

MSI Aiol Life

MSI Primary Life

We have been striving to realize an inclusive society in which a variety of people can play active parts by supporting Paralympic sports. Initiatives taken thus far include fostering and supporting athletes who are actively engaged in competitions, co-sponsoring Paralympic sports organizations, and attending competitions around Japan to cheer on the participants. In this context, we have been employing abled and people with disabilities athletes, many of whom take part in the Olympics, Paralympics, Deaflympics, world championships, and other international competitions in order to create an environment in which people are able to dedicate themselves to both work and sports.



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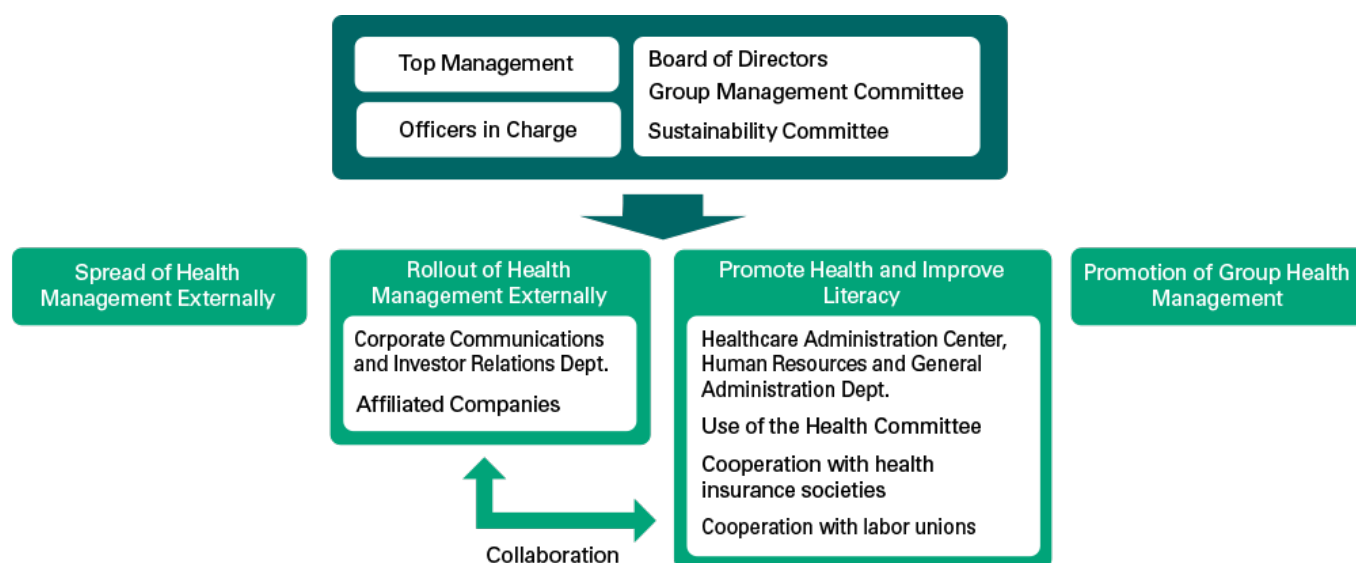
- > Sports support from Group companies (in Japanese only) [📄](#)

External Evaluation

- > Cowon Gold Awards winner for the PRIDE Index 2022 for LGBTQ initiatives (MSI, ADI, MSA) (in Japanese only) [📄](#)
- > Certified as a Tokyo Sports Promotion Company for the sixth consecutive year (MSI) (in Japanese only) [📄](#)
- > Certified as a Sports Yell Company by the Japan Sports Agency for the sixth consecutive year (MSI) (in Japanese only) [📄](#)
- > Certified as a Sports Yell Company by the Japan Sports Agency for the third consecutive year (MSI Primary Life) (in Japanese only) [📄](#)
- > Certified as a Sports Yell Company by the Japan Sports Agency for the third time (ADI) (in Japanese only) [📄](#)
- > For other awards and certifications, see the Diversity, Equity & Inclusion (DE&I) Report

Promotion of Health and Productivity Management

Keeping working employees healthy is essential, not only to improve their quality of life (QOL) but also to realize our Group's Corporate Philosophy. The Group provides venues that enable various personnel with a wide range of values to work together, and we increase productivity while making workplaces more amenable and work more satisfying, thereby creating health- and safety-conscious working environments in order to maintain and improve the physical and mental well-being of all employees. In addition, we have established a system whereby workplaces, health management centers (occupational health personnel), health insurance unions, labor unions, etc. cooperate and collaborate to promote health management.



