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## **Winning the Customer Experience & Engagement Award at the first Efma Innovation in Insurance Awards 2016**

MS&AD Insurance Group Holdings, Inc. (Yasuyoshi Karasawa, president, “the Company”) has received the first prize of Customer Experience & Engagement Award at the Innovation in Insurance Awards 2016, which is selected by Efma\*.

This commendation system was awarded for creative endeavors among insurance companies in the world and this is the first time these awards were given. Mitsui Sumitomo Insurance Co., Ltd. (“MSI”), a subsidiary of the Company was evaluated for the promoting improvements in its customer service by analyzing the voices and content of conversations with customers that come into its contact center using IBM Watson Explorer, assigned the optimum number of operators and provided support to the responses to inquiries from the customers based on incoming call projections.

The Company and its group companies are aiming to provide the world-highest level customer service and is endeavoring to further improve its quality.

Efma\* (The European Financial Management & Marketing Association) was established in 1971 and is a global non-profit with a membership of over 3,300 financial institutions in 130 countries around the world. The primary members of Efma are European banks and insurance companies. Learn more at <https://www.efma.com>.

### 1. “Innovation in Insurance Awards 2016”

This award is commended for the most innovative projects of retail business in the four categories, “Best Disruptive Product or Services”, “Claims Management”, “Customer Experience & Engagement” and “Digital & Omni Channel Distribution” in the insurance sector selected from among 225 creative projects by 149 institutions from 38 countries around the world. This is the first time these awards were given and the Company won an award in the Customer Experience & Engagement category.

### 2. Contents of the award

#### 1) Winning content:

Dramatic improvement of contact center operations using IBM Watson Explorer

#### 2) Reasons for the award :

MSI analyzed the opinions from customers who call its contact center by using Watson Explorer and assigned the optimum number of operators in its contact center. Also enhanced FAQ content to make sure it is relevant to customers’ questions, these FAQs also were located across its home page.

MSI’s approach and effort enhanced and demonstrated Customer Experience & Engagement as a winner of this category.

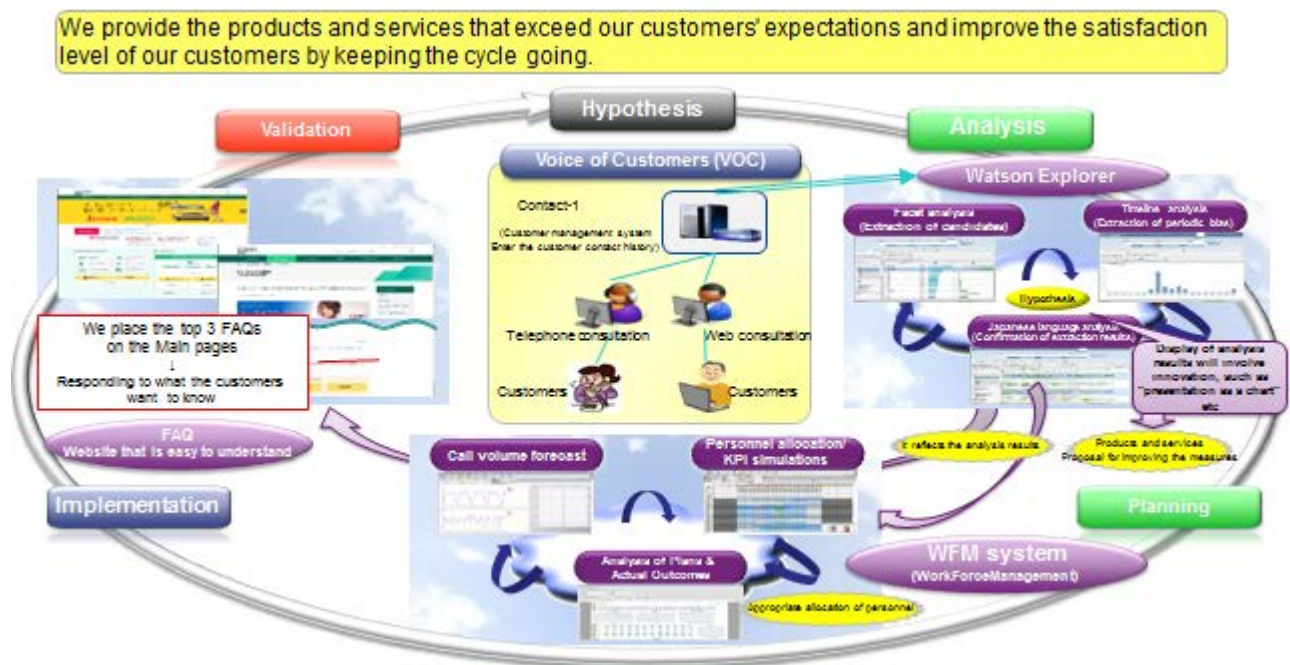


### 3. Pictures of awarding ceremony



### 4. <Reference> Outline of MSI's contact center operation

Our model of contact center operation by using the “Voice of Customers” as a starting point.



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