

Overview of Financial Statement

Because this is the first fiscal year since the Company's establishment, the "consolidated" figures for the same quarter in the previous year represent those for Mitsui Sumitomo Insurance Company, Limited (consolidated). The figures shown for Mitsui Sumitomo Insurance Company, Limited are those for Mitsui Sumitomo Insurance Company, Limited (non-consolidated).

I. Summary of Quarterly Consolidated Report (Net premiums written, ordinary income, current quarter net income)

(Unit: 100 million yen)

			Prev. Year Q4 FY Ending Mar. 2008 1st Quarter	Current Quarter FY Ending Mar. 2009 1st Quarter	Change	Percent Change	Previous FY FY Ending March, 2008
Net premium written*	Consolidated	①	3,983	3,813	△ 170	△ 4.3	15,365
	Mitsui Sumitomo Insurance	②	3,344	3,255	△ 88	△ 2.7	13,068
Ordinary Income	Consolidated	③	317	331	13	4.4	608
	Mitsui Sumitomo Insurance	④	297	317	19	6.7	550
Current Quarter Net Income	Consolidated	⑤	234	235	0	0.2	400
	Mitsui Sumitomo Insurance	⑥	223	233	10	4.8	383
	Difference	⑦	11	1	△ 10	△ 88.7	16
	Multiple (⑤÷⑥)	⑧	1.05 times	1.01 times			1.04 times

*Note: Net premium written excludes Good Result Return premiums of Mitsui Sumitomo Insurance Co., Ltd.'s proprietary auto insurance product "Modorich", which contains a special clause related to premium adjustment and refund at maturity.

II. Status of Liability Insurance Affiliates

(Unit: 100 million yen)

			Prev. Year Q4 FY Ending Mar. 2008 1st Quarter	Current Quarter FY Ending Mar. 2009 1st Quarter	Change	Percent Change	Previous FY FY Ending March, 2008	
Non-Life Insurance	Net Premiums Written	Consolidated	①	3,983	3,813	△ 170	△ 4.3	15,365
		Mitsui Sumitomo Insurance	②	3,344	3,255	△ 88	△ 2.7	13,068
	Note 1	Mitsui Direct	③	63	70	7	11.4	264
		Foreign Affiliates	④	575	487	△ 88	△ 15.3	2,032
		(Asia)	⑤	(196)	(188)	△ 7	△ 3.7	(715)
		(Europe)	⑥	(242)	(159)	△ 82	△ 34.2	(816)
		(Americas)	⑦	(65)	(65)	△ 0	△ 0.1	(239)
		(Reinsurance)	⑧	(72)	(74)	2	2.8	(261)
	Current Quarter Net Income (or current quarter net loss)	Mitsui Sumitomo Insurance	⑨	223	233	10	4.8	383
		Mitsui Direct	⑩	△ 0	0	0	-	△ 17
		Foreign Affiliates	⑪	24	36	11	48.0	136
		(Asia)	⑫	(23)	(11)	△ 11	△ 50.3	(89)
		(Europe)	⑬	(△ 17)	(1)	18	-	(△ 37)
		(Americas)	⑭	(△ 1)	(0)	2	-	(17)
		(Reinsurance)	⑮	(19)	(22)	2	15.4	(67)

*Note 1. Net premium written excludes Good Result Return premiums of Mitsui Sumitomo Insurance Co., Ltd.'s proprietary auto insurance product "Modorich", which contains a special clause related to premium adjustment and refund at maturity.

2. Figures in 9 through 15 are prior to consolidated adjustments (Company's equity)

(Reference: Mitsui Sumitomo Insurance Co., Ltd.; Non-Consolidated)

Premiums and Claims Paid by Line

Net Direct Premiums (Excluding Deposit Premiums from Policyholders)

