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Vortex Insurance Agency Launches-To Offer Comprehensive Line of Weather Risk Insurance Products

OVERLAND PARK, KS – January 13, 2009 – MSI GuaranteedWeather, LLC (MSIGW), a leading global provider of weather risk management products, announces the formation of Vortex Insurance Agency, LLC (Vortex) and the launch of a comprehensive weather risk insurance product line in cooperation with Mitsui Sumitomo Insurance USA Inc. (MSU), a member insurer of the Mitsui Sumitomo Insurance Group.

Vortex will offer weather insurance policies designed to mitigate the financial risk that weather poses to entities in a variety of industries throughout the United States. The weather insurance policies, underwritten by MSU, will be sold domestically and will insure against the risks of variations in temperature, rainfall, snowfall, or other weather variables. These insurance products are not intended to replace traditional property and casualty insurance, but to supplement such insurance and help protect against significant, but non-catastrophic weather variations that may result in reduced revenue, increased costs or other disruptions in business operations.

MSIGW President and Co-CEO Brad Davis commented, “While protection from various weather risks has generally been available in the derivatives markets for many years, insurance based products greatly simplify the process and requirements for a business, municipality or individual to help protect itself against the risks of adverse weather conditions/events. The addition of weather insurance products to be sold through Vortex, coupled with MSIGW’s existing capacity to transact in weather derivatives, allows MSIGW to offer our clients comprehensive risk management solutions customized to meet the increasingly precise demands of risk managers today.”

The offering of weather risk products in an insurance format allows medium or small sized companies that were previously unwilling to purchase weather derivatives because of their unfamiliarity with taxation or accounting rules for derivatives to simplify (and expand) their risk management strategies. As a result, risk managers may find weather insurance to be a more readily accepted path to successful mitigation of their financial exposure to weather. MSIGW will continue to market weather derivatives in tandem with the insurance product offerings sold through Vortex.

Mr. Yutaka Mouri, General Manager of Mitsui Sumitomo Insurance Company, Limited, added, “The addition of an insurance based product is a significant step forward and is supportive of our global efforts to develop a

comprehensive suite of weather risk management products, an area of significant interest given increasingly dynamic and volatile weather patterns impacting all regions of the world. The addition of US based insurance risk will further diversify an already significant portfolio of exposure to weather around the globe presently being managed by MSIGW.”

Mr. Tetsuro Kihara, President and Chief Executive Officer of MSU, commented, “MSU welcomes the opportunity to partner with Vortex in this dynamic segment of the insurance marketplace.”

About Vortex and MSIGW

Vortex is owned by MSIGW, a wholly owned subsidiary of Mitsui Sumitomo Insurance Company, Limited, one of the world’s top property and casualty insurance companies (see more below). MSIGW has managed global weather risk for ten years and is routinely ranked as one of the top risk managers worldwide. Vortex will be the exclusive agent for the distribution of the weather insurance policies underwritten by MSU in the United States.

Product availability subject to licensing by jurisdiction.

About MSU and MSIG

The U.S. member insurers of the Mitsui Sumitomo Insurance Group (MSIG) are wholly owned subsidiaries of Mitsui Sumitomo Insurance Company, Limited. MSIG’s U.S. business is part of a global network of operations located in more than 38 countries, with its parent company located in Japan. MSIG has a Best’s rating of A+ (Superior) and specializes in providing commercial property and casualty insurance products to its customers in the United States. MSIG also offers risk management services, along with personal lines insurance services.

MSIG was recently named on *Fortune Magazine*’s list of the world’s most admired companies for 2008.

MSU refers to the MSIG insurer underwriting coverage: Mitsui Sumitomo Insurance USA Inc. Weather insurance product not available in all jurisdictions. Actual coverage is subject to the language of the policies as issued. Mitsui Sumitomo Insurance Group, 15 Independence Boulevard, P.O. Box 4602, Warren, NJ 07059-0602

For more information about Mitsui Sumitomo Insurance Co., Ltd. visit www.ms-ins.com/english.

For more information about MSI GuaranteedWeather, LLC visit www.guaranteedweather.com.

For more information about Mitsui Sumitomo Insurance USA Inc. visit www.msigusa.com.