The MS&AD’s Story of Value Creation

“Contribute to the Development of a Vibrant Society and Help Secure a Sound Future for the Planet”

The MS&AD Insurance Group was formed with three groups of insurance companies being integrated with the mission “to contribute to the development of a vibrant society and help secure a sound future for the planet, by enabling safety and peace of mind through the global insurance and financial services business.”

To fulfill our aim to “contribute to the development of a vibrant society and help secure a sound future for the planet,” we need to promptly identify various risks stemming from social issues and provide information on these risks. Then, through a variety of products and services, we need to prevent risks from occurring or minimize the impact of those risks and to reduce the economic burden when those risks materialize. By doing so, we help create an environment where customers around the globe, who face various challenges, can live and conduct business in a secure manner. That is our story of value creation.

The MS&AD Insurance Group, together with its stakeholders, will continue to seek sustainable growth and enhance corporate value. And, through creating a world-leading insurance and financial services group, we will pursue value creation around the globe.
The MS&AD’s Story of Value Creation

Four Social Issues

From among the many social issues, the MS&AD Insurance Group has selected four social issues where the Group can make a significant contribution, based on an analysis of their importance to the Group and the degree of interest among stakeholders.

Our efforts to solve these issues also align with the Sustainable Development Goals (SDGs)* and lead to value creation.

* This refers to the Sustainable Development Goals, which include 17 goals and 169 targets related to poverty, health, and climate change, etc., that were stated in the “2030 Agenda for Sustainable Development” adopted at the UN Sustainable Development Summit in September 2015. For details, refer to the “Glossary of Insurance Terminology” on P. 96.

Initiatives for Seven Key Issues (Creating Shared Value)

- Deal with new risks
- Create a safer mobility society
- Strive for resilient community development
- Support “good health and longevity”
- Contribute to climate change mitigation and adaptation
- Strive to improve the sustainability of natural capital
- Work toward realization of “leaving no one behind”

*See P.27 for examples of specific initiatives.
The MS&AD’s Story of Value Creation

Resources Supporting MS&AD

Financial Capital
- Sufficient and sound financial base enabling the underwriting of customers’ risks
  Consolidated net assets (as of March 31, 2018): ¥2,968.3 billion

Human Capital
- Global and diverse human assets
- Professional human assets with sophisticated expertise related to insurance, risks, etc.
  Consolidated number of employees (as of March 31, 2018): 41,295

Intellectual Capital
- Expertise and trustworthiness supported by a lengthy business history and experience
- Most abundant risk data in Japan and the ASEAN region
  Number of risk surveys conducted (FY2017): 1,189

Social and Relationship Capital
- No. 1 in the scale of its customer base in Japan
  Number of individual customers in Japan*: Approx. 42 million
  Number of corporate customers in Japan*: Approx. 2.4 million
- No. 1 in gross premiums written in the ASEAN region
- No. 1 in the size of its agent network in Japan
  Number of domestic non-life insurance agents**: 88,532
  Domestic marketing bases**: 263 branches/1,036 offices
  Domestic claims handling service centers**: 431
- Overseas bases**: 47 countries/regions

Natural Capital
- Stable global climate system
- Preservation of biodiversity in nature
- Sustainable natural resources

MS&AD’s Strengths

MS&AD’s Business Model

Reduce the economic burden
Identify and inform on risks
Prevent risks from occurring/ minimize the impact

Sustainability
Always align with society

Resilience
Developed systems that can respond to changing environment

Optimum resource allocation and appropriate risk management

Systems Supporting

Social Issues
Diverse risks surrounding society
Diversified/large-scale accidents and disasters
Global environment approaching the limit (Climate change and depletion of resources, etc.)
Mounting burden of nursing/medical care associated with aging population
Decline in social vitality due to widening inequalities

MS&AD INSURANCE GROUP HOLDINGS
Creating Value in Cooperation with Stakeholders (results of FY2017)

Customers | Shareholders | Agents | Business Partners | Employees
---|---|---|---|---
Local Communities/International Society | Environment

### Financial Capital
- Increase capital efficiency
- Increase Group Core Profit
- Returns to shareholders

**Group Core Profit:** (Group Adjusted Profit) ¥105.1 billion

* Total Shareholder Return (TSR) is the ratio calculated by dividing the return (dividends and capital gains) on investments in stocks over a specified period by the share price (investment amount).

