

# Overseas Network

◆ Branch Office ■ Subsidiary or Affiliate ○ Branch Office of a subsidiary or an affiliate ▲ Representative Office △ Underwriting Agency ● Alliance Company

## Sompo Japan

### EUROPE

#### U.K.

##### London

###### ◆ UK Branch

###### ■ Sompo Japan Insurance Company of Europe Limited (Headquarters)

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Fax. 44-20-7628-9323

###### ■ Sompo Japan Claim Services (Europe) Limited.

Tel. 44-20-7628-9818  
Fax. 44-20-7628-5382

###### ■ Sompo Japan Corporate Member Limited

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London EC2M 3AY, U.K.

#### GUERNSEY

##### Saint Peter Port

###### ■ Ark Re Limited

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St. Peter Port, Guernsey,  
Channel Islands GY1 4AT

#### GERMANY

##### Düsseldorf

###### ○ Sompo Japan Insurance Company of Europe Limited (Germany Branch)

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#### BELGIUM

##### Brussels

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#### NETHERLANDS

##### Amsterdam

###### ○ Sompo Japan Insurance Company of Europe Limited (The Netherlands Branch)

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THE NETHERLANDS  
Tel. 31-20-6730873  
Fax. 31-20-6629179

#### FRANCE

##### Paris

###### ○ Sompo Japan Insurance Company of Europe Limited (France Branch)

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Fax. 33-142653233

#### ITALY

##### Milan

###### ○ Sompo Japan Insurance Company of Europe Limited (Italy Branch)

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Fax. 39-02-8900749

#### SPAIN

##### Barcelona

###### ○ Sompo Japan Insurance Company of Europe Limited (Spain Branch)

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Fax. 34-93-401-2602

#### RUSSIA

##### Moscow

###### ● OJSC IC ROSNO, NKSJ Division

###### ▲ Moscow Representative Office

NKSJ Division, ROSNO building, 30,  
Ozerkovskaya Nab., Moscow,  
115184, RUSSIA  
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Fax. 7-495-234-2353

### THE MIDDLE EAST

#### U.A.E.

##### Dubai

###### ▲ Dubai Representative Office

Al Kharbash Tower 902,  
Shaikh Zayed Road, Dubai,  
P.O. Box 25538,  
UNITED ARAB EMIRATES  
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Fax. 971-4-321-4476

#### TURKEY

##### Istanbul

###### ▲ Istanbul Representative Office

c/o Strateji Insurance & Reinsurance  
Brokerage Inc. Cayiriyolu Sk. No.:11  
Sayar Is Merkezi K.:6 34752 Icerenkoy,  
Istanbul, TURKEY  
Tel. 90-216-469-1111  
Fax. 90-216-469-0367

### NORTH AMERICA

#### U.S.A.

##### New York

###### ■ Sompo Japan Insurance Company of America (Headquarters)

Tel. 1-212-416-1200  
Fax. 1-212-416-1469

###### ■ Sompo Japan Claim Services (America), Inc.

Tel. 1-212-416-1200  
Fax. 1-212-416-1477

###### ■ Sompo Japan Fire & Marine Insurance Company of America

Tel. 1-212-416-1200  
Fax. 1-212-416-1469

Two World Financial Center,  
43rd Floor, 225 Liberty Street,  
New York, New York 10281-1058,  
U.S.A.

##### Los Angeles

###### ○ Sompo Japan Insurance Company of America (Los Angeles Branch)

Tel. 1-213-243-1800  
Fax. 1-213-243-1855

###### ○ Sompo Japan Claim Services (America), Inc. (Los Angeles Branch)

Tel. 1-213-243-1850  
Fax. 1-213-243-1856

633 West Fifth Street, Suite 800,  
Los Angeles, CA 90071, U.S.A.

## Chicago

### ○ Sampo Japan Insurance Company of America (Chicago Branch)

One Pierce Place, Suite 525,  
Itasca, Illinois 60143, U.S.A.  
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Fax. 1-630-875-1006

