NIPPONKOA Insurance Co., Ltd. Summary of Consolidated Accounts (Unaudited) For the First Half of FY2007 (April 1, 2007 through September 30, 2007)

Projected Filling Date of Interim Securities Report: December 25, 2007

1. Consolidated Performance for the First Half of FY2007 (April 1, 2007 through September 30, 2007)

Note: Figures less than the designated unit are rounded down. Ratios are rounded off. This note is also applicable to the following tables.

(1) Consolidated Financial Results

Notes: % are presented in comparison with the same term of the previous year

	Ordinary Income		Ordinary Profit		Net Income	
	(Millions of Yen)		(Millions of Ye	en)	(Millions of Y	(en)
First Half FY2007	475,281	-2.4%	21,938	125.4%	12,565	90.0%
First Half FY2006	487,140	-2.5%	9,731	-51.3%	6,612	-32.1%
FY2006	1,000,461	-	28,130	-	15,872	-

	Net Income Per Share	Net Income Per Share-Diluted
	(Yen)	(Yen)
First Half FY2007	16.04	16.02
First Half FY2006	8.23	8.22
FY2006	19.81	19.79

Notes: Earnings on investments in equity-method affiliates: None for First Half FY2007; None for First Half FY2006; None for FY2006

(2) Consolidated Financial Positions

	Total Assets	Net Assets Equity Ratio		Net Assets Per Share
	(Millions of Yen)	(Millions of Yen)		(Yen)
First Half FY2007	3,625,234	711,910	19.6%	933.15
First Half FY2006	3,693,996	752,482	20.4%	936.42
FY2006	3,700,381	767,024	20.7%	962.55

Notes: Equity: 711,270 million yen at the end of First Half FY2007; 752,131 million yen at the end of First Half FY2006; 766,373 million yen at the end of FY2006

(3) Consolidated Cash Flows

	Cash Flows from Operating Activities	Cash Flows from Investment Activities	Cash Flows from Financing Activities	Cash and Cash Equivalents at End of Period
	(Millions of Yen)	(Millions of Yen)	(Millions of Yen)	(Yen)
First Half FY2007	2,350	14,887	-43,816	137,413
First Half FY2006	24,717	8,722	-6,121	180,066
FY2006	-13,286	36,710	-13,268	163,661

2. Dividends

	Annual Dividends per		
	Share		
FY2006	7.5		
FY2007E	7.5		

3. Performance Projection for FY2007 (April 1, 2007 through March 31, 2008)

Notes: % are presented in comparison with the same term of the previous year

		1 /		
	Ordinary Income	Ordinary Profit	Net Income	Net Income per Share
	(Millions of Yen)	(Millions of Yen)	(Millions of Yen)	
Annual	1,000,000 -0.0%	24,000 -14.7%	13,000 -18.1%	16.82

4. Miscellaneous

(1) Changes in the significant subsidiaries during this period (changes in specified subsidiaries resulting in alteration in consolidation scope): None

(2) Changes in accounting principles and procedures and changes in presentation methods for consolidated financial summary:

Changes due to the revision of accounting standards: Applicable

Changes due to other factors: None

(3) Number of outstanding shares (common stock):

Number of shares outstanding at the end of period (including treasury stock):

First Half FY2007: 826,743,118 shares; First Half FY2006: 833,743,118 shares; FY2006: 826,743,118 shares Number of treasury stock at the end of period:

First Half FY2007: 64,518,864 shares; First Half FY2006: 30,547,708 shares; FY2006: 30,554,148 shares

(Reference) Nonconsolidated Financial Summary

1. Nonconsolidated Performance for the First Half of FY2007 (April 1, 2007 through September 30, 2007)

Notes: % are presented in comparison with the same term of the previous year

	Net Premium	s Written	Ordinary	Profit	Net Ir	icome
	<millions of="" td="" ye<=""><td>en></td><td><millions of="" td="" y<=""><td>'en></td><td><millions of<="" td=""><td>Yen></td></millions></td></millions></td></millions>	en>	<millions of="" td="" y<=""><td>'en></td><td><millions of<="" td=""><td>Yen></td></millions></td></millions>	'en>	<millions of<="" td=""><td>Yen></td></millions>	Yen>
First Half FY2007	352,736	-1.3%	21,678	247.0%	11,899	195.3%
First Half FY2006	357,516	-0.9%	6,246	-69.5%	4,030	-61.6%
FY2006	703,371	-	24,538	-	13,425	-

