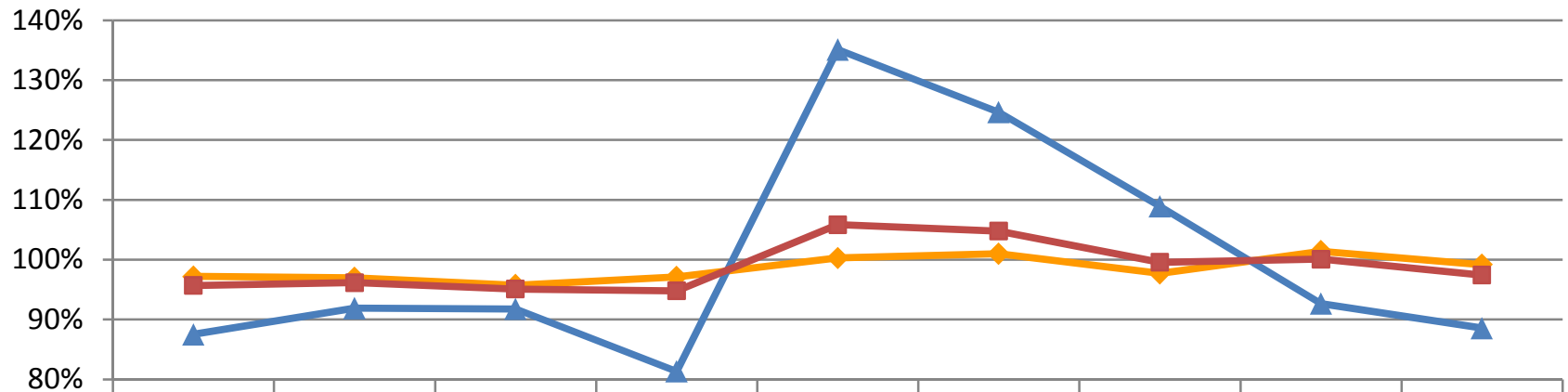
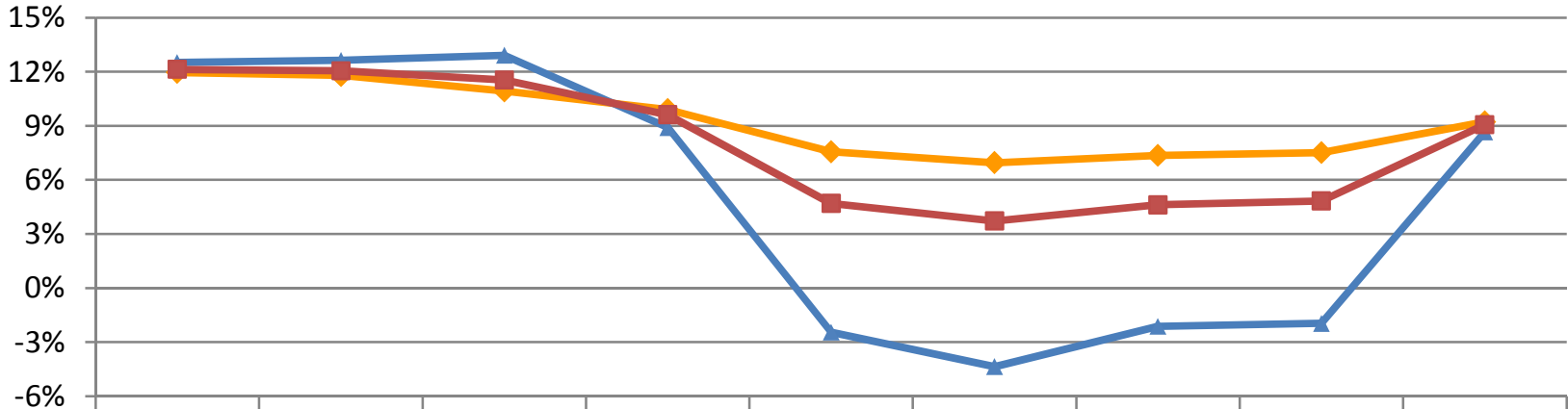


Combined Ratio



	2015-Q2	2015-Q3	2015-Q4	2016-Q1	2016-Q2	2016-Q3	2016-Q4	2017-Q1	2017-Q2
◆ P&C-1	97.2%	97.0%	95.7%	97.1%	100.3%	101.0%	97.7%	101.4%	99.1%
▲ P&C-2	87.5%	91.9%	91.8%	81.3%	135.1%	124.6%	108.9%	92.6%	88.6%
■ Total	95.7%	96.2%	95.1%	94.8%	105.8%	104.8%	99.6%	100.1%	97.4%

