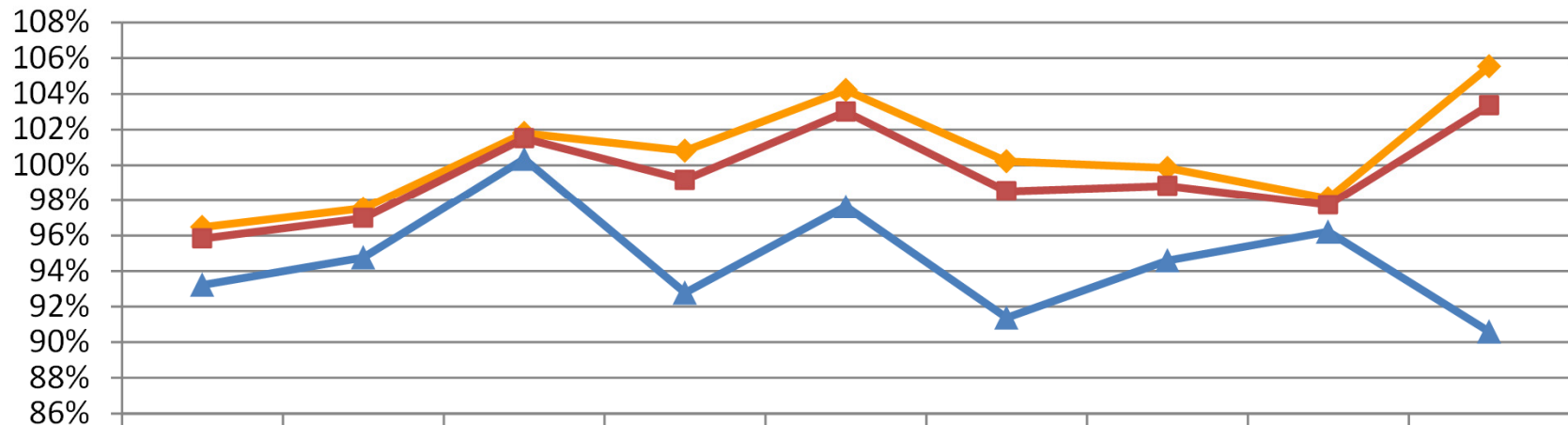
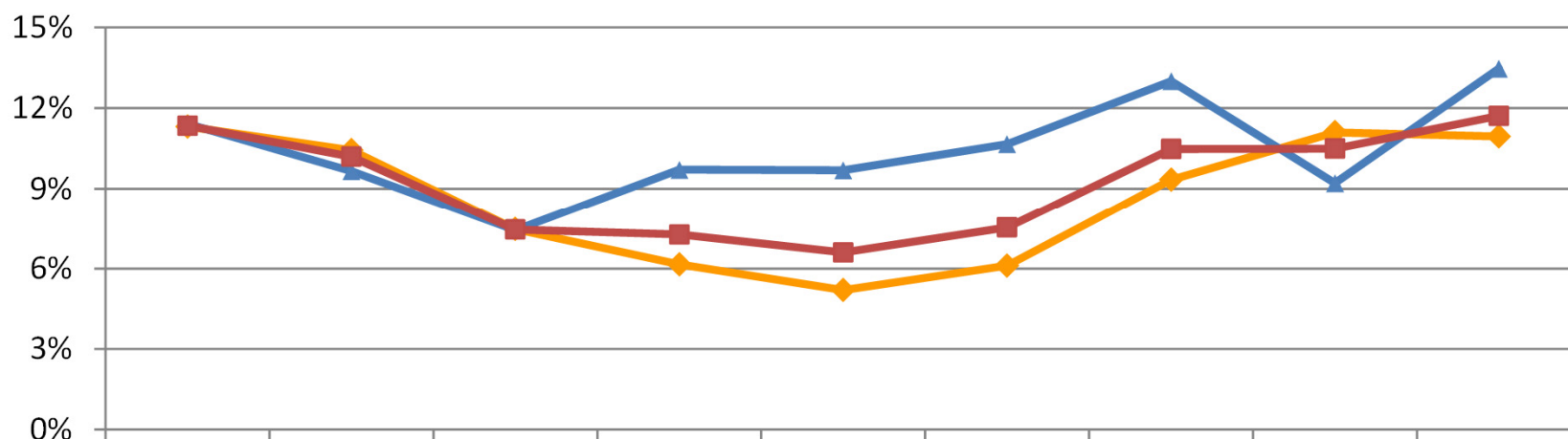


