Ted Shiono Sr. General Manager, Head of Digital Innovation MS&AD Insurance Group Holdings Board Director of MS&AD Ventures • In charge of Digital Innovation initiative of MS&AD Insurance Group since 2019 • Having dedicated to P&C insurance industry for +30 years. • Having deep knowledge and experience of underwriting commercial lines of business including reinsurance arrangements especially for telecommunication industry, electric power industry and semiconductor industry • Having discussed about our strategies and operations with various investors around the world as Head of Investor Relations of MS&AD Insurance Group Holdings from 2015 to 2019 • 2015 President of CPCU Society Japan Chapter