

ESG Data / Reference Material

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

Subject period:

FY2022 (April 1, 2022 - March 31, 2023) For Overseas insurance subsidiaries, FY2022 (Jan 1, 2022 - Dec 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	○	75.2%	○	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 !\[\]\(d3102649f02e825ddb76dc3de0190154_img.jpg\) \(1,949KB\)](#)

[The Calculation Methodology !\[\]\(4b7a79268f6ba26c1471d4232fffa85a_img.jpg\) \(462KB\)](#)

ISO 26000 Core Subjects (Organizational Governance)

Corporate Governance

As a company with an 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 !\[\]\(815df092dd722ee9268ef8e6d0193e3a_img.jpg\)](#)
- [> MS&AD Insurance Group Basic Policy for Management of Conflicts of Interest](#)
- [> MS&AD Insurance Group Basic Policy Concerning Antisocial Forces](#)

Directors (as of 26 June 2023)

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 4.6years

(*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 26 June 2023)

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		FY2022
Business Execution, Oversight	Board of Directors	12 *1
	Governance Committee	3
	Group Management Committee	12
	Task-Specific Committees	
	Sustainability Committee	4
	Quality Improvement and Compliance Committee	5
	Digitalization Committee	3
	Group Systems Committee	12
	Group International Business Committee	3
	Risk Management Committee	8
Group standardization Committee	8	
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 95.5%

[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 267,900	-	Share Unit Number (100 shares)
Shares with Full Voting Right (others)	Common Stock 534,120,400	5,341,204	Same as above
Fractional Shares	Common Stock 1,579,047	-	Fractional Shares (Less than 100 shares)
Total number of Outstanding Shares	535,967,347	-	-
Total number of Vote	-	5,341,204	-

Political Donations*

Name of Organization	Coverage	Unit	FY2020	FY2021	FY2022
The People's Political Association (Liberal Democratic Party)	Consolidated	thousand JPY	21,000	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.

Amount of Contributions to Initiatives

MS&AD Insurance Group contributed to the following initiatives to achieve environmental conservation on a global scale and the realization of a sustainable society.

Name of Organization	Unit	FY2022
UNEP Finance Initiative	thousand JPY	2,942
Global Compact Network Japan	thousand JPY	1,510
Total		4,452

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	FY2020	FY2021	FY2022
Number of cases reported (*)	Consolidated	cases	283	254	298 (**)

* Including Consultation

**Of the cases received in FY 2022, 144 were related to harassment (including suspicious cases).

- [➤ 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.](#)

[Aioi Nissay Dowa Insurance Co., Ltd.](#)

[Mitsui Direct General Insurance Co., Ltd.](#)

[Mitsui Sumitomo Aioi Life Insurance Co., Ltd.](#)

[Mitsui Sumitomo Primary Life Insurance Co., Ltd.](#)

Indicators	FY2020 Achievement	FY2021 Achievement	FY2022 Achievement
Customer satisfaction survey about insurance contract procedures	97.3%	97.6%	98.0%
Customer satisfaction survey about payment of insurance claim	96.7%	96.8%	95.7%

For details of the questionnaire on customer satisfaction survey of each company, please visit their website.

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	FY2020	FY2021	FY2022	Third-Party Assurance
GHG emissions (Scope1,2,3)	Consolidated	t-CO2	224,599 (▲12.7%)	199,630 (▲11.1%)	191,789 (▲3.9%)	
GHG emissions (Scope 1)	Group Domestic + Other	t-CO2	15,883 (▲14.1%)	14,915 (▲6.1%)	14,102 (▲5.5%)	✓
	Consolidated	t-CO2	19,686 (▲13.9%)	17,584 (▲10.7%)	16,804 (▲4.4%)	✓
GHG emissions (Scope 2)	Group Domestic + Other	t-CO2	54,824 (▲11.9%)	51,629 (▲5.8%)	45,263 (▲12.3%)	✓
	Consolidated	t-CO2	57,569 (▲12.2%)	53,907 (▲6.4%)	47,956 (▲11.0%)	✓
GHG emissions (Scope 1 and Scope 2 combined)	Group Domestic + Other	t-CO2	70,707 (▲6.4%)	66,544 (▲5.9%)	59,364 (▲10.8%)	✓
	Consolidated	t-CO2	77,255 (▲12.7%)	71,491 (▲7.5%)	64,760 (▲9.4%)	✓
GHG emissions (Scope 3)	Consolidated	t-CO2	147,344 (▲12.7%)	128,139 (▲13.0%)	127,029 (▲0.9%)	