## Nashville

### ○ Sampo Japan Insurance Company of America (Nashville Branch)

Cool Springs I, Suite 460,  
720 Cool Springs Blvd., Franklin,  
TN 37067, U.S.A.  
Tel. 1-615-771-0747  
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## San Francisco

### ○ Sampo Japan Insurance Company of America (San Francisco Branch)

Lake Amir Office Park  
1250 Bayhill Drive,  
Suite 203 San Bruno, CA 94066, U.S.A.  
Tel. 1-650-737-0400  
Fax. 1-650-737-0747

## Charlotte

### ■ SJA Insurance Agency, LLC

13850 Ballantyne Corporate Place,  
2nd Floor, Charlotte,  
North Carolina 28277, U.S.A.  
Tel. 1-704-759-2200  
Fax. 1-704-759-2542  
1-704-759-2209

## Menlo Park

### ■ Yasuda Enterprise Development America Inc.

525 Middlefield Road,  
Suite 100 Menlo Park,  
California 94025, U.S.A.

## CANADA

### Toronto

#### ◆ Canada Branch

25 York Street, Suite 602, Toronto,  
Ontario, M5J 2V5, CANADA  
Tel. 1-416-368-4011  
Fax. 1-416-368-7400

#### △ Ace INA Insurance

The Exchange Tower,  
130 King Street West, 12th Floor,  
Toronto, Ontario, M5X 1A6, CANADA

## CENTRAL AND SOUTH AMERICA

### BERMUDA

#### Hamilton

##### ■ Eterna Insurance Company Limited

Clarendon House 2 Church Street,  
Hamilton HM11, BERMUDA

### CAYMAN ISLANDS

#### Grand Cayman

##### ■ FGCA Limited

### BRAZIL

#### Sao Paulo

##### ■ Yasuda Seguros, S.A. (Headquarters)

\* branches in 9 other cities  
Tel. 55-11-3886-1411  
Fax. 55-11-3887-3660

##### ■ Sampo Japan do Brasil Ltda.

Tel. 55-11-3886-1412  
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Rua Cubatão, 320 Paraíso  
São Paulo-SP CEP04013-001-BRAZIL

##### ■ Vistomar Sevicos de Vistoria Ltda

Rua Cubatão, 320-12º and.  
Paraíso São Paulo-SP  
CEP04013-001-BRAZIL  
Tel. 55-11-3884-4156

##### ■ Maritima Seguros S.A. (Headquarters)

\* branches in 42 other cities  
Rua Coronel Xavier de Toledo No.114,  
9th Floor, São Paulo-SP  
CEP01048-902-BRAZIL  
Tel. 55-11-3156-6645  
Fax. 55-11-3156-1910

##### ■ Maritima Saude Seguros S.A.

Rua Coronel. Xavier de Toledo,  
No.114, 10th Floor,  
São Paulo-SP CEP01048-902-BRAZIL  
Tel. 55-11-3156-1000  
Fax. 55-11-3156-1702

## MEXICO

### Mexico City

##### ■ Sampo Japan Insurance De Mexico, S.A. de C.V.

Av. Insurgentes Sur No. 1196 Piso 12,  
Col. Tlacoquemecatl Del Valle  
C.P. 03200 Mexico, D.F. MEXICO  
Tel. 52-55-5559-3717  
Fax. 52-55-5559-3807  
52-55-5575-3768

## ASIA

### CHINA

#### Dalian

##### ■ Sampo Japan Insurance (China) Co., Ltd. (Headquarters)

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Liaoning Province,  
THE PEOPLE'S REPUBLIC OF CHINA  
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##### ■ Sampo Japan System Solutions (Dalian) Co.,Ltd.

