

Advancing with you

MS&AD

MS&AD Insurance Group

MS&AD ESG Meeting 2018

The MS&AD's Story of Value Creation and its Practice

Realizing "a resilient and sustainable society"



December 18, 2018

Today's Agenda

- 1. The MS&AD's Story of Value Creation and
Medium-Term Management Plan "Vision 2021" P.2**

- 2. Frequently Asked Questions**
 - (1) Corporate Governance P.17**
 - (2) ESG Initiatives in Asset Management P.21**
 - (3) Diversity & Inclusion P.25**



The MS&AD's Story of Value Creation and Medium-term Management Plan "Vision 2021"

Shiro Fujii
Director, Executive Vice President, CFO
MS&AD Insurance Group Holdings, Inc.

MS&AD's Path to Realizing Our Image of Future Society

MS&AD Integrated Report 2018
P.26-P.27

Unforeseeable Business Environment

- Global environment approaching the limit
- Anxiety in society due to widening inequalities
- Diversified/large-scale accidents and disasters
- Aging populations mainly in developed countries
- Growing demands on CSR

Sep. 2015

Adoption of SDGs at UN

Penetration of the Story of Value Creation within Our Group

Various initiatives for penetration; Distribution of digest version of the integrated report to all employees, lectures and presentations in various training programs and meetings, putting in-house newsletter on intranets for overseas group companies and so on.

-> Gradual penetration of the story of value creation among the employees in the Group globally

Comprehensive review and rebuild

New Frontier 2013
(FY2010-FY2013)

Formulation of Mission,
Vision, and Values

Next Challenge 2017
(FY2014-FY2017)

Development of the
Story of Value
Creation

Vision 2021
(FY2018-FY2021)

Development of
management based
on CSV*

Achieve mid-term
aspirations

Build resilient systems
to respond to changes
in the environment

※CSV: Creating Shared Value

Image of
Society in
2030

Resilient and
sustainable
society



For an Insurance Business to Be Sustainable

An insurance business can only be established in a sustainable society, and most important thing is Creating Shared Value

E.g. Global issue: Poverty makes a society less sustainable.

Although it seems that solving poverty and operating an insurance business have no direct connection...

If the society is poor,

- People have no assets (housing, etc.) to protect.
- People are not able to pay for insurance.

Solution

Eliminate poor regions and increase middle-class population

The field to provide the value of insurance will expand.

Meanwhile, society is already facing serious issues.

Global environment approaching the limit

The current human race, having just one Earth, is already consuming resources equivalent to one and half Earths. If this continues, we will need resources equivalent to two Earths by 2030 and three Earths by 2050.

Climate change

Increasingly exhausted natural resources

Decline in the vitality of society

One in 10 people in the world are in extreme poverty, living on less than 1.9 dollars a day. Japanese society is also facing serious issues of a declining birthrate and aging population together with a population concentration in urban areas.

Further birthrate decline and population aging

Increase in income inequality



For an Insurance Business to Be Sustainable

Two key words MS&AD aims to be:

Resilient

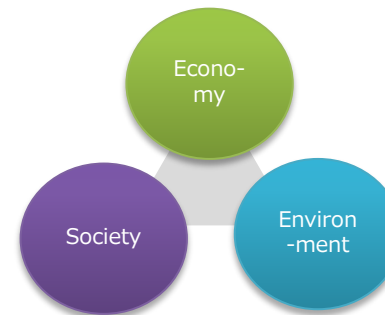
It is important to have a capability to respond to unforeseen events in the society with rapid change and uncertainty.

Unforeseen event
Rapid change



Sustainable

Sustainable development and prosperity will not last without a win-win relationship among economy, environment and society instead of trade-offs.



Keep balance of economy, environment and society



SDGs which have a high affinity to social issues were incorporated as leading marks of our management.

SUSTAINABLE DEVELOPMENT GOALS



MS&AD's Story of Value Creation

Social issues

Diverse risks surrounding society



MS&AD's business model

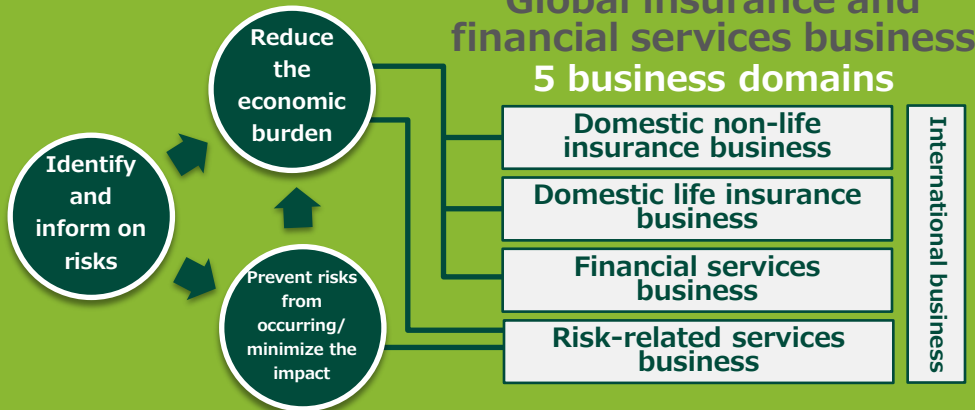


Image of society in 2030

Stability in people's lives

Dynamic business activities

Provision of safety and peace of mind

Resilient and sustainable society



Creating shared value

- Deal with new risks
- Create mobility society without accidents
- Strive for resilient community development
- Support "good health and longevity"
- Contribute to climate change mitigation and adaptation
- Strive to improve sustainability of natural capital
- Work toward realization of "leaving no one behind"



