

1 - Details of Premium reserve

(Unit: Billion yen)

		FY 2006			
		Total premium reserve	Underwriting reserve	Reserve for "GRR, Maturity refunds and dividends to policyholders"	Catastrophe loss reserve
Fire	Amount	1,037	524	343	169
	(Change)	(16)	(27)	(-27)	(15)
Marine	Amount	82	28	-	54
	(Change)	(0)	(-1)	(-)	(2)
Personal Accident	Amount	1,927	85	1,756	84
	(Change)	(-25)	(5)	(-35)	(4)
Auto	Amount	232	174	10	47
	(Change)	(-7)	(-2)	(0)	(-5)
CALI	Amount	337	337	-	-
	(Change)	(23)	(23)	(-)	(-)
Others	Amount	444	238	95	110
	(Change)	(-7)	(-9)	(-5)	(7)
Total	Amount	4,062	1,388	2,206	466
	(Change)	(-0)	(42)	(-68)	(25)
	For deposit-type insurance *2		-	2,194	-

*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 - Change in Catastrophe loss reserve (Provision/Reversal)

(Unit: Billion yen)

	FY 2005				FY 2006			
	Reversal	Provision	Balance	Ratio ^{*1}	Reversal	Provision	Balance	Ratio ^{*1}
Fire	-	39 ^{*3}	153	85.3 %	-	15	169	96.5 %
Marine	-	2	52	78.8	-	2	54	78.1
Personal Acc.	-	4	80	58.0	-	4	84	63.2
Auto	63	48	52	9.3	52	47	47	8.5
Others	0	9	102	55.1	2	9	110	59.2
Total	64	104	441	38.7	54	80	466	41.4

*1 Ratio = Balance of catastrophe loss reserve / net premiums written^{*2}

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

*3 One-time additional provision 23.4 billion yen to match Natural disaster reserve regulation is booked as "extraordinary losses"

2 - Details of Loss Reserve

(Unit: Billion yen)

	FY 2005		FY 2006		
	Balance	Change	Balance	Change	IBNR
Fire	50	-1	53	3	3
Marine	26	1	33	7	2
Personal Acc.	37	3	43	6	4
Auto	240	17	264	24	4
CALI	49	0	49	0	-
Others	137	24	153	15	12
Total	541	47	599	57	27

2 - Incured Loss Amount and Earned-Incured Loss Ratio

(Unit: Billion yen)

F Y Class	FY 2005		FY 2006			
	Incured Loss Amount	Earned-Incured Loss Ratio*	Incured Loss	Change	Earned-Incured Loss Ratio*	Change
Fire	80	% 51.5	91	11	% 60.5	9.0
Marine	33	53.1	40	6	59.1	6.0
Personal Acc.	61	47.9	73	11	57.7	9.8
Auto	400	70.5	415	14	73.5	3.0
Others	126	66.5	125	-0	65.3	-1.2
Total	703	63.5	747	44	67.6	4.1

* Excluding Earthquake, CALI

Incured loss = (net paid loss + loss adjustment expense + provision of outstanding loss rese
 Earned-Incured Loss Ratio = Incured Loss/ Earned premium

3 - Interest and dividend income and yield

(Unit: Billion yen)

Type of asset	FY 2005		FY 2006	
	Interest and dividend income	Income yield (%)	Interest and dividend income	Income yield (%)
Deposits, Short-term assets	3	1.22	5	2.02
Money trusts	1	2.33	1	2.01
Securities	112	3.01	124	3.20
Bonds	26	1.59	28	1.63
Stocks	27	3.05	36	3.97
Foreign securities	40	3.97	47	4.38
Other securities	16	15.21	11	10.59
Loans	12	1.67	13	1.77
Land and Buildings	7	3.18	7	3.28
Total Investment Assets	137	2.70	151	2.92

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

3 - Gain/Loss on sale of securities

FY 2006

(Unit: Billion yen)

	Gain	Loss	Total
Bonds	0	2	-1
Equities	24	0	23
Foreign securities	5	1	4
Other securities	0	-	0
Total	30	3	27

Gain/loss on Money trusts

(Unit: Billion yen)

	Gain	Loss	Total
Money trusts	0	-	0

4 - Devaluation of securities

FY 2006

(Unit: Billion yen,)

Securities	Total	Securities that have fair value (Rate of fair value below cost)	Securities that have no fair value
Bonds	-	-	-
Equities	4	2	2
Foreign securities	0	-	0
Other securities	-	-	-
Total	4	2	2

