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Aioi Insurance Co., Ltd

June 9, 2009

I. Financial Data

1. FY2008 Financial Summary

(1) Non-Consolidated Profit and Loss

(Unit: 100 Million Yen, %)

	FY2007	FY2008	Change	Change %
1. Direct Premiums Written *1	8,717	8,442	-275	-3.2
2. Net Premiums Written *2	8,518	8,166	-351	-4.1
3. Net Claims Paid	4,950	4,935	-15	-0.3
4. Loss Adjustment Expenses	349	370	20	5.8
5. Net Operating Expenses	2,834	2,824	-10	-0.4
Operating Income	383	36	-346	-90.4
6. Increase in Claims Reserve	-132	-110	21	
7. Increase in CAT Reserve	51	-19	-70	
Underwriting Profit & Loss	102	185	82	
Asset Management Profit & Loss	0	-339	-339	
(of which interest/dividend income)	818	429	-388	
(of which gain/loss on sale of securities)	390	439	49	
(of which valuation loss on securities)	124	624	499	
(of which gain/loss on derivatives) *3	-847	-118	729	
Ordinary Income & Loss	44	-203	-247	
Extraordinary Profit & Loss	46	66	20	
Net Income & Loss	71	-95	-167	

(Unit: 100 Million Yen)

Note
*1 CALI (-248)
*2 CALI (-298)
*3 Subprime related loss -73 (729 increased from FY2007)

Various Ratios (Unit: %)

Net Premium Growth Ratio	0.1	-4.1	-4.2
Net Loss Ratio	62.2	65.0	2.8
Net Expense Ratio	33.3	34.6	1.3
Combined Ratio	95.5	99.5	4.0
U/W Profit Ratio	4.5	0.5	-4.0

Various Ratios excluding CALI (Unit: %)

Net Premium Growth Ratio	0.1	-0.8	-0.9
Net Loss Ratio	60.1	60.6	0.5
Net Expense Ratio	35.7	35.5	-0.2
Combined Ratio	95.8	96.1	0.3
U/W Profit Ratio	4.2	3.9	-0.3

(Reference) Consolidated Financial Results

(Unit: 100 Million Yen)

	FY2007	FY2008	Change
Operating Income	11,569	10,755	-814
Net Premiums Written	8,715	8,291	-424
Life Insurance Premiums	720	712	-7
Ordinary Income & Loss	-86	-230	-144
Net Income & Loss	-31	-109	-77

(2) Financial Conditions

(Unit: 100 Million Yen)

	FY2007	FY2008	Change
Total Asset	26,385	24,197	-2,188
Equity Capital	4,411	2,917	-1,493
Catastrophe Reserves	2,423	2,404	-19
Solvency Margin Ratio	862.6%	720.8%	-141.8%

(3) Natural Disasters

(Unit: 100 Million Yen)

	Direct	Net		
			Claims Paid	Claims Reserve
Fire	11	11	10	1
Auto	18	18	18	-
Total	29	29	28	1

2. Premiums & Claims by Class

Direct Premiums Written

(Unit: Million Yen, %)

	FY2006		FY2007		FY2008		FY2009 Forecast	
		Change %		Change %		Change %		Change %
Fire	120,578	7.0	117,476	-2.6	122,262	4.1	125,000	2.2
Marine	5,396	6.1	5,551	2.9	5,006	-9.8	5,000	-0.1
P.A.	51,742	1.0	50,583	-2.2	49,511	-2.1	50,300	1.6
Auto	468,199	1.5	466,731	-0.3	458,827	-1.7	458,200	-0.1
CALI	170,407	0.4	157,532	-7.6	132,713	-15.8	124,100	-6.5
Other	71,924	4.8	73,916	2.8	75,906	2.7	77,600	2.2
Total	888,248	2.3	871,793	-1.9	844,227	-3.2	840,200	-0.5

Net Premiums Written

(Unit: Million Yen, %)

	FY2006		FY2007		FY2008		FY2009 Forecast	
		Change %		Change %		Change %		Change %
Fire	102,072	7.2	100,326	-1.7	102,746	2.4	107,500	4.6
Marine	6,482	14.5	6,435	-0.7	5,589	-13.2	5,100	-8.7
P.A.	49,232	-0.1	47,882	-2.7	46,015	-3.9	46,800	1.7
Auto	472,090	1.7	472,766	0.1	466,823	-1.3	469,000	0.5
CALI	149,749	-0.9	149,545	-0.1	119,731	-19.9	112,000	-6.5
Other	71,611	4.3	74,891	4.6	75,787	1.2	77,600	2.4
Total	851,238	2.0	851,849	0.1	816,693	-4.1	818,000	0.2