	Net Income Per Share
	<yen></yen>
First Half FY2007	15.19
First Half FY2006	5.01
FY2006	16.75

(2) Nonconsolidated Financial Positions

	Total Assets	Net Assets	Equity Ratio	Net Assets Per Share
	<millions of="" yen=""></millions>	<millions of="" yen=""></millions>		<yen></yen>
First Half FY2007	3,295,867	705,051	21.4%	924.68
First Half FY2006	3,408,631	747,443	21.9%	930.58
FY2006	3,393,056	761,282	22.4%	955.82

Notes: Equity: 704,819 million yen at the end of First Half FY2007; 747,443 million yen at the end of First Half FY2006; 761,013 million yen at the end of FY2006

2. Nonconsolidated Performance Projection for FY2007 (April 1, 2007 through March 31, 2008) Notes: % are presented in comparison with the same term of the previous year

Twoes. Where presented in comparison with the same term of the previous year							
	Ordinary Income	Ordinary Profit	Net Income	Net Income per Share			
	<millions of="" yen=""></millions>	<millions of="" yen=""></millions>	<millions of="" yen=""></millions>				
Annual	700,000 -0.5%	б 24,000 - 2.2%	13,000 -3.2%	16.82			

Cautionary Statement

Estimates, projections, targets and other statements contained in this material that are not historical facts are forward-looking statements about the future performance and plans of NIPPONKOA Insurance Co., Ltd. (the "Company"). Such forward-looking statements are based on the Company's assumptions and beliefs in light of the information currently available to it. Therefore, these statements do not guarantee future performance, but involve risks and uncertainties. The Company cautions you that a number of important factors could cause actual results to differ materially from those contained in the forward-looking statements. Such factors include, but are not limited to, (1) general economic conditions in the Company's market, mainly Japan, (2) business conditions in the insurance industry, especially, increased competition, (3) fluctuation of exchange rates, and (4) the regulatory environment.

Consolidated Interim Balance Sheet (Summary)