Quality that earns the trust of society

- Earn the trust of society with high quality
- Sincere, fair and just business activities
- Activities and dialog that respect human rights
- Continue efforts to reduce the burden on the environment
- Investment activities that conform to PRI (Principles for Responsible Investment)



Management platforms that enable employees to play active roles

- Promotion of diversity & inclusion
- Encourage employees to learn and think by themselves, take on challenges and continue to grow
- Health and productivity management
- Highly transparent and effective corporate governance



Initiatives Supporting CSV: Promotion of understanding to employees

Initiatives for all employees to understand the story of value creation and to realize their daily work are linked with CSV

Explain to employees at in-house study sessions and by in-house broadcasting



Distribute SDGs badges to employees

SDGs バッジ

- SDGs の 17 色をバッジにしたもの。日本の SDGs 推進本部や経団連も推進ツールとして着用しています。
- MS&AD グループでは裏面にグループ名を刻印したバッジを作成いたしました。バッジの着用を通じ、当社グループの SDGs への取組姿勢を社内外にアピール願います。
- 社内に定着が図られる当面の間、着用をお願いいたします。



Initiatives Supporting CSV: Promotion of understanding to employees

Explain the relationship between their job and SDGs through in-house magazines using comics

MS&AD Unity
2018 (Special Issue) Vol. 29

2018年4月から、MS&ADグループの中期経営計画「Vision 2021」がスタートしました。今号の「Unity」では、グループ中期経営計画のポイントも分かりやすくマンガを交えて解説します。一人ひとりが理解を深め、グループ総合力を結集して、目指す姿の実現に向けて取り組んでいきましょう！

登場人物

持株会社 柄澤社長
持株会社 藤井副社長
持株会社 経営企画部長 ササナヒサ子
営業部門 Sさん
損保部門 Vさん

私たちにもついに届いたわね！
それって、最近テレビや新聞で書いてある人をよく見かけるね。
これはSDGs (エス・ディー・ジーズ) パズルよ！

Japanese

MS&AD
「基礎篇」
私たちの仕事とSDGs

SDGsとは、持続可能な開発目標のことで、17の目標があります。これらは、持続可能な社会の実現に向けて、世界中の国々が取り組んでいる目標です。

私たちの仕事は、SDGsの達成に貢献しています。例えば、環境保護、社会貢献、経済成長など、さまざまな分野でSDGsの達成に貢献しています。

SDGsは、私たちの生活と密接に関連しています。例えば、環境保護は、私たちの健康と生活の質に影響を与えます。また、社会貢献は、私たちの社会の安定と発展に貢献します。

私たちは、SDGsの達成に向けて、これからも積極的に取り組んでいきます。私たちの仕事は、SDGsの達成に貢献しています。例えば、環境保護、社会貢献、経済成長など、さまざまな分野でSDGsの達成に貢献しています。

MS&AD Unity
2018 Special Edition

We launched "Vision 2021", the MS&AD Group's medium-term management plan, in April 2018. This issue of Unity will guide you to understand major points of the "Vision 2021" in a unique way, comic format! Let's take a moment to read it through. You will be better informed with the Group's aspirations we want to achieve.

Characters

Mr. Karasawa
President & CEO,
MS&AD Holdings

Mr. Fujii
Executive Vice President,
MS&AD Holdings

Chiyoiko
Sustainability Section,
MS&AD Holdings

Shin
Sales Division

Vivian
Claims Division

Leave the explanation of "Vision 2021" to me!

I like to participate in cross-industry exchange activities.

I joined the UN internship during my time as a university student.

Hi guys. Look what a birthday present our team prepared for our boss!

Great! I heard him discussing the World Cup with my boss. They are both big fans. What are those colorful parts? I've seen them somewhere...

Those are SDGs!

Our mission is to contribute to the development of a vibrant society and helping secure a sound future for the planet. We need to provide diverse solutions against various risks.

Our business model is to identify and prevent risks and to reduce the burden when they occur. This enables people to lead stable lives and conduct dynamic business activities. Our day-to-day business tasks help realize our ideal image of society.

This is our "Story of value creation".

English

to find solutions to the diverse risks surrounding society, while supporting stability in people's lives and dynamic business activities.

that Mr. Karasawa often talks about.

