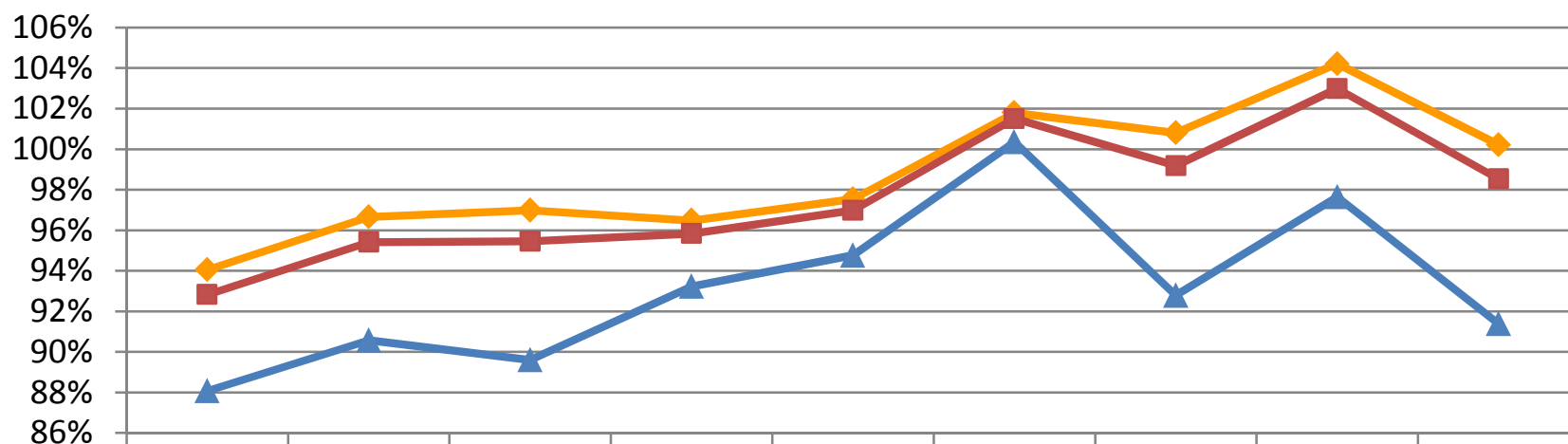
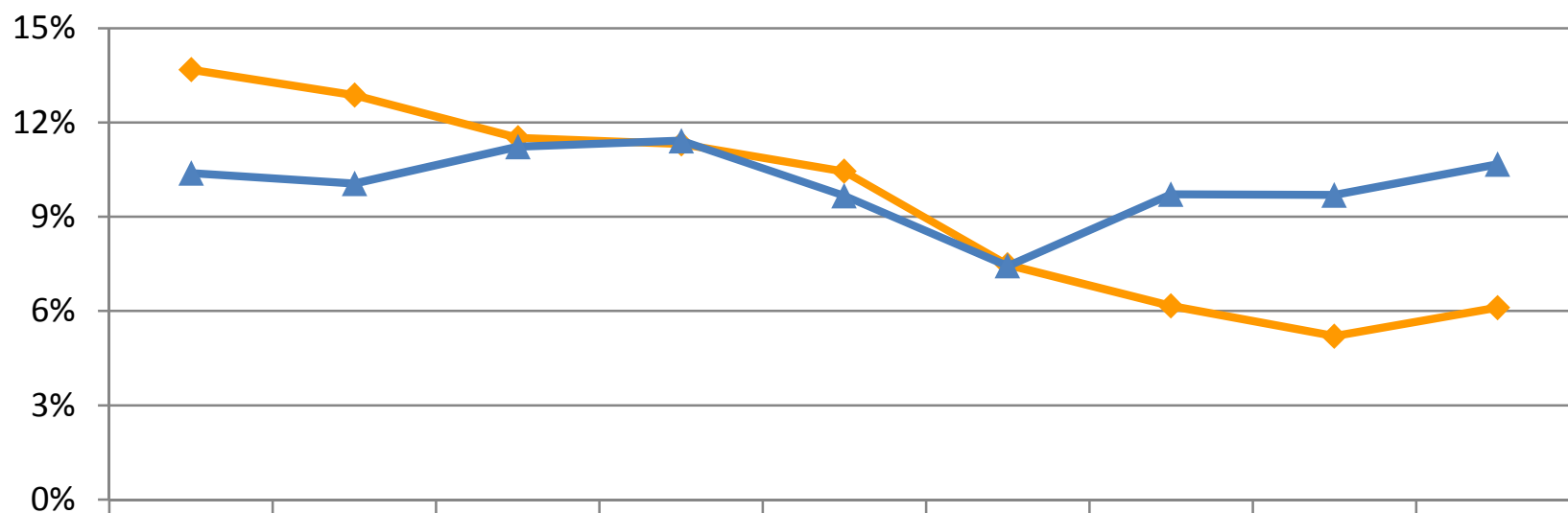