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Software Park, NO.267 Wuyi Rd.  
Shahekou District, Dalian,  
Liaoning Province,  
THE PEOPLE'S REPUBLIC OF CHINA

#### Shanghai

##### ○ Sampo Japan Insurance (China) Co., Ltd. (Shanghai Branch)

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#### Guangzhou

##### ○ Sampo Japan Insurance (China) Co., Ltd. (Guangdong Branch)

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## Suzhou

### ○ Sompō Japan Insurance (China) Co., Ltd. (Jiangsu Branch)

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## Beijing

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## Shenzhen

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## Chongqing

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THE PEOPLE'S REPUBLIC OF CHINA  
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## Hong Kong

### ■△ Sompō Japan Insurance (Hong Kong) Company Limited

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Fax. 852-2573-2072

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Fax. 852-2573-2072

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THE PEOPLE'S REPUBLIC OF CHINA

### ■△ Sompō Japan Reinsurance Company Limited

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THE PEOPLE'S REPUBLIC OF CHINA  
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Fax. 852-2827-1632

## TAIWAN

### Taipei

### ■ Sompō Japan Insurance (Taiwan) Brokers Co., Ltd.

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Fax. 886-2-2562-2134

### ▲ Taipei Representative Office

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Sung Chiang Road, Taipei, TAIWAN

## KOREA

### Seoul

### ■ Sompō Japan Consulting (Korea) Inc.

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Seoul, KOREA  
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Fax. 82-2-757-0929

## SINGAPORE

### Singapore

### ■ Sompō Japan Asia Holdings Pte. Ltd.

Tel. 65-6223-7092  
Fax. 65-6322-4689

### ■ Sompō Japan Insurance (Singapore) Pte. Ltd.

Tel. 65-6223-5293  
Fax. 65-6225-7947

50 Raffles Place,  
#03-03 Singapore Land Tower,  
Singapore 048623,  
REPUBLIC OF SINGAPORE

### ■ Tenet Insurance Company Limited

11 Collyer Quay #09-00  
The Arcade Singapore 049317,  
REPUBLIC OF SINGAPORE  
Tel. 65-6221-2211  
Fax. 65-6221-3302

## MALAYSIA

### Kuala Lumpur

### ■ Berjaya Sompō Insurance Berhad (Headquarters)

\* branches in 22 other cities

Berjaya Sompō Insurance Berhad,  
Global Business Department 18th  
Floor, Menara BGI, Plaza Berjaya,  
12 Jalan Imbi, 55100, Kuala Lumpur,  
MALAYSIA  
Tel. 60-3-2117-2118  
Fax. 60-3-2144-7297

### Labuan

### ◆ Labuan Branch

c/o Etiqa Offshore Insurance (L) Ltd,  
Level 11B, Block 4 Office Tower,  
Financial Park Labuan,  
Jalan Merdeka 87000,  
Labuan F.T. MALAYSIA

## INDONESIA

### Jakarta

### ■ P. T. Sompō Japan Insurance Indonesia

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Sudirman Kav. 10-11 Jakarta 10220,  
REPUBLIC OF INDONESIA  
Tel. 62-21-570-6230  
Fax. 62-21-5737040  
62-21-5703992

## PHILIPPINES

### Manila

### ■ PGA Sompō Japan Insurance Inc.

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121 Paseo de Roxas Legaspi Village,  
Makati, Metro Manila, PHILIPPINES  
Tel. 63-2-811-3417  
Fax. 63-2-811-3278

## THAILAND

### Bangkok

### ■ Sompō Japan Insurance (Thailand) Co., Ltd.

Tel. 66-2636-2333  
Fax. 66-2636-2340

### ■ Sompō Japan Service (Thailand) Co., Ltd.

Tel. 66-2636-2330  
Fax. 66-2636-2329

12th Floor, Abdulrahim Place,  
990 Rama 4 Road, Silom, Bangkok,  
Bangkok, 10500, THAILAND

## VIETNAM

### Hanoi

■ **United Insurance Company of Vietnam**

Tel. 84-4-38262686  
Fax. 84-4-39341752

▲ **Hanoi Representative Office**

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Fax. 84-4-3934-0981

11th Floor, Hanoi Tung Shing Square,  
Unit 1102, 2 Ngo Quyen Street,  
Hoan Kiem District, Hanoi, VIETNAM

