

May 20, 2016
MS&AD Insurance Group Holdings, Inc.

Notice for Correction of Annualized Premium of Mitsui Sumitomo Aioi Life Insurance

Mitsui Sumitomo Aioi Life Insurance Co., Ltd. (“MSI Aioi Life”), a member of MS&AD Insurance Group Holdings, Inc. (“the Company”) announces the following corrections of annualized premium from FY2003 to FY2015 Q3 as attached.

The Company will make the correction of annualized premium described in our Earnings Repots, Explanatory Material of Business Results, Annual Report etc. on our web site soon. Please note there is no impact on our Consolidated Financial Statement etc.

End

Attachment

Correction of Annualized Premium from FY2003 to FY2015Q3 (MSI Aioi Life)

[Policies in Force]

(Yen million)

Period	*1	Individual Insurance	YoY Change ratio(%)	Individual Annuities	YoY Change ratio(%)	Total	YoY Change ratio(%)	Medical coverage, living benefits, etc.	YoY Change ratio(%)
FY2003	B	115,554	110.3	11,156	264.9	126,711	116.3	19,226	106.4
	A	114,649	110.3	11,156	264.9	125,806	116.3	19,224	106.4
FY2004	B	132,020	114.2	16,128	144.6	148,149	116.9	19,694	102.4
	A	131,007	114.3	16,128	144.6	147,135	117.0	19,692	102.4
FY2005	B	154,913	117.3	18,512	114.8	173,426	117.1	20,139	102.3
	A	153,839	117.4	18,512	114.8	172,352	117.1	20,137	102.3
FY2006	B	175,343	113.2	18,898	102.1	194,241	112.0	22,028	109.4
	A	174,286	113.3	18,898	102.1	193,185	112.1	22,026	109.4
FY2007	B	177,420	101.2	19,038	100.7	196,458	101.1	25,142	114.1
	A	176,350	101.2	19,038	100.7	195,388	101.1	25,140	114.1
FY2008	B	175,516	98.9	18,806	98.8	194,322	98.9	28,862	114.8
	A	174,451	98.9	18,806	98.8	193,257	98.9	28,860	114.8
FY2009	B	175,780	100.2	18,800	100.0	194,580	100.1	33,795	117.1
	A	174,715	100.2	18,800	100.0	193,515	100.1	33,793	117.1
FY2010	B	182,700	103.9	19,718	104.9	202,418	104.0	39,653	117.3
	A	181,604	103.9	19,718	104.9	201,322	104.0	39,651	117.3
FY2011 *2	B	256,438	140.4	39,562	200.6	296,000	146.2	51,959	131.0
	A	255,164	140.5	39,562	200.6	294,726	146.4	51,956	131.0
FY2011 aggregation *3	B	256,438	105.6	39,562	109.1	296,000	106.1	51,959	110.7
	A	255,164	105.6	39,562	109.1	294,726	106.0	51,956	110.7
FY2012	B	277,088	108.1	42,614	107.7	319,703	108.0	55,196	106.2
	A	274,863	107.7	42,614	107.7	317,478	107.7	55,193	106.2
FY2013	B	291,663	105.3	44,191	103.7	335,854	105.1	61,175	110.8
	A	289,311	105.3	44,191	103.7	333,502	105.0	61,171	110.8
FY2014	B	312,358	107.1	43,621	98.7	355,979	106.0	70,522	115.3
	A	309,861	107.1	43,621	98.7	353,482	106.0	70,516	115.3
FY2015 1Q	B	317,145	101.5	43,453	99.6	360,598	101.3	72,468	102.8
	A	314,622	101.5	43,453	99.6	358,075	101.3	72,462	102.8
FY2015 2Q	B	324,227	103.8	43,331	99.3	367,558	103.3	74,736	106.0
	A	321,671	103.8	43,331	99.3	365,003	103.3	74,730	106.0
FY2015 3Q	B	329,165	105.4	43,200	99.0	372,365	104.6	76,819	108.9
	A	326,569	105.4	43,200	99.0	369,769	104.6	76,812	108.9

[New Policies]

(million)