GHG emissions (Scope 3)

(Percentage change from the previous year in parenthesis)

Items	Coverage	Units	FY2020	FY2021	FY2022	Third-Party Assurance
Category 1 Purchased goods and services	Group Domestic + Other	t-CO2	47,523 (▲14.7%)	43,881 (▲7.7%)	41,509 (▲5.4%)	✓
Category 2 Capital goods	Consolidated	t-CO2	61,824 (1.8%)	50,784 (▲17.9%)	48,107 (▲5.3%)	✓
Category 3 Fuel- and energy-related activities (not included in Scope 1 or Scope 2)	Consolidated	t-CO2	16,003 (▲5.9%)	15,265 (▲4.6%)	14,544 (▲4.7%)	✓
Category 5 Waste generated in operations	Consolidated	t-CO2	1,295 (▲36.3%)	1,172 (▲9.5%)	1,568 (33.8%)	✓
Category 6 Business trip	Consolidated	t-CO2	4,163 (▲74.1%)	4,232 (1.7%)	9,115 (115.4%)	✓
Category 7 Employee commuting(*1)	Group Domestic + Other	t-CO2	9,956 (▲1.2%)	6,983 (▲29.9%)	6,712 (▲3.9%)	✓
Category 13 Downstream leased assets	Consolidated	t-CO2	6,581 (▲7.1%)	5,821 (▲11.5%)	5,473 (▲6.0%)	✓
Category15 : investments	Group Domestic	Please refer to [Underwriting · Investments] for details (*2)				

(*1) 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.

(*2) 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	FY2020	FY2021	FY2022	Third-Party Assurance
Electricity	Consolidated	MWh	133,440 (▲4.6%)	131,255 (▲1.6%)	124,892 (▲4.8%)	
Heat supply	Consolidated	GJ	67,767 (9.6%)	64,867 (▲4.3%)	61,824 (▲4.7%)	
City gas	Consolidated	thousand m ³	1,936 (▲5.6%)	1,952 (0.8%)	1,955 (0.1%)	
Liquefied Petroleum Gas	Consolidated	t	82 (▲38.9%)	47 (▲43.3%)	51 (10.5%)	
Heavy oil	Consolidated	kℓ	40 (▲26.9%)	45 (12.8%)	40 (▲11.6%)	
Kerosene	Consolidated	kℓ	57 (11.3%)	30 (▲47.4%)	24 (▲21.4%)	
Diesel oil	Consolidated	kℓ	0.6 (▲29.2%)	0.6 (2.7%)	0.6 (7.4%)	
Gasoline	Consolidated	kℓ	6,410 (▲15.6%)	5,574 (▲13.0%)	5,237 (▲6.0%)	
Total energy consumption (*1)	Consolidated	MWh	239,805 (▲7.1%)	228,273 (▲4.8%)	217,863 (▲4.6%)	✓
		GJ	863,298 (▲7.1%)	821,784 (▲4.8%)	784,307 (▲4.6%)	✓

(*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	FY2020	FY2021	FY2022	Third-Party Assurance
Paper		Group Domestic + Other	t	10,035 (▲23.1%)	9,090 (▲9.4%)	8,301 (▲8.7%)	
Proportion of paper with forest certification*		MSI, ADI, Mitsui Direct General, MSI Primary Life	%	28.5 (20.0%)	28.3 (▲0.6%)	34.4 (21.7%)	
Total water use		Consolidated	thousand m3	766 (▲23.1%)	707 (▲7.7%)	683 (▲3.4%)	✓
Disposed waste	Total	Consolidated	t	7,818 (▲21.4%)	7,286 (▲6.8%)	8,760 (20.2%)	✓
	Recycled		t	4,643 (2.9%)	4,226 (▲9.0%)	5,498 (30.1%)	✓
	Final disposal amount		t	3,175 (▲37.4%)	3,060 (▲3.6%)	3,262 (6.6%)	✓
	Incinerated		t	3,034 (▲38.1%)	2,988 (▲1.5%)	3,173 (6.2%)	
	Landfilled		t	140 (▲46.6%)	72 (▲48.7%)	89 (23.6%)	
Business trip		Consolidated	thousand passenger -km	44,498 (▲78.6%)	43,998 (▲1.1%)	108,917 (147.6%)	✓