### Ho Chi Minh City

■ **United Insurance Company of Vietnam**

Tel. 84-8-38219036  
Fax. 84-8-38219248

▲ **Ho Chi Minh Representative Office**

Tel. 84-8-3821-9034  
Fax. 84-8-3821-9037

8th Floor, Sunwah Tower,  
115 Nguyen Hue Street, District 1,  
Ho Chi Minh City, VIETNAM

## MYANMAR

### Yangon

▲ **Yangon Representative Office**

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Sakura Tower, No. 339,  
Bogyoke Aung San Street,  
Kyauktada Township, Yangon,  
MYANMAR  
Tel. 95-1-255355  
Fax. 95-1-255403

## INDIA

### Mumbai

■ **Universal Sompo General Insurance Co., Ltd. (Headquarters)**

\* branches in 31 cities, other than  
Mumbai, Chennai, Kolkata and Delhi  
310-311, Trade Centre, Opp. MTNL  
Building, Bandra Kurla Complex,  
Bandra (E), Mumbai 400 098, INDIA  
Tel. 91-22-4028-7777  
Fax. 91-22-4028-7781

▲ **Mumbai Representative Office**

210, Trade Centre,  
Opp. MTNL Building,  
Bandra Kurla Complex, Bandra (E),  
Mumbai 400 098, INDIA  
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### Chennai

○ **Universal Sompo General Insurance Co., Ltd. (Chennai Office)**

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554 & 555, Anna Salai, Teynampet,  
Chennai - 600018, INDIA  
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### Kolkata

○ **Universal Sompo General Insurance Co., Ltd. (Kolkata Office)**

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42A, Shakespeare Sarani,  
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### Delhi

○ **Universal Sompo General Insurance Co., Ltd. (Delhi Office)**

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Gurgaon, Haryana 122016, INDIA  
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## OCEANIA

### AUSTRALIA

#### Sydney

◆ **Australia Branch**

Tel. 61-2-9390-6280  
Fax. 61-2-9390-6445

△ **Allianz Australia Insurance Limited**

Allianz Centre,  
Forecourt Building Level 12,  
2 Market Street, Sydney, N.S.W. 2000,  
AUSTRALIA

# Nipponkoa

## EUROPE

### U.K.

#### London

- **NIPPONKOA Insurance Company (Europe) Limited (Headquarters)**
- **NIPPONKOA Management Services (Europe) Limited**
- **Nippon Insurance Company of Europe Limited (Headquarters)**
- ▲ **London Representative Office**

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- **Nippon Insurance Company of Europe Limited (Guernsey Branch)**  
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St. Peter Port Guernsey  
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### GERMANY

#### Düsseldorf

- **NIPPONKOA Insurance Company (Europe) Limited (Germany Branch)**  
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### BELGIUM

#### Brussels

- **NIPPONKOA Insurance Company (Europe) Limited (Belgium Branch)**  
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1200 Brussels, Belgium  
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Fax. 32-2-771-7169

### NETHERLANDS

#### Amsterdam

- **NIPPONKOA Insurance Company (Europe) Limited (The Netherlands Branch)**  
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Fax. 31-20-503 1933

### FRANCE

#### Paris

- **NIPPONKOA Insurance Company (Europe) Limited (France Branch)**  
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### ITALY

#### Genova

- **NIPPONKOA Insurance Company (Europe) Limited (Italy Branch)**  
Via XX Settembre 5/9,  
16121 Genova, ITALY  
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Fax. 39-010-591227

### RUSSIA

#### Moscow

- **OJSC IC ROSNO, NKSJ Division**
- ▲ **Moscow Representative Office**  
Millennium House,  
Office G (4F) Trubnaya  
St.12 Moscow 107045, RUSSIA  
Tel. 7-495-787-2796  
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## NORTH AMERICA

### U.S.A.

#### New York

- ◆ **U.S.A. Branch**
- **NIPPONKOA Management Corporation**
- △ **The Travelers Marine Corporation**  
14 Wall Street, Suite 812,  
New York, 10005, U.S.A.  
Tel. 1-212-405-1650  
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### Chicago