Return on Equity (ROE)



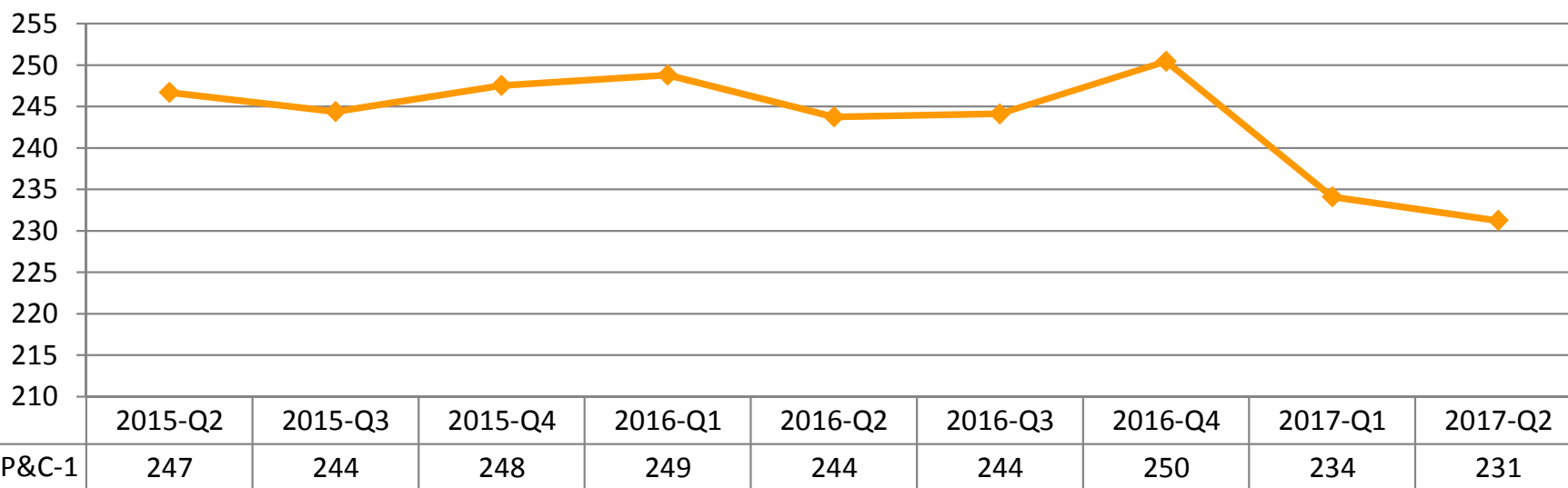
	2015-Q2	2015-Q3	2015-Q4	2016-Q1	2016-Q2	2016-Q3	2016-Q4	2017-Q1	2017-Q2
◆ P&C-1	12.0%	11.8%	10.9%	9.9%	7.6%	7.0%	7.3%	7.5%	9.2%
▲ P&C-2	12.5%	12.6%	12.9%	8.9%	-2.5%	-4.4%	-2.1%	-2.0%	8.7%
■ Total	12.1%	12.0%	11.5%	9.6%	4.7%	3.7%	4.6%	4.8%	9.1%

Allocation of Capital by Risk

	2017-Q2 P&C - 1 \$000	2017-Q2 P&C - 1 %	2017-Q2 P&C - 2 \$000	2017-Q2 P&C - 2 %	2017-Q2 Total \$000	2017-Q2 Total %
Insurance Risk	11,673,387	61.6%	3,467,315	72.4%	15,140,702	63.7%
Market Risk	4,017,265	21.2%	677,331	14.1%	4,694,596	19.8%
Credit Risk	1,733,243	9.1%	383,907	8.0%	2,117,150	8.9%
Operational Risk	3,091,561	16.3%	654,409	13.7%	3,745,970	15.8%
Diversification Credit	-1,559,823	-8.2%	-394,829	-8.2%	-1,954,652	-8.2%
Total Capital Required at Target*	18,955,633	100.0%	4,788,133	100.0%	23,743,766	100.0%