Combined Ratio



	2013-Q1	2013-Q2	2013-Q3	2013-Q4	2014-Q1	2014-Q2	2014-Q3	2014-Q4	2015-Q1
◆ P&C-1	96.5%	97.5%	101.8%	100.8%	104.2%	100.2%	99.8%	98.1%	105.5%
▲ P&C-2	93.2%	94.8%	100.4%	92.8%	97.6%	91.4%	94.6%	96.2%	90.6%
■ Total	95.8%	97.0%	101.5%	99.2%	103.0%	98.5%	98.8%	97.7%	103.4%

Return on Equity (ROE)



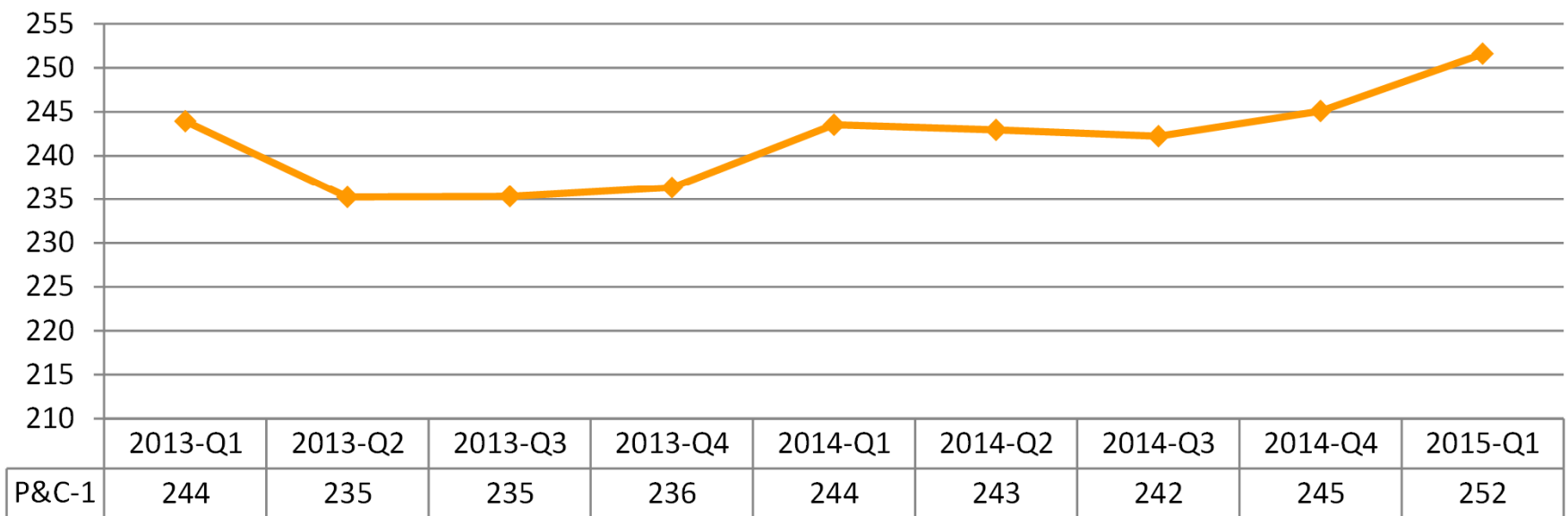
	2013-Q1	2013-Q2	2013-Q3	2013-Q4	2014-Q1	2014-Q2	2014-Q3	2014-Q4	2015-Q1
◆ P&C-1	11.3%	10.4%	7.5%	6.2%	5.2%	6.1%	9.3%	11.1%	10.9%
▲ P&C-2	11.4%	9.7%	7.4%	9.7%	9.7%	10.7%	13.0%	9.2%	13.5%
■ Total	11.3%	10.2%	7.5%	7.3%	6.6%	7.5%	10.5%	10.5%	11.7%

