

Our Value Creation Approach

Achieving the SDGs

In order to realize a resilient and sustainable society, we need to recognize and take the initiative in solving the social issues that hinder it. Social issues include various risks in the global environment, such as climate change and natural capital issues; the emergence of new risks due to the rapid digitalization of industry and society triggered by the pandemic; the increasing severity of natural disasters due to the effects of climate change; the decline in community vitality due to the declining birthrate and aging population; and the increasing burden of care and medical care due to the aging population.

Resolving such social issues is also in keeping with the direction set out by the UN in 2015 in its Sustainable Development Goals (SDGs).

The MS&AD Insurance Group will create shared value with society, and work to build a resilient and sustainable society.

[Products and services that contribute to sustainability \(PDF\)](#)



[ESG integration and sustainability approach](#)



Priority Issues

[Overview of Priority Issues](#)

Symbiosis with global environment (Planetary Health)

[Action on climate change](#)



[Improvement of sustainability of natural capital](#)



Safe and secure society (Resilience)

[Measures to address new risks occurring in line with social changes](#)



[Loss prevention/mitigation through the utilization of data and AI](#)



[Creation of a resilient and inclusive society \(regional revitalization\)](#)



| Happiness of diverse people (Well-being)

Products and Services that Support Customer Well-being >	Implementing Activities and Dialog that Respect Human Rights >
Employee Well-being >	


Quality • Human resources • ERM

Quality that Earns the Trust of Society >	Human Resource Strategy >
Corporate Governance >	ERM and Risk Management >

Action on Climate Change

As global warming escalates, heatwaves, droughts, and wildfires are becoming more frequent and severe. Driven by glacial melting and the thermal expansion of seawater, rising sea levels are increasing coastal flooding risks, alongside heightened risks of heavy rainfall and flooding. Moreover, the impact of climate change extends beyond natural disasters. Loss of biodiversity is expected to reduce future ecosystem services, increase flood and landslide risks, exacerbate resource depletion, and worsen water quality.

Climate change and biodiversity loss are expected to have a significant impact on the activities of many companies. They are also impacting the underwriting practices of the insurance industry upon which companies depend. Accordingly, the MS&AD Insurance Group has identified “Symbiosis with the Global Environment — Planetary Health” as a priority issue and is advancing initiatives to address climate change and enhance the sustainability of natural capital in an integrated way. Through its insurance products and services, the Group is actively promoting disaster prevention and mitigation, while also advancing adaptation to climate change. To support the transition toward Net Zero by 2050, the Group has set greenhouse gas reduction targets and is working to reduce GHG emissions from its own operations. In addition, the Group is also maintaining dialogs with client companies to deepen its understanding of the challenges they face in reducing greenhouse gas emissions and is working with them to address these challenges.

- > Climate/Nature-related Financial Disclosure (MS&AD Green Resilience Report 2024)
- > Transition to 2050 Net Zero  (3,488KB)
- > Improvement of Sustainability of Natural Capital
- > Reduction on Environmental Burden




Creating Shared Value with Society

We need to develop initiatives for mitigating advancing climate change while also putting in place measures to prepare against rising risks. The Group will provide society with safety and peace of mind through effective preparatory measures, including reinsurance for loss due to large-scale disasters. We will also support new businesses which lead to realization of a net-zero society, promoting climate change adaptation by providing appropriate services to reduce or eliminate damage and loss inflicted on customers by natural disasters.

Identifying and providing information on risks	Prevent risks from occurring/ minimize the impact	Reduce the economic burden
<ul style="list-style-type: none">• Risk analysis based on the impacts of climate change• Risk assessment associated with transition to a net-zero society <p>(Examples)</p> <ul style="list-style-type: none">• Risk assessments based on long-term flooding forecasts• Analyses of business risks associated with new technologies toward decarbonization	<p>Proposals for risk management measures based on survey/analysis findings</p> <p>(Examples)</p> <ul style="list-style-type: none">• Alert service to detect wind power generation system failure and signs of abnormal conditions• Provision of insurance and preventive services to cover risks associated with EV use (currently in the trial phase)	<p>Provision of needed risk coverage</p> <p>(Examples)</p> <ul style="list-style-type: none">• Comprehensive coverage of various risks surrounding renewable energy businesses• Coverage of additional costs required to meet energy-saving standards (for residential buildings)

Products and Services to Support Decarbonization

While business activities in line with the Paris Agreement have become an important management strategy, we are working to develop and provide insurance products and services that support decarbonization of our customers' activities and of society in general.


<div data-bbox="274 656 357 689">InterRisk</div> <p>Service to Support Decarbonization</p>	<p>The Japanese Government declared a target of “carbon neutral” by 2050 through reducing emissions of GHGs such as CO2 and requested local governments and companies in various industries to take appropriate measures.</p> <p>We provide all kinds of support in a one-stop package for businesses of any size in any industry. This support ranges from introductory seminars on decarbonization, to support for calculating carbon emissions, and developing strategies to cut emissions.</p> <p>Consulting menus – climate change (TCFD/Net-zero GHG emission) (InterRisk) (in Japanese only) </p>
<div data-bbox="274 1077 357 1111">ADI</div> <p>Joint Development of an On-site Solar Power Installation Scheme for SMEs</p>	<p>Aioi Nissay Dowa Insurance has been working with the Japan Regional Resource Development for Renewable Energy Organization and Smart Energy Co., Ltd. to develop Roof Plus, a program designed to encourage companies to install on-site solar power systems for their power needs. The program aims to foster renewable energy adopters in regions across Japan and strengthen partnerships with local governments. Companies participating in Roof Plus can also share their solar power with local residents during a natural disaster through a free mobile phone charging station, thereby helping enhance energy security for local communities.</p> <p>Roof Plus: Jointly developed scheme to encourage on-site solar power installation by SMEs (ADI) (in Japanese only) </p>
<div data-bbox="231 1458 402 1491">MSI ADI</div> <p>Insurance to Support Companies' Decarbonization</p>	<p>In terms of commercial property insurance, we provide the Carbon Neutral Support Clause (decarbonization measures cost compensation endorsement).</p> <p>While standard insurance coverage is up to restoration cost, this clause provides additional coverage and support companies' decarbonization.</p> <p>Launched the Carbon Neutral Support Clause for corporate fire insurance (MSI, ADI) </p>

MSI


ADI

Supporting wider use of environmentally friendly vehicles

Mitsui Sumitomo Insurance and Aioi Nissay Dowa Insurance, led the industry in developing an Endorsement for Replacement with an Electric Vehicle, etc., which covers expenses incurred when buying an electric vehicle to replace an insured gasoline-fueled vehicle damaged/written off due to a traffic accident, and they began marketing that endorsement for insurance policies with commencement dates in and after January 2023.

[Industry First — Developed an Endorsement for Replacement with an Electric Vehicle, etc. \(MSI, ADI\) \(in Japanese only\)](#) 

Aioi Nissay Dowa Insurance also supports greater uptake of environment-friendly vehicles, including EVs, through provision of lower-premium insurance options, such as 10% discount on vehicle damage coverage for Toyota ultra-compact EVs and discounts specifically for autonomous vehicles (low-speed EVs) that use electromagnetic induction lanes, which are being introduced to secure means of local transport.

[Providing insurance for self-driving cars using electromagnetic induction lanes \(ADI\) \(in Japanese only\)](#) 

[10% discount on vehicle damage coverage for Toyota ultra-compact EVs \(ADI\) \(in Japanese only\)](#) 


MSI

ADI


Mitsui Direct
General

Demonstration experiment launched to address EV ownership challenges: Trial roadside charging assistance service for battery depletion incidents

We initiated a pilot project to provide comprehensive solutions for addressing EV adoption challenges, including R&D for new insurance products and services, to provide support services and insurance to cover EV risks

[Supporting the realization of a net-zero society through insurance products and services — Initiated a joint pilot project in China to address EV ownership challenges \(MSI\) \(in Japanese only\)](#) 

We launched a trial Roadside Charging Assistance Service to help EV drivers who run out of charge while on the road.

[Easing EV users' anxiety and promoting a net-zero society — Launched a trial roadside charging assistance service in anticipation of increased EV adoption \(MS, AD, Mitsui Direct General, Grand Assistance\) \(in Japanese only\)](#) 

MSI

Creation of an EV maintenance network

Mitsui Sumitomo Insurance has formed a partnership with folofly Inc. to establish a maintenance network for EVs. By expanding the EV maintenance network nationwide, the partnership aims to promote EV adoption in Japan and help lower greenhouse gas emissions.

[Contributing to a safe and supportive environment for EV drivers — Partnering with folofly to establish an EV maintenance network \(MSI\) \(in Japanese only\)](#) 


ADI

Provision of service for calculating and visualizing GHG emissions

Telematics Automobile Insurance

Aioi Nissay Dowa Insurance launched a new service for visualizing CO2 emissions reduction through safe driving, using its unique algorithm, targeting Telematics Automobile Insurance policyholders.

This is an initiative whereby we aim to improve the value of telematics technologies for global environmental issues, further contributing to addressing social issues through providing a new value which is “environmental preservation” in addition to such conventionally provided added values as “reduction of accidents.”

[Launched a new service for visualizing CO2 emissions reduction in Telematics*1 Automobile Insurance \(ADI\) \(in Japanese only\)](#) 

MSI

ADI

Products that support renewable energy businesses


We support dissemination of renewable energies that help the transition to a net-zero society through various types of insurance products that comprehensively cover a variety of risks (including property damage, lost profits and liability) surrounding renewable energy developers (e.g. solar power, onshore/offshore wind power, biomass power, and small and medium-sized hydropower), and risk management services such as risk assessment/consulting and the provision of information through handbooks and other means.

[Products and Services that Contribute to Sustainability](#) 

MSI

Imbalance Risk Compensation Insurance for renewable energy producers/aggregators

Mitsui Sumitomo Insurance has developed insurance products to cover imbalance risks borne by renewable energy producers and aggregators due to shortfalls in actual amounts of generated energy against their generation plans as a result of changes in the weather, generation equipment damage, etc., which can be customized depending on the status of risks.

[Launched on May 10, 2022 an insurance product/service, Imbalance Risk Compensation Insurance for renewable energy producers/aggregators \(MSI\) \(in Japanese only\)](#) 

ADI





Insurance Package for PPA Business Operators

Aioi Nissay Dowa Insurance launched provision of an “Insurance Package” to cover not only risks of damage to power generation equipment but also risks of requiring alternative procurement of renewable energy and environmental values due to damage for the purpose of promoting the spread of the “PPA model*” that is increasingly being introduced as a method of procuring renewable energy.

This initiative contributes to realization of net-zero through expansion of renewable energy utilization while supporting safe and secure business operation by providing coverage for various risks that could arise when operating PPA models.



* Abbreviation for Power Purchase Agreement, which is a power purchase agreement between a consumer, such as a company introducing renewable energy, and a power generator

[Japan First — Launched provision of “Insurance Package for PPA Operators” \(ADI\) \(in Japanese only\)](#) 

<div>MSI</div> <p>Insurance to Support Carbon Dioxide Capture and Storage</p>	<p>In order to achieve net-zero by 2050, it is essential to utilize CCS, a greenhouse gas reduction technology, in areas and industries where existing technologies cannot eliminate use of fossil fuels.</p> <p>Mitsui Sumitomo Insurance contributes to realization of net-zero through providing insurance to cover risk of damages related to CCS projects which are undergoing demonstration experiments toward commercialization.</p> <p>Launched Environmental Impairment Liability Insurance for CCS Operators (MSI) (in Japanese only) </p>
<div>MSI</div> <p>Launch of J-Credit Compensation Insurance</p>	<p>In partnership with Bywill Inc., Mitsui Sumitomo Insurance has developed and launched J-Credit Compensation Insurance for operators and managers of program-based projects under the J-Credit Scheme. By collaborating with partner companies that possess expertise in reducing CO2 and other greenhouse gas emissions, this initiative supports regional decarbonization efforts and is helping to realize a net-zero society.</p> <p>Products and services: Launch of J-Credit Compensation Insurance (MSI) (in Japanese only) </p>
<div>MSI ADI</div> <p>Compensation for additional home rebuilding costs in order to meet energy efficiency standards</p>	<p>Mitsui Sumitomo Insurance and Aioi Nissay Dowa Insurance have developed a Building Energy Efficiency Cost Rider. This compensates for any additional costs necessary to meet energy efficiency standards when rebuilding a home that has been completely burned or destroyed. This rider is being offered as an optional add-on to personal fire insurance contracts starting from October 2024.</p> <p>The initiative aims to promote the building of energy-efficient homes and to help realize a net-zero society.</p> <p>The Group began offering a Building Energy Efficiency Cost Rider for personal fire insurance (MSI, ADI) (in Japanese only) </p>
<div>ADI</div> <p>Launch of a brokerage service for GHG emissions trading</p>	<p>Aioi Nissay Dowa Insurance has launched a brokerage service for GHG emissions trading. This service facilitates the selling of emissions credits generated by renewable energy businesses to various companies.</p> <p>The service includes an explanation of the trading process and effective ways to utilize GHG emissions credits for corporate clients who are considering purchasing them, thereby facilitating the conclusion of sales contracts and helping them to move toward net-zero.</p> <p>Launched a brokerage service for GHG emissions trading (ADI) (in Japanese only) </p>




Providing Coverage for Damage/Loss Caused by Natural Disasters




We contribute to adaptation to climate changes through providing various ways of preparing against damage and loss caused by natural disasters.

<div> <div>MSI</div> <div>ADI</div> </div> <p>Weather derivatives</p>	<p>We sell weather derivatives to help minimize financial losses due to extreme weather or unseasonable weather. We provide solutions by underwriting weather derivatives that cover decreased sales and increased expenses stemming from below-average (or above-average) rainfall levels, extreme heat, unusually cool summers, severe winters, warmer-than-normal winters, or a lack of sunshine.</p> <p>MS&AD InterRisk Research & Consulting Sustainable Management Report (InterRisk) (in Japanese only) </p>
<div> <div>MSI</div> </div> <p>Weather index insurance platform for farmers</p>	<p>In collaboration with MSI Guaranteed Weather and an Australian Insurtech company, etc., we have developed a dedicated platform that enables customers to get online quotes in real time on weather index insurance, and sell the insurance to farmers in Australia. Whereas traditional crop insurance is often limited to wildfires and hailstorms, this product covers weather conditions such as drought, high and low temperatures, and rainfall just before harvest, contributing to the stabilization of farmers' businesses in countries with frequent natural disasters.</p>
<div> <div>MSI</div> </div> <p>Participation in publicly funded natural disaster compensation scheme in overseas</p>	<p>Mitsui Sumitomo Insurance has been participating in the Pacific Catastrophe Risk Assessment and Financing Initiative since it was jointly established in 2013 by the Japanese government and the World Bank, as a company underwriting reinsurance for natural disaster risks. In 2020, Mitsui Sumitomo Insurance participated in the Caribbean Catastrophe Risk Insurance Facility. In 2021, Mitsui Sumitomo Insurance and Aioi Nissay Dowa Insurance joined the Southeast Asia Disaster Risk Insurance Facility and, in 2023, Mitsui Sumitomo Insurance became a participant in the African Risk Capacity. Through these activities, we provide timely relief funding in the event of a natural disaster of a certain size in countries and regions where the insurance market is not fully developed.</p>
<div> <div>MSI</div> <div>ADI</div> </div> <p>Joint Issue of a Group catastrophe bond</p>	<p>Mitsui Sumitomo Insurance and Aioi Nissay Dowa Insurance have jointly issued a catastrophe bond, Tomoni Re 2024, in Singapore to cover risks associated with natural disasters in Japan. Should losses from a natural disaster in Japan exceed predefined thresholds, a portion or all of the principal intended for investor repayment will be allocated as reinsurance payouts, depending on the excess amount. This bond aims to reduce the amount of retained risk through reinsurance, diversify reinsurance procurement methods, and secure long-term stability in reinsurance coverage.</p> <p>Regarding the Group joint issuance of “Tomoni Re 2024” Catastrophe Bonds (MSI, ADI) </p>

Initiatives for Research/Studies and Demonstration Related to Decarbonization Technologies and Risks

In order to realize “Net Zero Emissions by 2050,” social implementation of innovative technologies is essential. There is a wide variety of problems to be studied and solved, such as technical issues and changes in social systems. We are actively working on research projects/studies and demonstrations in collaboration with stakeholders and experts.

<div data-bbox="229 719 402 752">MSI InterRisk</div> <div data-bbox="108 772 523 840">Research on net-zero initiatives tied to business analysis</div>	<p>MS&AD InterRisk Research & Consulting, in partnership with Mitsui Sumitomo Insurance and Okayama University, is conducting research on net-zero initiatives aligned with business analysis. The study aims to establish evidence showing that net-zero initiatives can yield numerous advantages for business management. The aim is to support SMEs in calculating their greenhouse gas (GHG) emissions, devising reduction plans, and taking steps toward emissions reduction.</p> <p>Joint research on net-zero initiatives linked to business analysis (MSI, InterRisk) (in Japanese only) </p>
<div data-bbox="274 1223 357 1256">HD</div> <div data-bbox="173 1274 458 1301">Participation in GX League</div>	<p>In order for Japan to realize its 2050 carbon neutral target and further contribute to realization of net-zero worldwide, and to adopt this as an opportunity for growth and increase its industrial competitiveness, it is important to lead the transformation of the entire economic and social system (GX: Green Transformation).</p> <p>MS&AD Holdings supports the basic concept of and is a participant in the GX League, which holds discussions on transforming the entire economic and social system and practices for creating new markets. The Group also participated in the “GX Management Promotion Working Group” aimed at “formation of rules for market creation,” which is positioned as part of the GX League's initiative.</p> <p>Establishment of the “GX Business Working Group” to Build a Framework and Promote Evaluation and Disclosure on Climate-related Opportunities (HD) </p>
<div data-bbox="274 1684 357 1718">MSI</div> <div data-bbox="103 1736 528 1762">Joined the Japan Hydrogen Association</div>	<p>MS&AD has joined the Japan Hydrogen Association which was set up in December 2020. The association was established with the aim to support the early creation of a hydrogen society by carrying out social implementation projects as a cross-industry and open organization with a bird’s eye view of the entire supply chain. Collaboration of various companies for lower-cost hydrogen supply and wider use is expected and we will contribute through the association.</p> <p>Joining the Japan Hydrogen Association (MSI) (in Japanese only) </p>

<div data-bbox="229 465 402 501"> <div>MSI</div> <div>InterRisk</div> </div> <p>Launch of research studies on commercialization of damage protection services for offshore wind power generation system</p>	<p>In April 2022, Mitsui Sumitomo Insurance and MS&AD InterRisk Research & Consulting initiated, in collaboration with startups, academic institutions, etc., a joint research project on commercialization of an alert service for detecting signs of equipment failure and abnormalities to support expanded deployment of offshore wind power generation, which is expected to be a major source of renewable energy.</p> <p>We are aiming at development of an alert service to detect signs of abnormalities which could lead to accidents, by making full use of damage data possessed by Mitsui Sumitomo Insurance in addition to obtaining/analyzing state data, etc. through demonstration experiments carried out in collaboration with local governments and partner companies on undersea equipment and windmills utilizing drones, robots, and sensors.</p> <p>Launched researches on commercialization of damage protection services for offshore wind power generation system (MSI, InterRisk) (in Japanese only) </p>
<div data-bbox="274 983 357 1019">ADI</div> <p>Aioi Nissay Dowa Insurance and the University of Tokyo</p> <p>Launch of a joint research project toward CO2 reduction, utilizing telematics technology</p>	<p>In April 2022, Aioi Nissay Dowa Insurance and the University of Tokyo fully launched a joint research project aimed at promoting net-zero emissions through utilization of telematics technology.</p> <p>Aioi Nissay Dowa Insurance with its know-how related to telematics technology and the University of Tokyo with its knowledge and analytical techniques in the environmental field are aiming to promote an initiative to reduce CO2 volumes emitted by individual drivers through motor vehicle operation, thereby contributing to achievement of net-zero in Japan.</p> <p>Launched a joint research project with the University of Tokyo toward CO2 reduction by utilizing telematics technology (ADI) (in Japanese only) </p>
<div data-bbox="274 1464 357 1500">MSI</div> <p>Launch of Blue Economy Project</p>	<p>Mitsui Sumitomo Insurance launched a cross-company project aimed at developing insurance products/services which support development of the blue economy through analysing new risks arising out of initiatives with themes such as renewable energy from oceans and seabeds, and negative emissions technologies</p> <p>Launched Blue Economy Project (MSI) (in Japanese only) </p>
<div data-bbox="274 1785 357 1821">HD</div> <p>Joint research for seagrass bed restoration and expansion</p>	<p>In partnership with the town of Minamisanriku in Miyagi Prefecture, the local Center for Sustainable Society, and Kajima Corporation, MS&AD Holdings has begun research aimed at the restoration and expansion of seagrass beds near Minamisanriku. This project seeks to systematize techniques and frameworks for seagrass bed restoration and conservation. The ultimate goal is to help enhance biodiversity and revitalize fisheries all around Japan, as well as promoting a net-zero society through seagrass bed restoration.</p> <p>Joint research for seagrass bed restoration and expansion near Minamisanriku, Miyagi Prefecture (HD) (in Japanese only) </p>

Providing Services and Research Related to Climate Change Risk Assessments and Analyses

The Group is promoting initiatives that focus on the assessment and analysis of climate change risks.



Climate change risk analysis service

The scope of risk which companies need to be aware includes not only physical risks, such as floods and droughts caused by climate change, but also transition risks which arise when societies and economies shift to a net-zero society, such as when transforming energy systems. We provide services that support our clients building a climate change governance structure, performing scenario analysis, and developing a climate strategy in accordance with the TCFD's Final Recommendations through assessment and analysis of such risks. We also provide a service which can quantitatively assess the risk of future natural disasters anywhere in the world to an accuracy of 90 m x 90 m based on climate change impact assessments using AI in collaboration with a US startup company. We have since provided this service to many companies.

[Climate change risk analysis service \(InterRisk\) \(in Japanese only\)](#)

[Launched climate change impact assessment service for TCFD with Jupiter Intelligence \(InterRisk\) \(in Japanese only\)](#)

[Launch of a climate change windstorm risk analysis service \(InterRisk\) \(in Japanese only\)](#)

InterRisk

Enhancing knowledge of flood risks

The MS&AD Insurance Group Holdings and InterRisk Research & Consulting launched in 2018 “Large-scale risk assessment of Climate change for Flood (LaRC-Flood®)” Project in collaboration with the University of Tokyo, Shibaura Institute of Technology.

With support from the New Energy and Industrial Technology Development Organization (NEDO), a national research and development agency, as of FY2021, we correct errors included in climate models and realize highly accurate estimation of inundation depth distributions based on the effects of climate change.

In order to encourage society to respond to climate risks, this inundation depth distribution has been made available free of charge as a global-scale flood hazard map since April 2023.



