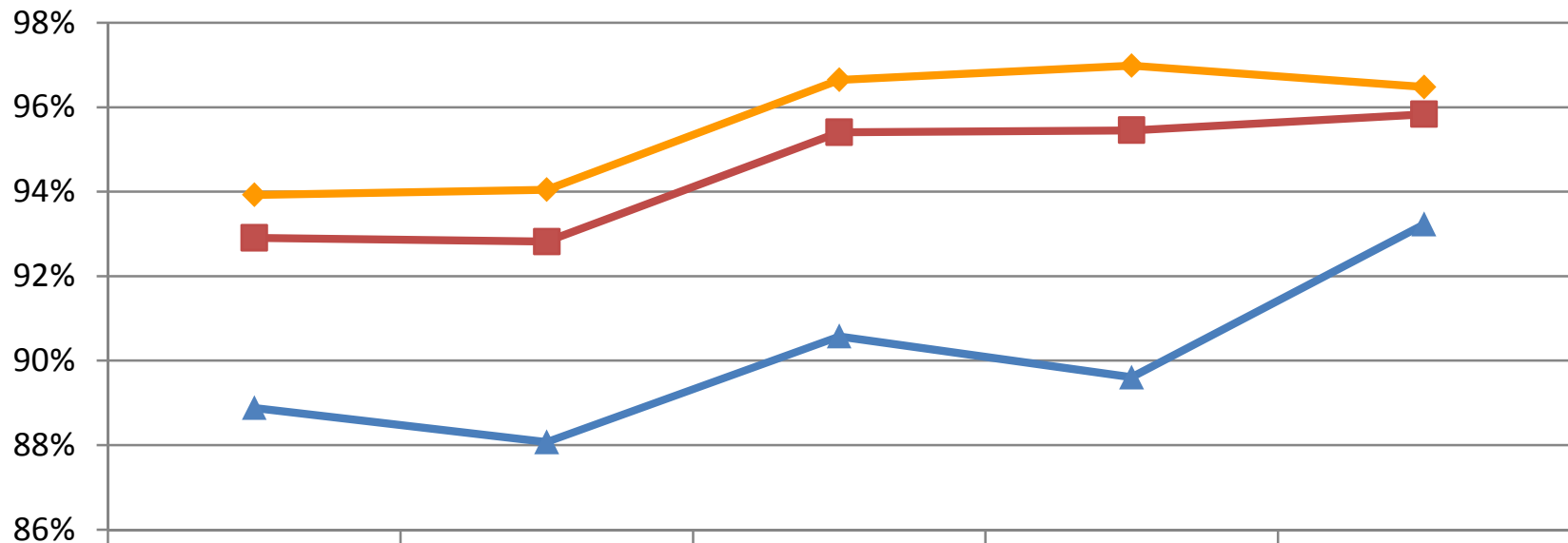
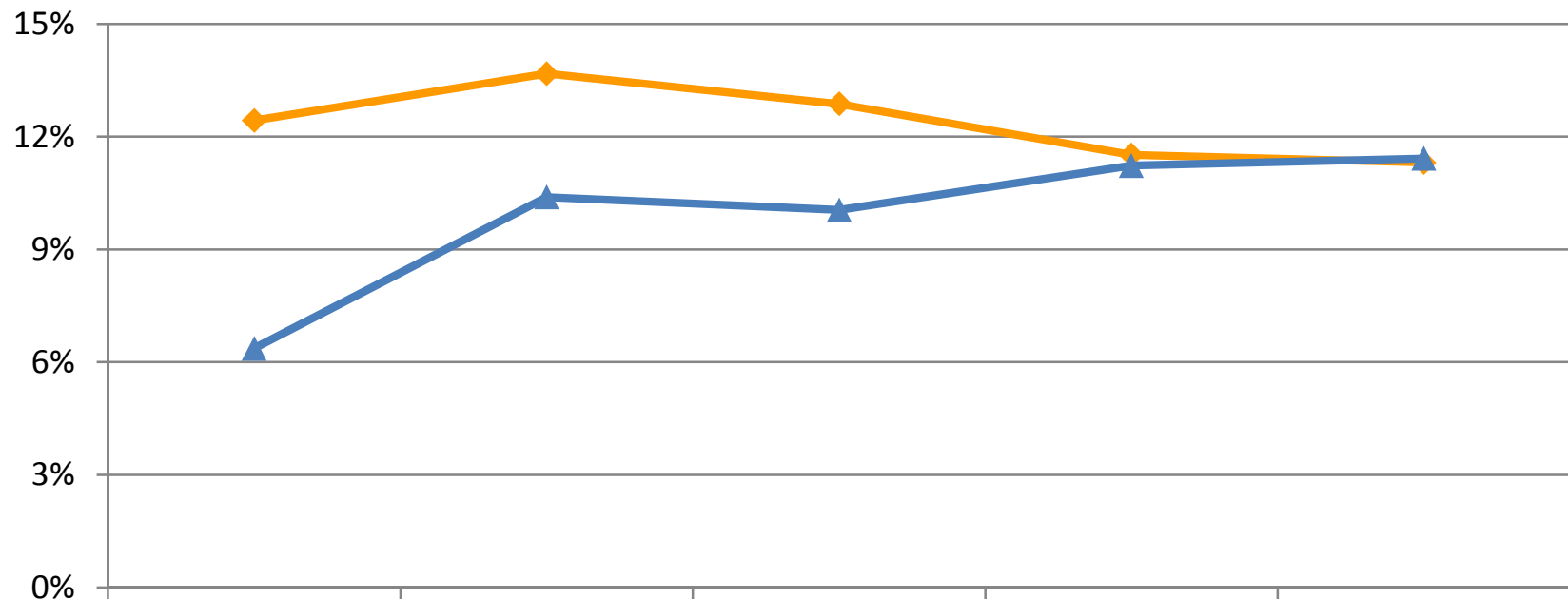


