

Details of premium reserve and outstanding claims

(Unit: Billion yen)

		Sep. 2006				
		Total premium reserve	Underwriting reserve	Reserve for "GRR, Maturity refunds and dividends to policyholders"	Catastrophe loss reserve	Outstanding claims
Fire	Amount	1,023	505		161	62
	Change	1	8	-14	-7	12
Marine	Amount	82	28	-	53	31
	Change	0	-1	-	1	4
Personal Accident	Amount	1,952	86	1,783	82	40
	Change	0	6	-8	2	3
Auto	Amount	227	174	9	43	253
	Change	-12	-2	0	-9	13
CALI	Amount	327	327	-	-	47
	Change	13	13	-	-	-1
Others	Amount	449	244	98	106	140
	Change	-2	-3	-1	3	2
Total	Amount	4,062	1,366	2,248	447	576
	Change	0	20	-25	5	34
	For deposit-type insurance			2,237		

(Unit: Billion yen)

		Mar. 2006				
		Total premium reserve	Underwriting reserve	Reserve for "GRR, Maturity refunds and dividends to policyholders"	Catastrophe loss reserve	Outstanding claims
Fire	Amount	1,021	496	371	153	50
	Change					
Marine	Amount	81	29	-	52	26
	Change					
Personal Accident	Amount	1,952	79	1,792	80	37
	Change					
Auto	Amount	240	177	10	52	240
	Change					
CALI	Amount	314	314	-	-	49
	Change					
Others	Amount	452	248	100	102	137
	Change					
Total	Amount	4,062	1,345	2,274	441	541
	Change					
	For deposit-type insurance			2,262		

Incurred loss and I/E Loss Ratio

(Unit: Billion yen)

	FY2005 interim	
	Incurred loss	Incured/ Earned Loss ratio
Fire	35	47.7%
Marine	15	51.0%
Personal Acc.	28	44.0%
Auto	186	65.5%
Others	57	61.1%
Total	324	59.0%

	FY2006 interim			
	Incurred loss	Change	Incurred/ Earned Loss ratio	Change
Fire	49	13	63.9%	16.2%
Marine	20	4	58.4%	7.4%
Personal Acc.	34	6	53.7%	9.7%
Auto	204	18	71.8%	6.3%
Others	55	▲ 2	56.7%	▲ 4.4%
Total	364	407	65.1%	6.1%

*Excluding Earthquake, CALI

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

Change in Catastrophe loss reserve Provision/Reversal

(Unit: Billion yen)

		FY2004 year end	FY2005 year end	FY2006 Interim
Fire	Amount	113	153	161
	Ratio*1	(65.5%)	(85.3%)	(96.5%)
Marine	Amount	49	52	53
	Ratio	(81.8%)	(78.8%)	(78.1%)
Personal Acc.	Amount	76	80	82
	Ratio	(58.3%)	(58.0%)	(57.5%)
Auto	Amount	68	52	43
	Ratio	(12.0%)	(9.3%)	(7.7%)
Others	Amount	93	102	106
	Ratio	(52.5%)	(55.1%)	(56.2%)
Total	Amount	401	441	447
	Ratio	(36.1%)	(38.7%)	(39.4%)

(Unit: Billion yen)

		FY2006 interim		
		Reversal	Fixed provision	Additional provision
Fire	Summary of change	-	3	3
Marine	Summary of change	-	1	-
Personal Acc.	Summary of change	-	2	-
Auto	Summary of change	33	9	15
Others	Summary of change	1	4	-
Total	Summary of change	34	20	19

*1 Catastrophe loss reserve / net premiums written*3

*2 Ratio for FY2006 interim = catastrophe loss reserve / (net premiums written x 2)

*3 This premium excludes earthquake, CALI and Modo-rich fund.

Self Assessment of the Assets

Sep. 2006

(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	751	16	0	2	18	769	
Securities	5,720	80	0	2	82	5,803	
Other assets	825	10	0	3	14	840	
Total ^{*1}	7,297	107	0	7	116	7,413	

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

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

Devaluation of securities

FY2006 interim

(Unit: Billion yen.)