Line of Business	Previous First Quarter Period (From: April 1, 2007 To: June 30, 2007)			Current First Quarter Period (From: April 1, 2008 To: June 30, 2008)		
	Amount (¥ million)	Composition ratio (%)	y/y change (%) (Δ:decrease)	Amount (¥ million)	Composition ratio (%)	y/y change (%) (Δ:decrease)
Fire	55,249	15.3	2.2	53,931	15.3	Δ 2.4
Marine	22,914	6.4	13.5	23,122	6.6	0.9
Personal Accident	36,748	10.2	Δ 6.2	36,387	10.3	Δ 1.0
Voluntary Auto	144,686	40.2	Δ 0.7	140,434	39.9	Δ 2.9
Compulsory Auto Liability	45,911	12.7	Δ 1.3	44,785	12.7	Δ 2.5
Other	54,771	15.2	3.4	53,714	15.2	Δ 1.9
Total	360,282	100.0	0.5	352,375	100.0	Δ 2.2
(Deposit Premiums from Policyholders)	(45,448)		(Δ 32.7)	(43,075)		(Δ 5.2)

<Net direct premiums excluding Good Result Return premiums of the auto insurance "Modorich", which contains a special clause related to premium adjustment and refund at maturity>

Voluntary Auto	143,861		Δ 1.8	140,934		Δ 2.0
Total	359,457		0.0	352,876		Δ 1.8

Net Premiums Written

Line of Business	Previous First Quarter Period (From: April 1, 2007 To: June 30, 2007)			Current First Quarter Period (From: April 1, 2008 To: June 30, 2008)		
	Amount (¥ million)	Composition ratio (%)	y/y change (%) (Δ:decrease)	Amount (¥ million)	Composition ratio (%)	y/y change (%) (Δ:decrease)
Fire	42,403	12.7	1.8	40,397	12.4	Δ 4.7
Marine	18,585	5.5	15.9	17,823	5.5	Δ 4.1
Personal Accident	35,224	10.5	Δ 6.5	35,040	10.8	Δ 0.5
Voluntary Auto	144,209	43.0	Δ 0.8	140,228	43.1	Δ 2.8
Compulsory Auto Liability	43,195	12.9	Δ 0.1	40,483	12.5	Δ 6.3
Other	51,624	15.4	3.6	51,049	15.7	Δ 1.1
Total	335,243	100.0	0.4	325,024	100.0	Δ 3.0

<Net premiums written excluding Good Result Return premiums of the auto insurance "Modorich", which contains a special clause related to premium adjustment and refund at maturity>

Voluntary Auto	143,384		Δ 1.9	140,729		Δ 1.9
Total	334,418		Δ 0.1	325,524		Δ 2.7

Net Claims Paid

Line of Business	Previous First Quarter Period (From: April 1, 2007 To: June 30, 2007)			Current First Quarter Period (From: April 1, 2008 To: June 30, 2008)		
	Amount (¥ million)	y/y change (%) (Δ:decrease)	Net loss ratio (%)	Amount (¥ million)	y/y change (%) (Δ:decrease)	Net loss ratio (%)
Fire	18,754	Δ 3.0	46.7	16,697	Δ 11.0	44.0
Marine	9,470	32.3	53.2	6,590	Δ 30.4	40.0
Personal Accident	16,335	15.5	51.1	17,172	5.1	55.4
Voluntary Auto	86,691	Δ 0.5	67.0	84,893	Δ 2.1	68.0
Compulsory Auto Liability	32,786	Δ 0.5	82.5	33,899	3.4	90.7
Other	23,276	Δ 8.6	48.2	28,604	22.9	59.2
Total	187,314	0.6	61.1	187,858	0.3	63.6

<Net loss ratio excluding Good Result Return premiums of the auto insurance "Modorich", which contains a special clause related to premium adjustment and refund at maturity>

Voluntary Auto	86,691	Δ 0.5	67.4	84,893	Δ 2.1	67.8
Total	187,314	0.6	61.2	187,858	0.3	63.5

Note: Net loss ratio is calculated using the sum of net claims paid and loss adjustment expenses.

