

ESG Data / Reference Material

The following are the materials and data about sustainability approaches of the MS&AD Insurance Group.

Subject period:

FY2021 (April 1, 2021 - March 31, 2022)


Subject organizations and data coverage:

Company name	abbreviation	Group Domestic (Domestic consolidated subsidiaries)		Consolidated (MS&AD Group total)	
		Subject	Employee-based coverage	Subject	Employee-based coverage
Mitsui Sumitomo Insurance Co., Ltd.	MSI	○	76.8%	○	100%
Aioi Nissay Dowa Insurance Co., Ltd.	ADI	○		○	
Mitsui Direct General Insurance Co., Ltd.	Mitsui Direct General	○		○	
Mitsui Sumitomo Aioi Life Insurance Co., Ltd.	MSI Aioi Life	○		○	
Mitsui Sumitomo Primary Life Insurance Co., Ltd.	MSI Primary Life	○		○	
MS & AD Holdings	MS&AD Holdings	○		○	
Overseas insurance subsidiaries	Overseas			○	
Other(*)	Other			○	






(*) Domestic group companies operating such as risk-related services

Third-Party Assurance

Since 2015, the MS&AD Insurance Group has engaged KPMG AZSA Sustainability Co., Ltd. to perform assurance of selected environmental and social data in order to assure credibility of reported figures. The data subject to the third-party assurance for this fiscal year is indicated with ✓.

[KPMG's Independent Assurance Report](#)  (1,953KB)

[The Calculation Methodology](#)  (354KB)

-  Organizational Governance
-  Consumer Issues
-  Environment
-  Community Involvement and Development
-  Human Rights/Labor Practices

ISO 26000 Core Subjects (Organizational Governance)

Corporate Governance

As a company with a Audit & Supervisory Board, the Company will endeavor to improve governance by ensuring that independently appointed Audit & Supervisory Board Members appropriately act in their auditing functions, in addition to ensuring that the Board of Directors appropriately acts in its oversight functions, while strengthening the functions of each and actively disclosing information.

- [MS&AD Insurance Group Basic Policies on Corporate Governance](#)
- [MS&AD Insurance Group Basic Policy Pertaining to System for Internal Controls](#)
- [MS&AD Insurance Group Basic Policy for Management of Conflicts of Interest](#)
- [MS&AD Insurance Group Basic Policy Concerning Antisocial Forces](#)

Directors (as of 27 June 2022)

Chairperson of the Board	Chairman (except holding concurrent post of President)
Number of Directors	11 (*1)
Number of Outside Directors	5 (*2)
Number of independent Directors	5 (*3)
Number and ratio of women at the Board of Directors	3 / 27.3%

(*1) Board members average tenure 4.3years

(*2) Outside directors average tenure 3.0years

(*3) The number of outside directors with relevant work experience in our company's sector : 1

Corporate Auditors (as of 27 June 2022)

Establishment of Board of Auditors	Established
Number of Audit and Supervisory Board Member	4
Number of Outside Audit and Supervisory Board Member	2
Number of independent Audit and Supervisory Board Member	2
Number and ratio of women in corporate auditors	2 / 50.0%

Nomination and Remuneration

- [Detailed Information](#)

Number of Meetings of Board of Directors etc.

Function		FY2021
Business Execution, Oversight	Board of Directors	12 *1
	Governance Committee	2
	Group Management Committee	12
	Task-Specific Committees	
	Sustainability Committee	5
	Quality Improvement and Compliance Committee	5
	Digitalization Committee	4
	Group Systems Committee	13
	Group International Business Committee	3
	Risk Management Committee	8
Group standardization Committee	3	
Auditing, Oversight	Board of Auditors	11 *2

(*1) Outside Directors average attendance rate 100%. All directors average attendance rate 100%

(*2) Outside Corporate Auditors average attendance rate 100%

[> Detailed information of Corporate Governance](#)

