

MSFC Human Rights Policy

The Company's human rights policy provides a broad framework using the provisions of the United Nations' Universal Declaration of Human Rights to develop sound operational practices and rules of observance for the conduct of our business.

We have implemented a robust system to monitor the design and implementation of internal policies to ensure they comply with the MS&AD Group's human rights commitment. This includes assessment and prevention of any actual and potential human rights risks; remediation if human rights have been found to be adversely impacted; and education and training of employees to raise awareness.

We believe that all individuals should be treated with dignity and respect. We respect basic human rights in all business activities, and not discriminate regardless of race, nationality, gender, age, ethnic origin, descent (family origin), social status, creed, religion, physical characteristics, disability, sexual orientation, gender identity or pregnancy.

We are guided by the provisions of the standards in the UN International Bill of Human Rights (which consists of the Universal Declaration of Human Rights), the corporate code of conduct in the UN Global Compact, and the principles concerning fundamental rights set out in the ILO Declaration on Fundamental Principles and Rights at Work, in the manner that they operate.

We support the UN Declaration of Human Rights articles, including the following principles, and ensure that our internal policies support these principles:

1. Right to be treated with dignity
2. Right to be free from discrimination
3. Right to security
4. Right to fair trial and hearings
5. Right to protection of own privacy
6. Right to be protected from attacks or degrading treatment
7. Right to just and favourable work conditions and remuneration
8. Right to rest and leisure
9. Right to protection of copyright
10. Right to freedom of opinion and expression

As a socially responsible employer, it is our obligation to create an open and harmonious culture where the fundamental rights of each employee are protected. The promotion of a bias-free, positive working environment is a commitment that we undertake.

Employees of the Company can confidentially report any concerns or complaints in respect of violation of Human Rights within the Company, via the Whistleblowing channels established by the Company.