(Reference: Mitsui Direct General Insurance Co., Ltd.; Non-Consolidated)

Premiums and Claims Paid by Line

Direct Premiums Written (Excluding Deposit Premiums from Policyholders)

Line of Business	Previous First Quarter Period (From : April 1, 2007) To: June 30, 2007)			Current First Quarter Period (From: April 1, 2008) To: June 30, 2008)		
	Amount (¥ million)	Composition ratio (%)	y/y change (%) (Δ:decrease)	Amount (¥ million)	Composition ratio (%)	y/y change (%) (Δ:decrease)
Fire	—	—	—	—	—	—
Marine	—	—	—	—	—	—
Personal Accident	4	0.1	—	17	0.2	264.2
Voluntary Auto	6,315	99.9	17.8	7,035	99.8	11.4
Compulsory Auto Liability	—	—	—	—	—	—
Other	—	—	—	—	—	—
Total	6,320	100.0	17.9	7,052	100.0	11.6
(Deposit Premiums from Policyholders)	(—)	(—)	(—)	(—)	(—)	(—)

Net Premiums Written

Line of Business	Previous First Quarter Period (From : April 1, 2007) To: June 30, 2007)			Current First Quarter Period (From: April 1, 2008) To: June 30, 2008)		
	Amount (¥ million)	Composition ratio (%)	y/y change (%) (Δ:decrease)	Amount (¥ million)	Composition ratio (%)	y/y change (%) (Δ:decrease)
Fire	—	—	—	—	—	—
Marine	—	—	—	—	—	—
Personal Accident	4	0.1	—	17	0.2	264.2
Voluntary Auto	6,298	99.3	17.8	6,995	99.1	11.1
Compulsory Auto Liability	38	0.6	Δ15.6	49	0.7	28.9
Other	—	—	—	—	—	—
Total	6,341	100.0	17.6	7,061	100.0	11.4

Net Claims Paid

Line of Business	Previous First Quarter Period (From : April 1, 2007) To: June 30, 2007)			Current First Quarter Period (From: April 1, 2008) To: June 30, 2008)		
	Amount (¥ million)	y/y change (%) (Δ:decrease)	Net loss ratio (%)	Amount (¥ million)	y/y change (%) (Δ:decrease)	Net loss ratio (%)
Fire	—	—	—	—	—	—
Marine	—	—	—	—	—	—
Personal Accident	5	—	253.0	6	24.8	48.2
Voluntary Auto	3,275	21.3	58.7	3,884	18.6	62.6
Compulsory Auto Liability	35	23.7	94.1	41	16.4	85.0
Other	—	—	—	—	—	—
Total	3,317	21.5	59.0	3,933	18.6	62.7

Note: Net loss ratio is calculated using the sum of net claims paid and loss adjustment expenses.

(Reference: Mitsui Sumitomo Kirameki Life Insurance Co., Ltd.; Non-Consolidated)

In-Force and New Policies

Amount of In-Force and New Policies

(1) Amount of In-Force Policies

	End of Current First Quarter Accounting Period (June 30, 2008)		End of Previous Fiscal Year (March 31, 2008)	
	No. of policies (thousand)	Amount (¥ million)	No. of policies (thousand)	Amount (¥ million)
Individual Insurance	938	8,388,261	920	8,297,141
Individual Annuities	65	319,410	65	319,339
Group Insurance	—	2,507,741	—	2,488,971
Group Annuities	—	-	—	-

Note: The amount in individual annuities is the sum of the funds to be held at the time annuity payments are to commence for an annuity for which payments have not yet commenced, and the amount of policy reserve for an annuity for which payments have commenced.

(2) Amount of New Policies

	Previous First Quarter Period (From: April 1, 2007; To: June 30, 2007)				Current First Quarter Period (From: April 1, 2008; To: June 30, 2008)			
	No. of policies (thousand)	Amount (¥ million)	New policies (¥ million)	Net increase by conversion (¥ million)	No. of policies (thousand)	Amount (¥ million)	New policies (¥ million)	Net increase by conversion (¥ million)
Individual Insurance	31	303,085	303,085	-	37	357,098	357,098	-
Individual Annuities	1	11,285	11,285	-	1	8,626	8,626	-
Group Insurance	—	35,403	35,403	—	—	5,427	5,427	—
Group Annuities	—	-	-	—	—	-	-	—

Note: The amount of new individual annuities is the funds to be held at the time annuity payments are to commence.