Information Voting Right

Classification	Number of shares (shares)	Number of Voting Rights	Description
Non-Voting shares	-	-	-
Shares with Restricted Voting Right (treasury shares, etc)	-	-	-
Shares with Restricted Voting Right (others)	-	-	-
Shares with Full Voting Right (treasury shares, etc)	(Treasury Shares) Common Stock 46,187,000	-	Share Unit Number (100 shares)
Shares with Full Voting Right (others)	Common Stock 545,874,400	5,458,744	Same as above
Fractional Shares	Common Stock 1,571,491	-	Fractional Shares (Less than 100 shares)
Total number of Outstanding Shares	593,632,891	-	-
Total number of Vote	-	5,458,744	-

Political Donations*

Name of Organization	Coverage	Unit	FY2019	FY2020	FY2021
The People's Political Association (Liberal Democratic Party)	Consolidated	thousand JPY	20,700	21,000	21,000

(*) As a member of society, MS&AD Insurance Group believes that it is necessary to pay an appropriate share, and we make political donations to the extent permitted by law.

Compliance

- [MS&AD Insurance Group Compliance Basic Policy](#)
- [MS&AD Insurance Group Basic Policy for Management of Customer Information](#)
- [MS&AD Insurance Group Basic Policy for Shared Use of Customer Information](#)
- [MS&AD Insurance Group Basic Policy for Management of Outside Vendors](#)
- [MS&AD Insurance Group Tax Policy](#)

Speak-up system (Whistleblowing system)

Items	Coverage	Units	FY2019	FY2020	FY2021
Number of cases reported	Consolidated	cases	164	172	154 (*)

(*)Of the cases received in FY2021, of incidents of harassment was confirmed in 16 cases (as of April 2022).

[Speak-up system \(Whistleblowing system\)](#)

Risk Management

[MS&AD Insurance Group Risk Management Basic Policy](#)

Information Disclosure

[MS&AD Insurance Group Basic Policy for Disclosure of Information](#)

ISO 26000 Core Subjects (Consumer Issues)

[MS&AD Insurance Group Basic Policy for Responding to Customer Communications](#)

Progress and KPI(key performance indicators) in relation to our customer-first policy in the business operations (In japanese only)

The Group's five domestic insurance companies have disclosed their initiatives based on their Customer-first Policy in the Business Operations and KPI used to evaluate the result of their initiatives.

- [Mitsui Sumitomo Insurance Co., Ltd. !\[\]\(3d0946c14414af438def0008e8322b30_img.jpg\)](#)
- [Aioi Nissay Dowa Insurance Co., Ltd. !\[\]\(828aaf7b071d1ea02a45562329097457_img.jpg\)](#)
- [Mitsui Direct General Insurance Co., Ltd. !\[\]\(56451d82e6dfba768ba6cc341b9dc91e_img.jpg\)](#)
- [Mitsui Sumitomo Aioi Life Insurance Co., Ltd. !\[\]\(9db43902c778a6e0fd462229d6e5dc16_img.jpg\)](#)
- [Mitsui Sumitomo Primary Life Insurance Co., Ltd. !\[\]\(36315405545be768c0419e3cfc4ae43b_img.jpg\)](#)

ISO 26000 Core Subjects (Environment)

[MA&AD Insurance Group Basic Policy on the Environment](#)

Greenhouse Gas (GHG) Emissions in Business Activities

With our support for the Paris Agreement adopted in 2015, we have signed the Paris Pledge for Action that calls on its signatories to address climate change and global warming. On May, 2021 we have set a goal of Net Zero GHG emissions by FY 2050. In order to achieve the goal, we also set 2030 interim targets for GHG emission reduction (Scope 1, 2 and part of 3) and renewable energy use (60% in 2030). For Net Zero it is essential to reduce GHG emission in supply chain as in our own business operation. We will promote initiatives together with our customers, agents and other stakeholders.

(Percentage change from the previous year in parenthesis)

