

January 18, 2010

Mitsui Sumitomo Insurance Group Holdings, Inc.

MSIG Quarterly News (3rd Quarter,2009)

Mitsui Sumitomo Insurance Group Holdings, Inc. ("MSIG") hereby issues a quarterly newsletter containing a summary of the topics for the third quarter, fiscal 2009, from October through December 2009 as set forth below.

1. Sales performance at MSI alone, the core group business

(preliminary for the quarter from October through December 2009, with long-term medical insurance included in Personal Accident and Total accounts)

At Mitsui Sumitomo Insurance Co., Ltd. ("MSI"), total premium revenue for the quarter decreased 0.8 percent from a year ago. It was because the lines of miscellaneous, cargo and transit, and hull were hit bitterly by the effects of the current stringent economic slowdown, though the automobile line, which accounts most, turned around to increase.

(premiums in million yen)

Lines of insurance	Q3 (Oct to Dec 2009)		Year to date (Apr to Dec 2009)	
	Premiums	Growth rate (%)	Premiums	Growth rate (%)
Voluntary Automobile	139,273	1.7	404,271	-0.7
CALI*	31,156	4.3	94,234	1.5
Fire	53,942	2.4	156,861	2.7
Personal Accident	29,968	2.6	91,929	0.9
Miscellaneous	37,130	-8.5	127,749	-1.1
Cargo and Transit	12,745	-22.9	38,507	-27.1
Hull	4,467	-14.3	23,006	-4.7
Total	308,680	-0.8	936,559	-1.4

*CALI: Compulsory Automobile Liability Insurance

2. Selected News Releases (Oct – December 2009)

announcement date in parenthesis

(1) Domestic non-life insurance business

“GK Home Insurance” and “GK injury Insurance” released (Nov 5)

MSI launched new products of GK Home Insurance (fire) and GK Injury Insurance (personal accident) for individuals in Nov 2009 (to be valid Jan 2010 or later).

In these insurances, improvements are made in both “easiness to understand” and “easiness to choose” to reflect the analysis results on policyholders’ voices as well as for “simpler application procedures (such as cashless conclusion) and in “eco-friendliness (such as the web-provided policy clauses).” With these two, the lineup finally completed for the brand of “GK; to be the goal keeper for your safety,” which is a brand common to the series policies of automobile, fire and personal accident insurances for individuals.

(2) Life insurance business

MS Kirameki established an advanced medical care site (Oct 1)

Mitsui Sumitomo Kirameki Life Insurance Company, Limited (“MS Kirameki”) opened a homepage to provide information on advanced medical care on its corporate website as the first one in Japan’s life insurance industry. This page is going to provide up-to-date medical information by monthly uploading such as a report of specific and detailed information on a hospital which provides advanced medical services or a column related to such cares. As it is linked with the navigation site of advanced medical care that had been opened in Apr 2009, it facilitates searching for a specific advanced medical technique or service or an institution providing such a treatment. MS Kirameki is going to respond to visitors hoping to obtain further information by enriching content therein.

(3) Overseas business

MSI invested in China Pacific Insurance (Dec 8)

MSI invested in China Pacific Insurance (Group) Co., Ltd. (“CPIC”) by acquiring its Hong Kong listed IPO shares equivalent to about USD 65 million in total as a fundamental investor*. Since MSI had concluded a comprehensive business alliance with CPIC in Oct 2004, it finds the relationship fruitful. This investment further strengthens this tie and demonstrates they both position each other as a strategic partner. MSI is going to expand its non-life business in China by both extending office net work of Mitsui Sumitomo Insurance (China) Company Limited and simultaneously deepening the close relationship with CPIC.

*“fundamental investors” are entitled to subscribe new shares prior to “general investors.” Although a fundamental investor has a right to without fail subscribe as many shares as it hopes, it is obliged to purchase the whole portion.

