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February 22, 2008

SOMPO JAPAN INSURANCE INC.

Consolidated Financial Results for the 3rd Quarter of the Fiscal Year Ending March 31, 2008

Company name: SOMPO JAPAN INSURANCE INC. ("SJI")

Listed on the Tokyo(First Section), Osaka(First Section), Nagoya(First Section), Fukuoka, and Sapporo Stock Exchange
Stock code number: 8755

(URL <http://www.sompo-japan.co.jp/>)

Representative Director: Masatoshi Sato, President & CEO

Contact: Eiji Watanabe, Manager, Accounting Department

Note) Any amount less than the minimum unit on each table is disregarded, whereas percentages are rounded to the nearest whole number.

1. Consolidated Financial Results for the 3rd Quarter of the Fiscal Year Ending March 31, 2008

(9 months results from April 1 to December 31, 2007)

(1) Consolidated results of operations

	Ordinary income		Ordinary profit		Net income	
	millions of yen	%	millions of yen	%	millions of yen	%
3rd Quarter of this fiscal year (April 1 to December 31, 2007)	1,423,887	(—)	81,169	(—)	51,452	(—)
Previous fiscal year (April 1, 2006 to March 31, 2007)	1,901,599	——	110,541	——	61,944	——

Note) The percentages are changes from corresponding period of previous fiscal year.

	Net income per share	Diluted net income per share
	yen	yen
3rd Quarter of this fiscal year (April 1 to December 31, 2007)	52.26	52.23
Previous fiscal year (April 1, 2006 to March 31, 2007)	62.93	62.88

Note) Quarterly consolidated results of operations are announced from this fiscal year.

(2) Consolidated financial conditions

	Total assets	Total net assets	Equity ratio	Total net assets per share
	millions of yen	millions of yen	%	yen
3rd Quarter of this fiscal year (As of December 31, 2007)	6,844,329	1,340,607	19.6	1,360.65
Previous fiscal year (As of March 31, 2007)	7,002,180	1,454,744	20.8	1,476.81

Note) Quarterly consolidated financial conditions are announced from this fiscal year.

2.Forecasts for the Fiscal Year ending March 31, 2008 (April 1, 2007 to March 31, 2008) [Reference]

There is no change on the forecasts at present as disclosed on January 11, 2008.

3.Others

- | | |
|---|-------|
| (1)Changes in significant subsidiaries during this period | : No |
| (2)Adoption of simplified accounting method | : Yes |
| (3)Changes in accounting method during this period | : Yes |

Note) Please refer to "Qualitative information and financial statements" on page 3 for details.

Qualitative Information and Financial Statements

1. Qualitative Information related to the Consolidated Results of Operations

Underwriting income was 1,294.0 billion yen, investment income was 123.8 billion yen and other ordinary income was 5.9 billion yen. In total, ordinary income was 1,423.8 billion yen.

Underwriting expenses were 1,115.0 billion yen, investment expenses were 9.6 billion yen, operating, general and administrative expenses were 214.0 billion yen and other ordinary expenses were 3.9 billion yen. In total, ordinary expenses were 1,342.7 billion yen.

As for underwriting expenses, SJI booked 34.2 billion yen as provision for loss reserve in this quarter, for an insurance policy guaranteeing a portion of a CDO, in which subprime loans are included as a part of underlying assets, because SJI recognized a possibility of early liquidation of the CDO, which may cause possible payment of the claim of said insurance policy.

As a result, ordinary profit was 81.1 billion yen and net income for the 3rd Quarter of this fiscal year was 51.4 billion yen.

2. Qualitative Information related to the Consolidated Financial Conditions

Total assets decreased by 157.8 billion yen from March 31, 2007 to 6,844.3 billion yen at December 31, 2007, mainly due to the decrease in domestic stocks.

Total net assets decreased by 114.1 billion yen from March 31, 2007 to 1,340.6 billion yen at December 31, 2007, due to the decrease in unrealized gains on domestic stocks.

3. Others

(1) Changes in significant subsidiaries during this period

None.

(2) Adoption of simplified accounting method

Simplified accounting methods are partially adopted. For example, corporate tax is measured by estimated effective tax rate.