Items	Coverage	Units	FY2019	FY2020	FY2021	Third-Party Assurance
GHG emissions (Scope 1,2,3)	Consolidated	t-CO2	257,207 (▲51.5%)	224,599 (▲12.7%)	199,630 (▲11.1%)	
GHG emissions (Scope 1)	Group Domestic + Other	t-CO2	18,491 (7.7%)	15,883 (▲14.1%)	14,915 (▲6.1%)	✓
	Consolidated	t-CO2	22,870 (▲12.6%)	19,686 (▲13.9%)	17,584 (▲10.7%)	✓
GHG emissions (Scope 2)	Group Domestic + Other	t-CO2	57,063 (▲8.3%)	54,824 (▲3.9%)	51,629 (▲5.8%)	✓
	Consolidated	t-CO2	65,588 (▲8.8%)	57,569 (▲12.2%)	53,907 (▲6.4%)	✓
GHG emissions (Scope 1 and Scope 2 combined)	Group Domestic + Other	t-CO2	75,554 (▲4.8%)	70,707 (▲6.4%)	66,544 (▲5.9%)	✓
	Consolidated	t-CO2	88,458 (▲9.8%)	77,255 (▲12.7%)	71,491 (▲7.5%)	✓
GHG emissions (Scope 3)	Consolidated	t-CO2	168,748 (▲61.0%)	147,344 (▲12.7%)	128,139 (▲13.0%)	

(*) We have revised the figures in FY2019, FY2020 by improving the accuracy of business activities' data which is the basis of calculation.

GHG emissions (Scope 3)

(Percentage change from the previous year in parenthesis)

Items	Coverage	Units	FY2019	FY2020	FY2021	Third-Party Assurance
Category 1 Purchased goods and services (*1)	Group Domestic + Other	t-CO2	55,727 (4.0%)	47,523 (▲14.7%)	43,881 (▲7.7%)	✓
Category 2 Capital goods	Consolidated	t-CO2	60,720 (▲0.3%)	61,824 (1.8%)	50,784 (▲17.9%)	✓
Category 3 Fuel- and energy-related activities (not included in Scope 1 or Scope 2)(*2)	Consolidated	t-CO2	17,008 (65.5%)	16,003 (▲5.9%)	15,265 (▲4.6%)	✓
Category 5 Waste generated in operations(*2)	Consolidated	t-CO2	2,034 (▲41.3%)	1,295 (▲36.3%)	1,172 (▲9.5%)	✓
Category 6 Business trip(*4)	Consolidated	t-CO2	16,101 (107.6%)	4,163 (▲74.1%)	4,232 (1.7%)	✓
Category 7 Employee commuting(*3)	Group Domestic + Other	t-CO2	10,078 (36.4%)	9,956 (▲1.2%)	6,983 (▲29.9%)	✓
Category 13 Downstream leased assets	Consolidated	t-CO2	7,082 (▲6.2%)	6,581 (▲7.1%)	5,821 (▲11.5%)	✓
Category15 : investments	Group Domestic	Please refer to 【Underwriting · Investments】 for details *5				

(*1) We have revised the boundary from FY2019.

(*2) We have revised the figures in FY2019, FY2020 by improving the accuracy of business activities' data which is the basis of calculation.

(*3) Regarding the amount of activity for employee commuting, the attendance rate is not taken into consideration until 2020, and the attendance rate is taken into consideration from 2021.

(*4) From fiscal 2019, the range of business trips subject to calculation has been changed from only airplanes to all business trips including railroads and taxis.

(*5) Please refer [HERE](#) for the Underwriting Investment details

Data on Environmental Burden

Scope 1 & 2 Coverage [the Group's consolidated figures (including overseas Companies)]

(Percentage change from the previous year in parenthesis)

Items	Coverage	Units	FY2019	FY2020	FY2021	Third-Party Assurance
Electricity	Consolidated	MWh	139,808 (▲1.9%)	133,440 (▲4.6%)	131,255 (▲1.6%)	
Heat supply	Consolidated	GJ	61,806 (▲10.0%)	67,767 (9.6%)	64,867 (▲4.3%)	
City gas	Consolidated	thousand m3	2,051 (▲24.9%)	1,936 (▲5.6%)	1,952 (0.8%)	
Liquefied Petroleum Gas	Consolidated	t	134 (▲11.2%)	82 (▲38.9%)	47 (▲43.3%)	
Heavy oil	Consolidated	k ℓ	55 (8.0%)	40 (▲26.9%)	45 (12.8%)	
Kerosene	Consolidated	k ℓ	51 (2.5%)	57 (11.3%)	30 (▲47.4%)	
Diesel oil	Consolidated	k ℓ	0.8 (▲89.2%)	0.6 (▲29.2%)	0.6 (2.7%)	
Gasoline	Consolidated	k ℓ	7,592 (▲8.9%)	6,410 (▲15.6%)	5,574 (▲13.0%)	
Total energy consumption (*1)	Consolidated	MWh	258,022 (▲7.1%)	239,805 (▲7.1%)	228,273 (▲4.8%)	✓
		GJ	928,880 (▲7.1%)	863,298 (▲7.1%)	821,784 (▲4.8%)	✓

(*) We have revised the figures in FY2019, FY2020 by improving the accuracy of business activities' data which is the basis of calculation.

