

Diversity & Inclusion

D&I Promotion Report 2021





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Message from the Group CEO

The COVID-19 pandemic has drastically affected the way people work. Although telecommuting has become more commonplace in recent years, the practice has seen an explosion in use as a means of preventing the spread of the pandemic, and is steadily becoming a new way of life. People are also starting to focus more on their own lifestyles than on their work. Furthermore, this pandemic has had an immeasurable impact on the world economy, and people are experiencing an unprecedented level of uncertainty.

In order for us to respond to unexpected events in these uncertain times, we cannot rely on just our previous experiences. In order to face the various issues running rampant in the world, and to create shared value with society, we ourselves need to maintain the flexibility required to accept diversity.

Furthermore, in order for companies to realize sustainable growth, they require the creation of new value, improvements to productivity, and fundamental reforms to business models realized by DX (digital transformation), and will be expected to come up with many innovative ideas. However, if we stay bound to traditional ideas and past successes, we cannot expect to realize any innovations. Innovations require new perspectives and flexible ideas, and

"Diversity and Inclusion (D&I)" will help support their development.

In light of these environmental changes, MS&AD Group considers D&I an initiative we must advance alongside our work style reforms and DX. D&I is the engine that will help us propel work style reforms and DX forward, and work style reforms and DX promotion will form the foundation for D&I, as the three initiatives share a relationship deeply affecting each other.

As such, we will be working even harder to promote the career development for women, and establish an environment where our employees will have the freedom to work at their fullest potential.

Under "Vision 2021", a medium-term management plan started in FY2018, our goal is to create common social values (CSVs) using SDGs as our guidelines. The 17 SDG goals relate to each other, and D&I will form the foundation for those goals.

We will promote our D&I efforts as we are convinced that, not only will it help lead to sustainable growth for our Group, it will also lead to the achievement of CSVs.

President-Director and Group CEO of MS&AD Insurance Group Holdings, Inc.

Noriyuki Hara

Noriyuki Hara



D&I Promotion by the MS&AD Group

● Our Aspirations

1. We aspire to realize a corporate culture that allows all of our employees to play active roles and work to their fullest potential, working together as teams to achieve fruitful results.
2. Diverse and professional employees will support the sustainable growth of our Group by developing and providing our customers with products and services that fulfill the needs of society.
3. External evaluations show that our D&I efforts have been promoted sufficiently.

● Themes of Common Group Initiatives

At the MS&AD Group, we will establish common themes for our Group initiatives, and continue enhancing our D&I initiatives.

Establishing Environments that Let Our Employees Work and Thrive

We will establish an environment where employees can work and thrive for a long time, where we do not lose employees to unwanted departures caused by life events and avoid loss of personnel.

Creating Workplaces that Invite Active Sharing of Diverse Opinions

In order to incorporate diverse values and opinions into our decision-making, we require an environment and management that lets each individual worker feel free to express their opinions.

Conquering unconscious biases on the part of members of management

The unconscious biases of members of management create gaps in provided opportunities, as well as gaps in the experience and capabilities of our subordinates, and we must understand that these biases become factors that hinder the success of our employees, and learn to control them.

Deepening Understanding of People with Disabilities, LGBT Individuals, and Other Similar Peoples, and Promoting Efforts so They Can Work and Thrive in Harmony

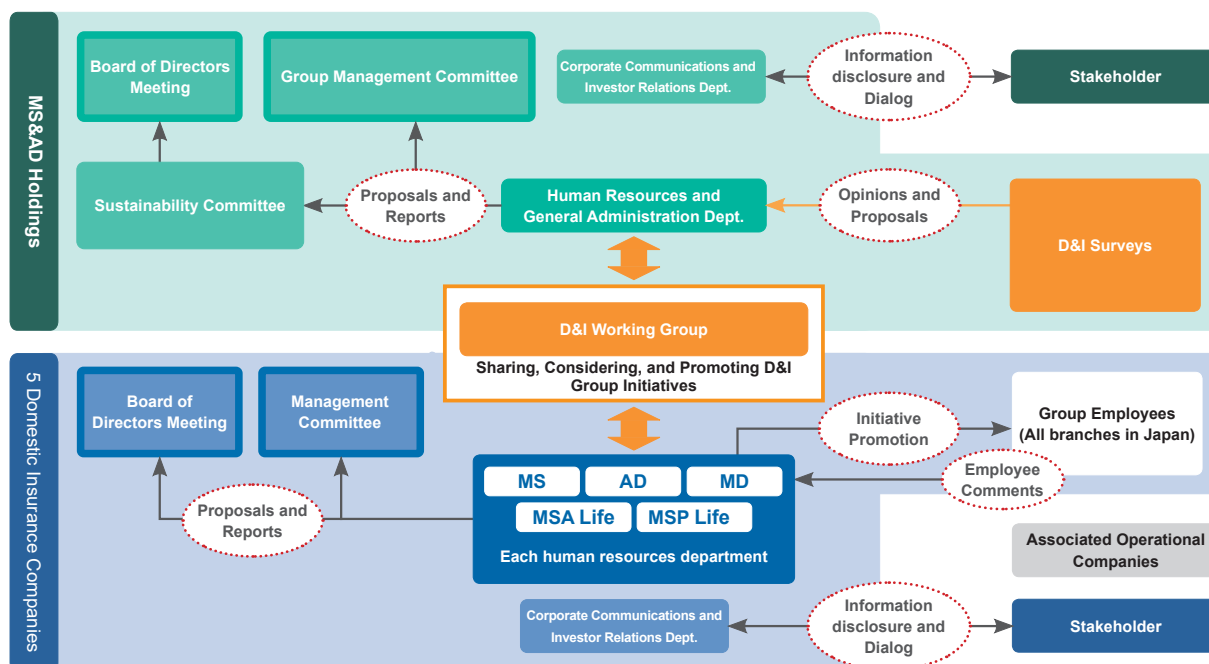
In order to sustainably expand the Group, we will work to establish a diverse workforce wherein all employees can work in harmony, regardless of gender, nationality, disability, or status as a member of the LGBT community.