Combined Ratio



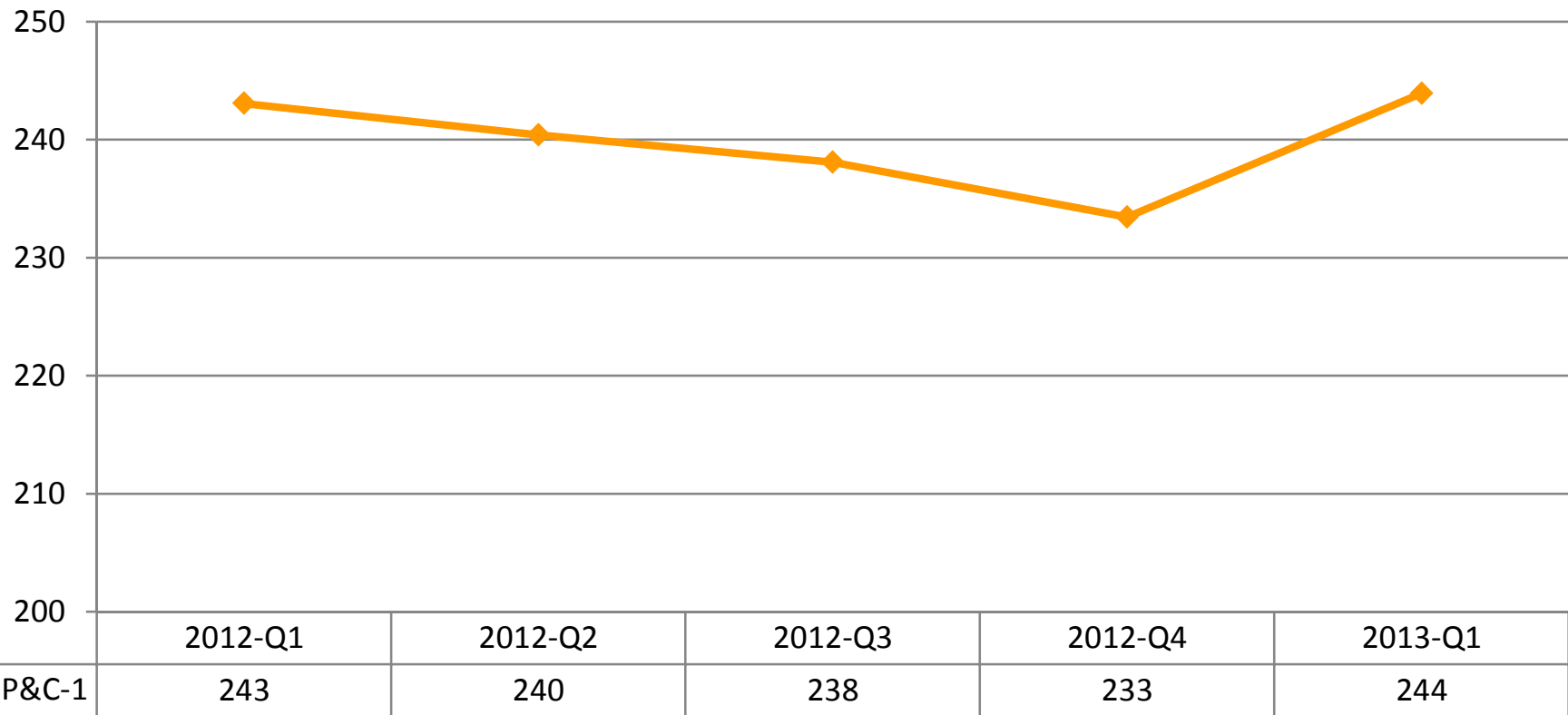
	2012-Q1	2012-Q2	2012-Q3	2012-Q4	2013-Q1
◆ P&C-1	93.9%	94.0%	96.6%	97.0%	96.5%
▲ P&C-2	88.9%	88.1%	90.6%	89.6%	93.2%
■ Total	92.9%	92.8%	95.4%	95.5%	95.8%