<u>Consolidated Interim Balarice Sheet (Summary)</u> (Millions of Yen)							
	Previous Interim Period This Interim Period			Previous Fisca		cal Year	
					Change	Summarized Ba	
	Amount	Proportion	(As of Septembe Amount	Proportion		(As of March 3 Amount	Proportior
Assets	Anount	1 Toportion %	Amount	1 10p011011 %		Anount	1 10p01101 %
Cash and deposits	143,232	3.88	106,868	2.95	-36,363	134,633	3.64
Call loans	20,000	0.54	40,000	1.10	20,000	44,000	1.19
Monetary receivables bought	59,149	1.60	27,162	0.75	-31,986	28,102	0.76
Money in trust	98,435	2.66	85,479	2.36	-12,955	86,397	2.33
Investments in securities	2,809,639	76.06	2,832,078	78.12	22,439	2,863,645	77.39
Loans	273,591	7.41	2,002,010	6.70	-30,796	248,080	6.70
Tangible fixed assets	134,528	3.64	130,863	3.61	-3,665	130,712	3.53
Intangible fixed assets	1,495	0.04	1,331	0.04	-3,003	1,392	0.04
Other assets	158,386	4.29	161,406	4.45	3,019	166,336	4.50
Deferred tax assets	54	0.00	40	0.00	-14	38	0.00
Reserve for doubtful accounts	-4,516	-0.12	40 -2,792	-0.08	-14 1,724	-2,959	-0.08
Total assets	3,693,996	100.00	3,625,234	100.00	-68,762	3,700,381	100.00
Liabilities	3,093,990	100.00	3,023,234	100.00	-00,702	3,700,301	100.00
Underwriting fund	2,697,901	73.03	2 675 069	73.78	<u></u>	2 677 504	72.35
Ŭ			2,675,068		-22,832	2,677,504	72.35
Reserve for outstanding claims	(259,965)		(275,649)			(275,260)	
Underwriting reserves	(2,437,935)		(2,399,419)	2.22	2 000	(2,402,243)	0.44
Other liabilities	76,507	2.07	80,315	2.22	3,808	79,097	2.14
Reserve for retirement benefits	39,346	1.07	36,963	1.02	-2,382	38,532	1.04
Reserve for bonuses	6,562	0.18	6,529	0.18	-32	6,528	0.18
Reserve for bonuses to directors	-	-	-	-	-	46	0.00
Reserve under special law	17,068	0.46	19,723	0.54	2,654	18,371	0.50
Reserve for price fluctuations	(17,068)		(19,723)			(18,371)	
Deferred tax liabilities	103,247	2.80	94,135	2.60	-9,112	112,543	3.04
Negative goodwill	879	0.02	586	0.02	-293	733	0.02
Total liabilities	2,941,513	79.63	2,913,323	80.36	-28,190	2,933,357	79.27
Net Assets							
Shareholders' equity	04.040	0.47	04.040	0.50		04.040	0.47
Share capital	91,249	2.47	91,249	2.52	-	91,249	2.47
Capital surplus	46,702	1.26	46,702	1.29	-	46,702	1.26
Retained earnings	168,268	4.56	178,794	4.92	10,525	172,244	4.65
Treasury stock	-21,620	-0.59	-61,055	-1.68	-39,435	-23,318	-0.63
Total shareholders' equity	284,599	7.70	255,689	7.05	-28,909	286,877	7.75
Valuation and translation adjustments							
Net unrealized gain on available- for-sale securities	469,940	12.72	456,046	12.59	-13,894	480,712	13.00
Deferred gains from hedging transactions	-93	-0.00	171	0.00	265	87	0.00
Foreign currency translation adjustments	-2,314	-0.06	-637	-0.02	1,677	-1,303	-0.04
Total valuation and translation adjustments	467,532	12.66	455,580	12.57	-11,951	479,495	12.96
Subscription rights to shares	-	-	231	0.01	231	268	0.01
Minority interest	350	0.01	408	0.01	58	382	0.01
Total net assets	752,482	20.37	711,910	19.64	-40,571	767,024	20.73
Total liabilities and net assets	3,693,996	100.00	3,625,234	100.00	-68,762	3,700,381	100.00

Consolidated Income Statement (Summary)

