**Visions of a Sustainable Future**

**MS&AD Insurance Group** is determined to cement its place in the top rank of the global non-life insurance industry—and has a clear vision of how to achieve that goal.

**Innovating with AI**

Digital technology is disrupting business across the board. Insurance is no exception. To stay ahead of the curve, MS&AD is active building alliances with digital innovators around the world. In April this year, for example, it installed Advanced Real-time detection software made by Shift Technology SAS, a French start-up, in 15 group companies in 47 countries worldwide—so that best practice percolates across the entire group.

**Strength in diversity**

Diversity makes sound business sense. Why so? Because diversity is a way to do a better job of thinking differently. MS&AD is diverse in a whole world of ways: first, it has a rich mix of companies, with non-life and life insurance companies merely in Japan, plus a highly diverse global network. It also has a range of partnerships with entities ranging from Japanese keiretsu groups and manufacturers like Suzuki and Toyota to the global insurance companies. The vision has now become a reality, with a 50-50 gender split and a broad spread of nationalities now that fully one-quarter of the group’s 40,000 employees are based outside Japan.

**A variety of operating companies**

- **Non-life insurance**
  - Global and commercial
  - Specialty business
- **Life insurance**
  - Direct sales
  - Protection type
  - Dent-build type

**Long-Standing Asian leader**

MS&AD operates in 47 countries and regions worldwide. Geographically, Asia has long been an area of especial strength. The group has the presence in Thailand since as early as 1934. Moving to the present day, MS&AD currently ranks top in the ASEAN region for gross written premiums. In fact, MS&AD is also the world’s only non-life insurance group with a presence in all 10 ASEAN countries (future growth will average a healthy 5% this year). Enhanced synergies with MS First Capital, Singapore’s top commercial property and casualty insurer acquired in 2017 and the ongoing partnership with Aisin, a well-known core competitor in the automotive industry, will help MS&AD in Silicon Valley to become a leading organization.