- **NIPPONKOA Management Corporation Chicago Office**  
180 North LaSalle Street, Suite 2503,  
Chicago, IL 60601, U.S.A.  
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### Los Angeles

- **NIPPONKOA Management Corporation Los Angeles Office**  
601 South Figueroa Street, Suite 2100,  
Los Angeles, CA 90017, U.S.A.  
Tel. 1-213-833-2100  
Fax. 1-213-833-2120

### Guam

- ◆ **Guam Branch**
- △ **Nanbo Guam Limited**  
Post Office Box 2980 Haganta,  
Guam 96932, U.S.A.  
Tel. 1-671-477-9754  
Fax. 1-671-477-2315

### CANADA

#### Toronto

- ◆ **Canada Branch**
- △ **St. Paul Fire and Marine Insurance Company**  
Suite 200 P.O. Box 5  
20 Queen St. West Toronto,  
Ontario M5H 3R3, CANADA  
Tel. 1-416-643-4735  
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## ASIA, OCEANIA

### SINGAPORE

#### Singapore

- ◆ **Singapore Branch**
- **NIPPONKOA Management Service (Singapore) Private Limited**  
36 Robinson Road #11-01 City House,  
Singapore 068877,  
REPUBLIC OF SINGAPORE  
Tel. 65-6222-6001  
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### MALAYSIA

#### Kuala Lumpur

- **Lonpac Insurance Bhd, NIPPONKOA Division**  
7th Floor, Bangunan Public Bank,  
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Kuala Lumpur, MALAYSIA  
Tel. 60-3-2723-7772  
Fax. 60-3-2715-0697

## CAMBODIA

## Phnom Penh

- **Campu Bank Lonpac Insurance Plc.**  
No. 112 D, Monivong Boulevard,  
Phnom Penh, CAMBODIA  
Tel. 855-23-986-313  
Fax. 855-23-986-308

## INDONESIA

## Jakarta

- **PT. Asuransi Permata Nipponkoa Indonesia**  
Parmata Bank Tower I, 8th Floor,  
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## PHILIPPINES

## Manila

- ▲ **Manila Representative Office**  
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Pioneer House, 108 Paseo de Roxas,  
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## THAILAND

## Bangkok

- **The Navakij Insurance Public Company Limited, NIPPONKOA Division**
- **NIPPONKOA Insurance Broker (Thailand) Company Limited**  
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North Sathorn Road, Bangkok,  
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## VIETNAM

## Hanoi

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## Ho Chi Minh

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## INDIA

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## AUSTRALIA

## Sydney

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## CHINA

## Shenzhen

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Fax. 86-512-6824-3348

## Hong Kong

- **NIPPONKOA Insurance Company (Asia) Limited**  
19th Floor, Tai Tung Building,  
8 Fleming Road, Wanchai, Hong Kong  
THE PEOPLE'S REPUBLIC OF CHINA  
Tel. 852-2524-0036  
Fax. 852-2868-4413

## TAIWAN

## Taipei

- ▲ **Taipei Representative Office**  
Room 1403, No. 205, Sec. 1,  
Tun-Hwa S Road, Taipei,  
TAIWAN R.O.C.  
Tel. 886-02-2776-6484  
Fax. 886-02-2772-5456

# Board of Directors, Officers and Auditors

(as of July 1, 2010)

**Representative Director,  
Chairman and Chief Executive Officer**  
Makoto Hyodo

**Representative Director,  
President and Chief Executive Officer**  
Masatoshi Sato

**Director (outside)**  
Akira Gemma  
Tsunehisa Katsumata  
Seiichi Asaka  
Sumitaka Fujita  
Yoshiharu Kawabata  
George C. Olcott