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Initiatives Supporting CSV: Holding and sponsoring the symposium

Information transmission regarding relationship between our business and SDGs to the society



SDGs Symposium at Tohoku University
“Achievement of SDGs and Global Human Assets”

Forum on Climate Change and SDGs

MS&ADインシュアランスグループ シンポジウム

気候変動 をテーマに
SDGsへの次の一歩
を考える

急激な気候変動、相次ぐ自然災害……。いま私たちが直面するこれらの課題を克服し、いかに持続可能な社会を実現するか「SDGs」への取り組みが急務となっています。サステナブルな未来をつくるためのリスク対応ニーズは新たなビジネスチャンスを開拓する可能性も秘めています。本シンポジウムでは、気候変動をはじめ、SDGsの最新動向を紹介し、持続可能な企業経営に欠かせない“次の一歩”を示します。

SUSTAINABLE DEVELOPMENT GOALS

13 気候変動に具体的な対策を

2018.5.16 (水) **イイノホール**
〒100-0011 東京都千代田区千代田2-1-1 4F
●最寄り駅「千代田線」豊か駅、駅 C4出口直結
●丸の内線「豊か駅」駅 B2出口 徒歩5分
●有明線「虎ノ門」駅 徒歩10分 徒歩5分

13:30～17:00(受付開始13:00) 定員 500名 参加無料

Initiatives Supporting CSV: Sustainability Contest 2018 (1)

- The purpose of Sustainability Contest is for employees to understand why sustainability is important and permeate it into daily work.
- 526 applications from Japan and overseas group companies were received, and 10 initiatives received awards.



Initiatives Supporting CSV: Sustainability Contest 2018 (2)

Grand
Prize

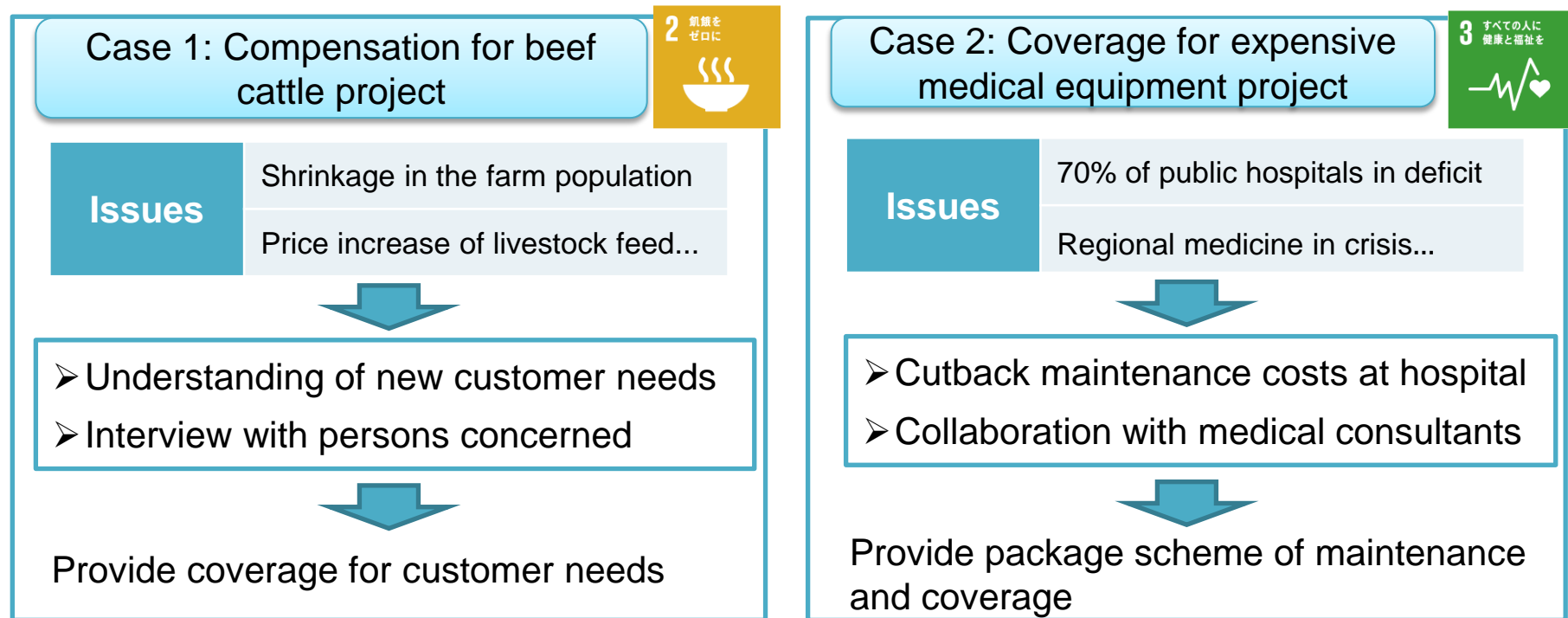
Hokkaido Branch, MSI

Realization of SDGs by “Visionary Meeting”

What is the “Visionary Meeting”?

The meeting is held as the initiative for all participants to bring their ideas, form projects and realize the ideas once a month, in principle. In FY2017, **27 projects** were formed from **277 ideas**.