Net Claims Paid

(Unit: Million Yen, %)

	FY2006			FY2007			FY2008			FY2009 Forecast		
		Loss Ratio*	Change %		Loss Ratio*	Change %		Loss Ratio*	Change %		Loss Ratio*	Change %
Fire	43,510	44.2	-0.8	35,823	37.3	-6.9	35,102	35.9	-1.4	42,500	41.4	5.5
Marine	2,719	43.7	-12.9	3,610	57.7	14.0	3,446	64.3	6.6	3,300	68.6	4.3
P.A.	18,523	41.0	3.9	20,390	45.7	4.7	21,466	50.0	4.3	21,500	49.8	-0.2
Auto	269,882	61.6	0.3	277,946	63.3	1.7	279,434	64.8	1.5	271,200	63.4	-1.4
CALI	100,044	72.0	2.1	100,168	72.3	0.3	100,283	90.2	17.9	98,400	95.6	5.4
Other	61,858	90.2	-9.4	57,141	80.0	-10.2	53,816	74.7	-5.3	49,800	68.3	-6.4
Total	496,539	62.4	-0.3	495,081	62.2	-0.2	493,549	65.0	2.8	486,700	64.6	-0.4

* Loss Ratio = (Net Claims Paid + Loss Adjustment Expenses) / Net Premiums Written x 100

3. Inwards Re-insurance Premiums & Claims by Class

Net Inwards Re-insurance Premiums by Class

(Unit: Million Yen, %)

	FY2006		FY2007		FY2008	
		Change %		Change %		Change %
Fire	9,690	9.3	9,509	-1.9	9,298	-2.2
Marine	2,341	28.4	2,364	1.0	2,223	-5.9
P.A.	821	-13.2	740	-9.8	134	-81.9
Auto	9,616	15.0	11,543	20.0	13,260	14.9
CALI	110,105	-1.5	110,569	0.4	76,380	-30.9
Other	9,269	-11.0	8,384	-9.5	6,605	-21.2
Total	141,844	-0.2	143,112	0.9	107,902	-24.6

Net Inwards Re-insurance Claims by Class

(Unit: Million Yen, %)

	FY2006			FY2007			FY2008		
		Loss Ratio*	Change %		Loss Ratio*	Change %		Loss Ratio*	Change %
Fire	6,451	66.6	-63.1	4,781	50.3	-16.3	4,499	48.4	-1.9
Marine	1,416	60.5	-43.6	2,210	93.5	33.0	1,996	89.8	-3.7
P.A.	333	40.6	8.0	322	43.6	3.0	356	265.7	222.1
Auto	6,088	63.3	-1.5	7,973	69.1	5.8	7,988	60.2	-8.9
CALI	100,044	90.9	3.7	100,168	90.6	-0.3	100,283	131.3	40.7
Other	23,055	248.7	-58.8	17,543	209.2	-39.5	12,589	190.6	-18.6
Total	137,388	96.9	-7.6	132,999	92.9	-4.0	127,714	118.4	25.5

* Loss Ratio = Net Inwards Re-insurance Claims / Net Inwards Re-insurance Premiums x 100

4. Breakdown of Net Operating Expenses

(Unit: Million Yen, %)

	FY2006			FY2007			FY2008			FY2009 Forecast		
		Change %	% of Premiums		Change %	% of Premiums		Change %	% of Premiums		Change %	% of Premiums
Loss Adjustment Expenses & Operating and General Administrative Expense												
Personal Cost	89,188	-3.9	10.5	89,197	0.0	10.5	91,661	2.8	11.2	96,300	5.1	11.8
Non-personal Cost	76,096	1.3	8.9	80,885	6.3	9.5	82,140	1.6	10.1	86,700	5.6	10.6
Tax & Other	9,760	-1.8	1.1	9,498	-2.7	1.1	9,687	2.0	1.2	9,700	0.1	1.2
Total	175,045	-1.6	20.6	179,581	2.6	21.1	183,489	2.2	22.5	192,700	5.0	23.6
Operating and General Administrative Expense	132,313	-2.0	15.5	136,431	3.1	16.0	138,311	1.4	16.9	142,800	3.2	17.5
Commisions and Brokerage	145,741	3.5	17.1	147,020	0.9	17.3	144,132	-2.0	17.6	144,500	0.3	17.7
Net Operating Expense	278,054	0.8	32.7	283,451	1.9	33.3	282,444	-0.4	34.6	287,300	1.7	35.1