Annualized Premiums

(1) Amount of In-Force Policies (Unit: ¥ million)

	End of Current First Quarter (June 30, 2008)	Previous Fiscal Year-End (March 31, 2008)
Individual Insurance	177,304	178,009
Individual Annuities	18,922	19,038
Total	196,226	197,047
(Medical coverage, living benefits, etc.)	(25,905)	(25,731)

(2) Amount of New Policies (Unit: ¥ million)

	Previous First Quarter Period (From: April 1, 2007) (To: June 30, 2007)	Current First Quarter Period (From: April 1, 2008) (To: June 30, 2008)
Individual Insurance	5,736	6,064
Individual Annuity	571	439
Total	6,307	6,504
(Medical coverage, living benefits, etc.)	(1,512)	(1,488)

Notes: 1. An annualized premium is the annual total of premiums that is obtained by multiplying the amount of a single payment with the number of payments per year in accordance with the premium payment method. An annualized premium for a single-payment policy is the premium divided by the number of years of coverage.

2. "Medical coverage, living benefits, etc." shows the portion of annualized premiums that corresponds to medical coverage benefits (for hospitalization, surgeries, etc.), living benefits (for specified diseases, nursing care, etc.), and premium waiver benefits (excluding those for disability, but including those for specified diseases, nursing care, etc.)

(Reference: Mitsui Sumitomo MetLife Insurance Co., Ltd.; Non-Consolidated)

In-Force and New Policies

Amount of In-Force and New Policies

(1) Amount of In-Force Policies

	End of Current First Quarter Accounting Period (June 30, 2008)		End of Previous Fiscal Year (March 31, 2008)	
	No. of policies (thousand)	Amount (¥ million)	No. of policies (thousand)	Amount (¥ million)
Individual Insurance	5	59,742	4	53,902
Individual Annuities	284	2,688,517	270	2,473,969
Group Insurance	—	-	—	-
Group Annuities	—	-	—	-

Note: The amount in individual annuities is the sum of the funds to be held at the time annuity payments are to commence (or, insurance premium reserve, in the case of an individual variable annuity) for an annuity for which payments have not yet commenced, and the amount of policy reserve for an annuity for which payments have commenced.

(2) Amount of New Policies

	Previous First Quarter Period (From: April 1, 2007; To: June 30, 2007)				Current First Quarter Period (From: April 1, 2008; To: June 30, 2008)			
	No. of policies (thousand)	Amount (¥ million)	New policies (¥ million)	Net increase by conversion (¥ million)	No. of policies (thousand)	Amount (¥ million)	New policies (¥ million)	Net increase by conversion (¥ million)
Individual Insurance	0	6,992	6,992	-	0	5,969	5,969	-
Individual Annuities	13	129,637	129,637	-	15	135,372	135,372	-
Group Insurance	—	-	-	—	—	-	-	—
Group Annuities	—	-	-	—	—	-	-	—

Note: The amount of new individual annuities is the funds to be held at the time annuity payments are to commence (or, insurance premium reserve at the time of enrollment, in the case of an individual variable annuity).

Annualized Premiums

(1) Amount of In-Force Policies (Unit: ¥ million)

	End of Current First Quarter (June 30, 2008)	Previous Fiscal Year-End (March 31, 2008)
Individual Insurance	5,326	4,803
Individual Annuities	526,171	510,773
Total	531,498	515,577
(Medical coverage, living benefits, etc.)	(129)	(120)

(2) Amount of New Policies (Unit: ¥ million)

	Previous First Quarter Period (From: April 1, 2007; To: June 30, 2007)	Current First Quarter Period (From: April 1, 2008; To: June 30, 2008)
Individual Insurance	626	532
Individual Annuity	77,092	78,957
Total	77,718	79,489
(Medical coverage, living benefits, etc.)	(1)	(0)

Notes: 1. An annualized premium is the annual total of premiums that is obtained by multiplying the amount of a single payment with the number of payments per year in accordance with the premium payment method. An annualized premium for a single-payment policy is the premium divided by the number of years of coverage.

2. "Medical coverage, living benefits, etc." shows the portion of annualized premiums that corresponds to medical coverage benefits (for hospitalization, surgeries, etc.), living benefits (for specified diseases, nursing care, etc.), and premium waiver benefits (excluding those for disability, but including those for specified diseases, nursing care, etc.)