(3) Changes in accounting method during this period

(Depreciation method of tangible fixed assets)

SJI and its domestic consolidated subsidiaries have adopted a depreciation method of tangible fixed assets, based on the revised Corporate Tax Law since April 1, 2007. As a result, ordinary profit and income before income taxes decreased by 152 million yen, compared with the corresponding amounts under the previously applied method.

(Consolidated) Summary of Results of Operations

(Millions of yen)

Item	Term	3rd Quarter of this fiscal year (April 1 to December 31, 2007)	[Reference] Previous fiscal year (April 1, 2006 to March 31, 2007)
Ordinary income and expenses:			
Underwriting income:		1,294,097	1,765,470
Net premiums written		1,038,762	1,386,662
Deposits of premiums by policyholders		101,892	137,001
Life insurance premiums written		118,934	192,997
Underwriting expenses:		1,115,040	1,516,738
Net claims paid		599,406	820,082
Loss adjustment expenses		54,265	69,710
Net commissions and brokerage fees		178,134	245,159
Maturity refunds to policyholders		178,534	224,401
Life insurance claims paid		28,796	36,122
Investment income:		123,816	125,430
Interest and dividend income		116,731	132,126
Realized gain on sales of securities		35,625	30,995
Investment expenses:		9,699	15,220
Realized loss on sales of securities		949	1,983
Devaluation loss on securities		5,460	3,108
Operating, general and administrative expenses		214,073	256,186
Other ordinary income and expenses		2,068	7,785
Ordinary profit		81,169	110,541
Special gains and losses:			
Special gains		1,914	3,320
Special losses		5,306	19,408
Special gains and losses		(3,391)	(16,087)
Income before income taxes and minority interests		77,778	94,453
Income taxes and deferred income taxes		26,255	32,408
Gain on minority interests		70	100
Net income		51,452	61,944

(Consolidated) Premiums Written and Claims Paid by line of business

Direct premiums written (including deposits of premiums by policyholders)

(Millions of yen)

Term Business line	3rd Quarter of the previous fiscal year (April 1 to December 31, 2006)			3rd Quarter of this fiscal year (April 1 to December 31, 2007)			[Reference] Previous fiscal year (April 1, 2006 to March 31, 2007)		
	Amount	% increase (decrease)	% of total amount	Amount	% increase (decrease)	% of total amount	Amount	% increase (decrease)	% of total amount
Fire and allied insurance	177,815	(3.7)	14.6	172,350	(3.1)	14.3	239,326	(2.9)	14.9
Marine insurance	34,226	8.3	2.8	35,530	3.8	2.9	45,125	5.1	2.8
Personal accident insurance	181,398	(6.1)	14.9	175,125	(3.5)	14.5	229,943	(7.3)	14.3
Voluntary automobile insurance	509,544	(0.9)	41.8	502,549	(1.4)	41.6	674,799	(1.1)	42.0
Compulsory automobile liability insurance	181,053	(4.2)	14.9	182,518	0.8	15.1	241,942	(4.2)	15.1
Others	134,863	2.1	11.1	139,430	3.4	11.5	173,841	2.7	10.8
Total:	1,218,902	(2.1)	100.0	1,207,505	(0.9)	100.0	1,604,978	(2.3)	100.0
Total excluding deposits of premiums by policyholders	1,110,541	(0.9)	91.1	1,105,613	(0.4)	91.6	1,467,977	(1.1)	91.5
Deposits of premiums by policyholders	108,360	(12.6)	8.9	101,892	(6.0)	8.4	137,001	(13.0)	8.5

Net premiums written

(Millions of yen)

