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SOMPO JAPAN INSURANCE INC.

Consolidated Financial Results for the 1st Quarter of the Fiscal Year Ending March 31, 2008

Listed on the Tokyo, Osaka, Nagoya, Fukuoka, and Sapporo Stock Exchange
Stock code number: 8755

(URL <http://www.sompo-japan.co.jp/>)

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Note) Any amount less than the minimum unit on each table is disregarded, whereas percentages are rounded to the nearest whole number.

1. Consolidated Financial Results for the 1st Quarter of the Fiscal Year Ending March 31, 2008 (April 1 to June 30, 2007)

(1) Consolidated results of operations

	Ordinary income		Ordinary profit		Net income	
	millions of yen	%	millions of yen	%	millions of yen	%
1st quarter of this fiscal period (April 1 to June 30, 2007)	489,372	(—)	28,475	(—)	18,256	(—)
Previous fiscal period (April 1, 2006 to March 31, 2007)	1,901,599	—	110,541	—	61,944	—

Note) The percentages are the rates of increase (decrease) compared to the 1st quarter of the previous fiscal year.

	Net income per share	Diluted net income per share
	yen	yen
1st quarter of this fiscal period (April 1 to June 30, 2007)	18.54	18.53
Previous fiscal period (April 1, 2006 to March 31, 2007)	62.93	62.88

Note) Quarterly consolidated results of operations are announced from this fiscal period.

(2) Consolidated financial conditions

	Total assets	Total net assets	Equity ratio	Total net assets per share
	millions of yen	millions of yen	%	yen
1st quarter of this fiscal period (As of June 30, 2007)	7,213,604	1,556,738	21.6	1,580.34
Previous fiscal period (As of March 31, 2007)	7,002,180	1,454,744	20.8	1,476.81

Note) Quarterly consolidated financial conditions are announced from this fiscal period.

2.Forecasts for the Fiscal Year ending March 31, 2008 (April 1, 2007 to March 31, 2008)

There is no change on the forecasts at present as disclosed on May 23, 2007.

3.Others

- | | |
|---|-----------|
| (1)Significant changes in the subsidiaries during this period | : None |
| (2)Simplified accounting method | : Adopted |
| (3)Changes in accounting method during this period | : None |

Note) Please refer "3.Others" in Qualitative information and financial statements for detailed information on page 3.

Qualitative Information and Financial Statements

1. Qualitative Information related to the Consolidated Results of Operations

Underwriting income was 439.2 billion yen, investment income was 47.6 billion yen and other ordinary income was 2.4 billion yen. Ordinary income was 489.3 billion yen.

Underwriting expenses were 386.0 billion yen, investment expenses were 5.7 billion yen, operating, general and administrative expenses were 68.8 billion yen and other ordinary expenses were 0.2 billion yen. Ordinary expenses were 460.8 billion yen.

As a result, ordinary profit was 28.4 billion yen and net income for the 1st quarter of this fiscal period was 18.2 billion yen.

2. Qualitative Information related to the Consolidated Financial Conditions

Total assets increased by 211.4 billion yen from March 31, 2007 to 7,213.6 billion yen at June 30, 2007, mainly due to the increase in domestic stocks.

Total net assets increased by 101.9 billion yen from March 31, 2007 to 1,556.7 billion yen at June 30, 2007, due to the increase in unrealized gains on securities available for sale, mainly the increase in domestic stocks and foreign assets.

3. Others

(1) Significant changes in the subsidiaries during this period

None.

(2) Simplified accounting method

Simplified accounting methods are partially adopted. For example, income taxes are measured by estimated effective tax rate.

(3) Changes in accounting method during this period

None.

