

January 27, 2012

Corporate Name: NKSJ Holdings, Inc.
Name of the Representative: Makoto Hyodo,
Chairman and CEO
Name of the Representative: Masatoshi Sato,
President and CEO
(Securities Code: 8630 TSE, OSE)

Notice Regarding Entry into the Assistance Services Business

NKSJ Holdings, Inc. (“The Company”, President: Masatoshi Sato) announced today a decision to enter the assistance services business. The Company will establish a joint venture with Prestige International Inc. (“Prestige International”, President: Shinichi Tamagami), Japan’s largest private-sector assistance services company.

1. Objective for Entering the Assistance Services Business

The assistance business is highly compatible with NKSJ Group’s core business of Property & Casualty (P&C) insurance. It involves arranging for vehicle towing and repair services on behalf of customers of insurance and other companies when they require emergency repair or have trouble.

The Company’s goal in entering the assistance business is to provide a wide range of high-quality assistance services to improve the NKSJ Group’s insurance products and meet customer needs, using the expertise and infrastructure of Prestige International.

To this end, the two companies will establish a joint venture, and plan to begin roadside assistance operations for automobile insurance policyholders at Sompo Japan Insurance Inc. and Nipponkoa Insurance Co., Ltd. from October 2012.

The joint venture is also examining options for expanding assistance operations to other areas outside of roadside assistance in the future. It aims to provide comprehensive assistance functions by enhancing accident response services for customers in the P&C insurance business and expanding the ways in which it adds value.

The Company considers the assistance services business to be central to the NKSJ Group’s new service business. By providing products and services that meet customers’ needs quickly and precisely without being hindered by the restrictions of the insurance business, the Company aims to improve its corporate value.

2. Outline of the Joint Venture

(1) Company Name

Prime Assistance Inc.

(2) Head Office

Tokyo

(3) Date of Establishment

April 2, 2012

*Assuming that the relevant authorities will grant approval, operations are planned to start in October 2012.

(4) Main Business Activity

Roadside assistance business

*Expansion into home assistance, business process outsourcing for call centers for extended guarantee systems, and other options are being considered for the future.

(Business process outsourcing involves entrusting in-house business processes to outside companies.)

(5) Paid-in Capital

¥450 million

(6) Shareholder composition and holding

Shareholder	Holding
NKSJ Holdings, Inc.	66.6%
Prestige International Inc.	33.4%

3. Outlook

The impact of establishing the joint venture on the Company's consolidated financial results for the fiscal year ending March 31, 2012 will be negligible.

(end)

(Reference) Overview of Joint Venture Partner (As of March 31, 2011)

Company Name	NKSJ Holdings, Inc.	Prestige International Inc.
Head Office Location	26-1, Nishi-Shinjuku 1-chome, Shinjuku-ku, Tokyo	1-4 Kojimachi, Chiyoda-ku, Tokyo
Business Activities	Management of P&C insurance companies, life insurance companies, and other companies controlled as subsidiaries pursuant to the Insurance Business Law, and other operations incidental thereto.	Business Process Outsourcing Service - Roadside Assistance - Insurance - CRM (Customer Relationship Management) - Card - Property Assistance - IT - Temporary Workers / Others
Paid-in Capital	¥100 billion	¥986.47 million
Date of Establishment	April 1, 2010	October 30, 1986
End of Business Year	March	March
Number of Consolidated Employees	34,203	1,629