Consolidated Income Statement (Summary)							
		I I		(Millions of Yen)			
	Previous Interim	This Interim Deried		Previous Fiscal Year			
	Period	This Interim Period		Summarized Income Statement			
	(From Apr. 1, 2006)	(From Apr. 1, 2007)	Change	(From Apr. 1, 2006)			
	To Sep. 30, 2006	To Sep. 30, 2007	Change	To Mar. 31, 2007			
	Amount	Amount		Amount			
Ordinary income	487,140	475,281	-11,858	1,000,461			
-			-				
Underwriting income	449,557	440,183	-9,374	910,855			
(Net premiums written)	(362,144)	(358,480)	(-3,663)	(712,862			
(Deposit premiums from policyholders)	(43,724)	(35,019)	(-8,704)	(82,608)			
(Investment income on deposit premiums)	(13,511)	(13,109)	(-401)	(27,418			
(Life insurance premiums)	(29,861)	(31,000)	(1,139)	(61,946			
(Reversal of underwriting reserves)		(2,311)	(2,311)	(25,095			
Investment income	36,877	34,597	-2,280	87,688			
(Interest and dividends)	(31,664)	(31,068)	(-595)	(62,414			
(Gain on money in trust)	(1,711)	(1,053)	(-658)	(2,239			
(Gain on sale of securities)	(16,600)	(15,283)	(-1,316)	(49,588			
, Transfer of investment income on	(10,000)	(15,265)	(-1,310)	(49,566			
(deposit premiums)	(-13,511)	(-13,109)	(401)	(-27,418)			
Other ordinary income	705	501	-203	1,918			
Ordinary expenses	477,408	453,343	-24,605	972,331			
Underwriting expenses	398,349	376,020	-22,328	812,590			
(Net losses paid)	(205,302)	(201,726)	(-3,576)	(429,284			
(Loss adjustment expenses)	(17,480)	(18,258)	(778)	(36,650			
(Net commissions and brokerage)	(65,616)	(63,660)	(-1,956)	(128,190			
(Maturity refunds to policyholders)	(85,839)	(86,322)	(482)	(183,192			
(Life insurance claims)	(4,353)	(5,572)	(1,219)	(9,806			
Provision of reserve for outstanding)	(9,619)	(247)	(-9,371)	(24,967			
(Provision of underwriting reserves)	(9,838)	(-)	(-9,838)	(-			
Investment expenses	6,176	5 ,257	-919	. 8,095			
(Loss on money in trust)	(2,052)	(938)	(-1,114)	(1,361			
(Loss on sale of securities)	(1,202)	(1,393)	(190)	(2,525			
(Revaluation loss on securities)		(2,092)	· /	(1,904			
Operating and administrative	72,434	71,725	-708	149,437			
expenses							
Other ordinary expenses	448	340	-108	2,207			
(Interest expense)	(24)	(25)	(1)	(66			
Ordinary profit	9,731	21,938	12,206	28,130			
Special income	826	123	-703	1,108			
Special loss	1,916	1,835	-81	5,932			
(Provision of reserve under special law)	(1,356)	(1,351)	(-5)	(2,659)			
((Reserve for price fluctuations))		((1,351))(
(Others))	(560)	(483)	(-76)	(3,272			
Income before income taxes	8,641	20,226	11,584	23,306			
Income taxes	8,531	10,858	2,326	10,309			
Tax adjustment	-6,539	-3,226	3,312	-2,932			
Minority interests	35	28	-7 5 052	57 15 872			
Net income	6,612	12,565	5,952	15,872			

Securities (Consolidated)

1. Bonds classified as held-to-maturity securities whose fair value is readily determinable

							_	(Mill	ions of Yen)	
	Previ	ous Interim F	Period	Thi	s Interim Pe	riod	Previous Fiscal Year (Reference)			
	(As of S	September 30	0, 2006)	(As of September 30, 2007)			(As of March 31, 2007)			
	Cost	Fair Value	Difference	Cost	Fair Value	Difference	Cost	Fair Value	Difference	
Public and corporate bonds	143,156	136,286	-6,869	164,753	158,868	-5,885	152,287	148,514	-3,772	
Foreign securities	200	202	2	-	-	-	-	-	-	
Total	143,356	136,489	-6,866	164,753	158,868	-5,885	152,287	148,514	-3,772	

2. Securities classified as available-for-sale securities whose fair value is readily determinable (Millions of Yen)

						(10111	ions of Yen)			
	Previ	ous Interim F	Period	Thi	s Interim Pe	riod	Previous Fiscal Year (Reference)			
	(As of S	September 3	0, 2006)	(As of September 30, 2007)			(As of March 31, 2007)			
	Cost	Fair Value	Difference	Cost	Fair Value	Difference	Cost	Fair Value	Difference	
Public and corporate bonds	1,110,040	1,107,967	-2,073	1,141,773	1,142,836	1,062	1,163,742	1,164,301	559	
Domestic equities	382,727	27 1,099,424 716,697		365,289	1,055,491	690,201	372,955	1,101,358	728,402	
Foreign securities	359,244	376,251	17,006	362,385	379,348	16,963	340,218	358,655	18,437	
Others	5,844	6,007	162	30,351	30,481	130	4,926	5,265	339	
Total	1,857,857	2,589,650	731,793	1,899,799	2,608,157	708,358	1,881,842	2,629,580	747,738	

Notes:

1. With respect to securities classified as available-for-sale securities whose fair value is readily determinable, the figures for cost are after write-down due to impairment. As to write-down of securities with fair-value due to impairment, the Company recognizes revaluation loss on all the securities whose fair value has declined by 30% or more of book value.