(Consolidated) Summary of Results of Operations

(Millions of yen)

Item	Term	1st quarter of this fiscal period (April 1 to June 30, 2007)	[Reference] Previous fiscal period (April 1, 2006 to March 31, 2007)
Ordinary income and expenses:			
Underwriting income:			
		439,277	1,765,470
Net premiums written		357,499	1,386,662
Deposits of premiums by policyholders		28,513	137,001
Life insurance premiums written		39,099	192,997
Underwriting expenses:			
		386,006	1,516,738
Net claims paid		192,309	820,082
Loss adjustment expenses		18,929	69,710
Net commissions and brokerage fees		61,697	245,159
Maturity refunds to policyholders		41,547	224,401
Life insurance claims paid		9,039	36,122
Investment income:			
		47,633	125,430
Interest and dividend income		42,553	132,126
Realized gain on sales of securities		9,594	30,995
Investment expenses:			
		5,773	15,220
Realized loss on sales of securities		44	1,983
Devaluation loss on securities		483	3,108
Operating, general and administrative expenses		68,892	256,186
Other ordinary income and expenses		2,237	7,785
Ordinary profit		28,475	110,541
Special gains and losses:			
		781	3,320
Special gains		781	3,320
Special losses		1,861	19,408
Special gains and losses		(1,079)	(16,087)
Income before income taxes and minority interests		27,396	94,453
Income taxes and deferred income taxes		9,119	32,408
Gain on minority interests		20	100
Net income		18,256	61,944

(Consolidated) Premiums Written and Claims Paid by line of business

Direct premiums written (including deposits of premiums by policyholders)

(Millions of yen)

Term	1st quarter of the previous fiscal period (April 1 to June 30, 2006)			1st quarter of this fiscal period (April 1 to June 30, 2007)			[Reference] Previous fiscal period (April 1, 2006 to March 31, 2007)		
	Amount	% increase (decrease)	% of total amount	Amount	% increase (decrease)	% of total amount	Amount	% increase (decrease)	% of total amount
Business line									
Fire and allied insurance	57,462	(3.7)	13.7	56,829	(1.1)	13.6	239,326	(2.9)	14.9
Marine insurance	11,320	8.9	2.7	12,021	6.2	2.9	45,125	5.1	2.8
Personal accident insurance	59,619	(10.3)	14.2	56,485	(5.3)	13.5	229,943	(7.3)	14.3
Voluntary automobile insurance	174,328	0.2	41.5	172,105	(1.3)	41.2	674,799	(1.1)	42.0
Compulsory automobile liability insurance	63,141	(6.9)	15.0	62,776	(0.6)	15.0	241,942	(4.2)	15.1
Others	54,318	3.7	12.9	57,692	6.2	13.8	173,841	2.7	10.8
Total:	420,191	(2.5)	100.0	417,910	(0.5)	100.0	1,604,978	(2.3)	100.0
Total excluding deposits of premiums by policyholders	388,362	(0.7)	92.4	389,397	0.3	93.2	1,467,977	(1.1)	91.5
Deposits of premiums by policyholders	31,828	(20.0)	7.6	28,513	(10.4)	6.8	137,001	(13.0)	8.5

Net premiums written

(Millions of yen)

Term	1st quarter of the previous fiscal period (April 1 to June 30, 2006)			1st quarter of this fiscal period (April 1 to June 30, 2007)			[Reference] Previous fiscal period (April 1, 2006 to March 31, 2007)		
	Amount	% increase (decrease)	% of total amount	Amount	% increase (decrease)	% of total amount	Amount	% increase (decrease)	% of total amount
Business line									
Fire and allied insurance	33,904	(7.1)	9.6	35,408	4.4	9.9	152,632	(1.5)	11.0
Marine insurance	8,247	9.3	2.3	9,530	15.6	2.7	37,580	6.8	2.7
Personal accident insurance	35,804	(1.6)	10.1	35,806	0.0	10.0	128,013	0.1	9.2
Voluntary automobile insurance	173,632	0.1	48.9	171,552	(1.2)	48.0	672,951	(1.1)	48.5
Compulsory automobile liability insurance	53,099	(4.4)	15.0	52,509	(1.1)	14.7	232,716	(2.2)	16.8
Others	50,079	0.4	14.1	52,692	5.2	14.7	162,768	2.6	11.7
Total	354,767	(1.3)	100.0	357,499	0.8	100.0	1,386,662	(0.6)	100.0

