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Financial Figures for the Interim Consolidated Fiscal Period Ended September 30, 2007

November 20, 2007

Sompo Japan Insurance Inc.

Interim Consolidated Balance Sheet

(Millions of yen)

Books closed Item	End of previous interim fiscal period (as of September 30, 2006)		End of this interim fiscal period (as of September 30, 2007)		Increase (decrease)	End of previous fiscal period (as of March 31, 2007)	
	Amount	% of total	Amount	% of total		Amount	% of total
	Assets:						
Cash and deposits	166,279	2.44	170,631	2.42	4,352	196,021	2.80
Call loans	86,000	1.26	98,100	1.39	12,100	69,000	0.99
Receivables under resale agreements	69,957	1.03	103,390	1.47	33,433	28,966	0.41
Monetary receivables bought	20,017	0.29	38,961	0.55	18,944	18,978	0.27
Money in trust	33,140	0.49	51,131	0.72	17,990	47,963	0.68
Securities	5,282,460	77.48	5,418,408	76.83	135,947	5,486,282	78.35
Loans	484,545	7.11	510,001	7.23	25,456	494,866	7.07
Tangible fixed assets	226,807	3.33	221,313	3.14	(5,494)	223,878	3.20
Intangible fixed assets	29,423	0.43	27,342	0.39	(2,081)	28,340	0.40
Other assets	432,048	6.34	420,373	5.96	(11,675)	415,642	5.94
Deferred tax assets	5,952	0.09	9,448	0.13	3,495	9,050	0.13
Allowance for possible loan losses	(19,120)	(0.28)	(16,534)	(0.23)	2,586	(16,807)	(0.24)
Allowance for possible losses on investment securities	(4)	(0.00)	(4)	(0.00)	-	(4)	(0.00)
Total assets	6,817,508	100.00	7,052,563	100.00	235,055	7,002,180	100.00
Liabilities:							
Underwriting funds:	4,904,337	71.94	4,968,871	70.45	64,533	4,891,683	69.86
Reserve for outstanding losses and claims	723,352		703,424			698,476	
Underwriting reserves	4,180,985		4,265,446			4,193,207	
Other liabilities	225,164	3.30	236,201	3.35	11,036	237,585	3.39
Reserve for retirement benefits	93,407	1.37	96,523	1.37	3,115	94,959	1.36
Reserve for retirement benefits to directors	-	-	2,439	0.03	-	-	-
Reserve for bonus payments	15,346	0.23	16,122	0.23	775	13,342	0.19
Reserve for price fluctuation	27,302	0.40	33,955	0.48	6,652	30,700	0.44
Deferred tax liabilities	217,176	3.19	242,412	3.44	25,236	279,165	3.99
Total liabilities	5,482,735	80.42	5,596,525	79.35	113,789	5,547,436	79.22
Net assets:							
Shareholders' equity:							
Common stock	70,000	1.03	70,000	0.99	-	70,000	1.00
Additional paid-in capital	24,230	0.36	24,233	0.34	3	24,229	0.35
Retained earnings	328,448	4.82	399,011	5.66	70,562	362,683	5.18
Treasury stock	(2,951)	(0.04)	(2,846)	(0.04)	104	(2,832)	(0.04)
Total shareholders' equity	419,727	6.16	490,398	6.95	70,670	454,080	6.48
Valuation and translation adjustments:							
Unrealized gains on securities available for sale, net of tax	916,791	13.45	958,644	13.59	41,852	998,702	14.26
Foreign currency translation adjustments	(2,420)	(0.04)	6,008	0.09	8,428	1,091	0.02
Total valuation and translation adjustments	914,370	13.41	964,652	13.68	50,281	999,793	14.28
Stock acquisition rights	152	0.00	467	0.01	315	315	0.00
Minority interests	522	0.01	520	0.01	(2)	554	0.01
Total net assets	1,334,773	19.58	1,456,038	20.65	121,265	1,454,744	20.78
Total liabilities and net assets	6,817,508	100.00	7,052,563	100.00	235,055	7,002,180	100.00

Interim Consolidated Statement of Income

(Millions of yen)

Term Item	Previous interim fiscal period (April 1, 2006 to September 30, 2006)		This interim fiscal period (April 1, 2007 to September 30, 2007)		Increase (decrease)	Previous fiscal period (April 1, 2006 to March 31, 2007)	
	Amount	% of total	Amount	% of total		Amount	% of total
Ordinary income:	957,053	100.00	959,146	100.00	2,092	1,901,599	100.00
Underwriting income:	891,710	93.17	868,232	90.52	(23,477)	1,765,470	92.84
Net premiums written	707,219		702,518			1,386,662	
Deposits of premiums by policyholders	69,126		61,167			137,001	
Interest and dividend income on deposits of premiums, etc.	22,405		22,901			45,825	
Life insurance premiums written	91,639		81,408			192,997	
Investment income:	59,425	6.21	86,181	8.99	26,755	125,430	6.60
Interest and dividend income	60,535		81,536			132,126	
Investment gain on money in trust	1,534		2,808			4,210	
Investment gain on trading securities	112		181			175	
Realized gain on sales of securities	17,892		21,248			30,995	
Transfer of interest and dividend income on deposits of premiums, etc.	(22,405)		(22,901)			(45,825)	
Other ordinary income	5,917	0.62	4,732	0.49	(1,184)	10,699	0.56
Ordinary expenses:	899,391	93.98	878,255	91.57	(21,136)	1,791,058	94.19
Underwriting expenses:	761,485	79.57	727,952	75.90	(33,532)	1,516,738	79.76
Net claims paid	388,966		389,346			820,082	
Loss adjustment expenses	32,948		35,938			69,710	
Net commissions and brokerage fees	124,586		119,252			245,159	
Maturity refunds to policyholders	99,477		89,929			224,401	
Life insurance claims paid	16,644		18,007			36,122	
Provision for reserve for outstanding losses and claims	28,035		2,070			37,663	
Provision for underwriting reserves	70,368		73,017			82,970	
Investment expenses:	9,923	1.04	6,433	0.67	(3,489)	15,220	0.80
Realized loss on sales of securities	940		626			1,983	
Devaluation loss on securities	2,491		3,839			3,108	
Operating, general and administrative expenses	127,602	13.33	141,950	14.80	14,348	256,186	13.47
Other ordinary expenses:	380	0.04	1,918	0.20	1,537	2,913	0.15
Interest paid	39		92			212	
Ordinary profit	57,662	6.02	80,891	8.43	23,229	110,541	5.81
Special gains	114	0.01	1,060	0.11	946	3,320	0.17
Special losses:	14,952	1.56	3,640	0.38	(11,312)	19,408	1.02
Impairment loss	790		-			790	
Provision for price fluctuation reserve	3,245		3,255			6,642	
Other special losses	10,916		384			11,975	
Income before income taxes and minority interests	42,823	4.47	78,311	8.16	35,487	94,453	4.97
Income taxes-current	27,767	2.90	41,825	4.36	14,057	33,848	1.78
Income taxes-deferred	(13,199)	(1.38)	(15,638)	(1.63)	(2,438)	(1,439)	(0.08)
Gain on minority interests	48	0.01	45	0.00	(2)	100	0.01
Net income	28,207	2.95	52,079	5.43	23,871	61,944	3.26