Create new products from the view point of “Solutions for regional social issues”



From solutions for social issues to development of potential market

Initiatives Supporting CSV: Sustainability Contest 2018 (3)

Excellent
Prize

Yamagata Branch, ADI

Contribute to the solution for regional issues through practical use of industry, government and academia network



Social Issues

Local issue for Yamagata prefecture is a decreasing population

Regional vitality continues to decrease with slowdown of local economic activity and disappearance of local events.

Solution for Issues

- Resolve the delay in service diagram of community bus by utilizing “visual drive” developed by ADI jointly with Yamagata University
- Hold “Barrier-Free Tourism Forum” for tourism promotion

Social Value

- Contribute to revitalization of local community
- Contribute to activity of local community by supporting disabled sports

Economic Value

- Contribute to Group's business development by acquiring new contracts
- Expand business opportunities by creating new markets

People behind these initiatives

A decreasing population (shrinking insurance market) is a great threat of local branches. In order to survive in the future we have to establish networks with local government, academia and local industries, keep our antenna up for local information. To be a company necessary for local community, we are developing our business while being aware of returning our favor to Yamagata. We will continue to develop our business further through building solid connection with various bodies which we established up to date with our agents.



Initiatives Supporting CSV: Partnership with local government

Partnership and comprehensive agreement with local government

⇒ Contribute to safe and secure society through providing risk consulting services utilizing regional uniqueness and industrial development.

Strive for resilient
community
development

**“Agreement of support in formulating business continuity plan for companies”,
MD&AD group initiatives for Miyagi Prefecture.**

Concluded agreement with Miyagi Pref. on
March 12, 2015 on support in formulating BCP
and in establishing BCM for the companies in
Miyagi pref. to contribute to enhancing
resilience



Holding seminars and others based on
agreement



Source: Miyagi pref. website

オープンセミナー

主催：宮城県、MS&ADインシュアランスグループホールディングス株式会社
共催：宮城県商工会議所連合会、宮城県商工会連合会、宮城県中小企業団体中央会、
公益財団法人みやぎ産業振興機構

過去の事例から学ぶ

BCPセミナー開催のご案内

BCP＝Business Continuity Plan（事業継続計画）
大地震等によって「組織全体の操業度が著しく低下し、復旧まで時間がかかる局面」
を前提に、可能な限り早急に本格復旧ができるよう事前に対策等を整理する計画

BCP Seminar held by Miyagi Pref. and MS&AD
Insurance Group Holdings

Initiatives Supporting CSV: Respond to Emerging Risks

Risks often appear with new technologies

→Support someone who is challenging something

Deal with new risks

Comprehensive coverage for mega solar, small and medium-size hydroelectric and biomass power plants (renewable energy)

Coverage for risks of property damage and unseasonable weather etc. by combining insurance and derivatives



Comprehensive coverage for cyber risk

Comprehensive coverage for cyber risks for companies and organizations, including targeted e-mails which have been increasing recently



Comprehensive coverage for regenerative medicine-related risk

Develop coverage for special risks of clinical research, such as regenerative medicine



Initiatives Supporting CSV: Mobility and Insurance Business

From insurance after the accident has occurred
to insurance preventing accident from occurring

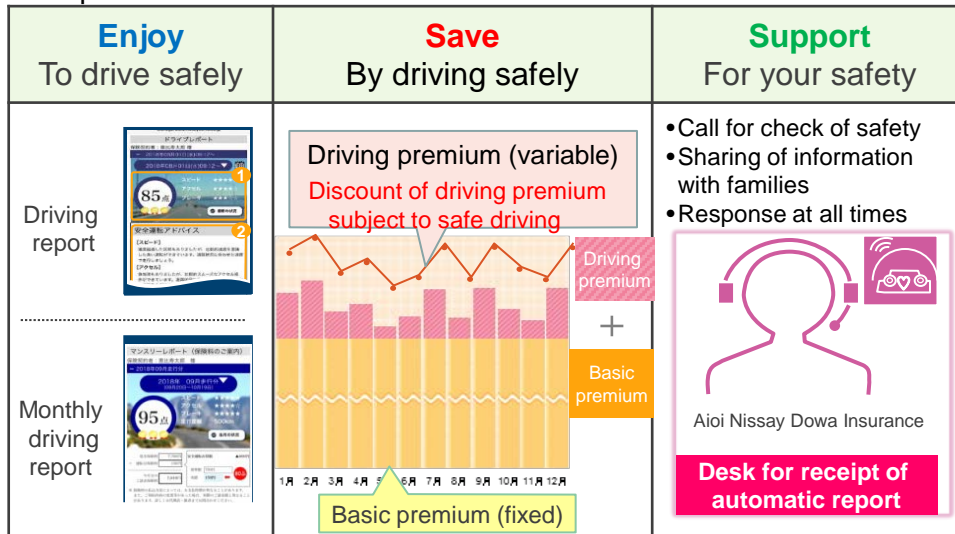
**Safer mobility
society**



**GOOD
DESIGN
AWARD
2018**



Product design with the system for the reduction of accidents through cooperation between insurance company and drivers by data analysis/visualization = reduction of insurance premiums



Effect of prevention of accidents
(Frequency of accidents decreased by more than **30%**)

