

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

1. Expenses

Corporate expense

(Yen in 100 millions)

	Nine months ended December 31, 2009	Nine months ended December 31, 2010		
	Amount	Amount	Change	Change ratio
				%
Personnel expenses	1,163	1,191	27	2.4
Non-personnel expenses	863	813	-50	-5.8
Tax and other	103	101	-1	-1.7
Total	2,130	2,106	-24	-1.1

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

Expenses for underwriting

(Yen in 100 millions)

	Nine months ended December 31, 2009	Nine months ended December 31, 2010		
	Amount	Amount	Change	Change ratio
				%
Operating expenses and general and administrative expenses	1,506	1,482	-24	-1.6
Commission and collection expenses	1,559	1,610	51	3.3
Total	3,065	3,093	27	0.9

Net expense ratio	33.9%	33.5%	-0.4%	
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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)

	Nine months ended December 31, 2009				Nine months ended December 31, 2010			
	Decrease	Increase	Balance	Reserve ratio	Decrease	Increase	Balance	Reserve ratio
				%				%
Fire and Allied	-	117	2,126	123.2	-	116	2,285	133.3
Marine	-	15	617	119.7	-	15	638	116.8
Personal Accident	78	29	762	59.4	84	30	692	52.7
Voluntary Automobile	173	128	128	2.4	171	133	133	2.4
Others	33	68	1,257	70.3	19	65	1,321	74.6
Total	284	359	4,892	45.8	275	361	5,072	46.5

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

Reserve ratios for the third quarter are calculated after Net premiums written (excluding earthquake, CALI and the GRR premiums of "ModoRich") are multiplied by 4/3. (CALI = Compulsory automobile liability insurance.)

3. Investment Assets

(Yen in 100 millions)

	As of March 31, 2010	As of December 31, 2010	Change from previous year end
	Cash deposits and savings	3,453	2,711
Securities	43,273	41,529	-1,743
Domestic bonds	16,568	17,073	504
Domestic stocks	17,239	15,427	-1,811
Foreign securities	9,004	8,597	-407
Others	461	431	-29
Loan investments	7,185	6,967	-218
Lands and Buildings	2,177	2,107	-69
Total	56,089	53,316	-2,773
Reference			
Long term asset	19,540	18,589	-951

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

4. Investment income and expenses

(Yen in 100 millions)

	Nine months ended December 31, 2009	Nine months ended December 31, 2010	Change from the year-earlier period	
(+) Interest and dividends received	946	898		-48
(-) Transfer of investment income on deposit premiums	416	384		-31
Net interest and dividends	530	513		-16
(+) Gains and Losses on sale of securities	9	168		159
(-) Losses and devaluation of securities	77	59		-17
(+) Gains and Losses on derivative transactions	225	87		-137
(+) Others	-138	-117		21
Total	549	592		43

(Reference) Breakdown of interest and dividends received

(Yen in 100 millions)

	Nine months ended December 31, 2009	Nine months ended December 31, 2010	Change from the year-earlier period	
Securities	739	713		-25
Domestic bonds	221	219		-1
Domestic stocks	266	278		11
Foreign securities	217	194		-23
Others	33	21		-11
Loan investments	109	98		-10
Lands and Buildings	56	51		-5
Others	41	34		-7
Total	946	898		-48

5. Securities

(1) Unrealized gains and losses on securities

(Yen in 100 millions)

As of December 31, 2010	Acquisition cost	Fair value	Difference	Change from previous year end	
Domestic bonds	16,400	17,057	656		297
Domestic stocks	7,466	14,409	6,943		-1,524
Foreign securities	5,285	5,144	-141		-200
Others	1,638	1,684	46		-12
Total	30,791	38,295	7,504		-1,441

(Yen in 100 millions)

As of March 31, 2010	Acquisition cost	Fair value	Difference
Domestic bonds	16,192	16,552	359
Domestic stocks	7,744	16,212	8,467
Foreign securities	5,809	5,868	59
Others	989	1,048	59
Total	30,736	39,681	8,945

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

2. "Others" as of December 31,2010 includes 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 March 31,2010 includes 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)

	Nine months ended December 31, 2009 Gains and Losses	Nine months ended December 31, 2010 Gains and Losses		
		Gains	Losses	
Domestic bonds	0	39	41	2
Domestic stocks	19	140	162	22
Foreign securities	-9	-11	46	57
Others	-	0	0	-
Total	9	168	250	81

(3) Losses on devaluation of securities

(Yen in 100 millions)

	Nine months ended December 31, 2009	Nine months ended December 31, 2010	change	
Domestic bonds	-	2		2
Domestic stocks	61	46		-15
Foreign securities	14	10		-3
Others	1	-		-1
Total	77	59		-17

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

2 companies combined results

FY2010 Results for the nine months ended December 31, shown in this sheet consists of a simple aggregate of Nissay Dowa General Insurance Company, Limited's first half actual results and the nine-month financial results of Aioi Nissay Dowa Insurance Company, Limited.
 FY2009 results are a simple aggregate of the results of Aioi Insurance Company, Limited and Nissay Dowa General Insurance Company, Limited.

