

CORPORATE PHILOSOPHY

The mission of Aioi Insurance is to become an integrated service company capable of shouldering risk and providing security, to contribute to social stability, economic prosperity and enriched lifestyles, through activities guided by the principles of “co-awareness, co-creativity and co-existence.” We will consistently listen to the wishes of customers, respond quickly to change, and accept the endless challenge of creating new values.

Through sound and prudent management, we will work to enhance the Company’s corporate value, and to earn the respect and trust of society at large. We are determined to achieve these goals by mobilizing the individuality and ability of each employee in our progressive, creative and dynamic business activities under the slogan “Outward, Ahead and Quick”.

MANAGEMENT POLICY

Aioi Insurance has adopted the following five corporate visions for the next three to five years. Each individual employee will positively and boldly accept the challenge embodied in these goals.

Aioi—Always there for the customer

Aioi Insurance will be a highly sensitive company with a network capable of responding quickly and appropriately to customer needs. We will monitor those needs and gather information by working in partnership with communities and communicating closely with customers.

Aioi—Number one for vehicle users

We will establish Aioi Insurance as the top brand in automobile insurance by gaining the overwhelming support of vehicle users, by providing innovative products and advanced services through highly convenient distribution channels.

Aioi—Support security, health and prosperous lifestyles

Aioi Insurance will help to bring prosperity to an aging society by actively developing products and services geared toward an era characterized by a falling birth rate and a growing need for health services, medical care and asset management.

Aioi—Sustained growth through superior efficiency and corporate value

Aioi Insurance will earn the respect of customers, shareholders, agencies and society at large by using superior efficiency and earning power and sustained growth potential to enhance price competitiveness and added values.

Aioi—Progressive commitment to the spirit of dynamism and challenge

Aioi Insurance is a progressive company with a corporate culture that places a high value on the ability to anticipate change, think about issues, and act positively.

MANAGEMENT PRIORITIES FOR FISCAL 2001

Fiscal 2001 (the year to March 31, 2002), is the foundation year for Aioi Insurance. The Aioi Group will take full advantage of its status as the first new company to emerge from the present round of industry integration, by rapidly establishing an outward-looking and competitive business structure. It will use the strengths of its predecessors in the field of automobile insurance to build a solid business structure capable of supporting sustained growth and earning performance. Aioi Insurance is determined to survive in a truly competitive environment by working with a sense of urgency toward the following clearly defined management priorities.

Expansion of customer base, especially through development of regional markets

Development and cultivation of automobile insurance market

Structural reform toward diverse and high-quality distribution channels

Establishment of product and service policies based on needs, risk and income and outgo

Establishment of new business model through the development of innovative operational and administrative infrastructure

Development of income-focused approach to business operations

Sharing of values and reinforcement of human resource development

Establishment of a management structure capable of rapid decision-making and self-responsibility

SPECIFIC STRATEGIES

1. Aioi Insurance will provide genuine satisfaction to car owners by combining its innovative product development capabilities with service resources that include road assistance services and call centers, and a powerful service network that includes automobile dealerships and vehicle maintenance and repair shops. Our aim is to make Aioi the top brand in the area of automobile insurance.

Product Strategies

Products that cover breakdowns as well as accidents

Environment-friendly products

Products that reflect advanced technology and safety systems

Products geared toward new sales methods, such as the Internet

Service Strategies

Comprehensive accident solution services (attendance at scene, weekend/holiday response, etc.)

Emergency support menu (road assistance services, including emergency wrecker service)

SERVICE NETWORK

Aioi Insurance will provide car lifestyle support services through its group company, Anshin Dial Co., Ltd., which is the inward and outward processing center for all vehicle-related information, including emergency communications in the event of breakdowns or accidents.

Aioi insurance will provide a wide variety of vehicle-related information through establishment of a regionally based service network, including car dealers, repair shops and wrecker operators.

2. Aioi Insurance will respond to the growing need for health care, medical services and nursing care by developing and supplying innovative products for a society transformed by a falling birth rate and growing aged population. Through our strategic subsidiary, Fureai Do Life Service Co., Ltd., we will develop health promotion services, including mental fitness services, and comprehensive advisory services, such as introductions to medical institutions, as well as new day care service and care management business. We will also study other approaches, such as payment-in-kind insurance, and the establishment of lifestyle related networks.