Return on Equity (ROE)

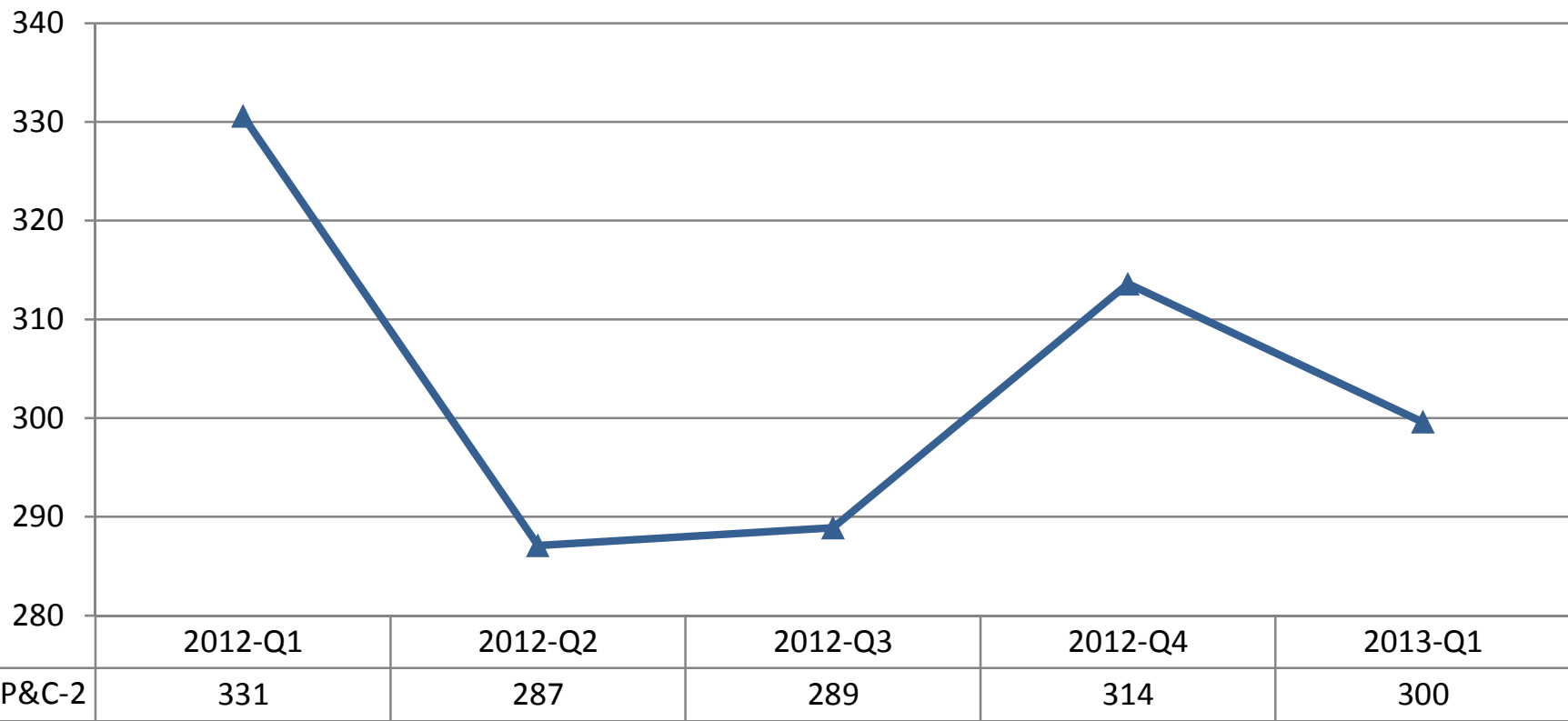


	2012-Q1	2012-Q2	2012-Q3	2012-Q4	2013-Q1
◆ P&C-1	12.4%	13.7%	12.9%	11.5%	11.3%
▲ P&C-2	6.4%	10.4%	10.1%	11.2%	11.4%

Minimum Capital Test (MCT%)



Branch Adequacy of Assets Test (BAAT%)



Net Loss Ratio by Line of Business (P&C-1 and P&C-2 combined)					
	2012-Q1	2012-Q2	2012-Q3	2012-Q4	2013-Q1
Property					
- Personal excluding Home and Product Warranty	53.0%	56.6%	64.6%	59.7%	53.0%
- Home Warranty				-1213.1%	161.0%
- Product Warranty				92.3%	48.9%
- Commercial	58.6%	62.5%	64.8%	66.2%	64.6%
Property - Total	55.4%	59.2%	64.7%	62.7%	58.1%
Aircraft	44.8%	64.0%	43.4%	44.6%	62.1%
Automobile					
PPA					
- Liability	84.3%	85.7%	89.2%	95.2%	83.7%
- Personal accident	61.4%	52.8%	51.8%	49.6%	65.0%
- Other	68.1%	61.9%	67.7%	69.1%	75.0%
Subtotal	73.6%	70.2%	73.2%	75.7%	76.4%
Other than PPA					
- Liability	67.2%	67.7%	64.9%	65.1%	70.3%
- Personal accident	46.8%	56.0%	57.6%	58.5%	59.7%
- Other	54.7%	52.9%	57.6%	56.0%	58.2%
Subtotal	60.3%	61.1%	61.5%	61.1%	64.6%