Company Name		Abbreviation
MS&AD Group Domestic Insurance company 5 companies	Mitsui Sumitomo Insurance Co., Ltd.	MS
	Aioi Nissay Dowa Insurance Co., Ltd.	AD
	Mitsui Direct General Insurance Co., Ltd.	MD
	Mitsui Sumitomo Aioi Life Insurance Co., Ltd.	MSA Life
	Mitsui Sumitomo Primary Life Insurance Co., Ltd.	MSP Life
MS&AD Insurance Group Holdings, Inc.		HD

D&I Promotion System

As a Group that will expand on both a domestic and international scale, we will expand our D&I initiatives with a global perspective.

In collaboration with MS&AD Holdings and 5 domestic insurance companies, everyone, from members of management to employees across Japan, is working together to advance D&I in the Group.

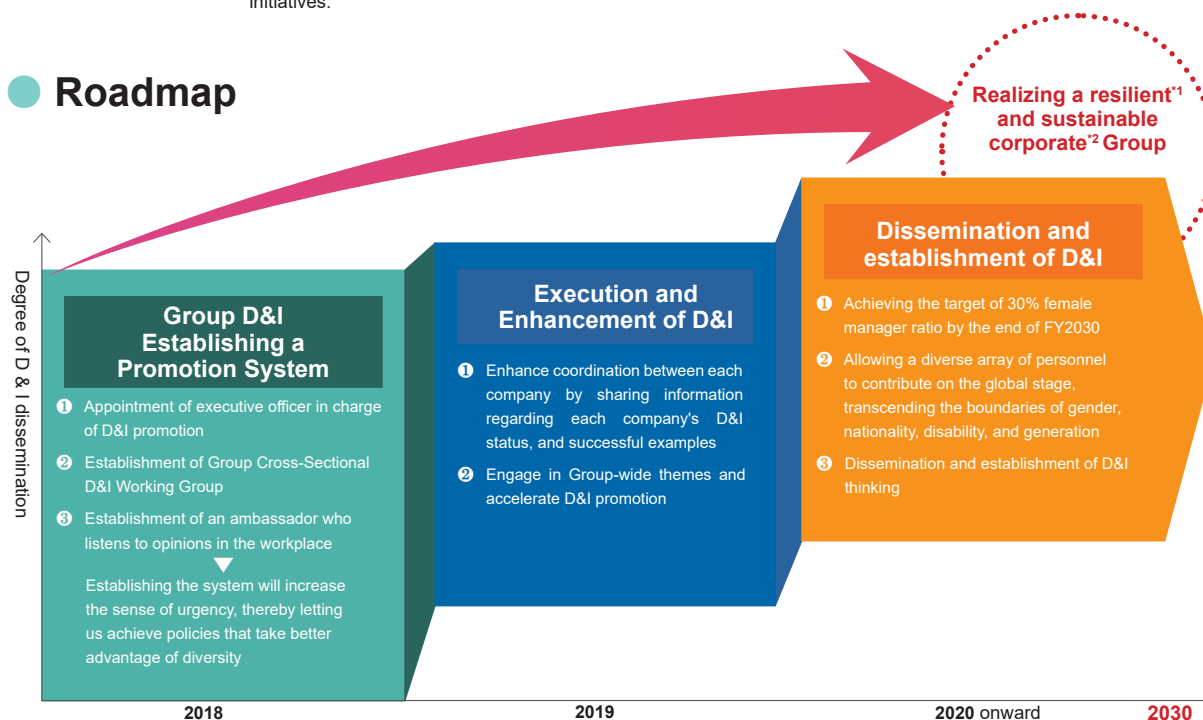


Sustainability Committee:A meeting body that deliberates on initiative policies and plans for Group sustainability, D&I promotion, policies and plans to improve the capabilities of our human resources, and other matters. Membership comprised of Chairman, President, and outside directors of MS&AD Holdings, among others.

D&I Working Group:This group is comprised of the human resource departments of MS&AD Holdings and the 5 Domestic Insurance Companies, and shares information and exchanges opinions regarding D&I issues, initiatives and advanced cases, etc.

D&I Surveys:Surveys implemented with respect to Group employees in their 20s and 30s asking questions regarding their current ability to display their talents, and the prospects they have for their futures. These surveys are then utilized in Group initiatives.

Roadmap



^{*1}: Resilient:Refers to the ability to flexibly and adeptly respond to changing conditions and unanticipated events, and to diminish the effects of, and promptly recover from, such conditions and events.

^{*2}: Sustainable Business:Maintaining the following preferable conditions in a stable and sustainable manner. Businesses that can respond to the expectations of society through business activities based on value generating stories, impress upon society the value of their existence, and continually reflect this value over an extended period of time

Current Group Figures*1

Number of Female Officers
(Directors, Audit & Supervisory Board Members, executive officers)

13

As of July 2021

Ratio of Female Employees

53.3%

As of March 2021

Female Manager Growth Rate

+7.7%

FY2019 → FY2020
944 → 1,017
As of April 2021

Number of Employees with Disabilities

730

As of June 2021

Female Employee Hiring Rate (New Graduates)