5. Catastrophe Reserves

(Unit: Million Yen, %)

	FY2006		FY2007		FY2008			FY2008	
		Reserve Ratio *		Reserve Ratio *		Reserve Ratio *	Change	Draw-down	Transfer
Fire	82,056	81.8	89,902	91.3	97,930	97.0	8,027	-	8,027
Marine	3,960	61.1	4,215	65.5	4,424	79.2	208	34	242
P.A.	31,379	63.7	32,861	68.6	34,300	74.5	1,439	-	1,439
Auto	98,348	20.8	91,099	19.3	76,908	16.5	-14,190	47,079	32,888
Other	21,520	30.1	24,302	32.5	26,846	35.4	2,543	1,056	3,600
Total	237,265	33.9	242,382	34.6	240,410	34.6	-1,971	48,170	46,198

* Reserve Ratio = Amount of Catastrophe Reserve / Net Premiums Written (Excl. Dwelling EQ / CALI) × 100

6. Underwriting Reserve

(Unit: Million Yen)

	FY2006	FY2007	FY2008	
				Change
Fire	522,791	537,922	556,026	18,103
Marine	7,027	7,537	6,761	-776
P.A.	513,668	499,555	487,085	-12,470
Auto	243,923	234,325	214,503	-19,822
CALI	272,542	287,679	269,347	-18,331
Other	121,532	124,825	131,467	6,642
Total	1,681,485	1,691,845	1,665,191	-26,654

7. Claims Reserve

(Unit: Million Yen)

	FY2006		FY2007		FY2008			
		of which IBNR		of which IBNR		of which IBNR	Change	of which IBNR
Fire	25,380	10,243	23,193	8,041	21,229	7,766	-1,964	-274
Marine	6,830	3,738	4,838	2,498	3,682	1,708	-1,156	-790
P.A.	13,146	4,304	14,987	5,299	16,922	6,920	1,935	1,621
Auto	181,738	16,409	182,201	17,624	178,057	18,439	-4,143	814
CALI	36,711	-	36,586	-	36,163	-	-423	-
Other	64,066	38,054	52,865	26,851	47,605	15,579	-5,259	-11,272
Total	327,873	72,750	314,673	60,316	303,661	50,413	-11,011	-9,902

8. Total Assets and Managed Assets

(Unit: Million Yen)

	FY2006	FY2007	FY2008	
				Change
Cash and Deposits	65,255	77,051	155,529	78,478
Call Loans	20,000	20,000	0	-20,000
Monetary Receivables Bought	22,173	29,736	19,535	-10,200
Money Held in Trust	5,050	2,222	6,718	4,496
Investment in Securities	1,973,849	1,678,821	1,314,157	-364,664
Bonds	705,119	733,105	535,419	-197,686
Equity Securities	659,752	468,033	342,257	-125,776
Foreign Securities	477,400	394,465	334,496	-59,969
Other Securities	131,576	83,216	101,984	18,767
Loans	341,043	340,228	349,470	9,242
Tangible Fixed Assets	154,840	150,335	149,165	-1,169
Intangible Fixed Assets	5,830	4,716	6,048	1,332
Other Assets	188,871	223,543	226,121	2,577
Deferred Tax Assets	7,203	111,236	192,140	80,903
Customers' Liabilities for Acceptances and Guarantees	3,000	3,000	3,000	-
Allowance for Doubtful Accounts	-2,219	-2,295	-2,127	168
Total	2,784,898	2,638,595	2,419,760	-218,834
Managed Assets	2,569,727	2,285,812	1,984,192	-301,619
(Reference)				
Long-lived Assets	604,931	573,258	546,941	-26,317

9. Solvency Margin Ratio

(Unit: Million Yen)