Overview of Financial Statement

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I. Summary of Quarterly Consolidated Report (Net premiums written, ordinary income, current quarter net income)

(Unit: 100 million yen)

			Prev. Year Q4 FY Ending Mar. 2008	Current Quarter FY Ending Mar. 2009	Change	Percent Change	Previous FY FY Ending March, 2008
Net premium written*	Consolidated	①	3,983	3,813	△ 170	△ 4.3 %	15,365
	Mitsui Sumitomo Insurance	②	3,344	3,255	△ 88	△ 2.7	13,068
Ordinary Income	Consolidated	③	317	331	13	4.4	608
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	Mitsui Sumitomo Insurance	⑥	223	233	10	4.8	383
	Difference	⑦	11	1	△ 10	△ 88.7	16
	Multiple (⑤÷⑥)	⑧	1.05 times	1.01 times			1.04 times

*Note: Net premium written excludes Good Result Return premiums of Mitsui Sumitomo Insurance Co., Ltd.'s proprietary auto insurance product "Modorich", which contains a special clause related to premium adjustment and refund at maturity.

II. Status of Liability Insurance Affiliates

(Unit: 100 million yen)

			Prev. Year Q4 FY Ending Mar. 2008	Current Quarter FY Ending Mar. 2009	Change	Percent Change	Previous FY FY Ending March, 2008	
Non-Life Insurance	Net Premiums Written	Consolidated	①	3,983	3,813	△ 170	△ 4.3 %	15,365
		Mitsui Sumitomo Insurance	②	3,344	3,255	△ 88	△ 2.7	13,068
	Note 1	Mitsui Direct	③	63	70	7	11.4	264
		Foreign Affiliates	④	575	487	△ 88	△ 15.3	2,032
		(Asia)	⑤	(196)	(188)	△ 7	△ 3.7	(715)
		(Europe)	⑥	(242)	(159)	△ 82	△ 34.2	(816)
		(Americas)	⑦	(65)	(65)	△ 0	△ 0.1	(239)
		(Reinsurance)	⑧	(72)	(74)	2	2.8	(261)
		Current Quarter Net Income (or current quarter net loss)	Mitsui Sumitomo Insurance	⑨	223	233	10	4.8
	Note 2	Mitsui Direct	⑩	△ 0	0	0	-	△ 17
		Foreign Affiliates	⑪	24	36	11	48.0	136
		(Asia)	⑫	(23)	(11)	△ 11	△ 50.3	(89)
		(Europe)	⑬	(△ 17)	(1)	18	-	(△ 37)
		(Americas)	⑭	(△ 1)	(0)	2	-	(17)
		(Reinsurance)	⑮	(19)	(22)	2	15.4	(67)

*Note 1. Net premium written excludes Good Result Return premiums of Mitsui Sumitomo Insurance Co., Ltd.'s proprietary auto insurance product "Modorich", which contains a special clause related to premium adjustment and refund at maturity.

2. Figures in 9 through 15 are prior to consolidated adjustments (Company's equity)

III. Status of Life Insurance Subsidiaries

(Unit: 100 million yen)

			Prev. Year Q4 FY Ending Mar. 2008 1st Quarter	Current Quarter FY Ending Mar. 2009 1st Quarter	Change	Percentage Change	Previous FY FY Ending March, 2008	
Life Insurance	Mitsui Sumitomo Kirameki Life Insurance					%		
	Amount of New Policies	Individual Insurance ①	3,030	3,570	540	17.8	14,616	
		Individual Annuities ②	112	86	△ 26	△ 23.6	441	
	Amount of Policies in Force	Individual Insurance ③	79,311	83,882	4,571	5.8	82,971	
		Individual Annuities ④	3,177	3,194	16	0.5	3,193	
	Mitsui Sumitomo MetLife Insurance							(Note 1)
	Amount of New Policies	Individual Insurance ⑤	69	59	△ 10	△ 14.6	286	
		Individual Annuities ⑥	1,296	1,353	57	4.4	5,637	
	Amount of Policies in Force	Individual Insurance ⑦	315	597	281	89.2	539	
		Individual Annuities ⑧	24,946	26,885	1,938	7.8	24,739	
	Quarterly (current) net earnings (or quarterly (current) net loss) ⑨		△ 6	△ 2	3	-	△ 61	(Note 2)
Mitsui Sumitomo Kirameki Life Insurance ⑩		(0)	(0)	(△ 0)	(△ 58.1)	(0)	(Note 2,3)	
Mitsui Sumitomo MetLife Insurance ⑪		(△ 6)	(△ 2)	(3)	(-)	(△ 62)	(Note 2)	