(*1) The calculation of the total energy consumption in MWh and GJ is based on unit heat values specified in Japan's Act on the Rational Use of Energy except for purchased electricity, for which 3.6GJ/MWh is used.

Scope 3 Coverage (major items)

(Percentage change from the previous year in parenthesis)

Items		Coverage	Units	FY2019	FY2020	FY2021	Third-Party Assurance
Paper(*1)		Group Domestic + Other	t	13,051 (23.8%)	10,035 (▲23.1%)	9,090 (▲9.4%)	
Proportion of paper with forest certification		MSI, ADI, MSI Aioi Life	%	23.7 (85.4%)	28.5 (20.0%)	28.3 (▲0.6%)	
Total water use		Consolidated	thousand m3	995 (0.5%)	766 (▲23.1%)	707 (▲7.7%)	✓
Disposed waste (*2)	Total	Consolidated	t	9,947 (▲2.1%)	7,818 (▲21.4%)	7,286 (▲6.8%)	✓
	Recycled		t	4,782 (5.7%)	4,643 (▲2.9%)	4,226 (▲9.0%)	✓
	Final disposal amount		t	5,165 (▲8.3%)	3,175 (▲38.5%)	3,060 (▲3.6%)	✓
	Incinerated		t	4,903 (-)	3,034 (▲38.1%)	2,988 (▲1.5%)	
	Landfilled		t	263 (-)	140 (▲46.6%)	72 (▲48.7%)	
Business trip(*3)		Consolidated	thousand passenger -km	207,808 (341.0%)	44,498 (▲78.6%)	43,998 (▲1.1%)	✓

(*1) We have revised the boundary from FY2019.

(*2) We have revised the figures in FY2019, FY2020 by improving the accuracy of aggregation.

(*3) We have revised the boundary to include all type of business travel from FY2019.

Renewable Energy Generation

We have installed solar power generation systems in our four major buildings, and are promoting to reduce GHG emissions by using such renewable energy.

(Percentage change from the previous year in parenthesis)

Items	Coverage	Units	FY2019	FY2020	FY2021	Third-Party Assurance
Energy Generation	5 Buildings (*1)	kWh	50,953 (▲11.0%)	54,441 (6.8%)	68,430 (25.7%)	✓
Energy Consumption (*2)	Consolidated	kWh	6,499,953 (-)	13,226,441 (103.5%)	18,136,730 (37.1%)	✓
Renewable energy introduction rate	Consolidated	%	4.7	9.9	13.8	

(*1) MSI Surugadai bldg. & Surugadai Annex, MSI Osaka Yodoyabashi bldg, ADI Tokyo Customer Center bldg, Tamagawa Training Center

(*2) Renewable energy generation and usage of 12,375,000kWh by renewable energy certificate in FY2021. The 882,000kWh certificate is used across countries.

Cost Effect

Items	Coverage	Units	FY2019	FY2020	FY2021
Electricity *1	Consolidated	thousand JPY	5,958	▲402,627	122,348
Gasoline *2	Consolidated	thousand JPY	▲131,278	▲252,985	38,885
Copy Paper	Group Domestic + Other	thousand JPY	14,163	▲64,680	▲28,892

(*1) We have revised the figures in FY2019, FY2020 by improving the accuracy of business activities' data which is the basis of calculation.

(*1) Calculated from the average unit price at MS&AD Holdings.

(*2) Calculated from the petroleum products price survey gasoline nationwide annual average unit price (Agency for Natural Resources and Energy).

Environmental Approaches through Supply Chain

Our efforts to reduce the environmental burden are also promoted in conjunction with key business partners. We are engaged in green purchasing, prioritizing eco-friendly products in procuring the materials used in our operations, and our entire value chain is working to establish a sustainable society. In addition, we are working with policyholders on Eco insurance certificates and web policy clauses that reduce the environmental burden of business activities and, at the same time, improve the convenience of policyholders.

