

Presentation Material

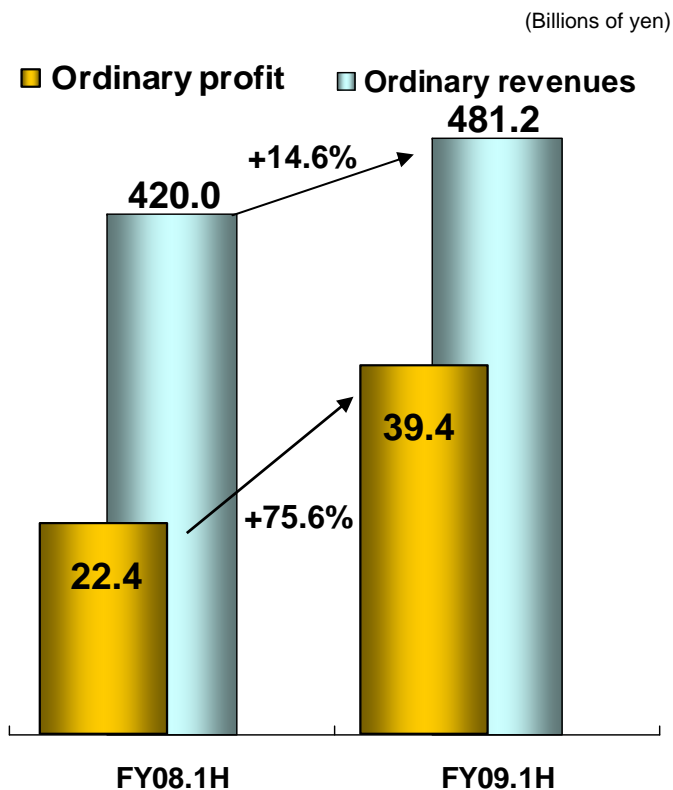
Consolidated Financial Results for the Six Months Ended September 30, 2009

**Sony Financial Holdings Inc.
November 16, 2009**

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Highlights of Consolidated Operating Performance for the Six Months Ended September 30, 2009



		FY08.1H	FY09.1H	Change	
		(Billions of yen)			
Life insurance business	Ordinary revenues	372.1	432.6	+60.5	+16.3%
	Ordinary profit	20.0	36.3	+16.3	+81.3%
Non-life insurance business	Ordinary revenues	30.7	33.9	+3.2	+10.7%
	Ordinary profit	1.1	1.5	+0.3	+30.3%
Banking business	Ordinary revenues	17.7	15.3	(2.4)	(13.7%)
	Ordinary profit	1.1	1.4	+0.3	+28.2%
Corporate and elimination	Ordinary revenues	(0.5)	(0.7)	(0.1)	—
	Ordinary profit	0.0	0.0	(0.0)	(26.9%)
Consolidated	Ordinary Revenues	420.0	481.2	+61.1	+14.6%
	Ordinary profit	22.4	39.4	+16.9	+75.6%
	Net income	12.1	23.3	+11.2	+92.0%

		08.9.30	09.3.31	09.9.30	Change from 09.3.31	
		(Billions of yen)				
Consolidated	Total assets	5,304.3	5,313.6	5,584.7	+271.0	+5.1%
	Net assets	198.9	204.8	249.9	+45.1	+22.0%

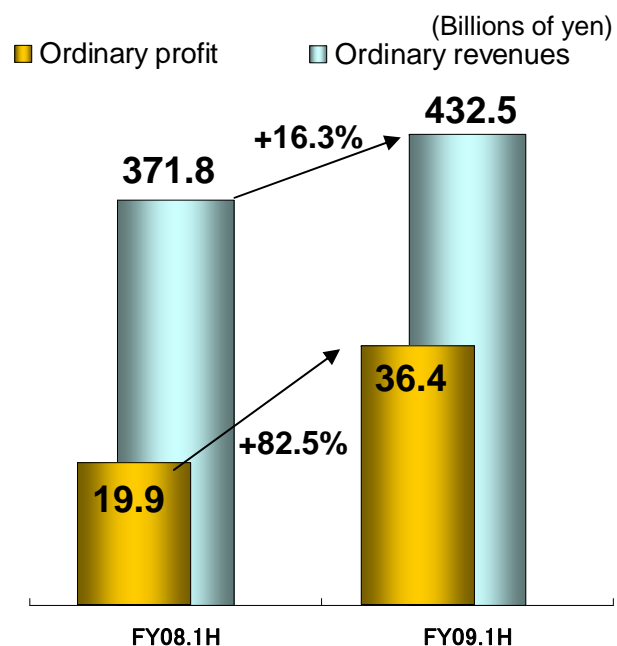
Line item amounts are truncated below ¥100 million; percentage change figures are rounded.

Highlights of Consolidated Operating Performance for the Six Months Ended September 30, 2009



- **Life insurance:** Ordinary revenues increased year on year, due to higher income from insurance premiums associated with an increased policy amount in force, as well as increases in investment income boosted by a relatively favorable financial market environment. Ordinary profit rose due primarily to increased insurance premiums, higher gains from investment, net, on general account assets and a change from provision into reversal of policy reserve for minimum guarantee for variable life insurance.
- **Non-life insurance:** Ordinary revenues increased year on year, owing to increases in net premiums written, reflecting a growing number of its mainstay automobile insurance policies. Ordinary profit increased due mainly to the increase in ordinary revenues and a decline in the net expense ratio.
- **Banking business:** Despite a decrease in ordinary revenues year on year, affected by global reductions in interest rates, ordinary profit increased, due to increases in net interest income, bolstered primarily by decreases in interest expenses and the growing balance of mortgage loans.
- **Consolidated ordinary revenues, ordinary profit, and net income** grew year on year, amounted to ¥481.2 billion, up 14.6%; ¥39.4 billion, up 75.6%; and ¥23.3 billion, up 92.0%, respectively.

Highlights of Operating Performance: Sony Life (Non-Consolidated)



Sony Life

- ◆ Ordinary revenues and ordinary profit increased year on year.
- ◆ Income from insurance premiums Increased due to an increased policy amount in force.
- ◆ Gains from investment, net, rose.
- ◆ Ordinary profit rose due to increased insurance premiums, higher gains from investment, net, on general account assets and a change from provision into reversal of the policy reserve for minimum guarantee for variable life insurance.

Line item amounts are truncated below ¥100 million;
percentage change figures are rounded.

(Billions of yen)	FY08.1H	FY09.1H	Change	
Ordinary revenues	371.8	432.5	+60.6	+16.3%
Income from insurance premiums	327.0	339.3	+12.2	+3.8%
Investment income	43.2	91.5	+48.2	+111.6%
Interest income and dividends	26.9	32.9	+5.9	+22.1%
Income from monetary trusts, net	6.8	9.5	+2.7	+40.6%
Gains on sale of securities	8.2	9.7	+1.4	+17.9%
Gains on separate accounts, net	-	38.1	+38.1	-
Ordinary expenses	351.8	396.0	+44.2	+12.6%
Insurance claims and other payments	125.8	134.4	+8.5	+6.8%
Provision for policy reserve and others	140.8	197.3	+56.5	+40.1%
Investment expenses	32.9	10.7	(22.2)	(67.5%)
Losses on sale of securities	1.3	5.3	+3.9	+294.3%
Devaluation losses on securities	2.9	-	(2.9)	-
Losses on separate accounts, net	24.1	-	(24.1)	-
Operating expenses	46.8	47.5	+0.6	+1.4%
Ordinary profit	19.9	36.4	+16.4	+82.5%
Net income	10.8	21.7	+10.8	+100.2%

(Billions of yen)	08.9.30	09.3.31	09.9.30	Change from 09.3.31	
Securities	2,449.0	2,819.6	3,087.2	+267.6	+9.5%
Policy reserve	3,514.8	3,592.3	3,787.2	+194.9	+5.4%
Total net assets	135.1	140.7	173.2	+32.5	+23.1%
Net unrealized gains/losses on other securities	21.3	4.0	21.7	+17.7	+442.8%
Total assets	3,785.3	3,810.9	4,042.0	+231.0	+6.1%
Separate account assets	310.0	275.1	331.8	+56.6	+20.6%

Overview of Performance: Sony Life (Non-Consolidated)

(Billions of yen)	FY08.1H	FY09.1H	Change
New policy amount	1,894.7	1,818.4	(4.0 %)
Lapse and surrender amount	979.3	1,060.5	+8.3%
Lapse and surrender rate	3.11%	3.27%	+0.16pt
Policy amount in force	32,065.4	32,897.5	+2.6%
Annualized premiums from new policies	30.9	32.0	+3.5%
Of which, third-sector products	6.5	7.7	+18.5%
Annualized premiums from insurance in force	540.9	558.4	+3.2%
Of which, third-sector products	124.5	129.6	+4.1%

(Reasons for changes)

← ♦ Declined due to a decline in sales of variable life insurance

← ♦ Despite an increase year on year, the lapse and surrender rate decreased compared with 3.67% of the second half fiscal 2008

← ♦ Increased substantially in the third sector, owing mainly to favorable sales of cancer hospitalization insurance, launched in April 2009

	FY08.1H	FY09.1H	Change
Gains from investment, net (General account)	34.4	42.6	+23.9%
Core profit	16.5	28.5	+72.9%
Negative spread	10.6	8.8	(17.0%)

← ♦ Increased due primarily to increased interest income and dividends and higher gains on sale of securities

← ♦ Rose owing to increased interest income and dividends, as well as a change from provision into reversal of the policy reserve for minimum guarantee for variable life insurance

Notes:

*1 Figures for new policy amount, lapse and surrender amount, lapse and surrender rate, policy amount in force, annualized premiums from new policies and annualized premiums from insurance in force are calculated as the total of individual life insurance and individual annuities.

*2 The lapse and surrender rate is calculated without offsetting policies that are reinstated.