**Group ROE:** (Group Adjusted ROE 6.4%) 3.7%

**TSR** of past 5 years: 84.7%

### Human Capital
- Provide working environments that offer greater amenities and support personal growth
- Provide employment that is stable and gives due consideration to work-life balance

**Employee satisfaction level:** 4.4 points

**Days of paid vacation used per employee/year:** 16.0

*1 This measures the level of employees’ feeling pride or job satisfaction. (The figure is an average for all employees based on a survey of employees—6 points represents perfect satisfaction.)

*2 Average number of vacation days acquired by all employees with respect to “regular/carryover vacation days” as well as “special vacation days”

### Intellectual Capital
- Foster the development of employees with high levels of specialized expertise
- Provide products and services that respond to changing and diverse customer needs
- Provide society with risk-related surveys and research results

**Research reports issued:** 72

**Number of actuaries:** 100

*1 We issued reports on diverse issues including CSR, corporate risks, BCM, workers’ compensation risks, transportation risks, overseas crisis management information, and infectious disease information.

*2 Number of professional actuaries employed by MS&AD Group with specialized skills for making full use of probability, statistical and other mathematical techniques used in product development, risk management, financial soundness confirmation, and other processes (as of April 1, 2018)

### Social Capital
- Disburse insurance payment of claims and benefits appropriately and speedily
- Provide services to prevent accidents and disasters from occurring
- Provide a high-quality and diverse agent network
- Fulfill corporate social responsibility through cooperative relationships with business partners
- Provide products and services that protect such social capital as social infrastructure, government services, etc.

**Insurance claims paid:** ¥2,311.2 billion

**Customer satisfaction:** 96.0%

*1 This represents the sum of net claims paid and life insurance claims, (FY2017)

*2 Ratio of customers satisfied with accident response for automobile insurance (MSI and ADI) (FY2017)

### Natural Capital
- Reduce CO₂ emissions to slow the pace of climate change
- Contribute to the preservation of biodiversity
- Reduce the burden to allow sustainable use of natural resources

**Amount of paper reduced by web policy clauses**¹ and eco insurance policies: 981,984 kg

**Employees participating in social contribution activities:** 20,022

*1 Policy clauses are made available online instead of using printed material, making them environmentally friendly.

*2 Number of employees who make donations or participate in volunteer activities as an individual or part of the company (excluding employees overseas)
Five Business Domains

Providing products and services tailored to match customers’ increasingly diverse risks and needs

Group Core Profit

<table>
<thead>
<tr>
<th>Year</th>
<th>Domestic Non-Life Insurance Business</th>
<th>Domestic Life Insurance Business</th>
<th>International Business</th>
<th>Financial Services Business/Risk-Related Services Business</th>
<th>Group Core Profit</th>
</tr>
</thead>
<tbody>
<tr>
<td>2014</td>
<td>155.7</td>
<td>147.5</td>
<td>105.1</td>
<td>-150</td>
<td>2017 105.1</td>
</tr>
<tr>
<td>2015</td>
<td>155.7</td>
<td>147.5</td>
<td>105.1</td>
<td>-150</td>
<td>2017 105.1</td>
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<td>-150</td>
<td>2017 105.1</td>
</tr>
</tbody>
</table>

MITSUI SUMITOMO INSURANCE Care Network Co., Ltd.
Fureai Do-Life Services Co., Ltd.
MS&AD Business Support Co., Ltd.
MS&AD Systems Co., Ltd.
MS&AD Business Service Co., Ltd.
MS&AD Staffing Service Co., Ltd.
MS&AD Loan Services Co., Ltd.
MITSUI SUMITOMO INSURANCE Venture Capital Co., Ltd.
Five Business Domains

Providing products and services tailored to match customers’ increasingly diverse risks and needs

Excluding the Cayman Islands, where SLI Cayman Limited (Financial Services Business) is located. (As of April 1, 2018)

### Domestic Non-Life Insurance Business

No. 1 position in the domestic non-life insurance market, making groupwide efforts to comprehensively meet diverse customer needs

<table>
<thead>
<tr>
<th>MS&amp;AD</th>
<th>Mitsui Sumitomo Insurance</th>
</tr>
</thead>
<tbody>
<tr>
<td>MS&amp;AD</td>
<td>Aioi Nissay Dowa Insurance</td>
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</tbody>
</table>

### Domestic Life Insurance Business

Leveraging the distinctive strengths of two group companies in protection-type and asset-building products