<Comparison of frequency of accidents*>

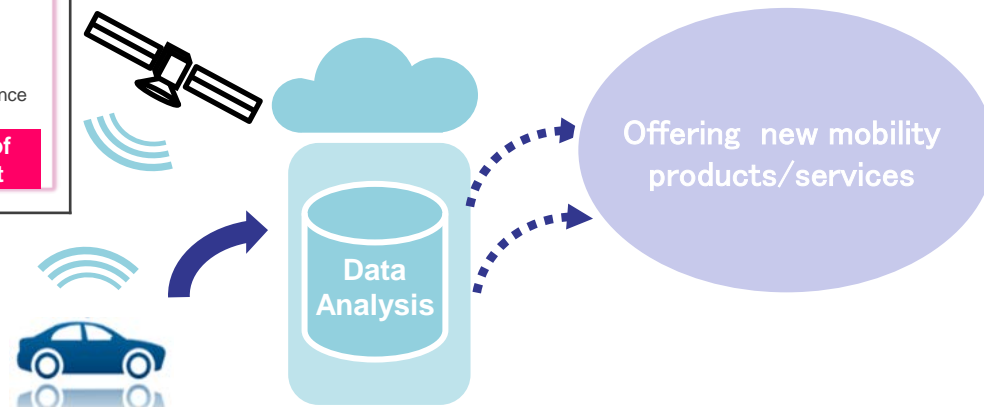
"Tough" Connected Automobile Insurance

8.2%

Automobile insurance for individuals other than the above

12.4%

*Comparison of the frequency of accidents between "Tough" Connected Automobile Insurance of ADI and automobile insurance for individuals other than "Tough" Connected Automobile Insurance of the said company (for the same automobile types covered by "Tough" Connected Automobile Insurance) for April to July 2018



Example (D) “Leaving No One Behind” and Insurance: MS&AD’s initiatives in India

Through these initiatives Cholamandalam MS General Insurance, MSI’s subsidiary, is contributing to the solution of local issues.

“Leaving no one behind”

Microinsurance

Participation in the government’s agricultural insurance scheme and sales of livestock insurance for low-income individuals



Improvement of accessibility of insurance

Installation of insurance policy issuing machines in small and medium-sized towns and villages



Employment in rural areas

Outsourcing of insurance policy issuing services to associations that create jobs in rural areas



Income increase
Growth of middle class



Society where insurance
business can exist



Frequently Asked Questions (1)

Corporate Governance

Shiro Fujii
Director, Executive Vice President, CFO
MS&AD Insurance Group Holdings, Inc.



Process

Implementation and
compilation of self-
assessment
questionnaire^{*1}



Exchange of opinions
at the Outside
Directors' Council



Compilation at the
Governance
Committee^{*2}



Implementation of
measures to improve
functions

Results

	Tasks in FY2016	FY2017	
		Results	Tasks
Discussions on management strategies and management plans	Evolution of discussions in light of changes in the environment such as technical innovation	<ul style="list-style-type: none"> To prepare for the formulation of Vision 2021, awareness of the environment, risk factors, etc. was deepened and discussions taking remarkable technological innovations into account were held Operations by General Planning to provide information were established for new risk-taking cases such as international investment projects 	<ul style="list-style-type: none"> Continuously deepen attentive discussions in response to changes in the business environment Grasp movements of competitors, such as risk-taking projects Promote the penetration of the management philosophy (mission) and the story of value creation to all group employees through the explanation of Vision 2021 Contrive ways of disseminating and permeating systems to receive internal and external feedback such as the whistle-blowing system and improve the environment so that people can actively express their opinions, among others
Operation of the Board of Directors	Continuation of devices to promote the understanding of technical terms	<ul style="list-style-type: none"> Initiatives for an increase in deliberation time per agenda item and devices for the visualization and simplification of documents were implemented. 	<ul style="list-style-type: none"> Continue to provide careful explanations in advance including the background and developments in the past, to newly appointed Outside Directors in particular Thoroughly provide brief explanations of the bills, focusing on the points
Securing of opportunities for continuous training, etc.		<ul style="list-style-type: none"> Officers' study meetings were held (4 times a year) Operating company's study tours were held (Sales Divisions, Call Center, etc.) 	<ul style="list-style-type: none"> Set themes for training sessions based on the opinions of Outside Directors Hold training sessions continuously based on reports from the Management and Monitoring Committee
Other			<ul style="list-style-type: none"> Respond to revisions to the Corporate Governance Code

^{*1} Implemented by distributing questionnaires (on nine items) in advance and having the Secretariat hold interviews.

