

Establishment of MS&AD Insurance Group

It is hereby announced that Aioi Insurance Company, Limited, Nissay Dowa General Insurance Company, Limited and Mitsui Sumitomo Insurance Group Holdings, Inc. completed the business integration by way of statutory share transfer and established the new group “MS&AD Insurance Group.”

The outline of “MS&AD Insurance Group Holdings, Inc.,” the holding company of the new group, is as summarized below.

1. Trade Name: MS&AD Insurance Group Holdings, Inc.
(Formerly, Mitsui Sumitomo Insurance Group Holdings, Inc.)
2. Nature of Business: The purpose is to engage in the following businesses as an insurance holding company:
 - (1) management and administration of non-life insurance companies, life insurance companies and companies that it may own as its subsidiaries under the Insurance Business Law; and
 - (2) any other businesses incidental to the business set out in the preceding item.
3. Address: 3-7, Yaesu 1-chome, Chuo-ku, Tokyo
4. Representative: Toshiaki Egashira, President and Director
5. Stated Capital: JPY 100,000 million
6. End of Business Year: March 31

(Reference)

Consolidated earnings for the fiscal years ended March 31, 2010 (FY 2009, forecasts) and 2009 (FY 2008, results)

	Ordinary income (JPY in millions)	Ordinary profit (JPY in millions)	Net profit (JPY in millions)	Net profit per share
Consolidated earnings forecasts for FY 2009	1,950,000	51,000	36,000	JPY 85.85
Consolidated earnings results for FY 2008	2,040,013	(13,044)	8,192	JPY 19.45

(Note) Shown above relates to Mitsui Sumitomo Insurance Group Holdings, Inc. Earnings forecasts for the fiscal year ending March 2011 (FY 2010, post-business integration) will be announced at a later date.

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