* Accounting policy for impairment of equities

1. More than 50% : all impaired

2. 30% to 50% : all impaired except:

fair value exceeds cost even once in last 6 months,
and average of fair value exceeds 70% of cost

4 - Self Assessment of Assets

FY 2006

(Unit: Billion yen,)

	Non-categorized (Normal)	Categorized asset				Total (Balance before write off)
		Category (Close watch)	Category (High risk)	Category (Bankrupt)	Categorized asset total	
Loans	733	12	0	0	13	746
Securities	5,988	109	-	4	113	6,102
Other assets	890	5	0	3	9	900
Total ^{*1}	7,612	128	0	7	136	7,749

*1 Include the balance written off the assets^{*2}, 4 billion yen.

*2 Include impairment of long-lived assets, devaluation of securities.

5 - Investment assets

(Unit: Billion yen,)

	FY 2005		FY 2006	
	Balance	Consistency	Balance	Consistency
Deposits, others	372	5.2%	347	4.7%
Securities	5,853	81.3%	6,098	82.4%
Bonds	1,744	24.2%	1,780	24.1%
Stocks	2,851	39.6%	3,010	40.7%
Foreign securities	1,133	15.8%	1,194	16.1%
Other securities	124	1.7%	113	1.5%
Loans	756	10.5%	746	10.1%
Land and Buildings	218	3.0%	210	2.8%
Total Investment assets	7,200	100.0%	7,401	100.0%

5 - Domestic bonds

(Unit: Billion yen,)

	FY 2005		FY 2006	
	Balance	Consistency	Balance	Consistency
Government bonds	236	13.6%	276	15.5%
Municipal bonds	173	10.0%	142	8.0%
Corporate bonds	1,333	76.4%	1,361	76.5%
Public sector	447	25.7%	461	26.0%
Financial Institutions	0	0.0%	0	0.0%
Corporations	884	50.7%	899	50.5%
Total Domestic bonds	1,744	100.0%	1,780	100.0%

5 - Stock holdings by Industry

(Unit: Billion yen,)

	FY 2005		FY 2006	
	Market value	Consistency	Market value	Consistency
Transportation Equipments	763	26.8%	847	28.2%
Banks, Insurance, Other Fin. Business	340	11.9%	328	10.9%
Wholesale, Retail Trade	308	10.8%	316	10.5%
Electric Appliances	295	10.4%	292	9.7%
Chemicals, Pharmaceutical	270	9.5%	289	9.6%
Land, Air Transportation	116	4.1%	118	4.0%
Other Products	71	2.5%	97	3.2%
Marine Transportation	64	2.3%	94	3.1%
Real Estate	66	2.3%	85	2.8%
Machinery	84	3.0%	83	2.8%
Others	469	16.4%	457	15.2%
Total	2,851	100.0%	3,010	100.0%

6 Buy-back of Own Shares

Buy-back of Own Shares until Mar. 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 Mar. 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 - Result forecast for FY 2007

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(Unit: Billion yen)

	FY 2006 result	FY 2007 forecast
Net premiums written	1,492	1,533
Change	1.5%	2.7%
Ordinary profit	91	94
Net income	60	61

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(Unit: Billion yen)

	FY 2006 result	FY 2007 forecast
Direct premiums written*	1,367	1,370
Change	-1.0%	0.2%
Net premiums written	1,324	1,315
Change	-1.0%	-0.7%
Loss ratio	63.1%	65.5%
Expense ratio	30.8%	31.6%
Combined ratio	93.9%	97.1%
Underwriting profit	-34	-14
Net interest and dividend income	93	85
Ordinary profit	80	83
Net income	55	56

* Excluding Deposit premiums from policyholders

7 - FY 2007 forecast by lines

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(Unit: Billion yen)

	Net premiums written		Loss ratio	
		Change		Difference
Fire	178	-0.3%	48.7%	-0.8%
Marine	72	2.5%	50.2%	3.2%
Personal Acc.	126	-5.7%	56.1%	5.8%
Auto	561	-0.2%	72.4%	2.9%
CALI	192	0.2%	77.8%	1.8%
Others	184	-1.1%	60.5%	1.4%
Total	1,315	-0.7%	65.5%	2.4%

(FYI: Excluding CALI)

Total	1,122	-0.9%	63.4%	2.4%
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