Climate/Nature-related Financial Disclosure

In August 2023, the MS&AD Insurance Group became the first company in Japan to issue a stakeholder report concerning both climate and nature — our Climate/Nature-Related Financial Disclosure (TCFD/TNFD Report). Then, in December 2024, we published an integrated disclosure based on the TCFD and TNFD recommendations as the MS&AD Green Resilience™ Report 2024 (TCFD/TNFD Report). For us, the increasing frequency and severity of natural disasters represent the most significant climate/nature-related risks. To put it in another way, an insurance business can only grow within a sustainable society and economy that is in harmony with the natural environment. We have established the Group’s strategy for realizing a resilient and sustainable society under the concept of “Green Resilience.” It involves promoting decarbonization, supporting disaster prevention and mitigation, revitalizing communities, preserving nature, and protecting biodiversity.

- [➤ Green Resilience Report 2024 \(TCFD • TNFD Report\) !\[\]\(ce77bba2916ff045bdb9f4584b191293_img.jpg\) \(5,954KB\)](#)
- [➤ What is TCFD? \(Ministry of Economy, Trade and Industry\) !\[\]\(b31d4eff00ee94d2cc889725763ab186_img.jpg\)](#)
- [➤ Introduction to TNFD \(Ministry of Environment\) \(in Japanese only\) !\[\]\(7cca60917fc4166291d2b648cb6bea1b_img.jpg\)](#)

Reduction on Environmental Burden

Aiming for realization of net zero carbon emissions by 2050, the Group is actively promoting initiatives to reduce burdens on the environment in its business activities, including one aimed at reducing GHGs, through its proprietary environmental management system, MS&AD Green Earth Project, under the MS&AD Insurance Group Basic Policy on the Environment.

> MS&AD Green Earth Project (in Japanese only) 

Environmental Management

Group-wide

We are actively promoting environmental initiatives through our proprietary environmental management system under the MS&AD Insurance Group Basic Policy on the Environment.

> Basic Policy on the Environment

【MS&AD Green Earth Project】

“MS&AD Green Earth Project” is the collective, unifying name for our various Group-wide environment-related initiatives under the themes of conservation/restoration of natural environments, environmental burden reduction, disaster prevention and reduction, and regional revitalization.

Scope	All companies in the MS&AD Insurance Group
Promotion Structure and Roles	<p>At MS&AD Insurance Group Holdings, initiatives are promoted by the Sustainability Department, consisting of the executive in charge of the Sustainability Division and other members. The department has a promotion secretariat and a general secretary responsible for planning, setting annual targets for, and promoting environmental initiatives of the company and the entire Group, and for managing their progress. Target setting, progress, and summaries are reported to the director in charge as appropriate, and the reviews are used to improve our initiative.</p> <p>Each Group company also has a promotion secretariat in its sustainability and environmental department and appoints a general secretary in charge to plan and promote environmental initiatives. Each company sets and promotes goals, manages and evaluates progress, and reports to executives on an annual basis to drive continuous improvement.</p>
Monitoring	The promotion secretariat holds quarterly meetings to check progress.
Education	Environmental education is provided annually to all Group employees through e-learning. In addition, study sessions and training for directors and employees are held as appropriate to raise employee awareness.
Compliance with laws and regulations	In order to ensure compliance with environmental laws and regulations related to our business activities, we check the relevant environmental laws and regulations and inspect the status of compliance with environmental laws and regulations on an annual basis.

Reducing GHG Emissions

Group-wide

MS&AD has signed the Paris Pledge for Action to contribute to climate change mitigation. In May 2021, we revised our medium- to long-term targets for reducing GHG emissions to net zero by 2050, in line with the Paris Agreement "Pursuing efforts to keep global temperature increases well below 2°C and aiming to keep it below 1.5°C from pre-industrial levels." We have also set new targets for our use of renewable energy. As a global insurance and financial organization, all companies in the Group are actively working to reduce GHG emissions, including through our supply chains.

> Medium- to Long-term Targets

Reducing Electricity, Gasoline and Paper Consumption, etc.

Group-wide

By reducing business-related commuting and office space requirements through operational reforms such as remote working, Web-conferencing, and telecommuting, we are lowering our organization's consumption of electricity, gasoline and paper. We will make further reductions in these areas through measures such as introducing state-of-the-art energy-saving equipment in our own buildings, installing solar panels, replacing current company cars with more fuel-efficient vehicles, better managing expenses, and green purchasing. We are also working to reduce waste by promoting recycling and thorough separation of waste generated in buildings, which also contributes to reducing Scope 3 greenhouse gas emissions.

> Promoting use of FSC-certified paper

Initiatives to Promote Circular Economy

Group-wide






The concept of a circular economy, which creates added value by treating what has previously been waste in economic activities as resources and effectively utilizing and recycling it, is becoming important.

In addition to the water cycle that filters and reuses rainwater, the entire Group is working to promote the circular economy, including efforts at the Surugadai Building of Mitsui Sumitomo Insurance to contribute to urban flood mitigation, efforts at the Tokorozawa Building of Aioi Nissay Dowa Insurance to introduce office chairs made from recycled ocean plastic waste (plastic resource recycling), and Group-wide efforts to reduce plastics use and raise awareness of ocean plastic issues.

<div>MSI InterRisk</div> <p>Reducing the impact of mass tourism near Mt. Fuji with IoT smart trash cans</p>	<p>We installed “SmaGO” IoT-enabled smart trash cans made by Forcetec, Inc. in a popular tourist district in Fujiyoshida City. Powered by solar energy and equipped with a storage battery, the smart garbage bin automatically compresses accumulated waste to about one-fifth of its original volume. Moreover, SmaGO’s communication capabilities allow for the management and analysis of waste accumulation in the busy district. Accordingly, this initiative is promoting efficient waste collection, while helping to prevent littering and encourage recycling.</p>
<div>Group-wide</div> <p>Promoting the use of FSC-certified paper*</p>	<p>The Group has been making a switchover to FSC-certified* paper for copy paper as well as for pamphlets and other printed material since fiscal 2010. Using paper made with wood sourced from properly managed forests enables us to help preserve biodiversity through forest protection.</p> <p>*Paper manufactured from wood sourced from properly managed forests in the interest of sustainable forest use and environmental conservation</p>
<div>MSI</div> <p>Serving sustainable seafood</p>	<p>We offer sustainable seafood* in the cafeterias of our buildings—the Surugadai Building from October 2019 and Chiba New Town Center from August 2020. Every month, a Sustainable Seafood Day is scheduled to provide menus using sustainably sourced seafood.</p> <p>In February 2024, as part of a collaborative initiative with the MS&AD Green Earth Project, the cafeterias served fried oysters using oysters sourced from Minamisanriku, one of the project’s activity areas. This effort aims to raise employee awareness concerning sustainable seafood and the Green Earth Project.</p> <p>*Sustainable seafood refers to seafood that has been certified for sustainable production (fishing and aquaculture), as well as management and traceability in the processing, distribution, and sales processes.</p>

Initiatives to be Promoted in Cooperation with Our Stakeholders

Our initiatives for reducing our impact on the environment are also promoted in conjunction with our customers and key business partners. We, together with our stakeholders, will aim at contributing to realization of a sustainable society.

<div> <div>MSI</div> <div>ADI</div> <div>Mitsui Direct General</div> <div>MSI Aioi Life</div> <div>MSI Primary Life</div> </div> <p>Paperless initiatives for policies and clauses</p>	<p>We are encouraging use of paperless insurance policies and policy clauses. Mitsui Sumitomo Insurance, Aioi Nissay Dowa Insurance, and Mitsui Sumitomo Primary Life Insurance make donations to environmental conservation activities, etc. based on the progress of each initiative.</p> <p>MS&AD Green Earth Project/ Eco-insurance policies and Web clauses (MSI) (in Japanese only) </p> <p>Paperless insurance policies and Web clauses (ADI) (in Japanese only) </p> <p>Web clauses (MSI Aioi Life) (in Japanese only) </p> <p>Web clauses and notification regarding policy status (MSI Primary Life) (in Japanese only) </p> <p>e-Service (Non-issuance of Policies) Endorsement (Mitsui Direct General) (in Japanese only) </p>
<div> <div>MSI</div> <div>ADI</div> </div> <p>Initiatives to promote EVs</p>	<p>With regard to environment-friendly Electric Vehicles (EVs), we are promoting expansion of the EV maintenance network through partnerships with relevant automotive manufacturers.</p>
<div> <div>MSI</div> </div> <p>Support for Certification under EcoAction 21</p>	<p>We have provided a program to obtain certification under the EcoAction 21 environmental management system advocated by the Ministry of the Environment to our agents and small and medium-sized corporate clients.</p>
<div> <div>MSI</div> </div> <p>Eco-maintenance and Eco-inspection</p>	<p>We are promoting the dissemination of eco-maintenance and eco-vehicle inspections through Advance Club, an agent organization centering on the automobile maintenance industry. Eco-friendly vehicle maintenance and inspection uses maintenance technologies primarily to clean the engine's combustion chambers by special methods (engine cleaning) thereby reducing toxic gas emissions, improving fuel efficiency and helping to reduce GHG emissions by reducing fuel use.</p>
<div> <div>MSI</div> <div>ADI</div> </div> <p>Eco-Safety Driving</p>	<p>We prepare and propose support tools to promote Eco-Safety Driving, an eco-friendly approach designed to reduce fuel costs and vehicle accidents.</p>
<div> <div>MSI</div> <div>ADI</div> </div> <p>Recycled parts</p>	<p>We promote the use of recycled automobile parts to repair vehicles in the event of an accident.</p> <p>We offer a special endorsement that gives customers a 5% discount on vehicle insurance premiums when they opt at the time of contract to repair their vehicle in the event of an accident using recycled parts. (ADI)</p>

Basic Policy on the Environment

The MS&AD Insurance Group has established the following Environmental Basic Policy.

MS&AD Insurance Group Basic Policy on the Environment

Under its Group Mission Statement, “Through our insurance and financial service businesses, bringing security and safety to people and businesses around the world and making a lasting contribution to the enrichment of society,” the MS&AD Insurance Group has made the environment a part of its corporate strategy. The Group has established the following Key Issues and is advancing efforts in these areas in line with the Standards of Conduct listed below.

The Group is committed to ongoing improvement through its environmental management system, and to abiding by environment-related laws and regulations, and the principles and guidelines agreed to by all members of the MS&AD Insurance Group.

1. Key Issues

- (1) Mitigation of and adaptation to climate change
- (2) Sustainable use of resources
- (3) Reduction of environmental burden
- (4) Preservation of biodiversity

2. Standards of Conduct

- (1) Initiatives via our insurance and financial services

We will create insurance and financial services that contribute to the Key Issues, and work to resolve social issues and thus enhance corporate value.

- (2) Initiatives as part of the business process

Through an innovative reassessment of our business processes, we will work to enhance quality and improve business operations while making more efficient use of resources and energy.

- (3) Environmental awareness and protection activities

By raising environmental awareness among all of our executives and employees, our communities and the next generation, we will work with stakeholders to promote environmental protection activities, gaining their trust and building sympathy for these issues.

We will work to ensure that all executives and employees of the MS&AD Insurance Group are familiar with this Environmental Basic Policy, which we are also disclosing to the public.

Established April 1, 2010

Revised April 1, 2016

Revised March 1, 2019

Improvement of Sustainability of Natural Capital

The severity of damage caused by natural disasters is influenced not only by weather conditions but also by the health of the impacted natural environment. The loss of natural areas such as forests and seaweed beds also contribute to global warming. Accordingly, the issues of climate change and natural capital protection are interrelated. This is why the MS&AD Insurance Group is taking an integrated approach to climate change actions and the improvement of biodiversity and natural capital sustainability and taking measures to create shared value with society, known as CSV initiatives.











Our daily lives and business activities depend on many benefits provided by nature, making the sustainability of natural capital essential for ensuring resilience. The Group is committed to “Green Resilience,” a term that covers its efforts to harness the multifaceted functions of nature in disaster risk reduction, decarbonization, and promoting regional revitalization. These initiatives are summarized in the MS&AD Green Resilience™ Report 2024 (TCFD/TNFD Report), which outlines risks and opportunities related to climate and nature, along with the Group’s response measures and initiatives.





- > Climate/Nature-related Financial Disclosure (MS&AD Green Resilience Report 2024)
- > Action on Climate Change
- > Reduction on Environmental Burden
- > Basic Policy on the Environment


Providing Natural Capital Products and Solutions

The MS&AD Insurance Group has been offering various services for quantitative evaluation of impacts on natural capital in developing business units and projects within and outside of Japan for our customers’ business expansion, and products to cover economic loss caused by damage to nature.

Identify and inform on risks	Prevent risks from occurring/minimize the impact	Reduce the economic burden
Assessment of risks caused by damage to or degradation of natural capital (Analysis examples) <ul style="list-style-type: none">• Future risk of water depletion at business facilities that use large volumes of water• Assessment of the sustainability of supply chains which primarily depends on natural resources	Provision of proposals on risk management measures based on assessment and analysis results, and services for preventing accidents (Proposal example) <ul style="list-style-type: none">• Consultation on land use that considers local ecosystems• Provision of alert function for smartphones to prevent roadkill incidents	Provision of risk coverage (Coverage example) <ul style="list-style-type: none">• Expenses incurred for activities to remediate damage to the natural environment• Expenses incurred during recall when a sustainability certification of the used materials is revoked and expenses needed for apology

<div data-bbox="276 454 357 483">InterRisk</div> <div data-bbox="92 501 539 555"> Provision of Nature-related Risk Analysis Support in Line with TNFD </div>	<p>In line with the guidance of the Taskforce on Nature-Related Financial Disclosures (TNFD), we provide support for scoping of analysis targets, analysis of priority regions and dependencies/impacts, including value chains, and consideration of business risks/opportunities, and we disclose information based on such results. Further progress in developing analytical techniques is underway, including a partnership with Think Nature Inc., a natural capital big data company, since November 2022.</p> <p>Entered into a co-creation agreement between Think Nature Inc. and MS&AD (InterRisk) (in Japanese only) </p> <p>Consulting Menu: TNFD/Natural Capital-related Support Consulting (InterRisk) (in Japanese only) </p> <p>Launched TNFD consulting service for urban real estate in Japan (InterRisk) (in Japanese only) </p> <p>Launched TNFD consulting service for regional financial institutions (InterRisk) (in Japanese only) </p> <p>Launched TNFD support service focused on freshwater resources (InterRisk) (in Japanese only) </p>
<div data-bbox="276 837 357 866">HD</div> <div data-bbox="150 884 481 911"> Support for companies through FANPS </div>	<p>In February 2023, the Group formed a financial alliance with the Sumitomo Mitsui Financial Group, the Norinchukin Bank, and the Development Bank of Japan, with the aim of becoming nature positive. Toward this goal, in September 2023, we began offering support services for companies committed to following the recommendations of the Taskforce on Nature-related Financial Disclosures (TNFD), and released a catalog of solutions that can help companies become nature positive.</p> <p>Announcement concerning the launch of TNFD support services for achieving nature positivity (HD) (in Japanese only) </p> <p>Release of a solutions catalog for companies aiming to become nature positive (HD) (in Japanese only) </p>
<div data-bbox="276 1151 357 1180">ADI</div> <div data-bbox="114 1198 520 1288"> Initiation of development for a business risk quantification app related to environment and biodiversity </div>	<p>Aioi Nissay Dowa Insurance has begun developing an app with Natural Capital Research, a UK-based company that supports corporate decision-making concerning nature and the environment. Scheduled for release during FY2024, this app is designed to quantify the potential costs of business risks arising from the impacts of corporate activities on the environment and biodiversity.</p> <p>Japan First — Announcement concerning the development of app for quantifying business risks related to the environment and biodiversity (ADI) (in Japanese only) </p>
<div data-bbox="276 1518 357 1547">MSI</div> <div data-bbox="220 1565 411 1592"> Blue Economy Project </div>	<p>With a view to medium- to long-term social transformation associated with the conservation of natural capital/biodiversity and decarbonization, we will analyze new risks arising out of initiatives for "responses to climate change and decarbonization" such as renewable energy from the oceans/seabed and negative emissions technologies, and "responses to digital transformation of offshore/submarine business" utilizing oceanographic data and AI, etc., and will promote development of insurance products/services that support realization of the "blue economy" through a system deployed across internal and external organizations.</p> <p>Launched Blue Economy Project (MSI) (in Japanese only) </p>
<div data-bbox="276 1803 357 1832">InterRisk</div> <div data-bbox="124 1850 507 1877"> Biodiversity-conscious Land-use Consulting </div>	<p>A growing number of companies which regard initiatives to conserve biodiversity as both risks and opportunities for their businesses have been taking biodiversity into account in determining their businesses' land use. We offer comprehensive support ranging from surveys and analysis through formulation of development/action plans based on these surveys, and analyses, for the use of offices, apartment buildings, and other land with green spaces.</p> <p>Biodiversity-conscious land-use consulting (InterRisk) (in Japanese only) </p>

<div> <div>MSI</div> <div>ADI</div> </div> <p>Supporting reduction of roadkill incidents</p>	<p>Automobile accidents rank high as a cause of death for rare species of animals such as Iriomote cats (roadkill). In order to prevent the occurrence of such accidents, an alert function has been installed in dedicated dashcams for automobile insurance.</p> <p>From FY2022, we have been making donations based on sales of such dashcams to organizations, including those working on protection of rare animals and reduction of roadkill incidents.</p> <p>Rolling-out of products and services which contribute to conservation and restoration of natural capital and biodiversity. (MSI) (in Japanese only) </p> <p>Expansion of our products and services which contribute to conservation and restoration of natural capital and biodiversity. (ADI) (in Japanese only) </p>
<div> <div>MSI</div> </div> <p>Providing coverage of additional expenses for dealing with marine contamination</p>	<p>In cases where the natural environment suffers damage due to a marine vessel accident, we will cover expenses of conservation/restoration actions taken voluntarily by the vessel's operator to address such damage. This type of risk has been outside the coverage of conventional insurance policies.</p> <p>Launched Endorsement for Additional Expenses for Dealing with Marine Contamination under hull insurance (MSI) (in Japanese only) </p>
<div> <div>MSI</div> <div>ADI</div> </div> <p>Providing extensive coverage of expenses associated with contamination damage</p>	<p>We will provide coverage on a wide range of risks, including liabilities for damages and expenses of contamination clean-up arising out of accidents such as an unexpected and sudden outflow of contaminants into public waters from a factory, etc.</p> <p>Launched Endorsement for Extended Coverage of Contamination Damage under facility owner's (manager's) liability insurance (MSI) (in Japanese only) </p> <p>Launched Endorsement for Extended Coverage of Contamination Damage, which contributes to conservation and restoration of natural capital and biodiversity. (ADI) (in Japanese only) </p>
<div> <div>MSI</div> <div>ADI</div> </div> <p>Providing coverage of reforestation expenses, etc.</p>	<p>We cover expenses necessary for reforestation of forests damaged by fire, etc., which have been outside the coverage of conventional forest fire insurance.</p> <p>Launched Forest Keeper, an insurance product for those engaged in forestry (MSI) (in Japanese only) </p> <p>Launched Endorsement for Coverage of Reforestation Expenses etc., which contributes to conservation and restoration of natural capital and biodiversity (ADI) (in Japanese only) </p>
<div> <div>MSI</div> <div>InterRisk</div> </div> <p>Package for Supporting Corporate Green Space Initiatives</p>	<p>Recent trends such as Nature Positive and TNFD and other factors have increased the importance of corporate green space that reflect consideration for biodiversity as a concrete approach to corporate land use. Utilizing the know-how and experience of Mitsui Sumitomo Insurance, which has been engaged in the development of Surugadai Green Spaces at its head office site over many years, and MS&AD InterRisk Research & Consulting, which has been carrying out research and consulting services related to natural capital and biodiversity, we offer insurance products/related services packaged with "Surugadai Green Space Inspection Guide," "Corporate Green Space Consulting Service," and "Corporate Green Space Insurance" to support corporate green space initiatives that take into consideration natural capital and biodiversity</p> <p>Corporate Green Space Insurance/related services to support corporate green space initiatives (MSI, InterRisk) (in Japanese only) </p>

<p>MSI</p> <p>Provision of Liability Insurance for “Noyaki (Open Burning)”</p>	<p>In February 2023, we launched Japan’s first liability insurance for accidents related to “Noyaki,” an early spring tradition in Aso, Kumamoto Prefecture.</p> <p>In Aso, open burning has long been carried out for the purposes of maintaining and restoring grasslands, conserving biodiversity, storing carbon, and recharging downstream water sources, but ensuring safety and security is an issue as fire accidents occur. We maintain functions of the open burning through providing coverage for damage related to the spread of fire to other properties during the open burning period, thereby contributing to conservation of the natural environment.</p>
<p>MSI</p> <p>“No-Burn Insurance” to promote the recycling of clothing</p>	<p>This rider is the first of its kind in the industry and compensates businesses for the additional costs incurred to recycle or upcycle clothing that has been damaged, which would typically end up as incinerated waste in Japan. By offering this product, Mitsui Sumitomo Insurance aims to promote clothing recycling and help realize a circular economy.</p> <p>Industry First — No-Burn Insurance (clothing recycling cost compensation) (MSI) (in Japanese only) </p>






Initiatives Related to TNFD

HD

By selecting members from financial institutions and companies in 14 countries worldwide, the Taskforce on Nature-related Financial Disclosures (TNFD) is working to build a framework for companies to disclose relevant information. MS&AD Holdings supports this objective and participates in the TNFD Forum. Since the task force's inception in 2021, the Company’s employees have been selected as task force members, contributing to the development and widespread adoption of a global disclosure framework.

To help advance framework adoption, the Company is working as the convener of the TNFD’s Consultation Group in Japan. Consisting of domestic TNFD Forum members, the panel is promoting awareness and adoption of the framework. In October 2023, the month after the release of the first version of the TNFD framework in September 2023, we held an event with TNFD Co-Chair David Craig and TNFD Executive Director Tony Goldner. The aim was to urge executives and top management to adopt TNFD measures, and thereby help promote the framework among Japanese companies.



- Participation in the Taskforce on Nature-related Financial Disclosures (TNFD) to promote the disclosure of nature-related risks (in Japanese only) 
- Establishment of the TNFD’s Consultation Group in Japan and the holding of the first meeting (in Japanese only) 
- 80 Japanese companies registered as TNFD Early Adopters, and began working on nature-related financial information disclosure (in Japanese only) 
- What is the TNFD and why is it indispensable to corporate management? (interview article) (in Japanese only) 
- What is the TNFD Consultation Group Japan (in Japanese only)  (613KB)

Initiatives Through Partnerships


To effectively protect and utilize natural capital while addressing relevant issues, it is essential to build partnerships with various companies and organizations. The Group is leveraging existing networks while also creating new ones to advance its initiatives.

Japan Business Initiative for Biodiversity (JBIB)

HD

Japan Business Initiative for Biodiversity (JBIB) is a gathering of companies which carry out joint research projects on conservation of biodiversity and sustainable use of biological resources. It made a start mainly with companies (14 companies) which had participated in a symposium, “The Story of Biodiversity Told by Companies” held in 2007 as major members, aiming to study and take actions together for promoting initiatives for conservation of biodiversity. MS&AD Holdings has been serving as the chair company since JBIB’s founding in April 2008.