	FY2006	FY2007	FY2008	
				Change
(A) Total Solvency Margin	1,102,699	841,780	625,050	-216,730
Capital Stock, Funds, and Other	336,563	336,339	319,409	-16,929
Price Fluctuation Reserve	5,997	7,249	1,262	-5,987
Contingency Fund	-	517	517	-
CAT Reserve including Earthquake Insurance	275,354	282,396	282,361	-34
Allowance for Bad Debt	216	343	390	47
90% of Net Unrealized Gain on Available-for-Sale Securities (100% in the case of the minus)	401,024	137,215	-54,810	-192,025
85% of Unrealized Gain and Loss on Land	1,376	6,158	14,529	8,371
Deductions	-12,530	-24,280	-24,250	29
Other	94,695	95,841	85,639	-10,201
(B) Total Risk $\sqrt{(R_1+R_2)^2+(R_3+R_4)^2}+R_5+R_6$	214,026	195,159	173,420	-21,739
General Insurance Risk (R_1)	46,797	45,935	45,991	55
Third Sector Insurance Risk (R_2)	-	-	-	-
Projected Interest Risk (R_3)	1,383	2,446	2,385	-60
Asset Management Risk (R_4)	121,214	93,869	77,619	-16,249
Business Management Risk (R_5)	4,945	4,523	4,061	-462
Catastrophe Risk (R_6)	77,855	83,927	77,076	-6,851
Solvency Margin Ratio [(A) / {(B) × 1/2}] × 100	1,030.4%	862.6%	720.8%	-141.8%

10. Asset Evaluation (Loans)

(Unit: Million Yen, %)

	FY2006		FY2007		FY2008		Change	
		Proportion		Proportion		Proportion		Proportion
Total	341,043	100.0	340,228	100.0	349,470	100.0	9,242	-
Total Non-Classified Assets	328,920	96.4	329,553	96.9	344,914	98.7	15,360	1.8
Total Classified Assets	12,123	3.6	10,675	3.1	4,556	1.3	-6,118	-1.8
Class II	9,463	2.8	9,674	2.8	4,319	1.2	-5,355	-1.6
Class III	2,271	0.7	448	0.1	188	0.1	-260	-
Class IV	387	0.1	552	0.2	48	0	-503	-0.2

11. Debts Subject to Risk Control

(Unit: Million Yen, %)

	FY2006	FY2007	FY2008	
				Change
(A) Total Debt Subject to Risk Control	9,599	4,349	3,676	-672
Loans to Borrowers in Legal Bankruptcy	338	477	39	-438
Loans in Default	8,747	3,055	1,548	-1,506
Loans in Default for 3 Months or More	265	586	1,342	756
Restructured Loans	248	230	745	515
(B) Loans	341,043	340,228	349,470	9,242
As a Proportion of Loans (A) / (B)	2.8	1.3	1.1	-0.2

12. Shareholdings by Sector

(Unit: Million Yen, %)

Fiscal Year / Item	FY2006		FY2007		FY2008		Change	
		Proportion		Proportion		Proportion		Proportion
Finance & Insurance	118,289	17.9	100,482	21.5	93,330	27.3	-7,152	5.8
Transport Equipment	100,886	15.3	73,154	15.6	47,190	13.8	-25,963	-1.8
Commerce	76,529	11.6	55,030	11.8	36,084	10.5	-18,945	-1.3
Chemicals	66,129	10.0	43,914	9.4	32,755	9.6	-11,158	0.2
Electric Appliances	63,831	9.7	47,075	10.1	27,755	8.1	-19,319	-2.0
Land Transportation	36,364	5.5	26,905	5.7	19,949	5.8	-6,956	0.1
Construction	39,323	6.0	18,882	4.0	14,417	4.2	-4,465	0.2
Electric Power & Gas	16,782	2.5	12,968	2.8	11,941	3.5	-1,027	0.7
Foods	15,909	2.4	10,779	2.3	10,024	2.9	-754	0.6
Machinery	27,506	4.2	18,314	3.9	8,836	2.6	-9,478	-1.3
Other	98,200	14.9	60,525	12.9	39,971	11.7	-20,553	-1.2
Total	659,752	100.0	468,033	100.0	342,257	100.0	-125,776	-

13. Asset Management Profit & Loss

(Unit: Million Yen)

	FY2006	FY2007	FY2008	
				Change
Interest and dividend income	51,228	81,864	42,982	-38,882
Gain on sale of investment in scurities	7,343	39,086	43,994	4,908
Valuation loss of investment in securities	-1,625	-12,496	-62,461	-49,965
Gain & Loss on derivetives	164	-84,774	-11,832	72,941
Other profit / loss on assets managed	-70	-1,560	-26,425	-24,864
Investment Income on Premiums for Maturity of Refundable Portion of Long-Term and Other Insurance	-22,007	-22,106	-20,213	1,892
Total	35,031	13	-33,956	-33,970

