Name of Listed Company:	MS&AD Insurance Group Holdings, Inc.			
Name of Representative:	Yasuyoshi Karasawa, President			
	(Securities Code: 8725, First Section of Tokyo and Nagoya Stock Exchanges)			
Contact:	Corporate Communications and Investor Relations Dept. e-mail: ms_ad_ir@ms-ad-hd.com			

## Notice Concerning Career/Transition Assistance Measures in Aioi Nissay Dowa Insurance

Aioi Nissay Dowa Insurance Co., Ltd. (President: Hisahito Suzuki, hereafter "ADI"), a subsidiary of MS&AD Insurance Group Holdings, Inc. (hereafter "the Company"), announces that it has decided to implement career/transition assistance measures (hereafter "the Measures").

1. Purpose of the Measures

Under the "Next Challenge 2017" mid-term management plan, the company and ADI are engaged in efforts to further improve the roles and work of every single employee, with the aim of increasing enterprise value through our commitment to sustainable growth, ensuring soundness and the improving profitability and capital efficiency. As part of this, ADI will implement these Measures to assist the careers and transition of employees.

	Measure	Description	Eligible Personnel	Number of Applicants Accepted	Application Period
1	Agency Establishment Support	<ul> <li>Support for employees attempting to start a non- life-insurance agency, utilizing the insurance sales and management skills, and know-how developed at ADI</li> <li>[Support content ⇒ payment of increased retirement benefits, etc.]</li> </ul>	Employees aged 40 or older	Approx. 400	Nov. 26 - Dec. 15
2	Start-up Support	<ul> <li>Support for employees attempting to start a business expected to contribute to the operations of ADI</li> <li>[Support content ⇒ payment of increased retirement benefits, etc.]</li> </ul>			
3	Career Assistance Plan (Voluntary retirement support)	<ul> <li>Support for employees trying new fields outside the company</li> <li>[Support content ⇒ payment of increased retirement benefits, re-employment support, etc.]</li> </ul>			
4	New Business Plan Support (Internal Venture)	- Support for employees planning to create a new business and attempting to execute the plan	All employees	Depending on state of applications	Oct. 30 - Nov. 20
5	Post Challenge	- Support for employees transferring to specific departments and posts, and trying out new roles			

\* The implementation for each of the measures is April 2016 (the date of resignation in ③ is March 31, 2016, in principle)

## 3. Future Outlook

We will provide notification of the impact on operations once this is determined because the number of applicants is undetermined at this point.