2. "Others" in the above table includes beneficiary right of loan receivables, which is classified as monetary receivables bought in the balance sheet.

3. Principal securities not stated at fair value

(Millions of Yen)

	Previous Interim Period	This Interim Period	Previous Fiscal Year (Reference)
	(As of September 30, 2006)	(As of September 30, 2007)	(As of March 31, 2007)
Securities classified as available-for-sale			
Public and corporate bonds	2,200	2,000	2,000
Domestic equities	22,344	20,328	20,259
Foreign securities	31,046	34,103	38,289
Others	69,748	42,522	40,839

Notes: "Others" in the above table includes certificates of deposits classified as cash and bank deposits in the balance sheets and commercial paper classified as monetary receivables bought in the balance sheets.

Money in Trust (Consolidated)

1. Money in trust classified as held-to-maturity: None

2. Money in trust classified as trading or available-for-sale

			U					(Milli	ions of Yen)	
	Previ	ous Interim F	Period	Thi	s Interim Pe	riod	Previous F	iscal Year (F	Reference)	
	(As of S	September 30	0, 2006)	(As of S	September 30	0, 2007)	(As of March 31, 2007)			
	Cost	Fair Value	Difference	Cost	Fair Value	Difference	Cost	Fair Value	Difference	
Money in Trust	33,500	32,914	-585	35,800	35,191	-608	34,000	33,461	-538	

Note: Besides those in the above table, there are money in trusts accounted at cost on the balance sheet

(Unaudited)

Nonconsolidated Interim Balance Sheet (Summary)

<u>Noncons</u>	olidated ir				<u>annary)</u>	(Millior	ns of Yen)	
	Previous Inter	rim Period	This Interim	Period		Previous Fiscal Year		
					Change	Summarized Ba		
		Proportion	(As of Septembe	Proportion		(As of March	Proportion	
Assets	Amount	% FIOPOILION	Amount	* roponion %		Amount	% *	
Cash and deposits	122,172	3.58	85,396	2.59	-36,775	98,212	2.89	
Call loans	20,000	0.59	40,000	1.21	20,000	44,000	1.30	
Monetary receivables bought	-				-			
	59,149	1.74	27,162	0.82	-31,986	28,102	0.83	
Money in trust	65,521	1.92	50,288	1.53	-15,232	52,936	1.56	
Investments in securities	2,606,104	76.45	2,592,824	78.68	-13,279	2,656,241	78.27	
	265,907	7.80	233,082	7.07	-32,824	239,400	7.06	
Tangible fixed assets	134,000	3.93	130,012	3.94	-3,987	129,841	3.83	
Intangible fixed assets	1,223	0.04	1,210	0.04	-12	1,216	0.04	
Other assets	146,187	4.29	146,808	4.45	620	154,596	4.56	
Reserve for doubtful accounts	-4,516	-0.13	-2,770	-0.08	1,745	-2,907	-0.09	
Reserve for investment loss	-7,117	-0.21	-8,148	-0.25	-1,031	-8,583	-0.25	
Total assets	3,408,631	100.00	3,295,867	100.00	-112,764	3,393,056	100.00	
Liabilities								
Underwriting fund	2,427,776	71.23	2,362,478	71.68	-65,298	2,386,297	70.33	
Reserve for outstanding claims	(252,971)		(268,102)			(267,854)		
Underwriting reserves	(2,174,804)		(2,094,375)			(2,118,442)		
Other liabilities	69,625	2.04	72,086	2.19	2,461	71,268	2.10	
Reserve for retirement benefits	39,201	1.15	36,772	1.12	-2,428	38,368	1.13	
Reserve for bonuses	6,130	0.18	6,031	0.18	-99	6,085	0.18	
Reserve for bonuses to directors	-	_	-	_	-	33	0.00	
Reserve under special law	16,741	0.49	19,358	0.59	2,616	18,040	0.53	
Reserve for price fluctuations	(16,741)		(19,358)		,	(18,040)		
Deferred tax liabilities	101,711	2.98	94,087	2.85	-7,623	111,679	3.29	
Total liabilities	2,661,188	78.07	2,590,815	78.61	-70,372	2,631,773	77.56	
Net Assets	_,		_,,			_,		
Shareholders' equity								
Share capital	91,249	2.68	91,249	2.77	-	91,249	2.69	
Capital surplus	46,702	1.37	46,702	1.42	_	46,702	1.38	
Retained earnings	167,554	4.91	177,482	5.38	9,927	171,598	5.06	
Treasury stock	-21,620	-0.63	-61,055	-1.85	-39,435	-23,318	-0.69	
Total shareholders' equity	283,884	8.33	254,377	7.72	-39,433 -29,507	286,231	8.44	
	203,004	0.00	204,377	1.12	-29,507	200,231	0.44	
Valuation and translation adjustments								
Net unrealized gain on available- for-sale securities	463,651	13.60	450,270	13.65	-13,381	474,695	13.99	
Deferred gains from hedging transactions	-93	-0.00	171	0.01	265	87	0.00	
Total valuation and translation adjustments	463,558	13.60	450,442	13.66	-13,116	474,782	13.99	
Subscription rights to shares	-	-	231	0.01	231	268	0.01	
Total net assets	747,443	21.93	705,051	21.39	-42,392	761,282	22.44	
Total liabilities and net assets	3,408,631	100.00	3,295,867	100.00	-112,764	3,393,056	100.00	

