

Message from the President



MS&AD InterRisk Research & Consulting, Inc., plays a central role in the risk-related services business within the MS&AD Insurance Group's vision of "creating a world-leading insurance and financial services group". For more than a quarter of a century, since our founding in January 1993, we have provided a variety of services that meet the diverse expectations of our clients, including consulting, research, surveys, seminars, lectures and writing reports on risk management. We have been able to consistently expand our business by gaining the trust of many clients by proposing solutions to social issues such as disaster prevention, disaster mitigation, and response to new risks. I would like to express my sincere gratitude to all of our clients.

In its "medium-term management plan (2022-2025)", MS&AD Insurance Group is carrying out a "CSV x DX" strategy to solve clients' problems and social issues and achieve CSV (Creating Shared Value) which includes the improvement of the customer experience value, by using digital technologies. MS&AD Insurance Group is trying to develop and launch products and services that offer new value before and after coverage and protection, in addition to compensation for economic losses.

MS&AD InterRisk Research & Consulting, Inc., also established a medium-term management plan based on "enhancing risk management and expanding business opportunities using digital technology and data" with the aim of dramatically increasing our corporate value. We will continue to use digital technologies and data to advance the risk management services we have refined to date and create new services, to provide more appealing and convenient means of resolving issues.

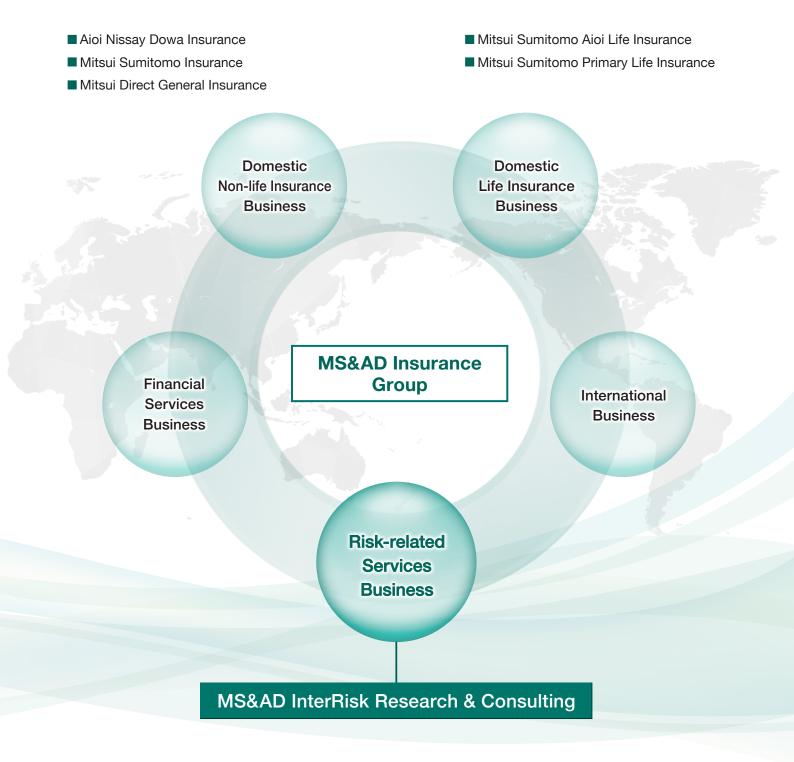
We, MS&AD InterRisk Research & Consulting, Inc., believe that our raison d'etre (purpose) is to contribute to the continuity and stable development of our clients' businesses by making both before and after coverage and protection robust and completing risk management. For the "before coverage and protection phase", we will continue to develop and provide solutions to prevent and predict accidents and disasters, remove the causes of risk, and mitigate risk. For the "after coverage and protection phase", we will keep developing and providing solutions to accelerate recovery and restoration and minimize secondary damage.

As a risk-related consulting firm, MS&AD InterRisk Research & Consulting. Inc., has Japan's top-level consultants and consulting services, and we are committed to improving our quality by refining our high-level expertise. We will firmly establish our position as a platformer for risk solutions by meeting our clients' expectations and earning their trust, and grow together with society.

Masashi Ippongi, President 一本末 真史

Overview MS&AD Group

MS&AD Insurance Group inaugurated its operation in April 2010 as a consequence of management integration amongst Mitsui Sumitomo Marine Insurance Group, Aioi Insurance Co., Ltd., and Nissay Dowa Insurance Co., Ltd., and established a holding company, MS&AD Insurance Group Holdings, Inc. The group has its business domain in domestic non-life insurance, domestic life insurance, overseas operations, financial services and risk-related services, and intends to grow further as a group by expanding business in each area.



