

March 26, 2010

Name Change Notice

	OLD	NEW
Name	Mitsui Sumitomo Insurance Group Hld., Inc.	MS & AD Insurance Group Holdings, Inc.
Country	Japan	Japan
Symbol	MSIGY	MSIGY
CUSIP	60684V108	553491101
Exchange	OTC	OTC
Ratio	2 ADRs : 1 ORD	2 ADRs : 1 ORD

Please be advised that Mitsui Sumitomo Insurance Group Hld., Inc announced a name change to MS&AD Insurance Group Holdings, Inc..

The effective date for the name & CUSIP change will be Apr 01, 2010.

DR holders need not take any action. Existing DR certificates will assume the new parameters and will not be subject to a mandatory exchange.

To learn more about Depositary Receipts and issuer programs, please contact our marketing desks:

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