1. Expenses

Corporate expense

(Yen in 100 millions)

	Nine months ended December 31, 2009	Nine months ended December 31, 2010		
	Amount	Amount	Change	Change ratio
Personnel expenses	974	1,015	40	4.2 %
Non-personnel expenses	940	851	-88	-9.4 %
Tax and other	99	94	-5	-5.3 %
Total	2,014	1,961	-53	-2.6 %

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

Expenses for underwriting

(Yen in 100 millions)

	Nine months ended December 31, 2009	Nine months ended December 31, 2010		
	Amount	Amount	Change	Change ratio
Operating expenses and general and administrative expenses	1,441	1,462	20	1.4 %
Commission and collection expenses	1,467	1,487	20	1.4 %
Total	2,909	2,949	40	1.4 %

Net expense ratio	35.0%	35.6%	0.6 %
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2. Catastrophe reserve

(Yen in 100 millions)

	Nine months ended December 31, 2009				Nine months ended December 31, 2010			
	Decrease	Increase	Balance	Reserve ratio	Decrease	Increase	Balance	Reserve ratio
Fire and Allied	-	59	1,589	108.0 %	-	57	1,668	122.0 %
Marine	0	1	125	160.8 %	1	2	126	149.1 %
Personal Accident	13	17	506	67.7 %	5	17	515	69.6 %
Voluntary Automobile	485	281	692	11.0 %	569	212	212	3.3 %
Others	11	38	516	47.0 %	30	35	530	51.2 %
Total	511	397	3,430	35.4 %	607	325	3,052	31.7 %

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

Reserve ratios for the third quarter are calculated after Net premiums written (excluding earthquake and CALI) are multiplied by 4/3.

(CALI = Compulsory automobile liability insurance.)

3. Investment Assets

(Yen in 100 millions)

	As of March 31, 2010	As of December 31, 2010	Change from previous year end
	Cash deposits and savings	2,415	2,703
Securities	22,230	20,107	-2,123
Domestic bonds	7,400	6,515	-885
Domestic stocks	7,176	6,501	-675
Foreign securities	6,748	6,207	-540
Others	904	882	-22
Loan investments	3,607	3,335	-272
Lands and Buildings	1,875	1,913	38
Total	30,128	28,059	-2,069
Reference			
Long term asset	7,819	7,366	-452

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

2 companies combined results

4. Investment income and expenses

(Yen in 100 millions)

	Nine months ended December 31, 2009	Nine months ended December 31, 2010	Change from the year-earlier period
(+) Interest and dividends received	542	497	-44
(-) Transfer of investment income on deposit premiums	205	183	-21
Net interest and dividends	337	314	-22
(+) Gains and Losses on sale of securities	172	302	129
(-) Losses and devaluation of securities	147	112	-35
(+) Gains and Losses on derivative transactions	72	0	-72
(+) Others	-62	-75	-13
Total	371	429	57

(Reference) Breakdown of interest and dividends received

(Yen in 100 millions)

	Nine months ended December 31, 2009	Nine months ended December 31, 2010	Change from the year-earlier period
Securities	430	398	-32
Domestic bonds	95	77	-18
Domestic stocks	117	126	9
Foreign securities	162	170	7
Others	55	24	-31
Loan investments	56	48	-8
Lands and Buildings	44	43	-0
Others	10	7	-2
Total	542	497	-44

5. Securities

(1) Unrealized gains and losses on securities

(Yen in 100 millions)

As of December 31, 2010	Acquisition cost	Fair value	Difference	Change from previous year end
Domestic bonds	6,316	6,515	199	60
Domestic stocks	4,907	5,735	827	-605
Foreign securities	6,413	5,769	-643	-366
Others	779	727	-52	-72
Total	18,417	18,748	331	-984

(Yen in 100 millions)

As of March 31, 2010	Acquisition cost	Fair value	Difference
Domestic bonds	7,261	7,400	139
Domestic stocks	5,007	6,440	1,432
Foreign securities	6,609	6,332	-276
Others	989	1,009	20
Total	19,867	21,183	1,315

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

2. "Others" includes 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)

	Nine months ended December 31, 2009 Gains and Losses	Nine months ended December 31, 2010		
		Gains and Losses	Gains	Losses
Domestic bonds	31	68	68	0
Domestic stocks	133	197	197	0
Foreign securities	20	32	79	47
Others	-12	4	4	-
Total	172	302	350	48

(3) Losses on devaluation of securities

(Yen in 100 millions)

	Nine months ended December 31, 2009	Nine months ended December 31, 2010	change
Domestic bonds	-	0	0
Domestic stocks	139	99	-39
Foreign securities	5	12	7
Others	2	0	-2
Total	147	112	-35