(4) Risk-related business

IRR launched Japan's first anti-food-contamination / terrorism consultation (Oct 28)

Inter-Risk Research Institute & Consulting Inc. ("IRR"), MSIG's risk management consultation arm, Expert for Management Solution Japan Co., Ltd. commenced the "Food Safety Consulting" service against food contamination and food terrorism on Oct 29. Not only consumer public but companies are getting more concerned about food for safety. This consultation offers advices regarding protecting food safety and food traceability*, which have already been spotlighted abroad, in accordance with HACCP, ISO 22000 and other certification standards as principles for prevention of food poisoning and foreign material mixture.

*Food traceability is a system which tags identifications on individual food items and keep them throughout the product life of production, processing and distribution phases so that, once a food incident happens to an item, the tag of the affected item should facilitate sooner identification of the cause and quicker recall of other related pieces to the affected item.

(5) Environmental and social contribution activities

MSIG donated to typhoon-hit areas in Taiwan and Japan (Oct 6)

For the purpose of extending support to the people and communities in Taiwan and Hyogo and Yamagata prefectures in Japan, which were devastated by Typhoon Nos. 8 and 9, respectively, a donation of about 2.8 million yen was gathered from employees within the MSIG group. Combined with an equal amount of money additionally funded via the Matching Gift Program by MSIG, almost 6 million yen was donated in total through the institutional channels to Taiwan and Hyogo and Okayama prefectures in Japan.

< Source of donations >

Donation to	MSIG Employees	Matching Gift Program	Total
Taiwan	1,314,000 yen	1,314,000 yen	2,628,000 yen
Hyogo and Okayama prefectures	1,523,000 yen	1,523,000 yen	3,046,000 yen

MSI sponsored a pro-biodiversity symposium in sight of COP 10 (Oct 9)

MSI held a symposium aiming to deepen understanding of pro-biodiversity corporate activities, as an approach towards the COP 10, the Tenth Conference of the Parties to the Convention on Biological Diversity, which is scheduled to be assembled in Nagoya, Japan in 2010. Awareness of pro-biodiversity issues has been raised as the Japan Business Federation released the Bio-diversity Declaration in Apr 2009 and Japan's Ministry of the

Environment followed to announce the Guidelines for Private Sector Engagement in Biodiversity in Aug 2009. MSI are taking part in various eco-preservation activities, including Japan Business Initiative for Conservation and Sustainable Use of Biodiversity (JBIB). This symposium was undertaken as part of MSI's activities in this field.

Charity card campaign raised funds for children in trouble around the world (Nov 4)

MSIG Smile Heart Club, a social volunteer group of MSIG employees, and Kids Earth Fund, a specified non-political organization, produce and sell charity cards of children's pictures to support children in the former Yugoslavia area with funds out of profit earned so. The volunteer group also assists Kids Earth Homes run by Kids Earth Fund in Vietnam and Cambodia. The art workshop is also funded out of the profit to opens every year. It gives art therapy to heal children afflicted by war or natural disaster, and then the pictures the children draw are used for next year's cards.

MSI Foundation selected beneficiaries and prize winners for 2009 (Nov 16)

Mitsui Sumitomo Insurance Welfare Foundation concluded to select 42 participants in the 2009 competition to subsidize for their researches, and held an award ceremony on Nov 18. On this occasion, the foundation announced four winners of Mitsui Sumitomo Insurance Welfare Foundation Prize, which is to be conferred on an author for an excellent practical or academic article, and honored them with the testimonials and prizes. Collectively, 36.65 million yen was subsidized to the 42 successful researches in the Traffic Safety category and the Elderly Care category. The foundation has opened the competition to foreigners since fiscal 2007, and 8 foreigners (from Singapore and Thailand) won the grants this year. Altogether with the foundation's prizes and the overseas subsidies, the grand total amounted to 41.86 million yen for 54 successful candidates. The foundation has granted 2,014.86 million yen for 1,636 applicants to date, including fiscal 2009. It will continue to help the society develop with sound traffic and increase elderly welfare to keep up with the aging population.

MSIG received CSR award at 13th Asia Insurance Industry Awards (Nov 17)

MSIG was honored with the Corporate Social Responsibility Award, which is to be awarded to the most outstanding CSR performer in the Asian insurance business community, at the 13th Asia Insurance Industry Awards held in Nov 2009. As being one of the leading insurance and financial groups in Asia, MSIG was recognized for its proactive efforts for the global environment in product development and marketing and for grassroots social and green activities by the employees across the Asian region. MSIG is the first laureate in the

CSR award category of the Awards among Japanese non-life insurers.