Total number of official members and network members: 64 (as of June 30, 2024)

[Japan Business Initiative for Biodiversity \(JBIB\)](#) 



Association for Business Innovation in harmony with Nature and Community (ABINC)

InterRisk

The association was established with the purpose of encouraging businesses to work toward development of a symbiotic society in harmony with communities’ local flora and fauna, such as certification of corporate green space in consideration of biodiversity (ABINC certification). MS&AD InterRisk serves as the association’s secretariat.

Number of ABINC-certified green spaces: 155 (as of June 2024)

[Association for Business Innovation in harmony with Nature and Community \(ABINC\) \(in Japanese only\)](#) 



Finance Alliance for Nature Positive Solutions (FANPS)

HD

In February 2023, the Group formed a financial alliance with the Sumitomo Mitsui Financial Group, the Norinchukin Bank, and the Development Bank of Japan, with the aim of becoming nature positive. Toward this goal, in September 2023, we began offering support services for companies committed to following the recommendations of the Taskforce on Nature-related Financial Disclosures (TNFD), and released a catalog of solutions that can help companies become nature positive.

[Finance Alliance for Nature Positive Solutions \(FANPS\) \(in Japanese only\)](#) 



“The Story of Biodiversity Told by Companies”

HD

Every year until 2023, the Company held its annual symposium, “The Story of Biology Told by Companies.” The symposium program was launched in 2007 as an opportunity to provide information on corporate initiatives for biodiversity and, in February 2023, we hosted the 16th symposium. This program has been highly rated with the symposiums featuring in the Guidelines for Private Sector Engagement in Biodiversity.

- > 2023 “The Story of Biology Told by Companies” symposium
- > 2022 “The Story of Biology Told by Companies” symposium
- > 2021 “The Story of Biology Told by Companies” symposium

MS&AD Green Earth Project (Environmental Conservation Initiatives)

Group-wide

MS&AD Green Earth Project is a project through which the Group has been addressing conservation/restoration of natural environments, environmental burden reduction, disaster prevention and mitigation, and regional revitalization in a unified manner. We are working to promote “Green Resilience,” a concept to address climate change and improve the sustainability of natural capital in an integrated manner. These efforts include reduction of resource utilization through paperless business processes, etc. and resource circulation through recycling, and drawing out the functions of nature, such as disaster prevention/mitigation and decarbonization, by preserving the natural environment toward resolving social issues (Nature based Solutions) utilizing the power of nature.

- > MS&AD Green Earth Project

Environmental Conservation and Restoration Initiatives at Three Sites in Japan

Group-wide

To promote collective action toward a nature-positive approach, the Group is engaged in nature conservation and restoration activities in wetlands, satoyama foothills, and seaweed beds, in collaboration with research institutions and local businesses, NPOs, and other stakeholders. These initiatives aim to implement various solutions, such as disaster prevention and mitigation by utilizing the benefits of nature, water resource conservation, and becoming nature positive. The goal is to establish models that help ensure safe, secure, and vibrant communities.

- > Conservation Activities for Marshlands, Secondary Forest, Seaweed Beds in Japan

Support for Reforestation and Establishment of Sustainable Local Communities (Indonesia)

MSI

Over the past 19 years, starting in FY2005, we have been working with the Indonesian government to restore wildlife reserve forests and to recover tropical forests in the Special Region of Yogyakarta on Java Island. We have also been endeavoring to stimulate the local economy by, for instance, planting trees to revive degraded forests, and to form sustainable local communities, maintaining/managing protected forests and pursuing cooperative forestation initiatives with local residents by offering them technical guidance on planting and cultivating trees.



Local elementary school students participating in conservation activity

> Indonesia Reforestation Project 

Afforestation Activities at the Aioi Nissay Dowa Insurance Forest

ADI




In FY 2019, we launched a tree-planting activity called the Aioi Nissay Dowa Insurance Forest in Bihoro Town, Hokkaido, as an activity for Connecting a Healthy Global Environment to the Future. Our environmental donation initiatives through customers' selection of paperless insurance/Web policies, etc. are being utilized for tree-planting activities. We planted three types of moisture-resistant, broad-leaved trees (Mizunara: *Quercus cuspidate*, Japanese white birch: *Betula platyphylla* Sukaczew, and Manchurian Ash) on 15.5 hectares of land in accordance with the soil characteristics of the plantation area.



Mitsui Sumitomo Insurance Surugadai Green Spaces as OECMs / Corporate Green Space Support Package

MSI InterRisk

The green zones surrounding Mitsui Sumitomo Insurance's Surugadai Building and the Surugadai New Annex (Surugadai Green Spaces) are highly regarded as corporate green spaces that reflect consideration for biodiversity. In October 2023, the Ministry of the Environment designated these green spaces as a "nature symbiosis site." The Group aims to help achieve the global "30 by 30" goal of conserving at least 30% of land and sea by 2030. With this designation, the Surugadai Green Spaces have been registered in an international database. Mitsui Sumitomo Insurance and MS&AD InterRisk Research & Consulting provide a "Corporate Green Space Support Package", utilizing the know-how and experience of both companies, to support corporate green space initiatives through corporate green space insurance and related services.

- Surugadai Building Green Spaces 
- Supporting corporate green space initiatives through corporate green space insurance and related services (in Japanese only) 
- Green zones surrounding the Surugadai Building and the Surugadai New Annex of Mitsui Sumitomo Insurance certified as OECMs by the Ministry of the Environment (in Japanese only) 

Participation in Initiatives

Biodiversity conservation is as a key focus area of the MS&AD Insurance Group Basic Policy on the Environment. In addition, we actively participate in various initiatives aimed at enhancing the sustainability of natural capital, advancing efforts aligned with these goals.

- Initiatives and External Assessment

Measures to Address New Risks Occurring in Line with Social Changes

Adaptation to technological innovation and changes in lifestyles and business styles is essential to realizing a resilient and sustainable society. Construction of sustainable energy systems through efficient and smart use of distributed energy resources such as renewable energy, storage batteries, electric vehicles, and heat pumps, development of technologies for energy conservation, decarbonization, resource circulation, and biotechnology, etc., and research and development, etc. related to AI to support widespread deployment of such technologies are progressing, and risks are diversifying in response to environmental changes and social conditions.

The rapid changes in social conditions in recent years are having a major impact on our lifestyles and on the way we do business. Digitalization of industry and society is accelerating, and the number of platforms that facilitate people's online interactions, e-commerce, online education, remote work, etc. is rapidly increasing. Improving digital safety and preparing for the “new normal” is becoming increasingly important. To prepare for new risks, it is important to assess risks using reliable models and to control them based on such assessments. The MS&AD Insurance Group has been supporting transformation of society by providing new risk preparedness through activities such as collaboration with other industries, while making maximum use of the Group’s knowledge and accumulated information.

We also believe that it is important for people's lifestyle stability and for efficient business activities to predict, prevent, and appropriately manage new risks associated with progress in innovation and changes in industrial structure. We will contribute to realization of a resilient and sustainable society through providing products/services that respond to new risks.

Providing Research, Studies, Development and Information on New Risks


We offer effective information and implementation of research and investigation, such as surveys on evolving technologies and the environment, research on utilization of big data and assessment and identification of risks.

Principal Approaches

Group-wide

Collaborations with overseas startups

We aim to provide innovative insurance products, services and know-how through research and demonstration experiments on advanced technologies and services in collaboration with world-leading startups in the fields of cybersecurity, etc.

Launched a demonstration experiment for advanced automotive cybersecurity countermeasures (MSI) (in Japanese only) 

<div data-bbox="229 508 402 542">MSI InterRisk</div> <p>Research through participation in communities</p>	<p>Through participating in the Value Add Femtech™ Community, we securely utilize the data, services, and solutions held by each company, and consider development of new products and services that lead to improvements in women's QOL (quality of life).</p> <p>Participated in the “Value Add Femtech™ Community,” a community for business co-creation and data utilization in the femtech area (MSI) (in Japanese only) </p> <p>In order to help realize a net-zero society, the Group is participating in the BaaS Expansion Task Force to support activities such as international standardization for the battery supply chain and development of a battery ecosystem.</p> <p>Participation in the Battery Association for Supply Chain’s “BaaS Expansion Task Force” (MSI, InterRisk)(in Japanese only) </p>
<div data-bbox="229 947 402 981">MSI InterRisk</div> <p>Cross-organizational project (within and outside of the company)</p>	<p>In respect of one of the remaining frontiers, the ocean seabed, we analyze new risks arising out of economic activities, decarbonization, and marine ecosystem conservation efforts, and promote development of insurance products and services that support development of the blue economy through a cross-organizational framework that includes both internal and external organizations.</p> <p>Launched “Blue Economy Project” (MSI) (in Japanese only) </p>
<div data-bbox="274 1312 357 1346">Group-wide</div> <p>Joint research with universities</p>	<p>We are implementing initiatives and support for the development and practical application of advanced technologies through industrial-academic partnership agreements with universities engaged in cutting-edge surveys and research that will be useful to the next generation in relation to evolving technologies and ever-changing lifestyles.</p> <p>Example initiative:</p> <p>Concluded a comprehensive cooperation agreement between Tokyo University of Agriculture and Technology and Aioi Nissay Dowa Insurance (ADI) (in Japanese only) </p>
<div data-bbox="274 1680 357 1713">InterRisk</div> <p>Offering of risk information/reports</p>	<p>In addition to delivering the latest and most practical information related to corporate and organizational risk management initiatives, we also provide solutions tailored to specific risks.</p> <p>InterRisk RM NAVI (in Japanese only) </p> <div data-bbox="1129 1563 1503 1877">  </div>

Providing Solutions to Risks

To prepare for new risks, it is imperative to assess risks through reliable models and to control them based on the results of such assessments, as well as understanding the social situation and having advanced expertise in the target area. The Group provides solutions to prepare for risks through consulting done by MS&AD InterRisk Research & Consulting, which is capable of advanced investigation and research as well as practical consulting.

Consulting menu offered by MS&AD InterRisk Research & Consulting

A list of online and remote risk management services is also available.










[Consulting Menu by MS&AD InterRisk Research & Consulting \(in Japanese only\)](#)

Support for Research and Development of Next-generation Mobility Services

“Next-generation mobility” refers to different forms of transportation that utilize cutting-edge technologies, and research and development thereof has been active in recent years.

Next-generation mobility is not only changing the conventional means of transportation but is also attracting attention as a means of addressing energy issues such as utilization of renewable energy, including solar power generation. The Group is participating in research and collaboration initiatives in cooperation with other industries, local government bodies, etc. with the aim of implementing next-generation mobility services and developing new insurance products and services that match those mobility services.



Principal Approaches

<div> <div>MSI</div> <div>ADI</div> <div>InterRisk</div> </div> <p>Flying cars</p>	<p>Flying cars are attracting attention as the next generation of air mobility, and development and efforts to make them a reality are underway in several countries.</p> <p>Example initiatives:</p> <p>Participation in the Public-Private Conference for future Air Mobility (MSI) (in Japanese only) </p> <p>Aioi Nissay Dowa Insurance × MS&AD InterRisk Research & Consulting × Hosei University: Joint Research on Promoting the Adoption of Flying Cars (ADI, InterRisk) (in Japanese only) </p>
<div> <div>MSI</div> <div>InterRisk</div> </div> <p>Drones</p>	<p>Use of automated driving and autonomous delivery robots is attracting attention as a means of resolving regional issues including population decline, aging, and logistics and disaster prevention due to an increase in natural disasters as well as improving efficiency and labor-saving in transportation. Accordingly, various local governments and companies are accelerating efforts to commercialize autonomous drones.</p> <p>Example initiatives:</p> <p>Promotion of new logistics services in remote island areas using drones (MSI) (in Japanese only) </p> <p>Support for verification of drones and autonomous delivery robots (InterRisk) (in Japanese only) </p>
<div> <div>ADI</div> </div> <p>Other next-generation mobility</p>	<p>Initiatives implemented to address needs in the advancing next-generation mobility and other areas of societal needs.</p> <p>Concluded a business alliance agreement aimed at expanding use of a locality-based service using electric kickboards BIRD. (ADI) (in Japanese only) </p> <p>Launched collaboration to establish a safe and secure riding environment for electric kickboards (ADI) (in Japanese only) </p> <p>Capital and business partnership agreement signed between Aioi Nissay Dowa Insurance and BRJ to expand the adoption of micro-mobility devices (ADI) (in Japanese only) </p>

Providing Products and Services that Address New Risks

Use of automated driving and automatic delivery robots is attracting attention as a means of resolving regional issues including population decline, aging, and logistics and disaster prevention due to an increase in natural disasters as well as improving efficiency and labor-saving in of transportation. Accordingly, various local governments and companies are accelerating efforts to commercialize autonomous drones

Responses to new risks related to actions on climate change and nature capital are posted in the content below:

-  Action on Climate Change
-  Improvement of Sustainability of Natural Capital

Providing Products and Services that Address New Risks

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- Action on Climate Change
- Improvement of Sustainability of Natural Capital

Main Products and Services

MSI ADI InterRisk

Addressing cyber risk

- Group companies cooperate closely in the area of cyber risk to develop a comprehensive service.
- Consulting service by MS&AD InterRisk Research & Consulting to offer one-stop support for companies to build a multi-layered system to protect against risks.
- Provision of a menu of services to offer, through both insurance products and services, comprehensive support for countermeasures against cyberattacks perpetrated on not only individual companies but also entire supply chains.



Launched a comprehensive support menu for supply chain countermeasures against cyberattacks (MSI, ADI, InterRisk) (in Japanese only)

Set up cybersecurity call center (MSI, ADI) (in Japanese only)

Collaboration agreement signed between the National Police Agency's Cyber Police Bureau and Aioi Nissay Dowa Insurance to prevent and mitigate cyber-related losses (ADI) (in Japanese only)

Launched the MS&AD Cyber Risk Finder (MSI, ADI, InterRisk) (in Japanese only)

Launched the “MS&AD Cyber Risk Finder: Business Partner Assessment Service” (MSI, ADI, InterRisk) (in Japanese only)


MSI


ADI


Preparing for new businesses

- An insurance policy developed to cover egg freezing (fertility preservation) to help expand choices and options for women, while enhancing peace of mind
- Coverage for costs incurred by companies in the event of intellectual property infringement or data leaks involving generative AI
- Coverage for risks from launch to landing on the Moon in lunar-related business activity, which is anticipated to expand in the future
- Coverage targeting providers of streaming delivery services for risks such as refunding of fees due to delivery failure caused by equipment defects in the streaming of online concerts, online sporting events, online tours, etc.
- Service introduced to track and identify recipients when cryptocurrency or NFTs are unintentionally transferred to third parties
- Coverage targeting exhibitors of digital artworks for damage sustained when their owner information is falsified through unauthorized access by a third party.


Promoting egg bank services with the launch of dedicated egg freezing insurance (MSI) (in Japanese only) 

Japan First — Launched Generative AI Insurance that covers corporate risks associated with generative AI (ADI) (in Japanese only) 

Developed the world's first "Lunar Insurance" to cover risks arising out of navigation to/from and landing on the Moon in collaboration with ispace, inc. (MSI) (in Japanese only) 

Launched comprehensive support services for space-economy businesses (MSI, InterRisk) (in Japanese only) 

Launch of streaming event cancellation insurance (MSI, ADI) (in Japanese only) 

Launch of tracking service linked to cryptocurrency and NFT insurance products (ADI) (in Japanese only) 

Japan First — Launch of Dedicated Insurance Coverage for NFT Art (MSI) (in Japanese only) 

ADI

InterRisk

Preparing for next-generation mobility society

Provision of insurance products and services aimed at implementation of next generation mobility services.

<Regional Revitalization x Automated Driving> Japan first! Support for safety in operation of the Level 3 remote unmanned automated mobility service (ADI, InterRisk) (in Japanese only)



Initiatives to Prepare for Widespread Societal Adoption of the Metaverse (Virtual Space)

Actively utilizing external knowledge, we are working on initiatives aimed at development of new insurance products and services which will support economic activities in the virtual space of the “metaverse” based on intensive consideration of a future society in which realistic virtual realities created by advancing technologies will become widespread.

Provision of services utilizing metaverse



Aioi Nissay Dowa Insurance has started development of the metaverse in the “Fortnite,” a popular online game with over 400 million registered users worldwide, together with support activities for creators aimed at establishment of insurance products/services/customer contact points, prior to the creation of a new economic zone.

Industry First — Launched initiatives in “Fortnite” toward creation of a new economic zone (ADI) (in Japanese only)

Mitsui Direct General Insurance has introduced an avatar system that allows customers to consult with an “Avatar Concierge,” as the first service of its kind in the online insurance sector. This service merges human interaction with digital technology, with the aim of providing smoother communication and more personalized responses to customer inquiries and concerns regarding insurance.

Online insurance industry first: Avatar-based insurance consultation service launched (Mitsui Direct General) (in Japanese only)



Preparing for risks related to the Metaverse



While the metaverse offers business opportunities in all industries, such as unprecedented communication experiences and creation of new economic zones, and with expectations for the future growing, there are concerns about a new series of risks, such as privacy, security, legal systems, business practices, and culture. We will contribute to development of the metaverse through researching currently unknown risks that may occur in the metaverse, where remarkable technological innovation is taking place, to develop and provide insurance products and services that respond to market evolution and change.

Japan First — Launched exclusive package insurance for metaverse (ADI) (in Japanese only)

| Communicating within and outside of the company, utilizing avatars

As the first action in commencing business activities in the metaverse, we created an avatar of the president of Aioi Nissay Dowa Insurance, which has been providing digital points of contact between the Group and its customers at every opportunity for communication.



Development of Data Sharing Platform Across the Group

In order to prepare for and cope with a wide range of risks, it is essential to maximize use of the Group's knowledge and accumulated information. We convert the various data held by each group company into "pseudonymized information" so that it cannot be associated with a specific individual, and share such information using cutting-edge data virtualization technology. Virtualizing data makes it possible to share updated data in a timely manner with no need to copy data from the data storage location of each Group company to the sharing platform, and it is possible to always link the latest data quickly, enabling safe and timely sharing of data held by each company.

Developed "Group Data Sharing Platform," to share data across the Group (Group-wide)(in Japanese only) 

Loss Prevention/Mitigation through the Utilization of Data and AI


Research and Results through Industry-Government-Academia Collaboration in Relation to Loss Prevention and Reduction

In order to build a safe and secure society, we are conducting joint research with government agencies and universities on loss prevention/mitigation, and providing new services as a result of this research.


MSI InterRisk

Loss prevention and reduction system for local governments “Loss Prevention Dashboard”

Developed and launched “Loss Prevention Dashboard” for local governments, which clearly and centrally visualizes real-time weather data in relation to disaster risks, flood prediction data at least 30 hours in advance, and post-disaster damage estimation using AI, and supports regional loss prevention/mitigation.

Launched a new loss prevention/mitigation and reduction support system through “Weather/Disaster Data x AI” (MSI, InterRisk) (in Japanese only) 

Developed AI-based damage estimation method jointly with the National Research Institute for Earth Science and Disaster Resilience under the Public/Private R&D Investment Strategic Expansion Program (PRISM).


Developed a natural disaster damage estimation system utilizing non-life insurance data and machine learning (MSI, InterRisk) (in Japanese only) 

ADI

Real-time loss prediction website, cmap.dev

Publicly available cmap.dev website, conceived from industry-academia joint research by Aon Group Japan and Yokohama National University, can predict the potential number of buildings damaged by typhoon, heavy rain, or earthquake. The website can be accessed from any device, computer or smartphone, 24 hours a day, 365 days a year. It provides forecasts for each municipality of the potential number of buildings damaged and the rate of damage caused prior to typhoon (up to 7 days before landfall), and immediately after heavy rain or earthquake strikes. The website can also display flood, landslide and tsunami hazard maps as well as information on warning levels (equivalent to 3, 4, 5), evacuation areas and shelters nationwide.




Real-time loss prediction website, cmap.dev (ADI) (in Japanese only) 

Real-time loss prediction and prevention cmap app visualizes risk information posted by users on a map (ADI) (in Japanese only) 

MSI

Japan Consortium for Adaptation Finance

Established in collaboration with NEC Corporation, the Japan Consortium for Adaptation Finance promotes the social implementation of climate adaptation finance, which can encourage expansion of the investment market. The consortium applies digital technologies to predict and analyze adaptation value (disaster risk mitigation and environmental effects) and provide the information in a clear, quantitative manner to investors.

[Japan Consortium for Adaptation Finance established by NEC and Mitsui Sumitomo Insurance \(MSI\) \(in Japanese only\)](#) 

MSI

Loss prevention alerts and hailstorm alerts

With this service for individual policyholders, AI is used to calculate the natural disaster risks for insured properties and sends out early alerts and disaster preparedness advice to customers deemed to be at heightened risk.

[Launched personalized loss prevention alerts \(MSI\) \(in Japanese only\)](#) 

The Hailstorm Alerts uses mobile text messaging (SMS) to send customers hail forecast information, which is typically not covered by standard disaster alerts, along with preventive advice.


[Launched Hailstorm Alerts \(MSI\) \(in Japanese only\)](#) 

ADI

Evacuation insurance plan

Through a joint research project with the Prefectural University of Hiroshima on an approach to evacuation in the event of a natural disaster, the “Evacuation Insurance Plan” was provided; this consists of summarized effective support measures for establishing a scheme, which enables rapid evacuation of persons requiring support* in the event of disasters.

*Elderly and disabled persons, etc. who have difficulty evacuating themselves or living in evacuation shelters.

[Started providing “evacuation insurance plan” to support development of an evacuation scheme when disaster occurs \(ADI\) \(in Japanese only\)](#) 


MSI

ADI

InterRisk

Research through Industry-Government-Academia Collaboration on damage due to typhoons


Universities, insurance companies, and meteorological companies initiated joint research on "Creating virtual weather warning/advisories and damage estimation data based on typhoon simulation data, and devising a virtual disaster training menu for local governments," leveraging their respective strengths.

[Yokohama National University, Mitsui Sumitomo Insurance, MS&AD InterRisk Research & Consulting, Weathermap Co., Ltd., and Aioi Nissay Dowa Insurance initiated joint research to develop weather warnings/advisories and damage estimates based on typhoon simulations, together with a virtual disaster training menu for local governments \(MSI, ADI, InterRisk\) \(in Japanese only\)](#) 

MSI ADI InterRisk

**Estimation of flood inundation areas
using fire insurance accident data and big
data from social media**

A flood inundation area prediction algorithm was developed by utilizing the fire insurance accident data and having big data from social media collected and analyzed by JX Press Corporation. Leveraging methods to enhance the accuracy of predictions, we launched a demonstration experiment to quickly identify risk areas and customers who may be impacted.