* We have revised the coverage to add Mitsui Direct General and MSI Primary Life to FY2022 figure. FY2021 coverage is MSI and ADI.

Renewable Energy Generation

We have installed solar power generation systems in our domestic eight buildings, and are promoting to reduce GHG emissions by using these renewable energy.

(Percentage change from the previous year in parenthesis)

Items	Coverage	Units	FY2020	FY2021	FY2022	Third-Party Assurance
Energy Generation	8 Buildings (*1)	kWh	54,441 (6.8%)	68,430 (25.7%)	91,134 (33.2%)	✓
Energy Consumption(*2)	Consolidated	kWh	13,226,441 (103.5%)	18,136,730 (37.1%)	26,393,327 (45.5%)	✓
Renewable energy introduction rate	Consolidated	%	9.9	13.8	21.1 (*3)	

(*1) MSI Surugadai bldg. & Surugadai Annex, Tamagawa Training Center, MSI Osaka Yodoyabashi bldg, MSI Kooriyama bldg, MSI Omiya Higashi-cho bldg, MSI Okayama bldg, ADI Tokyo Customer Center

(*2) Includes power generation from renewable energy sources and use of renewable energy certificates. Note that 1,913,000 kWh of the certificates are issued under multi-countries.

(*3) Correction made on August, 2023 Before correction : 24.1 After correction : 21.1

Cost Effect

Items	Coverage	Units	FY2020	FY2021	FY2022
Electricity *1	Consolidated	thousand JPY	▲178,934	▲64,468	▲247,086
Gasoline *2	Consolidated	thousand JPY	▲159,310	▲135,477	▲57,121
Copy Paper	Group Domestic + Other	thousand JPY	▲64,680	▲28,892	▲80,187

(*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	FY2020	FY2021	FY2022
Ratio of Web Policy Clause *	MSI, ADI	%	77.2	77.6	80.3
Number of trees corresponding to the reduced amount of paper	MSI, ADI	tree	25,836	24,848	26,897

(*) 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	FY2020	FY2021	FY2022
Number of acquirer of Volunteer leave		MSI, ADI, MSI Aioi Life	people	21	15	3
Number of acquirer of Volunteer suspension		MSI, ADI, MSI Aioi Life	people	1	0	0
Number of employees engaged in social contribution activities		Group Domestic	people	26,519	23,024	22,553
MS&AD Unison Smile Club Number of members		Group Domestic	people	14,626	13,971	13,191
Disaster Relief Donation Matching Gift Program	Donated amount *1	Consolidated	thousand yen	33,381	21,479	25,092
	Number of participants *2	Consolidated	people	13,385	7,979	9,213
Corporate philanthropic contributions		Group Domestic	thousand yen	1,211,100	1,103,218	1,287,754
(Breakdown) Purpose	Charitable Donations			42,020	142,813	41,146
	Community Investments			820,170	626,247	870,053
	Commercial Initiatives			348,910	334,158	376,555
(Breakdown) Money conversion	Cash contributions			1,088,020	979,210	1,227,540
	Employee volunteering during paid working hours			7,760	2,270	90
	In-kind donation, facility opening etc			15,330	23,860	13,180
	Management overheads			99,990	97,878	46,944