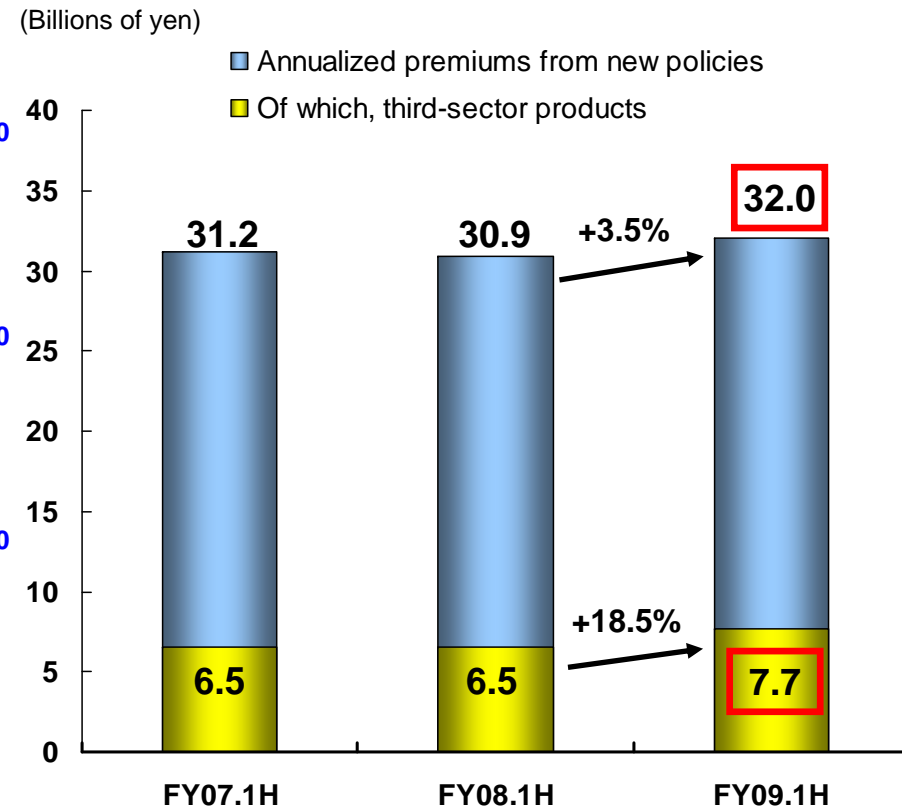
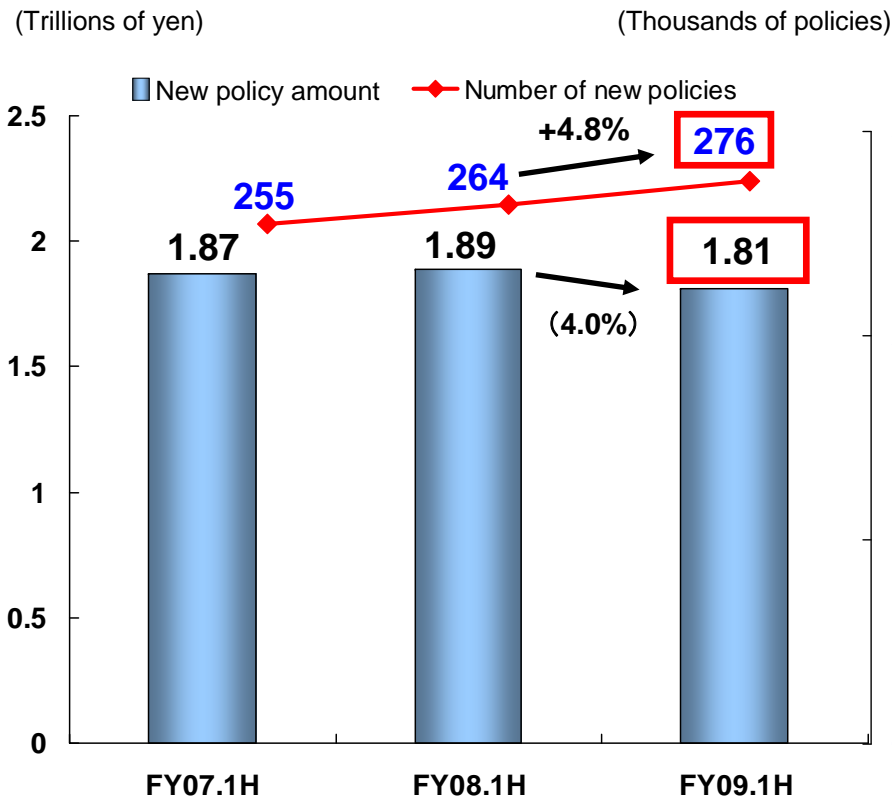
Line item amounts are truncated below ¥100 million; percentage change figures are rounded.

Sony Life Operating Performance (1)



New Policy Amount (Individual Life Insurance + Individual Annuities)

Annualized Premiums from New Policies (Individual Life Insurance + Individual Annuities)



Line item amounts are truncated below ¥100 million; numbers of policies are truncated below 1,000 policies; percentage change figures are rounded.

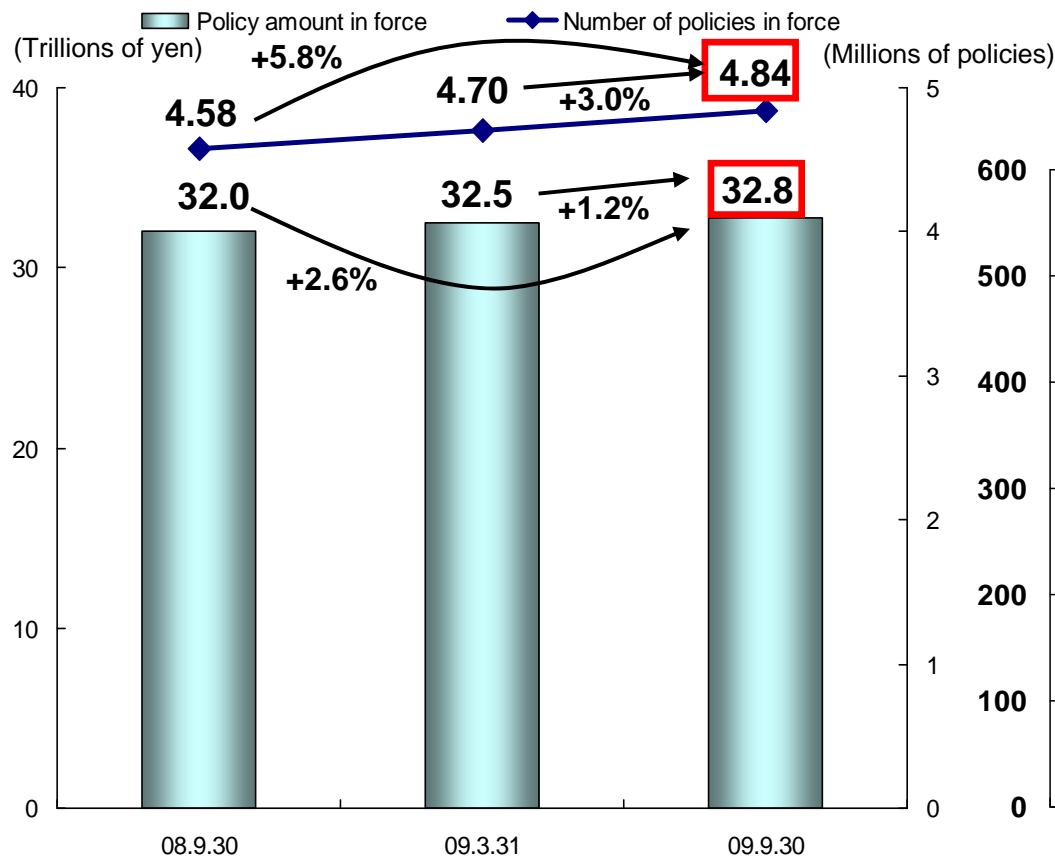
Line item amounts are truncated below ¥100 million; percentage figures are rounded.

Sony Life Operating Performance (2)

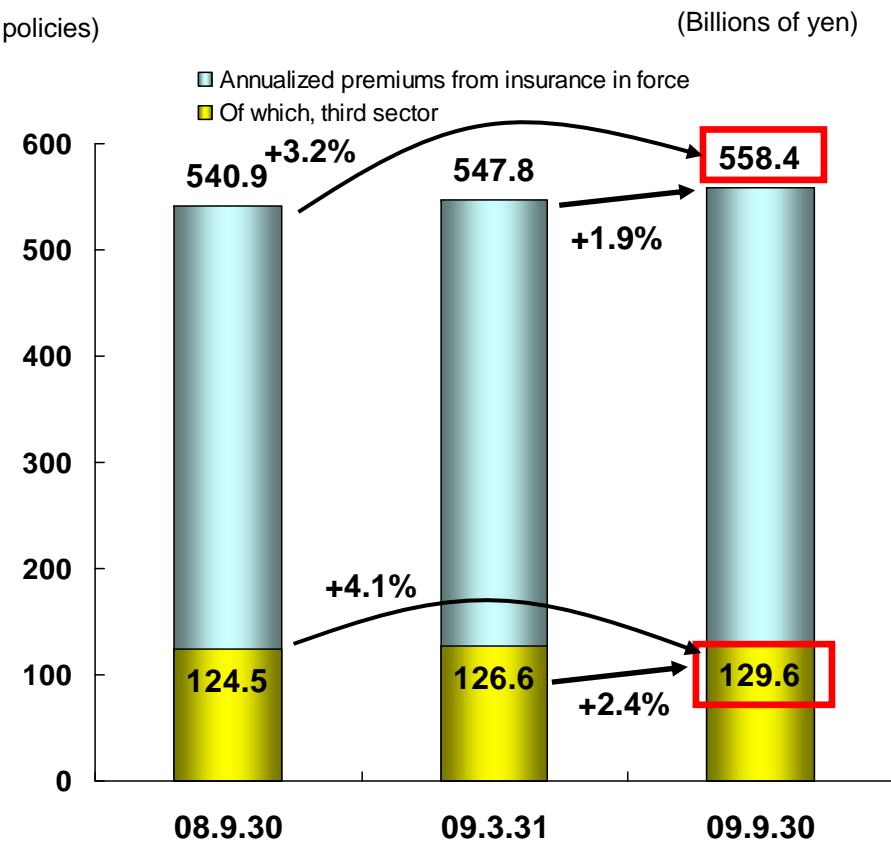


Policy Amount in Force (Individual Life Insurance + Individual Annuities)

Annualized Premiums from Insurance in Force (Individual Life Insurance + Individual Annuities)



Line item amounts are truncated below ¥100 billion; numbers of policies are truncated below 10,000 policies; percentage change figures are rounded.

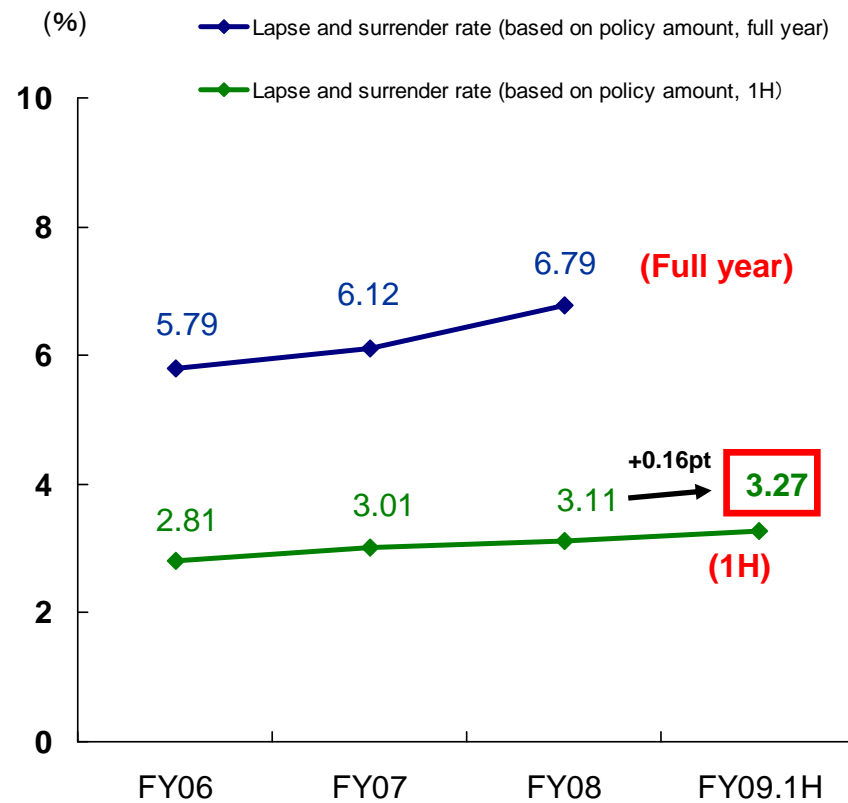


Line item amounts are truncated below ¥100 million; percentage figures are rounded

