Advancing with you MS&AD INSURANCE GROUP

September 20, 2019

MS&AD Selected in the Dow Jones Sustainability Indices for Four Consecutive Years

MS&AD Insurance Group Holdings, Inc. (President & CEO: Yasuyoshi Karasawa) has been selected as an index component of both DJSI World Index and DJSI Asia Pacific index of Dow Jones Sustainability Indices ("DJSI"), the world's leading ESG investment index, for the four consecutive years.

1. Key points in DJSI World and DJSI Asia Pacific selection

In its medium-term management plan "Vision 2021," MS&AD Insurance Group has defined the image of society to aim for by 2030 as "resilient and sustainable," incorporating SDGs (Sustainable Development Goals) as milestones to CSV (Creating Shared Value).

This time MS&AD Insurance Group has been recognized for the creation of shared value through its full range of products and services that help solve social issues and initiatives to enhance customer satisfaction. In addition, other assessment point is that the Group considers sustainable issues in all business transactions, including the development of products and services, underwriting as well as investment.

Based on its 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", MS&AD Insurance Group will continue to contribute to the development of a resilient and sustainable society.

2. Overview of the DJSI

DJSI is an ESG investment indicator jointly created by US-based S&P Dow Jones and the Swiss ESG investment research and ratings firm RobecoSAM in 1999. DJSI is widely used when institutional investors

Dow Jones Sustainability Indices

select companies to invest in with the expectation of the long-term growth of the company and the resolution of social issues. Around 2,500 global leading companies are evaluated on the basis of "economic, environmental, and social" aspects, and companies in the top 10 to 20 percent of each segment, globally (DJSI World) and for each region (DJSI Asia Pacific, Europe, North America, etc.) are selected as the index components in DJSI.

<MS&AD Insurance Group has also been included in the following ESG-related indices> (As of September 20, 2019) MSCI Japan ESG Select Leaders Index, MSCI Japan Empowering Women Index, ECPI ®Indices FTSE4Good Index Series, FTSE Blossom Japan Index

MS&AD Insurance Group Holdings, Inc.

MS&AD Insurance Group Holdings, Inc. is a leading global insurance organization, engaging in the management of its group companies which are Mitsui Sumitomo Insurance Co., Ltd., Aioi Nissay Dowa Insurance Co., Ltd. and others. Our mission is to contribute to the development of a vibrant society and help secure a sound future for the planet. MS&AD Insurance Group enables safety and peace of mind through the world-leading insurance and financial services business to customers in 48 countries and jurisdictions. For a sustainable and resilient society, MS&AD Insurance Group commits to build on creating shared value with stakeholders.

 We align our initiatives with the United Nations' SDGs (Sustainable Development Goals), utilizing various resources within the Group to help solve global issues such as climate change and preservation of biodiversity.
 www.ms-ad-hd.com