Launched a demonstration experiment for estimating flood inundation areas using fire insurance accident data and big data from social media (MSI, ADI, InterRisk) (in Japanese only) 

Service Utilizing Data Analysis or AI for Risk Assessment/Analysis and Mitigation of Natural Disaster Risks

Services for Assessment and Analysis of Natural Disaster Risks

As natural disasters continue to increase in frequency, it has become an important management issue for companies to prepare for such emergencies. We support resilient business activities by providing services to assess and analyze the risks of various natural disasters.

Principal Approaches

InterRisk

**Flood disaster countermeasure support
service**

- (1) Assessing inundation risks by identifying locations with a high risk of inundation based on hazard maps
- (2) Simulations to evaluate inundation conditions in the vicinity of target sites with a fine mesh
- (3) Training simulated for before and past wind and water disasters hit.
- (4) Comprehensive support menu consisting of advice and support for simulated training on identifying dangerous areas through on-site checks, implementation of countermeasures and other actions





Water-related disaster risk consulting(in Japanese only) 

InterRisk

Sediment-related disaster risk diagnosis


Simulations of slope failures at individual sites based on largest recorded and potential largest rainfall scenarios are used for risk assessments




Sediment-related disaster risk assessment services(in Japanese only) 

<div data-bbox="276 378 357 409">InterRisk</div> Wind disaster risk diagnosis	<p>A 3D model is prepared using 3D CAD based on drawings and exterior photographs and a report including visualized wind load on the building and wind flow during strong winds is submitted, with the surrounding terrain and buildings taken into consideration. In order to reduce the damage caused by strong winds, it can be used to examine measures for buildings and outdoor equipment that should be taken daily.</p> <p>Wind disaster risk diagnosis(in Japanese only) </p>
<div data-bbox="276 636 357 667">InterRisk</div> Collective confirmation system for flood disaster risk information(Sui Search)	<p>Providing a website that enables automatic judgments on the timing of various responses and decisions (warning stage judgments) by acquiring various types of information related to water disasters at multiple sites collectively and in real time.</p> <p>Flood risk information integrated confirmation system (Sui Search)(in Japanese only) </p>
<div data-bbox="276 920 357 952">InterRisk</div> Volcanic eruption measures service	<p>In line with the 2021 revision of the Hazard Map of Mt. Fuji, which had not been revised for about seven years, we are providing a service to comprehensively support identification of risks relating to volcanic eruption, emergency responses, business continuity measures, training in normal times, etc.</p> <p>Launch of service relating to volcanic eruption measures(in Japanese only) </p>
<div data-bbox="276 1178 357 1209">MSI</div> Inland flooding prediction system	<p>Based on rainfall forecast data from the Japan Meteorological Agency, this system simulates flood activity to predict inland flood locations and floodwater levels</p> <p>Development of an Inland Flooding Prediction System to reduce the damage from urban inundation disasters (MSI) (in Japanese only) </p>

Products/Service for Mitigating Natural Disaster Risks


We are providing products and services to support preparation against natural disasters and implementation of safe and secure actions when they occur.

<div data-bbox="276 1709 357 1740">InterRisk</div> Natural disaster response support service	<p>We developed the Natural Disaster Response Support Service, a digital solution to help companies with multiple locations to carry out swift and appropriate initial response in the event of a natural disaster.</p> <p>Launched the Natural Disaster Response Support Service(in Japanese only) </p>
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<div>MSI</div> <p>Weather information alert service</p>	<p>In collaboration with Weather News Co., Ltd., the largest weather information company in Japan, we provide policyholders of corporate fire insurance (Property Master, Business Keeper), construction insurance (Business Construction Guard), liability insurance (Business Protector), or transport insurance (Full Line, Support One) with the following services for free:</p> <ul style="list-style-type: none"> • Customers can use an exclusive website to access at any time weather information and forecasts for up to five preset locations • Customers can select locations that are to be monitored and alert e-mail messages are sent out to customer-stipulated e-mail addresses when, for instance, rainfall, wind speed or snowfall forecasts exceed predetermined values or when lightning strikes have been observed within a predetermined distance from monitored locations.
<div>MSI</div> <p>Evacuation Support Insurance for supporters/persons requiring assistance</p>	<p>We offer insurance products to cover provision of compensation for accidents to persons requiring support during evacuation activities, etc. based on individual evacuation plans that compile information on such persons and on evacuation methods, as well as covering injuries to supporters or persons requiring assistance during evacuation support activities.</p> <p>Launched insurance for supporting evacuation activities based on individual evacuation plans (MSI) (in Japanese only) </p>
<div>InterRisk</div> <p>Support for rapid issuance of disaster certificates</p>	<p>By providing estimated damage counts and templates for post-disaster survey plans, this service helps to automatically estimate the number of damage cases and determine survey needs after an earthquake or flood, thereby supporting effective post-disaster survey planning.</p> <p>Launched the Damage Assessment Planning Support Service for local governments (InterRisk) (in Japanese only) </p>
<div>ADI</div> <p>Products/Services for supporting rapid evacuation in the event of large-scale disasters</p>	<p>We provide the “Endorsement for Lump-sum Payment in the Event of Evacuation Due to Specific Emergency Disasters, etc.,” whereby a lump sum payment will be made in the event of need to relocate to an evacuation shelter, etc. due to a disaster of a certain size or greater, such as a locality being designated as a specified emergency disaster area, regardless of whether or not there is damage to the insured object. We also provide the “TOUGH Housing Insurance App,” which is equipped with functions to support disaster preparedness during normal times, dissemination of disaster information and warning information in the event of a disaster, and accident reporting and claims settlements after a disaster occurs.</p> <p>Support for prompt evacuation in the event of a large-scale disaster with insurance and apps – Developed “Endorsement for Lump-sum Payment in the Event of Evacuation Due to Specific Emergency Disasters, etc.” and “TOUGH Housing Insurance App” (ADI) (in Japanese only) </p>

In response to growing customer interest in storm/flood and earthquake compensation due to the more frequent occurrence of natural disasters in recent years, we are now proposing “preparing” against natural disasters. We are promoting initiatives to remind customers of the importance of “being prepared,” not only after but also before a disaster occurs.

We support the Cabinet Office's disaster preparedness collaboration initiative and further promote awareness-raising activities to enhance national disaster preparedness awareness through business activities.

[Endorsed the Cabinet Office's Disaster Preparedness Collaboration Initiative \(InterRisk\) \(in Japanese only\)](#) 



Preparing against natural disasters



(MSI)

(ADI)

(MSI)

(ADI)


Flyer highlighting the need for coverage

Information on preventing and mitigating disasters



ResiRead: BCP development subscription service for SMEs

This is the first service in the world to provide long-term support for small and medium-sized enterprises to develop business continuity plan (BCP) initiatives independently, which are often abandoned due to time constraints and the challenges involved.

[Launched ResiRead: BCP development subscription service for small and medium enterprises \(InterRisk\) \(in Japanese only\)](#) 



Useful smartphone apps in times of disaster




We provide smartphone apps for use during disasters and are endeavoring to help our users ensure their safety and security when large-scale natural disasters strike.

Apps are provided for anyone to use free of charge, with real-time push notifications of disaster prevention information, such as weather information and evacuation instructions, and functions that support prompt information gathering.

*Apps can be used free of charge; provided, however, that the communication fee for using the apps shall be user-paid.

[Smartphone Disaster Navigator \(MSI\) \(in Japanese only\)](#) 

[cmap app \(ADI\) \(in Japanese only\)](#) 


<div data-bbox="274 407 357 443">ADI</div> <p>DX solutions package</p>	<p>As part of efforts to help prevent and mitigate accidents and build a sustainable business environment, this is a package of effective solutions and insurance coverage that supports companies in the area of accident prevention and damage minimization.</p> <p>Full-scale deployment of the DX Solutions Package to support corporate loss prevention and mitigation (ADI) (in Japanese only) </p>
<div data-bbox="231 645 314 680">MSI</div> <div data-bbox="320 645 403 680">ADI</div> <p>Coverage for costs to prevent incident recurrence and support for effective loss prevention and mitigation efforts</p>	<p>This product covers costs incurred by customers for actions to prevent the reoccurrence of large-scale incidents, such as fires or explosions, on company premises, thereby supporting their proactive efforts for reoccurrence prevention.</p> <p>Began sales of an incident reoccurrence prevention cost rider for corporate fire insurance (MSI, ADI) (in Japanese only) </p>
<div data-bbox="274 945 357 981">MSI Aioi Life</div> <p>Employee safety check system for disaster drills and emergency situations</p>	<p>We launched a safety confirmation system that helps companies check whether all employees are safe in the event of a sudden disaster, which is also useful for regular disaster preparedness drills.</p> <p>Created the “Anpiler” Safety Status Sharing System for small and medium-sized enterprises and sole proprietors (MSI Aioi Life) (in Japanese only) </p>

Products and Services for Safe Driving and Reduction of Automobile Accidents


Identifying and then avoiding the risks that lead to accidents is vital for preventing traffic accidents. Utilizing telematics, we are providing insurance products and services which contribute to accident prevention, safe driving, and reduction of accident frequency by identifying/analyzing our customers' driving situations, etc. and also reduce impacts in the event of accidents and support recovery.


We provide a variety of services that utilize smartphone apps, and telematics technology with connected drive recorders for greater security and safety


Launched function to detect suspected road rage (MSI) (in Japanese only) 

Prevention of accidents on public roads by utilizing smartphone location information (MSI, InterRisk) (in Japanese only) 

Launched Accident Risk AI Assessment (MSI, ADI, InterRisk) (in Japanese only) 

Enhanced efforts under the government's School Routes Traffic Safety Program using an AI accident risk assessment (MSI, ADI, InterRisk) (in Japanese only) 

Initiated joint research on the correlation between driver behavior and health (ADI) (in Japanese only) 

Tips for safe driving that leads to mitigation/prevention of disasters (Mitsui Direct General) (in Japanese only) 

MSI ADI Mitsui Direct General InterRisk

Provision of applications that support safe driving





Telematics- based automobile insurance

• In January 2019, we launched the “Mimamoru” dashcam-based automobile insurance which

encourages customers to drive more safely by utilizing the latest telematics technology with our original communicable dash cameras. In addition to the video recording function that comes with the dash cams, we provide safe driving assistance warnings that alert drivers to driving conditions, as well as a “guardian service” that shares information, such as driving habits, with family members and others living apart from the driver. Furthermore, when the dash cam detects a large impact in the unlikely event of an accident, the location of the vehicle is relayed to a dedicated call center. The operator can then make contact with the driver to offer assistance such as initial accident response and dispatching a recovery vehicle to the scene. (MSI, ADI, Mitsui Direct General)

* Mitsui Direct General launched “Rescue Dashcam (Dashcam Optional Policy)” in January 2023.

• In January 2022, we launched “Mimamoru” premium dashcam-based automobile insurance with the highest standards of functions/services in the industry. This added higher functionality such as 360 degree filming and parking monitoring to functions of dashcams provided by non-life insurance companies such as a constant reporting function and a portability function, to increase safety and security. (MSI)

• Automobile insurance with a comprehensive lineup of features to meet customer needs that provides incentives for safe driving (driving characteristics discounts) and services leading to safety and security. (ADI)

“Mimamoru” dashcam-based automobile insurance/“Mimamoru” premium dashcam-based automobile insurance (MSI) (in Japanese only)

Launched “Mimamoru” premium dashcam-based automobile insurance (MSI) (in Japanese only)

Launched “TOUGH Mimamoru Automobile Insurance Next,” a type of telematics-based insurance available exclusively via smartphone (ADI) (in Japanese only)

Expanded telematics services with “Telematics Powered by ADI” (ADI) (in Japanese only)







Introduced a discount program for telematics automobile insurance for users of “My TOYOTA+” service for Toyota connected cars (ADI) (in Japanese only)

Launched a new service for visualizing “CO2 emissions reduction effects” in Telematics automobile insurance (ADI) (in Japanese only)

Initiatives for reducing CO2 emissions in relation to Telematics auto insurance are posted in the content below:

[Action on Climate Change](#)




<div data-bbox="229 439 402 474">MSI ADI</div> <p>Demonstration experiments with local governments using data</p>	<p>In collaboration with local governments, we are conducting a demonstration experiment to enhance and streamline firefighting and emergency response activities using video and driving data. We are also exploring traffic accident prevention measures for elderly drivers (MSI, ADI)</p> <p>Launched a demonstration experiment utilizing dashcam footage for firefighting and emergency response activities (MSI) (in Japanese only) </p> <p>Industry First — Launched a demonstration experiment using telematics (driving) data from ambulances (ADI) (in Japanese only) </p> <p>Initiated a demonstration experiment in collaboration with the Miyazaki Prefectural Police to prevent traffic accidents among elderly drivers by visualizing driving behaviors using telematics technology (ADI) (in Japanese only) </p>
<div data-bbox="229 994 402 1030">MSI ADI</div> <p>Automobile insurance for businesses</p>	<p>We have developed and provide a support service to reduce the number of accidents by utilizing telematics technology to provide safety and security to businesses.</p> <p>Supporting the establishment of an alcohol check management system in line with the mandatory use of alcohol detectors — Launch of F-Dora's new service “Alcohol Check Plan” (MSI) (in Japanese only) </p> <p>Contributing to realization of an accident-free and amenable mobility society by enhancing employees' awareness of safe driving - Daito Trust Construction Co., Ltd. introduced the Mitsui Sumitomo Insurance safe driving support service "F-Dora" for all 6,500 company vehicles(MSI) (in Japanese only) </p> <p>Save up to 10% on car insurance (fleet contracts) with safe driving initiatives (ADI) (in Japanese only) </p>

Working to Reduce and Prevent Accidental Injuries

With the number of accidental injuries among preschool children on the rise each year in daycare facilities, we are providing support for the creation of environments and systems for these facilities that can give parents greater peace of mind.




Principal Approaches

<div data-bbox="274 1865 357 1901">ADI</div> <p>Collaboration to reduce and prevent accidents among preschool children</p>	<p>By installing next-generation network cameras in facilities such as daycares, kindergartens, and certified childcare centers, data from these cameras is being utilized for creating measures to reduce and prevent accidents.</p> <p>Aioi Nissay Dowa Insurance has begun collaboration with technology company MOYAI to use video data from preschool facilities for measures to reduce and prevent accidents among young children (ADI) (in Japanese only) </p>
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Assisting in Swift Post-disaster Recovery

In light of a series of large-scale disasters, the Group is working to facilitate swift claims settlement. We are also accelerating digital transformation and endeavoring to pay insurance claims promptly.

Principal Approaches

<div>MSIADI</div> <div>Damage surveys utilizing drones (unmanned aerial vehicles)</div>	<p>In conducting damage surveys in areas inaccessible by road due to flooding or landslides or of solar panels spread out over an extensive area, we analyze aerial images taken by drones to quickly assess the degree of damage</p>
<div>MSIADI</div> <div>Operational automation with software robots</div>	<p>Using robotic processing automation for operations such as registering accident claims received via a dedicated website and confirming contract information, and automating the simple administrative tasks, we have developed a system that allows us to assign more personnel to higher value-added work, such as customer service and damage surveys during large-scale disasters.</p>
<div>MSIADRIInterRisk</div> <div>Support for early disaster certificate issuance</div>	<p>In light of increased severity and frequency of natural disasters, we provide a service to help local governments take actions in relation to the victims’ life reconstruction support system: in particular, prompt issuing of disaster certificates and working efficiently to deliver the certificates in order to support early resettlement for disaster victims.</p> <p>Industry First — Start of a supporting service for victims’ life reconstruction support in the event of a flood disaster (MSI) (in Japanese only) </p> <p>Nationwide deployment of support in applying disaster certificates through fire insurance claims settlement (ADI) (in Japanese only) </p> <p>Launch of "Support Service for Formulation of Damage Identification Investigation Plan" for local governments (InterRisk) (in Japanese only) </p>

Response to Infectious Disease Risks

We are providing a range of products and services in light of various social changes such as increased risk of infectious diseases.

Main Products and Services

<div> <div>MSI</div> <div>ADI</div> <div>InterRisk</div> </div> <p>Support to formulate a BCP in preparation for infectious disease risk</p>	<p>We have developed and started providing an Infectious Disease BCP (Business Continuity Plan) Creation Support Tool for small and medium-sized businesses. We also provide lecturers to do workshops on creating a BCP and individual consultations on infectious disease BCP</p> <p>Measures against infectious diseases (InterRisk) (in Japanese only) </p>
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Creation of a Resilient and Inclusive Society (Regional Revitalization)

The “Creation of a resilient and inclusive society,” which MS&AD Holdings is aiming for, entails realizing sustainable residential spaces that are safe and able to recover from disasters. In order to support people's safety and security, it is very important to predict the risks that could be incurred in the event of a disaster and to develop communities that are prepared against emergencies. To that end, we are supporting local governments to develop disaster-resilient communities.

Under the banner of “Green Resilience,” the Group has also been an early adopter of nature-based solutions, which utilize ecosystems to tackle challenges such as mitigating and adapting to climate change. We aim to create a virtuous cycle in which the benefits of nature are utilized to mitigate the damage caused by natural disasters while protecting biodiversity, and in which the inherent appeal of nature is used to help revitalize local communities. We are advancing a variety of initiatives to promote inclusive society where everyone can enjoy peace of mind, wherever they live.

- Green Resilience: The Group's initiatives for loss prevention/mitigation and for local community revitalization through the conservation and restoration of the natural environment (in Japanese only) 

Contribution to Disaster-resilient Community Development

Revitalizing local communities is also important for creating communities capable of coping with disasters. Declining vitality among local communities is leading to a number of issues such as depopulation and a shortfall in social services. Regional revitalization is a key government policy. Accordingly, we are working in collaboration with local governments and various stakeholders around each region to take industrial promotion measures based on each region's particular characteristics, support risk management for resilient community development, taking advantage of the natural capital, and to take other forms of action toward creation of a resilient and inclusive society.

Initiatives in Collaboration with Local Governments




Collaborating with local governments and utilizing the accident and disaster information collectively acquired by non-life insurers, we are promoting initiatives which will assist in predicting loss, and developing evacuation plans for local residents in the event of disasters.

- Loss prevention/mitigation system for local governments “Loss Prevention Dashboard”
- Real-time loss prediction website, cmap.dev
- Initiatives for loss prevention/mitigation

Support for Rapid Post-disaster Recovery

With disasters now occurring every year as a result of climate change, it is important to prepare for post-disaster situations. We are taking such approaches for rapid post-disaster recovery as development of new products to respond to needs which up to now have not been covered, rapid damage investigation and claims settlement, and provision of support, including donations, to disaster victims.

- Assisting in Swift Post-disaster Recovery

<div>InterRisk</div> <p>Launch of a pre- and post-natural disaster damage estimate service</p>	<p>We have developed a service that estimates damage costs for corporate locations, such as stores, based on observed data following an earthquake or typhoon (high wind) event.*</p> <p>*In the case of typhoon- or high wind-related damages, an analysis is conducted in advance for each location based on forecast information.</p> <p>Launched the Pre- and Post-Disaster Damage Estimate Service: Supporting corporate business continuity activities (InterRisk) (in Japanese only) </p>
<div>ADI</div> <p>Coverage for companies' costs incurred in evacuating vehicles based on issuance of evacuation information</p>	<p>We support evacuation before a disaster strikes through provision of “Endorsement Covering Emergency Evacuation of Vehicles in the Event of Disasters” which covers the costs incurred by companies in evacuating their vehicles when evacuation information is issued by local governments in relation to a natural disaster.</p> <p>Industry First — Coverage for companies' costs incurred in evacuating vehicles based on issuance of evacuation information - Supporting “evacuation activities” of various companies prior to their incurring damage (ADI) (in Japanese only) </p>
<div>MSI</div> <p>Launch of automobile insurance for fire brigade members, etc. to cover their own vehicles used during fire-fighting activities</p>	<p>This product covers private vehicles, etc. of fire brigade members or others used in fire-fighting activities against accidents involving those vehicles during such activities. Through this product, we will help to realize a society which enables fire brigade members, etc. to engage in disaster rescue operations with “safety and security,” thereby contributing to further enhancement of local communities' disaster prevention capabilities.</p> <p>Launched automobile insurance for fire brigade members to cover their vehicles used during fire-fighting activities (MSI) (in Japanese only) </p>
<div>Group-wide</div> <p>Donations in response to disasters</p>	<p>In order to help disaster-affected policyholders rebuild their lives as quickly as possible, we collect donations from employees of the Group companies. Utilizing our Disaster Relief Donation Matching Gift Program, through which we make additional donations to match employee contributions, a total of some JPY800 million, including company contributions, has been donated since the system was established in 2004.</p> <p>Disaster Relief Donation Matching Gift Program</p>
<div>Group-wide</div> <p>Disaster volunteer activities</p>	<p>We are continuing our initiatives to provide aid to the victims of the Great East Japan Earthquake, as exemplified by sales events, co-sponsorship of marathon, etc. aimed at generating funds for reconstruction assistance. When floods or other disasters strike, employees obtain information on volunteer activities from their companies and disaster-hit areas and then participate individually in relief initiatives in these areas.</p>

Creation of Communities where People can Continue to Live Their Lives with Safety and Security






In order to help create a community in which everyone can live with safety and security, it is critical to develop an environment that enables people to continue working.



Revitalization of local industries will lead to creation of employment opportunities. It will also generate the capacity to create an environment whereby people and things can be shifted to places where they are needed in a manner which suits the various lifestyles of those engaged in industrial activities. Through our insurance and financial service businesses, we are supporting a wide range of initiatives such as infrastructure development, business continuity, access improvement, and lifestyle diversification.

Support for Regional Revitalization through Conclusion of Collaboration Agreements

The Group is providing support for various risks, consulting services for regional revitalization, and conducting other activities to support realization of regional revitalization through agreements with relevant partners, including prefectural and municipal governments, local commercial/industry groups, and financial institutions. We are working to create common value with society (CSV) by addressing social issues faced by local communities through our strengths in cooperation with local stakeholders.

Principal Approaches




<div> <div>MSI</div> <div>ADI</div> <div>InterRisk</div> </div> <p>Provision of SDGs initiatives support menu</p>	<p>We support SDGs initiatives by local governments, commercial/industrial groups, regional financial institutions, and small/medium-size companies.</p> <p>Promoted utilization of the renewal version of online SDGs platform “Platform Clover” to co-create a sustainable society (MSI, ADI, InterRisk) (in Japanese only) </p> <p>Launched “Children KYT (Kiken Yochi Training) + Super-basics of SDGs” for nursery schools, pre-schools, and certified kindergartens. (ADI) (in Japanese only) </p> <p>Provided small and medium-sized enterprises throughout the country with Simplified Diagnosis Service for SDGs-oriented Management by Business Type (ADI) (in Japanese only) </p>
<div> <div>MSI</div> <div>ADI</div> <div>InterRisk</div> </div> <p>Provision of business continuity plans (BCP)</p>	<p>We hold seminars and other events to help companies formulate BCPs that allow them to rapidly restore and continue their business operations, even after natural disasters or unexpected accidents occur.</p> <p>Provision of BCP/BCM (Business Continuity Management) Support (InterRisk) (in Japanese only) </p>
<div> <div>ADI</div> </div> <p>Regional revitalization support site</p>	<p>We established a website for local governments to support regional revitalization initiatives by disseminating information on such initiatives carried out by each local government, and useful information for local governments.</p>
<div> <div>ADI</div> </div> <p>Regional revitalization comprehensive partnership agreement: urban wheelchair experience event</p>	<p>Under a comprehensive partnership agreement for regional revitalization, Aioi Nissay Dowa Insurance, WheelLog, and Kobe City joined forces to hold the “WheelLog in Kobe 2023” wheelchair experience event, where participants experience what it is like to move around the city in a wheelchair.</p> <p>Held an urban wheelchair experience event in Sannomiya, Kobe (ADI) (in Japanese only) </p>

 Mitsui Sumitomo Insurance - Contributing to Regional Revitalization (in Japanese only) 

Ongoing Support in Line with the Characteristics of Regions and Regional Industries

In order to revitalize society, it is necessary to provide support for sustainable growth of local communities. We have been offering insurance products and services that meet needs focusing on particular issues which each region is facing.