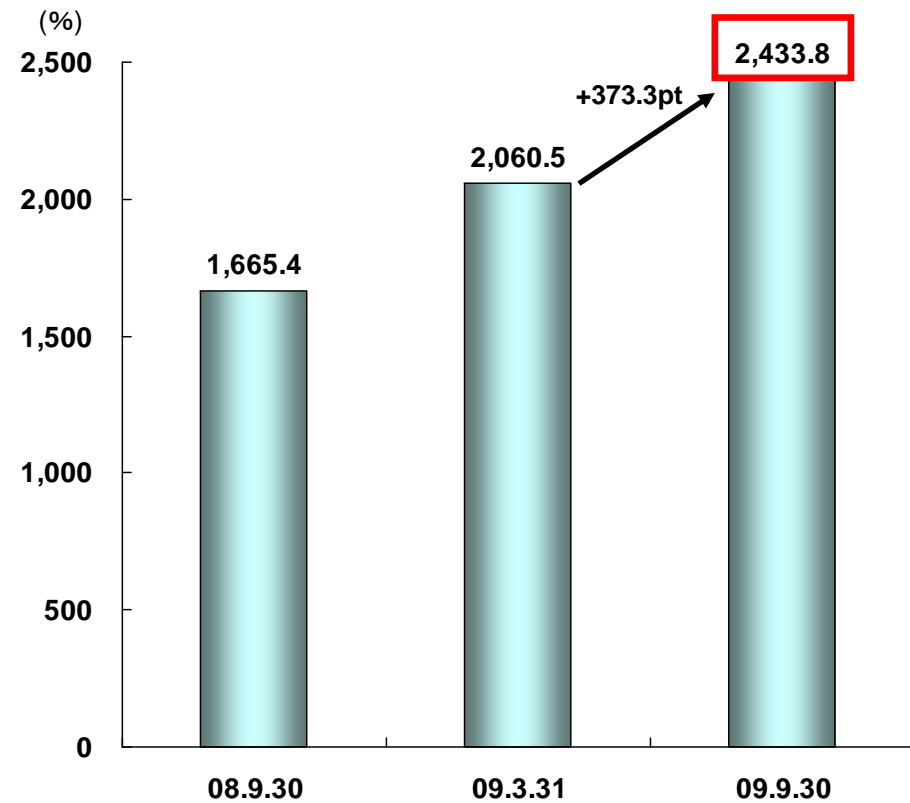
Sony Life Operating Performance (3)



Lapse and Surrender Rate* (Individual Life Insurance + Individual Annuities) <Full Year and 1H>



Solvency Margin Ratio



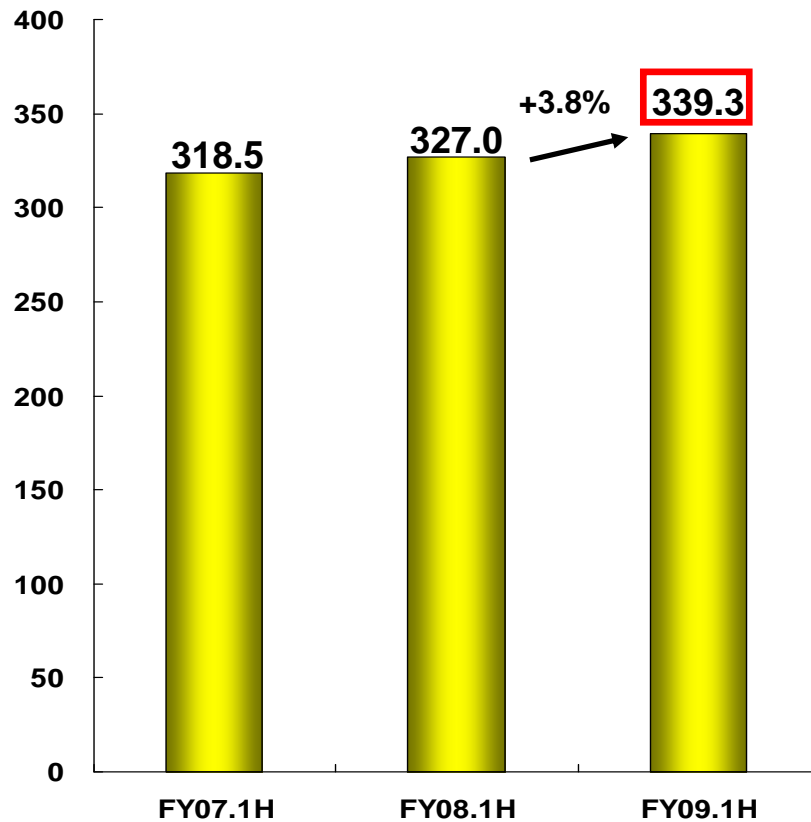
*Figures for lapse and surrender rates are calculated without offsetting policies that are reinstated.

Sony Life Operating Performance (4)

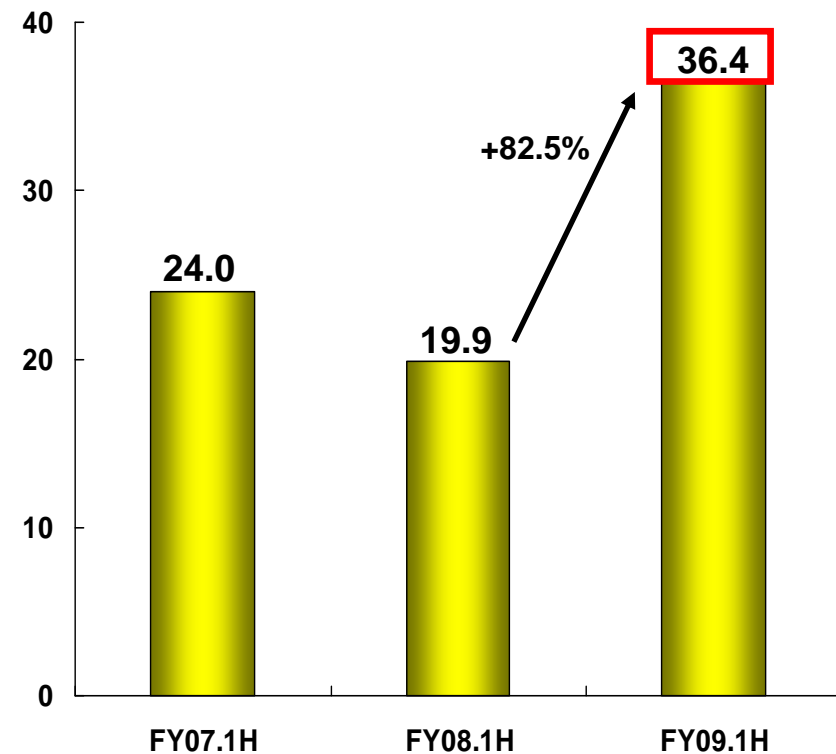
Income from Insurance Premiums

Ordinary Profit

(Billions of yen)



(Billions of yen)

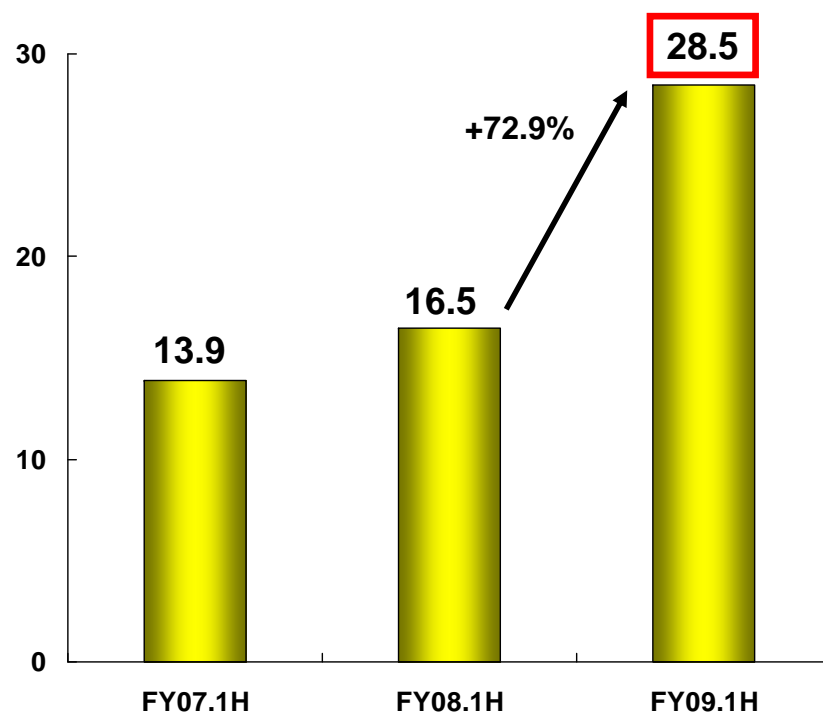


Line item amounts are truncated below ¥100 million; percentage change figures are rounded.

Sony Life Operating Performance (5)

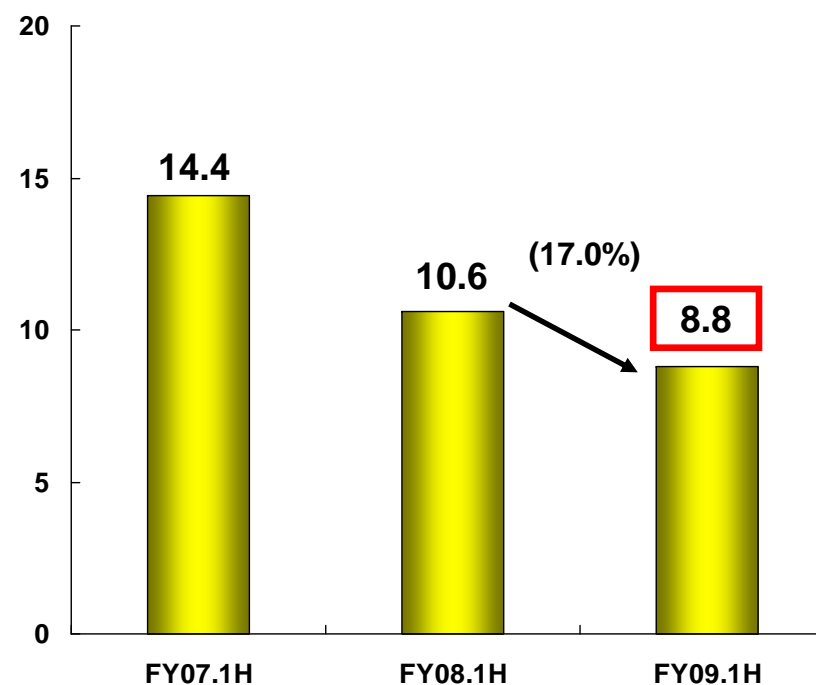
Core Profit

(Billions of yen)



Negative Spread

(Billions of yen)



Line item amounts are truncated below ¥100 million; percentage change figures are rounded.

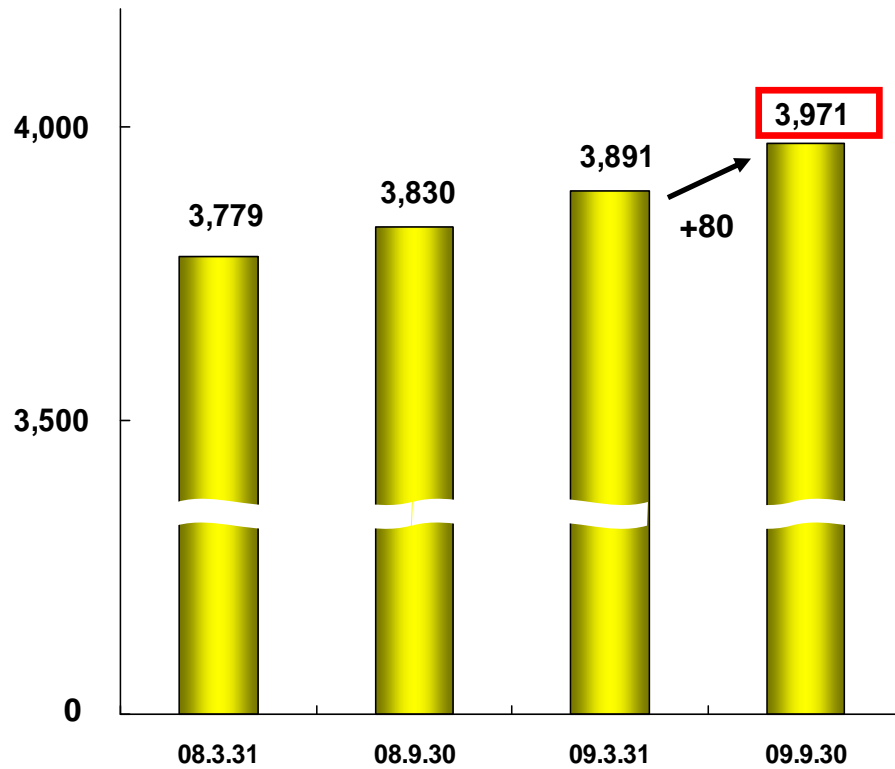
Sony Life Operating Performance (6)