^{*2} Composed of all Outside Directors, the Chairman of the Board and the President & CEO

※FY2018 evaluation is scheduled in January-March



Process for selection of newly appointed outside directors

Consideration of the direction for selection



Decision on ideal candidates



Selection of final candidates



Decision on candidates

September 2016: Nomination Committee

Decision on the direction for nomination, taking diversity into consideration

September 2017: Nomination Committee

- (1) Enterprise managers experienced in overseas business
- (2) Academic experts
- (3) Attorneys
- (4) Foreigners who know a lot about Japanese companies

Decision that those described above shall be the ideal candidates

December 2017: Nomination Committee

Selection of final candidates based on the background of candidates

February 2018: Nomination Committee

Unofficial decision on final candidates

March 1, 2018

Announcement of candidates

Nomination and Remuneration Committees

(After June 2018)

Chairpersons

Outside Directors

- Nomination Committee : Mari Matsunaga
- Remuneration Committee : Mariko Bando

Members (7)

All Outside Directors, Chairman of the Board, President & CEO

- Mari Matsunaga (Outside)
- Mariko Bando (Outside)
- Akira Arima (Outside)
- Kazuhito Ikeo (Outside)
- Junichi Tobimatsu (Outside)
- Hisahito Suzuki (Chairman)
- Yasuyoshi Karasawa (President & CEO)

Remuneration Breakdown (excl. Outside Directors)

Amount of Remuneration (FY2017)

Remuneration by Category

(¥ million)

	Total	By Category	
		Basic	Stock Option
Directors (8)	199	188	10
Audit & Supervisory Board Members (3)	51	51	-
Outside Directors/ Audit & Supervisory Board Members (9)	70	70	-

Persons with Consolidated Remuneration of ¥100 million or more

(¥ million)

	Total	By Category	
		Basic	Stock Option
Director Yasuyoshi Karasawa	103	95	7
Director Noriyuki Hara	103	95	7

(a) Portion linked to company performance based on an index of Group Core Profit, consolidated net income, etc.

(i) Stock options as stock-based compensation system

(ii) Monetary remuneration

(b) Portion linked to individual performance

A system revision at Remuneration Committee is under consideration to further link it to company performance to provide incentives for sustainable growth

※ Outside Directors receive only fixed remuneration (monetary remuneration) considering their independence from the business execution.



Frequently Asked Questions (2)

ESG Initiatives in Asset Management

Shiro Fujii
Director, Executive Vice President, CFO
MS&AD Insurance Group Holdings, Inc.

Stewardship Activities: (1) Dialogue with investee companies

From the perspective of enhancing the corporate value of investee companies and promoting their sustainable growth over the medium to long term, Mitsui Sumitomo Insurance and Aioi Nissay Dowa Insurance had constructive dialogues with them on their management issues and shareholder return policy to share recognition and conveyed thoughts to them as needed from the viewpoint of shareholders.

Dialogues held (July 2017 to June 2018)

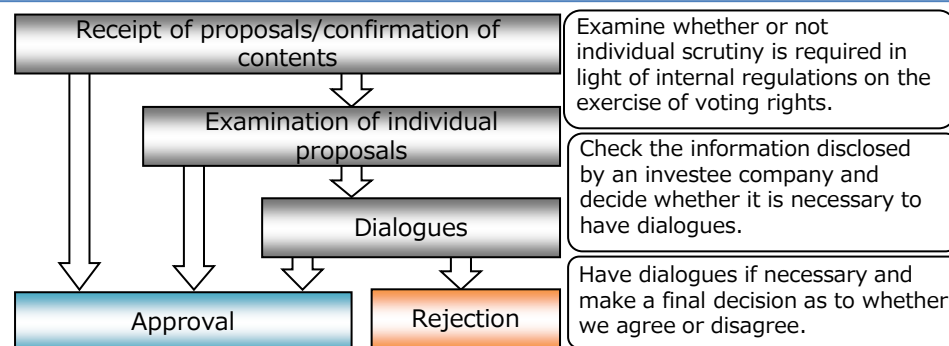
	MSI	ADI	Total (simple sum)
Number of companies	252	229	481

Examples of improvements made through dialogues with investee companies

Shareholder return policy	We requested the improvement of the dividend payout ratio, which was low, as it is against the internal criteria. This year the dividend has been increased, and the dividend payout ratio has improved to the level exceeding the internal criteria.
Governance effectiveness	Outside director's attendance rate at the Board of Directors' meetings was low, so we checked the reasons and requested improvement. We discovered that the absences were caused by unexpected events and checked the details of actions for improvement. This year, this outside director's attendance rate at the Board of Directors' meetings improved to a level exceeding the internal criteria.
Management conditions	We held dialogues with companies whose business performance remained poor and exchanged opinions about the management issues and future course of actions. We checked that fixed costs were reduced, sales of high-price products were expanded, and new opportunities for earnings were developed, among other initiatives, to change the stable profit structure.
ESG initiatives	We held dialogues with companies who were said to have emitted large quantities of CO2 and exchanged opinions about the current situation of efforts. We checked that solar power generation was actively utilized to reduce CO2 emissions, and that various issues regarding overall ESG were evaluated and actions for improvement were steadily implemented.