Promotion of Varied and Flexible Work Style


We have been promoting business operations such as efficient combination of telecommuting and physical attendance, remote working, etc. at any location. In addition, we plan to provide more opportunities for improving and utilizing skills through easing of restrictions on side business and by-business activities. Regarding paternity leave, we are targeting an acquisition rate of 100% and 4-week leave.

Diversification of work locations/hours	<p>We are diversifying previously fixed work locations and pursuing more diverse work styles for our employees.</p> <p>Example initiatives:</p> <ul style="list-style-type: none"> • Promoting remote work (use of thin client computers, phones and smartphones for business use, and use of web conferencing tools) • Implementing work from home programs and utilizing satellite offices • Introducing shift work and short-term work systems
Restructuring of roles	<p>We are seeking to reform employees' thinking and behavior to ensure that they perform their work even better, further improving their productivity and strengthening their competitiveness.</p>

Prevention of long-term working hours	<p>We are maintaining the health of individual employees and supporting work-life balance by preventing long working hours.</p> <p>Example initiatives:</p> <ul style="list-style-type: none"> · As a rule, employees must leave work before 19:00 · Promotion of leaving work at/after 17:00 and before 18:00, twice a week (MSI) · Industrial physicians provide one-to-one guidance to employees who work on their computers beyond a certain number of hours
Encouraging employees to take paid leave	<p>We encourage employees to take paid leave by formulating plans for regular leave in advance, and periodically confirming that employees are in fact taking leave</p> <p>Targets and Results (the number of annual paid holidays taken)</p> <p>ESG Data/Reference Material (rate/days of paid leave taken)</p>

Maintaining and Improving Employee Health

We are working to maintain and improve the physical and mental health of employees and to create better working environments

Support to improve health	<p>We conduct campaigns that encourage and support employees to carry out behaviors and lifestyle habits that improve health (self-care).</p> <p>Example initiatives:</p> <ul style="list-style-type: none"> · Revamping day-to-day lifestyle habits by encouraging use of the Koko Kara Diary, our proprietary app · Planning health promotion and other campaigns, providing support to employees quitting smoking (subsidies to cover teletherapy expenses), etc. · Encouraging employees to come to work in sneakers, stair climbing (the 2-Up/3-Down campaign, displaying stickers on staircases showing calories burned), etc. · Disclosing data related to initiatives for promotion of health and productivity management, and enhancing employees' health consciousness <p>Data on initiatives (MSI) (in Japanese only) </p>
Improving health literacy	<p>Creating an environment that promotes lifestyle habits needed to improve health and which prompts employees to acquire greater knowledge and skills on mental health, etc.</p> <p>Example initiatives:</p> <p>E-learning, videos featuring top athletes promoting exercise, providing information on lifestyle habits that include physical and mental well-being, diet, exercise, sleep, smoking, and providing health education as part of health consultations and tier-specific training</p>

Mental health care	<p>We have set up a health and productivity management center and an employee consultation office to provide care for the mental health of employees. In addition to carrying out stress checks uniformly across the Group and bolstering mechanisms to prevent mental disorders, we are using the findings of group analysis to establish better workplace environments</p> <p>Example initiatives:</p> <p>Preventive activities: training, e-learning, stress checks, health consultations at workplaces</p> <p>Support for afflicted persons: consultations during rehabilitation</p> <p>Return-to-work support: preparations for returning to work during recovery periods, etc.</p>
Support systems for balancing medical treatment and recuperation	<p>Establishing a system to support the balance between work and treatment of illness or injury* [Leave system]</p> <ul style="list-style-type: none"> · Paid leave (up to 32 days) is granted every year. Up to 20 unused days can be carried over, and employees can take consecutive leave for medical treatment and recuperation · Up to a total of 65 remaining days of carried over leave can be accumulated, and can be taken as consecutive leave for treatment of personal injury or illness <p>[Support system]</p> <p>If an employee faces limitation due to injury or illness, s/he is allowed to work from home, work shorter hours, commute by personal vehicle, etc.</p> <p>(*) The support system and number of days of leave that can be taken or saved varies depending on the group company and employee classification</p>

Creating Safety-conscious Workplaces (Compliance with Occupational Health and Safety Act)