Term Business line	3rd Quarter of the previous fiscal year (April 1 to December 31, 2006)			3rd Quarter of this fiscal year (April 1 to December 31, 2007)			[Reference] Previous fiscal year (April 1, 2006 to March 31, 2007)		
	Amount	% increase (decrease)	% of total amount	Amount	% increase (decrease)	% of total amount	Amount	% increase (decrease)	% of total amount
Fire and allied insurance	113,530	1.0	10.8	109,734	(3.3)	10.6	152,632	(1.5)	11.0
Marine insurance	27,696	8.8	2.6	29,210	5.5	2.8	37,580	6.8	2.7
Personal accident insurance	98,549	0.6	9.4	98,905	0.4	9.5	128,013	0.1	9.2
Voluntary automobile insurance	507,883	(0.9)	48.4	500,642	(1.4)	48.2	672,951	(1.1)	48.5
Compulsory automobile liability insurance	175,088	(2.1)	16.7	172,422	(1.5)	16.6	232,716	(2.2)	16.8
Others	125,862	1.4	12.0	127,847	1.6	12.3	162,768	2.6	11.7
Total	1,048,609	(0.3)	100.0	1,038,762	(0.9)	100.0	1,386,662	(0.6)	100.0

Net claims paid

(Millions of yen)

Term Business line	3rd Quarter of the previous fiscal year (April 1 to December 31, 2006)			3rd Quarter of this fiscal year (April 1 to December 31, 2007)			[Reference] Previous fiscal year (April 1, 2006 to March 31, 2007)		
	Amount	% increase (decrease)	% of total amount	Amount	% increase (decrease)	% of total amount	Amount	% increase (decrease)	% of total amount
Fire and allied insurance	66,318	20.7	10.8	45,075	(32.0)	7.5	85,772	14.2	10.5
Marine insurance	12,485	10.4	2.0	12,833	2.8	2.1	16,526	7.6	2.0
Personal accident insurance	39,558	10.9	6.5	43,903	11.0	7.3	53,654	11.2	6.5
Voluntary automobile insurance	298,144	2.2	48.7	303,978	2.0	50.7	401,839	0.6	49.0
Compulsory automobile liability insurance	122,478	4.7	20.0	121,366	(0.9)	20.2	160,848	3.6	19.6
Others	73,802	0.6	12.0	72,249	(2.1)	12.1	101,440	3.9	12.4
Total	612,788	5.0	100.0	599,406	(2.2)	100.0	820,082	3.6	100.0

Note) for the above three tables

The above figures represent amounts after offsetting internal transactions among consolidated segments.

(Consolidated) Life Insurance Business

Life Insurance Premiums

(Millions of yen)

	3rd Quarter of the previous fiscal year (April 1 to December 31, 2006)		3rd Quarter of this fiscal year (April 1 to December 31, 2007)		[Reference] Previous fiscal year (April 1, 2006 to March 31, 2007)	
	Amount	% increase (decrease)	Amount	% increase (decrease)	Amount	% increase (decrease)
Life Insurance Premiums	135,371	0.8	118,934	(12.1)	192,997	(1.8)

Note) The above figures represent amounts after offsetting internal transactions among consolidated segments.

Total Amount of Policies in Force

(Millions of yen)

	End of the 3rd Quarter of previous fiscal year (as of December 31, 2006)		End of the 3rd Quarter of this fiscal year (as of December 31, 2007)		[Reference] End of the previous fiscal year (as of March 31, 2007)	
	Amount	% increase (decrease)	Amount	% increase (decrease)	Amount	% increase (decrease)
Individual Insurance	9,043,829	9.5	9,621,969	6.4	9,158,284	6.6
Individual Annuities	84,877	(2.2)	83,676	(1.4)	84,574	(2.2)
Group Insurance	2,089,015	2.0	2,000,036	(4.3)	2,080,358	(1.3)
Group Annuities	-	-	-	-	-	-

Notes)

1. The above figures represent amounts before offsetting internal transactions among consolidated segments.
2. Amount of "Individual Annuities" represents the sum of annuity fund at the beginning of annuity payment of contract before the beginning of annuity payment and underwriting reserves of contract after the beginning of annuity payment.

Total Amount of New Policies

(Millions of yen)

	3rd Quarter of the previous fiscal year (April 1 to December 31, 2006)			3rd Quarter of this fiscal year (April 1 to December 31, 2007)			[Reference] Previous fiscal year (April 1, 2006 to March 31, 2007)		
	Net increase by new policies and conversion	New policies	Net increase by conversion	Net increase by new policies and conversion	New policies	Net increase by conversion	Net increase by new policies and conversion	New policies	Net increase by conversion
Individual Insurance	1,129,043	1,129,043	-	1,241,166	1,241,166	-	1,474,757	1,474,757	-
Individual Annuities	1,885	1,885	-	1,651	1,651	-	2,650	2,650	-
Group Insurance	33,038	33,038	-	28,822	28,822	-	42,902	42,902	-
Group Annuities	-	-	-	-	-	-	-	-	-

Notes)

1. The above figures represent amounts before offsetting internal transactions among consolidated segments.
2. Amount of "Net increase by new policies and conversion" for "Individual Annuities." represents annuity fund at the beginning of annuity payment.

