



## Policy for the future:

Our Group accelerate major initiatives focusing on three areas which are climate change, natural capital and human rights, considering sustainable issues, such as environmental, social and corporate governance(ESG) factors associated with all of our business transactions, including the development of products and services, underwriting as well as investment. In respect of biodiversity, to improve sustainable Natural Capital, we, by ourselves or, through partnership take measures to preserve environment and as Insurance Group work to ensure sustainable relationship between natural capital and business activities by solutions to identify and prevent risk and mitigate damages on Natural Capital,

### Solutions to identify, prevent and reduce risk

analyze/assess the impact of business activities on natural capital and to take the steps to mitigate damages

- Assessing risks, including the depletion/degradation of natural capital
- Consultation on land use that considers local ecosystems
- Provision of risk coverage using insurance

### Conserving Biodiversity through Partnerships

- Participating in JBIB and holding symposium on Biodiversity
- Participating in Research on Eco-DRR and Multifaceted Uses of Ecosystems

### Environmental Conservation Efforts within the Group

#### ■ MS&AD Ramsar Supporters

environmental conservation efforts of wetlands, including sites registered under the Ramsar Convention by employees and their family



#### ■ Support for the Regeneration of Forests

carry out the “Tropical Rainforest Recovery Project” in Indonesia to prevent and decrease natural disaster and to help improve the global environmental problem of rainforest destruction.