(Unaudited)

Nonconsolidated Income Statement (Summary)

			•		• /	(Millions of Yen)
		Previous Interim				Previous Fiscal Year
		Period	This Interim Period			Summarized Income
		From Apr. 1, 2006	(From Apr. 1, 2007)		Change	Statement From Apr. 1, 2006
		To Sep. 30, 2006	(From Apr. 1, 2007) To Sep. 30, 2007		Change	To Mar. 31, 2007
	ť	Amount	Amount			Amount
Ordinary income	╈	460,654	456,866		-3,787	964,648
Underwriting income		425,834	425,023		-810	881,019
(Net premiums written)		357,516)	(352,736)	$\langle \rangle$	-4,780)	(703,371)
(Deposit premiums from policyholders)		43,724	(35,019)	\dot{i}	-8,704)	(82,608)
/ Investment income on deposit	' `	,	```````````````````````````````````````	(· · · ·
(premiums)) (13,501)	(13,104)	(-397)	(27,407)
(Reversal of underwriting reserves)		10,976)	(24,066)	(13,090)	(67,338)
Investment income		33,873	31,124		-2,748	81,374
(Interest and dividends)		28,951)	(28,015)	(-935)	(56,693)
(Gain on money in trust)		1,424)	(739)	Ì	-684)	(1,648)
(Gain on sale of securities		16,587)	(15,172)	Ì	-1,415)	(49,576)
(Transfer of investment income on deposit premiums)) (-13,501)	(-13,104)	(397)	(-27,407)
Other ordinary income		947	718		-228	2,255
Ordinary expenses		454,407	435,188		-19,219	940,110
Underwriting expenses		378,715	364,407		-14,307	791,048
(Net losses paid)		202,976)	(198,870)	(-4,106)	(424,621)
(Loss adjustment expenses)	(17,095	(17,897)	Ì	801)	(35,885)
(Net commissions and brokerage)) (62,834)	(60,905)	(-1,928)	(122,434)
(Maturity refunds to policyholders)		85,839)	(86,322)	(482)	(183,192)
(Provision of reserve for outstanding)) (9,777)	(247)	(-9,529)	(24,656)
Investment expenses		10,230	6,233		-3,996	13,601
(Loss on money in trust)		2,052)	(938)	(-1,114)	(1,361)
(Loss on sale of securities))	1,202)	(1,393)	(190)	(2,525)
(Revaluation loss on securities)) (1,545)	(2,081)	(536)	(1,889)
Operating and administrative expenses		65,022	64,211		-811	133,327
Other ordinary expenses		438	335		-103	2,132
(Interest expense)		23)	(22)	(-0)	(46)
Ordinary profit	Т	6,246	21,678		15,431	24,538
Special income	Τ	825	123		-702	1,107
Special loss		1,858	1,799		-59	5,865
(Provision of reserve under special law)) (1,299)	(1,318)	(18)	(2,598)
((Reserve for price fluctuations))	1,299))	· /	(Ì	, 18))	
(Others)) (558)	(480)	Ì	-77)	(3,266)
Income before income taxes	T	5,214	20,002	È	14,788	19,780
Income taxes		7,962	10,663		2,700	9,014
Tax adjustment		-6,778	-2,560		4,218	-2,658
Net income		4,030	11,899		7,869	13,425