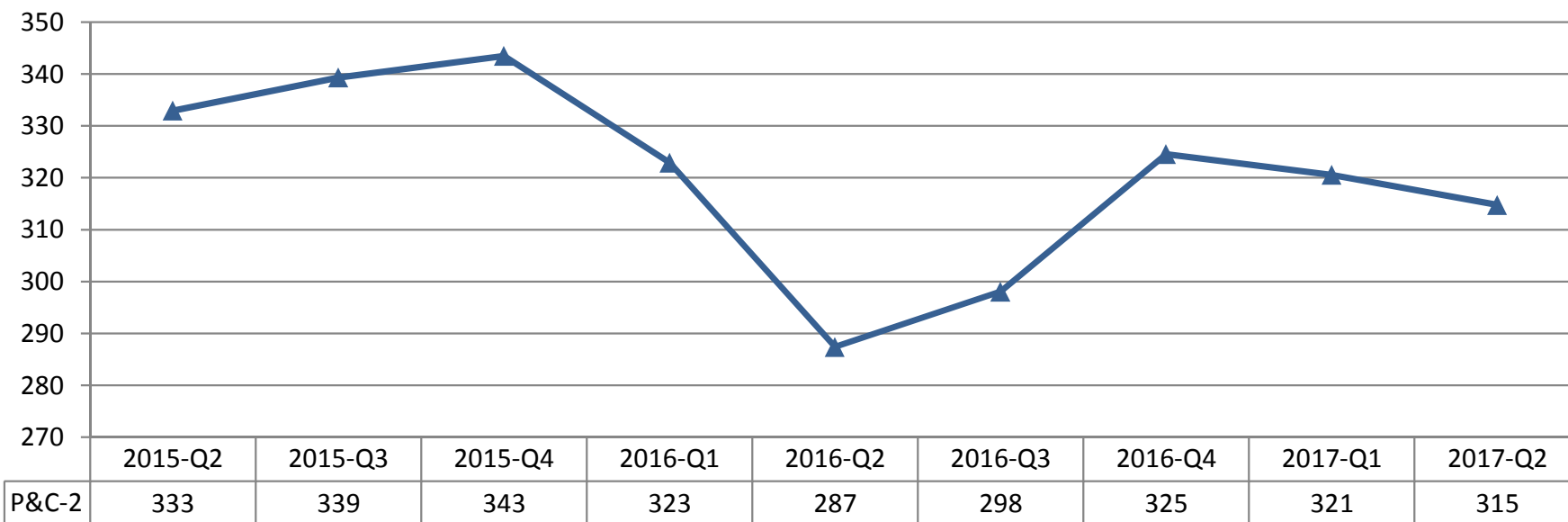
*Not including transitional measures

Minimum Capital Test (MCT%)



*Starting 2015, MCT is based on 2015 MCT Guideline with transitional measures

Branch Adequacy of Assets Test (BAAT%)