Net claims paid

(Millions of yen)

Term	1st quarter of the previous fiscal period (April 1 to June 30, 2006)			1st quarter of this fiscal period (April 1 to June 30, 2007)			[Reference] Previous fiscal period (April 1, 2006 to March 31, 2007)		
	Amount	% increase (decrease)	% of total amount	Amount	% increase (decrease)	% of total amount	Amount	% increase (decrease)	% of total amount
Business line									
Fire and allied insurance	17,253	(10.6)	9.1	12,708	(26.3)	6.6	85,772	14.2	10.5
Marine insurance	3,688	6.0	1.9	4,412	19.6	2.3	16,526	7.6	2.0
Personal accident insurance	12,340	11.3	6.5	13,715	11.1	7.1	53,654	11.2	6.5
Voluntary automobile insurance	94,810	0.2	49.9	98,261	3.6	51.1	401,839	0.6	49.0
Compulsory automobile liability insurance	39,268	5.3	20.7	38,935	(0.8)	20.2	160,848	3.6	19.6
Others	22,769	(8.2)	12.0	24,276	6.6	12.6	101,440	3.9	12.4
Total	190,129	(0.2)	100.0	192,309	1.1	100.0	820,082	3.6	100.0

Note common for the above three tables:

The above figures represent amounts after offsetting internal transactions among consolidated segments.

(Consolidated) Life Insurance Business

Life Insurance Premiums

(Millions of yen)

	1st quarter of the previous fiscal period (April 1 to June 30, 2006)		1st quarter of this fiscal period (April 1 to June 30, 2007)		[Reference] Previous fiscal period (April 1, 2006 to March 31, 2007)	
	Amount	% increase (decrease)	Amount	% increase (decrease)	Amount	% increase (decrease)
Life Insurance Premiums	44,779	6.3	39,099	(12.7)	192,997	(1.8)

Note) The above figures represent amounts after offsetting internal transactions among consolidated segments.

Total Amount of Policies in Force

(Millions of yen)

	End of the 1st quarter of previous fiscal period (as of June 30, 2006)		End of the 1st quarter of this fiscal period (as of June 30, 2007)		[Reference] End of the previous fiscal period (as of March 31, 2007)	
	Amount	% increase (decrease)	Amount	% increase (decrease)	Amount	% increase (decrease)
Individual Insurance	8,760,885	14.1	9,281,909	5.9	9,158,284	6.6
Individual Annuities	85,748	(1.8)	84,323	(1.7)	84,574	(2.2)
Group Insurance	2,126,954	(1.9)	2,029,449	(4.6)	2,080,358	(1.3)
Group Annuities	-	-	-	-	-	-

Notes)

- The above figures represent amounts before offsetting internal transactions among consolidated segments.
- Amount of "Individual Annuities" represents the sum of annuity fund at the beginning of annuity payment of contract before the beginning of annuity payment and underwriting reserves of contract after the beginning of annuity payment.

Total Amount of New Policies

(Millions of yen)

	1st quarter of the previous fiscal period (April 1 to June 30, 2006)			1st quarter of this fiscal period (April 1 to June 30, 2007)			[Reference] Previous fiscal period (April 1, 2006 to March 31, 2007)		
	Net increase by new policies and conversion	New policies	Net increase by conversion	Net increase by new policies and conversion	New policies	Net increase by conversion	Net increase by new policies and conversion	New policies	Net increase by conversion
Individual Insurance	392,008	392,008	-	383,627	383,627	-	1,474,757	1,474,757	-
Individual Annuities	603	603	-	626	626	-	2,650	2,650	-
Group Insurance	14,305	14,305	-	8,764	8,764	-	42,902	42,902	-
Group Annuities	-	-	-	-	-	-	-	-	-

Notes)

- The above figures represent amounts before offsetting internal transactions among consolidated segments.
- Amount of "Net increase by new policies and conversion" for "Individual Annuities." represents annuity fund at the beginning of annuity payment.

