

1 – ① Details of Premium reserve

(Unit: Billion yen)

		Sept. 2007				
		Total premium reserve	Underwriting reserve	Reserve for "GRR, Maturity refunds and dividends to policyholders"	Catastrophe loss reserve	Reserve against interest rate risks and for third-sector products
Fire	Amount	1,041	533	330	177	0
	(Change)	(4)	(8)	(-13)	(7)	(0)
Marine	Amount	85	29	-	56	-
	(Change)	(3)	(1)	(-)	(1)	(-)
Personal Accident	Amount	1,930	92	1,751	86	0
	(Change)	(3)	(6)	(-5)	(2)	(0)
Auto	Amount	221	172	12	36	0
	(Change)	(-11)	(-2)	(2)	(-11)	(0)
CALI	Amount	352	352	-	-	-
	(Change)	(15)	(15)	(-)	(-)	(-)
Others	Amount	448	239	93	115	0
	(Change)	(3)	(0)	(-1)	(4)	(0)
Total	Amount	4,080	1,419	2,188	471	0
	(Change)	(18)	(31)	(-18)	(5)	(0)
	For deposit-type insurance *2		-	2,173	-	-

\*1 "Premium reserve" regarding earthquake and CALI are included Underwriting reserve for fire and CALI respectively.

\*2 "For deposit-type insurance" is the total balance of reserve for "GRR, Maturity refunds and dividends to policyholders" of saving type's policies

1 – ② Change in Catastrophe loss reserve ( Provision/Reversal)

(Unit: Billion yen)

	Sept. 2006				Sept. 2007			
	Reversal	Provision	Balance	Ratio*1	Reversal	Provision	Balance	Ratio*1
Fire	-	7	161	96.5	-	7	177	102.3
Marine	-	1	53	78.1	-	1	56	76.3
Personal Acc.	-	2	82	57.5	-	2	86	63.2
Auto	33	24	43	7.7	34	23	36	6.6
Others	1	4	106	56.2	0	5	115	58.9
Total	34	40	447	39.4	35	40	471	41.6

\*1 Ratio = Balance of catastrophe loss reserve / net premiums written\*2

\*2 This premium excludes that earthquake, CALI and Modo-rich fund.

## 2-① Details of Loss Reserve

(Unit: Billion yen)

	Sept. 2006			Sept. 2007		
	Balance	Change	IBNR	Balance	Change	IBNR
Fire	62	12	2	56	3	- 1
Marine	31	4	1	33	- 0	- 1
Personal Acc.	40	3	2	45	1	0
Auto	253	13	4	276	11	5
CALI	47	- 1	-	47	- 1	-
Others	140	2	3	155	1	- 4
Total	576	34	14	614	15	- 1

## 2-② Incurred Loss Amount and Earned-Incurred Loss Ratio

(Unit: Billion yen)

F Y Class	Sept. 2006		Sept. 2007			
	Incured Loss Amount	Earned-Incurred Loss Ratio*	Incured Loss Amount	Change	Earned-Incurred Loss Ratio*	Change
Fire	49	% 63.9	43	- 5	% 54.4	% -9.5
Marine	20	58.4	18	- 1	49.4	-9.0
Personal Acc.	34	53.7	36	2	59.8	6.1
Auto	204	71.8	203	- 1	72.5	0.7
Others	55	56.7	59	3	60.4	3.7
Total	364	65.1	361	- 3	64.9	-0.2

\* Excluding Earthquake, CALI

Incured loss = (net paid loss + loss adjustment expense + provision of outstanding loss reserve)

Earned-Incurred Loss Ratio = Incured Loss/ Earned premium

3 - Interest and dividend income and yield

(Unit: Billion yen)

Type of asset	Sept. 2006	FY 2006		Sept.2007
	Interest and dividend income	Interest and dividend income	Income yield (%)	Interest and dividend income
Deposits, Short-term assets	2	5	2.02	3
Money trusts	0	1	2.01	0
Securities	52	124	3.20	56
Bonds	14	28	1.63	14
Stocks	20	36	3.97	24
Foreign securities	16	47	4.38	16
Other securities	0	11	10.59	0
Loans	6	13	1.77	7
Land and Buildings	3	7	3.28	3
Total Investment Assets	65	151	2.92	70

\* "Interest and dividend income" includes those income equivalent to gain/loss on money trust

3 - Gain/Loss on sale of securities

Sept. 2007

(Unit: Billion yen)

	Gain	Loss	Total
Bonds	0	0	- 0
Equities	5	0	5
Foreign securities	5	0	4
Other securities	-	-	-
Total	10	0	9

Gain/loss on Money trusts

(Unit: Billion yen)

	Gain	Loss	Total
Money trusts	0	0	0

4—① Devaluation of securities

Sept. 2007

(Unit: Billion yen.)

Securities	Total	Securities that have fair value (Rate of fair value below cost)	Securities that have no fair value
Bonds	-	-	-
Equities	3	1	1
Foreign securities	-	-	-
Other securities	0	-	0
Total	3	1	1

\* Accounting policy for impairment of equities  
 ・ More than 30% : basically impaired

4—② Self Assessment of Assets

Sept. 2007

(Unit: Billion yen.)