Annualized New Business Premiums (Individual Insurance and Individual Annuities)

(Millions of yen)

	3rd Quarter of the previous fiscal year (April 1 to December 31, 2006)		3rd Quarter of this fiscal year (April 1 to December 31, 2007)		[Reference] Previous fiscal year (April 1, 2006 to March 31, 2007)	
	Amount	% increase (decrease)	Amount	% increase (decrease)	Amount	% increase (decrease)
Annualized New Business Premiums	28,827	(10.9)	13,481	(53.2)	38,914	(15.8)

Note) The above figures represent amounts before offsetting internal transactions among consolidated segments.

Consolidated Balance Sheet

(Millions of yen)

Books closed Item	End of the 3rd Quarter of this fiscal year (as of December 31, 2007)	[Reference] End of the previous fiscal year (as of March 31, 2007)
	Amount	Amount
Assets:		
Cash and deposits	129,760	196,021
Call loans	111,300	69,000
Receivables under resale agreements	105,374	28,966
Monetary receivables bought	45,701	18,978
Money in trust	52,121	47,963
Securities	5,229,938	5,486,282
Loans	516,886	494,866
Tangible fixed assets	219,926	223,878
Intangible fixed assets	26,920	28,340
Other assets	413,526	415,642
Deferred tax assets	9,227	9,050
Allowance for possible loan losses	(16,349)	(16,807)
Allowance for possible losses on investment securities	(4)	(4)
Total assets	6,844,329	7,002,180
Liabilities:		
Underwriting funds:	4,965,427	4,891,683
Reserve for outstanding losses and claims	735,088	698,476
Underwriting reserves	4,230,339	4,193,207
Other liabilities	201,299	237,585
Reserve for retirement benefits	98,757	94,959
Reserve for retirement benefits to directors	2,481	-
Reserve for bonus payments	4,394	13,342
Reserve for price fluctuation	35,504	30,700
Deferred tax liabilities	195,857	279,165
Total liabilities	5,503,722	5,547,436
Net assets:		
Shareholders' equity:		
Common stock	70,000	70,000
Additional paid-in capital	24,237	24,229
Retained earnings	398,743	362,683
Treasury stock	(2,865)	(2,832)
Total shareholders' equity	490,116	454,080
Valuation and translation adjustments:		
Unrealized gains on securities available for sale, net of tax	848,489	998,702
Foreign currency translation adjustments	989	1,091
Total valuation and translation adjustments	849,479	999,793
Stock acquisition rights	467	315
Minority interests	544	554
Total net assets	1,340,607	1,454,744
Total liabilities and net assets	6,844,329	7,002,180

Note) Consolidated balance sheet as of the end of the 3rd Quarter is announced from this fiscal year.

Consolidated Statement of Income

(Millions of yen)