65.1%

As of April 2021

Ratio of Global Employees

22.2%

Employees of Overseas Consolidated Subsidiaries As of December 2020

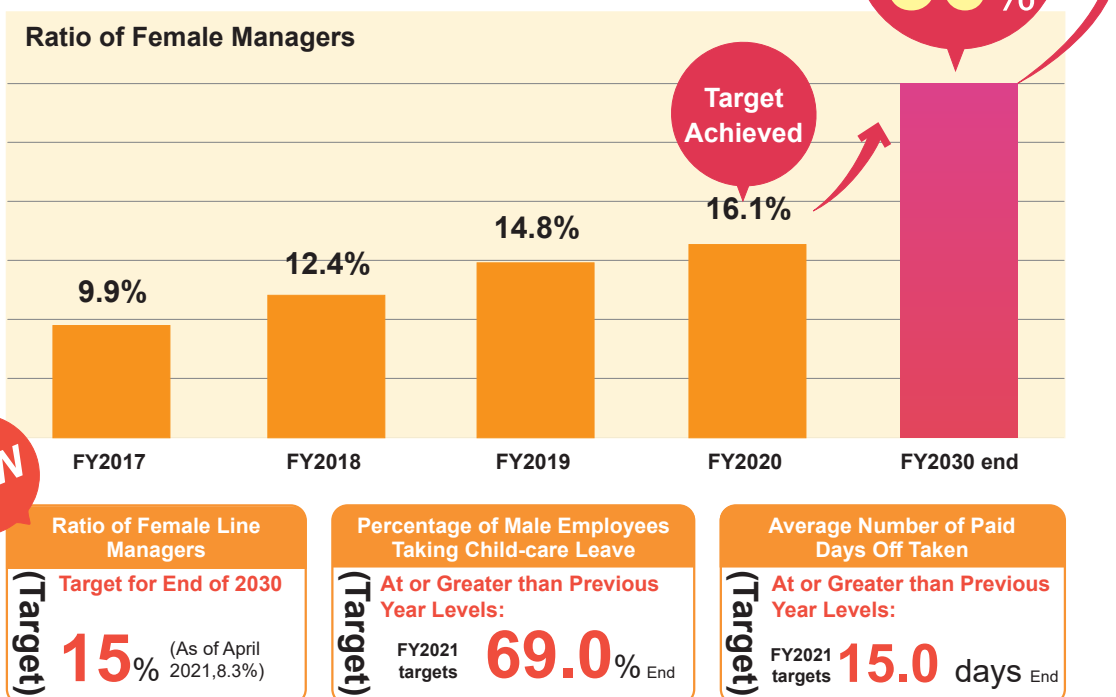
*1: Group 5 domestic insurance companies + MS&AD Holdings

Three-year trends (as of March in each fiscal year — Conditions change per each item)

* Indicators concerning Directors, Audit & Supervisory Board Members, and Executive Officers	FY2018	FY2019	FY2020	Conditions
Number of Male and Female Directors (Number of Female Directors in Parentheses)	-	59 (4)	54 (6)	As of July for each following fiscal year
Number of Male and Female Inside Directors (Number of Female Inside Directors in Parentheses)	-	48 (0)	41 (1)	
Number of Male and Female Audit & Supervisory Board Members (Number of Female Audit & Supervisory Board Members in Parentheses)	-	25 (3)	25 (3)	
Number of Male and Female Executive Officers (Number of Female Executive Officers in Parentheses)	-	85 (3)	88 (5)	
Number of Male and Female Directors (Number of Female Directors in Parentheses)	12 (2)	12 (2)	10 (2)	<div><div></div> HD only</div> <div><div></div> As of July for each following fiscal year</div>
Number of Male and Female Inside Directors (Number of Female Inside Directors in Parentheses)	7 (0)	7 (0)	6 (0)	
Number of Male and Female Audit & Supervisory Board Members (Number of Female Audit & Supervisory Board Members in Parentheses)	4 (2)	4 (2)	4 (2)	
Number of Male and Female Executive Officers (Number of Female Executive Officers in Parentheses)	16 (1)	15 (1)	15 (2)	
* Indicators concerning hiring				
Number of Male and Female Employees (New Graduates) Hired (Number of Female Employees Hired in Parentheses)	972 (661)	861 (570)	596 (388)	Joined company in April of each following fiscal year
Number of Male and Female Employees (Mid-Career) Hired (Number of Female Employees Hired in Parentheses)	475 (220)	407 (225)	350 (230)	Joined company between April through March of each fiscal year
* Indicators concerning continued employment				
Average Number of Years of Service (Male)	13.8 years	14.0 years	14.4 years	
Average Number of Years of Service (Female)	11.9 years	12.3 years	12.6 years	
Percentage of Employees Taking Child-care Leave (Male)	63.9%	64.6%	69.0%	
Percentage of Employees Taking Child-care Leave (Female)	98.0%	98.7%	95.0%	
Average Number of Days of Child-care Leave (Male)	1.7 days	3.1 days	3.0 days	

Target Numbers (Domestic)

KPIs in Group Medium-Term Management Plan



* Indicators concerning continued employment				
Number of Male and Female Employees Who Left Their Jobs (Number of Female Employees in Parentheses)	971 (736)	943 (697)	870 (620)	
Rate of Taking Paid Leave	66.2%	67.5%	68.1%	
Average Number of Paid Days Off Taken	15.6 days	15.7 days	15.0 days	
Average Number of Overtime Hours Worked in Excess of Legal Limits per Month	15 hours	14 hours	16 hours	
* Indicators Concerning Promotion to Management		FY2018	FY2019	FY2020
Number of Male and Female Members of Management (Number of Female Members of Management in Parentheses)	6,290 (782)	6,390 (944)	6,305 (1,017)	
Number of Male and Female General Managers (Number of Female General Managers in Parentheses)	1,157 (47)	1,233 (53)	1,271 (63)	
Number of Male and Female Managers (Number of Female Managers in Parentheses)	5,133 (735)	5,157 (891)	5,034 (954)	As of April in each following fiscal year
Number of Newly Promoted Male and Female Members of Management (Number of Promoted Female Employees in Parentheses)	400 (189)	415 (202)	371 (129)	
* Indicators Concerning Promotions and Hiring				
Number of Male and Female Assistant Managers (Number of Female Assistant Managers in Parentheses)	5,004 (2,196)	5,232 (2,315)	5,555 (2,714)	As of April in each following fiscal year
Number of Male and Female Employees (Number of Female Employees in Parentheses)	32,182 (16,584)	32,091 (16,803)	32,002 (17,042)	
Hiring Rates of Employees with Disabilities	2.37%	2.43%	2.49%	
Number of Employees with Disabilities	711	727	730	As of June in each following fiscal year
* Global indicators				
Number of Employees	41,467	41,582	41,501	Domestic and Overseas Consolidated Subsidiaries
Ratio of Overseas Employees, etc.	21.6%	22.2%	22.2%	Employees of Overseas Consolidated Subsidiaries
Number of Overseas Employees	8,958	9,236	9,230	

Initiatives and Systems for Promoting Career Development for Women

The MS&AD Group believes that an important element in growing both our employees and our companies is for our female employees to fully express their strengths and unique traits while also challenging themselves by attempting new work and roles that will allow them to further contribute to the Group. Our Group companies provide support for the career development for women by offering a variety of helpful systems and training programs.