Allocation of Capital by Risk

	2015-Q1 P&C - 1 \$000	2015-Q1 P&C - 1 %	2015-Q1 P&C - 2 \$000	2015-Q1 P&C - 2 %	2015-Q1 Total \$000	2015-Q1 Total %
Insurance Risk	9,725,582	58.2%	3,030,535	72.2%	12,756,117	61.0%
Market Risk	4,323,422	25.9%	616,744	14.7%	4,940,166	23.6%
Credit Risk	1,500,564	9.0%	312,030	7.4%	1,812,594	8.7%
Operational Risk	2,637,880	15.8%	583,171	13.9%	3,221,051	15.4%
Diversification Credit	-1,471,317	-8.9%	-344,331	-8.2%	-1,815,648	-8.7%
Total Capital Required at Target*	16,716,131	100.0%	4,198,149	100.0%	20,914,280	100.0%

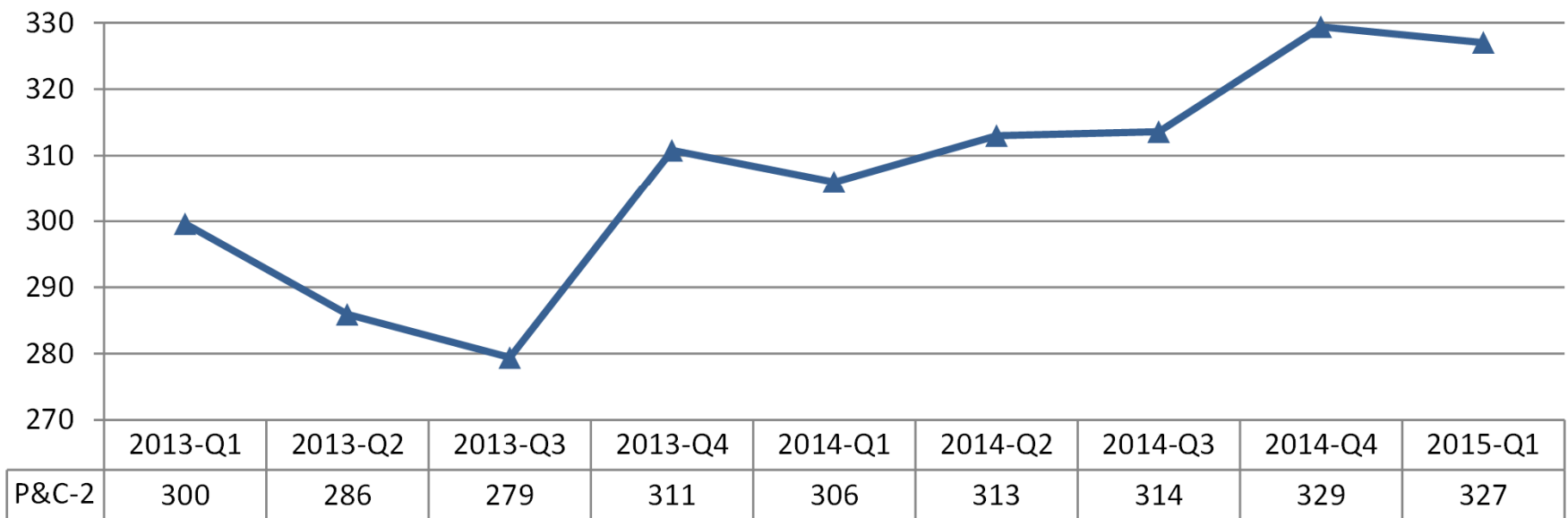
*Not including transitional measures

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)									
	2013-Q1	2013-Q2	2013-Q3	2013-Q4	2014-Q1	2014-Q2	2014-Q3	2014-Q4	2015-Q1
Property									
- Personal excluding Home and Product Warranty	53.0%	63.8%	78.2%	71.3%	62.8%	63.3%	67.2%	63.4%	53.5%
- Home Warranty	161.0%	27.9%	45.4%	54.3%	-27.5%	-11.4%	15.9%	-4.7%	17.3%
- Product Warranty	48.9%	46.0%	46.8%	49.0%	47.5%	54.3%	49.8%	35.3%	39.5%
Subtotal - Personal									53.1%
- Commercial	64.6%	83.4%	86.7%	76.8%	72.7%	68.3%	67.4%	62.4%	67.5%
Property - Total	58.1%	72.0%	81.5%	73.5%	66.6%	65.2%	67.1%	62.6%	59.0%
Aircraft	62.1%	51.2%	60.0%	52.8%	687.7%*	301.5%*	211.5%*	166.9%*	88.9%
Automobile									
PPA									
- Liability	83.7%	77.6%	81.6%	80.5%	90.1%	80.2%	72.4%	73.1%	92.5%
- Personal Accident	65.0%	56.8%	60.8%	66.8%	74.2%	78.4%	86.4%	86.7%	102.8%
- Other	75.0%	71.4%	73.2%	73.7%	88.4%	73.4%	75.0%	75.7%	86.4%
Subtotal	76.4%	70.4%	73.9%	75.0%	85.6%	77.8%	76.5%	77.1%	92.9%
Other than PPA									
- Liability	70.3%	64.1%	65.5%	69.2%	75.8%	70.1%	69.6%	71.4%	93.0%
- Personal Accident	59.7%	69.9%	69.0%	72.7%	54.0%	46.5%	56.1%	60.0%	107.2%
- Other	58.2%	59.7%	63.5%	63.5%	67.2%	60.4%	63.5%	65.5%	77.0%
Subtotal	64.6%	63.2%	65.2%	67.6%	70.1%	63.8%	65.8%	67.9%	89.0%
F.A. Residual Market									
- Liability	60.2%	65.4%	60.1%	54.6%	63.9%	63.9%	86.2%	82.8%	74.3%
- Personal Accident	64.2%	75.8%	82.2%	73.1%	60.4%	87.0%	82.7%	67.8%	1382.1%