Corporate Message



Risk Solutions for Sustainability

MS&AD InterRisk Research & Consulting's Vision

Our Purpose

Contributing to Business Continuity and Stable Development

By providing high-quality risk solutions, we will contribute to business continuity and stable development.

Provide Seamless Risk Management Cycle

Deliver services before and after coverage and protection, and provide seamless Risk Management Cycle (as a group).

Our Core Values

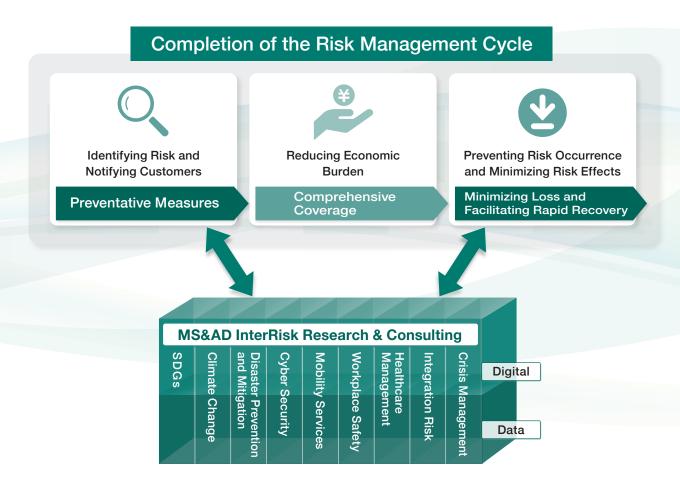
Provide high-quality Risk Solutions Services by constantly enhancing our skills and proficiency.

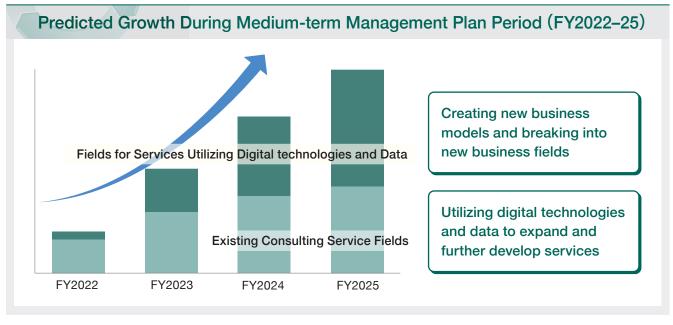
Maintain and advance workplace environment where employees maintain their health and enable to work with vigor and enthusiasm and support their motivation to solve problems.

Respect the diverse ways people live their lives and work with pride and dignity.

MS&AD InterRisk Research & Consulting uses digital technologies and data to play a central role in the MS&AD Group's risk management

MS&AD InterRIsk Research & Consulting creates new services and business opportunities using degital technoligies and data before and after coverage and protection, and lead the MS&AD Insurance Group to realize it's vision of "Platform Provider of Risk Solutions" as a core player.





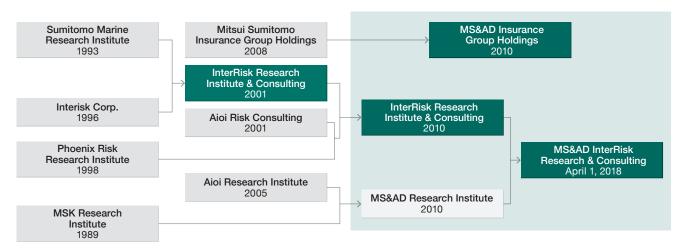
Company Overview

Basic Information

Corporate Name	MS&AD InterRisk Research & Consulting, Inc.
Address	WATERRAS ANNEX (10th-11th floors), Kanda-awajicho 2-105, Chiyoda-ku, Tokyo 101-0063
Date of Establishment	January 4, 1993
Capital	¥330 million
Sales	4,630 billion (April 1, 2021 - March 31, 2022)
President	Masashi Ippongi
Number of Employees	350 (as of April 2023)
Business Fields	Consulting Consignment Survey & Research Hold a Seminar / Dispatch a Consultant Publication

History

The Sumitomo Marine and Fire Insurance Co., Ltd. and Mitsui Marine and Fire Insurance Co., Ltd. were merged in October 2001. Corresponding to the merger, the risk consulting subsidiaries of these two insurance companies, The Sumitomo Marine Research Institute, Inc. and Interisk Corp. were merged and the former company named InterRisk Research Institute & Consulting, Inc. was established. In April 2010, in consequence of the management integration of the three insurance companies, i.e. Mitsui Sumitomo Marine Group, Aioi Insurance Co., Ltd., and Nissay Dowa General Insurance Co., Ltd., each insurance company's risk consulting firms, InterRisk Research Institute & Consulting, Inc., Aioi Risk Consulting Company, Limited and PHOENIX RISK RESEARCH INSTITUTE, LTD. were merged. In 2018, InterRisk Research Institute & Consulting, Inc. and MS&AD Research Institute Co., Ltd. were merged and the company name was changed as MS&AD InterRisk Research & Consulting, Inc.