Combined Ratio



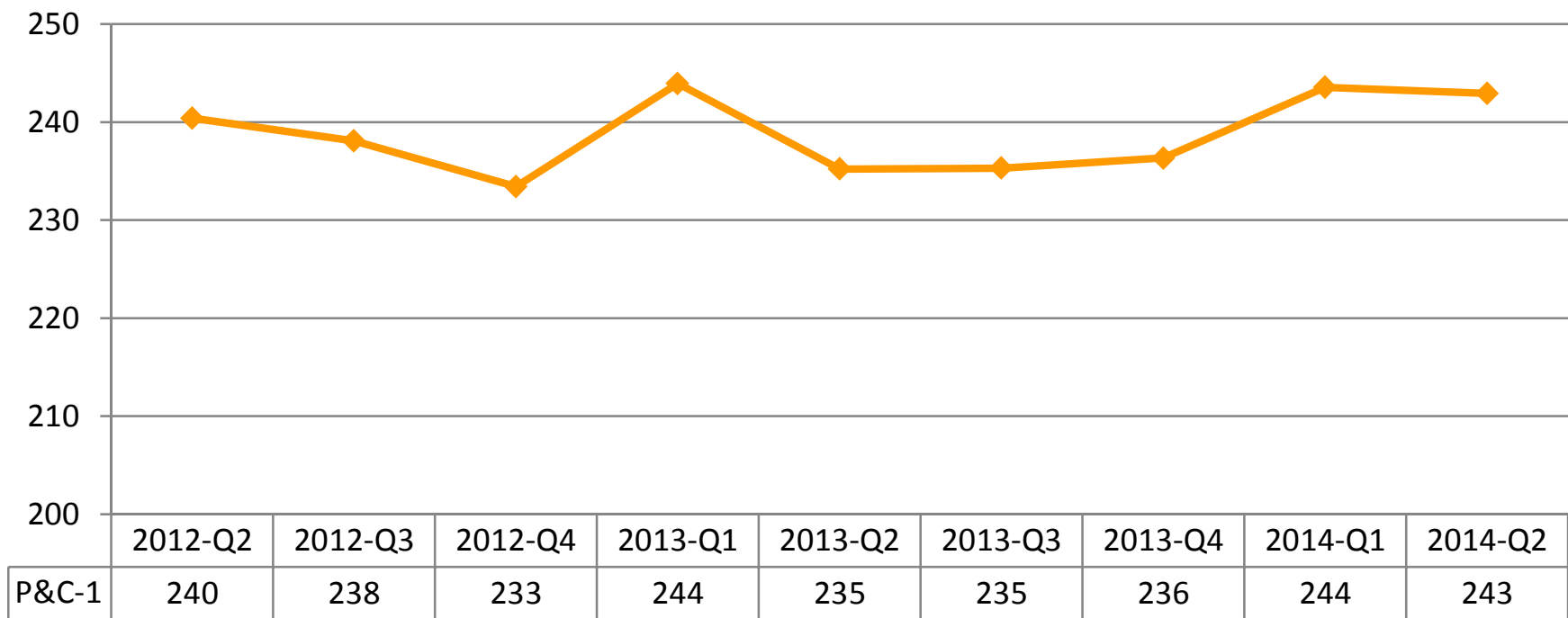
	2012-Q2	2012-Q3	2012-Q4	2013-Q1	2013-Q2	2013-Q3	2013-Q4	2014-Q1	2014-Q2
◆ P&C-1	94.0%	96.6%	97.0%	96.5%	97.5%	101.8%	100.8%	104.2%	100.2%
▲ P&C-2	88.1%	90.6%	89.6%	93.2%	94.8%	100.4%	92.8%	97.6%	91.4%
■ Total	92.8%	95.4%	95.5%	95.8%	97.0%	101.5%	99.2%	103.0%	98.5%

