

October 2, 2015

Name of Listed Company: MS&AD Insurance Group Holdings, Inc.
Name of Representative: Yasuyoshi Karasawa, President
(Securities Code: 8725, Tokyo Stock Exchange and Nagoya Stock Exchange)
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Notice Concerning the Status of Losses Incurred due to Typhoons Goni, Nangka and Etau

We would like to express our sincerest sympathies for all those who have suffered damage due to the typhoons..

MS&AD Insurance Group Holdings, Inc. hereby reports on the status of losses incurred at its subsidiaries, Mitsui Sumitomo Insurance Co., Ltd. and Aioi Nissay Dowa Insurance Co., Ltd. due to the typhoons, Nangka (No.11), Goni (No.15), and Etau (No.18) in the 1st half of fiscal 2015.

We strive to proceed claim payments promptly and appropriately so that our customers can restore their lives as soon as possible.

■ **Incurred losses on a direct basis*¹ (including all losses of co-insurance policies which we issued as lead underwriter) *²**

(billions of yen)

	Voluntary Auto	Fire and Other	Total
Total for Nangka, Goni and Etau	4.6	41.8	46.4
(Mitsui Sumitomo Insurance)	2.2	26.0	28.1
(Aioi Nissay Dowa Insurance)	2.4	15.9	18.3

(Reference) Breakdown of each typhoon

(billions of yen)

	Nangka (No.11)	Goni (No.15)	Etau (No.18)
Mitsui Sumitomo Insurance	5.4	16.5	6.2
Aioi Nissay Dowa Insurance	1.5	11.2	5.6
Total	6.9	27.8	11.8

Please note that the above figures are preliminary figures on information available as of September 30 and are subject to change due to additional reports of losses and the progress in claim assessment, and the total figure 46.4 billion yen may increase to approximately 50.0 billion yen.

*1 Incurred losses on a direct basis

The sum of the amount of claims paid and outstanding claims before considering amount recoverable from reinsurance.

*2 Including all losses of co-insurance policies which we issued as a lead underwriter

The amount representing the sum for two companies consisting of individual policies with Mitsui Sumitomo Insurance or Aioi Nissay Dowa Insurance and co-insurance policies which Mitsui Sumitomo Insurance or Aioi Nissay Dowa Insurance as a lead underwriter, and not including co-insurance policies which other companies issued as a lead underwriter.

Notes

- As explained in the above we report the current status of our direct incurred losses and also it does not show net incurred loss which will affects our financial results.
- Our financial results may benefit from reversal of catastrophic loss reserves and others.
- The Company's adjusted net asset value at the end of fiscal 2014 maintains about 5,500 billion yen therefore the incurred losses by the above typhoons has limited impact on our financial soundness.

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