Organization Chart General Meeting of Shareholders **Board of Directors Auditors** Management Committee **Risk Consulting Division** Risk Consulting Planning Sec. International Sec. Risk Management Dept. 1st ▶ Risk Engineering Sec. 1st ▶ Risk Engineering Sec. 2nd ▶ Risk Engineering Sec. 3rd ▶ Risk Engineering Sec. 4th Risk Management Dept. 2nd ▶ Mobility Sec. ► Transport Risk Sec. ▶ Traffic Safety Support Sec. Service Unit / Tokyo Office / Sapporo Office / Nagoya Office / Osaka Office / Fukuoka Office Risk Management Dept. 3rd ► Crisis Management & Compliance Sec. ► Enterprise Risk Management Sec. Cyber Risk Sec. Risk Management Dept. 4th ► Human Capital & Health Management Sec. ▶ Business Continuity Management Sec.1st ▶ Business Continuity Management Sec.2nd ► Medical & Welfare Market Sec. Risk Management Dept. 5th Sustainability Sec. 1st Sustainability Sec. 2nd Kansai Branch ▶ Risk Management Sec. **Digital innovation Division** Digital innovation Planning Dept. Digital innovation Planning Sec. 1st Digital innovation Planning Sec. 2nd Digital innovation Development Dept. ▶ Digital innovation Development Sec. 1st ▶ Digital innovation Development Sec. 2nd Digital Production Dept. Digital Marketing Sec. ▶ Digital Production Sec. Data Analytics Dept. Risk Assessment Sec. Corporate Planning Dept. Corporate Planning Sec. Information Technology Sec. Corporate Management Dept. Human Resources Sec. General Affairs & Accounting Sec. Business Planning & Marketing Dept. Business Planning Sec. Business Support Sec. Loss Data Service Sec. Research Dept. Commissioned Research Sec. Research Sec. **Overseas Subsidiaries**

InterRisk Consulting (Shanghai) Co., Ltd.

Interisk Asia Pte Ltd

InterRisk Asia (Thailand) Co., Ltd.

Consulting Menu



ERM (Enterprise Risk Management)

We provide comprehensive consulting services to establish risk management structure.

- **1** ERM Consulting
- 2 Enterprise Risk Analysis and Assessment Consulting
- Risk Management System Evaluation
- 4 Group Risk Management Evaluation
- **6** Overseas Risk Consulting



Sustainability (Business and Human Rights / Biodiversity / SDGs)

We support companies to address social and environmental issues such as biodiversity conservation, corporate greening, SDGs (Sustainable Development Goals) / ESG (Environment, Social and Governance), and "business and human rights".

- Business and Human Rights
- 2 Sustainability (Non-Financial Information) Disclosure Support
- 3 Sustainable Development Goals (SDGs) Support and Promotion
- 4 Biodiversity Consulting



Climate Change (TCFD / Carbon Neutrality)

We support companies to take actions for climate change risk such as TCFD(Task Force on Climate-related Financial Disclosures) and decarbonization efforts including calculating the amount of GHG (Green House Gases) emissions and setting the target amount of it.

- Climate Change Risk Analysis
- Quantitative Risk Evaluation of Disasters
- Creation of Flood Frequency Forecast Map Caused by Climate Change
- 4 Landside Risk Evaluation
- **6** Water Risk Evaluation (brief)



Disaster Prevention and Mitigation

We identify and assess risks of direct damage from fires and explosions, earthquakes and tsunamis, floods and storm surges, lightnings, etc., and indirect damage from business shutdown due to these disasters. We also propose concrete measures for the disaster prevention and support companies to realize them.

- Flood Risk Consulting
- 2 Earthquake and Tsunami Risk Consulting
- 3 Hazards and Disasters Research Report
- 4 Lightning Risk Consulting
- 6 Risk Survey (Risk Assessment and Research)
- **6** Chemical Leakage and Diffusion Simulation
- Radiant Heat Calculation and Fire Extinction Simulation
- Theft Risk Survey
- Renewable Energy Related Service



Cyber Risk / Information Security

We assess cyber risks that companies face from a variety of aspects, provide one-stop support for establishing the multilayered defense system, and offer consulting services for each phase of the cyber security measures framework: organizational structure establishment, risk identification, defense, detection, and response / recovery.

