

TAKING ON RISK, LEADING THE WORLD.

MS&AD

About
MS&AD International Business

Global strength. Regional depth.

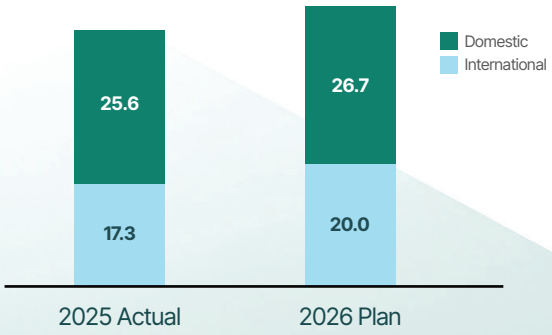
MS&AD Insurance Group, one of the world's largest insurance groups.

FY2025 AT A GLANCE

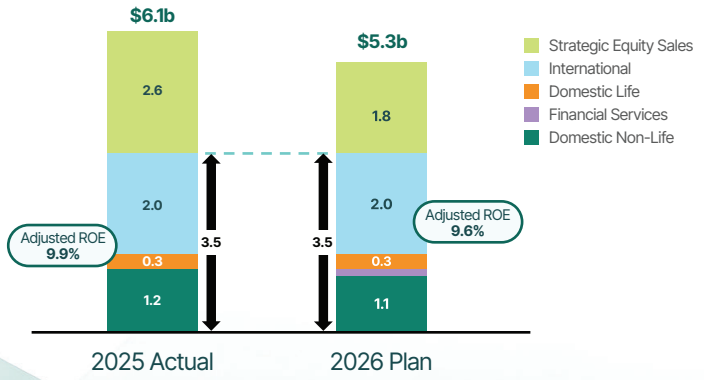
$42.9b	$6.1b	A+	No.1	48	38.000	$45b	214%
Insurance Revenue	Adjusted Profit	S&P, AM Best Credit Rating	Japan (NWP) Singapore (GWP) ASEAN (GWP)	Operating Countries & Regions	Employees Worldwide	Market Capitalisation	Solvency Ratio

FINANCIAL PERFORMANCE SNAPSHOT

Insurance Revenue (IFRS) $b



Adjusted Profit & Adjusted RoE (IFRS) $b



DIVERSIFIED PORTFOLIO

Primary Insurance across the regions
Specialty Commercial & Corporate:
APAC, Europe / UK, USA
Consumer: APAC

Worldwide Wholesale Lloyd's Reinsurance
Dubai, London, Singapore

Worldwide Treaty Reinsurance
Bermuda, London, Miami, Singapore, Zurich

OUR COMMITMENT TO CLIENTS AND PARTNERS

Building a more connected and unified International Business to deliver greater value.

Strengthened technical expertise and accelerated decision-making through the establishment of the International Executive Committee in April 2026, bringing together international functional leaders from across the business.

Enhanced collaboration and sharpened market focus by strengthening the unique capabilities of each business while streamlining governance and increasing connectivity across the portfolio in the lead-up to the creation of MSIG International in April 2027.

A diversified insurance and reinsurance proposition offering clients the full spectrum of distinct risk transfer products globally, backed by a robust balance sheet.

Long-term value through trusted partnerships as we advance our purpose, **"Taking on Risk, Leading the World"**. This is underpinned by strong technical expertise, sustainable growth and a commitment to helping clients navigate an increasingly complex risk landscape, building on our international network that began in London over 100 years ago, and has expanded over time.