We are striving to ensure safety-conscious workplaces with the Group insurance companies in Japan setting up industrial health committees in accordance with the Occupational Health and Safety Act. The committees investigate/deliberate on matters pertinent to preventing health hazards and maintaining/improving health each month

Uniform Group-wide medical checkup system	<p>MS&AD Holdings operates a uniform Group-wide medical checkup system so that employees can undergo standardized medical exams and analyses. For employees with adverse findings, based on the results of medical checks, we take measures to prevent conditions becoming severe and to follow-up through such means as health guidance and encouragement to undergo further examinations provided by industrial physicians/nurses.</p> <p>ESG Data/Reference Material (Consultation rate of medical checkup) (in Japanese only)</p>
Establishment of a suitable working environment	<p>To improve operational efficiency among employees while ensuring their physical and mental health, we are establishing comfortable working environments with due consideration for lighting, circulation, temperature, humidity, noise, and ergonomics.</p>

Prevention of workplace accidents

We conduct monitoring and risk assessments at workplaces in order to put in place the workplace environments needed to prevent falls and other accidents. Group insurance companies that use company-owned vehicles are managing accident rates and ensuring that employees engage in safe driving practices in keeping with the safe driving management rules for company-owned vehicles.

[ESG data and reference material \(number of workplace accidents\) \(in Japanese only\)](#)

Communicating with Employees

We think it is vital that all employees understand the direction in which the company wishes to proceed and that working environments are created in such a way that the employees can maximally apply their enthusiasm and skills to helping the company along its course, and we are arranging various opportunities for communication among employees to this end. We also incorporate opinions expressed by employees in to our efforts to improve corporate management and upgrade the quality of our products/services.

Employee satisfaction surveys Employee Satisfaction

We conduct annual opinion surveys of all Group employees at fixed time points and utilize the results when considering company systems/measures and environmental improvement. In FY2019, we began carrying out the same surveys for employees of overseas entities.

[Targets and results \(Employee Awareness Survey\)](#)



Mechanisms to make use of employee opinions in improving operations

We have set up a bulletin board on the in-house system where employees can post improvement proposals and other messages. The posted content is then examined by the various head office divisions, who then provide feedback on the proposals.

Dialogue with executives

We periodically arrange opportunities for employees and top-level executives to exchange views so that the employees' views can be incorporated into company management.

External Evaluation

- White 500 organization (large enterprise category) for the fourth consecutive year under the 2022 Certified Health & Productivity Management Outstanding Organizations Recognition Program (HD, MS, AD, MSA) (in Japanese only) 
- 2022 Certified Health & Productivity Management Outstanding Organizations Recognition Program (MD, MSP, MS&AD Systems) (in Japanese only) 

Quality that Earns the Trust of Society

Meeting the Trust of Society with High Quality


The MS&AD Insurance Group believes it important to pay close attention to the expectations and needs of customers and other stakeholders and to put information derived from this in to good use in improving the quality of its products/services in order to continue being a corporate group needed by society.

By putting in place a variety of schemes to solicit the views of stakeholders, we are continuing to improve our quality and operations through executive-level discussions to prove ourselves worthy of the public's trust. For example, we provide easy-to-understand product explanations, use advanced technology to make procedures more convenient, adopt approaches that meet the needs of a diverse range of customers, including the elderly and people with disabilities, and work to improve the skills of employees.

Quality Improvement through Communications with Stakeholders

Our Group has established the "MS&AD Insurance Group Basic Policy for Responding to Customer Communications" and provided a scheme and opportunity to listen to the voice of customers and other stakeholders for quality improvement of products and services, as well as compliance, respect for human rights and environmental initiatives.

Communication with Stakeholders

	Customers	<ul style="list-style-type: none"> Customer surveys MS&AD website Communication with agents and employees (e.g., inquiries, consultations, requests, complaints) Contact center
	Shareholders	<ul style="list-style-type: none"> IR meetings Individual meetings Survey at the Annual Shareholders' Meeting Briefings for investors
	Agents	<ul style="list-style-type: none"> Meetings with agencies Posting system Agent meetings
	Business Partners	<ul style="list-style-type: none"> Communication with outside vendors
	Employees	<ul style="list-style-type: none"> Employee surveys Communication with management Speak-up system Posting system
	Local Communities International Society	<ul style="list-style-type: none"> Collaboration agreements with local governments Communication with NPOs/NGOs Communication/exchanges with local communities Holding of seminars/symposiums
	Environment	<ul style="list-style-type: none"> Communication with experts and NPOs/NGOs Research on the global environment and natural disasters Participation in initiatives and international conferences



Schemes for Receiving Feedback from Customers

The MS&AD Insurance Group has formulated a Basic Policy for Responding to Customer Communications and is receiving a wide range of feedback from customers including through consultations, requests, and complaints. The received feedback is then used for quality improvements. In line with the aforementioned policy, Domestic Group insurance companies utilize the customers' views to improve their business processes so they can provide products and services that better satisfy customers.