Period	*1	Individual Insurance	YoY Change ratio(%)	Individual Annuities	YoY Change ratio(%)	Total	YoY Change ratio(%)	Medical coverage, living benefits, etc.	YoY Change ratio(%)
FY2003	B	24,411	108.1	7,587	559.4	31,999	133.7	3,293	81.0
	A	24,331	109.0	7,587	559.4	31,919	134.8	3,293	81.1
FY2004	B	28,657	117.4	5,832	76.9	34,489	107.8	2,425	73.6
	A	28,518	117.2	5,832	76.9	34,350	107.6	2,425	73.6
FY2005	B	36,923	128.8	3,721	63.8	40,644	117.8	2,300	94.9
	A	36,791	129.0	3,721	63.8	40,512	117.9	2,300	94.9
FY2006	B	37,915	102.7	2,384	64.1	40,300	99.2	3,681	160.0
	A	37,837	102.8	2,384	64.1	40,222	99.3	3,681	160.0
FY2007	B	23,500	62.0	2,194	92.0	25,694	63.8	5,176	140.6
	A	23,417	61.9	2,194	92.0	25,612	63.7	5,176	140.6
FY2008	B	24,257	103.2	1,805	82.3	26,062	101.4	6,064	117.2
	A	24,191	103.3	1,805	82.3	25,996	101.5	6,064	117.2
FY2009	B	25,598	105.5	1,951	108.1	27,549	105.7	7,613	125.5
	A	25,533	105.5	1,951	108.1	27,485	105.7	7,613	125.5
FY2010	B	29,196	114.1	2,217	113.6	31,414	114.0	8,774	115.2
	A	29,123	114.1	2,217	113.6	31,340	114.0	8,773	115.2
FY2011 *4	B	33,740	115.6	3,612	162.9	37,353	118.9	8,216	93.6
	A	33,519	115.1	3,612	162.9	37,132	118.5	8,215	93.6
FY2011 aggregation *5	B	38,613	105.1	6,058	129.5	44,672	107.8	8,471	91.4
	A	38,392	104.7	6,058	129.5	44,451	107.5	8,471	91.4
FY2012 *6	B	45,070	116.7	5,156	85.1	50,226	112.4	6,998	82.6
	A	44,073	114.8	5,156	85.1	49,230	110.7	6,997	82.6
FY2013	B	38,311	85.0	4,077	79.1	42,389	84.4	10,910	155.9
	A	38,137	86.5	4,077	79.1	42,214	85.7	10,910	155.9
FY2014	B	44,419	115.9	2,035	49.9	46,454	109.6	14,470	132.6
	A	44,220	115.9	2,035	49.9	46,255	109.6	14,468	132.6

Period	*1	Individual Insurance	YoY Change ratio(%)	Individual Annuities	YoY Change ratio(%)	Total	YoY Change ratio(%)	Medical coverage, living benefits, etc.	YoY Change ratio(%)
FY2014 Q1	B	10,194		779		10,973		3,434	
	A	10,147		779		10,927		3,434	
FY2015 Q1	B	10,788	105.8	341	43.8	11,130	101.4	3,175	92.4
	A	10,748	105.9	341	43.8	11,090	101.5	3,174	92.4
FY2014 Q2	B	22,208		1,379		23,588		7,283	
	A	22,118		1,379		23,498		7,282	
FY2015 Q2	B	23,984	108.0	661	47.9	24,646	104.5	6,769	92.9
	A	23,895	108.0	661	47.9	24,556	104.5	6,768	92.9
FY2014 Q3	B	31,905		1,691		33,596		10,805	
	A	31,768		1,691		33,459		10,803	
FY2015 Q3	B	34,668	108.7	961	56.9	35,629	106.1	10,220	94.6
	A	34,521	108.7	961	56.9	35,482	106.0	10,218	94.6

(Note) MSI Aioi Life was formed through the merger of Mitsui Sumitomo Kirameki Life Insurance Co., Ltd. (MSI Kirameki Life) and Aioi Life Insurance Co., Ltd. (Aioi Life) on October 1, 2011.

*1: B/Before the correction, A/After the correction

*2: YoY change ratio are comparison with MSI Kirameki Life.

*3: YoY Change ratio are comparison with simple aggregate of MSI Kirameki Life and Aioi Life.

*4: The results for FY 2011 consist from 1st half of MSI Kirameki Life and 2nd half of MSI Aioi Life. YoY change ratio are comparison with MSI Kirameki Life.

*5: The results for FY 2011 consist from simple aggregate of 1st half of MSI Kirameki Life and Aioi Life, and 2nd half of MSI Aioi Life. YoY change ratio are comparison with simple aggregate of MSI Kirameki Life and Aioi Life.

*6: YoY change ratio are comparison with simple aggregate of 1st half of MSI Kirameki Life and Aioi Life, and 2nd half of MSI Aioi Life.