

December 16, 2015
MS&AD Insurance Group Holdings, Inc.

**Signing of the Paris Pledge for Action, a commitment toward realizing
the COP21 Paris Agreement**

Last week, the historic Paris Agreement was enacted at the 21st yearly session of the Conference of Parties to the United Nations Framework Convention on Climate Change (COP21), toward resolving climate change issues.

The MS&AD Insurance Group supports the Paris Agreement and has signed the Paris Pledge for Action * which is a declaration of commitment to realizing the Paris Agreement.

The Group plays the role of building resilience against climate change through insurance products that prepare for disasters caused by climate change and the provision of risk management services for disaster prevention and mitigation as well as engagements that lead to reduce greenhouse gas emissions.

MS&AD Insurance Group's initiatives for Climate Change

(<http://www.ms-ad-hd.com/en/csr/earth/protect.html>)

We will take the enactment of the Paris Agreement as a juncture to reconfirm our social significance and further bolster our commitment toward climate change issues.

(Reference)

*The Paris Pledge for Action (<http://www.parispledgeforaction.org/read/>)

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