

Additional information of subsidiaries (Non-Consolidated) (Mitsui Sumitomo Insurance Co.,Ltd.)

1. Expenses

Corporate expense

(Yen in 100 millions)

	Three months ended June 30, 2009	Three months ended June 30, 2010		
	Amount	Amount	Change	Change ratio
				%
Personal expenses	396	421	24	6.2
Non-personal expenses	283	257	(25)	(9.1)
Tax and other	35	35	0	0.6
Total	715	714	(0)	(0.1)

(Note) Total = Loss Adjustment Expenses + Operating expenses and general and administrative expenses

Expenses for underwriting

(Yen in 100 millions)

	Three months ended June 30, 2009	Three months ended June 30, 2010		
	Amount	Amount	Change	Change ratio
				%
Operating expenses and general and administrative expenses	507	506	(1)	(0.3)
Commission and collection expenses	531	555	24	4.5
Total	1,039	1,062	22	2.2

Net expense ratio	34.1%	34.0%	(0.1)%	
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(Note) Net expense ratio is calculated excluding the GRR premiums of the automobile insurance "ModoRich."

2. Catastrophe reserve

(Yen in 100 millions)

	Three months ended June 30, 2009				Three months ended June 30, 2010			
	Decrease	Increase	Balance	Reserve ratio	Decrease	Increase	Balance	Reserve ratio
				%				%
Fire and Allied	-	34	2,044	133.1	-	36	2,204	137.6
Marine	-	5	607	112.7	0	5	627	111.7
Personal Accident	10	10	811	58.6	12	11	745	52.1
Voluntary Automobile	173	43	43	0.8	171	45	45	0.8
Others	25	25	1,222	60.8	11	24	1,288	65.8
Total	209	120	4,729	43.4	196	122	4,911	43.9

(Note) Reserve ratio = Balance of catastrophe reserve / Net premiums written (excluding earthquake, CALI and the GRR premiums of "ModoRich") × 100

Reserve ratios for the first quarter are calculated after Net premiums written (excluding earthquake, CALI and the GRR premiums of "ModoRich") are multiplied by 4. (CALI = Compulsory automobile liability insurance.)

3. Investment Assets

(Yen in 100 millions)

	Three months ended June 30, 2009	Three months ended June 30, 2010	Change from the year-earlier period
	Cash deposits and savings	3,374	3,187
Securities	44,005	40,965	(3,039)
Domestic bonds	16,666	17,033	367
Domestic stocks	16,428	14,787	(1,640)
Foreign securities	10,274	8,712	(1,562)
Others	635	430	(205)
Loan investments	7,460	7,167	(293)
Lands and Buildings	2,250	2,194	(56)
Total	57,091	53,514	(3,576)
Reference			
Long term asset	20,238	19,332	(905)

Additional information of subsidiaries (Non-Consolidated)
(Mitsui Sumitomo Insurance Co.,Ltd.)

4. Investment income and expenses

(Yen in 100 millions)

	Three months ended June 30, 2009	Three months ended June 30, 2010	
			Change from the year-earlier period
(+) Interest and dividends received	401	336	(64)
(-) Transfer of investment income on deposit premiums	139	129	(9)
Net interest and dividends	262	206	(55)
(+) Gains and Losses on sale of securities	(4)	39	43
(-) Losses and devaluation of securities	91	67	(24)
(+) Gains and Losses on derivative transactions	158	19	(139)
(+) Others	(18)	(52)	(33)
Total	305	146	(159)

(Reference) Breakdown of interest and dividends received

(Yen in 100 millions)

	Three months ended June 30, 2009	Three months ended June 30, 2010	
			Change from the year-earlier period
Securities	330	274	(56)
Domestic bonds	72	73	1
Domestic stocks	156	150	(5)
Foreign securities	102	49	(52)
Others	-	0	0
Loan investments	36	32	(3)
Lands and Buildings	18	17	(0)
Others	15	11	(4)
Total	401	336	(64)

5. Securities

(1) Unrealized gains and losses on securities

(Yen in 100 millions)