								(IVIIIIC	ns or ren)
	Previ	ous Interim F	Period	Thi	s Interim Per	riod	Previous Fiscal Year (Reference)		
	(Fro	om April 1, 20	ך 200	(Fro	From April 1, 2007			om April 1, 20	ך 200
	L To Se	eptember 30	2006	L To Se	ptember 30,	2007]	L To	March 31, 20	007 J
	Amount	% Increase	Proportion	Amount	% Increase	Proportion	Amount	% Increase	Proportion
		%	%		%	%		%	%
Fire & allied lines	62,936	-1.7	16.6	60,618	-3.7	16.1	130,093	-1.4	17.4
Marine	11,611	5.5	3.1	12,959	11.6	3.4	23,379	4.7	3.1
Personal accident	31,848	-1.4	8.4	30,700	-3.6	8.1	58,694	-0.9	7.9
Voluntary automobile	171,678	-0.6	45.4	170,058	-0.9	45.2	342,425	-0.4	46.0
CALI	53,847	0.6	14.2	53,962	0.2	14.3	105,598	0.4	14.1
Other	46,513	3.0	12.3	48,490	4.2	12.9	86,173	1.7	11.5
Total	378,434	-0.1	100.0	376,789	-0.4	100.0	746,366	-0.1	100.0

Direct Premiums Written by Line, Excluding Deposit Premiums of Savings-type Policies (Consolidated) (Millions of Yen)

Net Premiums Written by Line (Consolidated)

	j	- (· · · · · ,					(Millic	ons of Yen)
	Previ	ous Interim F	Period	Thi	s Interim Pe	riod	Previous Fiscal Year (Reference)		
	f Fro	om April 1, 20) 006	(Fro	om April 1, 20	ך 700	∫ Fro	om April 1, 20	006 J
	L To Se	eptember 30,	2006	L To Se	ptember 30,	2007	L To	March 31, 2	007
	Amount	% Increase	Proportion	Amount	% Increase	Proportion	Amount	% Increase	Proportion
		%	%		%	%		%	%
Fire & allied lines	50,368	-2.5	13.9	47,719	-5.3	13.3	104,652	-1.7	14.7
Marine	10,457	5.2	2.9	11,167	6.8	3.1	20,941	5.4	2.9
Personal accident	32,259	-1.2	8.9	31,193	-3.3	8.7	59,351	-0.8	8.3
Voluntary automobile	171,827	-0.7	47.5	169,967	-1.1	47.4	342,647	-0.6	48.1
CALI	53,260	-3.5	14.7	52,314	-1.8	14.6	103,911	-3.3	14.6
Other	43,970	3.1	12.1	46,119	4.9	12.9	81,358	2.4	11.4
Total	362,144	-0.8	100.0	358,480	-1.0	100.0	712,862	-0.7	100.0

Net Losses Paid (Consolidated)