- Other	108.1%	64.2%	61.1%	56.3%	63.3%	55.1%	53.6%	48.4%	-713.3%
Subtotal	71.4%	66.8%	63.9%	58.0%	63.3%	85.0%	77.9%	74.4%	74.0%
Auto - Subtotal									
- Liability	81.0%	75.2%	78.6%	78.2%	87.2%	78.7%	72.1%	72.9%	92.3%
- Personal Accident	64.6%	57.9%	61.6%	67.3%	72.4%	75.9%	83.9%	84.3%	113.3%
- Other	72.1%	69.2%	71.3%	71.7%	84.1%	70.8%	72.7%	73.6%	77.6%
Auto - Total	74.5%	69.3%	72.4%	73.7%	82.9%	75.7%	74.9%	75.6%	92.1%
Boiler and Machinery excluding Equipment Warranty	26.3%	37.1%	44.0%	40.0%	46.2%	49.6%	62.1%	59.0%	47.1%
- Equipment Warranty	42.6%	26.0%	27.9%	31.7%	44.0%	44.0%	60.7%	47.6%	32.9%
Credit	26.6%	20.0%	29.1%	21.1%	49.8%	51.4%	49.4%	53.2%	124.6%
Credit Protection	13.2%	31.6%	24.0%	4.5%	-17.5%	12.2%	13.4%	14.5%	3.1%
Fidelity	37.5%	31.9%	37.0%	39.7%	85.1%	58.4%	180.2%	136.9%	-19.5%
Hail	8.9%	-5.7%	49.7%	22.5%	-25.6%	-20.2%	23.3%	23.5%	-47.9%
Legal Expense	115.9%	114.0%	110.4%	107.3%	84.4%	85.9%	76.6%	75.0%	76.7%
Liability									
- Comp. General Liability (with products)									76.0%
- Comp. General Liability (without products)									84.3%
- Cyber Liability									61.4%
- Directors and Officers Liability									36.9%
- Excess Liability									47.9%
- Professional Liability									32.0%
- Umbrella Liability									13.7%
- Pollution Liability									68.1%
- All Other									62.7%
Liability - Total	59.2%	52.7%	52.7%	52.2%	53.1%	56.6%	54.7%	53.4%	61.6%
Mortgage	30.0%	26.8%	24.4%	23.9%	18.4%	15.0%	17.1%	19.8%	20.5%
Other Approved Products	-3.9%	20.3%	9.4%	51.4%	56.6%	NM^	137.3%	79.4%	9.2%
Surety									
- Contract Surety									11.2%
- All Other Surety									11.4%
Surety - Total	26.8%	35.8%	39.8%	37.8%	34.0%	29.7%	29.5%	31.1%	11.3%
Title	24.2%	21.9%	24.1%	19.5%	29.6%	27.3%	29.0%	28.5%	31.4%
Marine	24.5%	47.6%	61.5%	53.2%	61.1%	47.8%	64.3%	57.5%	53.0%
Accident and Sickness	69.7%	63.4%	61.5%	62.7%	52.0%	59.4%	58.5%	59.3%	78.3%
Total	64.5%	66.1%	70.9%	68.5%	72.6%	68.0%	68.3%	66.7%	73.0%

* High loss ratio due to one branch

^ Not meaningful