(*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	FY2020	FY2021	FY2022	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	41,501	39,962	38,584		
					(8,615)	(8,103)	(7,177)		
			male		19,379	18,433	17,718		
			female		22,122	21,529	20,866		
	Group domestic	male-female combined total			32,002	30,724	29,030		
					(7,988)	(7,321)	(6,414)		
			male		14,960	14,184	13,298		
			female		17,042	16,540	15,732		
		companies	MSI		14,168	13,453	12,572		
			ADI		13,933	13,503	12,741		
			MD		559	528	498		
			MSA		2,529	2,436	2,391		
			MSP		390	403	410		
		holding company	HD		423	401	418		
	Domestic employees (including group companies) /Consolidated employees				%	77.1	76.9	75.2	
	Overseas	male-female combined total			people	9,230	8,943	9,217	✓
						(619)	(771)	(717)	
			male			4,209	4,027	4,172	
			female			5,021	4,916	5,045	
		Overseas employees/ Consolidated employees				%	22.2	22.4	23.9
Others *2	male-female combined total		people	269	295	337			
				male	210	222	248		
		female		59	73	89			
	Other employees/ Consolidated employees			%	0.6	0.7	0.9		

(*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	FY2020	FY2021	FY2022
Number of Employees by Age (Group Domestic)	Under 30	male-female combined total		people	7,020	6,416	5,491
			male		2,322	2,175	1,881
			female		4,698	4,241	3,610
	30~39	male-female combined total			7,019	6,852	6,682
			male		2,984	2,825	2,734
			female		4,035	4,027	3,948
	40~49	male-female combined total			7,856	7,276	6,772
			male		3,433	3,106	2,820
			female		4,423	4,170	3,952
	50~59	male-female combined total			7,988	7,989	7,730
			male		4,652	4,498	4,226
			female		3,336	3,491	3,504
	60 and above	male-female combined total			2,100	2,173	2,334
			male		1,554	1,566	1,621
			female		546	607	713
	Others *				19	18	21

(*)No further classification due to privacy

Employment

Items	Coverage		Units	FY2020	FY2021	FY2022
Average age *1	Group domestic	male- female combined total	age	41.9	42.3	42.8
	Group domestic	male		44.7	44.9	45.3
	Group domestic	female		39.4	40.0	40.7
Average length of service	Group domestic	male- female combined total	year	13.4	13.9	14.2
	Group domestic	male		14.4	14.9	15.0
	Group domestic	female		12.6	13.1	13.5
New-graduate recruits *2	Group domestic	male- female combined total	people	596	459	460
	Group domestic	male		208	164	194
	Group domestic	female		388	295	266
Number of mid-career hires *3	Group domestic	male- female combined total	people	350	190	309
	Group domestic	male		120	78	173
	Group domestic	female		230	112	136

Total turnover rate		Group domestic	male-female combined total	%	3.4	4.7	5.4
Turnover Rate (Voluntary) *4		Group domestic	male-female combined total	%	2.6	3.2	3.5
The ratio between the total annual compensation of the Chief Executive Officer and the mean employee compensation	Total annual compensation of the Chief Executive Officer	HD	male-female combined total	million JPY	132	133	127
	Mean employee compensation			JPY	10,744,848	10,976,292	11,013,816
	Ratio			times	12.3	12.1	11.5

(*1) The end of March of each year

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

(*3) The number of new employees in fiscal year

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

Diversity

We are promoting diversity, equity and inclusion (DE&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 15% target in FY2020. We have set a new target, aiming for 30% in FY2030.

Items	Coverage	Units	FY2020	FY2021	FY2022	Third-Party Assurance	
Employment rate and number of employees with disabilities	Group domestic	%	2.49	2.55	2.59	✓	
		people	730	716	702	✓	
Rehiring Program after retirement Number of users *1	Group domestic	people	1,492	1,650	1,795		
Percentage and number of females among board members and corporate auditors*2	HD	Board members	%	20.0	27.3	27.3	
			people	2	3	3	
		Corporate Auditors	%	50.0	50.0	50.0	
			people	2	2	2	
Percentage and number of females in managerial positions*3	Consolidated	General Managers	%	14.8	18.9	19.9	
			people	294	294	318	
		Managers	%	23.2	23.7	25.9	
			people	1,497	1,549	1,660	
		Total managerial positions	%	21.3	22.7	24.7	✓
			people	1,791	1,843	1,976	✓
	Group domestic	General Managers	%	5.0	5.2	6.5	
			people	63	64	78	
		Managers	%	18.8	20.6	22.9	
			people	954	990	1,060	
		Total managerial positions	%	16.1	17.5	19.5	✓
			people	1,017	1,054	1,138	✓
Division that contributes to sales: Total managerial positions *4	%	14.7	15.8	18.5			
	people	539	593	651			