(Note) 1. Figures related to equity method affiliate Mitsui Sumitomo MetLife Insurance Co

2. Figures in 9 through 11 are prior to consolidated adjustments (Company's equity)

3. Mitsui Sumitomo Kirameki Life Insurance Company increased its standard underwriting reserve by 2.2 billion yen in Q1 of the fiscal year ending March, 2008, by 6.7 billion yen in the fiscal year ending March, 2008, and by 800 million yen in the Q1 of the fiscal year ending March, 2009

(Reference: Mitsui Sumitomo Insurance Co., Ltd.; Non-Consolidated)

Premiums and Claims Paid by Line

Net Direct Premiums (Excluding Deposit Premiums from Policyholders)

Line of Business	Previous First Quarter Period (From: April 1, 2007 To: June 30, 2007)			Current First Quarter Period (From: April 1, 2008 To: June 30, 2008)		
	Amount (¥ million)	Composition ratio (%)	y/y change (%) (Δ:decrease)	Amount (¥ million)	Composition ratio (%)	y/y change (%) (Δ:decrease)
Fire	55,249	15.3	2.2	53,931	15.3	Δ 2.4
Marine	22,914	6.4	13.5	23,122	6.6	0.9
Personal Accident	36,748	10.2	Δ 6.2	36,387	10.3	Δ 1.0
Voluntary Auto	144,686	40.2	Δ 0.7	140,434	39.9	Δ 2.9
Compulsory Auto Liability	45,911	12.7	Δ 1.3	44,785	12.7	Δ 2.5
Other	54,771	15.2	3.4	53,714	15.2	Δ 1.9
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(Deposit Premiums from Policyholders)	(45,448)		(Δ 32.7)	(43,075)		(Δ 5.2)

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Total	359,457		0.0	352,876		Δ 1.8

Net Premiums Written

Line of Business	Previous First Quarter Period (From: April 1, 2007 To: June 30, 2007)			Current First Quarter Period (From: April 1, 2008 To: June 30, 2008)		
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Voluntary Auto	143,384		Δ 1.9	140,729		Δ 1.9
Total	334,418		Δ 0.1	325,524		Δ 2.7

Net Claims Paid

Line of Business	Previous First Quarter Period (From: April 1, 2007 To: June 30, 2007)			Current First Quarter Period (From: April 1, 2008 To: June 30, 2008)		
	Amount (¥ million)	y/y change (%) (Δ:decrease)	Net loss ratio (%)	Amount (¥ million)	y/y change (%) (Δ:decrease)	Net loss ratio (%)
Fire	18,754	Δ 3.0	46.7	16,697	Δ 11.0	44.0
Marine	9,470	32.3	53.2	6,590	Δ 30.4	40.0
Personal Accident	16,335	15.5	51.1	17,172	5.1	55.4
Voluntary Auto	86,691	Δ 0.5	67.0	84,893	Δ 2.1	68.0
Compulsory Auto Liability	32,786	Δ 0.5	82.5	33,899	3.4	90.7
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<Net loss ratio excluding Good Result Return premiums of the auto insurance "Modorich", which contains a special clause related to premium adjustment and refund at maturity>

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Total	187,314	0.6	61.2	187,858	0.3	63.5

Note: Net loss ratio is calculated using the sum of net claims paid and loss adjustment expenses.