Securities	Total	Securities that have fair value Rate of fair value below cost		Securities that have no fair value
		①	②	
		More than 50%	30% to 50%	
Bonds	-	-	-	-
Equities	2	0	0	1
Foreign securities	-	-	-	-
Other securities	-	-	-	-
Total	2	0	0	1

*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

Gain/Loss on sale of securities

FY2006 interim

	Gain	Loss	Total
Bonds	1	13	△ 12
Equities	99	0	99
Foreign securities	31	7	24
Other securities	-	-	-
Total	132	21	111

Gain/loss on money trusts

(Unit: Billion yen)

	Gain	Loss	Total
Money trusts	6	-	6

Investment Assets

(Unit: Billion yen)

	End of Mar. 2006		End of Sep. 2006	
Deposits, others	372	5.2%	309	4.4%
Securities	5,853	81.3%	5,801	81.8%
Bonds	1,744	24.2%	1,795	25.3%
Stocks	2,851	39.6%	2,722	38.4%
Foreign securities	1,133	15.7%	1,167	16.5%
Other securities	124	1.7%	116	1.6%
Loans	756	10.5%	769	10.9%
Land and Buildings	218	3.0%	213	3.0%
Total Investment Assets	7,200	100.0%	7,094	100.0%

Domestic bonds

(Unit: Billion yen)

	End of Mar. 2006		End of Sep. 2006	
	Balance	Consistency	Balance	Consistency
Government bonds	237	13.6%	256	14.3%
Municipal bonds	173	10.0%	157	8.8%
Corporate bonds	1,333	76.5%	1,381	77.0%
Public sector	447	25.7%	453	25.2%
Financial Institutions	1	0.1%	1	0.1%
Corporations	884	50.7%	927	51.7%
Total Domestic bonds	1,744	100.0%	1,795	100.0%

Stock holdings by Industry

(Unit: Billion yen)

Industry	End of Mar. 2006		End of Sep. 2006	
	Market value	Consistency	Market value	Consistency
Transportation Equipments	763	26.8%	749	27.5%
Banks, Insurance, Other Fin Business	340	11.9%	331	12.2%
Banks only	235	8.2%	218	8.0%
Electric Appliances	296	10.4%	288	10.6%
Chemicals, Pharmaceutical	270	9.5%	269	9.9%
Wholesale, Retail Trade	308	10.8%	268	9.9%
Land, Air Transportation	116	4.1%	112	4.1%
Machinery	84	3.0%	76	2.8%
Other Products	71	2.5%	76	2.8%
Real Estate	66	2.3%	66	2.5%
Marine Transportation	64	2.3%	66	2.4%
Others	469	16.4%	416	15.3%
Total	2,851	100.0%	2,722	100.0%

Interest and dividend income and yield

Type of asset	FY2005 interim	FY2005		FY2006 interim
	Interest and dividend income (bil. Yen)	Interest and dividend income (bil. Yen)	income yield (%)	Interest and dividend income (bil. Yen)
Deposits, Short-term assets	16	38	1.22	24
Money trusts	5	12	2.33	6
Securities	434	1,124	3.01	525
Bonds	129	268	1.59	142
Stocks	160	278	3.05	204
Foreign securities	141	408	3.97	170
Other securities	4	169	15.21	9
Loans	65	128	1.67	65
Land and Buildings	35	72	3.18	35
Total Investment Assets	556	1,375	2.70	656

Buy-back of Own Shares

Buy-back of Own Shares until Oct. 2006

	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	Oct-06	1,143 (0.08% of shares in issue:1,513,184,000)	1,689

Total Buy-back until Oct 06 are 131 million shares, 1 billion yen.

Result forecast for FY2006

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

Billion yen

	FY2005 result	FY2006 forecast
Net premiums written	1,338	1,310
Increase rate	2.2%	▲ 2.1%
Net loss ratio	59.7%	64.5%
Operating expense ratio	30.8%	31.6%
Combined ratio	90.5%	96.1%
Underwriting profit	5	▲ 17
Net interest and dividend income	79	85
Ordinary profit	115	85
Net income	64	55
ROE	3.7%	2.7%
ROE (Excluding unrealized gain on securities)	9.3%	7.6%

FY2006 forecast by lines

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

(billion yen)

	Net premiums written	Increase rate
Fire	177	△3.2%
Marine	68	4.1%
Personal Acc.	131	△5.0%
Auto	559	△1.9%
CALI	191	△0.8%
Others	180	△3.2%
Total	1,310	△2.1%

	Loss ratio	Difference
Fire	50.4%	6.0%
Marine	45.8%	△2.6%
Personal Acc.	51.0%	8.9%
Auto	70.6%	3.4%
CALI	77.3%	4.0%
Others	62.7%	8.2%
Total	64.5%	4.8%

(FYI: Excluding CALI)

Total	1,118	△2.4%
--------------	--------------	--------------

(FYI: Excluding CALI)

Total	62.3%	5.0%
--------------	--------------	-------------