Principal Approaches

<div>ADI</div> <p>Contribution to regional revitalization through addressing issues associated with unoccupied houses</p>	<p>With the aim of promoting regional revitalization through addressing issues relating to unoccupied houses, we are developing products and services that will promote distribution and utilization of unoccupied houses in partnership with operators of platforms which connect house owners, businesses, and local governments.</p> <p>Started partnership to promote distribution and utilization of unoccupied houses (ADI) (in Japanese only) </p>
<div>MSI</div> <p>Support for optimization of road inspection and management services through automatic detection of road damage using AI analysis "DORA-RECO (Dashcam) Road Manager"</p>	<p>Through AI analysis of data collected from dashcams owned by Mitsui Sumitomo Insurance, road damage is automatically detected, thereby realizing optimization of conventional road</p> <p>DORA-RECO (Dashcam) Road Manager (MSI) (in Japanese only) </p>
<div>MSI</div> <p>Development of U-Medical Support for veterinarians and livestock farmers</p>	<p>Developed U-Medical Support, a service to digitally support communications between veterinarians and farmers for the diagnosis and treatment of cattle, which is the first-of-a-kind service in the livestock industry. It not only enables confirmation of post-treatment conditions of cattle with electronic terminals such as smartphones but also contributes to enhancing the efficiency of administrative tasks such as preparation of electronic charts and electronic medical instructions.</p> <p>Started development of U-Medical Support for veterinarians and livestock farmers (MSI) (in Japanese only) </p>

Support for a Variety of Lifestyles

In order for anyone including elderly citizens, disabled persons and people living in underpopulated areas or remote islands to continue living anywhere with safety and security, we are implementing a range of initiatives, including provision of insurance products and services, investment, and social contribution activities.

Principal Approaches

<div> <div>MSI</div> <div>ADI</div> <div>InterRisk</div> </div> <p>Contribution to addressing issues in remote island areas</p>	<p>We participate in demonstration experiments aimed at addressing issues in remote island areas, including mobility, logistics, and medical care, that arise due to population decline and aging. Through this initiative, we contribute to the creation of sustainable environments and revitalization of remote island areas.</p> <p>Support for demonstrations of drones and automatic delivery robots (InterRisk) (in Japanese only) </p>
<div> <div>ADI</div> </div> <p>Launch of automobile insurance for self-driving vehicles utilizing electromagnetic induction lanes</p>	<p>Providing low-cost automobile insurance for self-driving vehicles that use electromagnetic induction lanes, which are expected to be a new means of transport in depopulated areas with aging populations, and in other areas.</p> <p>Launched automobile insurance for self-driving vehicles utilizing electromagnetic induction lanes (ADI) (in Japanese only) </p>
<div> <div>MSI</div> </div> <p>Development of an accident relief system linked to dementia ordinances (dementia "Kobe Model")</p>	<p>We are entrusted with the administration of the accident relief system linked to Kobe's dementia ordinance. We have developed Japan's first comprehensive coverage scheme for dementia based on a trinity of: (1) Accident relief (insurance), (2) System expansion (promotion of early dementia testing), and (3) Prevention of accidents (GPS tracking services operated by security companies)</p>
<div> <div>Group-wide</div> </div> <p>Provision of easy-to-understand information</p>	<p>In addition to utilization of personal computers and smartphones, we are instituting procedures that give due consideration to the needs of the elderly and people with disabilities by adopting eye-friendly, easily readable fonts (Universal Design Font, etc.) for use in brochures for our primary products, together with easy-to-understand language, figures, and illustrations to convey information. We also provide sign language, interpretation services in 17 languages, and translation services in 12 languages.</p>
<div> <div>MSI Primary Life</div> </div> <p>Introduction of Heartful Line Service</p>	<p>We introduced the Heartful Line Service for customers aged 80 years and older, which, when they phone the call center, connects directly to the operator without going through the voice guidance.</p>
<div> <div>MSI Primary Life</div> </div> <p>Handling of endorsement for social contribution</p>	<p>In response to customers' wide variety of values in relation to asset inheritance, such as goodwill through contributing to society by donating their assets, in a joint effort with Sumitomo Mitsui Banking Corporation, we developed the industry's first Endorsement for Social Contribution, which enables designated public interest groups* to be appointed as beneficiaries of insurance claims (September 2019).</p> <p>In July 2023, we made the first donation to Kyoto University's CiRA Foundation in the form of coverage by an insurance contract.</p> <p>*The current designated public interest organizations:</p> <ul style="list-style-type: none"> • Japanese Red Cross Society • Japan Committee for UNICEF • Kyoto University's CiRA Foundation

<div data-bbox="274 322 357 356"></div> <p>Mitsui Direct General Insurance Tsuyoyasa (Strong and Kind) Fund, which donates to organizations according to the number of votes cast by policyholders</p>	<p>The Mitsui Direct General Insurance Tsuyoyasa Fund was launched in 2014, allowing policyholders to easily make social contributions with a single click.</p> <p>Total donations: 34.19 million yen Number of participants: Approx. 330,000 (as of October 2023)</p> <p>Mitsui Direct General Insurance Tsuyoyasa Fund (Mitsui Direct General) (in Japanese only) </p>
<div data-bbox="274 667 357 701"></div> <p>Affixing of Bell Marks to insurance products</p>	<p>As the only co-sponsor from the non-life insurance sector (as of July 2023), we are participating in the Bell Marks campaign which is designed to ensure that all children equitably receive education in productive environments. We have affixed Bell Marks to all Tough-series products.</p> <p>Information on insurance products with bell mark (ADI) (in Japanese only) </p>
<div data-bbox="229 1021 402 1055"></div> <p>Contribution to realization of an inclusive society</p>	<p>We are developing initiatives that contribute to realization of a sustainable society wherein all people, including the elderly and those with disabilities, can live comfortable lives.</p> <p>Started joint initiatives with WheelLog to promote universal urban design (ADI) (in Japanese only) </p> <p>Aioi Nissay Dowa Insurance and Sophia University jointly established Institute of Inclusive Community (ADI) (in Japanese only) </p> <p>Provided support for verification of autonomous driving and MaaS (InterRisk) (in Japanese only) </p>
<div data-bbox="274 1305 357 1339"></div> <p>Social contribution activities carried out nationwide</p>	<p>The Group companies are actively carrying out global environmental conservation/social contribution activities tailored to the needs of individual communities.</p>
<div data-bbox="274 1590 357 1624"></div> <p>MS&AD Unison Smile Club</p>	<p>A social contribution activity organization operated by MS&AD Insurance Group employees who support the organization by undertaking volunteer activities and making donations in 100-yen units out of their monthly salaries. The club is developing donations to NPOs and other organizations, together with employee volunteer activities.</p> <p>MS&AD Unison Smile Club </p> <p>MS&AD Unison Smile Club activities (MSI) (in Japanese only) </p> <p>Fundraising activities by executives and employees (ADI) (in Japanese only) </p>

Products and Services to Support Customer Well-being

Japan's birthrate is declining, society is aging, and total population is declining. According to the Population Projections for Japan (2023) by the National Institute of Population and Social Security Research, the country's population will drop below 92 million in 2065, with an elderly population rate – the percentage of the population aged 65 and older – of approximately 38%. The rising elderly population necessitates an environment in which the elderly can live with safety and security. This living environment must give consideration to an urban structure that makes it easy to get about, supports access to information on health and preventive medical care, and is adapted to the decline of bodily functions that comes with age and nursing care. At the same time, urban structures need to facilitate the slowing of population decline by creating an environment in which pregnant women, children, and people with children can live safely and with confidence. The MS&AD Insurance Group is promoting business activities that can help sustain a super-aging society and will continue to provide products and services that support the well-being of its customers.

Support for Corporate Health and Human Capital Management

While providing support for individual customer well-being and corporate health management, the MS&AD Insurance Group continues to enhance its workplace environments so that all employees can thrive. The health of employees is not only essential for improving their own quality of life, but it is also a key element in realizing the Group's management philosophy (Our Purpose). Accordingly, employee health management is part of the Group's Medium-Term Management Plan, and efforts are being made to create workplace environments that prioritize the health and safety of employees, thereby maintaining and enhancing their physical and mental well-being.


Principal Approaches

MSI

ADI

**Supporting human capital management
by SMEs**








In June 2024, we launched a premium discount system for businesses engaged in human capital management, for occupational accident insurance policies. In addition to providing coverage with premiums based on risk level, we support the creation of a sound business environment for small and medium-sized enterprises (SMEs) by offering consulting services related to human capital management.

[Introduction of a premium discount system for businesses that have adopted human capital management \(MSI, ADI\) \(in Japanese only\)](#) 

Promoting Good Health and Preventing Illness

We provide services that promote fitness so that people can enjoy long and active lives, and we collaborate with universities to carry out studies and research on promoting good health.

Principal Approaches

<div data-bbox="274 904 357 936" data-label="Image"> </div> <p data-bbox="132 958 501 985">Instant self health-check snapshot</p>	<div data-bbox="1289 613 1490 770" data-label="Image"> </div> <p data-bbox="571 622 1331 851">Since October 2022, we have been expanding a healthcare service brand, MSA Care, which is aimed at providing total support for customers' health. In addition to providing life insurance coverage in the event of illness, we provide support before and after illness, such as prevention/early detection of illness, prevention of serious illness/recurrence, and consultation regarding health, as “a set of services.”</p> <p data-bbox="571 896 1437 965">Launched MSA Care Web Services: Including new healthcare services (MSI Aioi Life) (in Japanese only) </p> <p data-bbox="571 1010 794 1037">(Examples of services)</p> <p data-bbox="571 1052 1445 1120">Z4C (zen place for cancer) for prevention of serious illness/recurrence (MSI Aioi Life) (in Japanese only) </p> <p data-bbox="571 1133 1142 1160">Instant self health-check snapshot (in Japanese only) </p> <p data-bbox="571 1173 1046 1200">Hany Blood Sugar Advice (in Japanese only) </p> <p data-bbox="571 1214 919 1240">e-CogniCare (in Japanese only) </p> <p data-bbox="571 1254 1254 1281">Lifestyle Improvement Support Program LITE (in Japanese only) </p>
<div data-bbox="229 1424 402 1456" data-label="Image"> </div> <p data-bbox="111 1478 520 1545">Addressing social issues through early detection of dementia</p>	<p data-bbox="571 1339 1449 1529">With the aim of promoting early detection of dementia, we initiated an experiment of measuring cognitive function using a smartphone app which applies U.S. FDA medical device approval technology. This method enables users to self-check their cognitive function status using the scores converted by AI from measurements of visual tests and lifestyle factors such as sleep and amount of exercise.</p> <p data-bbox="571 1574 1401 1644">Cognitive function measurement by AI, applying U.S. FDA medical device approval technology (MSI Aioi Life, MSI Primary Life) (in Japanese only) </p>

MSI

Assisting in maintaining physical and mental well-being

We began offering the healthcare app “HELPO” that assists employees in addressing their mental and physical health concerns. By providing solutions to support employee health and supporting the management of small and medium-sized enterprises, we aim to improve employee productivity and ensure talent retention

Healthcare app “HELPO” (MSI) (in Japanese only)



HD

MSI

ADI

MSI Aioi Life

Promoting good health in collaboration with the University of Tokyo's Center Of Innovation

In fiscal 2018, the Group commenced initiatives in collaboration with the University of Tokyo Center of Innovation (COI), a hub for self-managing a healthy society, to realize a “sustainable society of healthy longevity”. Since April 2021, MSI and ADI have been selling insurance products to support health and productivity management that combine consulting services with a health management app based on an AI-driven health risk forecasting model. In September 2019, we initiated joint research on developing services that provide dementia prevention measures and have already begun to detect signs of MCI (Mild Cognitive Impairment, a precursor to dementia) by voice.

Self check for cognitive function by Instant snapshot (MSI Aioi Life) (in Japanese only)






Expanding Various Business Lines to Support a Super-Aging Society

We are contributing to the development of businesses that support super-aging societies by making available measures and support to address various issues related to nursing care and medical care. Furthermore, a super-aged society means we will have a continuously declining workforce. Recognizing the increasing importance of mechanisms to back up workers, we are actively supporting health and productivity management by companies in all sectors, together with realization of family/work balance.

Principal Approaches to Resolving Risk Issues such as Medical and Nursing Care

<div data-bbox="229 416 402 450">ADI InterRisk</div> <p>Services for welfare and nursing care providers</p>	<p>We provide products that offer compensation for various risks related to welfare/nursing care providers (risk of compensation liability, information leakage risk, property damage risk, etc.), which also covers consulting costs for prevention of accident recurrence.</p> <p>We also help nursing care providers to establish BCPs and hold abuse prevention training sessions, which are obligatory for nursing facilities/offices.</p> <p>Medical Care, Nursing Care, Welfare for the Disabled, etc. (InterRisk) (in Japanese only) </p> <p>Support for Abuse Prevention Training (InterRisk) (in Japanese only) </p>
<div data-bbox="274 734 357 768">ADI</div> <p>Reducing burdens on and turnover rate of caregivers utilizing AI and ICT</p>	<p>We have formed capital and business tie-ups with startup companies that develop CareTech (coined from Care (nursing care and welfare services) and Technology), aiming to innovate and solve issues in the field of nursing care.</p> <p>Capital and business alliance with WELMO, which provides nursing care welfare platforms using AI and ICT (ADI) (in Japanese only) </p>
<div data-bbox="140 1075 491 1108">MSI ADI MSI Aioi Life InterRisk</div> <p>Promoting health and productivity management and offering consulting services</p>	<p>In order to promote health and productivity management, we hold seminars and offer a consultation service. We support further promotion and improve the quality of health and productivity management by helping companies apply to the Certified Health & Productivity Management Outstanding Organizations Recognition Program the Certified Health and Productivity Management Organization Program established by the Ministry of Economy, Trade and Industry (METI), and taking incentive measures linked to METI's recognition program.</p> <p>Promoting health and productivity management (P.127) (METI) (in Japanese only) </p> <p>Health support insurance consulting services (InterRisk) (in Japanese only) </p>
<div data-bbox="274 1552 357 1585">InterRisk</div> <p>Support services for work/family balance for companies</p>	<p>We provide support for human resources departments to help employees balance work and family (childcare, nursing care, treatment, etc.) and find the right work-life balance.</p> <p>Support for Balancing Work and Family Life (Nursing Care, Treatment) (InterRisk) (in Japanese only) </p> <div data-bbox="1129 1563 1501 1809">  </div>

<div> <div>MSIADIInterRisk</div> <div>Supporting companies in promoting health with Health Management Support Insurance</div> </div>	<p>An insurance package that includes health management support services, loss of income coverage for employees who are unable to work due to injuries and illnesses, and tools to visualize health risks for employees and help prevent disease with the health management app, My Body Forecast, developed with the University of Tokyo Center of Innovation. With employees using the app, managers can use the data for health management. Insurance premium discounts can be enjoying where initiatives are made to promote health with employees using the app. The app helps to improve employee health and prevent illness, and the insurance premiums paid by the company are discounted depending on how much the app is used.</p> <p> Launch of Health Management Support Insurance (MSI, ADI, InterRisk) (in Japanese only)  </p> <p> Health Management Consulting Services (InterRisk) (in Japanese only)  </p>
<div> <div>ADI</div> <div>Mental Health Support Service for contact centers</div> </div>	<p>A service for call centers, the turnover rates of which are said to be high due to an extreme level of work-related stress. This leads to rapid improvement of workplace conditions, etc. through facilitating timely identification of the occupational mental conditions of call center staff working for agents</p> <p> Mental Health Support Service for contact centers (ADI) (in Japanese only)  </p>

Principal Approaches to Support for Making Proposals Based on Our Understanding of Customers

Based on academic knowledge of financial gerontology, which studies how changes in bodily and cognitive functions due to aging affect economic and financial conduct, we developed and provide a training course for imparting skills in dealing appropriately with elderly customers in an individual and tailored manner.

[Developed Financial Gerontology Training \(MSI Primary Life\) \(in Japanese only\)](#) 

We have developed and provide the My 100-Year Life Training which is designed to enhance the consulting skills of insurance agents in an age of super-longevity. The training curriculum helps insurance agents enhance their ability to offer proposals that meet a variety of insurance needs by giving the agents opportunities to experience a realistic sense of what it might be like to live to the age of 100.

[Developed the My 100-Year Life Training \(MSI Primary Life\) \(in Japanese only\)](#) 

MSI Primary Life

Proposing Training Courses to Financial Institutions/Agents





Smartphone-completed Asset-building/Management Type Life Insurance “AHARA”

We developed a first-in-Japan variable annuity insurance, AHARA, which can be completed using only a smartphone.

All procedures can be completed via smartphone to apply for/purchase the insurance with a premium from JPY500 at minimum and an additional reserve can be made on a regular basis or at any time

This was launched in May 2023 as a savings type asset-building product that meets the needs of customers who “want to start asset-building casually.”

[Life Insurance Product AHARA \(MSI Primary Life\) \(in Japanese only\)](#)

Providing Products and Services to Support a Society of Healthy Longevity

We provide means for asset-building and products/services related to nursing and dementia, tailored to customers’ needs, aiming to help people live fulfilling second lives in safe societies with safety and security.

Principal Products/Services



Self-help style asset building

We provide individual defined contribution (iDeCo) pension plans and products to support self-help style asset building in order to meet needs for asset building for retirement and long-term living benefits. We also provide a service that allows customers to easily estimate the pension they will receive, as support when considering life insurance coverage and period.

Launched “Fulfilling Tomorrow (Ashita mo Jujitsu) 2,” individual pension insurance with stable premiums for long-term survival assurance (interest rate-linked) (MSI Primary Life) (in Japanese only)

Expanded scope and yen-denominated contracts for the Joy for Tomorrow 2 plan (MSI Primary Life) (in Japanese only)

Pension calculation with just a picture - the life insurance industry’s first public pension calculation tool using AI-OCR (MSI Aioi Life) (in Japanese only)

Launched “Selective Lifestyle Support Pension,” currency-selective individual pension insurance for long-term survival assurance (MSI Aioi Life) (in Japanese only)

Launched variable insurance (fixed-term type) “Shiawase Tsumitate (happiness accumulation)” (MSI Aioi Life, MSI Primary Life) (in Japanese only)

Launched variable insurance (fixed-term type) “Irodoru Mirai (Vibrant Future)” (MSI Primary Life) (in Japanese only)



Currency-selective Special Whole Life Insurance such as “Yasashisa, Tsunagu 2”

A whole life insurance policy that meets the needs of living gifts and inheritance for smooth asset succession to the next generation by having family members as recipients of survival benefits. In June 2024, the cumulative sales amount for this product surpassed 3 trillion yen.

[New functions added to Currency-selective Special Whole Life Insurance “Yasashisa, Tsunagu 2” \(MSI Primary Life\) \(in Japanese only\)](#)

[The cumulative sales amount for currency-selective special whole life insurance \(such as “Yasashisa, Tsunagu 2”\) surpassed 3 trillion yen. \(MSI Primary Life\) \(in Japanese only\)](#)



Preparing for cancer

In order to promote and raise awareness of the importance of cancer screening and early detection, we have formed a capital tie-up with Hirotsu Bioscience to offer N-NOSE®, a simple, inexpensive, and highly accurate primary cancer screening test, at a preferential price.

In addition, we launched a new “&LIFE Cancer Insurance S Select” with enhanced lump sum payments in 2022. This encompasses all insurance coverage for cancer, starting from the earliest stages of the disease.

[&LIFE Cancer Insurance S Smart Select \(MSI Aioi Life\) \(in Japanese only\)](#)
[N-NOSE® \(MSI Aioi Life\) \(in Japanese only\)](#)



Providing coverage tailored to an aging society

We offer endorsements and services to address various new issues that are emerging in an aging society, including losses arising from solitary deaths of elderly residents in rental housing, liability for damages without property damage, which has been increasing in line with the growing number of dementia patients, such as damages due to inability to operate a train, search costs when elderly persons go missing, and sharing safety information with relatives, etc. to encourage preemptive measures such as evacuation before a disaster occurs.



Preemptive preparation for long-term care and dementia

Under its healthcare service MSA Care, which aims to provide total support for customer health, MSI Aioi Life has introduced new services well-suited for potential long-term care and dementia needs. Taking the form of a comprehensive package, the product offers integrated services for health maintenance, disease prevention, early detection, health consultations, and prevention of disease worsening or recurrence, and includes both pre- and post-coverage services.

[New product launch — &LIFE Long-Term Care Insurance C \(Care\) Select — and introduction of new services under MSA Care: Offering both insurance coverage and pre/post-coverage services \(MSI Aioi Life\) \(in Japanese only\)](#)

[MCI Screening Plus \(MSI Aioi Life\) \(in Japanese only\)](#)

[Long-Term Care Health Desk \(MSI Aioi Life\) \(in Japanese only\)](#)

[Care Facility Referral Service \(MSI Aioi Life\) \(in Japanese only\)](#)

[Meal Delivery Service \(MSI Aioi Life\) \(in Japanese only\)](#)



Starting development of BPSD onset prediction service to support elderly persons living at home

By combining the sensor and AI technology of NEC with the insurance products of Mitsui Sumitomo Insurance and Mitsui Sumitomo Aioi Life Insurance and the results of the "Establishment of the Tokyo Approach to Solving Elderly Dementia Issues from Multiple Perspectives through AI and IoT," we aim to socially implement services that improve the QOL (Quality of Life) of elderly persons and reduce the burdens on families and nursing care personnel.

[Started development of BPSD onset prediction service \(MSI, MSI Aioi Life\) \(in Japanese only\)](#)



Financial Inclusion: Improving Access to Insurance and Financial Services

The MS&AD Insurance Group strives to improve access to our insurance products and financial services for people who face difficulties in accessing financial institutions or conducting financial transactions. By developing and offering suitable products and engaging in financial and insurance education, we aim to support people and their families who are in difficult situations, thereby contributing to the improvement of their living standards.

Principal Approaches



Provision of insurance for small loans to micro-entrepreneurs (Philippines)

Launched Micro-insurance for loans in Autumn 2019, in cooperation with BPI Direct Banko, which provides small loans to micro-entrepreneurs.

