

December 2, 2011
NKSJ Holdings, Inc.

**Signing of Principles for Financial Action towards a Sustainable Society
(Principles for Financial Action for the 21st Century)**

NKSJ Holdings, Inc. (President and Co-CEO: Masatoshi Sato) and its Group companies are pleased to announce that we support the intent of and have signed the Principles for Financial Action towards a Sustainable Society (Principles for Financial Action for the 21st Century).

Group companies which have signed the Principles:

- NKSJ Holdings, Inc.
- Sompo Japan Insurance Inc.
- NIPPONKOA Insurance Company, Limited.
- NKSJ Himawari Life Insurance, Inc.
- SOMPO JAPAN NIPPONKOA ASSET MANAGEMENT CO.,LTD.
- Sonpo 24 Insurance Company Limited.
- SAISON AUTOMOBILE AND FIRE INSURANCE COMPANY, LIMITED
- Sompo Japan DIY Insurance CO., LTD.
- NKSJ Risk Management, Inc.
- NK Zurich Risk Service Co., Ltd.

The Principles were formulated based on the recommendation made by the “expert committee on environment and finance” under the Central Environmental Council in June 2010, which proposed establishing a “Japanese version of PRI (UN Principles for Responsible Investment)” aimed at expanding environmentally-friendly finance in Japan. Sompo Japan and NIPPONKOA Insurance support the objective of establishing the Principles, and were actively involved in their establishment through participation in all seven meetings of the drafting committee (Secretariat: Ministry of the Environment) since September 2010 as members of the committee.

The NKSJ Group is a leader in the Japanese financial industry in progressive green initiatives such as offering risk financing and risk solutions, including environmentally- and society-friendly products and services. Moving forward, the Group companies will continue to accelerate green initiatives through their businesses with the goal to “contribute toward realizing a sustainable society” identified in the NKSJ Group’s Approach to CSR (Basic Policy).

<Note> Principles for Financial Action towards a Sustainable Society (Principles for Financial Action for the 21st Century)

1. We will recognize our roles and responsibilities, taking into account the precautionary approach, and promote those actions that contribute towards shaping a sustainable society.
2. We will contribute to the formation of a sustainable global society through the development and provision of financial products and services leading to the development and increased competitiveness of “industries contributing to a sustainable society” as represented by the environmental technologies and services sector.
3. From the perspective of regional development and improvement in sustainability performance, we assist the environmental programmes of small and medium enterprises. We will also back activities that will raise environmental awareness amongst citizens and support disaster readiness and community activities.
4. In the formation of a sustainable society we will recognize the importance of cooperation with diverse stakeholders and will not only participate in its activities but will endeavor to take a proactive role.
5. We will not be limited to complying with environmental laws and regulations but will take active steps to reduce our own environmental footprint through resource and energy savings as well as encouraging our suppliers to do likewise.
6. We will recognize activities that will further profile sustainability as a business issue and will endeavor to disclose information on our activities.
7. In order to implement the above actions we will aim to raise the awareness of environmental and societal issues of our own board and support them to take an active role through their normal duties.

(END)