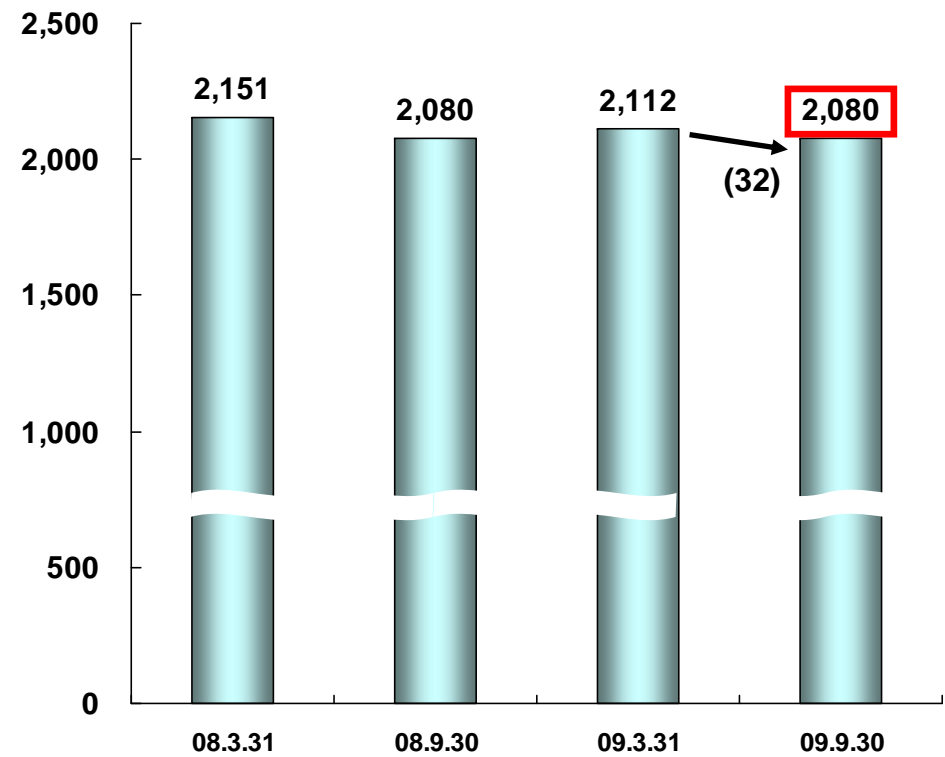
Number of Lifeplanner Sales Employees

Number of Independent Agents

(Employees)



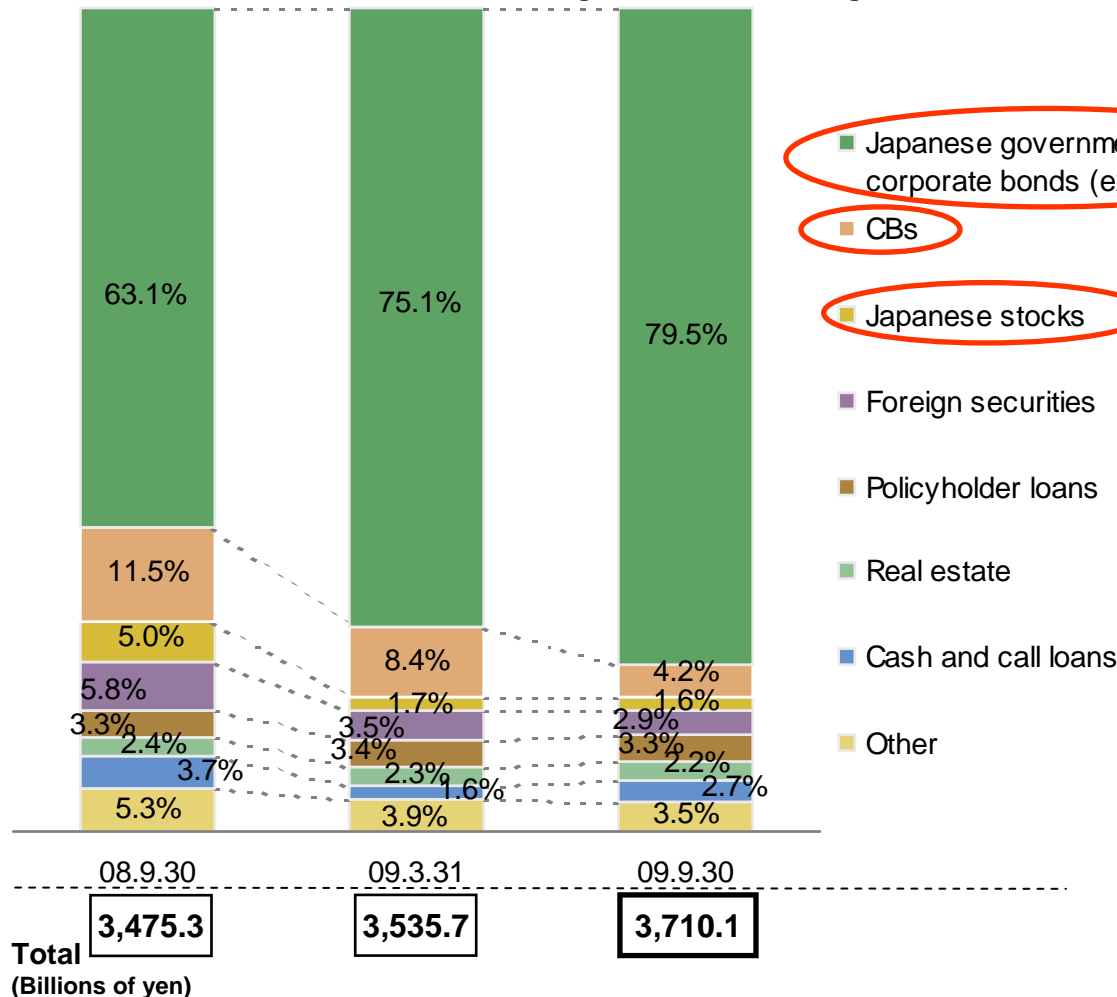
(Agents)



Sony Life Operating Performance (7)

Breakdown of General Account Assets (based on the real status)

Amounts for individual items included in monetary trusts (Japanese government bonds, corporate bonds, CBs, Japanese stocks and other) have been broken down into their original investment categories.



Japanese government and corporate bonds account for a large share of general account assets

Continuously accumulated ultralong-term bonds to be held to maturity since FY08.

↓

<Lengthening of assets duration>

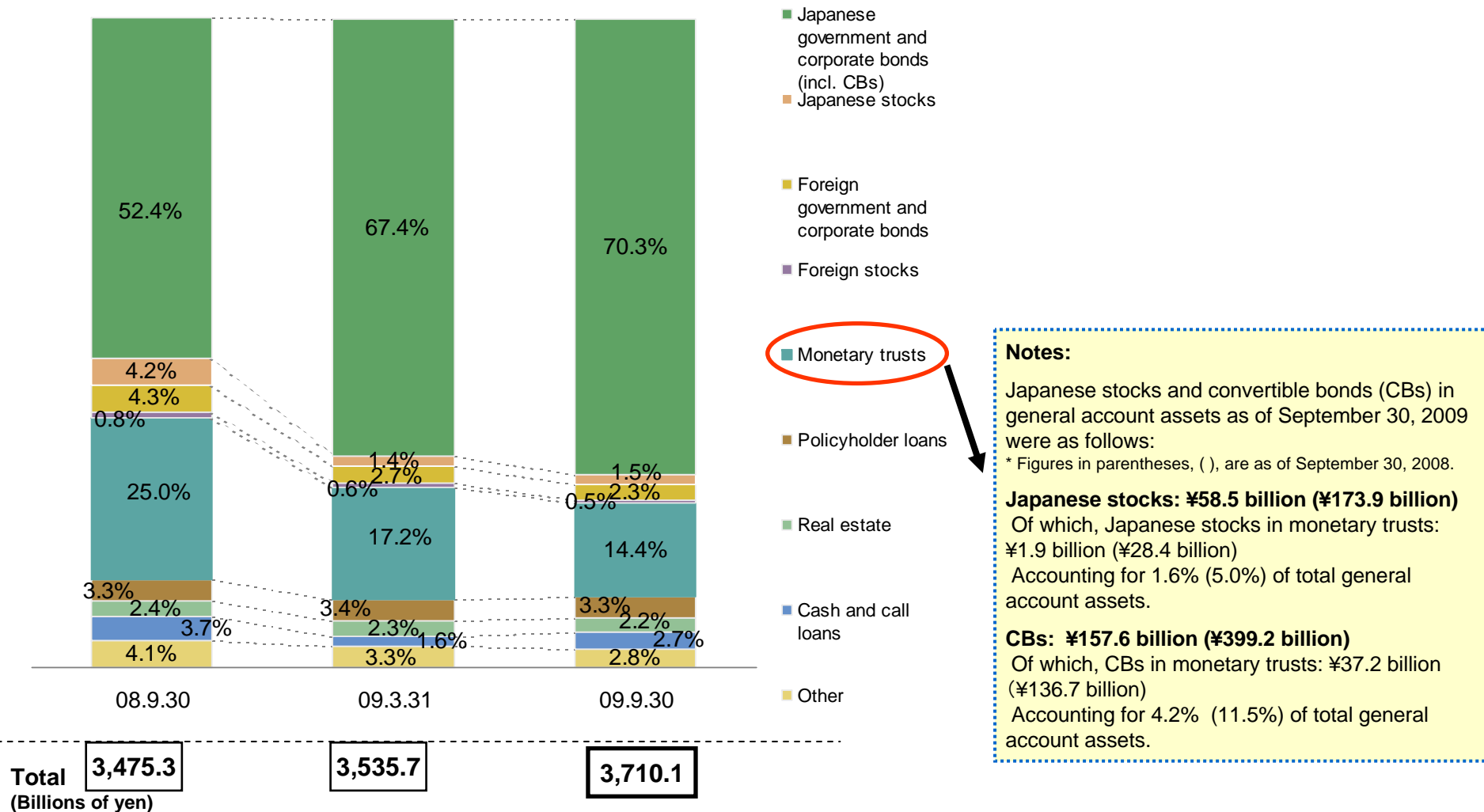
08.3.31	8.7 years
09.3.31	13.6 years
09.9.30	<u>15.3 years</u>

■ **Consistently decreasing remainder of convertible bonds through sale and redemption.**

*The breakdowns shown at left are different from those shown in Chapter 3, "Status of Investment of Assets (General Account Assets)" on page 5 of the "Summary Information on Sony Life's Financial Results for the Six Months Ended September 30, 2009," announced by Sony Life.