(*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

Wages of employees

Items	Coverage			Units	FY2020	FY2021	FY2022	Third-Party Assurance	
Gender wage gap *1	Group domestic	companies	MSI *2	All employees	%	-	-	43.6	✓
				Full-time employees	%	-	-	50.7	✓
				Non-full-time employees	%	-	-	30.6	✓
			ADI *3	All employees	%	-	-	52.8	✓
				Full-time employees	%	-	-	56.7	✓
				Non-full-time employees	%	-	-	65.5	✓
			MD *4	All employees	%	-	-	61.9	
				Full-time employees	%	-	-	56.3	
				Non-full-time employees	%	-	-	65.7	
		MSA *5	All employees	%	-	-	56.0		
			Full-time employees	%	-	-	56.1		
			Non-full-time employees	%	-	-	44.0		
		MSP *6	All employees	%	-	-	64.9		
			Full-time employees	%	-	-	64.3		
			Non-full-time employees	%	-	-	84.9		
holding company	HD *7	All employees	%	-	-	65.1			
		Full-time employees	%	-	-	65.7			
		Non-full-time employees	%	-	-	84.1			

(*1) Female's wage / Male's wage (Wages do not include commuting expenses)

(*2) Excludes seconded employees (But includes employees seconded from other companies whose wages are paid by MSI) ; Full-time: excludes executive officers and directors; Non-full-time: excludes temporary employees, but includes insurance consultants, directors and professional employees (industrial physicians, highly skilled professionals, etc.)

(*3) Excludes seconded employees; Full-time: excluding executive officers and including directors; Non-full-time: excluding temporary employees.

(*4) Excludes seconded employees; Full-time: excluding executive officers and including directors; Non-full-time: excluding temporary employees.

(*5) Excludes seconded employees; Full-time: excluding executive officers, directors and senior managers, including career LC employees; Non-full-time: excluding temporary employees, including directors, senior managers and LC employees.

(*6) Excludes seconded employees (But includes employees seconded from other companies whose wages are paid by MSP); Full-time: excluding executive officers and advisors; Non-full-time: excluding temporary employees.

(*7) All employees are seconded from subsidiaries, etc.; Full-time: excluding executive officers, Non-full-time: excluding temporary employees

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	FY2020	FY2021	FY2022
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	FY2020	FY2021	FY2022
Labor union membership rate	Group domestic	%	93.6	93.4	93.8

Human Asset Development

Items	Coverage	Units	FY2020	FY2021	FY2022
Total training hours	Group domestic	hours	846,050	954,523	1,402,280
Average training hours per person	Group domestic	hours	26.4	31.1	48.3
Total training cost	Group domestic	thousand JPY	1,670,079	1,630,995	2,575,357
Average training cost per person	Group domestic	JPY	52,187	53,085	88,714
Number of participants of the Trainee System*1	Group domestic	people	633	1,258	539
Number of participants of the Global Trainee System*2	Consolidated	Total	74	195	190
		Domestic employee	0	82	90
		Local employee	74	113	100
Number of participants of the overseas career training program*3	Group domestic	people	6	7	30
Number of participants of the Temporary Transfer System to Headquarters from Overseas Branches*4	Consolidated	people	0	0	4 *5
Number of actuaries*6	Group domestic	male-female combined total	123	127	135
		male	119	123	130
		female	4	4	5
Digital human resources *7	Group domestic	people	-	2,179	3,601
Global human resources *8	Group domestic	people	-	1,129	1,182

(*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 at the head office 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 every fiscal year)

(*8) Employees who have experienced expatriates and potential candidates (as of next April 1 of every fiscal year)