Item	Term	3rd Quarter of this fiscal year (April 1 to December 31, 2007)	[Reference] Previous fiscal year (April 1, 2006 to March 31, 2007)
		Amount	Amount
Ordinary income:		1,423,887	1,901,599
Underwriting income:		1,294,097	1,765,470
Net premiums written		1,038,762	1,386,662
Deposits of premiums by policyholders		101,892	137,001
Interest and dividend income on deposits of premiums, etc.		34,205	45,825
Life insurance premiums written		118,934	192,997
Investment income:		123,816	125,430
Interest and dividend income		116,731	132,126
Investment gain on money in trust		1,923	4,210
Investment gain on trading securities		185	175
Realized gain on sales of securities		35,625	30,995
Transfer of interest and dividend income on deposits of premiums, etc.		(34,205)	(45,825)
Other ordinary income		5,972	10,699
Ordinary expenses:		1,342,717	1,791,058
Underwriting expenses:		1,115,040	1,516,738
Net claims paid		599,406	820,082
Loss adjustment expenses		54,265	69,710
Net commissions and brokerage fees		178,134	245,159
Maturity refunds to policyholders		178,534	224,401
Life insurance claims paid		28,796	36,122
Provision for reserve for outstanding losses and claims		36,891	37,663
Provision for underwriting reserves		38,595	82,970
Investment expenses:		9,699	15,220
Investment loss on money in trust		536	-
Realized loss on sales of securities		949	1,983
Devaluation loss on securities		5,460	3,108
Operating, general and administrative expenses		214,073	256,186
Other ordinary expenses:		3,904	2,913
Interest paid		120	212
Ordinary profit		81,169	110,541
Special gains		1,914	3,320
Special losses:		5,306	19,408
Impairment loss		-	790
Provision for price fluctuation reserve		4,804	6,642
Other special losses		502	11,975
Income before income taxes and minority interests		77,778	94,453
Income taxes and deferred income taxes		26,255	32,408
Gain on minority interests		70	100
Net income		51,452	61,944

Note) Consolidated statement of income for the 3rd Quarter is announced from this fiscal year.

(Consolidated) Marketable Securities

1. Securities for Held-to-Maturity

(Millions of yen)

Item	End of the 3rd Quarter of previous fiscal year (as of December 31, 2006)			End of the 3rd Quarter of this fiscal year (as of December 31, 2007)			[Reference] End of the previous fiscal year (as of March 31, 2007)		
	Historical cost	Market value	Unrealized gain (loss)	Historical cost	Market value	Unrealized gain (loss)	Historical cost	Market value	Unrealized gain (loss)
Domestic bonds	525,805	522,384	(3,420)	629,128	635,803	6,674	537,152	536,531	(620)
Foreign securities	121,335	122,512	1,176	103,722	104,721	998	118,758	120,594	1,835
Total	647,140	644,897	(2,243)	732,851	740,525	7,673	655,910	657,126	1,215

Notes)

1. For domestic consolidated subsidiaries, "Historical cost" as of the end of the 3rd Quarter of previous fiscal year represents amounts before amortization and impairment.
"Historical cost" as of the end of the 3rd Quarter of this fiscal year and the previous fiscal year represents amounts after amortization and impairment.
2. "Market value" represents market value as of the end of each period.

2. Other Securities

(Millions of yen)

Item	End of the 3rd Quarter of previous fiscal year (as of December 31, 2006)			End of the 3rd Quarter of this fiscal year (as of December 31, 2007)			[Reference] End of the previous fiscal year (as of March 31, 2007)		
	Historical cost	Market value	Unrealized gain (loss)	Historical cost	Market value	Unrealized gain (loss)	Historical cost	Market value	Unrealized gain (loss)
Domestic bonds	1,358,597	1,358,099	(497)	1,555,177	1,571,741	16,564	1,385,840	1,390,323	4,483
Domestic stocks	618,451	1,962,073	1,343,621	605,270	1,692,447	1,087,177	618,212	1,962,647	1,344,434
Foreign securities	891,003	1,065,644	174,641	742,141	930,720	188,578	871,985	1,042,705	170,720
Others	88,574	113,871	25,296	108,338	129,693	21,355	89,457	113,200	23,742
Total	2,956,627	4,499,689	1,543,061	3,010,927	4,324,603	1,313,675	2,965,495	4,508,877	1,543,381

Notes)

1. For SJI and domestic consolidated subsidiaries, "Historical cost" as of the end of the 3rd Quarter of previous fiscal year represents amounts before amortization and impairment.
"Historical cost" as of the end of the 3rd Quarter of this fiscal year and the previous fiscal year represents amounts after amortization and impairment.
2. "Market value" represents market value as of the end of each period.
3. Beneficiary claims on the housing loan trust, which are classified as "Monetary receivables bought" on the consolidated balance sheet, are included in "Others".