“MSI Special Night” held at KidZania Koshien (Dec 11)

Along its social contribution policy, MSI held “MSI Special Night” at the KidZania Koshien (Nishinomiya, Hyogo pref.). MSI reserved the whole indoor park for the day and invited 274 children from 19 orphanages in the Kansai region. The children were left to play in the fire station, hospital, bank, department store, or any other facilities in the town street park whichever they like, and to have a lot of fun. They were also allowed to draw pictures of their future dreams, and 174 pictures of their individual dreams of becoming a fireman, flower shop keeper, baker, baseball player or others were gathered. These pictures are scheduled to be exhibited at MSI Yodoya-bashi Building (Kita-hama, Chuo-ward, Osaka pref.)

(6) Other topics

Gigantic goalkeeper assures safety in new TV ad of “GK” brand (Nov 10)

MSI has been airing a new television commercial nationwide since Nov 11, 2009. This new TV ad was produced for the newly released “GK Home Insurance” and “GK Injury Insurance,” with which the product lineup of the GK series from MSI was completed. The skit is so unique that a gigantic goalkeeper makes the save. The performers including Ms Maki Horikita, leading actress, wear the brand new uniforms of Japan’s national team, which had been presented to media on Nov 9, in the ad.

MSI renewed official corporate website (Dec 1)

MSI renewed its official corporate website on Dec 1, 2009. This renewal was designed based on the survey on visitors to the website for better usability. This survey had identified visitors’ reasons for their access to the website lying in the background and what kind of information they seek for, and information to be uploaded had accordingly been reviewed, reorganized and added to. MSI will continue to improve the website, reflecting visitors’ opinions and comments.

MSI Chairman and President are to be replaced (Dec 28)

At its regular meeting held on Dec 28, 2009, MSI Board of Directors made a resolution to replace Chairman and President effective Apr 1, 2010 as follows:

Chairman: Toshiaki Egashira	(President, CEO)
President: Yasuyoshi Karasawa	(Director, Senior Executive officer)
Director: Yoshiaki Shin	(Chairman)

<Note> The parenthesized titles and positions are as of Dec 28, 2009.

3. Amateur Sports

Women's judo

2009 Kodokan Cup All Japan Judo Championships (Nov 14)

MSI sent its six-woman team to the championship games held at the Chiba Port Arena, Ms Emi Yamagishi (48 kg class) won the gold medal in her class.

2009 Abu Dhabi Grand Prix (Nov 20-21)

Ms Tomoe Ueno (70 kg class) participated in the 2009 Abu Dhabi Grand Prix games held in Abu Dhabi, United Arab Emirates, and won the silver medal.

2009 Qingdao Grand Prix (Nov 28-29)

In the 2009 Qingdao Grand Prix held in Qingdao, China Ms Hitomi Tokuhisa (57 kg class) won the silver medal.

2009 Tokyo Grand Slam (Dec 11-13)

In the 2009 Tokyo Grand Slam held at Tokyo Metropolitan Gymnasium, MSI sent four women. All the four, Ms Yoshie Ueno (63 kg class), Ms Hitomi Tokuhisa (57 kg class), Ms Misato Nakamura (52 kg class), and Emi Yamagishi (48 kg class) won the bronze medals in the respective classes.

Women's Marathon and Track

29th All Japan Women's Corporate Team Ekiden Championships (Dec 13)

The 29th All Japan Women's Corporate Team Ekiden Championships was held for six-leg-runner teams to run a round trip of 42.195 km in total from the Nagara-gawa Stadium, in Gifu prefecture, Japan. MSI team won its seventh championship first time since two years ago, and this is the record of victories achieved by one team in this *ekiden* relay history. The MSI runners were as follows;

Leg1: Ms Ikuyo Yamashita, Leg 2: Ms Rie Takayoshi, Leg 3: Ms Yoko Shibui,

Leg4: Ms Eri Sato, Leg 5: Ms Miki Ohira, and Leg 6: Ms Chisato Ohsaki.