

September 28, 2012

NKSJ Holdings, Inc.

NKSJ Holdings published *Corporate Responsibility Communication 2012*

NKSJ Holdings, Inc. a joint company of Sompo Japan and Nipponkoa founded in April 2010, has released its Corporate Responsibility Communication 2012. The purpose to publish this report is to engage with our stakeholders both globally and locally in a more proactive way, to create synergy between affiliated companies and integrate CSR at the highest levels to the entire group.

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To see the full CSR report, please visit: <http://www.nksj-hd.com/en/csr/communications/>

Highlights in this year's report include:

1. Specifying NKSJ Group's New Five CSR Material Issues

We have defined "Five CSR Material Issues" we must focus by referring to stakeholders' feedback and dialogue with experts, after conducting analysis based on the ISO26000 core subjects. The "Five CSR Material Issues" are as follows.

"Five CSR Material Issues"

- 1) Providing Safety and Security for the Society
- 2) Tackling Global Environmental Issues -Focusing on Climate Change
- 3) Providing Sustainable and Responsible Financial Services
- 4) Community Involvement and Development –Partnership with NGOs
- 5) Developing Human Resources and Promoting Diversity

2. A Special Features on "Rio+20" and "Tackling Extensive Natural Disasters"

- 1) In June 2012, 20 years after the Earth Summit, the United Nation's Conference on Sustainable Development, known as Rio+20 was held again in Rio de Janeiro. The NKSJ Group has participated in Rio+20 and reaffirmed the significance of the role to be played by corporate enterprises in the development of sustainable societies. We have looked back on the NKSJ Group's 20 years of approaches and also the initiatives taken place at Rio+20.
- 2) NKSJ Groups initiatives towards the natural disaster which occurred in 2011, such as the Great East Japan Earthquake and the Flooding in Thailand. Also including challenges on development of insurance products and services in case of such natural disasters.

3. Third Party Comments

We received the Third Party Comments for this report from Ms. Carolyn Schmidt, Program Director of ECOLOGIA, also an expert delegate to the ISO 26000 Working Group on Social Responsibility.

Reference

NKSJ Holdings has been included in the following SRI indexes.

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