Group-Wide

Realizing and Training Female Executive Officers

Realizing and Training Female Executive Officers In May of 2019, we enrolled in "30% Club Japan," a global campaign meant to help realize greater numbers of female executive officers. For the Holding Company, the target ratio of female members of the Board of Directors (directors and auditors) is set to "at least 30% by the end of FY2025," and this percentage is 29% as of September 2021. Furthermore, we are working on promoting women to officer positions by setting the following new goal for our ratio of female officers, including directors, auditors, and executive officers:

"30% by the end of FY2030 (26% as of September 2021).



Group-Wide

Reforming Awareness of Executive Officers and Managers

In addition to implementing officer training meant to help deepen understanding of unconscious biases, we are implementing management training to reform the awareness of managers, and learning methods to individually become aware of, and control, unconscious biases.

Furthermore, we are implementing seminars for officers and Group employees to draw out various opinions based on the knowledge and experiences of human assets of diverse genders, ages, and positions, and using these seminars as opportunities to develop and practice inclusive worksite management know-how (inclusive leadership) that can be utilized in decision-making and organizational activities.

What is an "unconscious bias"?

Examples of unconscious biases are preconceptions based on factors like age and gender, such as "men should take lead, women should act as support", "giving women work with a lot of responsibility is asking too much of them", and "business trips are too difficult for women with little children".

Group-Wide

Association of Female Group General Managers

We are involved in a wide variety of initiatives meant to train and realize greater numbers of female officers: we have recently formed a new network for female general managers cutting across the Group as a whole, have started joint training with other companies, and are working to give female employees opportunities to exchange meetings with officers, and promoting female employees to part-time directorship positions at our associate companies.

Meetings for exchanging opinions with Group domestic insurance company officers



AD

Ai Challenge

In order to back up the "will to strive and a challenger's spirit" of regional employees from a systemic perspective, and provide further support for step-ups, we have established a system that makes it possible for employees to work (1) nationwide, (2) in a "wide area", (3) within the same prefecture as their primary base of operations, or (4) their desired region (for 3 years as a general rule). Employees newly hired in FY2021 were able to select from a wide range of areas at the time of their hiring.

*The "wide area" option transfers and relocates workers within a specified region and a specified time.

MS

Encouraging male employees to take 1 month of childcare leave

Starting in June 2021, we began initiatives aimed at encouraging male employees to take 1 month of childcare leave. Through these initiatives, we will support participation in childcare by our male employees, foster diverse values, and realize the practice of flexible work styles.

MS

Newly establishing posts for female deputy branch managers and deputy general managers

In July of 2021, we established new positions for female deputy branch managers and deputy general managers. By training female members of management who can oversee line managers based on work experience couched in responsibility and authority, we will be able to further diversify our decision-making personnel.

Group-Wide

Employee Classification Transfers

In order to respond to the lofty ambitions of many of our employees who don't want to limit themselves to a career in a single department, and wish to grow by continually facing new experiences and applying themselves to challenging, and advanced core work operations, we are developing mechanisms that help employees try out new work duties by turning regional employees into all-region employees, and turning contract employees into regional employees, among other similar transitions.

For example, at Mitsui Direct General Insurance, a female employee hired for a fixed period at the Customer Center (Matsuyama) who was then transferred to a regional employment type was then further transferred to an all-region type employment, and is now an active member of the Damage Support Department (Tokyo).

MS Female Leaders' School

MS

The MS Female Leaders' School is held for female employees who are candidates for management positions in order to help them change their behavior in a way that would help them gain the capabilities required to take on managerial positions. Since FY2020, we have provided the program in each region in order to expand opportunities for participation.

Self-development Leave of Absence System

MS

In order to help our employees realize their envisioned careers, in FY2020 we newly established the "Self-development Leave of Absence System", which grants leaves of absence to employees who seek to study abroad at or attend universities, graduate schools, and other similar institutions at their own expense.

AD

Iku Boss

In order to create work environments where diverse employees can play active roles, branch managers and line managers are personally taking the lead in making "Iku Boss Declarations", and putting them to practice in their day-to-day work duties.

Each employee understands the details of the Iku Boss Declarations at their own branches, and are working to achieve them throughout all branches to create virtuous cycles that have them learning on their own, thinking on their own, and challenging themselves to do greater things.

The "Iku Boss Seminar", previously held online in FY2020 for all branch managers and line managers across Japan, was held again in FY2021, with more selectively chosen targets and themes, and even more in-depth content. Through this seminar, we provided employees struggling to manage their work with childcare or nursing care, and employees who need support in their careers, with opportunities to learn management skills. By engaging in role playing, we were able to provide a seminar with more practical content.

What is an Iku Boss?

Generally speaking, an "Iku Boss" is a leader who seeks to support their employees in achieving a work-life balance that properly balances their job needs with their home needs (childcare and nursing care), effectively using proper work-life management in order to improve the performance of the organization as a whole. At Aioi Nissay Dowa Insurance Co., Iku Bosses are leaders who support employees who "learn on their own, think on their own, and challenge themselves to do greater things", even in human asset development.

Mentor System

We have introduced a mentor system in order to help promote more women into positions of management and to reform the awareness of our officers and branch managers. This system supports career development for female employees by assigning them officers and branch managers, who are not direct superiors to the female employee in question within their own departments, as mentors and counselors.

In addition to the mentor system described above, Aioi Nissay Dowa Insurance Co. has started an "upper management training mentor system" as well, which assigns officers as mentors to employees in order to help line managers gain promotions to be branch managers, and branch managers gain promotions to be officers.



AD

MSA Life

What is a "mentor"?

Mentors are members of management who work with employees one-on-one, listen to them, provide them with objective advice regarding how to move their career development forward and how best to think about their life plans, and otherwise provide guidance and advice so that the employees can progress in their lives and careers with optimism. The employees working with their mentors are called "mentees".