The insurance supports the operations of micro-entrepreneurs through insurance even in the event of an unforeseen occurrence such as an accident or disaster.

Number of policies sold in FY2023: 180,240

Total premium amount approximately: PHP 10,800,000 (Philippines Peso)



Provision of fire insurance dedicated to housing for indigenous people (Malaysia)

We packaged insurance related to the support scheme undertaken by the social enterprise EPIC Homes with the aim of helping to improve the living conditions of indigenous people.

Housing with this coverage provides safety and security to the indigenous people living there and encourages participation in the support scheme by potential donors.

Cumulative total of houses for indigenous people covered by our insurance in FY2023 : 111

Cumulative fire insurance premiums for indigenous homes: MYR 18,223 (Malaysian Ringgit)

[Press release \(MSIG Malaysia\)](#)



Promotion of insurance and job creation (India)

We have set up small shops equipped with insurance kiosks in villages, towns, and small and medium-sized cities across the country. Through this, we are contributing to promotion of insurance in regions where access to such services had previously been difficult.

We have also entrusted groups that are working to create jobs in farming communities through issuance of insurance policies. This contributes to improving employment prospects for people in farming communities with few job opportunities other than agriculture

Cumulative total number of shops in FY2023: 315

[Cholamandalam MS General Insurance official website](#)

<div>MSI</div> <p>Insurance for small loans to micro-entrepreneurs (India)</p>	<p>The microinsurance is needed to be an affordable (Prices are determined by the customer's ability to pay) and meets to priority for risk protection (Examples: property insurance, health insurance, life insurance).</p> <p>Total of houses for the people covered by our insurance in FY2023: 366,754</p> <p>Fire insurance premiums for homes: IRN 121,028,820 (Indian Rupee)</p>
<div>MSI</div> <p>Provision of financial education (non-life insurance) for young people (Japan)</p>	<p>Conducting classes to improve financial literacy for high school students following the April 2022 revision of the Civil Code that lowered the adult age from 20 to 18. These classes provided opportunities for students to learn life skills to achieve an independent, secure and prosperous life, and contributed to the improvement of living standards in the future.</p> <p>Number of schools: 48 (Tokyo, Kanagawa, Nagano, Kagoshima, Fukuoka)/Number of classes: 16 frames/ Number of participating students: 1,000</p>
<div>Mitsui Direct General</div> <p>Special lectures and social experience opportunities for local schools</p>	<p>To promote children's social participation and support their independence, we provide special lectures and social experience opportunities to neighboring schools. Additionally, as part of the career education program at a support school for a correspondence high school, we conduct lectures on insurance.</p> <p>Number of participating students: 110</p>
<div>Group-wide</div> <p>Development of Dementia Supporters</p>	<p>The Group has been conducting joint promotion of training courses for employees to foster development of dementia supporters. MSI Aioi Life has entered into cooperation agreements with local governments to take part in community monitoring activities. By enhancing employees' knowledge and understanding of dementia, we leverage these efforts to improve quality with a focus on diverse customers.</p> <p>MS&AD Group's Dementia Supporter Training Achievements for FY2023 (including Caravan Mates) Total: 11,608 supporters</p>

Customer-Oriented Business Operations

In accordance with the "Principles for Customer-Oriented Business Conduct" published by the Financial Services Agency, we have created manuals pertaining to insurance solicitation for elderly and person with disability. This is to promote appropriate customer service and to improve our operations through the analysis of survey data provided by customers and dialogue with insurance agents. Additionally, by providing meticulous responses tailored to each customer's situation, we work to prevent complaints and offer reasonable accommodations. Furthermore, we conduct training on dementia for both internal and external audiences to deepen understanding of dementia, utilizing these efforts to improve quality with a focus on a diverse range of customers. In addition, we engage in exchanges of opinions with external experts and have external specialists evaluate our customer-facing tools, aiming to incorporate customer perspectives into our operations. The promotion of such customer-oriented business operations and the various issues related to quality improvement are discussed within the Quality Improvement and Compliance Committee.

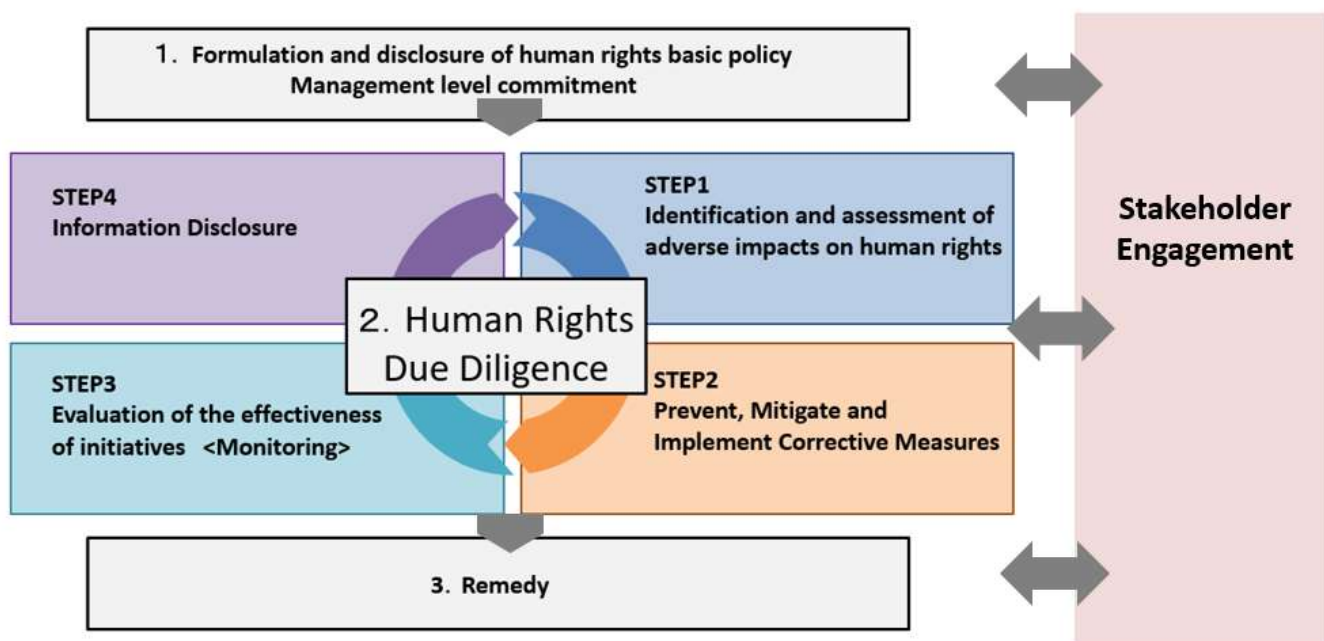
Implementing Activities and Dialog that Respect Human Rights

MS&AD Group will fulfill its corporate responsibility to respect human rights and contribute to the realization of a sustainable society based on the United Nations "Guiding Principles on Business and Human Rights".

In order to achieve the Group's management philosophy (mission), which is to contribute to the development of a vibrant society and help secure a sound future for the planet, by enabling safety and peace of mind through the global insurance and financial services business, it is important to consider and act on the mutual impact between our business activities and society, including the environment and human rights. In the "MS&AD Insurance Group Human Rights Policy", which applies to all employees of the Group, business partners such as agents, and a wide range of stakeholders associated with the Group, we clarify that the Group has a responsibility to respect and protect human rights. Under this human rights policy, we identify and evaluate the adverse impacts on human rights that may occur in our business activities, and work with a wide range of stakeholders to prevent and mitigate them through our commitment to respecting human rights (human rights due diligence).

Human Rights Management System

The Group is committed to respecting human rights and is promoting initiatives in accordance with the management system for respecting human rights, such as the formulation of human rights policies, implementation of human rights due diligence, and providing remedies.



Created with reference to the Ministry of Economy, Trade and Industry's "Reference Material on Practical Approaches for Business Enterprises to Respect Human Rights in Responsible Supply Chains"

MS&AD Insurance Group Basic Policy on Human Rights

In February 2017, MS&AD Group established the "MS&AD Insurance Group Basic Policy on Human Rights" following the approval of Board of Directors.

Our group fulfills its responsibility to respect human rights in accordance with this policy.

The initiatives for respecting human rights are reported to and overseen by the Board of Directors.

MS&AD Insurance Group Basic Policy on Human Rights

The MS&AD Insurance Group is committed to enhancing the enterprise value and contributing to the creation of a sustainable and resilient society through behavior that takes into account interaction with the environment and society in all business activities, with the aim of realizing Our Mission.

We recognize our responsibility for the actual and potential adverse impact our business activities have on human rights, including the impact of value chain, and we have pursued activities and dialogues that respect human rights. This Basic Policy has been adopted to prepare for this.

1. Basic Approach

(1) Compliance with laws, regulations and norms related to respect for human rights

(i) The Group respects international norms on human rights such as the United Nations International Bill of Human Rights(*1), the corporate code of conduct in the United Nations Global Compact(*2), and the principles concerning fundamental rights set out in the International Labor Organization Declaration on Fundamental Principles and Rights at Work(*3).

(ii) In addition to complying with laws and regulations in countries and regions where we conduct business activities, we seek ways to respect the principles of internationally recognized human rights when these laws and regulations conflict with the principles, while considering the circumstances in such countries and regions.

(2) Non-discrimination

We respect basic human rights in all business activities, and not discriminate based on race, nationality, gender, age, ethnic origin, descent (family origin), social status, creed, religion, physical characteristics, disability, sexual orientation, gender identity or pregnancy.

(3) Corporate culture that respects human rights

(i) With “achieving mutual growth by respecting one another's individuality and opinions, and by sharing knowledge and ideas” as one of Our Values, we will foster a corporate culture that respects human rights.

(ii) We respect diverse values and engage in the creation of a friendly working environment with consideration for the mental and physical health and safety of every single employee.

2. Human Rights Due Diligence

We will create a system for human rights due diligence in accordance with the United Nations Guiding Principles on Business and Human Rights, and engage in dialogue, consultation and reporting.

(1) Assessment and prevention

We will identify and assess any actual and potential human rights risks, and take prioritized steps to prevent and mitigate them.

(2) Remedy, remediation and dialogue

If the Group causes adverse human rights impacts, we will perform appropriate remedy and remediation through appropriate procedures, and engage in the prevention of recurrence. Moreover, if it is found that we are involved in such impacts through the value chain, we will sincerely engage in dialogue.

(3) Education and Training

We will engage in a broad range of activities to raise awareness of human rights through every opportunity to ensure our officers and employees have a deeper understanding of global, country-specific or regional issues related to human rights and their involvement with our business activities and have respect for human rights.

3. Responsibilities as a Global Insurance and Financial Services Provider

(1) Protection of privacy

In light of the importance of personal information and in accordance with our Basic Policy for Management of Customer Information we will protect personal information to ensure that there is no adverse impact on human rights including privacy.

(2) Reflection in business processes

As a founding signatory to the UN Principles of Sustainable Insurance (PSI) and a signatory to the UN Principles for Responsible Investment (PRI), we will consider environmental, social and governance (ESG) aspects in order to meet our responsibility to respect human rights in our insurance underwriting and investment decision-making processes.

(*1) International Bill of Human Rights consists of the Universal Declaration of Human Rights and the main instruments through which it has been codified: the International Covenant on Civil and Political Rights and the International Covenant on Economic, Social and Cultural Rights

(*2) Ten Principles on human rights, labour, environment and anti-corruption. The principles of Human Rights and Labour include: (1) support and respect for the protection of human rights; (2) non-complicity in human rights abuses; (3) recognition of freedom of association and the right to collective bargaining; (4) elimination of forced labour; (5) effective abolition of child labour; and (6) elimination of discrimination in employment and occupation.

(*3) Fundamental Principles and Rights at Work in five categories : (1) freedom of association and the effective recognition of the right to collective bargaining; (2) elimination of all forms of forced or compulsory labour; (3) the effective abolition of child labour; (4) elimination of discrimination in respect of employment and occupation, and (5) safe and healthy working environment.

Established, February 1, 2017

Revised on March 1, 2019

Last Amended, October 11, 2022

UK Modern Slavery Act 2015 and Australia Modern Slavery Act 2018

MS&AD Holdings, has been publishing annual statements since 2015 in accordance with the UK Modern Slavery Act 2015. Similarly, Mitsui Sumitomo Insurance and Aioi Nissay Dowa Insurance have also published statements based on the UK Modern Slavery Act 2015 and the Australian Modern Slavery Act 2018, respectively, for their overseas operations. In order to prevent human rights abuses in value chains and supply chains, such as forced labor and child labor, we will continue to conduct reporting and engage with our business partners.

| UK Modern Slavery Act 2015 MS&AD Holdings

- [> FY2023 Slavery and Human Trafficking Statement !\[\]\(31b03e46ee8a80a1f1467b8c03bd76e8_img.jpg\)](#)
- [> FY2022 Slavery and Human Trafficking Statement !\[\]\(7d9665ff04f9d2270c38081c6215a724_img.jpg\)](#)
- [> FY2021 Slavery and Human Trafficking Statement !\[\]\(7cea648fec4dfc1e99934873e9173b69_img.jpg\)](#)
- [> FY2020 Slavery and Human Trafficking Statement !\[\]\(48ceb66414885cacc3f139b4fa359213_img.jpg\)](#)
- [> FY2019 Slavery and Human Trafficking Statement !\[\]\(01a1fc700f38e6e09ee62e6a9c54d804_img.jpg\)](#)
- [> FY2018 Slavery and Human Trafficking Statement !\[\]\(833c1865792a2399365d8193854ceab7_img.jpg\)](#)
- [> FY2017 Slavery and Human Trafficking Statement !\[\]\(5b4802b5ab32e2afe0a3214e088c55e2_img.jpg\)](#)
- [> FY2016 Slavery and Human Trafficking Statement !\[\]\(c1a72aaa635814897c20812b2e4c560c_img.jpg\)](#)
- [> FY2015 Slavery and Human Trafficking Statement !\[\]\(b89ef0c055b78377f582d5966452ea89_img.jpg\)](#)

Implementation of Human Rights Due Diligence

The Group relies on the UN "Guiding Principles on Business and Human Rights" and has established a human rights due diligence mechanism as part of our management system for respecting human rights. We are committed to implementing this mechanism continuously. In line with our Human Rights Policy, established on February 2017, we are conducting human rights due diligence as follows.

| STEP1: Identification and assessment of adverse impacts on human rights

The Group has organized points of contact where human rights risks may arise within our value chain and stakeholders and identified priority issues in human rights initiatives. Steps taken are as follows.

<Priority Issues>

- (i) Fair and impartial customer service
- (ii) Consideration of human rights measures by underwriters, investors and external contractors
- (iii) Consideration for employee health and a workplace environment free of discrimination.

We conduct the identification and assessment of adverse impacts on human rights every three years as a general principle. We regularly review and determine priority issues based on changes in the Group and the surrounding society and environment within our value chain. The initial evaluation was conducted in the fiscal year 2021, taking into account the Ministry of Economy, Trade and Industry's "Reference Material on Practical Approaches for Business Enterprises to Respect Human Rights in Responsible Supply Chains" as well as the overall reflection of human rights initiatives at our overseas entities. The reevaluation of the 2021 assessment was carried out in the fiscal year 2023.

Process of Identification and assessment of adverse impacts on human rights

Identification and assessment Process①	<p>Identify and organize any contact points among the Group's value chain and stakeholders whence human rights risks may arise.</p> <p>【Value Chain】 (1) Provision of products/services development and sales (including collection of insurance premiums), risk consulting services, insurance payment (including accident investigation personnel) (2) Management Process: Asset management (including investments and loans), information management, procurement (materials and real estate), human resources/recruitment</p> <p>【Stakeholders】 Customers, shareholders, business partners, agents, employees, local and international communities, and environment</p> <p>【Human rights issues】 (1) Discrimination (recruitment, employment and working conditions) (2) Occupational health and safety (3) Excessive and unreasonable working hours (4) Harassment (5) Freedom of association (6) Discrimination (freedom of thought, religion and expression) (7) Defamation and invasion of privacy (8) Consumer safety and the right to know (9) Rights of foreign workers (10) Forced labor (11) Child labor (12) Rights of indigenous peoples and local residents (13) Participation in conflict and inhumane acts (14) Others</p>
Identification and assessment Process②	<p>Assess and analyze such risks identified in terms of [1] severity*1 and [2] impact • probability of occurrence (creation of a risk map*2)</p> <p>(*1) Severity is assessed based on the scale, scope, and difficulty of remediation of the estimated damage</p>
Identification and assessment Process③	<p>Based on the results of the assessment process 2, we have identified significant risks and organized them by stakeholder. From these, we have determined the priority for our human rights-respecting initiatives, prioritizing the issues that require immediate attention.</p> <p>[Priority Issues] (1) Fair and impartial customer service (2) Consideration of human rights measures for underwriters, investors, and external contractors (3) Consideration for employee health and a workplace environment free of discrimination</p>
Identification and assessment Process④	<p>Consideration and implementation of necessary preventive and improvement measures, and review of their effectiveness.</p>

[> \(*2\) Risk Map !\[\]\(cbe2492b119e39e02a1dab2af4a4b296_img.jpg\) \(92KB\)](#)

STEP 2 : Prevent, Mitigate and Implement Corrective Measures

For each identified priority issues in our human rights-respecting initiatives, we have taken preventive and mitigating measures, as well as corrective actions when necessary. Practical measures for prevention and mitigation include conducting training programs, educational and awareness activities, and establishing internal systems and environments are examples.

■ Key preventive and mitigating measures for each priority issue in human rights initiatives

Operational sites with preventive and mitigating measures 46 Entities*	Key preventive and mitigating measures
Fair and impartial customer service	<p>■ Comprehensive implementation of customer-first operations</p> <ul style="list-style-type: none"> Implementing initiatives in accordance with A Customer-first Policy in the Business Operations and strive for continuous quality improvement and business enhancement. <p>■ Comprehensive Customer Information Management</p> <ul style="list-style-type: none"> Implementation of information management training to improve information literacy and training on e-mail targeted attacks Promoting understanding of human rights initiatives while confirming the information management system through regular inspections and audits for insurance agents, outsourcers, and employees. <p>Information Management</p> <p>Group Basic Policy for Management of Outside Vendors</p> <p>■ Consideration for the elderly and persons with disabilities</p> <ul style="list-style-type: none"> Adoption of universal design principles Establishment of a dedicated dial-up call service for the elderly and preparation of a response manual Introduction of sign language interpretation services
Consideration of human rights measures for underwriters, investors, and external contractors	<p>■ Underwriters and investors</p> <p>In September 2020, we formulated the "Business Activities Considering Sustainability" group policy and implemented business activities considering ESG factors. We consider human rights, including respect for human rights, in insurance underwriting and financing. In July 2022, we established that we will not engage in insurance underwriting and financing for cluster munitions manufacturers that can lead to indiscriminate killings and for manufacturers of inhumane weapons such as biological and chemical weapons and anti-personnel landmines that can lead to indiscriminate killings. We globally conduct insurance underwriting and financing in line with these guidelines. Additionally, for businesses that may potentially violate the human rights of indigenous peoples and local communities, we carefully assess the appropriateness of conducting transactions based on considerations for the local communities of our business partners.</p> <p>■ External Contractors/Agents</p> <p>To ensure that our business partners (all external contractors) understand the Group's commitment to respecting human rights, we distribute our human rights basic policy. For external contractors selected based on risk assessment, we conduct investigations into their organizational structure and provide human rights awareness training tools (such as the human rights policy development guide and internal training materials), as well as communicate and share relevant information on human rights initiatives.</p>
Consideration for employee health and a workplace environment free of discrimination	<p>■ Promotion of health management</p> <ul style="list-style-type: none"> Interviews with industrial physicians regarding long working hours, reinforcement of measures to prevent mental illness (use of educational activities and rehabilitation programs that contribute to prevention), utilization of flexible work management, and promotion of health checkups <p>■ Measures against harassment</p> <ul style="list-style-type: none"> In addition to systematic management of working hours, the Group is promoting workstyle reforms for employee health and safety A speak-up system (internal reporting system) and consultation desks have been established. Dissemination of the reporting system and creation of an environment that makes it easy to consult with contact points <p>Speak-Up system</p> <p>■ Promotion of understanding and awareness concerning LGBTQ</p> <ul style="list-style-type: none"> Implementation of internal seminar to promote understanding of LGBTQ <p>■ Protecting employees from unreasonable customer complaints (mainly in Domestic Companies)</p> <ul style="list-style-type: none"> Develop and implement manuals at each group company based on the Group's Basic Human Rights Policy Conduct harassment awareness training to employees Implement a system in the claims service department to detect keywords that correspond to malicious complaints in real-time and notify managers Establish a support system with lawyers for claims service departments

*The primary businesses undertaken by MS&AD Holdings and its Group companies (subsidiaries and affiliates), and the main Group companies undertaking each business as of March 31, 2023

■ Organizational structure for promoting human rights initiatives

The Sustainability Promotion Department of MS&AD Holdings takes the lead and collaborates with the department responsible for overseas compliance and the department responsible for promoting human rights awareness in business companies to promote human rights initiatives both domestically and internationally. Business companies, primarily organized around officers in charge of human rights awareness, aim to deepen the understanding of human rights and corporate social responsibility, foster a culture of human rights within the organization, and enhance awareness of respecting human rights among employees.

<Major initiatives>

- Planning and formulating as well as implementing and managing workplace training programs for all employees
- Raising role awareness of employees involved in human rights education.

[ESG Data / Reference Material \(Human Rights\)](#)

■ Promotion of a Sound Relationship with the Labor Union

In the MS&AD Group, the Company and the labor union respect each other's position by complying with agreements in good faith and by engaging in efforts to maintain and improve the company's democratic and healthy development, the employee's working conditions, and their position. Based on the agreement, negotiations and consultations are carried out in the context of wages, personnel systems and operations, work environment, and management plan.

<Measures to prevent various types of harassment>

In the Group, we declare our commitment to respect human rights, in accordance with our Human Rights Policy and Compliance Policy. We pledge not to engage in discrimination or harassment based on race, nationality, gender, age, occupation, region, creed, disability, or any other factor, including sexual harassment, workplace harassment, and other forms of harassment. In the event that a case requiring remedy arises, we have established the following system to receive reports and consultations from employees and others and provide appropriate remedial measures.

[ESG Data/Reference Material \(Labor union membership rate\)](#)

[ESG Data / Reference Material \(Speak-up System\)](#)

STEP3: Evaluation of the effectiveness of initiatives (Monitoring)/ STEP4: Information Disclosure

We conduct regular evaluations (monitoring) on the effectiveness and implementation of prevention, mitigation, and corrective measures for human rights issues identified and assessed through STEP 1 and STEP 2. Additionally, we provide explanations and disclose information on various initiatives related to respecting human rights through our annual Sustainability Report, website, and other channels.