Sony Life Operating Performance (8)

Breakdown of General Account Assets (based on the conventional method)



Sony Life Operating Performance (9)

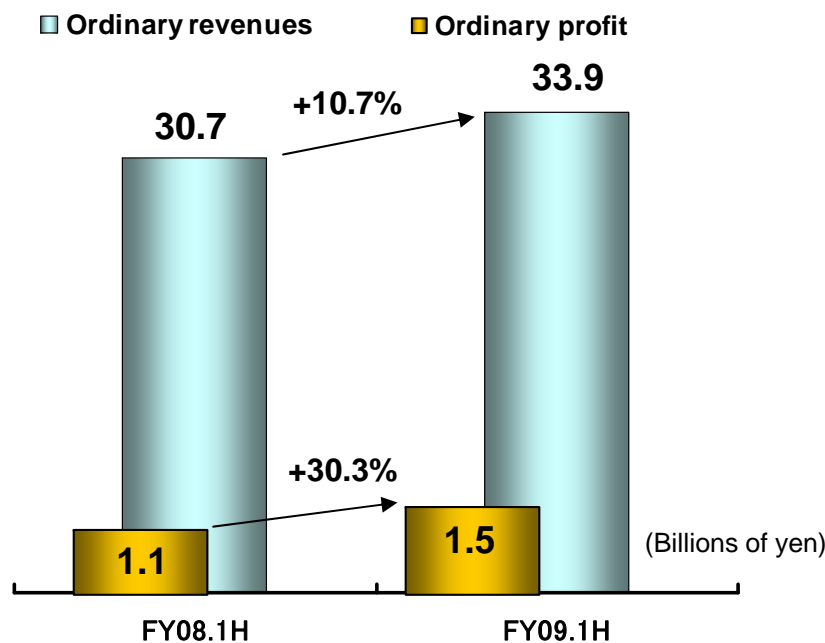
Net Unrealized Gains/Losses on Available-for-Sale Securities with Market Value

(Billions of yen)	08.9.30	09.3.31	09.9.30	Change from 09.3.31
Japanese government and corporate bonds	19.0	26.9	44.8	+17.8
CBs	(19.5)	(21.2)	(2.7)	+18.4
Japanese stocks	24.1	1.4	7.7	+6.3
Foreign securities	(12.1)	(3.6)	(1.4)	+2.2
Other securities	1.9	(0.5)	0.9	+1.5
Total	33.0	24.2	52.1	+27.9

Notes:

- 1) Line item amounts are truncated below ¥100 million.
- 2) Amounts above include those categorized as "monetary trusts." but excludes trading-purpose securities and held-to-maturity securities.
- 3) As of September 30, 2009, the weighted-average fair value of convertible bonds held by Sony Life was ¥96.9. The average remaining period was 2.8 years (In the event that Sony Life executes put options, the average remaining period would be 2.2 years.)

Highlights of Operating Performance: Sony Assurance



Sony Assurance

- ◆ Ordinary revenues and ordinary profit increased, year on year.
- ◆ Ordinary revenues amounted to ¥33.9 billion, up 10.7% year on year. Net premiums written amounted to ¥33.6 billion, up 10.8% year on year, owing to an increase in the number of policies in force for mainstay automobile insurance.
- ◆ Ordinary profit amounted to ¥1.5 billion, up 30.3% year on year, due mainly to the increase in ordinary revenues and a decline in the net expense ratio.

(Billions of yen)	FY08.1H	FY09.1H	Change	
			Change	% Change
Ordinary revenues	30.7	33.9	+3.2	+10.7%
Underwriting income	30.3	33.6	+3.2	+10.8%
Investment income	0.3	0.3	+0.0	+6.0%
Ordinary expenses	29.5	32.4	+2.9	+9.9%
Underwriting expenses	22.0	24.5	+2.4	+11.2%
Investment expenses	0.0	0.0	(0.0)	(6.8%)
Operating, general and administrative expenses	7.4	7.8	+0.4	+5.9%
Ordinary profit	1.1	1.5	+0.3	+30.3%
Net income	0.6	1.0	+0.3	+48.0%

(Billions of yen)	08.9.30	09.3.31	09.9.30	Change from 09.3.31	
Underwriting reserves	47.2	50.7	55.4	+4.6	+9.3%
Total net assets	15.9	13.6	14.8	+1.2	+8.9%
Net unrealized gains/losses on other securities (net of taxes)	(0.1)	(0.1)	0.0	+0.1	-
Total assets	84.3	86.6	93.3	+6.6	+7.6%

Line item amounts are truncated below ¥100 million; percentage change figures are rounded.

Overview of Performance: Sony Assurance



(Billions of yen)

	FY08.1H	FY09.1H	Change
Direct premiums written	30.1	33.4	+ 10.8%
Net premiums written	30.3	33.6	+ 10.8%
Net losses paid	14.1	16.1	+ 14.6%
Net loss ratio	52.4%	54.0%	+ 1.6pt
Net expense ratio	26.2%	25.2%	(1.0pt)
Combined ratio	78.6%	79.2%	+ 0.6pt

Net expense ratio is equal to the ratio of total underwriting costs to net premiums written.

Net loss ratio is equal to the ratio of net losses paid and loss adjustment expenses to net premiums written.

	08.9.30	09.3.31	09.9.30	Change from 09.3.31	
				Number	%
Number of policies in force	1.08 million	1.15 million	1.22 million	+0.07 million	+6.1%
Solvency margin ratio	1,096.5%	993.0%	1,033.6%	-	+40.6pt

The number of policies in force is the total of automobile insurance and medical and cancer insurance, which accounts for 99% of net premiums written.

Line item amounts are truncated below ¥ 100 million; numbers of policies are truncated below 10,000 policies; percentage change figures are rounded.

Sony Assurance's Underwriting Performance by Type of Policy



Net Premiums Written

(Millions of yen)	FY08.1H	FY09.1H	Change
Fire	8	6	(23.0%)
Marine	19	7	(62.3%)
Personal accident	3,430	3,563	+3.9%
Voluntary automobile	26,628	29,752	+11.7%
Compulsory automobile liability	265	291	+9.5%
Total	30,351	33,620	+10.8%

Direct Premiums Written

(Millions of yen)	FY08.1H	FY09.1H	Change
Fire	165	137	(16.9%)
Marine	-	-	-
Personal accident	3,284	3,442	+4.8%
Voluntary automobile	26,731	29,868	+11.7%
Compulsory automobile liability	-	-	-
Total	30,181	33,448	+10.8%

Net losses paid

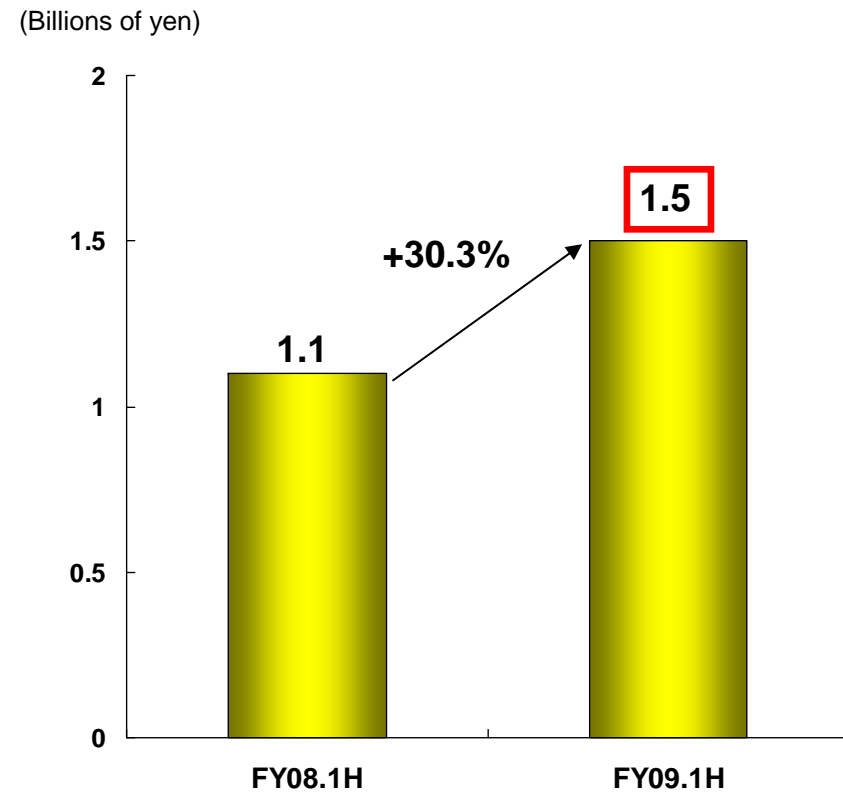
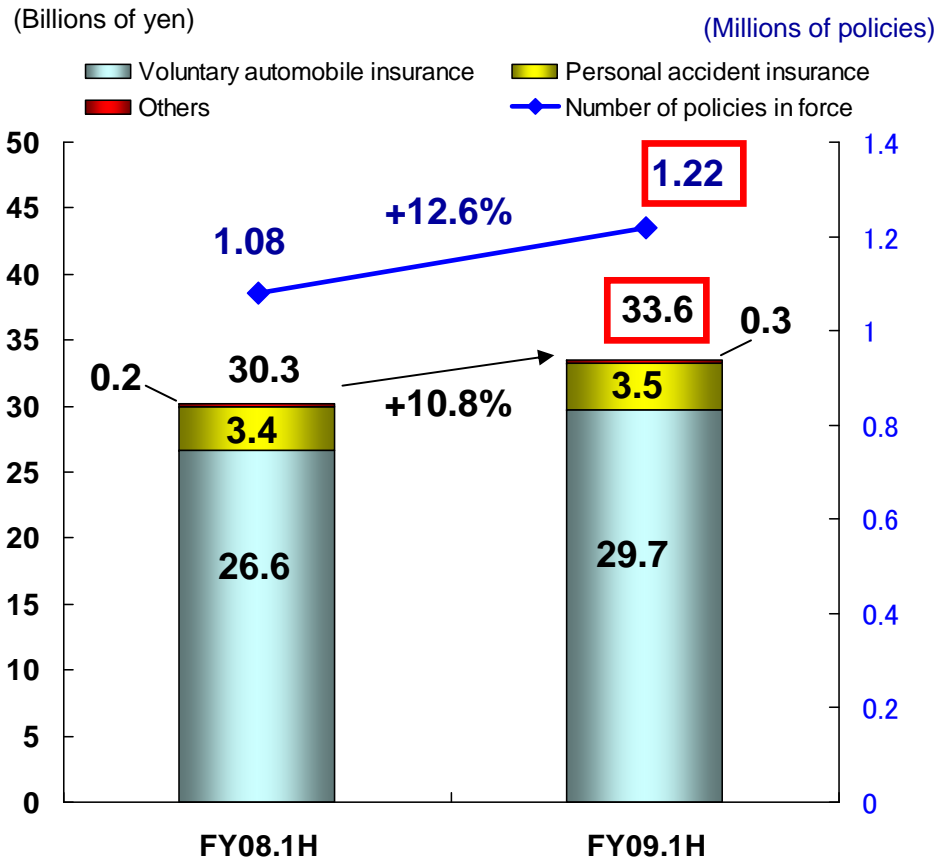
(Millions of yen)	FY08.1H	FY09.1H	Change
Fire	0	0	+1.5%
Marine	8	1	(82.3%)
Personal accident	619	705	+13.9%
Voluntary automobile	13,256	15,216	+14.8%
Compulsory automobile liability	239	258	+7.6%
Total	14,124	16,181	+14.6%

Line item amounts are truncated below ¥ 1 million;
Percentage change figures are rounded.