Initiatives and Systems for Promoting Career Development for Women

AD

Female Line Manager Candidate Training School

This school targets members selected from various departments, and offers seminars that teach them the skills they need to be line managers, help them exercise those skills to promote future career advancement opportunities, and offer opportunities to create networks and deepen connections between the participating members. Through these seminars and follow-ups for up to a maximum of 3 years, the school aims to help train female line manager candidates. Due to the new business style reforms that continued over from the previous fiscal year, non-face-to-face training is now also being offered through once-a-month online training programs. In follow-up efforts, we encourage students to interact with each other, and participate in panel discussions.



Career Design Training

MSA Life

We offer career design training meant to help participants clarify who it is they want to be and how it is they want to work, and learn the ways of thinking and skills they need in order to individually develop their own careers.

Women's Career Development Training

MSA Life

In order to help develop female employees who will take on roles in management in the future, we offer training meant to enhance the leadership skills of participants. The program helps its participants understand the roles management members are expected to play, and what it is the company expects of them in such positions, and works to help participants contribute as leaders at an early stage.

Regional Employees (Wide Area) Course Classification Transfers

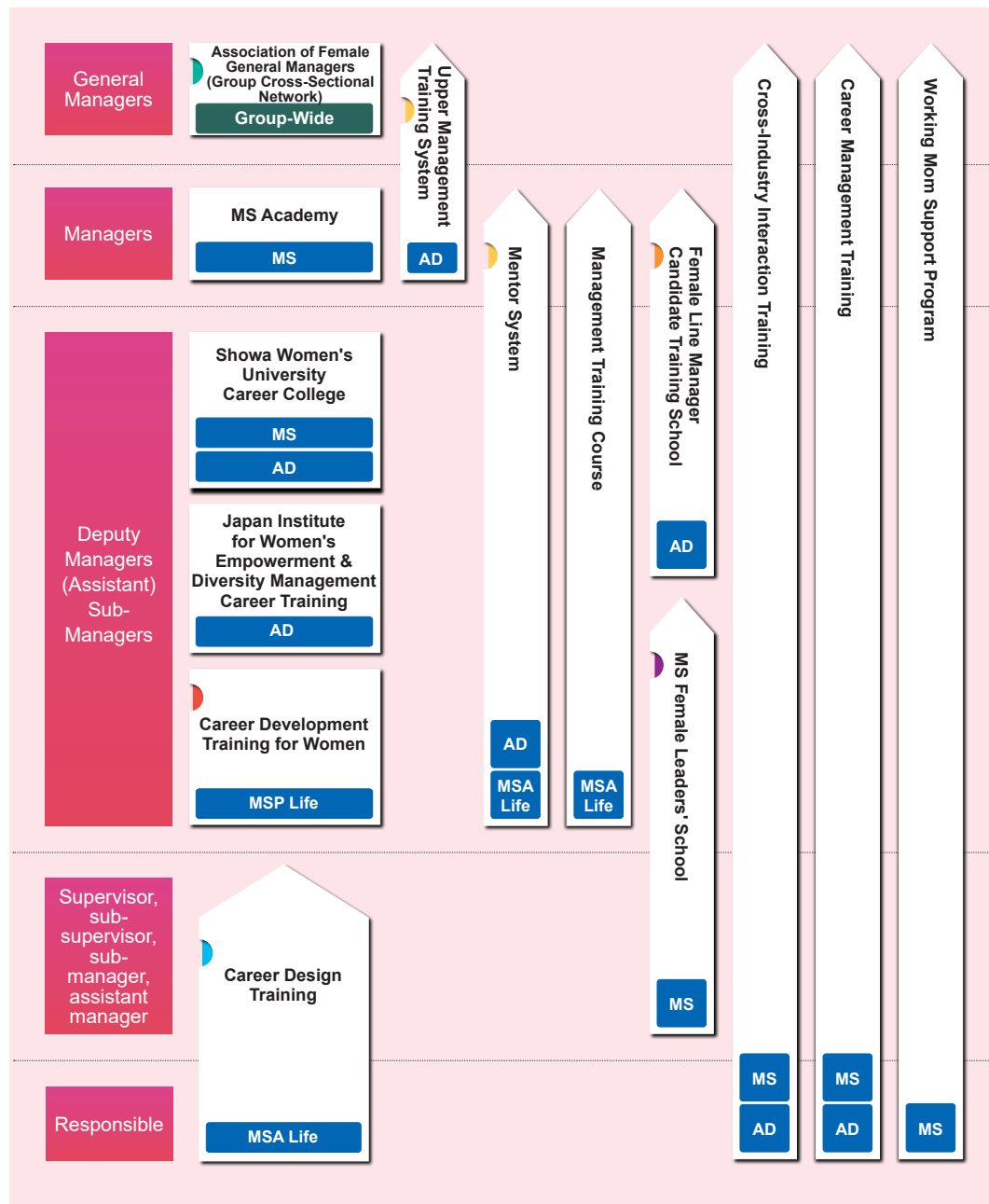
MS

For regional employees (Wide Area), in the past we provided two different types of work transfers, the "standard type", which transfers employees to different areas within a set region at set intervals, and the "national type", which expands the scope of transfers to all of Japan. However, starting in April 2022, we newly added the "global type", which allows employees to partake in training and new appointments at overseas entities. By limiting, as a general rule, the relocation and transfer period to 3 years, and making it possible for employees to engage in bi-directional transfers with regional employees limited to their original work regions (areas), the program helps broaden the scope of employees' careers to include international opportunities and gain experience whether at home or abroad, while also allowing them to balance their work lives with life events like childcare and nursing care.

Comments from Training Participants

- I always had the impression that it was the job of a leader to pull their teams along, but I learned that it's perfectly fine to have many different ideas of what a leader should be, and even that there is no right answer to that question. Going forward, I want to work to be the type of leader I'm best suited to being.
- I was able to engage in self-reflection, which made the issues I needed to address clear. I hope to take full advantage of the relationships I formed with the other students during training in my future endeavors at work.