(Consolidated) Derivatives

(Millions of yen)

Type	Transaction	End of the 3rd Quarter of previous fiscal year (as of December 31, 2006)			End of the 3rd Quarter of this fiscal year (as of December 31, 2007)			[Reference] End of the previous fiscal year (as of March 31, 2007)		
		Contract amount	Market value	Appraisal gain (loss)	Contract amount	Market value	Appraisal gain (loss)	Contract amount	Market value	Appraisal gain (loss)
Currency derivatives	Forward foreign exchange:									
	Short	134,350	137,659	(3,308)	112,031	114,225	(2,193)	112,016	111,909	107
	Long	75,071	76,840	1,768	48,093	48,277	184	69,385	68,251	(1,133)
	Currency option:									
	Short	-	-	-	3,426	8	(0)	-	-	-
Long	5,911			3,210			-			
		45*	35	(10)	8*	0	(7)	-*	-	-
Bond derivatives	Bond future:									
	Short	27,806	27,250	555	3,623	3,624	(1)	-	-	-
	Long	45,753	45,274	(478)	27,352	27,447	95	16,988	17,022	33
	Bond forward:									
Long	3,971	3,932	(38)	3,843	3,829	(14)	3,918	3,907	(11)	
Others	Credit derivatives:									
	Long	3,000			4,500			6,000		
		24*	20	(3)	97*	102	5	65*	51	(13)
	Weather derivatives:									
	Short	378			671			273		
		41*	50	(9)	32*	18	14	22*	15	6
	Long	-			273			-		
		-*	-	-	-*	1	1	-*	-	-
	Earthquake derivatives:									
	Short	920			3,660			780		
	140*	107	32	98*	0	98	133*	105	27	
Long	845			3,285			702			
	91*	68	(22)	288*	213	(74)	87*	69	(17)	
Total				(1,514)			(1,893)			(1,000)

Notes)

1. Derivative transactions to which hedge accounting methods are applied are excluded from this table.
2. "Contract amount" represents amount of outstanding contracts or amount equivalent to the principal provided in the contract as of the end of each period. Amounts with an asterisk (*) represent the option premiums booked on the consolidated balance sheet.

(Non-consolidated) Summary of Results of Operations

(Millions of yen)

Item	Term	3rd Quarter of this fiscal year (April 1 to December 31, 2007)	[Reference] Previous fiscal year (April 1, 2006 to March 31, 2007)
Direct premiums written (including deposits of premiums by policyholders)		1,172,883	1,561,360
Direct premiums written		1,070,991	1,424,359
Ordinary income and expenses:			
Underwriting income:		1,172,142	1,568,937
Net premiums written		1,020,485	1,362,785
Deposits of premiums by policyholders		101,892	137,001
Underwriting expenses:		1,025,462	1,356,524
Net claims paid		589,785	806,871
Loss adjustment expenses		53,637	69,001
Net commissions and brokerage fees		166,751	222,762
Maturity refunds to policyholders		178,534	224,401
Investment income:		106,362	106,435
Interest and dividend income		100,483	113,625
Realized gain on sales of securities		34,929	31,011
Investment expenses:		9,001	15,134
Realized loss on sales of securities		584	1,485
Devaluation loss on securities		5,384	3,636
Operating, general and administrative expenses		180,501	216,514
Operating, general and administrative expenses related to underwriting insurance		167,368	198,858
Other ordinary income and expenses		2,377	4,568
Ordinary profit		65,916	91,767
Underwriting profit		(23,677)	10,127
Special gains and losses:			
Special gains		1,702	3,310
Special losses		5,257	19,328
Special gains and losses		(3,555)	(16,018)
Income before income taxes		62,361	75,749
Income taxes and deferred income taxes		20,959	27,590
Net income		41,401	48,159
Ratios:			
Loss ratio		63.1 %	64.3 %
Expense ratio		32.7 %	30.9 %
Underwriting balance ratio		4.2 %	4.8 %

Notes)

1. Loss ratio=(Net claims paid+Loss adjustment expenses)/Net premiums written
2. Expense ratio=(Net commissions and brokerage fees
+Operating, general and administrative expenses related to underwriting insurance)/Net premiums written
3. Underwriting balance ratio=(Net premiums written-Net claims paid-Loss adjustment expenses-Operating expenses)
/Net premiums written

(Non-consolidated) Premiums Written and Claims Paid by line of business

Direct premiums written (excluding deposits of premiums by policyholders)

(Millions of yen)