> MS&AD Insurance Group Basic Policy for Responding to Customer Communications


We disclose the substance and results of the improvement activities on our website so that the customers can see the status of the improvements.

Reasons for customer feedback (complaints)

We listen to a wide range of customer feedback and are making company-wide improvements to provide better insurance products and services. Customer feedback is all feedback received from customers, including inquiries, consultations, requests, complaints, disputes, compliments and words of thanks, etc. Of this feedback, complaints are defined as an expression of dissatisfaction from the customer.

	Insurance solicitation and contract	Contract management	Insurance payments	Managing customer information	Other	Total
Number of complaints*	8,411	7,575	25,432	576	2,710	44,704

*Combined number received in fiscal 2022 for Mitsui Sumitomo Insurance and Aioi Nissay Dowa Insurance

> Customer feedback (MSI) (in Japanese only) 

> Customer Feedback (ADI) (in Japanese only) 

Customer-first Policy in the Business Operations

The five Group insurance companies in Japan have formulated and published customer-first policy in the business operations based on the Financial Services Agency's Principles for Customer-oriented Business Conduct. These policies align with the framework for consumer-oriented voluntary declarations advocated by the consumer-oriented management promotion organization composed of the Consumer Affairs Agency and other members.

Please see individual companies' official websites for further information regarding these policies.

< Customer-first policy in the business operations (in Japanese only) >

> Mitsui Sumitomo Insurance 

> Aioi Nissay Dowa Insurance 

> Mitsui Direct General Insurance 

> Mitsui Sumitomo Aioi Life Insurance 






> Mitsui Sumitomo Primary Life Insurance 

Specific Initiatives in Customer-Focused Business Operations




The five Group insurance companies in Japan have formulated and published customer-first policy in the business operations based on the Financial Services Agency's Principles for Customer-oriented Business Conduct. These policies align with the framework for consumer-oriented voluntary declarations advocated by the consumer-oriented management promotion organization composed of the Consumer Affairs Agency and other members.

Please see individual companies' official websites for further information regarding these policies.

< Customer-Focused Business Operations—FY2022 Overview (in Japanese only) >

- > Mitsui Sumitomo Insurance 
- > Aioi Nissay Dowa Insurance 
- > Mitsui Direct General Insurance 
- > Mitsui Sumitomo Aioi Life Insurance 
- > Mitsui Sumitomo Primary Life Insurance 

| < Principal Approaches >





<div data-bbox="140 1245 491 1281"> <div>MSI</div> <div>ADI</div> <div>Mitsui Direct General</div> <div>MSI Aioi Life</div> </div> <div data-bbox="145 1299 486 1364"> Initiatives to enhance customer convenience in obtaining policies </div>	<p>We have been developing and adopting more convenient and comprehensible procedural methods to provide information on insurance and services to a variety of customers</p> <ul style="list-style-type: none"> · Reinforcement of product explanation videos for customers (MSI, ADI) · Procedures for applying for and obtaining policies available online (MSI, ADI, Mitsui Direct General, MSI Aioi Life) · Procedures for obtaining policies without paper utilizing tablets and other devices. (MSI, ADI, MSI Aioi Life) · Realized cashless payment through payment methods that meet the diverse needs of customers (MSI, ADI) (in Japanese only)  · Customers can now change account information online (MSI Aioi Life) · Procedures for claims settlement online (MSI Aioi Life) (in Japanese only) 
<div data-bbox="229 1727 400 1762"> <div>MSI</div> <div>ADI</div> </div> <div data-bbox="108 1780 523 1845"> Prompt and courteous customer service during natural disasters </div>	<p>We are helping to rebuild customers' livelihoods as promptly as possible by increasing manpower and improving administration at our Accident Claims Center and Insurance Claim Payment Center in line with the scale of disasters and the types of disasters, such as earthquakes, typhoons, flooding, and heavy snowfall, and through rapid claims settlement. We have realized meeting customer needs, streamlining investigations, and speeding up the whole process through promoting digital surveys on water-related disasters utilizing chatbots and developing a smartphone reservation system for survey visit dates and times.</p> <p>Introduced a reservation system for visit days and times in the event of large-scale natural disasters (MSI, ADI) (in Japanese only) </p>

