

September 29, 2022

Name of Listed Company: MS&AD Insurance Group Holdings, Inc.
Name of Representative: Noriyuki Hara, President & CEO
(Securities Code: 8725, Tokyo Stock Exchange and Nagoya Stock Exchange)
Contact: Corporate Communications and Investor Relations Dept.
<https://www.ms-ad-hd.com/en/ir/contact.html>

Notice Regarding Early Redemption of Domestic Subordinated Unsecured Bonds by Mitsui Sumitomo Insurance Company, Limited

MS&AD Insurance Group Holdings, Inc. announces that its consolidated subsidiary, Mitsui Sumitomo Insurance Company, Limited (President; Shinichiro Funabiki) has resolved to redeem its domestic subordinated unsecured bonds issued on December 12, 2017 prior to the maturity date at the board of directors meeting held on September 29, 2022 as below.

(1) Bonds to be redeemed prior to the maturity date	Mitsui Sumitomo Insurance Company, Limited. third series of domestic subordinated unsecured bond with interest deferrable option and early redeemable option
(2) Total amount of early redemption	¥50 billion
(3) Early redemption date	December 12, 2022

This timely disclosure entitled “Notice Regarding Early Redemption of Domestic Subordinated Unsecured Bonds” has been prepared for the sole purpose of publicly announcing the information of domestic subordinated unsecured bonds by Mitsui Sumitomo Insurance Company, Limited, and not for the purpose of soliciting investment or engaging in any other similar activities within or outside Japan.

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