Items	Coverage	Units	FY2019	FY2020	FY2021
Selection rate of web policy clauses *	MSI, ADI	%	77.1	77.2	77.6
Number of trees corresponding to the reduced amount of paper	MSI, ADI	tree	23,311	25,836	24,848

(*) Online "Terms & Conditions" in consideration of environment

ISO 26000 Core Subjects (Community Involvement and Development)

Through our Group's social contribution activities and involvement in and support for community development, companies can help their employees become interested in understanding the community and society, be creative, and be able to build a network with the communities. Based on these ideas, the Group provides our employees with opportunities to take part in social contribution activities, and we have seen the number of participants is increasing. In fiscal 2018, over 70% of employees in Japan joined the social contribution activities. If our employees think it difficult to spare time to physically participate in these activities, they can alternatively make a monetary contribution through the employees' social contribution activity team. The monetary contributions start at 100 yen, and the contributions are withdrawn from their monthly salaries. We also strive to disclose social contribution expenditures, including conversion of social contribution activities.

Items		Coverage	Units	FY2019	FY2020	FY2021
Number of acquirer of Volunteer leave		MSI, ADI, MSI Aioi Life	people	6	21	15
Number of acquirer of Volunteer suspension		MSI, ADI, MSI Aioi Life	people	1	1	0
Number of employees engaged in social contribution activities		Group Domestic	people	27,673	26,519	23,024
MS & AD Unison Smile Club Number of members		Group Domestic	people	14,967	14,626	13,971
Disaster Relief Donation Matching Gift Program	Donated amount *1	Consolidated	thousand yen	37,673	33,381	16,939
	Number of participants *2	Consolidated	people	14,782	13,385	6,245
corporate philanthropic contributions				1,622,130	1,211,100	1,100,948
(Breakdown) Purpose	Charitable Donations	Group Domestic	thousand yen	46,070	42,020	140,543
	Community Investments			1,150,530	820,170	626,247
	Commercial Initiatives			425,530	348,910	334,158
(Breakdown) Money conversion	Cash contributions			1,491,450	1,088,020	976,940
	Employee volunteering during paid working hours			7,690	7,760	2,270
	In-kind donation, facility opening etc			16,180	15,330	23,860
	Management overheads			106,810	99,990	97,878

(*1) Total amount of Donation Matching Gift and Donation from employees

(*2) Total participants

ISO 26000 Core Subjects (Human Rights) (Labor Practices)

Breakdown of employees

Items	Coverage		Units	FY2019	FY2020	FY2021	Third-Party Assurance	
Number of Group employees *1 Temporary employees are superscripted as the average number of annual temporary hires in the bracket.	Consolidated	male- female combined total	people	41,563	41,501	39,962		
				(9,051)	(8,615)	(8,103)		
		male		19,686	19,379	18,433		
		female		21,877	22,122	21,529		
	Group domestic	male- female combined total		32,072	32,002	30,724		
				(8,362)	(7,988)	(7,321)		
		male		15,277	14,960	14,184		
		female		16,795	17,042	16,540		
		companies	MSI	14,353	14,168	13,453		
			ADI	13,775	13,933	13,503		
			MD	552	559	528		
			MSA	2,588	2,529	2,436		
	MSP		396	390	403			
	holding company	HD	408	423	401			
	Domestic employees (including group companies) /Consolidated employees			%	77.2	77.1	76.8	
	Overseas	male- female combined total	people	9,236	9,230	8,943	✓	
				(679)	(619)	(771)		
		male		4,214	4,209	4,027		
		female		5,022	5,021	4,916		
		Overseas employees/ Consolidated employees			%	22.2	22.2	22.4
Others *2	male- female combined total	people	255	269	295			
			male	195	210	222		
	female		60	59	73			
	Other employee/ Consolidated employees			%	0.6	0.6	0.7	

(*1) The number of employees represents the number of persons in employment, and does not include executive officers and employees on leave.