As of June 30, 2010	Acquisition cost	Fair value	Difference	Change from previous year end
Domestic bonds	16,253	17,017	764	404
Domestic stocks	7,656	13,765	6,108	(2,359)
Foreign securities	5,678	5,559	(119)	(178)
Others	1,887	1,931	43	(15)
Total	31,476	38,273	6,797	(2,147)

(Yen in 100 millions)

As of June 30, 2009	Acquisition cost	Fair value	Difference
Domestic bonds	16,333	16,624	291
Domestic stocks	7,817	15,443	7,626
Foreign securities	7,390	7,093	(296)
Others	1,201	1,231	30
Total	32,742	40,394	7,651

(Note) 1. The above tables are about marketable securities available for sale.

2. Others as of June 30, 2010 include certificate of deposit represented as cash deposits and savings, commercial papers and beneficiary claims on loan trusts represented as monetary claims bought in the consolidated balance sheets.

3. Others as of June 30, 2009 include beneficiary claims on loan trusts represented as monetary claims bought in the consolidated balance sheets.

(2) Gains and losses on sale of securities

(Yen in 100 millions)

	Three months ended June 30, 2009 Gains and Losses	Three months ended June 30, 2010		
		Gains and Losses	Gains	Losses
Domestic bonds	(3)	1	1	0
Domestic stocks	3	26	26	0
Foreign securities	(4)	11	13	1
Others	-	0	0	-
Total	(4)	39	41	2

(3) Losses on devaluation of securities

(Yen in 100 millions)

	Three months ended June 30, 2009	Three months ended June 30, 2010	
			Change
Domestic bonds	-	-	-
Domestic stocks	13	55	41
Foreign securities	75	11	(63)
Others	3	-	(3)
Total	91	67	(24)

Additional information of subsidiaries (Non-Consolidated) (Aioi Insurance Co.,Ltd.)

1. Expenses

Corporate expense

(Yen in 100 millions)

	Three months ended June 30, 2009	Three months ended June 30, 2010		
	Amount	Amount	Change	Change ratio
Personal expenses	242	242	0	0.0
Non-personal expenses	181	190	8	4.8
Tax and other	37	23	(14)	(37.4)
Total	461	456	(5)	(1.1)

(Note) Total = Loss Adjustment Expenses + Operating expenses and general and administrative expenses

Expenses for underwriting

(Yen in 100 millions)

	Three months ended June 30, 2009	Three months ended June 30, 2010		
	Amount	Amount	Change	Change ratio
Operating expenses and general and administrative expenses	343	341	(1)	(0.6)
Commission and collection expenses	360	381	21	5.9
Total	704	723	19	2.7
Net expense ratio	35.7%	35.7%	0.0 %	

2. Catastrophe reserve

(Yen in 100 millions)

	Three months ended June 30, 2009				Three months ended June 30, 2010			
	Decrease	Increase	Balance	Reserve ratio	Decrease	Increase	Balance	Reserve ratio
				%				%
Fire and Allied	-	12	991	119.3	-	13	1,053	117.9
Marine	-	0	44	129.7	0	0	45	119.7
Personal Accident	0	3	346	74.6	-	3	360	78.5
Voluntary Automobile	79	58	748	15.8	102	61	436	8.9
Others	6	9	271	33.4	7	8	291	39.3
Total	86	85	2,403	35.0	109	87	2,187	31.0

(Note) Reserve ratio = Balance of catastrophe reserve / Net premiums written (excluding earthquake and CALI) × 100

Reserve ratios for the first quarter are calculated after Net premiums written (excluding earthquake and CALI) are multiplied by 4.

(CALI = Compulsory automobile liability insurance.)