*Starting 2015, BAAT is based on 2015 MCT Guideline with transitional measures

Net Loss Ratio by Line of Business (P&C-1 and P&C-2 combined)										
	2015-Q2	2015-Q3	2015-Q4	2016-Q1	2016-Q2	2016-Q3	2016-Q4	2017-Q1	2017-Q2	
Property										
- Personal excluding Home and Product Warranty	55.9%	57.8%	54.2%	46.7%	62.6%	65.2%	59.7%	57.9%	61.1%	
- Home Warranty	20.2%	25.7%	17.6%	14.4%	19.5%	30.6%	55.7%	7.1%	16.3%	
- Product Warranty	48.1%	49.4%	49.5%	66.2%	61.0%	68.6%	83.0%	50.2%	60.8%	
Subtotal - Personal	55.6%	57.6%	54.0%	46.9%	62.4%	65.2%	60.1%	57.4%	60.8%	
- Commercial	64.9%	60.6%	57.8%	49.4%	110.0%	97.2%	85.7%	62.8%	60.4%	
Property - Total	59.4%	58.8%	55.6%	47.9%	82.0%	78.2%	70.6%	59.5%	60.7%	
Aircraft	78.8%	65.3%	61.2%	59.0%	51.4%	44.9%	52.6%	62.9%	37.9%	
Automobile										
PPA										
- Liability	72.5%	68.8%	66.6%	73.1%	68.6%	65.2%	62.1%	73.7%	70.2%	
- Personal Accident	84.8%	86.0%	87.3%	103.8%	104.9%	100.2%	91.6%	89.2%	89.8%	
- Other	75.1%	76.2%	77.1%	75.5%	73.6%	81.4%	82.3%	85.9%	79.8%	
Subtotal	76.0%	74.7%	74.1%	80.0%	77.4%	77.1%	74.1%	80.7%	77.0%	
Other than PPA										
- Liability	77.7%	82.9%	76.8%	79.7%	73.1%	70.8%	67.0%	68.3%	67.0%	
- Personal Accident	103.2%	92.2%	100.2%	70.4%	76.2%	87.8%	75.4%	84.7%	65.6%	
- Other	63.9%	67.6%	65.5%	57.9%	59.6%	60.3%	59.8%	75.7%	68.3%	
Subtotal	76.0%	78.7%	75.9%	70.6%	68.6%	69.2%	65.5%	73.1%	67.3%	
F.A. Residual Market										
- Liability	69.0%	65.6%	57.4%	23.6%	39.8%	42.2%	54.6%	2.2%	41.5%	
- Personal Accident	60.5%	58.4%	66.5%	273.3%	173.1%	183.0%	147.2%	100.6%	100.3%	
- Other	73.3%	69.7%	75.0%	34.1%	76.1%	83.1%	85.3%	108.2%	46.2%	
Subtotal	68.8%	65.6%	63.0%	59.4%	66.8%	70.5%	74.7%	47.2%	50.2%	
Auto - Subtotal										
- Liability	73.4%	71.3%	68.3%	73.6%	69.1%	65.9%	62.9%	72.0%	69.2%	
- Personal Accident	86.7%	86.5%	88.7%	101.1%	102.1%	99.4%	90.0%	88.6%	86.8%	
- Other	72.9%	74.4%	74.8%	71.7%	70.9%	75.2%	77.9%	83.9%	77.2%	
Auto - Total	75.9%	75.3%	74.3%	78.2%	75.8%	75.7%	72.7%	78.9%	75.0%	
Boiler and Machinery excluding Equipment Warranty	47.1%	51.1%	52.3%	74.2%	61.8%	50.6%	46.9%	43.2%	27.2%	
- Equipment Warranty	29.9%	30.9%	31.6%	11.2%	21.8%	33.4%	45.8%	318.5%	147.6%	
Credit	80.6%	78.4%	67.6%	54.1%	44.8%	43.7%	40.1%	33.3%	28.0%	
Credit Protection	5.6%	9.2%	16.0%	39.7%	45.7%	41.4%	37.3%	12.4%	12.6%	
Fidelity	0.4%	19.6%	6.1%	-20.7%	-15.9%	-15.6%	0.2%	21.0%	25.0%	
Hail	8.1%	57.7%	45.8%	-62.6%	11.4%	94.5%	57.4%	96.9%	72.2%	
Legal Expense	78.1%	72.6%	79.3%	66.1%	71.6%	77.0%	76.4%	32.0%	56.9%	
Liability										
- Comp. General Liability (with products)	51.2%	60.3%	55.9%	65.3%	62.8%	75.9%	59.6%	52.7%	50.8%	
- Comp. General Liability (without products)	52.6%	117.9%	116.0%	114.3%	82.0%	58.3%	37.1%	91.0%	36.9%	
- Cyber Liability	20.8%	44.2%	35.0%	9.0%	19.9%	28.7%	15.1%	133.4%	75.8%	
- Directors and Officers Liability	45.0%	60.5%	69.3%	78.8%	108.4%	93.0%	94.7%	171.7%	139.1%	
- Excess Liability	39.9%	35.7%	66.9%	-6.0%	10.5%	46.9%	60.9%	-96.1%	30.0%	
- Professional Liability	104.3%	53.0%	119.3%	70.2%	74.9%	66.0%	65.2%	86.6%	87.3%	
- Umbrella Liability	13.4%	25.5%	19.9%	4.8%	22.3%	27.6%	14.1%	26.2%	29.4%	
- Pollution Liability	88.3%	73.2%	47.3%	126.5%	43.3%	48.2%	48.9%	32.1%	35.9%	
- All Other	98.5%	75.6%	-15.1%	58.3%	75.6%	72.8%	90.4%	96.4%	98.0%	
Liability - Total	53.9%	60.6%	63.0%	62.9%	64.5%	69.6%	60.7%	68.5%	64.1%	
Mortgage	18.7%	18.8%	19.5%	21.9%	20.1%	21.4%	20.2%	13.7%	8.6%	
Other Approved Products	2.3%	6.8%	356.4%	7.3%	9.2%	19.3%	0.0%	40.0%	N/A*	
Surety										
- Contract Surety	12.0%	20.2%	15.3%	16.5%	15.8%	18.6%	15.9%	9.4%	10.1%	
- All Other Surety	36.6%	41.0%	40.3%	9.3%	21.9%	17.2%	19.6%	38.1%	39.5%	
Surety - Total	18.8%	25.7%	22.2%	14.5%	17.5%	18.2%	17.0%	17.8%	19.0%	
Title	27.1%	28.2%	25.1%	26.0%	26.4%	27.7%	24.7%	34.9%	37.1%	
Marine	49.7%	61.0%	60.9%	41.9%	39.9%	53.8%	51.7%	26.2%	46.9%	
Accident and Sickness	72.1%	67.0%	67.3%	72.2%	68.9%	64.5%	65.0%	70.8%	71.7%	
Total	64.7%	65.0%	63.5%	62.6%	73.5%	72.6%	67.5%	66.8%	64.9%	

* Insufficient data