(*2) Risk-related service businesses operated by the Group Companies other than those in the domestic insurance industry. From 2019, Leadenhall Capital Partners LLPUK is included in Overseas.

Number of Employees by Age

Items	Coverage			Units	FY2019	FY2020	FY2021
Number of Employees by Age (Group Domestic)	Under 30	male-female combined total		people	7,019	7,020	6,416
			male		2,320	2,322	2,175
			female		4,699	4,698	4,241
	30~39	male-female combined total			7,036	7,019	6,852
			male		3,057	2,984	2,825
			female		3,979	4,035	4,027
	40~49	male-female combined total			8,256	7,856	7,276
			male		3,727	3,433	3,106
			female		4,529	4,423	4,170
	50~59	male-female combined total			7,847	7,988	7,989
			male		4,657	4,652	4,498
			female		3,190	3,336	3,491
	60 and above	male-female combined total			1,914	2,100	2,173
			male		1,516	1,554	1,566
			female		398	546	607
	Others *				-	19	18

(*)No further classification due to privacy

Employment

Items	Coverage	Units	FY2019	FY2020	FY2021	
Average age *1	Group domestic	male-female combined total	41.7	41.9	42.3	
		male	44.6	44.7	44.9	
		female	39.1	39.4	40.0	
Average length of service	Group domestic	male-female combined total	13.1	13.4	13.9	
		male	14.0	14.4	14.9	
		female	12.3	12.6	13.1	
New-graduate recruits *2	Group domestic	male-female combined total	861	596	459	
		male	291	208	164	
		female	570	388	295	
Number of mid-career hires *3	Group domestic	male-female combined total	407	350	190	
		male	182	120	78	
		female	225	230	112	
Total turnover rate	Group domestic	male-female combined total	%	3.5	3.4	4.7
Turnover Rate (Voluntary) *4	Group domestic	male-female combined total	%	2.8	2.6	3.2
The ratio between the total annual compensation of the Chief Executive Officer and the mean employee compensation *5	HD	male-female combined total	times	12.3	12.3	12.1

(*1) The end of March of each year

(*2) The number of new hires in April of each next year

(*3) Number of new employees in fiscal year

(*4) Exclude retirees and are calculated based on voluntary resignees.

(*5) The total CEO Compensation / Average employee salary.

Diversity

We are promoting diversity and inclusion (D&I) initiatives in order to create a working environment where all employees with different backgrounds, characteristics, and values can fully demonstrate their abilities and play active roles. The percentage of females in managerial positions has achieved the 2020 15% target. We have set a new target, aiming for 30% in FY2030.

Items	Coverage		Units	FY2019	FY2020	FY2021	Third-Party Assurance
Employment rate and number of employees with disabilities	Group domestic		%	2.43	2.49	2.55	✓
			people	727	730	716	✓
Rehiring Program after retirement Number of users *1	Group domestic		people	1,295	1,492	1,650	
Percentage and number of females among board members and corporate auditors*2	HD	Directors	%	16.7	20.0	27.3	
			people	2	2	3	
		Corporate Auditor	%	50.0	50.0	50.0	
			people	2	2	2	
Percentage and number of females in managerial positions*3	Consolidated	Total managerial positions	%	20.0	21.30	22.7	✓
			people	1,704	1,791	1,843	✓
	Group domestic	General Managers	%	4.3	5.0	5.3	
			people	53	63	67	
		Managers	%	17.3	18.8	20.6	
			people	891	954	990	
		Total managerial positions	%	14.8	16.1	17.5	✓
			people	944	1,017	1,054	✓
	Division that contributes to sales: Total managerial positions *4	%	11.9	14.7	15.8		
		人	465	539	593		

(*1) Number of people newly or consecutively re-employed on April 1st next fiscal year

(*2) Approved at shareholders meeting held each next fiscal year.

(*3) As of April 1st next fiscal year for Group Domestic. As of December 31st for Overseas insurance subsidiaries

(*4) Number of sales and insurance payers

Human Rights

In February 2017, the Group established MS & AD Insurance Group Basic Policy on Human Rights and implemented the Group's human rights due diligence system. We provide our employees with human rights training every year in order for them to understand human rights better and to develop an organizational culture that respects human rights.