**Director, Managing Executive Officer**  
Yasuhide Fujii  
Yuichi Yamaguchi  
Hiroyuki Yamaguchi

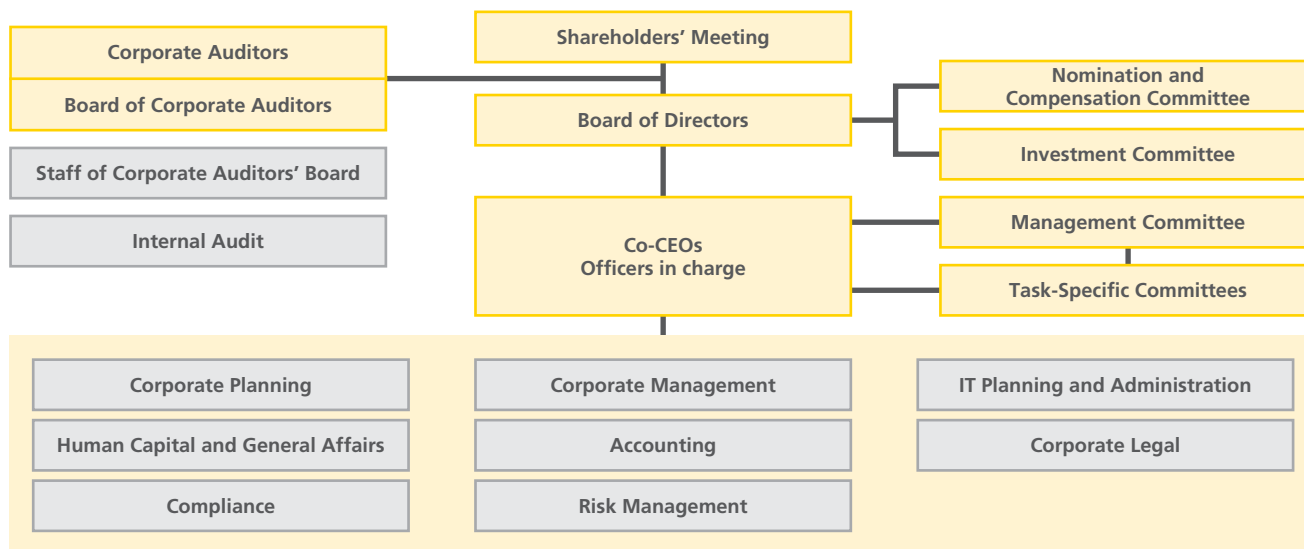
**Director, Executive Officer**  
Kengo Sakurada

**Executive Officer, General Manager,  
Corporate Planning Department**  
Toshiyuki Takata

**Auditor (outside)**  
Koichi Masuda  
Makiko Yasuda  
Motoyoshi Nishikawa

**Auditor**  
Atau Kadokawa  
Jiro Handa

## Organization Chart



## Rating Information for NKSJ Group Companies

Listed below are ratings for NKSJ Group companies as of July 1, 2010\*.

Rating agency	Sompo Japan	Nipponkoa	Sompo Japan Himawari Life	Nipponkoa Life	Saison Automobile & Fire
Standard & Poor's	AA-	AA-	AA-	—	—
Moody's	Aa3	—	Aa3	—	—
R&I	AA	AA	—	AA	—
JCR	AA+	—	—	—	A+
A.M. Best	A+	A	—	—	—

\* Only ratings commissioned by the Group are shown.

# Corporate Data

(as of April 1, 2010, except where noted)

**Company name:** NKSJ Holdings, Inc.

**Established:** April 1, 2010

**Capital:** 100 billion yen

**Head office:** 26-1, Nishi-Shinjuku 1-chome,  
Shinjuku-ku, Tokyo, Japan 160-8338

**Telephone:** 03-3349-3000 (operator)

**Employees:** 242

**Business activities:**

Management and administration of the companies that are made subsidiaries pursuant to the applicable provisions of the Insurance Business Law, including, but not limited to, casualty insurance companies and life insurance companies, and any other businesses that are incidental to the business.