Career Development for Women Support System



Career Development for Global Human Assets

The MS&AD Group has networks in 50 nations and regions around the world, and we have approximately 9,000 employees at our overseas entities. In order to train specialists who have international sensibilities and expertise, we have established programs where our employees across the globe and in Japan can interact with each other and inspire each other to work even harder.

Overseas Training System

MS

AD

Shiho Hayasaki, who is currently assigned to the Thai Branch, is a former participant of this system. After joining the Company, she worked with the Commercial Production Department for 5 years, and worked for 1 year at our local subsidiary in Malaysia as an overseas trainee, after which she was newly assigned to the Thai Branch as a resident employee. She told us that, "I was interested in international business since I was hired, and have been preparing for that work by taking advantage of the Global Trainee System (explained later) and the MSBU System. Although being an overseas resident employee can be quite difficult, I am gaining a wide variety of experiences."

In order to develop human assets with international perspectives and diverse values, Aioi Nissay Dowa Insurance Co. offers overseas basic training programs where employees can work at an overseas subsidiary or affiliate for 1 year, and overseas deployment programs where they can experience new types of work overseas, among other programs.



Mitsui Sumitomo
Insurance Thai Branch
Ms. Shiho Hayasaki

Secondee System

MS



Secondees refer to employees hired overseas dispatched from overseas entities to our headquarters in Japan from between 6 months to 2 years, and around 10 secondees are always working at HQ. They participate in the day-to-day affairs of the departments they are accepted in to, and help support the globalization of employees who work in Japan.* These secondees engage in a variety of initiatives, such as "Let's Learn

About Subsidiary Insurance Company Market in English", where participants can learn about the insurance markets of the secondees' countries of origin, interactions with young employees at "Secondee Meet-and-Greets", as well as the development of newsletters transmitted to Group companies around the world.

In light of the COVID-19 pandemic, we have suspended accepting secondees for the time being (as of September 2021).

Global Trainee System

MS

Our "Global Trainee System" provides our domestic employees with opportunities to work with overseas entities, and our employees who have been hired at local companies for overseas entities opportunities to work at our headquarters in Japan.

Since we began the program in FY2010, the number of participants has grown year after year, and, at present, more than 50 employees have been

dispatched in both directions, meaning that over 100 employees in total are now participating in the program (held online in FY2020).

By holding discussions regarding globalization, and having employees compare and contrast their own work and the work done at their offices of origin with those of others, we are working to share knowhow and deepen mutual understanding.



Career Development for People with Disabilities, LGBT Support, and Career Development for Seniors

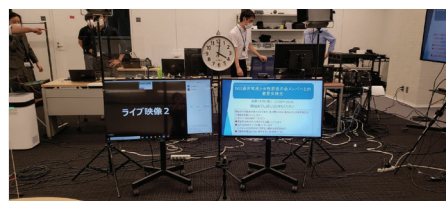
The MS&AD Group strives to assertively hire, and develop the careers of, people with disabilities, and to develop environments where sexual minorities such as members of the LGBT community can feel supported and welcome, and where seniors can work in accordance with their own wants and capabilities without concern for their age, and thereby contribute to society.

Employment and Career Development for People with Disabilities

Group-Wide

We endeavor to develop work environments where people with disabilities can find joy in their work, and exercise their capabilities to the fullest. 2.49% of Group employees are people with disabilities. (As of June 2021)

In June of 2018, we established "MS&AD ABILITYWORKS.CO., LTD." a Group company meant to hire, and develop the careers of, people with disabilities, and that primarily hires individuals with physical or mental disabilities. No one is perfect at everything, but everyone is good at something, and the company has reflected our corporate philosophy in its name: a company that seeks to help employees exercise their "ability" in their "works". At present, Abilityworks is working to help each employee make the fullest use of their unique traits in their work, and is producing videos, digitizing paper materials, and developing fliers, among other efforts.



Employee Comments

Our company is a somewhat accommodating workplace to people with disabilities, and one of our major selling points is the fact that each employee can do work that best makes use of their unique skills. Moving forward, I'd like to develop my skills and be assigned even more duties in the future.

LGBT Support

Group-Wide

The MS&AD Group endeavors to create a welcoming work environment for LGBT employees that respects their human rights as sexual minorities. We are further working to deepen our employees' understanding of LGBT individuals, and foster more diverse perspectives, through exercises such as LGBT seminars held jointly by the Group, and human rights training programs held throughout the Group.



At Aioi Nissay Dowa Insurance Co., in addition to utilizing internal social media in 2017 in order to establish "ALLY*", an LGBT portal website and community, we converted 14 bathrooms for people with disabilities located throughout our primary buildings into "gender neutral bathrooms," and are working on various other, similar internal developments. In order to better foster understanding and awareness among our employees, we hold a "Rainbow Month" that makes use of the ALLY community, and have developed an "LGBT Support and Understanding Promotion Handbook" that we have distributed to all of our worksites.

* The word "ally" here means an individual who understands and supports sexual minorities such as members of the LGBT community, or has made their understanding and supportive stance clear.

Career Development for Seniors (Re-employment of Elderly Individuals)