<table>
<thead>
<tr>
<th>MS&amp;AD</th>
<th>Mitsui Sumitomo Aioi Life Insurance</th>
</tr>
</thead>
<tbody>
<tr>
<td>MS&amp;AD</td>
<td>Mitsui Sumitomo Primary Life Insurance</td>
</tr>
</tbody>
</table>

### International Business

An overseas network covering 46 countries and regions – No. 1 in terms of non-life gross premiums written in the ASEAN region

A Member of **MS&AD INSURANCE GROUP**

*Excluding the Cayman Islands, where SLI Cayman Limited (Financial Services Business) is located. (As of April 1, 2018)

### Financial Services Business

Leveraging the full range of its capabilities as an insurance and financial services group to provide new financial products and services

<table>
<thead>
<tr>
<th>MS&amp;AD</th>
<th>Mitsui Sumitomo Insurance</th>
</tr>
</thead>
<tbody>
<tr>
<td>MS&amp;AD</td>
<td>Aioi Nissay Dowa Insurance</td>
</tr>
<tr>
<td>MS&amp;AD</td>
<td>MS&amp;AD Loan Services Co., Ltd.</td>
</tr>
<tr>
<td>MS&amp;AD</td>
<td>MITSUI SUMITOMO INSURANCE Venture Capital Co., Ltd.</td>
</tr>
<tr>
<td>MS&amp;AD</td>
<td>Sumitomo Mitsui Asset Management</td>
</tr>
</tbody>
</table>

### Risk-Related Services Business

Creating synergies with the insurance business by deploying global risk solution services

<table>
<thead>
<tr>
<th>MS&amp;AD</th>
<th>InterRisk Research Institute &amp; Consulting, Inc.</th>
</tr>
</thead>
<tbody>
<tr>
<td>MS&amp;AD</td>
<td>MITSUI SUMITOMO INSURANCE Care Network Co., Ltd.</td>
</tr>
<tr>
<td>MS&amp;AD</td>
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<td>MS&amp;AD Business Support Co., Ltd.</td>
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<tr>
<td>MS&amp;AD</td>
<td>MS&amp;AD Business Service Co., Ltd.</td>
</tr>
<tr>
<td>MS&amp;AD</td>
<td>MS&amp;AD Staffing Service Co., Ltd.</td>
</tr>
<tr>
<td>MS&amp;AD</td>
<td>MS&amp;AD ABILITYWORKS Company, Limited</td>
</tr>
<tr>
<td>MS&amp;AD</td>
<td>MS&amp;AD Systems Co., Ltd.</td>
</tr>
</tbody>
</table>
MS&AD’s Strengths: Scale
Positioning in Each Business Domain

No. 8 among non-life insurance groups in the world

Fortune Global 500: 2017 Income Ranking

<table>
<thead>
<tr>
<th>Company/Group Name</th>
<th>Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Berkshire Hathaway</td>
<td>$223,604</td>
</tr>
<tr>
<td>2 Allianz</td>
<td>$122,196</td>
</tr>
<tr>
<td>3 State Farm Insurance Cos.</td>
<td>$76,132</td>
</tr>
<tr>
<td>4 Munich Re Group</td>
<td>$68,700</td>
</tr>
<tr>
<td>5 Zurich Insurance Group</td>
<td>$67,245</td>
</tr>
</tbody>
</table>

Source: Fortune Global 500 2017 Insurance Property & Casualty (Stock + Mutual)

Domestic Non-Life Insurance Business

The insurance group most chosen by customers in Japan
No. 1 share in all lines of business in Japan
Share of Net Premiums Written* (FY2017)

Underwriting profit
(prior to reflecting catastrophe reserves)*

The largest sales / customer base in Japan

We are pursuing competitive advantages of scale based on our powerful non-life insurance sales channels covering multiple market segments and our nationwide sales/claims support (service) network. See P. 14 for details.
Domestic Life Insurance Business

No. 8 in premiums income among domestic life insurance companies/groups

- Domestic life insurance companies/groups’ premiums and others ranking (FY2017)

Source: Prepared by MS&AD based on the publicly announced information from each company.

Positioning in non-life insurance market in ASEAN and Asian countries (FY2016)

- As the Group’s U.K.-based insurance holding company, MS Amlin is a principal player as a syndicate* with Lloyd’s of London**; the world’s most-influential insurance market, where it is ranked second (among 95 syndicates) with respect to gross written premiums.