3. Investment Assets

(Yen in 100 millions)

	Three months ended June 30, 2009	Three months ended June 30, 2010	Change from the year-earlier period
	Cash deposits and savings	1,670	1,683
Securities	14,034	13,182	(851)
Domestic bonds	5,414	4,146	(1,268)
Domestic stocks	3,955	3,729	(225)
Foreign securities	3,691	4,559	867
Others	972	747	(225)
Loan investments	3,432	3,181	(251)
Lands and Buildings	1,401	1,377	(23)
Total	20,539	19,425	(1,113)
Reference			
Long term asset	5,406	5,048	(357)

Additional information of subsidiaries(Non-Consolidated)
(Aioi Insurance Co.,Ltd.)

4. Investment income and expenses

(Yen in 100 millions)

	Three months ended June 30, 2009	Three months ended June 30, 2010	Change from the year-earlier period
(+) Interest and dividends received	134	117	(16)
(-) Transfer of investment income or deposit premiums	49	43	(6)
Net interest and dividends	84	73	(10)
(+) Gains and Losses on sale of securities	9	19	9
(-) Losses and devaluation of securities	12	76	63
(+) Gains and Losses on derivative transactions	56	16	(39)
(+) Others	(9)	(28)	(18)
Total	127	4	(123)

(Reference) Breakdown of interest and dividends received

(Yen in 100 millions)

	Three months ended June 30, 2009	Three months ended June 30, 2010	Change from the year-earlier period
Securities	100	88	(12)
Domestic bonds	20	17	(2)
Domestic stocks	33	36	3
Foreign securities	25	33	7
Others	20	0	(20)
Loan investments	17	14	(2)
Lands and Buildings	13	11	(1)
Others	3	1	(1)
Total	134	117	(16)

5. Securities

(1) Unrealized gains and losses on securities

(Yen in 100 millions)

As of June 30, 2010	Acquisition cost	Fair value	Difference	Change from previous year end
Domestic bonds	3,963	4,145	182	84
Domestic stocks	2,756	3,030	274	(363)
Foreign securities	4,594	4,162	(432)	(258)
Others	701	630	(71)	(72)
Total	12,016	11,969	(47)	(610)

(Yen in 100 millions)

As of June 30, 2009	Acquisition cost	Fair value	Difference
Domestic bonds	5,314	5,393	79
Domestic stocks	2,679	3,224	544
Foreign securities	3,616	3,342	(274)
Others	1,153	1,105	(47)
Total	12,764	13,066	302

(Note) 1. The above tables are about marketable securities available for sale.

2. Others include monetary claims bought.

(2) Gains and losses on sale of securities

(Yen in 100 millions)

	Three months ended June 30, 2009 Gains and Losses	Three months ended June 30, 2010	
		Gains and Losses	Change
Domestic bonds	0	12	12
Domestic stocks	3	3	3
Foreign securities	13	3	3
Others	(8)	0	0
Total	9	19	19

(3) Losses on devaluation of securities

(Yen in 100 millions)

	Three months ended June 30, 2009	Three months ended June 30, 2010	Change
Domestic bonds	-	-	-
Domestic stocks	9	76	67
Foreign securities	3	0	(3)
Others	-	-	-
Total	12	76	63

Additional information of subsidiaries (Non-Consolidated)
(Nissay Dowa General Insurance Co.,Ltd.)

1. Expenses

Corporate expense

(Yen in 100 millions)

	Three months ended June 30, 2009	Three months ended June 30, 2010		
	Amount	Amount	Change	Change ratio
Personal expenses	80	87	6	8.4
Non-personal expenses	85	84	(0)	(0.8)
Tax and other	9	8	(0)	(8.0)
Total	175	180	5	3.0

(Note) Total = Loss Adjustment Expenses + Operating expenses and general and administrative expenses

Expenses for underwriting

(Yen in 100 millions)

	Three months ended June 30, 2009	Three months ended June 30, 2010		
	Amount	Amount	Change	Change ratio
Operating expenses and general and administrative expenses	125	128	3	2.8
Commission and collection expenses	136	135	(1)	(1.1)
Total	262	263	1	0.8

Net expense ratio	34.1%	35.0%	0.9 %
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2. Catastrophe reserve

(Yen in 100 millions)

