

February 15, 2007

To whom it may concern:

Mitsui Sumitomo Insurance Co., Ltd.

**Conclusion of Investigation regarding Failure to Properly Pay  
Claims of Extraordinary Expenses Coverage**

Mitsui Sumitomo Insurance Co., Ltd. ("the Company") (President and CEO Toshiaki Egashira) has concluded the investigation regarding failures to properly pay claims for extraordinary and other incidental expenses under Extraordinary Expenses Coverage, and submitted a report on the matter to the Financial Services Agency ("FSA") of Japan, pursuant to the FSA's order dated November 17, 2006 calling for such report.

The Company is now paying relevant customers the amounts due that have come to light through the investigation. The Company plans to announce the aggregate number and amount of failed payments once they become final upon completion of supplemental payments due.

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