Annualized New Business Premiums (Individual Insurance and Individual Annuities)

(Millions of yen)

	1st quarter of the previous fiscal period (April 1 to June 30, 2006)		1st quarter of this fiscal period (April 1 to June 30, 2007)		[Reference] Previous fiscal period (April 1, 2006 to March 31, 2007)	
	Amount	% increase (decrease)	Amount	% increase (decrease)	Amount	% increase (decrease)
Annualized New Business Premiums	10,405	(1.3)	4,389	(57.8)	38,914	(15.8)

Note) The above figures represent amounts before offsetting internal transactions among consolidated segments.

Consolidated Balance Sheet

(Millions of yen)

Books closed Item	End of the 1st quarter of this fiscal period (as of June 30, 2007)	[Reference] End of the previous fiscal period (as of March 31, 2007)
	Amount	Amount
Assets:		
Cash and deposits	121,412	196,021
Call loans	121,900	69,000
Receivables under resale agreements	94,944	28,966
Monetary receivables bought	31,039	18,978
Money in trust	49,494	47,963
Securities	5,646,349	5,486,282
Loans	492,346	494,866
Tangible fixed assets	222,493	223,878
Intangible fixed assets	27,791	28,340
Other assets	415,906	415,642
Deferred tax assets	8,895	9,050
Allowance for possible loan losses	(18,964)	(16,807)
Allowance for possible losses on investment securities	(4)	(4)
Total assets	7,213,604	7,002,180
Liabilities:		
Underwriting funds:	4,953,012	4,891,683
Reserve for outstanding losses and claims	716,174	698,476
Underwriting reserves	4,236,837	4,193,207
Other liabilities	233,760	237,585
Reserve for retirement benefits	94,846	94,959
Reserve for retirement benefits to directors	2,311	
Reserve for bonus payments	4,209	13,342
Reserve for price fluctuation	32,375	30,700
Deferred tax liabilities	336,350	279,165
Total liabilities	5,656,866	5,547,436
Net assets:		
Shareholders' equity:		
Common stock	70,000	70,000
Additional paid-in capital	24,229	24,229
Retained earnings	362,718	362,683
Treasury stock	(2,786)	(2,832)
Total shareholders' equity	454,161	454,080
Valuation and translation adjustments:		
Unrealized gains on securities available for sale, net of tax	1,100,671	998,702
Foreign currency translation adjustments	1,098	1,091
Total valuation and translation adjustments	1,101,770	999,793
Stock acquisition rights	315	315
Minority interests	490	554
Total net assets	1,556,738	1,454,744
Total liabilities and net assets	7,213,604	7,002,180

Note) Consolidated Balance Sheet as of the end of 1st quarter is announced from this fiscal period.

Consolidated Statement of Income

(Millions of yen)

Item	Term	1st quarter of this fiscal period (April 1 to June 30, 2007)	[Reference] Previous fiscal period (April 1, 2006 to March 31, 2007)
		Amount	Amount
Ordinary income:		489,372	1,901,599
Underwriting income:		439,277	1,765,470
Net premiums written		357,499	1,386,662
Deposits of premiums by policyholders		28,513	137,001
Interest and dividend income on deposits of premiums, etc.		11,479	45,825
Life insurance premiums written		39,099	192,997
Investment income:		47,633	125,430
Interest and dividend income		42,553	132,126
Investment gain on money in trust		2,071	4,210
Investment gain on trading securities		8	175
Realized gain on sales of securities		9,594	30,995
Transfer of interest and dividend income on deposits of premiums, etc.		(11,479)	(45,825)
Other ordinary income		2,460	10,699
Ordinary expenses:		460,896	1,791,058
Underwriting expenses:		386,006	1,516,738
Net claims paid		192,309	820,082
Loss adjustment expenses		18,929	69,710
Net commissions and brokerage fees		61,697	245,159
Maturity refunds to policyholders		41,547	224,401
Life insurance claims paid		9,039	36,122
Provision for reserve for outstanding losses and claims		17,952	37,663
Provision for underwriting reserves		44,341	82,970
Investment expenses:		5,773	15,220
Realized loss on sales of securities		44	1,983
Devaluation loss on securities		483	3,108
Operating, general and administrative expenses		68,892	256,186
Other ordinary expenses:		223	2,913
Interest paid		33	212
Ordinary profit		28,475	110,541
Special gains		781	3,320
Special losses:		1,861	19,408
Impairment loss		-	790
Provision for price fluctuation reserve		1,675	6,642
Other special losses		185	11,975
Income before income taxes and minority interests		27,396	94,453
Income taxes and deferred income taxes		9,119	32,408
Gain on minority interests		20	100
Net income		18,256	61,944