Stewardship Activities: (2) Exercise of voting rights

Process of exercising voting rights



● Results of exercising our voting rights (July 2017 to June 2018)

	MSI	ADI	Total (simple sum)
Number of disagreements (Number of bills)	5 (2,620)	3 (1,777)	8 (4,397)

Examples of proposals rejected through exercising voting rights

Examples of proposals	Cases of rejected proposals and details of exercising voting rights
Surplus appropriation plan (low payout ratio of the last dividend)	The payout ratio fell below our criteria for the two consecutive year. We held a dialogue and requested improvement, but judged that the possibility of improvement for the time being was low. (Disagreed)
Proposed appointment of directors (absence of Outside Director)	We explained the importance of outside directors and requested the appointment of candidates through past dialogues, but a candidate for outside director was not selected this year either. (Disagreed)
Proposed appointment of directors (low attendance rate at the Board of Directors' meetings)	The outside director's low attendance rate at the Board of Directors' meetings continued from the past. We continuously requested the improvement of the attendance rate from the previous year, but did not find any improvement. (Disagreed)

For more detailed information, please see the official websites of Mitsui Sumitomo Insurance and Aioi Nissay Dowa Insurance.

Policy for Japan's Stewardship Code

URL ► <https://www.ms-ins.com/english/company/aboutus/stewardship/>
<https://www.aioinissaydowa.co.jp/english/pdf/stewardshipcode.pdf>

Report about Stewardship Activities

URL ► <https://www.ms-ins.com/company/aboutus/stewardship/pdf/20160930.pdf> (Japanese language only)
<https://www.aioinissaydowa.co.jp/corporate/policy/pdf/katsudohoukoku2015.pdf> (Japanese language only)



February 2017

Sustainable Development Bonds

MS&AD Mitsui Sumitomo Insurance

MS&AD Aioi Nissay Dowa Insurance

MS&AD Mitsui Sumitomo Aioi Life Insurance

MS&AD Mitsui Sumitomo Primary Life Insurance

Investment USD **120** million
(about ¥**13.5** billion)

Used to finance projects that support sustainable development in developing countries

November 2017

Industrialize Africa Bonds

MS&AD Mitsui Sumitomo Aioi Life Insurance

Investment AUD **30** million
(about ¥**2.6** billion)

Used within the Industrialize Africa framework, a project that aims to industrialize Africa and achieve sustainable economic and social development across Africa

Other ESG Investments in Funds

MS&AD Mitsui Sumitomo Insurance

MS&AD Aioi Nissay Dowa Insurance

- Help accelerate innovation by investing in funds that support companies driving growth toward a future society, such as in AI technology, robotics and technologies that contribute to the realization of a hydrogen society
- Support for revitalizing regional economies by investing in funds established to support growth at companies that play key roles in local communities

Frequently Asked Questions (3)

Diversity & Inclusion

Naomi Motojima
Executive Officer, Diversity and Inclusion
MS&AD Insurance Group Holdings, Inc.

Our Aspirations and Non-Financial Indicators

Our Aspirations

1 A corporate culture in which all employees are working vigorously and maximizing their abilities to achieve their goals through teamwork has been created.

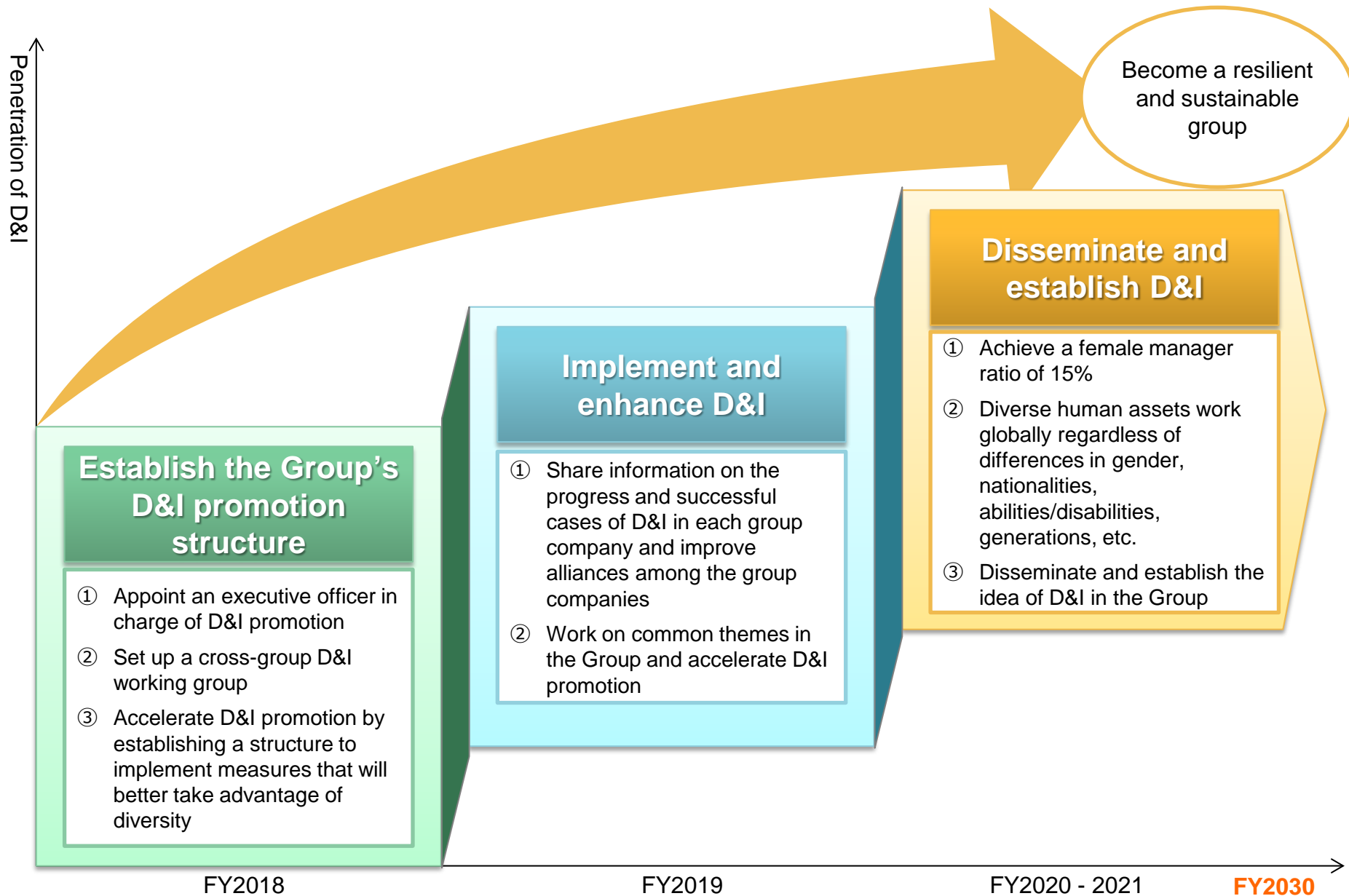
2 Diverse and professional employees are creating and providing products and services that meet the demands of customers and society while supporting the Group's sustainable growth.