Term Business line	3rd Quarter of the previous fiscal year (April 1 to December 31, 2006)			3rd Quarter of this fiscal year (April 1 to December 31, 2007)			[Reference] Previous fiscal year (April 1, 2006 to March 31, 2007)		
	Amount	% increase (decrease)	% of total amount	Amount	% increase (decrease)	% of total amount	Amount	% increase (decrease)	% of total amount
Fire and allied insurance	140,608	(3.3)	13.1	134,246	(4.5)	12.5	189,170	(3.2)	13.3
Marine insurance	26,476	7.2	2.5	27,257	2.9	2.5	34,847	6.0	2.4
Personal accident insurance	99,367	0.2	9.2	99,747	0.4	9.3	128,978	(0.3)	9.1
Voluntary automobile insurance	504,828	(0.9)	46.9	497,911	(1.4)	46.5	668,463	(1.1)	46.9
Compulsory automobile liability insurance	181,053	(4.2)	16.8	182,518	0.8	17.0	241,942	(4.2)	17.0
Others	125,007	2.1	11.6	129,310	3.4	12.1	160,958	2.5	11.3
Total:	1,077,342	(1.2)	100.0	1,070,991	(0.6)	100.0	1,424,359	(1.3)	100.0
Deposits of premiums by policyholders	108,360	(12.6)	10.1	101,892	(6.0)	9.5	137,001	(13.0)	9.6

Net premiums written

(Millions of yen)

Term Business line	3rd Quarter of the previous fiscal year (April 1 to December 31, 2006)			3rd Quarter of this fiscal year (April 1 to December 31, 2007)			[Reference] Previous fiscal year (April 1, 2006 to March 31, 2007)		
	Amount	% increase (decrease)	% of total amount	Amount	% increase (decrease)	% of total amount	Amount	% increase (decrease)	% of total amount
Fire and allied insurance	110,877	0.6	10.8	106,439	(4.0)	10.4	148,865	(2.1)	10.9
Marine insurance	22,821	10.4	2.2	24,044	5.4	2.4	31,049	9.5	2.3
Personal accident insurance	98,347	0.5	9.5	98,771	0.4	9.7	127,746	0.1	9.4
Voluntary automobile insurance	503,364	(0.9)	48.8	496,256	(1.4)	48.6	666,900	(1.1)	48.9
Compulsory automobile liability insurance	175,088	(2.1)	17.0	172,422	(1.5)	16.9	232,716	(2.2)	17.1
Others	120,327	1.9	11.7	122,550	1.8	12.0	155,506	3.1	11.4
Total	1,030,825	(0.3)	100.0	1,020,485	(1.0)	100.0	1,362,785	(0.6)	100.0

Net claims paid

(Millions of yen)

Term Business line	3rd Quarter of the previous fiscal year (April 1 to December 31, 2006)			3rd Quarter of this fiscal year (April 1 to December 31, 2007)			[Reference] Previous fiscal year (April 1, 2006 to March 31, 2007)		
	Amount % increase (decrease)	Loss ratio	% change	Amount % increase (decrease)	Loss ratio	% change	Amount % increase (decrease)	Loss ratio	% change
Fire and allied insurance	65,229 20.2%			44,164 (32.3%)	43.1		84,099 13.6%	58.1	7.6
Marine insurance	10,361 14.6%			10,677 3.1%	47.3		13,622 9.7%	47.0	(0.5)
Personal accident insurance	39,450 11.0%			43,816 11.1%	48.1		53,527 11.4%	45.8	4.6
Voluntary automobile insurance	295,056 2.8%			301,098 2.0%	67.3		397,804 1.0%	66.0	2.4
Compulsory automobile liability insurance	122,478 4.7%			121,366 (0.9%)	76.3		160,848 3.6%	74.4	3.1
Others	70,113 1.1%			68,661 (2.1%)	59.4		96,968 4.8%	66.2	0.6
Total	602,689 5.3%			589,785 (2.1%)	63.1		806,871 4.0%	64.3	3.0

Notes)

- 1.Loss ratio=(Net claims paid+Loss adjustment expenses)/Net premiums written
- 2.Loss ratio for the 3rd Quarter is announced from this fiscal year.

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