Note) Consolidated statement of income for 1st quarter is announced from this fiscal period.

(Consolidated) Marketable Securities

1. Securities for Held-to-Maturity

(Millions of yen)

Item	End of the 1st quarter of previous fiscal period (as of June 30, 2006)			End of the 1st quarter of this fiscal period (as of June 30, 2007)			[Reference] End of the previous fiscal period (as of March 31, 2007)		
	Historical cost	Market value	Unrealized gain (loss)	Historical cost	Market value	Unrealized gain (loss)	Historical cost	Market value	Unrealized gain (loss)
Domestic bonds	502,793	490,079	(12,714)	539,373	530,863	(8,509)	537,152	536,531	(620)
Foreign securities	131,261	131,441	180	117,869	118,683	813	118,758	120,594	1,835
Total	634,054	621,520	(12,533)	657,243	649,547	(7,696)	655,910	657,126	1,215

Notes)

1. For domestic consolidated subsidiaries, "Historical cost" as of the end of the 1st quarter of previous fiscal period represents amounts before amortization and impairment.
"Historical cost" as of the end of the 1st quarter of this fiscal period and the previous fiscal period represents amounts after amortization and impairment.
2. "Market value" represents market value as of the end of each quarter.

2. Other Securities

(Millions of yen)

Item	End of the 1st quarter of previous fiscal period (as of June 30, 2006)			End of the 1st quarter of this fiscal period (as of June 30, 2007)			[Reference] End of the previous fiscal period (as of March 31, 2007)		
	Historical cost	Market value	Unrealized gain (loss)	Historical cost	Market value	Unrealized gain (loss)	Historical cost	Market value	Unrealized gain (loss)
Domestic bonds	1,308,816	1,294,132	(14,683)	1,404,340	1,394,875	(9,464)	1,385,840	1,390,323	4,483
Domestic stocks	619,876	1,826,930	1,207,054	617,226	2,083,304	1,466,078	618,212	1,962,647	1,344,434
Foreign securities	934,147	1,036,154	102,007	832,341	1,047,992	215,651	871,985	1,042,705	170,720
Others	101,721	118,017	16,296	90,828	119,070	28,242	89,457	113,200	23,742
Total	2,964,560	4,275,235	1,310,675	2,944,736	4,645,243	1,700,506	2,965,495	4,508,877	1,543,381

Notes)

1. For the Company and domestic consolidated subsidiaries, "Historical cost" as of the end of the 1st quarter of previous fiscal period represents amounts before amortization and impairment. "Historical cost" as of the end of the 1st quarter of this fiscal period and the previous fiscal period represents amounts after amortization and impairment.
2. "Market value" represents market value as of the end of each quarter.
3. Beneficiary claims on the housing loan trust, which are classified as "Monetary receivables bought" on the consolidated balance sheet, are included in "Others".

(Consolidated) Derivatives

(Millions of yen)