Sony Assurance Operating Performance (1)

Net Premiums Written and Number of Policies in Force

Ordinary Profit



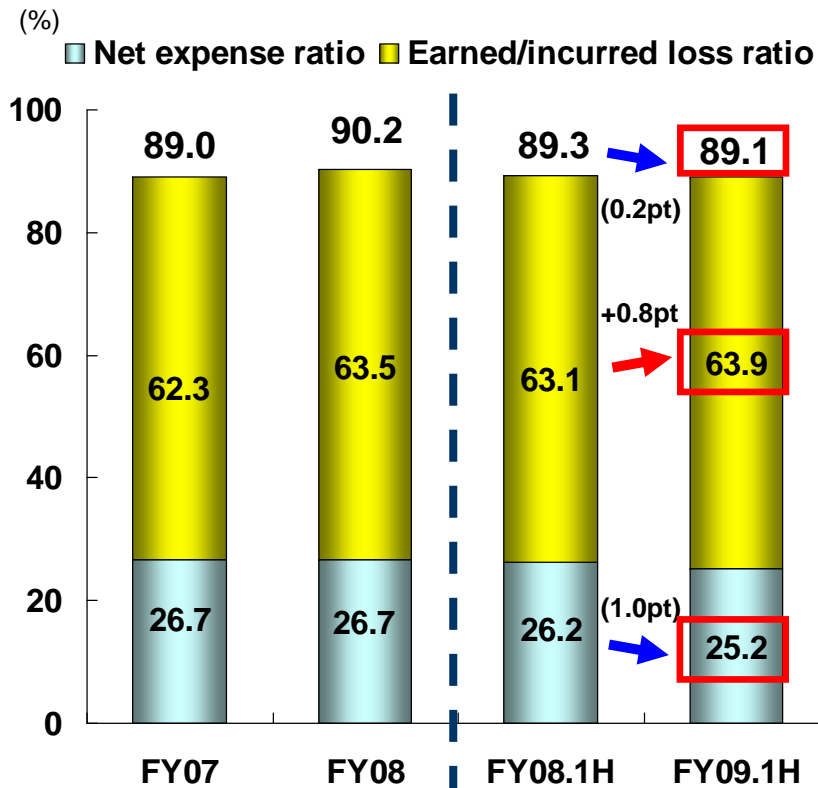
The number of policies in force is the total of automobile insurance and medical and cancer insurance policies, which account for 99% of net premiums written. More than 90% of personal accident insurance is medical and cancer insurance. Line item amounts are truncated below ¥100 million; numbers of policies are truncated below 10,000 policies; percentage change figures are rounded.

Line item amounts are truncated below ¥100 million; percentage change figures are rounded.

Sony Assurance Operating Performance (2)



Net Expense Ratio + Earned/Incurred Loss Ratio

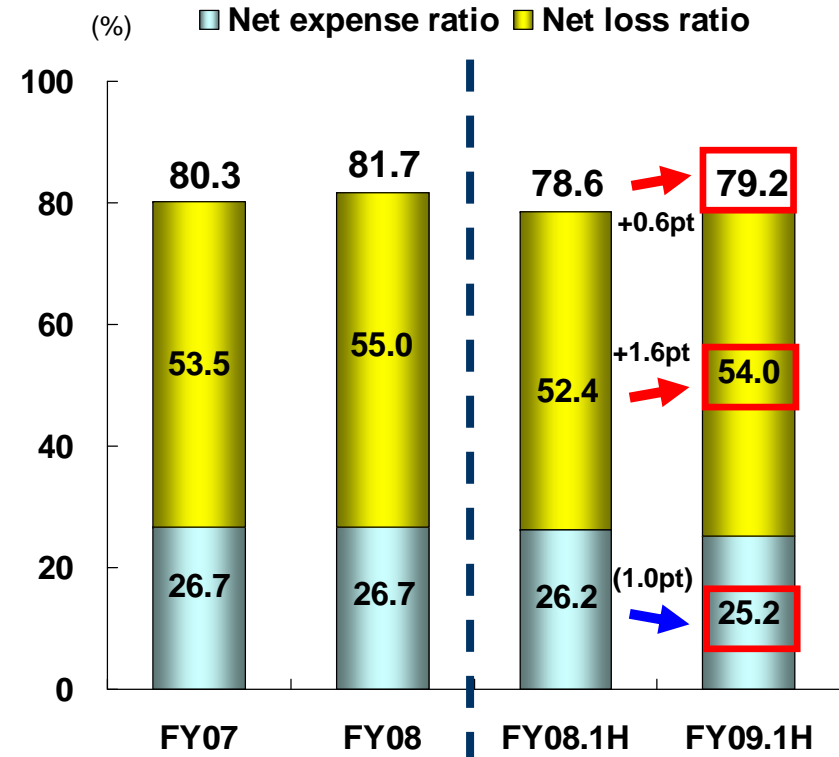


Earned/incurred loss ratio is equal to the ratio of the sum of net losses paid, loss adjustment expenses and accumulation in provision for reserve for outstanding losses to earned premiums.

*Note that earthquake insurance and compulsory automobile liability insurance are excluded from the above calculation.

Reference

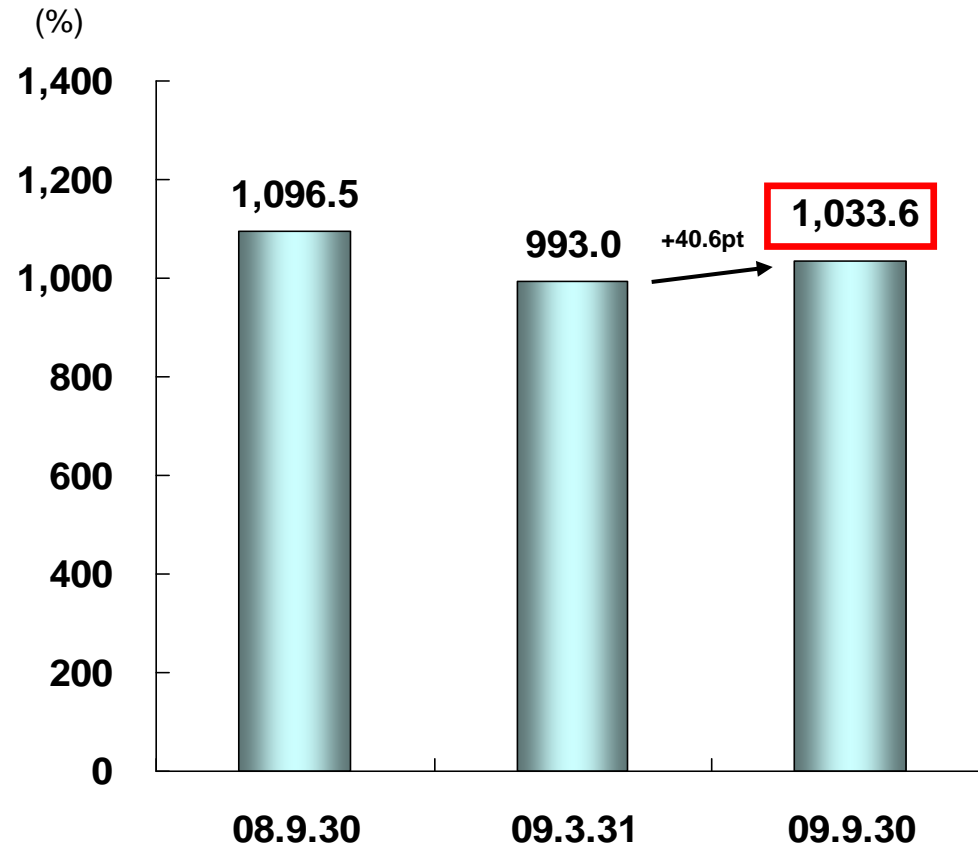
Combined Ratio (Net Expense Ratio + Net Loss Ratio)



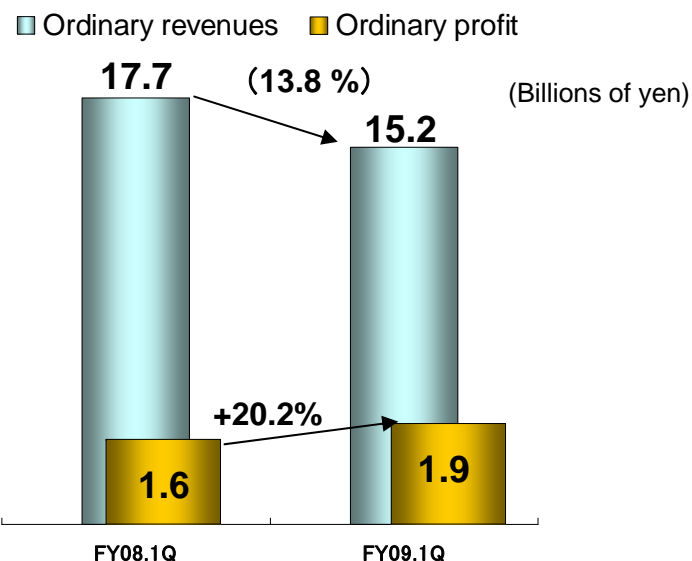
Net expense ratio is equal to the ratio of total underwriting costs to net premiums written
 Net loss ratio is equal to the ratio of net losses paid and loss adjustment expenses to net premiums written.

Sony Assurance Operating Performance (3)

Solvency Margin Ratio



Highlights of Operating Performance: Sony Bank (Non-Consolidated)



(Billions of yen)	FY08.1H	FY09.1H	Change	
Ordinary revenues	17.7	15.2	(2.4)	(13.8%)
Gross operating profit	6.6	7.7	+1.1	+16.8%
Net interest income	2.1	6.5	+4.4	+209.2%
Net fees and commissions	0.1	0.01	(0.08)	(88.8%)
Net other operating income	4.3	1.1	(3.2)	(74.2%)
General and administrative expenses	4.9	5.6	+0.7	+14.3%
Ordinary profit	1.6	1.9	+0.3	+20.2%
Net income	0.9	1.1	+0.1	+16.9%
Net operating profit	1.6	2.1	+0.4	+25.6%

Sony Bank

- ◆ Despite a decrease in ordinary revenues, ordinary profit increased year on year.
- ◆ Gross operating profit increased ¥1.1 billion year on year due to an increase in net interest income.
 - Net interest income increased ¥4.4 billion due to higher interest on loans and a decline in interest on deposits in the lowering of interest rates.
 - Net other operating income decreased ¥3.2 billion mainly because gains from derivatives, net, held for hedging purposes, turned into losses.
- ◆ Net income increased ¥0.1 billion year on year.
- ◆ Customer assets were up ¥27.6 billion from March 31, 2009.

(Billions of yen)	08.9.30	09.3.31	09.9.30	Change from 09.3.31	
Securities	667.3	823.1	804.5	(18.6)	(2.3%)
Loans	400.0	477.0	534.3	+57.2	+12.0%
Deposits	1,338.2	1,326.3	1,334.8	+8.4	+0.6%
Customer assets	1,433.1	1,403.6	1,431.3	+27.6	+2.0%
Total net assets	36.6	46.2	57.4	+11.2	+24.2%
Net unrealized gains/losses on other securities (net of taxes)	(15.6)	(9.6)	(0.08)	+9.6	—
Total assets	1,423.1	1,411.9	1,445.1	+33.2	+2.4%

Line item amounts are truncated below ¥100 million, excluding net fees and commissions and net unrealized gains/losses on other securities; percentage change figures are rounded.

Overview of Performance: Sony Bank (Non-Consolidated) (1)



(Billions of yen)	08.9.30	09.3.31	09.9.30	Change from 09.3.31	
				Amount/Number	%
Customer assets	1,433.1	1,403.6	1,431.3	+27.6	+2.0%
Deposits	1,338.2	1,326.3	1,334.8	+8.4	+0.6%
Yen	1,079.7	1,044.2	1,020.8	(23.4)	(2.2%)
Foreign currency	258.4	282.1	314.0	+31.8	+11.3%
Investment trusts	94.9	77.2	96.5	+19.2	+24.9%
Loans	400.0	477.0	534.3	+57.2	+12.0%
Mortgage loans	391.5	468.3	525.9	+57.6	+12.3%
Other	8.4	8.7	8.4	(0.3)	(3.8%)
Number of accounts (thousands)	670	723	750	+26	+3.7%
Capital adequacy ratio* (domestic criteria)	8.88%	13.37%	13.41 %	+ 0.04pt	

* Please refer to the graph of the non-consolidated capital adequacy ratio (domestic criteria) on P26.

Line item amounts are truncated below ¥100 million; numbers of accounts are truncated below 1,000 accounts; percentage change figures are rounded.