3 Diversity and inclusion (D&I) of the Group is recognized by outside stakeholders as being adequately developed.

Non-Financial Indicators

Monitoring Indicators	FY2016 Results	FY2017 Results	Group Targets for FY2018 Onward
Share of management positions occupied by women domestic () group consolidated	7.1% (12.7%)	9.9% (15.7%)	15.0% (FY2020)
Employee satisfaction “working vigorously”	4.2 points	4.3 points	Equal or greater than the previous year
Number and ratio of global employees	8,759 (21.6%)	9,184 (22.2%)	Key monitoring indicators other than sustainability KPIs
Ratio of employees with disabilities	2.52%	2.37%	
Ratio of male taking fully paid child care leave	44.8%	58.0%	
The number of annual paid holidays taken	15.7 days	16.0 days	

Roadmap



Common Themes to Work on in the Group

Development of an environment in which employees can continue to work and contribute

Develop an environment that prevents employees from retiring unwillingly due to life events, with the subsequent loss of human assets, and that instead allows them to make a long-term contribution.

Creation of a workplace in which employees actively raise different opinions

An environment and management that allow each employee to feel safe in expressing their opinions and taking actions must be created in order to apply diverse values and opinions to the organization's decision-making.

Elimination of corporate managers' unconscious bias

Corporate managers must understand that their unconscious bias may create differences in opportunities provided to subordinates and in their experience and abilities, which may be a disincentive to their contribution. Managers must therefore control their bias.

Promotion of understanding, coexistence, and contribution of people with disabilities and sexual minorities

Encourage the coexistence of diverse workers regardless of gender, nationality, ability/disability, sexual orientation, etc. for the sustainable development of the Group.

Various Efforts to Promote D&I

Programs and activities to promote the career development of women

- Mentor program
- Family-friendly bosses “Iku-boss”
- Change of employee classification
- Awareness reform training of managers
- MSI Academy for Women
- MS&AD Seminar for Women
- Career design training
- Female leadership training

Promoting career development of global human assets

- Overseas training programs
- Seconded program
- Global trainee program

Career development of employees with disabilities and senior employees and support for sexual minorities

- Establishment of MS&AD Ability Works Co., Ltd.
- ALLY Community
- Re-employment of senior employees

Recognition by Outside Organizations

Diversity Management Selection 100
(Ministry of Economy, Trade and Industry)

*1*2



“Eruboshi” Certification as an Excellent Company Based on the Act on Promotion of Women’s Participation and Advancement in the Workplace

(Ministry of Health, Labor and Welfare)

*1



**“Kurumin”
Childcare Support Company**
(Ministry of Health, Labor and Welfare)

*1



Certified Health and Productivity Management Organization
(Ministry of Economy, Trade and Industry and Nippon Kenko Kaigi)

*1*2*4



Evaluation from
the government
and public
agencies

- *1 MSI
- *2 ADI
- *3 Mitsui Direct General
- *4 MSI Aioi Life
- *5 MSI Primary Life

Awards for Enterprises and Workplaces with Pleasant Working Environments and High Productivity
(Ministry of Health, Labor and Welfare)

*1



Top 100 Telework Pioneers
(Ministry of Internal Affairs and Communications)

*1



**“Platinum Kurumin”
Childcare Support Company**
(Ministry of Health, Labor and Welfare)

*2*3



MS&AD

MS&AD Insurance Group

Contact

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