Employee satisfaction *1

Items	Coverage	Units	FY2020	FY2021	FY2022
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	4.6	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	FY2020	FY2021	FY2022	Third-Party Assurance
Temporary leave before / after childbirth Number of acquirers	Group domestic	people	737	767	833	
Number of employees taking childcare paid leave	Group domestic	male-female combined total	937	1,092	1,143	
		male	265	355	383	
		female	672	737	760	
Acquisition rate of childcare paid leave	Group domestic	male-female combined total	85.9	92.7	97.0	
		male	69.0	86.4	92.5	✓ *2
		female	95.0	96.1	99.5	
Flexible working hours for childcare Number of acquirers	Group domestic	shorter hours	1,437	1,246	1,303	
		flextime	132	101	112	
		change of Starting / finishing time	94	99	191	
Temporary retirement for nursing Number of acquirers	Group domestic	male-female combined total	14	19	23	
		male	1	2	3	
		female	13	17	20	
Flexible working hours for nursing Number of acquirers	Group domestic	number of acquirers	15	21	43	
Paid leave	Group domestic	ratio of days taken*3	68.1	74.3	74.6	
		days taken	15.0	16.3	16.4	

(*1) Includes temporary employees

(*2) Third-Party Assurance has been obtained since FY2022

Number of employees who took childcare leave/Number of the employees whose spouses gave birth

(*3) 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	FY2020	FY2021	FY2022	Third-Party Assurance
Number of claims for work related injuries	Total	cases	156	189	208	
	Work-related accident	cases	83	78	79	
	Accident during commute	cases	73	111	128	
	Fatality accident	cases	0	0	1	
Consultation rate of Medical Checkup*1	Group domestic	%	100.0	100.0	100.0	
Absentee rate*2	Group domestic	%	0.433	0.548	0.599	✓

(*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

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

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

Item	Scope	FY2021	FY2022
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%	about 59%

(*1) Percentage of net premiums written

Green Products and Services that Contribute to "Planetary Health"

Item	Scope	FY2021	FY2022
Annual growth rate of green underwriting*1	MSI, ADI	19.98%	17.9%

(*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. 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 GHG emissions through a proprietary modeling approach and PCAF estimation when there is not enough information" Data of previous years, which methodologies were different from those of 2021 and 2022 are beneath tables as reference values.

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

Asset Class		2021*1	2022*2
Stocks	Absolute	2,501	2,302
	Intensity	131.5	114.5
Corporate bonds	Absolute	2,538	2,400
	Intensity	205.6	221.5
Business Loans	Absolute	273	286
	Intensity	256.5	273.2

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

Region			2021※1	2022※2
Japan	Stocks	Absolute	2,365	2,124
		Intensity	112.9	87.5
	Corporate bonds	Absolute	1,814	1,589
		Intensity	127.1	117.7
	Business Loans	Absolute	259.2	247.0
		Intensity	241.5	224.1
Americas	Stocks	Absolute	103	141
		Intensity	15.4	23.4
	Corporate bonds	Absolute	358	499
		Intensity	48.5	77.0
	Business Loans	Absolute	13.9	39.4
		Intensity	14.9	48.8
Asia	Stocks	Absolute	20	32
		Intensity	1.9	3.2
	Corporate bonds	Absolute	148	130
		Intensity	17.6	17.9
	Business Loans	Absolute	0.0	0.4
		Intensity	0.0	0.0
Europe	Stocks	Absolute	13	5
		Intensity	1.4	0.3
	Corporate bonds	Absolute	94	75
		Intensity	8.2	6.4
	Business Loans	Absolute	0.0	0.1
		Intensity	0.0	0.2

Other	Stocks	Absolute	0	1
		Intensity	0.0	0.0
	Corporate bonds	Absolute	124	108
		Intensity	4.2	2.4
	Business Loans	Absolute	0.0	0.0
		Intensity	0.0	0.0

* 1 : Calculated in FY2021 using portfolio as of end of March 2021. Coverage for Stock 99%,Corporate Bonds 69%

* 2 : Calculated in FY2022 using portfolio as of end of March 2022. Coverage for Stock 99%,Corporate Bonds 67%, Business loans 48%