

Announcement on progress of payment for the heavy snowfall in February

We would like to express our sincerest sympathies to all those who have suffered damages due to the heavy snowfall in February.

NKSJ Holdings, Inc. (“NKSJ”) announces that the number of claims and amount of claim payments* (as of April 10, 2014) of Sompo Japan Insurance Inc. (“Sompo Japan”) and NIPPONKOA Insurance Company, Limited (“Nipponkoa”) are as below.

Sompo Japan and Nipponkoa will strive to pay insurance claims appropriately and promptly, in order to help our customers get back to normal as soon as possible.

*Number of claims and amount of claim payments are the number of claims and amount of claim payments for the heavy snowfall which occurred mainly in the following 8 prefectures: Ibaraki, Tochigi, Gunma, Saitama, Chiba, Tokyo, Kanagawa and Yamanashi.

■ Current status regarding the number of claims and amount of claim payments on a direct basis *1

(1) Number of reported claims *2 (Policies)

	Fire & allied lines		Auto	Other	Total
	General (Other than GHLS)	GHLS *3			
Sompo Japan	37,549	34,330	17,024	796	89,699
Nipponkoa	19,271	-	10,159	519	29,949
Total	56,820	34,330	27,183	1,315	119,648

(2) Number of paid claims *4 (Policies)

	Fire & allied lines		Auto	Other	Total
	General (Other than GHLS)	GHLS *3			
Sompo Japan	19,744	17,823	9,954	413	47,934
Nipponkoa	11,767	-	6,576	291	18,634
Total	31,511	17,823	16,530	704	66,568

(3) Amount of claim payments *5 (Billions of yen)

	Fire & allied lines		Auto	Other	Total
	General (Other than GHLS)	GHLS *3			
Sompo Japan	13.3	11.7	2.8	0.1	27.9
Nipponkoa	8.8	-	1.9	0.1	10.8
Total	22.1	11.7	4.7	0.2	38.7

- *1 Number and amount representing the sum for all companies comprising individual policies with Sompo Japan or Nipponkoa, and coinsurance policies with Sompo Japan or Nipponkoa as the lead underwriter.
- *2 Number of reported claims is as of April 10, 2014. This includes cases which may be outside the scope of the insurance coverage, based on terms and conditions of each insurance contract.
- *3 Insurance for Government Housing Loan Scheme (GHLS) is available to those who borrow from Japan Housing Finance Agency, and is a coinsurance. Sompo Japan, as the lead underwriter, provides administrative services as a business agent or a stand-in to other companies.
- *4 Number of paid claims is as of April 10, 2014. This includes claims which are 1) already paid, 2) not eligible to be paid, and 3) already solved at the time customers consulted or inquired.
- *5 Amount of claim payments is as of April 10, 2014, and not reflecting the reinsurance coverage.

The earnings forecast for FY 2013 announced on November 19, 2013 may change subject to a trend of number of reported claims and claim payments, an amount of claim payments from coinsurance policies which Sompo Japan and Nipponkoa do not lead, an expected amount from reinsurance coverage, or others. NKSJ will promptly release new information, in case revision of the earnings forecast for FY 2013 is required.