

News Release

MS&AD Insurance Group Holdings, Inc.

Corporate Communications and Investor Relations

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MS&AD

INSURANCE GROUP

May 9, 2019

Business Alliance with the Israeli Innovation Organization

MS & AD Insurance Group Holdings Co., Ltd. (President & CEO: Yasuyoshi Karasawa, MS&AD) is pleased to announce a conclusion of Strategic Alliance Agreement with "Fin TLV LTD. (FinTLV)" and "SOSA TLV LTD. (SOSA)" who are Israel-based innovation organizations.

Israel is in a leading position in the fields of insurtech, health, medical and cyber security. This partnership will enable MS&AD to develop business strategy and tackle critical tasks through study and implementation of advanced technologies and services after proof of concept (POC).

MS&AD will secure access to the ecosystem in Israel which is well known as excellent technology of cyber security and others. The partnership will also accelerate the whole group's innovation activities with the privilege to access SOSA office in Tele Aviv, the Global Cyber Center in New York, and the Innovation Labs in Cologne (Germany) on top of the existing facility in Silicon Valley.

1. Overview of Business Alliance

The MS & AD Insurance Group will form a business alliance with FinTLV and SOSA to collaborate on research aimed at researching cyber security, health and medical fields, and demonstration experiments for commercialization.

Topics	Summary
Cyber security, Health & Medical, MaaS	To build up partnership with Israeli start-up companies in order to provide advanced technology, services and expertise.
Proof of Concept	To accumulate the expertise in POC with overseas start-up companies regarding systematic approach, contract procedures, legal compliance, etc.

2. Overview of FinTLV and SOSA

Company Name	Fin TLV LTD.	SOSA TLV LTD.
Representative CEO	Gil Arazi	Uzi Scheffer
Year of establishment	2016	2014
Head office location	13 Shocken St., Tel-Aviv, Israel	
Area of business	Fin TLV is a leader in Israeli insurtech ecosystem, specializing in advanced technologies that provide a unique value for the insurance market.	SOSA's global network currently comprise 150 multinational corporations and investors, together with over 8,500 start-ups and high-tech companies SOSA is operating "Global Cyber Center" in New York.
HP	http://fintlv.com/	http://sosa.co/

3. The next deployment

MS & AD Insurance Group aims to further improve customer service by utilizing the expertise of Israeli insurtech as well as Silicon Valley through this business alliance.

About MS & AD Insurance Group Holdings Co., Ltd.

MS & AD Holdings is an insurance holding company with group insurance companies such as Mitsui Sumitomo Insurance Co., Ltd. and Aioi Nissay Dowa General Insurance Co., Ltd. In the 47 countries and regions of the world as a value creation company that provides peace of mind and security through the industry-leading insurance and financial services business in the global market, and realizes "viable social development and a healthy future for the earth" We are developing business.

We are working on co-creation of social values with our stakeholders, with the aim of becoming the future.

We are working to realize comfortable mobility and resilient urban development with the goal of providing safety and security, and developing a vibrant society and a healthy future for the Earth, which is our mission. In order to create society and new value, we will use the latest technology to globally propose safety and security in a new era.

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