Lloyd’s syndicate Gross Written Premiums ranking

Source: Lloyd’s Annual Report 2017

International Business

- With global business expansion to 46 countries and regions***, especially in Asia, and as the world’s only global non-life insurance group with a presence in all 10 ASEAN countries, the Group maintains the No. 1 presence for gross written premiums in the ASEAN region.*

 menstrual cycles.*

- Because data for FY2016 was not publicly available, the FY2015 ranking for Laas is shown.

- Excludes SLI Cayman Limited (financial services business) in the Cayman Islands.

* Simple sum ranking for FY2016 results with First Capital

** See Terminology P. 94

*** Excludes SLI Cayman Limited (financial services business) in the Cayman Islands.
MS&AD’s Strengths: History

Past experience and lessons are the seeds of the future.

- Greatest accumulation of risk related data in Japan and the ASEAN region
- Expertise and data acquired through experience with the large natural disasters to date
- Partnerships with leading companies in other sectors, including the Toyota Group, the Nippon Life Group, the Mitsui Group and the Sumitomo Group.
- Partnerships with insurance agents and insurance brokers supported by long-standing relationships of trust

Expertise and trustworthiness supported by 125 long years of history and experience.

Robust customer and marketing base founded on long-term relationship building.

1934: Started direct underwriting in Thailand as the first Japanese insurer.

1976: First in the industry to handle auto claims in an integrated manner for compulsory automobile liability insurance and automobile insurance.


2004: Acquisition of Amlin, founded in 1903

*1 See P. 118 for the history of Amlin (currently, MS Amlin).

2013: Leading the industry as a pioneer in space insurance, such as development of third-party liability insurance for artificial satellites for the launch of KIKU, Japan’s first satellite.

2015: Launched first driving behavior-based insurance for Toyota’s connected cars.

2018: Developed Pay As You Drive (PAYD) policies in force held by other life insurance companies instead of acquiring new policies on their own.

2019: Reinforced the relationship with Toyota Motor Corporation.

What the MS&AD Insurance Group is

Past and seeds.
experience lessons are the of the future

Network of trust built over a long history in the Asian region

110 years of experience and results in the Lloyd’s insurance market

Mitsui Sumitomo Insurance Group Holdings, Inc. established in 2008

MS&AD Insurance Group launched in 2010

MS&AD Insurance Group Holdings

Mitsui Sumitomo Insurance Co., Ltd. (merged 2001)

2000: Established Lloyd’s syndicate as the first Japanese insurer

2004: Developed Pay As You Drive (PAYD) type auto insurance for Toyota cars

Mitsui Sumitomo Aioi Life Insurance Co., Ltd. (inaugurated 2011)

Aioi Life Insurance Co., Ltd. (merged 2001)

2001: Promoted the Life and Non-life Comprehensive Insurance Strategy using the Nissay Insurance Account as a platform

Nissay Dowa General Insurance Co., Ltd. (merged 2001)

Mitsui Direct General Insurance Co., Ltd. (inaugurated 2000)

Mitsui Direct General Insurance Co., Ltd. (merged 2001)

Aioi Nissay Dowa Insurance Co., Ltd. (inaugurated 2010)

Mitsui Sumitomo Aioi Life Insurance Co., Ltd. (inaugurated 2011)

Mitsui Sumitomo Kirameki Life Insurance Co., Ltd. (merged 2001)

Mitsui Sumitomo Kirameki Life Insurance Co., Ltd.

Mitsui Sumitomo CitiInsurance Life Insurance Co., Ltd. (started 2002)

Aioi Life Insurance Co., Ltd. (merged 2001)


MS&AD Insurance Group Holdings

Mitsui Sumitomo Insurance Co., Ltd.

Mitsui Sumitomo Aioi Life Insurance Co., Ltd. (inaugurated 2011)

Mitsui Sumitomo Primary Life Insurance Co., Ltd. (name changed in 2011)

MS&AD Insurance Group Holdings

Mitsui Sumitomo Insurance Co., Ltd. (merged 2001)

2005: Acquired Taiwan-based Mingtai Fire and Marine insurance ranked No. 2 in the Taiwanese insurance industry

2004: Acquired the whole Asian non-life insurance business of U.K.-based Aviva (making us the largest in the ASEAN region)

Mitsui Sumitomo MetLife Insurance Co., Ltd. (2005)

Aioi Insurance Co., Ltd. (merged 2001)

2001: Promoted the Life and Non-life Comprehensive Insurance Strategy using the Nissay Insurance Account as a platform