<div>Group-wide</div> <p>Screening of insurance payments</p>	<p>Claims determined not to be eligible for insurance payments but which nevertheless satisfy certain conditions are examined by a Screening Committee comprising outside attorneys and other experts.</p> <p>MSI and ADI disclose the number of claims examined and the cases examined on their websites.</p> <p>Insurance Payment Screening Committee (MSI) (in Japanese only) </p> <p>Usage status of application system for appeal review and status of screening performed by the Payment Screening Committee (ADI) (in Japanese only) </p>
<div>Group-wide</div> <p>Operational improvements utilizing customer suggestions</p>	<p>In accordance with MS&ADI Insurance Group Basic Policy for Responding to Customer Communications, customers' opinions that are received through consultations, requests and complaints are collected, centrally managed and analyzed, then actively implemented to improve business operations. The details and outcomes of these improvement initiatives are disclosed on the website in sequence.</p> <p>We are continually upgrading our services in response to customer feedback.</p> <p>MS&AD Insurance Group Basic Policy for Responding to Customer Communications</p>
<div>HD</div> <p>Use of customer satisfaction based on customer questionnaire surveys as a KPI</p>	<p>Among the indicators used for measuring the level the five Group insurance companies in Japan have continued their initiatives in customer-focused business operations, customer satisfaction from customer questionnaires (completed by customers when signing up for policies or being paid insurance money) has been designated as one of the indicators for Group sustainability that earns the trust of society</p> <p>ESG data and document collection: "Customer satisfaction survey about insurance contract procedures" and "Customer satisfaction survey about payment of insurance claim"</p>
<div>Group-wide</div> <p>Integrating customer-focused values among employees and agents</p>	<p>We have been fostering a suitable corporate climate by integrating customer-focused values into our operations through education for employees and agents.</p> <p>For employees:</p> <p>We conduct workplace meetings and arrange training and contests aimed at improving skills in all departments.</p> <p>For agents:</p> <p>We provide agents with various training and online learning opportunities, and we seek to motivate them via an agent quality certification system.</p>


Quality Improvement Utilizing Cutting-edge Technologies

To satisfy a variety of customer needs to a high degree, we develop products/services utilizing cutting-edge ICT and other technology and employ new technologies such as artificial intelligence (AI), Big Data, and voice recognition to revamp our operational flow.

< Principal Approaches >

<div> <div>MSI</div> <div>ADI</div> <div>MSI Aioi Life</div> </div> <div>Improvement of customer convenience</div>	<p>We have digitized the whole insurance process from gaining customers to making insurance payments</p> <p>Launched the MS1 Brain Remote (MSI) (in Japanese only) </p> <p>Development and provision of support apps and services using AI in order to provide insurance products and services more quickly</p> <p>Industry first - Launched a personalized video service that allows customers to see how their insurance premiums change when using automobile insurance (ADI) (in Japanese only) </p> <p>Industry first - Introduced an AI-based automatic voice response service for agents and customer billing (MSI Aioi Life) (in Japanese only) </p>
<div> <div>ADI</div> </div> <div>Improving the quality of customer service</div>	<p>By utilizing the incoming call classification system, we can automatically classify and sort 1 million customer voices annually by category. We conduct analysis efficiently and effectively and promote initiatives to improve quality across the company.</p> <p>Industry first - Launched use of incoming call classification system to improve quality across the company (ADI) (in Japanese only) </p>

We have introduced a system that uses AI and telematics technologies to automatically and accurately explain accident situations through text and diagrams. This reduces the burden on customers and we have made the handling of claims more efficient (accident response).

[New features added to the dash cam-based AI accident explanation system "Ai's" \(MSI\) \(in Japanese only\)](#) 

[New features implemented in the telematics damage service system \(ADI\) \(in Japanese only\)](#)



We have launched an initiative for analyzing satellite images using AI and visualizing the average amount of damage to buildings in each region within three days after a disaster, at the earliest, in the event of a typhoon equivalent to a severe disaster.