■ Example Initiatives of evaluations(monitring)

<p>Fair and impartial customer service</p>	<p>■Protection of personal information</p> <p>Each Group company establishes internal regulations on information management, introduces security measures, and provides education to employees and agents, according to the MS&AD Insurance Group Basic Policy for Management of Customer Information.</p> <p>To verify the management systems, we regularly conduct inspections and audits of agents, outside vendors, and employees, and promptly implement remedial measures against any found problems.</p> <p><Fiscal Year 2023 inspections and audits></p> <p>Internal inspections were carried out at the Company and the Group's domestic insurance companies. We inspected and audited around 25,000 agents and outside vendors, and provided instructions including to strengthen security to approximately 393 companies.</p> <p>Information Management</p> <p>Group Basic Policy for Management of Outside Vendors</p>
<p>Consideration of human rights measures for underwriters, investors, and external contractors</p>	<p>■Underwriting and Investments</p> <p>Based on our "Business Activities with Consideration for Sustainability" group policy, we annually review the underwriting situation to ensure compliance with the policy and make improvements or corrections as necessary, including suspending underwriting if needed. In the regular reassessment of the impact on human rights, we identify countries or regions with high human rights risks based on the Fragile States Index. For our business operations in Myanmar, we conduct due diligence on our investees to confirm that there are no human rights issues.</p> <p>■External Contractors/Agents</p> <p>We regularly confirm the implementation of a system for respecting human rights and provide support for necessary organizational improvements as needed.</p> <p>■Agents/ Foreign technical intern trainees</p> <p>Regarding the employment status of foreign technical intern trainees, we conducted interviews with relevant departments within the Group. While no specific problem cases have been identified, we will continue to follow up on this matter. Additionally, we regularly conduct audits of the labor environment and conditions by third parties to ensure and maintain appropriate working conditions.</p>
<p>Consideration for employee health and a workplace environment free of discrimination</p>	<p>■Creating a safe workplace environment (compliance with labor safety and health laws)</p> <p>Within the Group's domestic insurance companies, we have established hygiene committees based on the Labor Safety and Health Act to investigate and deliberate on matters related to preventing occupational health disorders and promoting health. These committees hold monthly.</p> <ul style="list-style-type: none"> • We conduct an annual survey to gauge the awareness of the Group's employees, which we use to consider improvements to company systems, policies, and environmental arrangements. Since fiscal year 2019, this survey has also been extended to employees based in overseas locations <p>Targets (KPI) and Results</p>

Remedy (Consultation Desk)

In the Group, we have established a system to promptly address any voices or reports regarding potential human rights violations and ensure appropriate remedial measures are taken if necessary.

■Schemes for Receiving Feedback from Customers

<p>Schemes for Receiving Feedback from Customers</p>	<p>We widely accept various voices such as "consultations," "requests," and "complaints" from customers, and stipulate that they will be used to improve quality.</p> <p>Quality that Earns the Trust of Society</p>
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■Reporting System from Employees (Speak-up System)

In the Group, we declare our commitment to respect human rights, in accordance with our Human Rights Policy and Compliance Policy. We pledge not to engage in discrimination or harassment based on race, nationality, gender, age, occupation, region, creed, disability, or any other factor, including sexual harassment, workplace harassment, and other forms of harassment. In the event that a case requiring remedy arises, we have established the following system to receive reports and consultations from employees and others and provide appropriate remedial measures.

<p>Reporting System from Employees (Speak-up System)</p>	<p>In order to prevent violations of laws and regulations, violations of internal regulations and inappropriate conduct from being neglected, the MS&AD Insurance Group has in place a reporting and Internal and external consultation services, the Speak-up System, through which employees can report any concerns so the company can promptly identify the facts and take necessary measures. With this system, the Group pushes ahead with compliance with ethics, laws, and regulations.</p> <p><Examples of cases which could be reported and consulted></p> <ul style="list-style-type: none"> • Any matters related to non-compliance • Issues related to violation of MS&AD Insurance Group Basic Policy on Human Rights • Issues related to employees' mental and physical health and other issues caused by sexual harassment, power harassment, or any other types of harassment • Any matters related to working environment, such as work hours and overtime work <p>We have made efforts to enable informers and consulters to easily use the system. We protect the informers and consulters by ensuring the informers and consulters' privacy and protect their information. We also make sure the informers are not treated disadvantageously. We have also set up an external contact point at an outside law firm. For officers and employees working at overseas entities, we have established a global reporting contact in addition to the reception desks at our domestic offices. We respond to reports in 16 languages, and it is possible to report to the Japanese head office from overseas.</p> <p><Corrective Measures></p> <p>In response to reports or consultations:</p> <ul style="list-style-type: none"> - Depending on the nature of the report or consultation, the appropriate department will conduct a factual investigation. - If the reported information is confirmed to be violating laws and regulations, internal regulations and inappropriate conduct from being neglected, appropriate actions will be taken, such as disciplinary measures, warnings, or guidance. <p>ESG Data / Reference Material (Speak-up System)</p>
<p>Harassment Consulting Desk</p>	<p>We have set up a dedicated harassment consulting desk to make sure that employees who feel victimized can consult staff with peace of mind about sexual harassment, power harassment, and maternity harassment cases. Based on verification of facts through prompt investigation, if deemed necessary, corrective measures and actions will be taken in accordance with internal regulations. The company is also making efforts toward prevention of harassment by providing education such as workplace training programs for all employees, level-specific training programs, and e-learning.</p>

■ Whistleblowing and Consultation System for Value Chain and Supply Chain (External Contractors):

<p>Human Rights Issues Consulting Desk</p>	<p>Establishment of consultation desk mainly for the Group's outsourcing partners, utilizing the platform of a specialized organization that relies on the UN "Guiding Principles on Business and Human Rights". Through this consultation desk, we are working to promptly identify information on human rights violations in our value chain, further strengthen the corrective activities, and improve transparency in problem-solving processes.</p> <p>Japan Center for Engagement and Remedy on Business and Human Rights (JaCER)</p>
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Engaging dialogue with our various stakeholders

In order to promote our commitment to respecting human rights, it is important to understand how our business activities are perceived by stakeholders and the impact they have. In the Group, we engage in dialogue with stakeholders throughout the processes of human rights due diligence, which is our management system for respecting human rights. We leverage these dialogues to inform and enhance our initiatives.

Dialogue1: Discussion with NGO on the Group's Human Respect Initiatives

In December 2023, a discussion on "Respect for Human Rights Initiatives" took place between Mr. Hideki Wakabayashi (Board member of the Japan NGO Center for International Cooperation (JANIC) / Director of THINK Lobby) and MS&AD Holdings CSuO and members from the Sustainability Promotion Department.

【Outline of the Discussion】

- Date: December 2023
- Method: In-person meeting. Prior to the discussion, a survey was conducted to gather opinions on the Group's initiatives. The discussion was based on the survey questions.
- Participants: Mr. Hideki Wakabayashi, board member of the Japan NGO Center for International Cooperation (JANIC) and Director of THINK Lobby, MS&AD Holdings CSuO and members from the Sustainability Promotion department.

【Human rights due diligence and operations】

After receiving a briefing on the latest developments in business and human rights in Japan and various countries from Mr. Wakabayashi, we had a lively exchange of opinions based on the questionnaire on our company group's commitment to respecting human rights that was previously answered. It was pointed out that human rights risks are risks to people, and that enhancing corporate value should ultimately be achieved through addressing these risks. It was also emphasized that all employees need to understand that human capital, including human rights, is supported by social and natural capital.

MS&AD Holdings will reflect the insights and opinions obtained through the discussion, and strive for further enhancement of our commitment to respecting human rights and disclosure of information.

- The risks pointed out through this dialogue have been reflected in the risk map revised on March 2024



Dialogue2: Discussion with NPO on the Group's LGBTQ Rights Initiatives

In December 2023, a discussion on "Respect for LGBTQ Rights Initiatives" took place between Ms. Maki Muraki (Founder/Director of NPO Nijihiro Diversity) and members of the Sustainability Department at MS&AD Holdings.

【Outline of the Discussion】

- Date: December 2023
- Method: Online meeting. Discussion on the Group efforts and issues under review.
- Participants: Ms. Maki Muraki, Founder and Director of NPO Nijihiro Diversity,

and members of the Sustainability Department at MS&AD Holdings.

【The Group's LGBTQ Rights Initiatives】

Ms. Muraki briefed us on the latest developments in LGBTQ-related issues in the Japanese government and companies, as well as the difficulties and mental/physical health faced by LGBTQ people. Following that, we held a discussion on the Group's LGBTQ rights initiatives, focusing mainly (i) Initiatives for customers and (ii) Initiatives for the Group employees.

(i) Initiatives for customers

It was pointed out that as expected from insurance companies, we need to recognize the LGBTQ issues in underwriting and procedures, promote understanding of LGBTQ initiatives for the Group employees and agents, and improve our responsiveness to LGBTQ people.

(ii) Initiatives for the Group employees

We discussed various initiatives, including the establishment of employee groups for LGBTQ understanding and support (ALLY), the operation of an employee consultation desk, employee education and awareness programs, and recruitment practices. We also exchanged opinions on the specific methods of these initiatives and effective ways to inform them to our employees.

MS&AD Holdings will reflect the insights and opinions obtained through discussions into the development of internal guidelines and take specific initiatives, to promote the Group's LGBTQ Rights Initiatives.

- Valuable insights discussed through this dialogue have been reflect to the making of inhouse guidelines.



Ms. Maki Muraki

Employee Well-being

The Group's greatest asset is its human resources, and every employee of the Group is the driving force behind the improvement of corporate value.

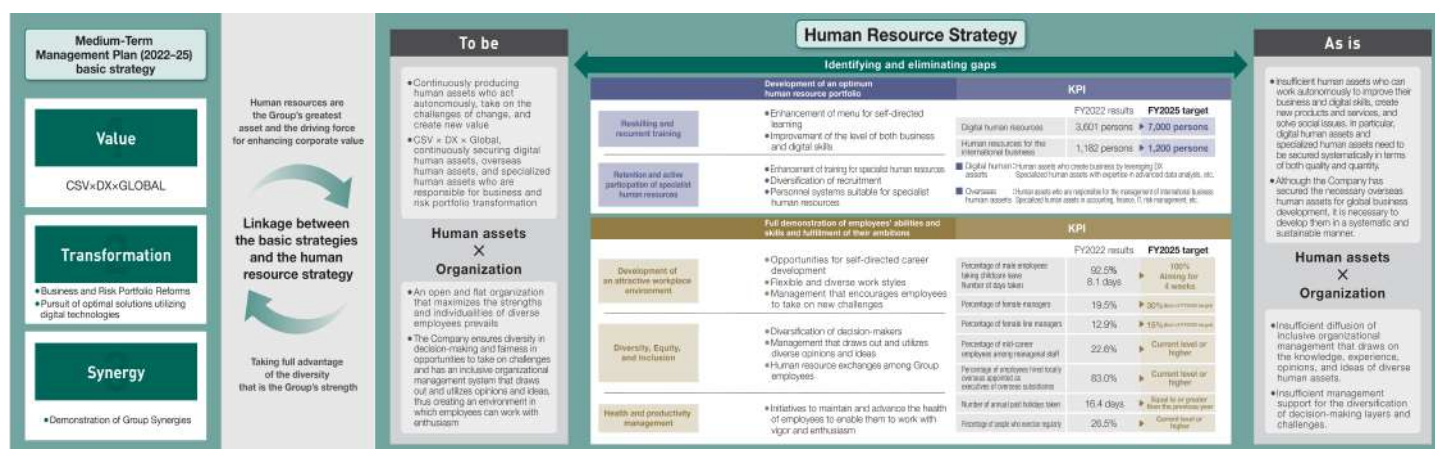
Under our human asset strategy linked to the basic strategy of the Medium-Term Management Plan (2022–2025), we are working on “building an optimal portfolio of human resources” and the “full demonstration of employees’ abilities and skills and fulfillment of their ambitions,” and we are focusing on “Value (value creation),” “Transformation (business reforms),” and “Synergy (pursuit of Group synergies).”

In addition, to improve employee engagement, we are developing a working environment that includes opportunities for self-directed career development; flexible, efficient, and effective work styles; and a corporate culture that encourages a spirit of taking on new challenges.

Human Resource Strategy

In the Medium-term Management Plan (2022–2025), for realizing our aspiration of becoming a “corporate group that supports a resilient and sustainable,” we have set forth “Value (Creation of value),” “Transformation (Business reforms)” and “Synergy (Demonstration of Group synergy)” as basic strategies. Those who will realize the strategies are individual Group employees and we will identify any gaps between the Group's aspiration (To be) and the current situation (As is) of human resources and/or the organization, which is necessary for implementation of the strategies, and we will execute a human resources strategy that will serve as a roadmap for eliminating any such gaps.

Human resource strategy linked to basic strategies



➤ Human resource strategy linked to the basic strategies details

➤ Targets (KPI) and Results


Building an Optimum Human Resource Portfolio

We aim to be a company that continues to produce human assets who are not bound by the existing framework of the insurance business, but who act autonomously and take on the challenge of reform utilizing advanced knowledge and cutting-edge technology. We will build an optimal human resources portfolio through employee development by expanding investment in self-directed learning menus such as reskilling and recurrent training, and by securing specialist human resources and promoting their playing active roles, including hiring external human resources.

➤ Reskilling and recurrent training

➤ Retention and active participation of specialized human resources

Examples of Initiatives to Develop Specialist Human Resources

<p>Development of digital-specialist human resources</p>	<p>We have implemented the Group's unique digital human asset development program in collaboration with educational institutions such as universities.</p> <p>Examples of training and programs:</p> <ul style="list-style-type: none"> • MS&AD Digital Academy • MS&AD Digital College from Kyoto • System x Design Thinking Workshop • Research with Shiga University Graduate School (ADI) <p>Initiatives that will not only improve the efficiency and convenience of processes and services using digital technology, but also transform the Group's overall business</p>
<p>Support for acquiring actuarial qualifications</p>	<p>We are encouraging and supporting employees to take qualification examinations conducted by the Institute of Actuaries of Japan (IAJ) as part of our efforts to develop actuarial professionals capable of applying probability, statistics and other methods to product development, risk management, etc.</p> <p>ESG Data/Reference Material (number of actuaries)</p>
<p>Support for companies to provide recurrent training aimed at creating innovation</p>	<p>We have introduced "MS&AD Digital College from Kyoto," a recurrent education program in the digital and EV (electric vehicle) fields jointly developed by Kyoto University of Advanced Sciences and MS&AD Insurance Group Holdings and have been marketing this program to companies/organizations/local governments since April 2023.</p> <p>Launched a Recurrent Education Program in Partnership with a University (MSI) (in Japanese only) </p>

Maximization of Ability, Skill and Motivation of Employees

Development of Attractive Workplace Environment

Provision of opportunities for self-directed career development

We will expand the use of our open recruitment system (post-challenge program), which allows an employee to transfer to a position or department of his/her choice, and will revitalize initiatives for personnel transfers, human resources development, and career development among Group companies. We are also providing more opportunities for self-directed career development such as utilization of free agent programs whereby employees, based on the abilities/skills, etc. that they have cultivated to date, can promote themselves to several departments designated by them as immediate assets to the company, and provision of a mechanism to enable employees to participate in company measures beyond the frameworks of their current organizations.

Management that encourages employees to take on new challenges

We conduct management that changes the mindset and fosters a culture, which in turn encourages people to tackle challenges and draws out and utilizes the motivation of employees. By providing training for management and operating meetings with supervisors and subordinates, we will ensure that a culture of taking on challenges without fear of failure takes root and engage in challenging tasks.

Promotion of diverse and flexible working styles

We are promoting business operations that utilize remote work by efficiently combining telecommuting and on-site working. We will also expand opportunities to improve and utilize skills by introducing job-based employment and relaxing restrictions on side and second jobs. We will allow employees to flexibly choose whether or not to relocate depending on their career visions, life events, etc.

Implementing a completely location-free call center system (ADI) (in Japanese only) 

Performance appraisal system in employee development




Management by objectives and review meetings

As a system for employee development aimed at achieving job satisfaction and growth for each employee, we set objectives and career visions and manage them through review meetings with managers. All employees act based on the Group's "Mission, Vision, and Values" and set individual goals that incorporate sustainability perspectives. Employees engage in several dialogues with their managers every year. By sharing goals, challenges, and achievements, we aim to enhance the transparency and fairness of performance evaluations, while also fostering employee development through the sharing of career visions.

360-Degree Feedback

The annual 360-degree feedback is a comprehensive performance appraisal system in which an employee receives feedback from multiple sources, including colleagues, managers, and subordinates. Regarding the "behaviors expected according to employee's role or position," employees reflect on observations from themselves and others, leading to effective role performance and ultimately aiming for self-growth.

Training and Education Initiative Examples


MS&AD Open College	Classroom training to acquire business skills, such as problem-solving
Trainee programs	<p>Voluntary in-house programs that enable employees to experience working in other departments/companies for short periods; among the aims of these programs are to further cultivate Group solidarity and improve communication</p> <p>ESG Data/Reference Material (number of participants of the trainee system)</p>
Post-challenge programs	An open recruiting programs through which employees considering their own career paths can convey their plans and wishes to their companies and take on challenges to progress down these paths. Efforts to actualize autonomous career development.
  In-house free agent programs	A program whereby employees, with skills, experience and their own blueprints of carrier-building, can appeal to several sections desirable to them
 Corporate University Program “AD University”	A program that visualizes employee skills in all categories and which supports independent, self-directed learning for acquiring the abilities and skills that need to be strengthened for employee growth not bound by work or work roles.

Human Resources Development for Addressing Social/Regional Issues

ADI

Required acquisition of qualification regarding CO2 emissions calculation methods

We have enhanced human resources development aimed at addressing social/regional issues by making it mandatory for approximately 10,000 employees to acquire Level 3 qualification in the "Carbon Accounting Advisor Qualification System" related to CO2 emissions calculation methods.

Made it mandatory for approximately 10,000 employees to acquire qualification related to CO2 emissions calculation methods (ADI) (in Japanese only) 

Examples of Systems and Support According to Life Stage

Life Stage	Main Systems		Support Measures
Marriage	(Group-wide) • System for changing place of employment • System for those wanting to come back to work after retirement		
Pregnancy and childbirth		(Group-wide) • Prenatal and postnatal leave	(Group-wide) • Childbirth and childcare handbook
Childcare leave			
	(Group-wide) • Childcare leave system		
Return to work	(Group-wide) • System for working from home • System for changing place of employment • System for those wanting to come back to work after retirement	(Group-wide) • Shorter work hours/flex time system • Exemption from and restrictions on overtime • Sick/injured child care leave	(MSI,ADI,MSI Primary Life) • Discussion meeting for those returning to work after childcare leave (ADI) • Company-sponsored nursery school • In-house nursery school
Nursing Care		(Group-wide) • Nursing care leave, or time off • Shorter work hours system	(Group-wide) • Handbook to support balancing work and nursing care • External help desk for nursing care and health

Initiative to promote one month childcare leave for male employees (MSI) (in Japanese only) 

Diversity, Equity & Inclusion

In order to develop an environment whereby employees of all kinds can fully demonstrate their individual abilities, create new innovations, and contribute to enhancement of corporate value, we have incorporated the perspective of "Equity" into "Diversity & Inclusion (D&I)" and are now promoting it as "DE&I (Diversity, Equity & Inclusion)".

Example of Management Know-how Development to Positively Elicit and Utilize Opinions and Ideas

Group-wide

e-Business Seminar

“e-Business Seminar” is a small-group online seminar conducted by officers of the holding company. The purpose of this seminar was to draw out opinions and ideas based on the knowledge, experience, and sense of values of diverse human resources, and systematize the processes and methods to reach them. We have applied this know-how as “inclusive leadership” in training for managers at each Group company and implement it in the workplace

Diversity, Equity & Inclusion

Issuing the Diversity, Equity & Inclusion (DE&I) Report

Group-wide

The Group issues a DE&I Report and makes it publicly available on its official website. This report presents the directions the Group has taken toward DE&I, the projects being pursued by Group companies toward their common goals, and introduces specific DE&I measures being implemented at individual Group companies.

Content of the Diversity, Equity & Inclusion (DE&I) Report

DE&I Report 2024



To Achieve DE&I

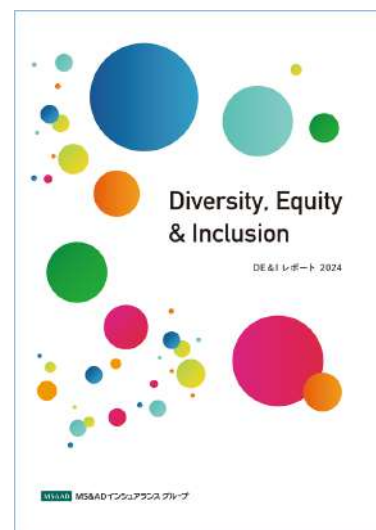
- Message from the CEO
- Our Resolve
- New Challenges and Steps for the Future
- Actions to Create the Future

Current Initiatives

- Empowering Women
- Diverse and Flexible Work Styles
- Work-Life Balance
- Building an Inclusive Organization Where Diversity Thrives

Our Promise for the Future

- Message from the Managing Executive Officer





- Targets and Results: Ratio of females in managerial positions, Ratio of taking fully paid paternity/secondary leave
- ESG Data/Reference Material: percentage and number of females among board members and corporate auditors, percentage and number of females in managerial positions

Diversifying of Decision-making Layers

HD

Regarding promotion of female employees, we are strengthening efforts to develop a pipeline for promotion to executive and managerial positions. In addition, as a KPI to be achieved by the end of FY2030, we have set the proportion of female managers at 30% and that of "female line managers," who are the heads of the organization, at half of that number in order to promote diversity among decision makers.

- Targets (KPI) and Results
- New appointment of female deputy branch managers and deputy managers (MSI) (in Japanese only) 
- New appointment of deputy department/branch managers and deputy line managers (ADI) (in Japanese only) 

Initiatives to Realize an Inclusive Society through Support for Athletes

MSI

ADI

Mitsui Direct
General

MSI Aiol Life

MSI Primary Life

We have been striving to realize an inclusive society in which a variety of people can play active parts by supporting Paralympic sports. Initiatives taken thus far include fostering and supporting athletes who are actively engaged in competitions, co-sponsoring Paralympic sports organizations, and attending competitions around Japan to cheer on the participants. In this context, we have been employing abled and people with disabilities athletes, many of whom take part in the Olympics, Paralympics, Deaflympics, world championships, and other international competitions in order to create an environment in which people are able to dedicate themselves to both work and sports.



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- Sports support from Group companies (in Japanese only) 

Promotion of Health and Productivity Management


Keeping working employees healthy is essential, not only to improve their quality of life (QOL) but also to realize the Group's Corporate Philosophy.

The Group provides venues that enable various personnel with a wide range of values to work together, and we increase productivity while making workplaces more amenable and work more satisfying, thereby creating health- and safety-conscious working environments in order to maintain and improve the physical and mental well-being of all employees. In addition, we have established a system whereby workplaces, health management centers (occupational health personnel), health insurance unions, labor unions, etc. cooperate and collaborate to promote health management.




