June 22, 2026

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

Notice Regarding Issuance of Domestic Unsecured Straight Bonds by Mitsui Sumitomo Insurance Co., Ltd.

MS&AD Insurance Group Holdings, Inc. (the "Company") and Mitsui Sumitomo Insurance Co., Ltd., a consolidated subsidiary of the Company, have adopted a comprehensive resolution regarding the issuance of domestic unsecured straight bonds, and hereby notify the summary thereof in the below.

(1) Issuer	Mitsui Sumitomo Insurance Co., Ltd.
(2) Class of bonds	Domestic Unsecured Straight Bonds
(3) Total amount of issuance	No more than ¥200 billion
(4) Maturity	Within 10 years of issuance
(5) Interest rate	No more than 4.5% per annum
(6) Date of issuance	On or after July 1, 2026 and not later than March 31, 2027
(7) Use of funds	Working capital, bond redemption funds, loan repayment funds, and long-term investments and loans

Note that a concrete issue date, total amount of issuance, maturity date, interest rate, issue price, etc. will be determined in the future.

- End -