

SUBSIDIARIES AND AFFILIATES

Domestic Companies

As of July 1

Company	Capital (¥ million)	Ownership of Parent Company (%)	Ownership of Subsidiaries (%)	Establish- ment	Business Line
AIOI Life Insurance Co., Ltd.*	25,000	100	—	1996	Life Insurance
AIOI Claim Research Co., Ltd.	25	100	—	1975	Claim research
AIOI Personnel Development Research Co., Ltd.	10	100	—	1982	Education and training for employees
AIOI Business Services Co., Ltd.	47	100	—	1982	Warehousing, forwarding, management of printed matters, data-entry
AIOI Insurance Total Services Co., Ltd.	23	100	—	1983	Administration of real-estates and facilities
The Chiyoda Kasai Anshin-Hot Line Co., Ltd.	20	100	—	1990	Receiving notification of accidents and providing consultations
AIOI Career Services Co., Ltd.	70	100	—	1990	Recruitment services business
AIOI Insurance Systems Co., Ltd.	60	100	—	1995	Development and maintenance of software
Fureai Do-Life Services Co., Ltd.	143	100	—	2000	Nursing care-related services
AIOI Insurance G.A. Services Co., Ltd.	10	100	—	1999	Consultation for management of insurance agency
Toyota Assets Management Co., Ltd.	400	50	—	1990	Investment management
AIOI Insurance Finance Co., Ltd.	80.5	34.8	5.8	1985	Finance and loans
AIOI Risk Consulting Co., Ltd.	17.5	10	38.6	1987	Risk consulting and researching services
AIOI Insurance Card Services Co., Ltd.	10	10	30	1991	Credit card
AIOI Insurance Auto Technical Research Center Co., Ltd.	10	10	25	1996	Technical research, training and advisory services of automobile repair

Overseas Companies

Aioi Insurance Co. of Europe Ltd. (U.K.)*	£136 million	100	—	1976	Non life insurance
Aioi Insurance Management Ltd. (U.K.)*	£10,000	—	100	1988	Non life insurance general agency
Hastings Insurance Services Ltd. (U.K.)*	£5,000	—	75	1996	Non life insurance agency
Toyota Insurance Management Ltd. (U.K.)*	£500,000	—	75	1999	Non life insurance agency
Aioi Claims Services (Europe) S.A. (Belgium)	BF3.3 million	100	—	1994	Claim research
DTRIC Insurance Co., Ltd. (U.S.A.)	US\$2.5 million	74.77	—	1992	Non life insurance
Aioi Insurance Company of America (U.S.A.)	US\$5.0 million	100	—	1994	Non life insurance
PT.Asuransi Aioi Indonesia (Indonesia)	Rupy 15billion	80	—	1996	Non life insurance
Aioi Management Services (S) Pte Ltd. (Singapore)	S\$200,000	100	—	1998	Risk management
Aioi Investment (Luxembourg) S.A.*	US\$40 million	100	—	1986	Investment
Bangkok Chayoratr Co., Ltd. (Thailand)	TB2 million	39	—	1973	Non life insurance broker
Watershed Claims Services Ltd. (U.K.)	£5,000	—	30	1997	Claim research
Paladin Reinsurance Corporation	US\$500,000	20	—	1980	Non life insurance

*Consolidated Companies