(Reference: Mitsui Direct General Insurance Co., Ltd.; Non-Consolidated)

Premiums and Claims Paid by Line

Direct Premiums Written (Excluding Deposit Premiums from Policyholders)

Line of Business	Previous First Quarter Period (From : April 1, 2007) To: June 30, 2007)			Current First Quarter Period (From: April 1, 2008) To: June 30, 2008)		
	Amount (¥ million)	Composition ratio (%)	y/y change (%) (Δ:decrease)	Amount (¥ million)	Composition ratio (%)	y/y change (%) (Δ:decrease)
Fire	—	—	—	—	—	—
Marine	—	—	—	—	—	—
Personal Accident	4	0.1	—	17	0.2	264.2
Voluntary Auto	6,315	99.9	17.8	7,035	99.8	11.4
Compulsory Auto Liability	—	—	—	—	—	—
Other	—	—	—	—	—	—
Total	6,320	100.0	17.9	7,052	100.0	11.6
(Deposit Premiums from Policyholders)	(—)	(—)	(—)	(—)	(—)	(—)

Net Premiums Written

Line of Business	Previous First Quarter Period (From : April 1, 2007) To: June 30, 2007)			Current First Quarter Period (From: April 1, 2008) To: June 30, 2008)		
	Amount (¥ million)	Composition ratio (%)	y/y change (%) (Δ:decrease)	Amount (¥ million)	Composition ratio (%)	y/y change (%) (Δ:decrease)
Fire	—	—	—	—	—	—
Marine	—	—	—	—	—	—
Personal Accident	4	0.1	—	17	0.2	264.2
Voluntary Auto	6,298	99.3	17.8	6,995	99.1	11.1
Compulsory Auto Liability	38	0.6	Δ15.6	49	0.7	28.9
Other	—	—	—	—	—	—
Total	6,341	100.0	17.6	7,061	100.0	11.4

Net Claims Paid

Line of Business	Previous First Quarter Period (From : April 1, 2007) To: June 30, 2007)			Current First Quarter Period (From: April 1, 2008) To: June 30, 2008)		
	Amount (¥ million)	y/y change (%) (Δ:decrease)	Net loss ratio (%)	Amount (¥ million)	y/y change (%) (Δ:decrease)	Net loss ratio (%)
Fire	—	—	—	—	—	—
Marine	—	—	—	—	—	—
Personal Accident	5	—	253.0	6	24.8	48.2
Voluntary Auto	3,275	21.3	58.7	3,884	18.6	62.6
Compulsory Auto Liability	35	23.7	94.1	41	16.4	85.0
Other	—	—	—	—	—	—
Total	3,317	21.5	59.0	3,933	18.6	62.7

Note: Net loss ratio is calculated using the sum of net claims paid and loss adjustment expenses.

(Reference: Mitsui Sumitomo Kirameki Life Insurance Co., Ltd.; Non-Consolidated)

In-Force and New Policies

Amount of In-Force and New Policies

(1) Amount of In-Force Policies

	End of Current First Quarter Accounting Period (June 30, 2008)		End of Previous Fiscal Year (March 31, 2008)	
	No. of policies (thousand)	Amount (¥ million)	No. of policies (thousand)	Amount (¥ million)
Individual Insurance	938	8,388,261	920	8,297,141
Individual Annuities	65	319,410	65	319,339
Group Insurance	—	2,507,741	—	2,488,971
Group Annuities	—	-	—	-

Note: The amount in individual annuities is the sum of the funds to be held at the time annuity payments are to commence for an annuity for which payments have not yet commenced, and the amount of policy reserve for an annuity for which payments have commenced.

(2) Amount of New Policies

	Previous First Quarter Period (From: April 1, 2007; To: June 30, 2007)				Current First Quarter Period (From: April 1, 2008; To: June 30, 2008)			
	No. of policies (thousand)	Amount (¥ million)	New policies (¥ million)	Net increase by conversion (¥ million)	No. of policies (thousand)	Amount (¥ million)	New policies (¥ million)	Net increase by conversion (¥ million)
Individual Insurance	31	303,085	303,085	-	37	357,098	357,098	-
Individual Annuities	1	11,285	11,285	-	1	8,626	8,626	-
Group Insurance	—	35,403	35,403	—	—	5,427	5,427	—
Group Annuities	—	-	-	—	—	-	-	—

Note: The amount of new individual annuities is the funds to be held at the time annuity payments are to commence.