- Cyber Risk Consulting
- 2 End Point Security and Management Security Service ("Bouken Cyber")
- 3 Cyber Risk PML (Probable Maximum Loss) Calculation Report
- 4 Information Security Management Consulting



Mobility

For the next-generation mobility field, we support the risk assessment for the automated driving, Mobility as a Service (MaaS), and demonstrations of drones and automated delivery robots. For the transportation field, we support shipping companies, such as "Transportation Safety Management" promoted by the Ministry of Land, Infrastructure, Transport and Tourism, risk analysis and proposal of improvements in traffic flow at stores and facilities, and various preventions of traffic accidents. We propose improvements based on actual conditions of logistics sites and also provide various services.

- Consulting Based on Data from Drive Recorder
- 2 Automated Driving and MaaS Demonstrations Support
- Sevaluation of Transportation Safety Management for Renewing the Bus Charter Business License
- 4 Transportation Safety Management Consulting
- **5** Driving Guidance Support Utilizing Eye Tracking Equipment
- 6 Consulting on the Introduction of "Countermeasures against Accidents Caused by Fatigue and Lack of Sleep Using Fatigue Measurement Software"
- Telderly People Safety Drive Support
- 3 "Traffic Flow" and "Traffic Facilities" Consulting
- Drones and Automatic Delivery Robots Demonstrations Support
- Ocargo Handling (On-site Survey / Issue Analysis / Consulting) Risk Survey
- A Check List of Working Conditions at Logistics Sites for Storage and Loading / Unloading (Risk Assessment for Enterprise)



Safety Culture / Occupational Safety and Health

Our experienced consultants conduct risk assessments to reduce the risk of workplace accidents and propose improvements tailored to the size and type of business. We strongly support for fostering safety culture in organizations by proposing solutions to issues regarding human or organizational factors.

- Occupational Safety and Health Consulting
- Safety Culture Assessment
- 3 Human Factors Survey (for Countermeasures against Organizational Accidents)
- Organizational Safety Culture Fostering Consulting
- 6 Employees (Organizations) Collaborations Enhancing Consulting



Human Resource and Health Care Management (including Mental Health Care and Support for Work / Life Balance)

We support companies to take actions regarding human resource management that lead to corporate value increasing and create the workplace where employees can work lively and effectively.

- Human Resource Management and its Disclosure (Evaluation / Consulting / Support for ISO30414 Certification / Introduction of HR Tools)
- 2 Healthcare Management Support (Evaluation / Consulting/Survey)
- 3 Balancing the Work and the Private Life Support (Nursing Care / Treatment)
- 4 Stress Tests of Employees (System / Support for the Effective Use of Results and Improvements)
- **6** Mental Health Care (Consulting / Training)



Crisis Management

We develop structure and rules and verify their effectiveness that can realize prompt and appropriate actions and appropriate public relations in the event of crises.

- 1 Crisis Management and Public Relationship Consulting
- ② Overseas Crisis Management Consulting
- **3** Consumer Satisfaction and Complaint Handling Consulting

Consulting Menu



BCP/BCM (Business Continuity Plan / Business Continuity Management)

We support the development of BCP (Business Continuity Plan), the training service, and overall actions regarding BCM (Business Continuity Management), as well as the establishment, maintenance, operation, and continuous improvement and efforts to obtain the certification of BCMS (Business Continuity Management System).

- BCM Structure Building Support
- **2** BCM Enhancing Support
- **3** BCM Training Support
- 4 BCM Support System Provision



Product Safety and Food Safety

We provide consulting services for the establishment of the structure and rules, the operations, and necessary actions in case of accidents to achieve product and food safety.

- Product Safety Consulting
- Pood Safety Consulting



Compliance

We support the establishment of the structure and the operation to achieve effective compliance.

We also support the establishment and the operation of internal control systems in compliance with the Companies Act, and provide information about various legal risks such as shareholders lawsuit and anti-harassment measures.

- Legal Compliance Consulting
- Officers Liabilities Consulting
- **3** Overall Legal Risk Consulting



Medical Care, Nursing Care, Welfare for the Handicapped, and Childcare

For medical institutions and welfare-related businesses, we support the development of BCP and the training services, consulting on medical safety, crisis management, and risk management, and dispatch lecturers to study sessions and seminars.

- 1 BCP, Crisis Management and Risk Management for Medical Institutions
- 2 BCP, Crisis Management and Risk Management for Welfare-related Businesses



Seminars and Information Publications

In the midst of more complex and sophisticated risks surrounding companies, risk management has increased its importance in corporate management. MS&AD InterRisk Research & Consulting offers consulting services, seminars and more with practical applications for corporations and other organizations. Moreover, we provide the latest, most useful materials and information on risk management measures.



E-mail Newsletter

Sign up for our e-mail newsletter, which contains useful information on risk management activities at corporations and other organizations

MS&AD InterRisk Research & Consulting E-mail Newsletter(Search)



Locations in Japan



Overseas Subsidiaries





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