FA. Residual Market					
- Liability	85.7%	78.1%	89.7%	74.7%	60.2%
- Personal accident	24.0%	73.2%	77.1%	32.8%	64.2%
- Other	-4.6%	61.2%	48.6%	44.6%	108.1%
Subtotal	54.0%	73.3%	77.4%	60.3%	71.4%
Auto - Subtotal					
- Liability	81.4%	82.5%	85.0%	89.6%	81.0%
- Personal Accident	60.0%	53.3%	52.5%	50.1%	64.6%
- Other	64.8%	60.2%	65.6%	66.4%	72.1%
Auto - Total	71.3%	68.8%	71.4%	73.3%	74.5%
BM excluding Equip. Warranty	27.2%	30.6%	37.0%	36.0%	26.3%
- Equipment Warranty				21.8%	42.6%
Credit	28.1%	39.0%	38.7%	22.7%	26.6%
Credit Protection	15.4%	10.6%	13.4%	21.7%	13.2%
Fidelity	39.1%	48.5%	38.2%	38.8%	37.5%
Hail	-98.1%	-105.8%	15.2%	32.7%	8.9%
Legal Expense	71.2%	79.5%	82.8%	85.1%	115.9%
Liability	46.6%	59.3%	59.6%	56.1%	59.2%
Mortgage	39.0%	36.0%	34.2%	34.9%	30.0%
Other Approved Products	20.8%	32.9%	179.4%	-5.1%	-3.9%
Surety	19.4%	31.0%	26.8%	27.4%	26.8%
Title	22.5%	20.2%	21.5%	20.5%	24.2%
Marine	10.7%	25.3%	35.1%	44.0%	24.5%
Accident and Sickness	64.1%	61.2%	59.6%	57.1%	69.7%
Total	60.4%	62.1%	65.1%	64.9%	64.5%