Annualized Premiums

(1) Amount of In-Force Policies (Unit: ¥ million)

	End of Current First Quarter (June 30, 2008)	Previous Fiscal Year-End (March 31, 2008)
Individual Insurance	177,304	178,009
Individual Annuities	18,922	19,038
Total	196,226	197,047
(Medical coverage, living benefits, etc.)	(25,905)	(25,731)

(2) Amount of New Policies (Unit: ¥ million)

	Previous First Quarter Period (From: April 1, 2007) (To: June 30, 2007)	Current First Quarter Period (From: April 1, 2008) (To: June 30, 2008)
Individual Insurance	5,736	6,064
Individual Annuity	571	439
Total	6,307	6,504
(Medical coverage, living benefits, etc.)	(1,512)	(1,488)

Notes: 1. An annualized premium is the annual total of premiums that is obtained by multiplying the amount of a single payment with the number of payments per year in accordance with the premium payment method. An annualized premium for a single-payment policy is the premium divided by the number of years of coverage.

2. "Medical coverage, living benefits, etc." shows the portion of annualized premiums that corresponds to medical coverage benefits (for hospitalization, surgeries, etc.), living benefits (for specified diseases, nursing care, etc.), and premium waiver benefits (excluding those for disability, but including those for specified diseases, nursing care, etc.)

(Reference: Mitsui Sumitomo MetLife Insurance Co., Ltd.; Non-Consolidated)

In-Force and New Policies

Amount of In-Force and New Policies

(1) Amount of In-Force Policies

	End of Current First Quarter Accounting Period (June 30, 2008)		End of Previous Fiscal Year (March 31, 2008)	
	No. of policies (thousand)	Amount (¥ million)	No. of policies (thousand)	Amount (¥ million)
Individual Insurance	5	59,742	4	53,902
Individual Annuities	284	2,688,517	270	2,473,969
Group Insurance	—	-	—	-
Group Annuities	—	-	—	-

Note: The amount in individual annuities is the sum of the funds to be held at the time annuity payments are to commence (or, insurance premium reserve, in the case of an individual variable annuity) for an annuity for which payments have not yet commenced, and the amount of policy reserve for an annuity for which payments have commenced.

(2) Amount of New Policies

	Previous First Quarter Period (From: April 1, 2007; To: June 30, 2007)				Current First Quarter Period (From: April 1, 2008; To: June 30, 2008)			
	No. of policies (thousand)	Amount (¥ million)	New policies (¥ million)	Net increase by conversion (¥ million)	No. of policies (thousand)	Amount (¥ million)	New policies (¥ million)	Net increase by conversion (¥ million)
Individual Insurance	0	6,992	6,992	-	0	5,969	5,969	-
Individual Annuities	13	129,637	129,637	-	15	135,372	135,372	-
Group Insurance	—	-	-	—	—	-	-	—
Group Annuities	—	-	-	—	—	-	-	—

Note: The amount of new individual annuities is the funds to be held at the time annuity payments are to commence (or, insurance premium reserve at the time of enrollment, in the case of an individual variable annuity).

Annualized Premiums

(1) Amount of In-Force Policies (Unit: ¥ million)

	End of Current First Quarter (June 30, 2008)	Previous Fiscal Year-End (March 31, 2008)
Individual Insurance	5,326	4,803
Individual Annuities	526,171	510,773
Total	531,498	515,577
(Medical coverage, living benefits, etc.)	(129)	(120)

(2) Amount of New Policies (Unit: ¥ million)

	Previous First Quarter Period (From: April 1, 2007) (To: June 30, 2007)	Current First Quarter Period (From: April 1, 2008) (To: June 30, 2008)
Individual Insurance	626	532
Individual Annuity	77,092	78,957
Total	77,718	79,489
(Medical coverage, living benefits, etc.)	(1)	(0)

Notes: 1. An annualized premium is the annual total of premiums that is obtained by multiplying the amount of a single payment with the number of payments per year in accordance with the premium payment method. An annualized premium for a single-payment policy is the premium divided by the number of years of coverage.

2. "Medical coverage, living benefits, etc." shows the portion of annualized premiums that corresponds to medical coverage benefits (for hospitalization, surgeries, etc.), living benefits (for specified diseases, nursing care, etc.), and premium waiver benefits (excluding those for disability, but including those for specified diseases, nursing care, etc.)