	Three months ended June 30, 2009				Three months ended June 30, 2010			
	Decrease	Increase	Balance	Reserve ratio	Decrease	Increase	Balance	Reserve ratio
Fire and Allied	-	3	555	143.4	1	-	570	182.7
Marine	-	0	80	201.2	1	0	79	181.7
Personal Accident	2	2	158	51.9	2	2	146	49.0
Voluntary Automobile	42	42	128	7.8	56	21	57	3.4
Others	2	4	223	54.3	1	4	238	60.6
Total	47	53	1,145	41.1	61	28	1,092	40.1

(Note) Reserve ratio = Balance of catastrophe reserve / Net premiums written (excluding earthquake and CALI) × 100

Reserve ratios for the first quarter are calculated after Net premiums written (excluding earthquake and CALI) are multiplied by 4.

(CALI = Compulsory automobile liability insurance.)

3. Investment Assets

(Yen in 100 millions)

	Three months ended June 30, 2009	Three months ended June 30, 2010	Change from the year-earlier period
	Cash deposits and savings	467	435
Securities	8,565	7,953	(612)
Domestic bonds	3,388	2,926	(461)
Domestic stocks	3,049	2,677	(372)
Foreign securities	2,046	2,244	198
Others	81	104	23
Loan investments	391	361	(30)
Lands and Buildings	502	488	(13)
Total	9,927	9,239	(687)
Reference			
Long term asset	2,864	2,689	(174)

Additional information of subsidiaries (Non-Consolidated)
(Nissay Dowa General Insurance Co.,Ltd.)

4. Investment income and expenses

(Yen in 100 millions)

	Three months ended June 30, 2009	Three months ended June 30, 2010	
			Change from the year-earlier period
(+) Interest and dividends received	67	66	(0)
(-) Transfer of investment income on deposit premiums	20	18	(2)
Net interest and dividends	47	48	1
(+) Gains and Losses on sale of securities	1	18	17
(-) Losses and devaluation of securities	1	2	0
(+) Gains and Losses on derivative transactions	(2)	(6)	(3)
(+) Others	(0)	(7)	(7)
Total	45	51	6

(Reference) Breakdown of interest and dividends received

(Yen in 100 millions)

	Three months ended June 30, 2009	Three months ended June 30, 2010	
			Change from the year-earlier period
Securities	62	62	(0)
Domestic bonds	12	9	(2)
Domestic stocks	32	32	(0)
Foreign securities	17	19	2
Others	0	0	0
Loan investments	2	1	(0)
Lands and Buildings	2	1	(0)
Others	0	0	(0)
Total	67	66	(0)

5. Securities

(1) Unrealized gains and losses on securities

(Yen in 100 millions)

As of June 30, 2010	Acquisition cost	Fair value	Difference	Change from previous year end
Domestic bonds	2,854	2,926	72	31
Domestic stocks	2,163	2,619	455	(339)
Foreign securities	2,370	2,213	(157)	(54)
Others	89	78	(11)	(30)
Total	7,478	7,837	359	(392)

(Yen in 100 millions)

As of June 30, 2009	Acquisition cost	Fair value	Difference
Domestic bonds	3,351	3,388	36
Domestic stocks	2,057	2,984	926
Foreign securities	2,090	1,942	(147)
Others	67	81	13
Total	7,566	8,396	829

(Note) The above tables are about marketable securities available for sale.

(2) Gains and losses on sale of securities

(Yen in 100 millions)

	Three months ended June 30, 2009 Gains and Losses	Three months ended June 30, 2010		
		Gains and Losses	Gains	Losses
Domestic bonds	4	13	13	-
Domestic stocks	0	0	0	-
Foreign securities	(5)	1	18	17
Others	2	4	4	-
Total	1	18	36	17

(3) Losses on devaluation of securities

(Yen in 100 millions)

	Three months ended June 30, 2009	Three months ended June 30, 2010	
			Change
Domestic bonds	-	0	0
Domestic stocks	1	2	0
Foreign securities	0	-	(0)
Others	-	-	-
Total	1	2	0