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Implementation of the strategy

Governance relating to value creation and strategy implementation

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Introduction

Our Mission
As a Platform Provider of Risk Solutions

Management’s Message

Our Management Team
Message from an Outside Director

MS&AD’s Value Creation

Identifying Materiality

Strategy and Performance

11-Year Performance
Special Feature: Platform Provider of Risk Solutions
Reports by Segment
Asset Management Strategy
Foundations: Sustainability, CSR
Report on Coexistence with the Global Environment
World Map of Natural Catastrophes in 2022
Foundations: Quality
Foundations: Human Resource Strategy
Engagement with shareholders and Investors

Leadership and Governance

Chairman’s Message
Our Management Team
Message from an Outside Director

Appendix / Data Section

EBIG Evaluation/Participation in Initiatives
Third-Party Assurance
On the Issuance of the Integrated Report

For further detailed information on the MS&AD Insurance Group, please refer to the information on the Company’s official website.

https://www.ms-ad-hd.com/en/group/about.html
https://www.ms-ad-hd.com/en/group/value.html
https://www.ms-ad-hd.com/en/ir.html
https://www.ms-ad-hd.com/en/group/about.html
https://www.ms-ad-hd.com/en/group/value.html
https://www.msad-mirai.co.jp/
World-leading insurance and financial services group

Mitsui Sumitomo Insurance
Aioi Nissay Dowa Insurance
Mitsui Direct General Insurance

Financial services group

Mitsui Sumitomo Aioi Life Insurance
Mitsui Sumitomo Primary Life Insurance

Consolidated net assets
Approx. ¥3 trillion

ESR (Economic Solvency Ratio) 228% (As of March 2023)
Sustained investment for growth and stable shareholder returns backed by a strong financial base.

Rating information
Standard & Poor’s A+
Moody’s A1
A+ Moody’s AA
AAA
AA

Received high credit ratings from the rating agencies.
Aiming to maintain financial soundness equivalent to an AA rating.
See page 129 for details.

EPS growth rate* 8%
EPS (earnings per share) for the past 10 years has grown steadily and market capitalization has expanded.
*Average annual growth rate from FY2012 to FY2022

ESG Evaluation
MSCI ESG Rating AA
DJSI Asia Pacific Selected

Growth foundation
Approximately 40,000 employees in 48 countries and regions
Ratio of global employees is 23.8%
Diverse human assets of Group companies, including overseas human assets and digital human assets

Market share
No. 1 market share in the domestic non-life insurance market and the ASEAN market
The non-life insurance group most chosen by customers in Japan. Strong presence in the 10 ASEAN countries; No. 1 in terms of (non-life) gross written premiums in the region.
See pages 127 and 128 for details.

Five Business Domains Comprising the Group

Domestic Non-Life Insurance Business
Mitsui Sumitomo Insurance
Aioi Nissay Dowa Insurance
Mitsui Direct General Insurance

Domestic Life Insurance Business
Mitsui Sumitomo Aioi Life Insurance
Mitsui Sumitomo Primary Life Insurance

International Business
Mitsui Sumitomo Insurance
Aioi Nissay Dowa Insurance

Financial Services Business
Mitsui Sumitomo Investment Advisors Capital Co., Ltd.
MS&AD VENTURES
MS&AD InterRisk Research & Consulting, Inc.

Digital/Risk-Related Services Business
Our Vision
The Group's aspirations for the medium term
To create a world-leading insurance and financial services group that consistently pursues sustainable growth and enhances corporate value

Our Mission
The Group’s Raison d’être
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

Our Values
The credo for all employees aimed at realizing the Group’s mission

CUSTOMER FOCUS
Striving to provide security and satisfaction to our customers

INTEGRITY
Being sincere, kind, and fair in our dealings with people

TEAMWORK
Growing together as a team by respecting one another’s individuality and opinions and sharing knowledge and ideas

INNOVATION
Always improving the way we work while responding to stakeholders’ interests

PROFESSIONALISM
Providing high-quality services by constantly enhancing our skills and proficiency

Contribute to the development of a vibrant society and help secure a sound future for the planet
Evolving as a platform provider of risk solutions, to create value for a better future with you.

As a platform provider of risk solutions
Contribute to solving social issues such as climate change and grow together with society

CSV

(Creating Shared Value with Society)

Aspiration for 2030
A corporate group supporting a resilient and sustainable society

Resilient
The ability to minimize damage from unforeseen events, adapt to new environments, and return to growth

Sustainable
The ability to maintain a balance among the economy, the environment, and society, and to ensure that the global environment and social systems will remain in place throughout future generations

Securing a sustainable future for people and the planet.
This is our ambition of the MS&AD Group.
We will go above and beyond the traditional insurance framework and provide products and services seamlessly, including before and after coverage and protection.
We envision a future filled with prosperity, and create the solutions to help achieve it. We combine our Group’s diverse network of expertise with advanced digital technology, and work with partners who share the same ambitions, enabling safety and peace of mind for all.
The wealth of knowledge accumulated on our platform will power us forward in the face of coming challenges.
To strive for a better future, we continue to pursue the possibilities of today.