Mitsui Sumitomo Aioi Life Insurance Co., Ltd. (inaugurated 2011)

Mitsui Sumitomo Kirameki Life Insurance Co., Ltd. (merged 2001)

Mitsui Sumitomo CitiInsurance Life Insurance Co., Ltd. (started 2002)

Aioi Life Insurance Co., Ltd. (merged 2001)


2013: Started reorganization by function

2016: Acquired U.K.-based Amlin, ranked No. 2 at the Lloyd’s insurance market

2017: Acquired First Box Innovation Group, a leading telematics automobile insurer

2017: Acquired First Capital, ranked No. 1 in Singapore

Mitsui Sumitomo Insurance Co., Ltd.

Mitsui Sumitomo Aioi Life Insurance Co., Ltd. (inaugurated 2011)

Mitsui Sumitomo Primary Life Insurance Co., Ltd. (name changed in 2011)

Mitsui Sumitomo Kirameki Life Insurance Co., Ltd. (merged 2001)

Mitsui Sumitomo CitiInsurance Life Insurance Co., Ltd. (started 2002)

Aioi Life Insurance Co., Ltd. (merged 2001)


2018: Launched first driving behavior-based telematics auto insurance for Toyota’s connected cars

*1 See P.118 for the history of Amlin (currently MS Amlin).

*2 The closed-book life insurance business is a type of life insurance whereby a company purchases and acquires policies in force held by other life insurance companies instead of acquiring new policies on their own.


First Japanese non-life insurance company to start direct underwriting in Thailand, in 1934
Operations have expanded along with growth in the ASEAN region, ultimately achieving the No.1 position in the region in terms of scale
First Japanese non-life insurance company to enter Lloyd’s insurance market in 2000
Acquisition of Amlin, founded in 1903*1 at the Lloyd’s insurance market in 2016
Enhancing the comprehensive strengths of the Group through management that leverages the history, culture and characteristics of each Group company

The needs of customers and demands of society constantly change as time passes. Vigilant of these changes, our diversity is a true strength that enables us to stay one step ahead of change and serve our customers.

Responding to various needs, from non-life insurance to life insurance, and from local communities to global scope

In tune with rapid changes in society, a wide range of products and services cover all sorts of risks for companies and individuals

A corporate culture that respects differences and creates innovation that turns this into a strength

Ratio of overseas employees in consolidated subsidiaries: 22.2%
Gender composition of employees: 48.9% male, 51.1% female
Ratio of employees with disabilities*: 2.37%

*Employees at the holding company and five Group domestic insurance companies
Robust customer base with the largest network of agencies in Japan through leading corporate groups and financial institutions

Number of domestic non-life insurance agents: 88,532

High-quality products and services with a strong presence in key overseas markets

Overseas consolidated subsidiaries that share our values: Total of 85 companies
Drive growth for the Group by harnessing strengths in their businesses and regions

MS&AD INSURANCE GROUP HOLDINGS INTEGRATED REPORT 2018 023

CEO Message Who We Are Our Way Special Feature Our Platform Appendix Data Section

What the MS&AD Insurance Group is

Diversity in partnerships

Diversity in sales channels

Diversity in global networks

Biggest sales channel in the industry provides points of access anytime, anywhere via various opportunities

Overseas consolidated subsidiaries that share our values: Total of 85 companies
Drive growth for the Group by harnessing strengths in their businesses and regions

MS • amlin MS • FirstCapital

DTRIC

Alliances with major global insurance companies
Tie-ups that leverage market characteristics and local needs, collaborate on digitalization

- Generali, the largest insurer in Italy
- Mapfre, the largest insurer in Spain and Latin America
- AXA, the largest insurer in France
- Fairfax, a major insurance and financial group with global reach
MS&AD’s Strengths: Innovation

Providing innovative products and services in tune with changes in society

The MS&AD Insurance Group has been providing products and services that satisfy customer needs in a constantly changing society. We continue to create innovative risk solutions by staying one step ahead of changes in the social landscape and changes in the mindsets and lifestyles of our customers.

Frameworks Sensitive to Changes in Society

**Silicon Valley**
- **Fund of Funds**
  - Net Service Ventures Group
  - Acquire ideas and digital technologies through investments in NSV, a diversified investment fund that invests in several venture capital firms.
- **Corporate Venture Capital**
  - MS&AD VENTURES
  - Pursue joint development with start-ups through venture investments.
- **MS&AD Garage**
  - Develop an environment that helps employees at Group companies in Japan and overseas to make business trips to identify advanced technologies and services in Silicon Valley.