		,						(Millic	ons of Yen)
	Previ	ous Interim F	Period	This Interim Period			Previous Fiscal Year (Reference)		
		om April 1, 20			om April 1, 20			om April 1, 20	
	To S€	eptember 30,	2006 J	L To Se	eptember 30,	2007 J	L To	March 31, 2	007 J
	Amount	% Increase	Proportion	Amount	% Increase	Proportion	Amount	% Increase	Proportion
		%	%		%	%		%	%
Fire & allied lines	25,058	14.6	12.2	20,364	-18.7	10.1	54,750	20.5	12.8
Marine	3,886	-13.0	1.9	4,305	10.8	2.1	8,673	-8.9	2.0
Personal accident	14,269	16.9	7.0	14,837	4.0	7.4	29,114	14.0	6.8
Voluntary automobile	99,194	1.6	48.2	101,016	1.8	50.0	209,797	0.5	48.8
CALI	38,974	5.0	19.0	37,481	-3.8	18.6	76,709	1.4	17.9
Other	23,919	6.7	11.7	23,720	-0.8	11.8	50,239	2.7	11.7
Total	205,302	4.9	100.0	201,726	-1.7	100.0	429,284	3.7	100.0

Note: Figures in the above tables are before offsetting of internal transactions among segments.

Direct Premiums Written by Line, Excluding Deposit Premiums of Savings-type Policies (Nonconsolidated)

	(Millions of Yen										
	Previ	ious Interim P	eriod	This Interim Period							
	f Fro	om April 1, 20	ן 06	f Fr	From April 1, 2007						
	L To Se	eptember 30,	2006	L To S	eptember 30,	2007					
	Amount	% Increase	Proportion	Amount	% Increase	Proportion					
		%	%		%	%					
Fire & allied lines	61,804	-1.7	16.6	59,122	-4.3	16.1					
Marine	10,406	9.6	2.8	10,293	-1.1	2.8					
Personal accident	31,757	-1.5	8.5	30,607	-3.6	8.3					
Voluntary automobile	168,221	-0.7	45.2	166,486	-1.0	45.1					
CALI	53,847	0.6	14.5	53,962	0.2	14.7					
Other	46,025	2.6	12.4	47,691	3.6	13.0					
Total	372,062	-0.1	100.0	368,163	-1.0	100.0					

Net Premiums Written by Line (Nonconsolidated)

		, ,			(Mill	ions of Yen)	
	Prev	ious Interim P	eriod	This Interim Period			
	Fre Fre	om April 1, 20	06 J	f Fr	om April 1, 20	ך 70	
	L To Se	eptember 30,	2006 J	L To S	eptember 30,	2007]	
	Amount	% Increase	Proportion	Amount	% Increase	Proportion	
		%	%		%	%	
Fire & allied lines	50,185	-2.3	14.0	47,455	-5.4	13.5	
Marine	9,674	6.5	2.7	9,624	-0.5	2.7	
Personal accident	32,222	-1.2	9.0	31,137	-3.4	8.8	
Voluntary automobile	168,422	-0.9	47.1	166,439	-1.2	47.2	
CALI	53,159	-3.5	14.9	52,219	-1.8	14.8	
Other	43,851	3.2	12.3	45,859	4.6	13.0	
Total	357,516	-0.9	100.0	352,736	-1.3	100.0	

Net Losses Paid (Nonconsolidated)

						(Millie	ons of Yen)	
		ious Interim P		This Interim Period				
		om April 1, 20 eptember 30,)			
	Amount	% Change	Loss Ratio	Amount	% Change	Loss Ratio	% Change	
		%	%		%	%	%	
Fire & allied lines	25,086	15.4	53.5	20,257	-19.2	46.3	-7.2	
Marine	3,608	-9.7	38.5	3,978	10.3	42.5	4.0	
Personal accident	14,252	16.9	48.2	14,806	3.9	52.0	3.8	
Voluntary automobile	97,318	1.3	63.1	98,854	1.6	65.0	1.9	
CALI	38,901	5.0	78.4	37,401	-3.9	77.0	-1.4	
Other	23,809	6.0	59.5	23,571	-1.0	56.9	-2.6	
Total	202,976	4.9	61.6	198,870	-2.0	61.5	-0.1	