Return on Equity (ROE)

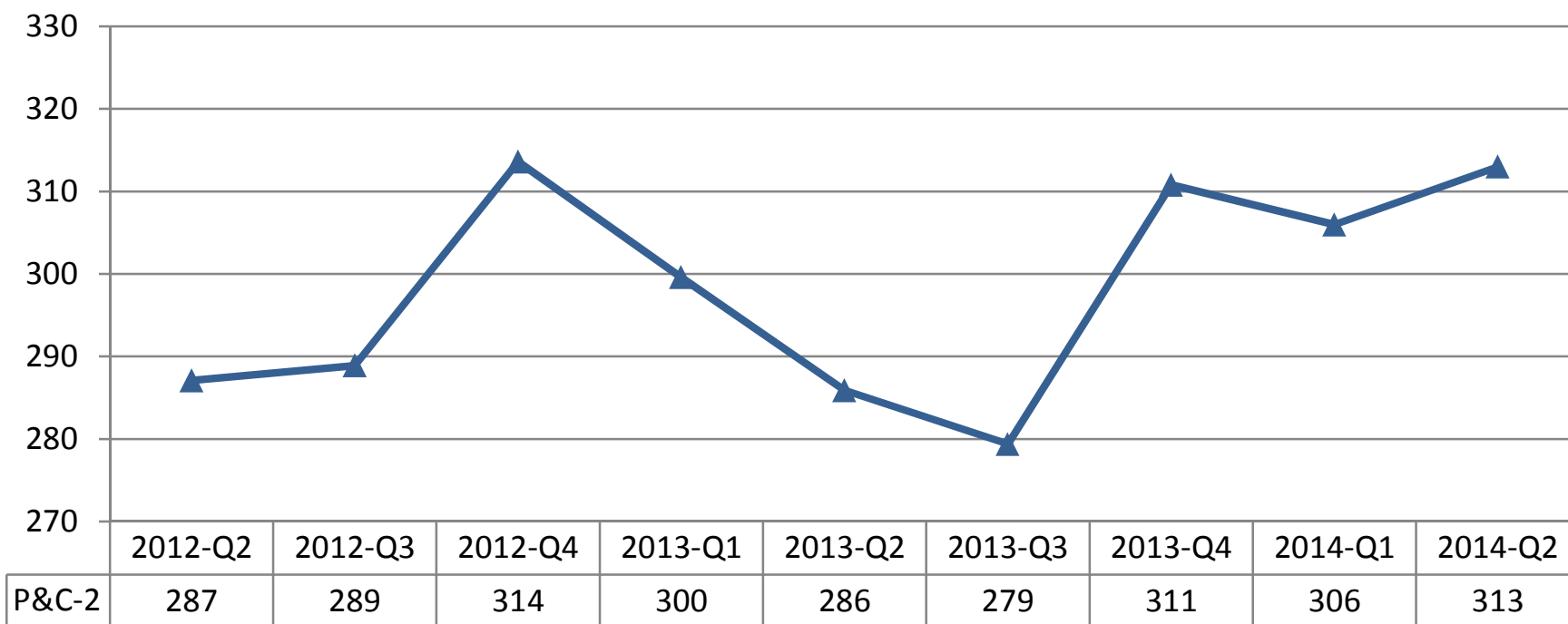


◆ P&C-1	13.7%	12.9%	11.5%	11.3%	10.4%	7.5%	6.2%	5.2%	6.1%
▲ P&C-2	10.4%	10.1%	11.2%	11.4%	9.7%	7.4%	9.7%	9.7%	10.7%

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-Q2	2012-Q3	2012-Q4	2013-Q1	2013-Q2	2013-Q3	2013-Q4	2014-Q1	2014-Q2
Property									
- Personal excluding Home and Product Warranty	56.6%	64.6%	59.7%	53.0%	63.8%	78.2%	71.3%	62.8%	63.3%
- Home Warranty			-1213.1%	161.0%	27.9%	45.4%	54.3%	-27.5%	-11.4%
- Product Warranty			92.3%	48.9%	46.0%	46.8%	49.0%	47.5%	54.3%
- Commercial	62.5%	64.8%	66.2%	64.6%	83.4%	86.7%	76.8%	72.7%	68.3%
Property - Total	59.2%	64.7%	62.7%	58.1%	72.0%	81.5%	73.5%	66.6%	65.2%
Aircraft*	64.0%	43.4%	44.6%	62.1%	51.2%	60.0%	52.8%	687.7%	301.5%
Automobile									
PPA									
- Liability	85.7%	89.2%	95.2%	83.7%	77.6%	81.6%	80.5%	90.1%	80.2%
- Personal Accident	52.8%	51.8%	49.6%	65.0%	56.8%	60.8%	66.8%	74.2%	78.4%
- Other	61.9%	67.7%	69.1%	75.0%	71.4%	73.2%	73.7%	88.4%	73.4%
Subtotal	70.2%	73.2%	75.7%	76.4%	70.4%	73.9%	75.0%	85.6%	77.8%
Other than PPA									
- Liability	67.7%	64.9%	65.1%	70.3%	64.1%	65.5%	69.2%	75.8%	70.1%
- Personal Accident	56.0%	57.6%	58.5%	59.7%	69.9%	69.0%	72.7%	54.0%	46.5%
- Other	52.9%	57.6%	56.0%	58.2%	59.7%	63.5%	63.5%	67.2%	60.4%
Subtotal	61.1%	61.5%	61.1%	64.6%	63.2%	65.2%	67.6%	70.1%	63.8%
F.A. Residual Market									
- Liability	78.1%	89.7%	74.7%	60.2%	65.4%	60.1%	54.6%	63.9%	96.9%
- Personal Accident	73.2%	77.1%	32.8%	64.2%	75.8%	82.2%	73.1%	60.4%	87.0%
