

October 31, 2011

NKSJ Holdings, Inc.

NKSJ Holdings published *Corporate Responsibility Communication 2011*

NKSJ Holdings Inc, a joint company of Sampo Japan and Nipponkoa founded in April 2010, has released its first CSR report. The purpose of the Corporate Responsibility Communication 2011 is to create synergy between affiliated companies and implement CSR initiatives at the highest levels of the company.

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Highlights in this year's report include:

1. Efforts made for the Great East Japan Earthquake

More than 3,000 personnel worked to make prompt insurance payments in the areas affected by the Great East Japan Earthquake of March 2011. The entire NKSJ Group has also been engaged in different types of volunteer activities.

2. Use of ISO 26000 to implement CSR initiatives

We received the Third Party Comments for this report from Carolyn Schmidt, an expert delegate to the ISO 26000 Working Group on Social Responsibility. We have begun using the ISO 26000 standard as an evaluation tool to clarify our own strengths and weaknesses in order to decide on, implement and give a higher priority to social responsibility initiatives.

3. Counter measures on climate change

The NKSJ Group is making efforts focused on measures for adaptation to and mitigation of climate change. For example, Sampo Japan is offering Weather Index Insurance to rice farmers in Thailand in order to reduce damage caused by droughts. We received more than 6,000 applications for this product in five provinces over four months in 2011. In addition, Nipponkoa is working to reduce its environmental impact throughout its entire value chain and has issued a Carbon Neutrality Declaration stating its intention to achieve net zero CO₂ emissions by year end 2012.

NKSJ Holdings has been included in the following SRI indexes.

- Dow Jones Sustainability World Index (SAM Gold Class)
- FTSE4Good Global Index
- Ethibel Pioneer and Excellence Investment Registers (universe)
- MS-SRI Morningstar Socially Responsible Investment Index

To see the full CSR report, please visit:

<http://www.nksj-hd.com/en/csr/communications/>