Items	Coverage	Units	FY2019	FY2020	FY2021
Trainings of Human rights*	Group domestic	%	100.0	100.0	100.0

(*)Rate of departments that conducted human rights trainings that required all employees to participate

Items	Coverage	Units	FY2019	FY2020	FY2021
Labor union membership rate	Group domestic	%	93.5	93.6	93.4

Human Asset Development

Items	Coverage	Units	FY2019	FY2020	FY2021
Total training hours	Group domestic	hours	-	846,050	954,523
Average training hours per person	Group domestic	hours	-	26.4	31.1
Total training cost	Group domestic	thousand JPY	-	1,670,079	1,630,995
Average training cost per person	Group domestic	JPY	-	52,187	53,085
Number of participants of the Trainee System*1	Group domestic	people	983	633	1,258
Number of participants of the Global Trainee System*2	Consolidated	Total	92	74	195
		Domestic employee	46	0	82
		Local employee	46	74	113
Number of participants of the overseas career training program*3	Group domestic	people	43	6	7
Number of participants of the Temporary Transfer System to Headquarters from Overseas Branches*4	Consolidated	people	15	0	0 * 5
Number of actuaries*6	Group domestic	male-female combined total	111	123	127
		male	-	119	123
		female	-	4	4
Digital human resources *7	Group domestic	people	-	-	2,179
Global human resources *8	Group domestic	people	-	-	1,129

- (*1) Short-term program which allows employees to experience work they have never done before, at the request of the employee.
- (*2) Short-term program which allows employees in Japan to experience working at overseas subsidiaries, as well as local employees at overseas subsidiaries to experience working at the head office.
- (*3) MBA dispatch program, and training program which allows employees to experience working for a year at overseas subsidiaries or insurance companies.
- (*4) Transfer system for which allows the local employees from overseas experience the jobs at the head office for 6 months to 1 year in Japan.
- (*5) Number decreased due to immigration restrictions by COVID-19
- (*6) Number of professional actuaries employed by the MS&AD Group with specialized skills for making full use of probability, statistical and other mathematical techniques used in product development, risk management and other processes (as of April 1 of the subsequent fiscal year).
- (*7) Employees who can utilize the latest digital technology and data (as of next April 1 of the every fiscal year)
- (*8) Employees who have experienced expatriates and potential candidates (as of next April 1 of the every fiscal year)

Employee satisfaction *1

Items	Coverage	Units	FY2019	FY2020	FY2021
Employee satisfaction (questionnaire results), "Pride, Job satisfaction"*2	Group domestic	point	4.4	4.4	4.4
Employee satisfaction (questionnaire results), "Working Vigorously"*3		point	4.5	4.5	4.6

- (*1) The results of the opinion poll asking all Group employees (all-employee average on a 6-point scale, Scope: 45,420 all domestic employees including temporary employees at the time of survey, Response rate: 96.0%).
- (*2) Ratio of employees feeling pride or job satisfaction
- (*3) Ratio of employees, regardless of gender and age, feeling free and lively at workplaces.

Programs for Promoting Work-life Balance

We have been developing an effective system that helps employees actively work with satisfaction and with the feeling of growth by balancing their work and personal life. In particular, we have set KPI for the rate of male employees taking childcare leave, and encouraged them to take part in the program.

Items	Coverage*1		Units	FY2019	FY2020	FY2021
Temporary leave before / after childbirth Number of acquirers	Group domestic		people	809	737	767
Number of employees taking childcare paid leave	Group domestic	male-female combined total	people	1,052	937	1,092
		male	people	286	265	355
		female	people	766	672	737
Acquisition rate of childcare paid leave	Group domestic	male-female combined total	%	86.3	85.9	92.7
		male	%	64.6	69.0	86.4
		female	%	98.7	95.0	96.1
Flexible working hours for childcare Number of acquirers	Group domestic	shorter hours	people	1,308	1,437	1,246
		flextime	people	122	132	101
		change of Starting / finishing time	people	76	94	99
Temporary retirement for nursing Number of acquirers	Group domestic	male-female combined total	people	18	14	19
		male	people	1	1	2
		female	people	17	13	17
Flexible working hours for nursing Number of acquirers	Group domestic	number of acquirers	people	20	15	21
Paid leave	Group domestic	ratio of days taken*2	%	67.5	68.1	74.3
		days taken	days	15.6	15.0	16.3

(*1) Includes temporary employees

(*2) Number of days acquired / granted

Occupational Health and Safety (OHS)


In accordance to the Occupational Safety and Health Act, a health committee has been established to research and discuss relevant topics to preventative measures for OHS-related concerns and initiatives to support employees' health. We strive to provide a workplace environment that considers employee's health and safety. In addition, we have a group-wide health checkup system, a health management center, and a consultation room for employees in order to ensure that our employees can maintain their good health even better.