Overview of Performance: Sony Bank (Non-Consolidated) (2)

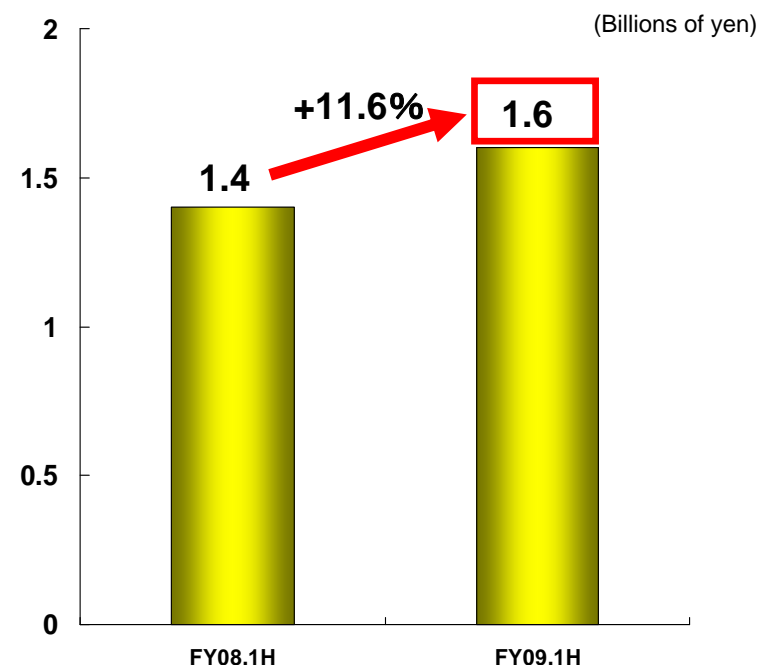
■ On an Internal Control Basis

(Billions of yen)

	FY08.1H	FY09.1H	Change	
Gross operating profit	6.6	7.7	+1.1	+16.8%
Net interest income ^{*1} ①	5.7	6.6	+0.8	+15.7%
Net fees and commissions ^{*2} ②	0.7	0.6	(0.0)	(5.8%)
Net other operating income ^{*3}	0.1	0.4	+0.2	+144.4%

Gross operating profit (core profit) (A) = ① + ②	6.4	7.2	+0.8	+13.3%
Operating expenses ③	4.9	5.6	+0.7	+14.3%
Net operating profit (core profit) = (A) - ③	1.4	1.6	+0.1	+11.6%

<Reference> Net Operating Profit (Core Profit)



● On an Internal Control Basis

The following adjustments are made to the figures on a financial accounting basis to account for profits and losses more appropriately.

*1: Net interest income: Includes profits and losses associated with fund investment recorded in net other operating income, including gains or losses from currency swap transactions.

*2: Net fees and commissions: Includes profits and losses for customer dealings in foreign currency transactions recorded in net other operating income.

*3: Net other operating income: After the above adjustment (*1 and *2), consists of profits and losses for bond and derivative dealing transactions.

● Core profit

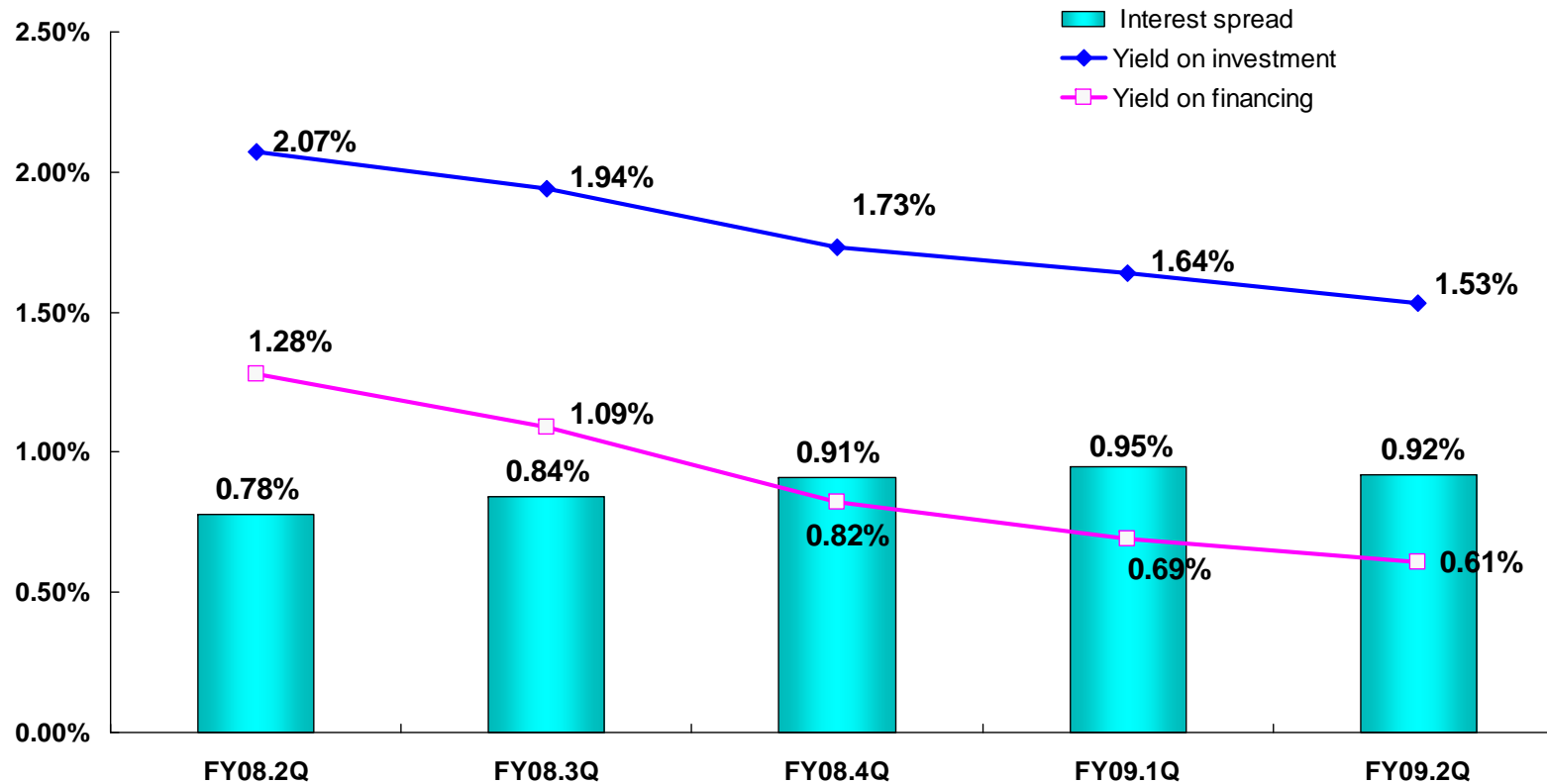
Profits and losses exclude net other operating income, including those for bond and derivative dealing transactions, and stands for Sony Bank's basic profits.

Line item amounts are truncated below ¥100 million; percentage change figures are rounded.

Sony Bank Operating Performance (1)



<Reference> Interest Spread (Internal Control Basis)



Notes: Interest spread = Yield on investment – Yield on financing

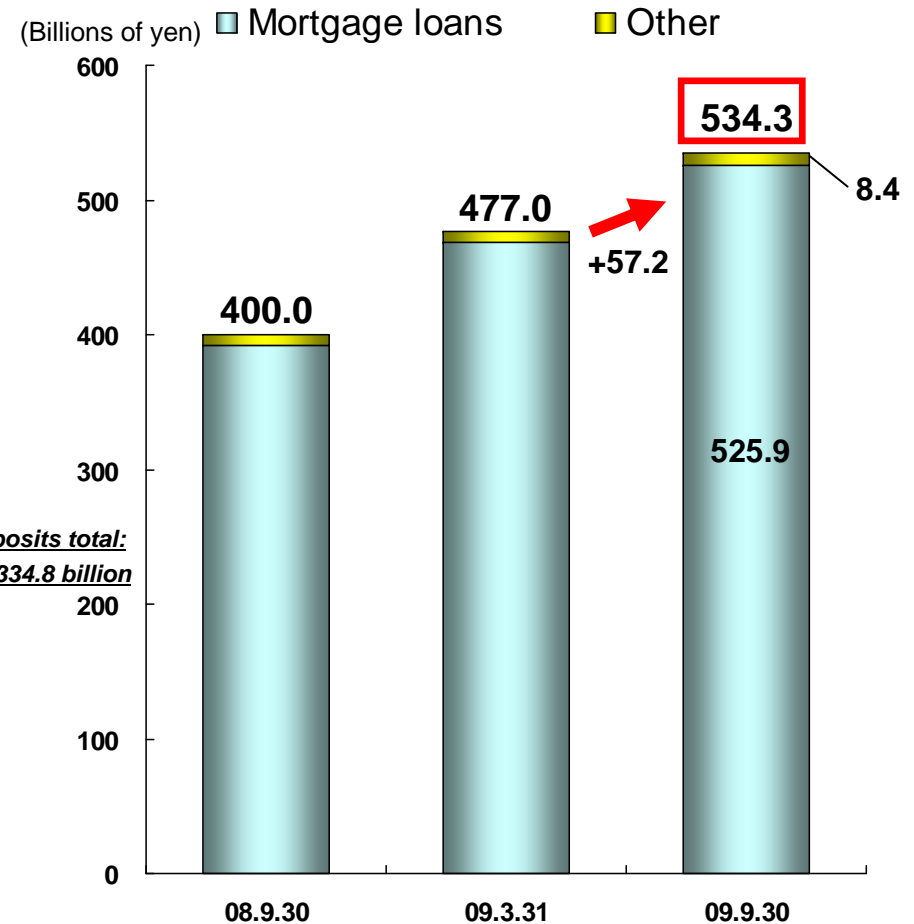
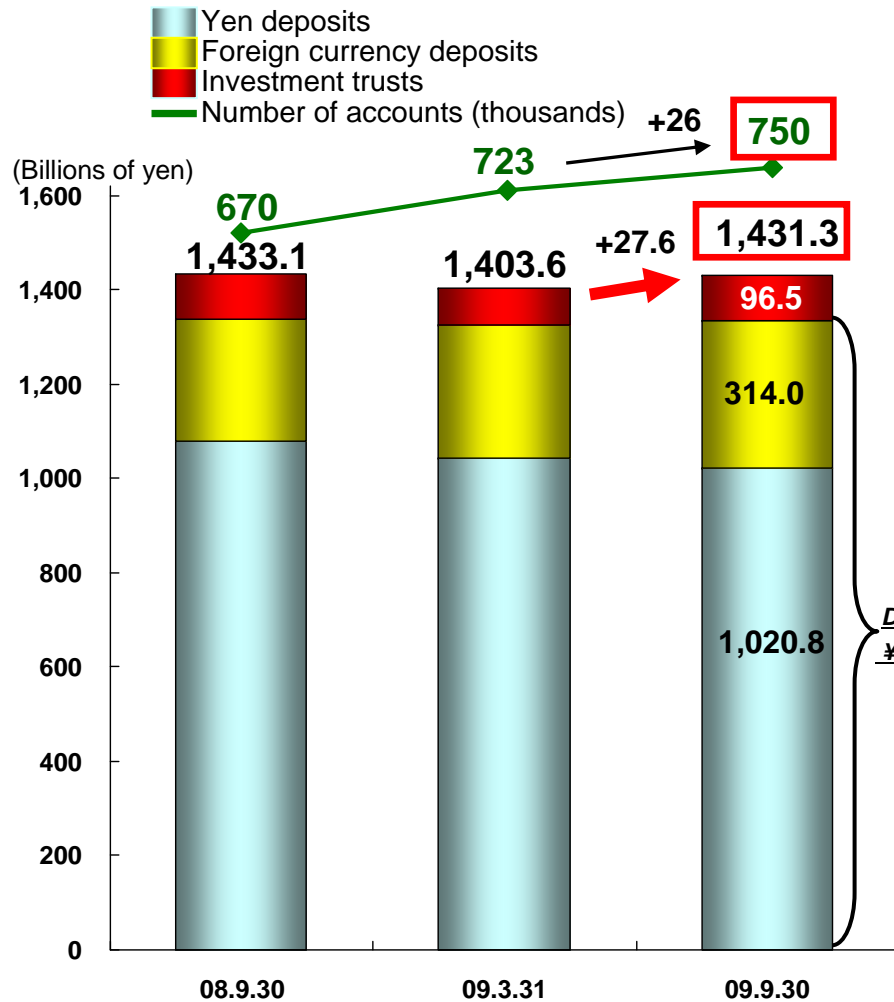
Yield on investment includes primarily gains or losses from currency swap transactions in net other operating income.