Type	Transaction	End of the 1st quarter of previous fiscal period (as of June 30, 2006)			End of the 1st quarter of this fiscal period (as of June 30, 2007)			[Reference] End of the previous fiscal period (as of March 31, 2007)		
		Contract amount	Market value	Appraisal gain (loss)	Contract amount	Market value	Appraisal gain (loss)	Contract amount	Market value	Appraisal gain (loss)
Currency derivatives	Forward foreign exchange:									
	Short	177,295	180,365	(3,070)	79,277	80,552	(1,274)	112,016	111,909	107
	Long	111,924	112,313	388	74,402	76,907	2,505	69,385	68,251	(1,133)
	Currency option:									
	Short	-	-	-	8,262	43	(17)	-	-	-
Long	-*	-	-	26*	-	-	-*	-	-	
Bond derivatives	Bond future:									
	Short	1,328	1,316	12	-	-	-	-	-	-
	Long	-	-	-	63,078	62,931	(147)	16,988	17,022	33
	Bond forward:									
Long	3,742	3,714	(27)	4,013	3,987	(25)	3,918	3,907	(11)	
Others	Credit derivatives:									
	Long	-	-	-	6,500	-	-	6,000	-	-
	Weather derivatives:									
	Short	-*	-	-	101*	63	(38)	65*	51	(13)
	Long	186	22	(3)	330	18	4	273	15	6
	Long	18*	-	-	23*	-	-	22*	-	-
	Long	-*	-	-	49	-	-	-	-	-
	Long	-*	-	-	-*	-	-	-*	-	-
	Earthquake derivatives:									
	Short	1,900	-	-	790	-	-	780	-	-
Long	92*	11	81	123*	96	27	133*	105	27	
Long	1,893	-	-	711	-	-	702	-	-	
Long	78*	7	(70)	88*	70	(17)	87*	69	(17)	
Total				(2,690)			912			(1,000)

Notes)

1. Derivative transactions to which hedge accounting methods are applied are excluded from this table.
2. "Contract amount" represents amount of outstanding contracts or amount equivalent to the principal provided in the contract as of the end of each quarter or fiscal period. Amounts with an asterisk (*) represent the option premiums stated on the consolidated balance sheet.

(Non-consolidated) Summary of Results of Operations

(Millions of yen)

Item	Term	1st quarter of this fiscal period (April 1 to June 30, 2007)	[Reference] Previous fiscal period (April 1, 2006 to March 31, 2007)
Direct premiums written (including deposits of premiums by policyholders)		405,510	1,561,360
Direct premiums written		376,996	1,424,359
Ordinary income and expenses:			
Underwriting income:		394,002	1,568,937
Net premiums written		351,332	1,362,785
Deposits of premiums by policyholders		28,513	137,001
Underwriting expenses:		349,538	1,356,524
Net claims paid		189,392	806,871
Loss adjustment expenses		18,756	69,001
Net commissions and brokerage fees		58,089	222,762
Maturity refunds to policyholders		41,547	224,401
Investment income:		41,712	106,435
Interest and dividend income		37,583	113,625
Realized gain on sales of securities		9,588	31,011
Investment expenses:		5,725	15,134
Realized loss on sales of securities		31	1,485
Devaluation loss on securities		483	3,636
Operating, general and administrative expenses		58,766	216,514
Operating, general and administrative expenses related to underwriting insurance		53,356	198,858
Other ordinary income and expenses		1,413	4,568
Ordinary profit		23,098	91,767
Underwriting profit		(11,463)	10,127
Special gains and losses:			
Special gains		581	3,310
Special losses		1,814	19,328
Special gains and losses		(1,233)	(16,018)
Income before income taxes		21,864	75,749
Income taxes and deferred income taxes		7,348	27,590
Net income		14,515	48,159
Ratios:			
Loss ratio		59.2 %	64.3 %
Expense ratio		31.7 %	30.9 %
Underwriting balance ratio		9.0 %	4.8 %

Notes)

1. Loss ratio=(Net claims paid+Loss adjustment expenses)/Net premiums written
2. Expense ratio=(Net commissions and brokerage fees
+Operating, general and administrative expenses related to underwriting insurance)/Net premiums written
3. Underwriting balance ratio=(Net premiums written-Net claims paid-Loss adjustment expenses-Operating expenses)
/Net premiums written

(Non-consolidated) Premiums Written and Claims Paid by line of business

Direct premiums written (excluding deposits of premiums by policyholders)

(Millions of yen)