- Other	61.2%	48.6%	44.6%	108.1%	64.2%	61.1%	56.3%	63.3%	55.1%
Subtotal	73.3%	77.4%	60.3%	71.4%	66.8%	63.9%	58.0%	63.3%	85.0%
Auto - Subtotal									
- Liability	82.5%	85.0%	89.6%	81.0%	75.2%	78.6%	78.2%	87.2%	78.7%
- Personal Accident	53.3%	52.5%	50.1%	64.6%	57.9%	61.6%	67.3%	72.4%	75.9%
- Other	60.2%	65.6%	66.4%	72.1%	69.2%	71.3%	71.7%	84.1%	70.8%
Auto - Total	68.8%	71.4%	73.3%	74.5%	69.3%	72.4%	73.7%	82.9%	75.7%
Boiler and Machinery excluding Equipment Warranty	30.6%	37.0%	36.0%	26.3%	37.1%	44.0%	40.0%	46.2%	49.6%
- Equipment Warranty			21.8%	42.6%	26.0%	27.9%	31.7%	51.8%	44.0%
Credit	39.0%	38.7%	22.7%	26.6%	20.0%	29.1%	21.1%	49.8%	51.4%
Credit Protection	10.6%	13.4%	21.7%	13.2%	31.6%	24.0%	4.5%	-17.5%	12.2%
Fidelity	48.5%	38.2%	38.8%	37.5%	31.9%	37.0%	39.7%	85.1%	58.4%
Hail	-105.8%	15.2%	32.7%	8.9%	-5.7%	49.7%	22.5%	-25.6%	-20.2%
Legal Expense	79.5%	82.8%	85.1%	115.9%	114.0%	110.4%	107.3%	84.4%	85.9%
Liability	59.3%	59.6%	56.1%	59.2%	52.7%	52.7%	52.2%	53.1%	56.6%
Mortgage	36.0%	34.2%	34.9%	30.0%	26.8%	24.4%	23.9%	18.4%	15.0%
Other Approved Products^	32.9%	179.4%	-5.1%	-3.9%	20.3%	9.4%	51.4%	56.6%	NM
Surety	31.0%	26.8%	27.4%	26.8%	35.8%	39.8%	37.8%	34.0%	29.7%
Title	20.2%	21.5%	20.5%	24.2%	21.9%	24.1%	19.5%	29.6%	27.3%
Marine	25.3%	35.1%	44.0%	24.5%	47.6%	61.5%	53.2%	61.1%	47.8%
Accident and Sickness	61.2%	59.6%	57.1%	69.7%	63.4%	61.5%	62.7%	52.0%	59.4%
Total	62.1%	65.1%	64.9%	64.5%	66.1%	70.9%	68.5%	72.6%	68.0%

* High loss ratio due to one branch

^ Not meaningful