Promotion of Varied and Flexible Work Style

We have been promoting business operations such as efficient combination of telecommuting and physical attendance, remote working, etc. at any location. In addition, we plan to provide more opportunities for improving and utilizing skills through easing of restrictions on side business and by-business activities. Regarding paternity leave, we are targeting an acquisition rate of 100% and 4-week leave.

Diversification of work locations/hours	<p>We are diversifying previously fixed work locations and pursuing more diverse work styles for our employees.</p> <p>Example initiatives:</p> <ul style="list-style-type: none"> • Promoting remote work (use of thin client computers, phones and smartphones for business use, and use of web conferencing tools) • Implementing work from home programs and utilizing satellite offices • Introducing shift work and short-term work systems
Restructuring of roles	<p>We are seeking to reform employees' thinking and behavior to ensure that they perform their work even better, further improving their productivity and strengthening their competitiveness.</p>
Prevention of long-term working hours	<p>We are maintaining the health of individual employees and supporting work-life balance by preventing long working hours.</p> <p>Example initiatives:</p> <ul style="list-style-type: none"> • Promoting work styles where employees leave work promptly at 5 p.m. (MSI) • Industrial physicians provide one-to-one guidance to employees who work on their computers beyond a certain number of hours <p>Using prompt work day finishing at 5 p.m. as a management target (MSI) (in Japanese only)</p> <p></p>
Encouraging employees to take paid leave	<p>We encourage employees to take paid leave by formulating plans for regular leave in advance, and periodically confirming that employees are in fact taking leave</p> <p>Targets and Results (the number of annual paid holidays taken)</p> <p>ESG Data/Reference Material (rate/days of paid leave taken)</p>

Maintaining and Improving Employee Health

We are working to maintain and improve the physical and mental health of employees and to create better working environments

Support to improve health	<p>We conduct campaigns that encourage and support employees to carry out behaviors and lifestyle habits that improve health (self-care).</p> <p>Example initiatives:</p> <ul style="list-style-type: none"> • Revamping day-to-day lifestyle habits by introducing and encouraging use of a healthcare app • Planning health promotion and other campaigns, providing support to employees quitting smoking (subsidies to cover teletherapy expenses), etc. • Encouraging employees to come to work in sneakers, stair climbing (the 2-Up/3-Down campaign, displaying stickers on staircases showing calories burned), etc. • Disclosing data related to initiatives for promotion of health and productivity management, and enhancing employees' health consciousness <p>Data on initiatives (MSI) (in Japanese only) </p>
Improving health literacy	<p>Creating an environment that promotes lifestyle habits needed to improve health and which prompts employees to acquire greater knowledge and skills on mental health, etc.</p> <p>Example initiatives:</p> <p>E-learning, videos featuring top athletes promoting exercise, providing information on lifestyle habits that include physical and mental well-being, diet, exercise, sleep, smoking, and providing health education as part of health consultations and tier-specific training</p>
Mental health care	<p>We have set up a health and productivity management center and an employee consultation office to provide care for the mental health of employees. In addition to carrying out stress checks uniformly across the Group and bolstering mechanisms to prevent mental disorders, we are using the findings of group analysis to establish better workplace environments</p> <p>Example initiatives:</p> <p>Preventive activities: training, e-learning, stress checks, health consultations at workplaces</p> <p>Support for afflicted persons: consultations during rehabilitation</p> <p>Return-to-work support: preparations for returning to work during recovery periods, etc.</p>

Support systems for balancing medical treatment and recuperation

Establishing a system to support the balance between work and treatment of illness or injury*

[Leave system]

- Paid leave (up to 32 days) is granted every year. Up to 20 unused days can be carried over, and employees can take consecutive leave for medical treatment and recuperation
- Up to a total of 65 remaining days of carried over leave can be accumulated, and can be taken as consecutive leave for treatment of personal injury or illness

[Support system]

If an employee faces limitation due to injury or illness, s/he is allowed to work from home, work shorter hours, commute by personal vehicle, etc.

* The support system and number of days of leave that can be taken or saved varies depending on the Group company and employee classification

Creating Safety-conscious Workplaces (Compliance with Occupational Health and Safety Act)

We are striving to ensure safety-conscious workplaces with the Group insurance companies in Japan setting up industrial health committees in accordance with the Occupational Health and Safety Act. The committees investigate/deliberate on matters pertinent to preventing health hazards and maintaining/improving health each month

Uniform Group-wide medical checkup system

MS&AD Holdings operates a uniform Group-wide medical checkup system so that employees can undergo standardized medical exams and analyses. For employees with adverse findings, based on the results of medical checks, we take measures to prevent conditions becoming severe and to follow-up through such means as health guidance and encouragement to undergo further examinations provided by industrial physicians/nurses.

[ESG Data/Reference Material \(Consultation rate of medical checkup\)](#)

Establishment of a suitable working environment

To improve operational efficiency among employees while ensuring their physical and mental health, we are establishing comfortable working environments with due consideration for lighting, circulation, temperature, humidity, noise, and ergonomics.

Prevention of workplace accidents

We conduct monitoring and risk assessments at workplaces in order to put in place the workplace environments needed to prevent falls and other accidents. Group insurance companies that use company-owned vehicles are managing accident rates and ensuring that employees engage in safe driving practices in keeping with the safe driving management rules for company-owned vehicles.

[ESG data and reference material \(number of workplace accidents\)](#)

Communicating with Employees

We think it is vital that all employees understand the direction in which the company wishes to proceed and that working environments are created in such a way that the employees can maximally apply their enthusiasm and skills to helping the company along its course, and we are arranging various opportunities for communication among employees to this end. We also incorporate opinions expressed by employees in to our efforts to improve corporate management and upgrade the quality of our products/services.

Employee satisfaction surveys Employee Satisfaction	<p>We conduct annual opinion surveys of all Group employees at fixed time points and utilize the results when considering company systems/measures and environmental improvement. In FY2019, we began carrying out the same surveys for employees of overseas entities.</p> <p>Targets and results (Employee Awareness Survey)</p>
Mechanisms to make use of employee opinions in improving operations	<p>We have set up a bulletin board on the in-house system where employees can post improvement proposals and other messages. The posted content is then examined by the various head office divisions, who then provide feedback on the proposals.</p>
Dialogue with executives	<p>We periodically arrange opportunities for employees and top-level executives to exchange views so that the employees' views can be incorporated into company management.</p>

External Assessment

> Initiatives and External Assessment (Employee Well-being)

Quality that Earns the Trust of Society

Meeting the Trust of Society with High Quality

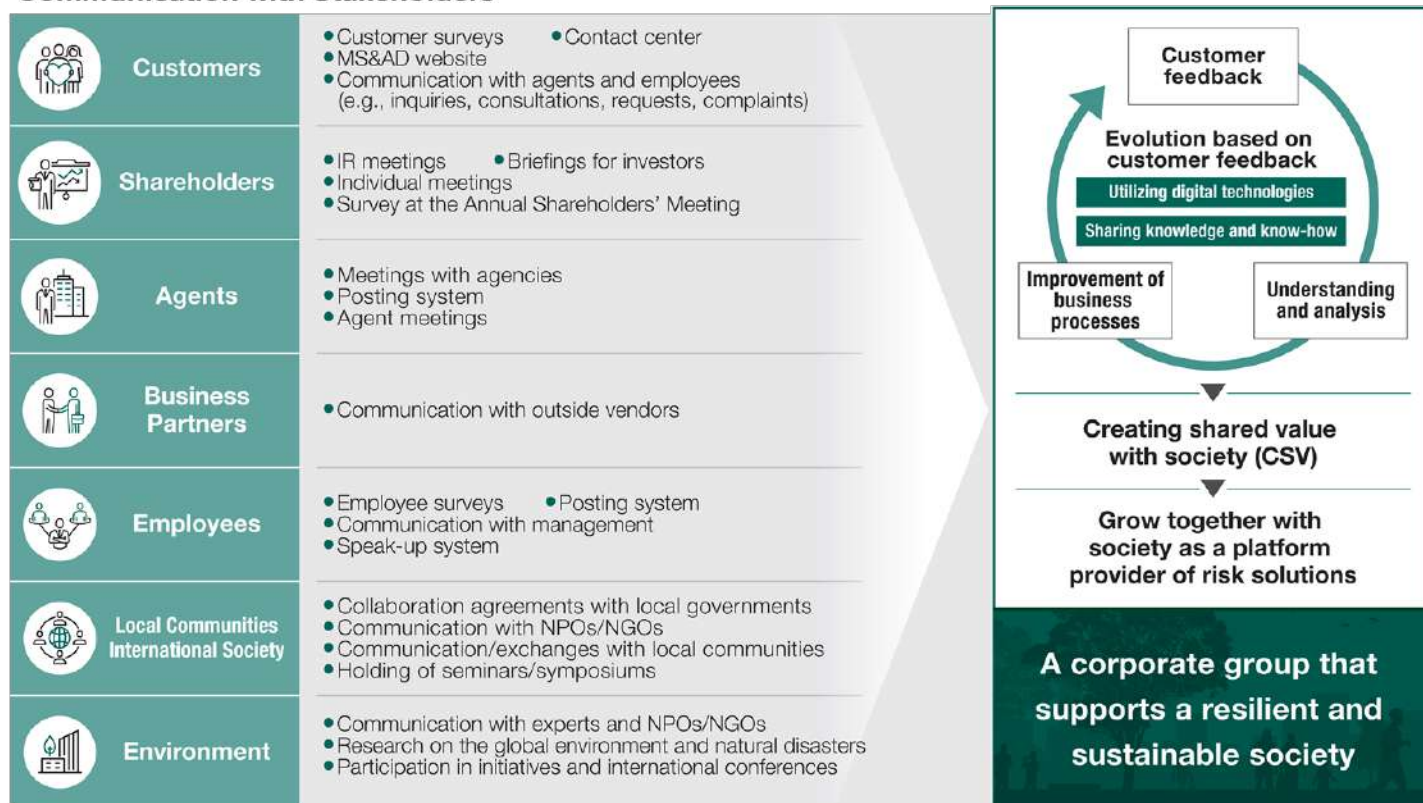
The MS&AD Insurance Group believes it important to pay close attention to the expectations and needs of customers and other stakeholders and to put information derived from this in to good use in improving the quality of its products/services in order to continue being a corporate group needed by society.

By putting in place a variety of schemes to solicit the views of stakeholders, we are continuing to improve our quality and operations through executive-level discussions to prove ourselves worthy of the public's trust. For example, we provide easy-to-understand product explanations, use advanced technology to make procedures more convenient, adopt approaches that meet the needs of a diverse range of customers, including the elderly and people with disabilities, and work to improve the skills of employees.

Quality Improvement through Communications with Stakeholders

The Group has established the “MS&AD Insurance Group Basic Policy for Responding to Customer Communications” and provided a scheme and opportunity to listen to the voice of customers and other stakeholders for quality improvement of products and services, as well as compliance, respect for human rights and environmental initiatives.

Communication with Stakeholders



Schemes for Receiving Feedback from Customers

The MS&AD Insurance Group has formulated a Basic Policy for Responding to Customer Communications and is receiving a wide range of feedback from customers including through consultations, requests, and complaints. The received feedback is then used for quality improvements. In line with the aforementioned policy, Domestic Group insurance companies utilize the customers' views to improve their business processes so they can provide products and services that better satisfy customers.

[➤ MS&AD Insurance Group Basic Policy for Responding to Customer Communications](#)

We disclose the substance and results of the improvement activities on our website so that the customers can see the status of the improvements.


Reasons for Customer Feedback (Complaints)

We listen to a wide range of customer feedback and are making company-wide improvements to provide better insurance products and services.

Customer feedback is all feedback received from customers, including inquiries, consultations, requests, complaints, disputes, compliments and words of thanks, etc. Of this feedback, complaints are defined as an expression of dissatisfaction from the customer.

	Insurance solicitation and contract	Contract management	Insurance payments	Managing customer information	Other	Total
Number of complaints*	8,411	7,575	25,432	576	2,710	44,704

*Combined number received in fiscal 2023 for Mitsui Sumitomo Insurance and Aioi Nissay Dowa Insurance

[➤ Customer feedback \(MSI\) \(in Japanese only\)](#) 

[➤ Customer Feedback \(ADI\) \(in Japanese only\)](#) 

Customer-First Policy in the Business Operations

The five Group insurance companies in Japan have formulated and published customer-first policy in the business operations based on the Financial Services Agency's Principles for Customer-oriented Business Conduct. These policies align with the framework for consumer-oriented voluntary declarations advocated by the consumer-oriented management promotion organization composed of the Consumer Affairs Agency and other members.

Please see individual companies' official websites for further information regarding these policies.

Customer-First Policy in the Business Operations (in Japanese only)

[➤ Mitsui Sumitomo Insurance](#) 

[➤ Aioi Nissay Dowa Insurance](#) 

[➤ Mitsui Direct General Insurance](#) 

[➤ Mitsui Sumitomo Aioi Life Insurance](#) 






[➤ Mitsui Sumitomo Primary Life Insurance](#) 

Specific Initiatives in Customer-First Business Operations

The five Group insurance companies in Japan have formulated and published customer-first policy in the business operations based on the Financial Services Agency's Principles for Customer-oriented Business Conduct. These policies align with the framework for consumer-oriented voluntary declarations advocated by the consumer-oriented management promotion organization composed of the Consumer Affairs Agency and other members.

Please see individual companies' official websites for further information regarding these policies.

Customer-First Business Operations — FY2023 Overview (in Japanese only)



- > Mitsui Sumitomo Insurance 
- > Aioi Nissay Dowa Insurance 
- > Mitsui Direct General Insurance 
- > Mitsui Sumitomo Aioi Life Insurance 
- > Mitsui Sumitomo Primary Life Insurance 

Principal Approaches

MSI ADI Mitsui Direct General MSI Aioi Life

Initiatives to enhance customer convenience in obtaining policies


We have been developing and adopting more convenient and comprehensible procedural methods to provide information on insurance and services to a variety of customers



- Reinforcement of product explanation videos for customers (MSI, ADI)
- Procedures for applying for and obtaining policies available online (MSI, ADI, Mitsui Direct General, MSI Aioi Life)
- Procedures for obtaining policies without paper utilizing tablets and other devices. (MSI, ADI, MSI Aioi Life)
- “Your Concierge” service to answer customers questions about insurance products (Mitsui Direct General) (in Japanese only) 
- Customers can now change account information online (MSI Aioi Life) (in Japanese only)
- Procedures for claims settlement online (MSI Aioi Life) (in Japanese only) 

MSI ADI

Prompt and courteous customer service during natural disasters

We are helping to rebuild customers' livelihoods as promptly as possible by increasing manpower and improving administration at our Accident Claims Center and Insurance Claim Payment Center in line with the scale of disasters and the types of disasters, such as earthquakes, typhoons, flooding, and heavy snowfall, and through rapid claims settlement. We have realized meeting customer needs, streamlining investigations, and speeding up the whole process through promoting digital surveys on water-related disasters utilizing chatbots and developing a smartphone reservation system for survey visit dates and times.





Introduced a reservation system for visit days and times in the event of large-scale natural disasters (MSI, ADI) (in Japanese only) 






<div>Group-wide</div> <p>Screening of insurance payments</p>	<p>Claims determined not to be eligible for insurance payments but which nevertheless satisfy certain conditions are examined by a Screening Committee comprising outside attorneys and other experts.</p> <p>MSI and ADI disclose the number of claims examined and the cases examined on their websites.</p> <p>Insurance Payment Screening Committee (MSI) (in Japanese only) </p> <p>Usage status of application system for appeal review and status of screening performed by the Payment Screening Committee (ADI) (in Japanese only) </p>
<div>Group-wide</div> <p>Operational improvements utilizing customer suggestions</p>	<p>In accordance with MS&ADI Insurance Group Basic Policy for Responding to Customer Communications, customers' opinions that are received through consultations, requests and complaints are collected, centrally managed and analyzed, then actively implemented to improve business operations. The details and outcomes of these improvement initiatives are disclosed on the website in sequence.</p> <p>We are continually upgrading our services in response to customer feedback.</p> <p>MS&AD Insurance Group Basic Policy for Responding to Customer Communications</p>
<div>HD</div> <p>Use of customer satisfaction based on customer questionnaire surveys as a KPI</p>	<p>Among the indicators used for measuring the level the five Group insurance companies in Japan have continued their initiatives in customer-first business operations, customer satisfaction from customer questionnaires (completed by customers when signing up for policies or being paid insurance money) has been designated as one of the indicators for Group sustainability that earns the trust of society</p> <p>ESG data and document collection: "Customer satisfaction survey about insurance contract procedures" and "Customer satisfaction survey about payment of insurance claim"</p>
<div>Group-wide</div> <p>Integrating customer-focused values among employees and agents</p>	<p>We have been fostering a suitable corporate climate by integrating customer-first values into our operations through education for employees and agents.</p> <p>For employees:</p> <p>We conduct workplace meetings and arrange training and contests aimed at improving skills in all departments.</p> <p>For agents:</p> <p>We provide agents with various training and online learning opportunities, and we seek to motivate them via an agent quality certification system.</p> <p>Developed training for customer-oriented after-sales service (MSI Primary Life)</p> <p>Developed training for financial institution agents, "Realizing My Vision for Myself," to help improve their work engagement (MSI Primary Life)</p>

Quality Improvement Utilizing Cutting-edge Technologies

To satisfy a variety of customer needs to a high degree, we develop products/services utilizing cutting-edge ICT and other technology and employ new technologies such as artificial intelligence (AI), Big Data, and voice recognition to revamp our operational flow.

Principal Approaches

<div data-bbox="186 775 446 810"> <div>MSI</div> <div>ADI</div> <div>MSI Aioi Life</div> </div> <p>Improvement of customer convenience</p>	<p>We have developed and provided support apps and services using AI in order to provide insurance products and services more quickly.</p> <p>Launched an accident report receiving service using AI-based automated voice response (MSI) (in Japanese only) </p> <p>Industry First — Introduced an AI-based automatic voice response service for agents and customer billing (MSI Aioi Life) (in Japanese only) </p> <p>Providing personal support videos to resolve common customer questions and difficulties (Mitsui Direct General) (in Japanese only)</p>
<div data-bbox="231 1272 402 1308"> <div>ADI</div> <div>Mitsui Direct General</div> </div> <p>Improving the quality of customer service</p>	<p>By utilizing the incoming call classification system, we can automatically classify and sort 1 million customer voices annually by category. We conduct analysis efficiently and effectively and promote initiatives to improve quality across the company.</p> <p>Industry First — Launched use of incoming call classification system to improve quality across the company (ADI) (in Japanese only) </p> <p>Leveraging our marketing system, we provide optimal product proposals and services based on the attributes of each individual customer and the contact information obtained from our websites, emails, and customer centers, etc.</p> <p>Built a marketing system that supports our “Strong and Kind (Tsuyokute Yasashii)” product brand (Mitsui Direct General) </p>

<div data-bbox="186 792 446 828"> <div>MSI</div> <div>ADI</div> <div>InterRisk</div> </div> <div data-bbox="122 846 509 873"> <p>Enhancement of accident responses</p> </div>	<p>We have introduced a system that uses AI and telematics technologies to automatically and accurately explain accident situations through text and diagrams. This reduces the burden on customers and we have made the handling of claims more efficient (accident response).</p> <p>New features added to the dash cam-based AI accident explanation system "Ai's" (MSI) (in Japanese only) </p> <p>New features implemented in the telematics damage service system (ADI) (in Japanese only) </p> <p>We have launched an initiative for analyzing satellite images using AI and visualizing the average amount of damage to buildings in each region within three days after a disaster, at the earliest, in the event of a typhoon equivalent to a severe disaster.</p> <p>We have reduced the average time from receipt of accident claims to the start of damage investigation by seven days, accelerated the start of remedial and repair work, and we help expedite disaster victim certification procedures in collaboration with partner local governments.</p> <p>World First — Visualization of the average amount of damage to buildings in each region within three days after a disaster, at the earliest, in the event of a typhoon (ADI) (in Japanese only) </p> <p>Upon receipt of an accident report from a customer, the business automation system instantly determines various factors such as “details of policy” and “accident characteristics” to select the most appropriate insurance claims settlement center and the person in charge.</p> <p>Full-scale introduction of NEVA, a business automation system, for seamless linkage of cases (ADI) (in Japanese only) </p>
<div data-bbox="276 1523 357 1559"> <div>ADI</div> </div> <div data-bbox="135 1576 497 1644"> <p>Enhancement of claim settlement operations</p> </div>	<p>We developed a fraud detection system that utilizes AI to eliminate fraudulent claims for auto repairs, strengthening our damage investigation system by ascertaining repair claim trends for each auto repair shop.</p> <p>Developed an AI fraud detection system to deal with fraudulent insurance claims (ADI) (in Japanese only) </p>
<div data-bbox="276 1841 357 1877"> <div>Group-wide</div> </div> <div data-bbox="113 1895 520 1962"> <p>Strengthening of information security management</p> </div>	<p>In line with MS&AD Insurance Group Information Security Management Basic Policy, we have been pursuing consistent system security management across the Group to ensure that service can be reliably provided in the face of rising cyber risks stemming from technological advances. We are also working to develop more robust information management system through activities such as establishing in-house regulations and educating employees.</p> <p>Information Management</p>

MS&AD Insurance Group Basic Policy for Responding to Customer Communications

MS&AD Insurance Group Basic Policy for Responding to Customer Communications

The MS&AD Insurance Group shall respond to all customer communications quickly, appropriately and in good faith based on the Group's management ideology. The following principles for conduct are hereby promulgated to contribute toward greater customer satisfaction.

1. Definitions

(1) Definition of Customer

As used herein, "customer" shall refer to "a customer having a relationship with the activities of the MS&AD Insurance Group" with respect to both individuals and companies.

(2) Definition of Customer Communication

As used herein, "customer communication" shall refer to "any and all expressions from customers (inquiries, consultations, requests, complaints, disputes, praise, expressions of gratitude, etc.)." Here, "complaint" shall mean "an expression of dissatisfaction from a customer."

2. Principles for Conduct

(1) Basic Stance

- (i) All officers and employees shall respond to all customer communications quickly, appropriately and in good faith.
- (ii) All officers and employees shall be conscious of the fact that customer communications constitute "important information for assuring trust from customers, realizing corporate growth and further improving quality."
- (iii) All officers and employees shall compile and analyze information relating to customer communications, and while making effort to reduce complaints, shall also use this information to create measures that improve quality and raise the level of customer satisfaction.

(2) Management of Responses to Customer Communications

- (i) Domestic Group insurance companies shall prescribe policies for responding to customer communications that factor in the business conditions present at their respective companies consistent with the "MS&AD Insurance Group's Mission Statement" and the "MS&AD Insurance Group Basic Policy for Responding to Customer Communications."
- (ii) Domestic Group insurance companies shall prepare rules, manuals and the like regarding the procedures and specific individual actions for responding to customer communications.
- (iii) When necessary, the other Group companies shall prepare measures for responding to customer communications and put these into practice as appropriate.