	Non-categorized (Normal)	Categorized asset				Categorized asset total	Total (Balance before write off)
		Category II (Close watch)	Category III (High risk)	Category IV (Bankrupt)			
Loans	758	13	0	0	14	772	
Securities	6,027	87	-	3	91	6,118	
Other assets	880	9	0	2	13	894	
Total*1	7,666	111	0	6	119	7,785	

\*1 Include the balance written off the assets\*2. 3 billion yen.

\*2 Include devaluation of securities, impairment of fixed assets.

## 5 - Investment assets

(Unit: Billion yen,)

	FY 2006		Sept. 2007	
	Balance	Consistency	Balance	Consistency
Deposits, others	347	4.7%	330	4.4%
Securities	6,098	82.4%	6,115	82.4%
Bonds	1,780	24.1%	1,757	23.7%
Stocks	3,010	40.7%	3,002	40.4%
Foreign securities	1,194	16.1%	1,240	16.7%
Other securities	113	1.5%	114	1.6%
Loans	746	10.1%	772	10.4%
Land and Buildings	210	2.8%	206	2.8%
Total Investment assets	7,401	100.0%	7,424	100.0%

## 5 - Domestic bonds

(Unit: Billion yen,)

	FY 2006		Sept. 2007	
	Balance	Consistency	Balance	Consistency
Government bonds	276	15.5%	299	17.0%
Municipal bonds	142	8.0%	140	8.0%
Corporate bonds	1,361	76.5%	1,317	75.0%
Public sector	461	26.0%	442	25.2%
Financial Institutions	0	0.0%	0	0.0%
Corporations	899	50.5%	874	49.8%
Total Domestic bonds	1,780	100.0%	1,757	100.0%

## 5 - Stock holdings by Industry

(Unit: Billion yen,)

	FY 2006		Sept. 2007	
	Market value	Consistency	Market value	Consistency
Transportation Equipments	847	28.2%	786	26.2%
Wholesale, Retail Trade	316	10.5%	331	11.1%
Banks, Insurance, Other Fin. Business	328	10.9%	309	10.3%
Chemicals, Pharmaceutical	289	9.6%	294	9.8%
Electric Appliances	292	9.7%	282	9.4%
Marine Transportation	94	3.1%	144	4.8%
Other Manufacturing	97	3.2%	113	3.8%
Land, Air Transportation	118	4.0%	112	3.7%
Machinery	83	2.8%	103	3.5%
Iron and Steel	75	2.5%	85	2.8%
Others	467	15.5%	438	14.6%
Total	3,010	100.0%	3,002	100.0%

## 6 Buy-back of Own Shares

### Buy-back of Own Shares until Sept. 2007

	Period	Number of shares (thousand shares)	Amount bought (million yen)
Mitsui Marine	Aug-Sep 99	8,000 (1.02% of shares in issue: 787,216,000)	4,774
	Aug 00	22,000 (2.82% of shares in issue: 779,216,000)	12,247
Sumitomo Marine	Aug 00	11,999 (1.78% of shares in issue: 674,999,000)	7,859
Mitsui Sumitomo Insurance	Mar 02	18,895 (1.28% of shares in issue: 1,479,886,000)	10,962
Mitsui Sumitomo Insurance	Dec 02	7,000 (0.47% of shares in issue: 1,479,894,000)	3,607
Mitsui Sumitomo Insurance	Oct-Dec 03	29,381 (1.99% of shares in issue: 1,479,907,000)	25,999
Mitsui Sumitomo Insurance	Jul-Oct 04	23,073 (1.52% of shares in issue: 1,513,184,000)	21,485
Mitsui Sumitomo Insurance	Aug-Sep 05	10,000 (0.66% of shares in issue: 1,513,184,000)	11,992
Mitsui Sumitomo Insurance	Feb-Mar 07	7,846 (0.51% of shares in issue: 1,513,184,000)	11,499

\* Total Buy-back until Sept. 07 are 138 million shares, 110.4 billion yen.

\* All amounts and rates on this page are shown by the base of excluding Good Result Return premiums of the Company's unique Automobile Insurance product "Modo-rich"

7-① Result forecast for FY 2007

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(Unit: Billion yen)

	FY 2006 result	FY 2007 forecast
Net premiums written	1,492	1,550
Change	1.5%	3.9%
Ordinary profit	91	83
Net income	60	52

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(Unit: Billion yen)

	FY 2006 result	FY 2007 forecast
Direct premiums written*	1,367	1,375
Change	-1.0%	0.5%
Net premiums written	1,324	1,320
Change	-1.0%	-0.3%
Loss ratio	63.1%	64.5%
Expense ratio	30.8%	31.9%
Combined ratio	93.9%	96.4%
Underwriting profit	-34	-32
Net interest and dividend income	93	95
Ordinary profit	80	78
Net income	55	50

\* Excluding Deposit premiums from policyholders

7-② FY 2007 forecast by lines

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(Unit: Billion yen)

	Net premiums written		Loss ratio	
		Change		Difference
Fire	180	0.5%	47.2%	-2.3%
Marine	73	3.9%	50.9%	3.9%
Personal Acc.	129	-3.4%	57.1%	6.8%
Auto	558	-1.0%	70.4%	0.9%
CALI	192	-0.1%	76.4%	0.4%
Others	188	1.1%	61.6%	2.5%
Total	1,320	-0.3%	64.5%	1.4%

(FYI: Excluding CALI)

Total	1,128	-0.4%	62.4%	1.4%
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