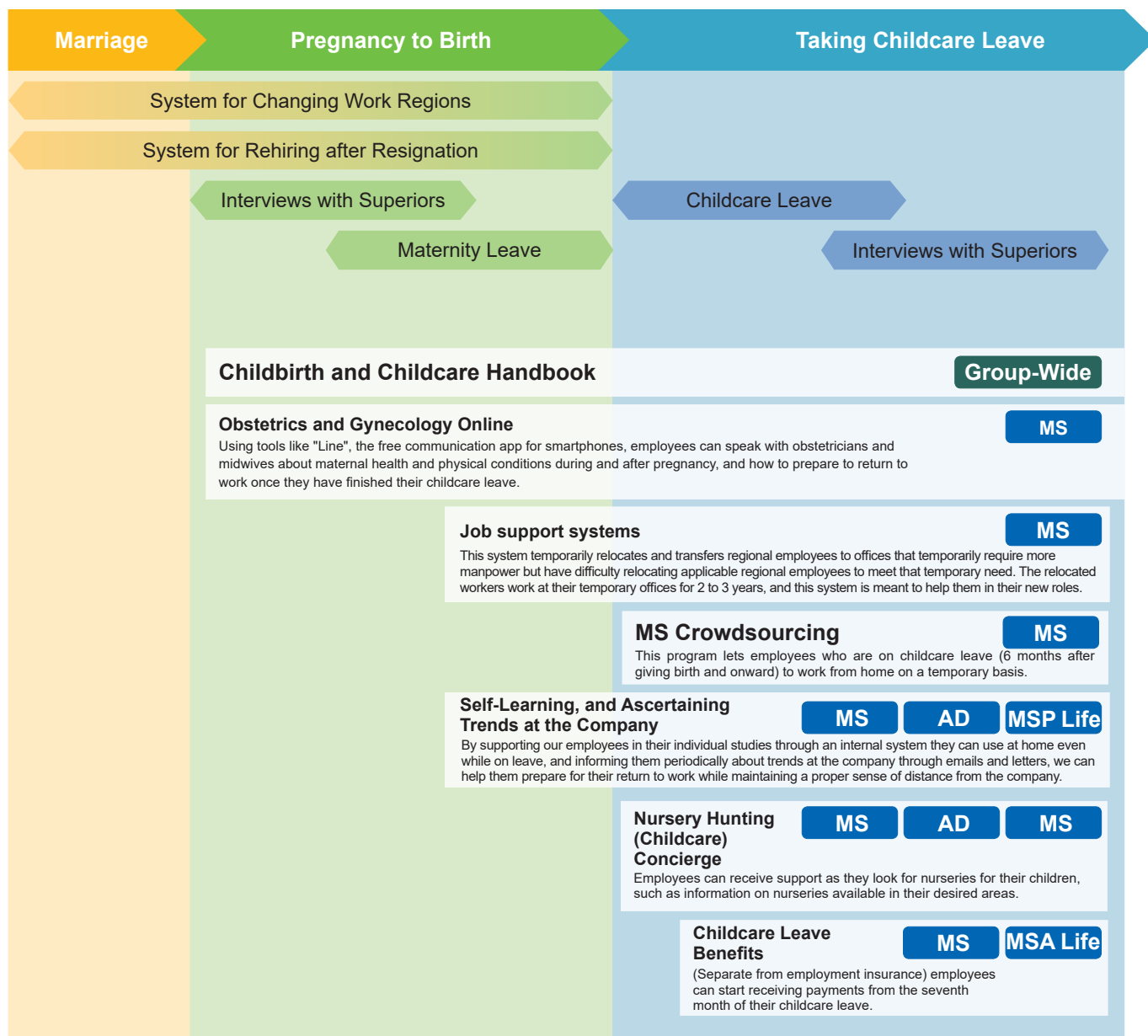
Group-Wide

We have established a system to re-employ individuals who have already retired at the legal age of retirement.

This system is meant to help elderly employees fully utilize the experience, skills, and capabilities they have worked to build up over their long careers. Elderly employees are employed up to the age of 65, based on the work-related needs of our companies, and the sort of work the employees have experience doing, among other factors. The system offers various different work patterns with varied work types, working days, and working hours, and is designed to give employees a variety of work style options.

Number of retired employees re-employed as of April 2021 (new hires, continued employment, totals across 5 domestic insurance companies): 1,492 employees

Work-life Balance (Systems and Initiatives to Help Employees Keep Working)



Family Days

We invite our employees and their families to the workplace on "Family Days", so that the families supporting our employees can gain a deeper understanding of the company and the workplace, while also providing opportunities for employees to interact with their coworkers.

Due to our efforts to help contain the COVID-19 pandemic in recent years, our companies were not able to let families visit our worksites for Family Days, but Mitsui Sumitomo Primary Life Insurance sent the families of our employees a DVD depicting the conditions at our worksites and filled with messages of gratitude from our companies and employees to their families. Some employees shared their families' opinion with us: "My family told me that they were happy my company thought about them too." These were just some of the opinions we received, indicating that the Family Days are improving employee satisfaction. At Aioi Nissay Dowa Insurance Co., sales, loss services, and headquarters have all worked together to plan online Family Days. We played videos depicting tours of headquarters, our employees working, and messages from participants to their families, developed and exchanged online business cards, and held quiz contests.

A Look at Family Days



The MS&AD Group has a variety of programs that help employees maintain a proper work-life balance, realize value and growth in their work, and learn to work in a vibrant and lively manner. Going forward, the Group will continue to work as one to establish an environment and expand support measures that enable employees to continue to work. Here, we will discuss the key initiatives of the Group.



System for Changing Work Regions

This system accommodates employees who need to change their work regions even if their own transfers do not require them to relocate, due to, for example, their spouse's relocation for work, marriage, parental nursing care, and the elimination of reasons for nursing care.

System for Rehiring after Resignation

Allows employees who have retired for life event reasons such as nursing care, childcare, and their spouse's relocation, to return to work.

Company-operated childcare (Nichii Kids) Day Care Facilities within Offices (Kids' Club)

In order to respond to the opinions of employees who say they "want to go right back to work once their child is born", or that they "want to have a place where they can drop their kids off so they can work without worry", we have formed use agreements with NICHII GAKKAN CO., LTD. with respect to their company-operated nursery facilities (Nichii Kids), which have 89 locations nationwide. They also have day care facilities inside offices opened in 4 locations throughout the country.

What is a company-operated nursery?

This is the designation for unlicensed nursery facilities. This new type of business was started in FY2016 in order to help establish and operate flexible nursery care facilities that can accommodate the needs of a company. The business was started for the purpose of expanding nursery services that accommodate various work styles, eliminate children's waiting lists for nursing care, and help employees achieve a work and childcare balance.



Establishing Environments for Promoting D&I

Group Work Style Reforms

The MS&AD Group has been assertively promoting work style reforms since FY2016, and, in addition to reducing working hours through ideas like "leaving the company before 7PM as a general rule", "encouraging employees to take paid leave", and "optimization of work duties", we are working to improve productivity by improving each employee's individual capabilities and realizing management that can make use of diverse capabilities.