We have reduced the average time from receipt of accident claims to the start of damage investigation by seven days, accelerated the start of remedial and repair work, and we help expedite disaster victim certification procedures in collaboration with partner local governments.

MSI

ADI

InterRisk


Enhancement of accident responses

[\[World first\] Visualization of the average amount of damage to buildings in each region within three days after a disaster, at the earliest, in the event of a typhoon \(ADI\) \(in Japanese only\)](#)





We have developed an algorithm for predicting the extent of inundation in the event of flooding by utilizing fire insurance accident data and SNS big data collected and analyzed by JX PRESS Corporation.

In combination with techniques to advance prediction of the extent of inundation, we have initiated a demonstration experiment aimed at early identification of disaster-affected areas and customers who may have been affected.





[Launched a demonstration experiment to estimate the extent of inundation damage by flooding, utilizing fire insurance accident data and SNS big data \(MSI, ADI, InterRisk\) \(in Japanese only\)](#) 

Upon receipt of an accident report from a customer, the business automation system instantly determines various factors such as "details of policy" and "accident characteristics" to select the most appropriate insurance claims settlement center and the person in charge.

[Full-scale introduction of NEVA, a business automation system, for seamless linkage of cases \(ADI\) \(in Japanese only\)](#) 

<div>MSIADI</div> <div>Enhancement of claim settlement operations</div>	<p>We have introduced an insurance fraud detection solution provided by French start-up company Shift Technology, realizing prompt and appropriate settlement of accident claims other than those which are fraudulent.</p> <p>Expanded use of fraudulent claims detection solutions (MSI, ADI) (in Japanese only) </p>
<div>Group-wide</div> <div>Strengthening of information security management</div>	<p>In line with MS&AD Insurance Group Information Security Management Basic Policy, we have been pursuing consistent system security management across our Group to ensure that service can be reliably provided in the face of rising cyber risks stemming from technological advances. We are also working to develop more robust information management system through activities such as establishing in-house regulations and educating employees.</p> <p>Information Management</p>

External Evaluation (in Japanese only)

- > IT Award and IT Encouragement Award in the 40th IT Awards (MSI, InterRisk, MS&AD Systems) (in Japanese only) 
- > Three-star rating (highest rating) in the HDI Rating Benchmarks in inquiry desks, and online support categories (MSI) (in Japanese only) 
- > Three-star rating (highest rating) in the HDI Rating Benchmarks in inquiry desks, and online support categories (ADI) (in Japanese only) 
- > HDI five-star certification for the fifth consecutive year, making us one of two companies to receive five-star certification in the online (MD) (in Japanese only) 

MS&AD Insurance Group Basic Policy for Responding to Customer Communications

MS&AD Insurance Group Basic Policy for Responding to Customer Communications

The MS&AD Insurance Group shall respond to all customer communications quickly, appropriately and in good faith based on the Group's management ideology. The following principles for conduct are hereby promulgated to contribute toward greater customer satisfaction.

1. Definitions

(1) Definition of Customer

As used herein, "customer" shall refer to "a customer having a relationship with the activities of the MS&AD Insurance Group" with respect to both individuals and companies.

(2) Definition of Customer Communication

As used herein, "customer communication" shall refer to "any and all expressions from customers (inquiries, consultations, requests, complaints, disputes, praise, expressions of gratitude, etc.)." Here, "complaint" shall mean "an expression of dissatisfaction from a customer."

2. Principles for Conduct

(1) Basic Stance

- (i) All officers and employees shall respond to all customer communications quickly, appropriately and in good faith.
- (ii) All officers and employees shall be conscious of the fact that customer communications constitute "important information for assuring trust from customers, realizing corporate growth and further improving quality."
- (iii) All officers and employees shall compile and analyze information relating to customer communications, and while making effort to reduce complaints, shall also use this information to create measures that improve quality and raise the level of customer satisfaction.

(2) Management of Responses to Customer Communications

- (i) Domestic Group insurance companies shall prescribe policies for responding to customer communications that factor in the business conditions present at their respective companies consistent with the "MS&AD Insurance Group's Mission Statement" and the "MS&AD Insurance Group Basic Policy for Responding to Customer Communications."
- (ii) Domestic Group insurance companies shall prepare rules, manuals and the like regarding the procedures and specific individual actions for responding to customer communications.
- (iii) When necessary, the other Group companies shall prepare measures for responding to customer communications and put these into practice as appropriate.