**Industry-academia collaboration**
- **Big Data**
- **Self-driving cars**
- **Disaster prediction based on climate change**
- **Healthcare**
- **The University of Tokyo**
- **Shibaura Institute of Technology**
- **Osaka University**
- **University of Osaka Prefecture**
- **Kanagawa Prefecture**
- **Saitama Prefecture**
- **Gunma University**
- **RoBiZy**
- **Trading company**
- **Manufacturer**
- **The University of Tokyo**
- **Shibaura Institute of Technology**
- **Osaka University’s Cross-Innovation Initiative**

Practical Example

**Change in society**
- **Advances in telematics technology and upheaval in new mobility**
  - Partnership with Toyota Motor
  - **Develop telematics services business**
  - **Sharing economy**
    - **Tie-up with Grab (Asia)**
    - **Investment in MS&AD Global (Europe)**

**Group strengths**
- **Established** telematics car insurance services company, Toyota Insurance Management Solutions USA, LLC (TIMS) in the U.S. in cooperation with Toyota Motor
- **Launched** “Connected Car Insurance,” based on Toyota Motor’s “T-Connect,” as an evolved form of “PAYD”
- **Acquired** Insure The Box Limited, a leading telematics car insurance company in the UK.

Released Japan’s first “PHYD” type telematics car insurance
- **Vehicle operation data, etc.**
- **Data communications network provider**
- **Company-approved car navigation systems**
- **Company-approved data communication module (DCM)**
- **Customers**
  - **Enjoy**
  - **Benefit**
  - **Protect**
- **Aioi Nissay Dowa Insurance**

*1 Pay As You Drive
*2 Pay How You Drive
MS&AD’s Strengths: Sustainability

Helping improve the sustainability of society through partnerships

The MS&AD Insurance Group is strengthening various business initiatives in line with its aim for a “resilient and sustainable society.”

Practical Example: Providing safety and peace of mind

Support Corporate Management

Risk management
- Natural capital risk in supply chains
- Climate change risk in business activities
- BCP proliferation initiatives

Risk surveys and communication
With an eye on the future, we notify about risks to sustainability and help solve these risks.

Support for Local Governments

Initiatives for regional revitalization through partnership agreements
The Group advances initiatives for regional revitalization through partnerships with local governments, municipalities, local commerce groups and local financial institutions. Across the entire group, we have formed 306*1 partnerships to provide risk assistance and consulting for regional revitalization.

Supporting Businesses and Livelihoods

Insurance and services for companies
- Consulting and insurance for cyber risk
- Weather derivatives utilizing satellite data
- “Kokokaradiary” smartphone app for helping companies with health management and employees with getting healthier

Insurance and services for individuals
- “Connected Car Insurance,” a PHYD automobile insurance that encourages eco-driving
- “ASHITA NO YOROKOBI,” a tontine-type annuity*2 that supports people who live long lives
- “Karada-Care Navi,” an information service that encourages healthy lifestyles

*1 As of May 31, 2018. Simple total for Mitsui Sumitomo Insurance and Aioi Nissay Dowa Insurance

Participation in Initiatives to Create a Framework for Pursuing Sustainability

Corporate Governance
We engage in corporate activities that refer to the Ten Principles of the UN Global Compact, encompassing human rights, labor, and the environment. As a domestic financial institution, MS&AD initially declared its support of the UN Global Compact in 2004 and has participated in its administration as a director of Global Compact Network Japan.

Economy
As a member of the United Nations Environment Programme, Finance Initiatives (UNEP FI), MS&AD participated in the formulation of the Principles for Sustainable Insurance (PSI). We aim to improve the sustainability of society through insurance and financial services that follow these principles.

Society
Mitsui Sumitomo Insurance promotes disaster prevention and reduction using natural resources, as well as regional revitalization, by participating in working group (WG) activities with the Resilience Japan Association, which engages in initiatives for disaster prevention and mitigation with industry, academia, governments and private sector (Green Resilience WG).

Environment
As the company heading the Japan Business Initiative for Biodiversity (JBIB) since its establishment in 2008, MS&AD has worked to spread awareness of biodiversity activities among companies. We are the only non-life insurer in Japan to have signed the UN Natural Capital Declaration.

See the Company’s official website for more details about these initiatives. https://www.ms-ad-hd.com/en/csr/summary/initiative.html