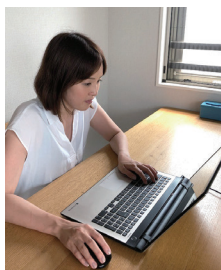
By disseminating work style reforms, we will eliminate work styles that presume the need for long hours and overtime, and standardize the perception that it is better to realize highly productive results during a limited span of time, making it possible to realize a work style that secures a proper work-life balance.

Furthermore, we are developing work environments that disseminate flexible work styles that efficiently use time and location by working from home and using online meetings, thereby creating workspaces where diverse employees can work sustainably and build their careers.

Work from Home

Group-Wide

Utilizing thin client PCs and iPads, and other similar equipment, has allowed employees to work from home in the same type of environment they would have at their workplace. Employees can efficiently participate in meetings even from distant locations through the Internet. Employees who are providing childcare have been able to balance their work and home lives through their use of these flexible work systems. Furthermore, working from home hasn't just helped employees who are raising children, it has also helped optimize the work of other employees by reducing the time it takes to get to work, among other benefits.



Satellite Spaces

AD

MSA Life

MSP Life

We are developing satellite spaces by having employees efficiently utilize the unoccupied work time they have while outside the office, so that we can diversify employee workspaces and improve their time-based productivity.

Installation Locations

AD

Sendai, Tokyo (3 locations), Osaka, Fukuoka

MSA Life

Tokyo

MSP Life

Areas without bases of operation: Sapporo, Kanazawa, Hiroshima, Takamatsu, and Okinawa

Use of RPA and AI

Group-Wide

We at the MS&AD Group are working to optimize and increase the sophistication of our work operations by taking full advantage of RPA (robotics process automation) and AI (artificial intelligence).

RPA is a technology that automates and optimizes work operations by taking standard work performed by people on PCs, and using software robots to perform those tasks instead. By subjecting work operations like analyses and aggregation to RPA, we achieve reforms to our work processes, thereby allowing us to optimize our work operations, and increase our productivity.

We are also advancing our use of AI technologies. For example, we have introduced the use of AI to address inquiries made to the Makara Call Center from customers in order to reduce response times and make the answers provided to customers more uniform, thereby realizing customer support that is even more rapid and high-quality than before.

Optimization of Work Operations

We engage in a variety of initiatives that will help optimize work operations and shorten work hours, like shortening meeting times, reducing report materials, going paperless, and utilizing work operation optimization casebooks ("Top 100 Job Techniques", "Basic 30"). For example, our employees set up a "Departure Time Announcement Tool" on their desktops every day, and work efficiently while keeping themselves aware of the time.



Message from the Executive Officer

Diversity Among Decision-Makers and Individuals: They Both Matter

One factor that we believe is crucial for smooth innovation is to secure diversity amongst the people who make the decisions for our organizations. In addition to female membership ratios for the memberships of the Boards of Directors at the Holding Company and the core companies, we have newly established goals for the ratio of female officers for the Holding Company, as well as among the Line Managers in the Group. In light of the purpose behind revisions to the Corporate Governance Code, we will also work to assertively appoint foreign individuals and mid-career hires to positions of management, and other similar roles, in order to make use of their experiences, values, and expertise.

Furthermore, in order to ensure that female department managers become the leaders of innovation, and to continually realize greater numbers of female officers, we operate a

"Meetings of Female Managers" network of approximately 70 members. These employees are contributing to the Group in a variety of ways, such as participating in opinion exchanges with the officers of core companies, and being dispatched to our associate companies as outside directors.

We are also placing emphasis on the perspective of "individual diversity", which will allow employees to gain a breadth of knowledge through non-work experiences. The fact that Mitsui Sumitomo Insurance has decided to recommend that its male employees principally take a month of continuous leave for childcare will not only help contribute to encouraging active participation by our female employees, make work more worthwhile for those who take leave, and help reform awareness in the workplace, we expect that this may also form the basis for creating a wide array of ideas.

Our Differences Make Us Stronger



In order to realize the inclusion that can be found through diversity, we will work to learn each other's differences by engaging with people we typically do not interact with, and share experiences that take full advantage of those differences.

One of those efforts involved starting seminars comprised of several employees and officers from each Group company, which allowed the participants to engage in online discussions. By letting them engage in free debate and the unabashed exchange of opinions, our hope is that the employees and officers will be able to learn from each other, make discoveries through each other, and partake in experiences that manifest unexpected reactions.

As the factor that most influences the mental well-being of an organization is the behavior of leadership, we intend to foster a corporate culture that engenders a high degree of mental well-being, and expand our leadership into one that realizes inclusivity.

MS&AD Insurance Group Holdings, Inc.
Executive Officer in Charge of
Diversity and Inclusion

Naomi Motojima

Ministry of Economy, Trade and Industry "Diversity Management Selection 100"



*2

*1

Ministry of Economy, Trade and Industry, Tokyo Stock Exchange "Nadeshiko" *1 through *5



Ministry of Economy, Trade and Industry, Nippon Kenko Kaigi, "Superior Health Management Corporations (White 500)" *4



Ministry of Economy, Trade and Industry, Nippon Kenko Kaigi "Superior Health Management Corporations" *2 *3 *5



Ministry of Health, Labour and Welfare "Award for Easiest-to-Work-at and Most Productive Business/Workplace" Grand Prize



最優秀賞

History of Key Awards Received from the Government and Public Offices

*1 MS, *2 AD, *3 MD
*4 MSA Life, *5 MSP Life

Cabinet Office "Award for Leading Companies where Women Shine" *1

女性が輝く
先進企業 2019

Ministry of Internal Affairs and Communications "Minister of Internal Affairs and Communications Award for the Top 100 Teleworking Pioneers" *1



Ministry of Health, Labour and Welfare 2nd Stage of the "Eruboshi" Certification System Based on the Act on the Promotion of Female Participation and Career Advancement in the Workplace *1 *2



Ministry of Health, Labour and Welfare "Kurumin" *1 *2 *4



Ministry of Health, Labour and Welfare "Platinum Kurumin" *1 *3