Sony Bank Operating Performance (2)



Customer Assets (Deposits + Investment Trusts) and Number of Accounts

Loans



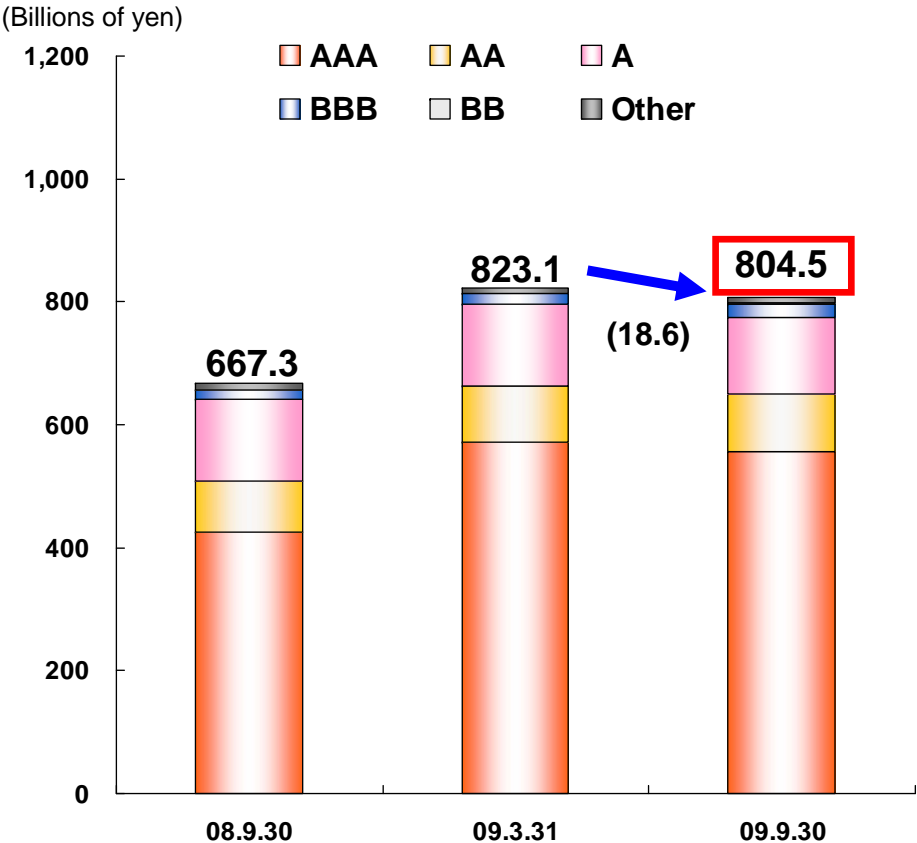
Deposits total:
 ¥1,334.8 billion

Line item amounts are truncated below ¥100 million; number of accounts are truncated below 1,000 accounts

Sony Bank Operating Performance (3)

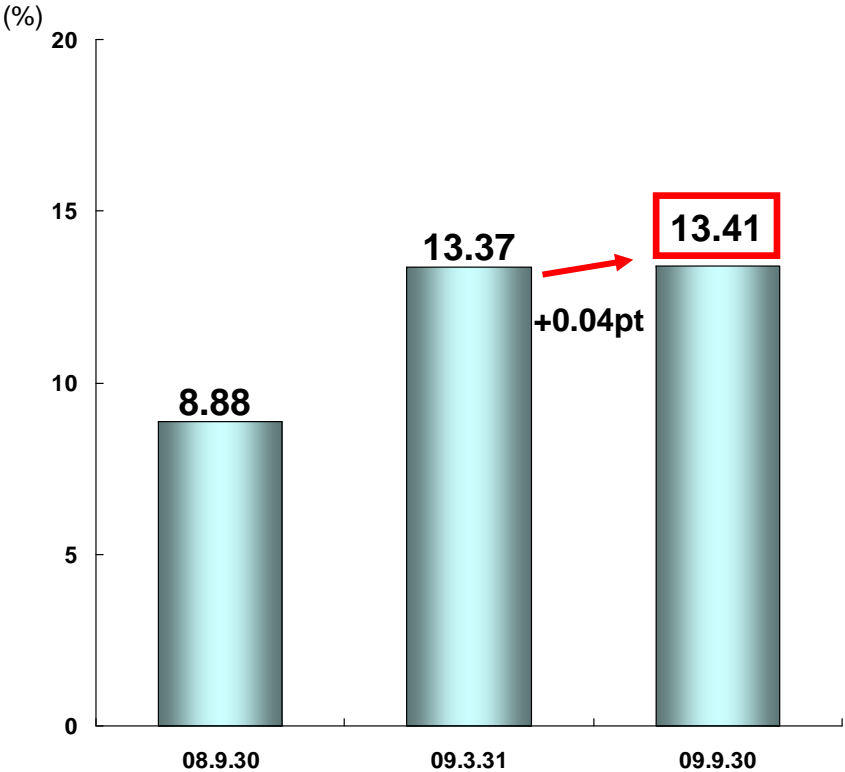


Balance of Securities by Credit Ratings



Amounts are truncated below ¥100 million.

Non-Consolidated Capital Adequacy Ratio (Domestic Criteria)



Note: During the year ended March 31, 2009, Sony Bank raised its capital by ¥12.0 billion by allocating its shares to Sony Financial Holdings.

* Sony Bank's non-consolidated capital adequacy ratio was calculated based on the standard stipulated by Article 14-2 of the Banking Law of Japan, in accordance with Financial Services Agency of Japan ("FSA") public ministerial announcement No. 19 of 2006. The capital adequacy ratio as of and after December 31, 2008, newly adopted the special exception of the standard mentioned above, in accordance with the FSA public ministerial announcement No. 79 of 2008.

Consolidated Financial Forecast for the Year Ending March 31, 2010



(Billions of yen; amounts are truncated below ¥100 million; percentage changes are rounded.)

	FY09 (Forecast)	FY09 (Updated Forecast)	FY08 (Actual)	Change FY09 forecast vs FY08 actual
Consolidated ordinary revenues	900.0	944.0	860.3	+ 9.7%
<u>Life insurance business</u>	808.7	852.0	766.2	+11.2%
<u>Non-life insurance business</u>	65.3	66.3	61.8	+ 7.1%
<u>Banking business</u>	26.1	26.1	33.3	(21.8%)
Consolidated ordinary profit	46.0	64.0	34.2	+ 86.8%
<u>Life insurance business</u>	43.5	61.1	32.5	+ 87.8%
<u>Non-life insurance business</u>	1.2	2.0	2.1	(8.2%)
<u>Banking business</u>	1.3	1.3	(0.5)	—
Consolidated net income	24.0	36.0	30.7	+ 17.2%

Life insurance business

SFH revised the financial results forecast for FY09, owing to favorable operating performance for FY09 1H, as well as expected increases in interest income and dividends resulting from the continued purchase of ultralong-term bonds.

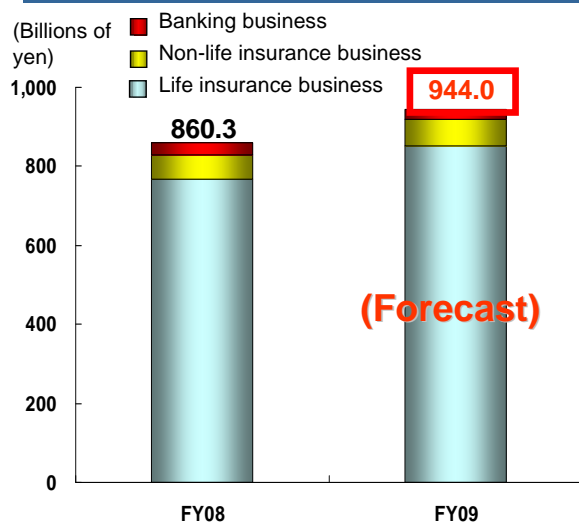
Non-life insurance business

SFH revised its financial results forecast for FY09, as ordinary revenues and ordinary profit for FY09 1H exceeded our forecast, due to expanding business operations primarily in automobile insurance.

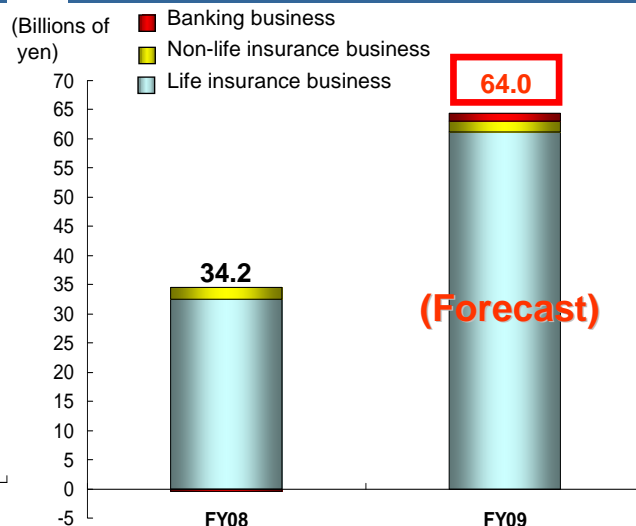
Banking Business

The financial forecasts for FY09 remain unchanged, reflecting uncertainty in the financial market environment for FY09 2H, although their operating results for FY09 1H exceeded our forecast.

Consolidated Ordinary Revenues



Consolidated Ordinary Profit



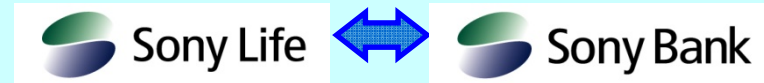
Appendix

Recent Topics

Sony Bank's Mortgage Loans through Sony Life

Sony Life accounts for approx. 36% of the amount of new mortgage loans.

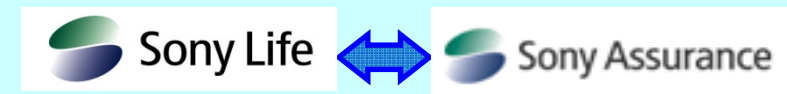
* Sony Life started handling banking agency business in Jan. 2008.



Sony Assurance's Auto Insurance Sold by Sony Life

Sony Life accounts for approx. 5% of new automobile policies.

* Sony Life started handling automobile insurance in May 2001.



Recent topics

- 2009-7-1 Sony Assurance launched a Mobile GPS Service for automobile insurance policyholders
- 2009-7-1 Sony Life opened representative office in Taipei
- 2009-7-23 Sony Life entered tie-up with specified nonprofit organization Yuigon Sozoku Legal Network
- 2009-8-24 Sony Bank Securities commenced offering margin trading
- 2009-8-27 Sony Bank entered syndicated loan business
- 2009-8-27 AEGON Sony Life Insurance Company gained final approval to launch business in Japan (planned to commence operations on Dec1, 2009)
- 2009-10- 1 Sony Assurance commenced committing e-mail response within three hours (if responding between 9 am and 5 pm on weekdays)
- 2009-10-13 Sony Assurance launched automobile insurance sales via Jibun Bank
- 2009-11-2 Sony Life began offering Discount Rider for Nonsmokers and Others in Excellent Health



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