Items	Coverage	Units	FY2019	FY2020	FY2021	Third-Party Assurance
Number of claims for work related injuries	Total	cases	162	156	189	
	Work-related accident	cases	74	83	78	
	Accident during commute	cases	88	73	111	
	Fatality accident	cases	0	0	0	
Consultation rate of Medical Checkup*1	Group domestic	%	100.0	100.0	100.0	
Absentee rate*2	Group domestic	%	0.511	0.433	0.548	✓

(*1) Number of employees undergoing medical checkup consultation / number of employees

(*2) Total days lost due to absenteeism / Total days scheduled to be worked

Underwriting Investments

 ESG integration and sustainability approach

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

Item	Scope	FY2021
Products and services that contribute to achieving Sustainable Development Goals (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 + Others	about 64%

(※1) Percentage of net premiums written

Green Products and Services that Contribute to “Planetary Health”

Item	Scope	FY2021
Annual growth rate of green underwriting※1	MSI, ADI	19.98%

(※1) Annual average growth in premiums of insurance products that contribute to planetary health

Greenhouse gas emissions in investment portfolio (Scope3 Category15)

Methodologies for GHG emission in investment portfolio is under development and has not been well established yet.

Our company is upgrading our methodologies in line with developments.

The following table shows the carbon footprints of investee companies. Scope 1 and Scope 2 GHG emissions are calculated through using Trucost's tool for calculating.

We calculated in different manners previously. (FYI please find samples of previous years beneath tables)

(Absolute Unit : kt-CO2e, Intensity Unit:t-CO2e/US\$M)

Asset Class		2020※1	2021※2
Stocks	Absolute	2,223	2,453
	Intensity	111.0	129.5
Corporate bonds	Absolute	3,052	2,410
	Intensity	148.0	139.5

(Absolute Unit : kt-CO2e, Intensity Unit:t-CO2e/US\$M)

Region			2020※1	2021※2
Japan	Stocks	Absolute	2,122	2,305
		Intensity	95.2	110.7
	Corporate bonds	Absolute	2,513	1,818
		Intensity	103.7	87.1
Americas	Stocks	Absolute	71	114
		Intensity	11.8	15.5
	Corporate bonds	Absolute	305	324
		Intensity	30.8	32.4
Asia	Stocks	Absolute	24	21
		Intensity	3.1	2.1
	Corporate bonds	Absolute	71	140
		Intensity	5.3	11.4
Europe	Stocks	Absolute	5	13
		Intensity	1.0	1.2
	Corporate bonds	Absolute	139	101
		Intensity	5.9	6.1
Other	Stocks	Absolute	0	0
		Intensity	0.0	0.0
	Corporate bonds	Absolute	24	27
		Intensity	2.2	2.4

(※1)Calculated in FY2020 using portfolio as of end of March 2020. Coverage for Stock 99%, Corporate Bonds 56%

(※2)Calculated in FY2021 using portfolio as of end of March 2021. Coverage for Stock 98%, Corporate Bonds 68%

< Reference >

Samples of our previous calculations. (Continuous comparisons of time series are not possible due to the calculation method used in prior years differ from the above table.)

・ 2018 : Stocks 3,518,872t-CO2e、223.1t-CO2e/US\$1M Corporate bonds 3,605,006 t -CO2e、410.1t-CO2e/US\$1M Coverage for Stock 90%, Corporate Bonds 83%

・ 2019 : Stocks 3,196,641t-CO2e、198.7t-CO2e/US \$ 1 M、Corporate bonds 3,670,703t-CO2e、319.7t-CO2e/US \$ 1M Coverage for Stock 83%, Corporate Bonds 60%