

Editorial Policy

Concept of Sustainability Information Disclosure

The MS&AD Insurance Group issues an annual Sustainability Report so that stakeholders can better understand the sustainability-related activities at the Group. In addition to including information that is considered important by stakeholders and the Group, the report is published via a website that focuses on conservation of natural resources.

1.Toward realization of "Group which Supports a Resilient and Sustainable Society," the MS&AD Insurance Group will contribute to resolution of social issues such as climate change as a platformer of risk solutions, and will grow together with society.

- In addition to coverage for economic losses, we seamlessly provide products and services before and after compensation, and security.
- We aim to offer the best solutions through marketing that utilizes digital technology, underwriting, claims settlement, risk consulting.

2.This report focuses on the following three key priority issues that constitute "sustainability," which is one of the foundations stated in the Medium-Term Management Plan (2022 -2025): Symbiosis with global environment (Planetary Health), Safe and secure society (Resilience) and Happiness of diverse people (Well-being).

3.The report also mentions unique initiatives being carried out at Group companies (please refer below for the scope of the report).

4.The report includes a collection of sustainability-related data.

Scope of the Report

Target period

Fiscal 2022 (April 2022 through March 2023)

* Also includes some activities in and after April 2023.

Target organizations and abbreviations

The Company and Group companies are abbreviated as follows.
(The Group's domestic insurance companies are indicated with a star symbol.)

- MS&AD Insurance Group Holdings, Inc.
⇒ "MS&AD Holdings" or "HD"
- Mitsui Sumitomo Insurance Co., Ltd. (★)
⇒ "Mitsui Sumitomo Insurance" or "MSI"
- Aioi Nissay Dowa Insurance Co., Ltd. (★)
⇒ "Aioi Nissay Dowa Insurance" or "ADI"
- Mitsui Direct General Insurance Co., Ltd. (★)
⇒ "Mitsui Direct General Insurance" or "Mitsui Direct General"
- Mitsui Sumitomo Aioi Life Insurance Co., Ltd. (★)
⇒ "Mitsui Sumitomo Aioi Life" or "MSI Aioi Life"
- Mitsui Sumitomo Primary Life Insurance Co., Ltd. (★)
⇒ "Mitsui Sumitomo Primary Life" or "MSI Primary Life"
- MS&AD InterRisk Research & Consulting, Inc.
⇒ "MS&AD InterRisk Research" or "InterRisk"

Timing of Publication

This issue

December 2023

Previous issue

December 2022

Referred Guidelines

- GRI, Sustainability Reporting Guidelines (Standard)

[> Linkage with GRI Guideline](#)

- ISO26000:2010 Guidelines on social responsibility (Japanese Standards Association)

Past Sustainability Reports

[> MS&AD Insurance Group Sustainability Report](#)

[> Mitsui Sumitomo Insurance's CSR Report !\[\]\(3e2231b1ad3ca8da8658228c00dd08e0_img.jpg\)](#)

[> Aioi Nissay Dowa Insurance's Communication Report \(in Japanese only\) !\[\]\(5361750c22c4e047a52f4eac1ec2d4cc_img.jpg\)](#)