Term Business line	1st quarter of the previous fiscal period (April 1 to June 30, 2006)			1st quarter of this fiscal period (April 1 to June 30, 2007)			[Reference] Previous fiscal period (April 1, 2006 to March 31, 2007)		
	Amount	% increase (decrease)	% of total amount	Amount	% increase (decrease)	% of total amount	Amount	% increase (decrease)	% of total amount
Fire and allied insurance	44,963	(2.1)	11.9	44,186	(1.7)	11.7	189,170	(3.2)	13.3
Marine insurance	8,615	4.7	2.3	9,225	7.1	2.4	34,847	6.0	2.4
Personal accident insurance	36,033	(2.1)	9.6	35,990	(0.1)	9.5	128,978	(0.3)	9.1
Voluntary automobile insurance	172,485	(0.1)	45.8	170,578	(1.1)	45.2	668,463	(1.1)	46.9
Compulsory automobile liability insurance	63,141	(6.9)	16.8	62,776	(0.6)	16.7	241,942	(4.2)	17.0
Others	51,125	3.3	13.6	54,238	6.1	14.4	160,958	2.5	11.3
Total:	376,364	(1.2)	100.0	376,996	0.2	100.0	1,424,359	(1.3)	100.0
Deposits of premiums by policyholders	31,828	(20.0)	8.5	28,513	(10.4)	7.6	137,001	(13.0)	9.6

Net premiums written

(Millions of yen)

Term Business line	1st quarter of the previous fiscal period (April 1 to June 30, 2006)			1st quarter of this fiscal period (April 1 to June 30, 2007)			[Reference] Previous fiscal period (April 1, 2006 to March 31, 2007)		
	Amount	% increase (decrease)	% of total amount	Amount	% increase (decrease)	% of total amount	Amount	% increase (decrease)	% of total amount
Fire and allied insurance	32,926	(7.7)	9.5	34,302	4.2	9.8	148,865	(2.1)	10.9
Marine insurance	6,478	4.7	1.9	7,766	19.9	2.2	31,049	9.5	2.3
Personal accident insurance	35,721	(1.7)	10.3	35,742	0.1	10.2	127,746	0.1	9.4
Voluntary automobile insurance	171,838	(0.1)	49.4	170,153	(1.0)	48.4	666,900	(1.1)	48.9
Compulsory automobile liability insurance	53,099	(4.4)	15.3	52,509	(1.1)	14.9	232,716	(2.2)	17.1
Others	47,952	0.5	13.8	50,857	6.1	14.5	155,506	3.1	11.4
Total	348,017	(1.5)	100.0	351,332	1.0	100.0	1,362,785	(0.6)	100.0

Net claims paid

(Millions of yen)

Term Business line	1st quarter of the previous fiscal period (April 1 to June 30, 2006)			1st quarter of this fiscal period (April 1 to June 30, 2007)			[Reference] Previous fiscal period (April 1, 2006 to March 31, 2007)		
	Amount % increase (decrease)	Loss ratio	% change	Amount % increase (decrease)	Loss ratio	% change	Amount % increase (decrease)	Loss ratio	% change
Fire and allied insurance	17,000 (10.9%)			12,522 (26.3%)	38.4		84,099 13.6%	58.1	7.6
Marine insurance	2,952 8.2%			3,622 22.7%	50.0		13,622 9.7%	47.0	(0.5)
Personal accident insurance	12,319 11.4%			13,678 11.0%	42.1		53,527 11.4%	45.8	4.6
Voluntary automobile insurance	93,804 0.5%			97,434 3.9%	64.0		397,804 1.0%	66.0	2.4
Compulsory automobile liability insurance	39,268 5.3%			38,935 (0.8%)	80.6		160,848 3.6%	74.4	3.1
Others	21,280 (10.0%)			23,199 9.0%	48.8		96,968 4.8%	66.2	0.6
Total	186,625 (0.3%)			189,392 1.5%	59.2		806,871 4.0%	64.3	3.0

Notes)

- 1.Loss ratio=(Net claims paid+Loss adjustment expenses)/Net premiums written
- 2.Loss ratio for 1st quarter is announced from this fiscal period.

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