**Stock exchange listings:**

Tokyo Stock Exchange (1st Section) and  
Osaka Securities Exchange (1st Section)

**URL:** <http://www.nksj-hd.com/>

**Independent auditors:** Ernst & Young ShinNihon LLC

**Total number of shares authorized:** 5,000,000,000

**Total number of shares issued:** 1,661,263,278

**Shareholder Register Agent**

Daiko Clearing Services Corporation

**General Shareholders' Meeting**

Held within three months of April 1

**Investor Relations**

Shinichi Hara  
Corporate Planning Department  
E-mail: [shinichi.hara@nksj-hd.co.jp](mailto:shinichi.hara@nksj-hd.co.jp)

## Major Shareholders

Shareholder	Shares held (thousands)	Portion of shares issued (%)
State Street Bank and Trust Company (Standing Proxy: Tokyo Branch, The Hongkong and Shanghai Banking Corporation Limited)	78,029	4.70
Japan Trustee Services Bank, Ltd. (Trust account)	66,358	3.99
Longleaf Partners Fund (Standing Proxy: Tokyo Branch, The Hong Kong and Shanghai Banking Corporation Limited)	57,330	3.45
The Master Trust Bank of Japan, Ltd. (Trust account)	54,876	3.30
The Dai-ichi Life Insurance Company, Limited	40,908	2.46
NKSJ Holdings Employee Shareholders Association	36,753	2.21
Mizuho Corporate Bank, Ltd.	34,052	2.05
Nippon Express Co., Ltd.	32,004	1.93
Meiji Yasuda Life Insurance Company	22,503	1.35
Mellon Bank, N.A. Treaty Client Omnibus (Standing proxy: The Bank of Tokyo-Mitsubishi UFJ, Ltd.)	20,789	1.25

Note: The number of shares held by The Dai-ichi Life Insurance Company, Limited includes 17,971 thousand shares contributed by that company as trust assets for a retirement benefit trust. (In the shareholder register, the shares are listed in the name of Mizuho Trust & Banking Co., Ltd., Dai-ichi Life Insurance, Limited Retirement Benefit Trust.)

## Major Group Companies (As of July 1, 2010)

**P&C insurance and related business**

- Sompo Japan Insurance Inc.
- Nipponkoa Insurance Company, Limited
- Sonpo 24 Insurance Company Limited
- Saison Automobile and Fire Insurance Company, Limited
- Sompo Japan Insurance Company of America
- Sompo Japan Insurance Company of Europe Limited
- Nipponkoa Insurance Company (Europe) Limited
- Nipponkoa Management Services (Europe) Limited
- Nippon Insurance Company of Europe Limited

- Sompo Japan Asia Holdings Pte. Ltd.
- Sompo Japan Insurance (Singapore) Pte. Ltd.
- Tenet Insurance Company Limited
- Sompo Japan Insurance (China) Co., Ltd.
- Nipponkoa Insurance Company (China) Limited
- Sompo Japan Insurance (Hong Kong) Company Limited
- Nipponkoa Insurance Company (Asia) Limited
- Yasuda Seguros, S.A.
- ★ Hitachi Capital Insurance Corporation
- ★ Berjaya Sompo Insurance Berhad
- ★ Universal Sompo General Insurance Co., Ltd.
- ★ Maritima Seguros S.A.

- ★ Maritima Saude Seguros S.A.

**Life insurance**

- Sompo Japan Himawari Life Insurance Co., Ltd.
- Nipponkoa Life Insurance Company, Limited
- Sompo Japan DIY Life Insurance Co., Ltd.

**Other businesses**

- Sompo Japan DC Securities Co., Ltd.
- Zenkoku Houmon Kenko Shido Kyoukai K.K.
- Sompo Japan Asset Management Co., Ltd.
- ★ Yasuda Enterprise Development Co., Ltd.

● Consolidated companies ★ Equity method affiliates



NKSJ Holdings, Inc.  
26-1, Nishi-Shinjuku 1chome, Shinjyuku-ku, Tokyo 160-8338, Japan  
<http://www.nksj-hd.com/>



NK:E7-19-0132