(Reference) Breakdown of Interest and Dividend Income

(Unit: Million Yen)

	FY2006	FY2007	FY2008	
				Change
Securities	38,746	68,671	29,645	-39,025
Bonds	9,892	11,204	10,282	-922
Shares	7,362	8,858	9,439	581
Foreign Securities	15,698	35,771	9,129	-26,641
Other	5,794	12,837	794	-12,043
Loan	6,339	6,735	6,783	47
Land / Buildings	5,113	5,121	5,201	80
Other	1,028	1,335	1,350	15
Total	51,228	81,864	42,982	-38,882

Note: Evaluation profit and loss of derivative transaction at the end of the period are included.

14. Investment in Securities

(1) Unrealized Profit / Loss on Securities

(Unit: Million Yen)

	FY2007			FY2008			
	Cost	Fair Value	Difference	Cost	Fair Value	Difference	Change
Bonds	722,111	732,757	10,645	529,602	535,299	5,697	-4,948
Shares	238,707	403,880	165,173	269,074	268,931	-142	-165,316
Foreign Securities	386,710	370,579	-16,131	347,231	306,777	-40,453	-24,321
Other	108,395	101,339	-7,056	136,322	116,621	-19,700	-12,644
Total	1,455,924	1,608,556	152,631	1,282,230	1,227,631	-54,599	-207,230

Note: 1. Other available-for-sale securities, which are fairly valued on the market, are listed in the above tables.
2. Monetary receivables bought is included in other.

(2) Gain / Loss on Sale of Securities

(Unit: Million Yen)

	FY2006	FY2007	FY2008	
				Change
Bonds	-657	5,587	6,508	920
Shares	7,766	9,833	46,517	36,684
Foreign Securities	107	15,576	-10,548	-26,125
Other	126	8,089	1,517	-6,571
Total	7,343	39,086	43,994	4,908

(3) Valuation Loss on Securities after Impairment

(Unit: Million Yen)

	FY2006	FY2007	FY2008	
				Change
Bonds	-	-	485	485
Shares	1,561	8,463	25,441	16,978
Foreign Securities	64	3,421	24,880	21,459
Other	-	611	11,654	11,042
Total	1,625	12,496	62,461	49,965

15. Fixed Asset Impairment

(Unit: Million Yen)

	FY2006	FY2007	FY2008	
				Change
Land	62	530	65	-464
Buildings	246	339	276	-62
Total	308	869	342	-526

16. Impact of Natural Disasters

(Unit: 100 Million Yen)

	FY2006	FY2007	FY2008	
				Change
Direct Insurance				
Fire	76	20	8	-12
Auto	12	2	18	16
Other	2	2	2	-
Claims Paid	90	24	28	4
Claims Reserve	3	2	1	-1
Total	93	26	29	3
Re-Insurance				
Fire	3	1	-	-1
Auto	-	-	-	-
Other	-	-	-	-
Claims Recovered	3	1	-	-1
Reserves Recovered	-	-	-	-
Total	3	1	-	-1
Net				
Fire	73	19	8	-11
Auto	12	2	18	16
Other	2	2	2	-
Claims Paid	87	23	28	5
Claims Reserve	3	2	1	-1
Total	90	25	29	4
Draw-Down on CAT Reserves	12	2	18	16
Net Impact (Negative)	78	23	11	-12

17. Aioi Life

(Unit: 100 Million yen, %)

	FY2007	FY2008		
			Change	Change %
New Policy Total	8,015	10,640	2,625	32.7
Personal/Personal Pension	7,866	10,437	2,571	32.7
Group	149	203	53	35.9
Policies in Force	67,499	74,711	7,211	10.7
Personal/Personal Pension	49,074	53,668	4,594	9.4
Group	18,425	21,042	2,617	14.2
Premium and Other Income	899	943	44	4.9
Asset Management Profit	65	74	9	14.8
Claims and Other Payment	304	358	53	17.5
Asset Management Expense	5	4	-0	-17.2
Total Assets	3,746	4,208	461	12.3
Solvency Margin Ratio	2,078.8	2,040.6	-38.2	

(Reference) Annualized Premiums

New Policy	99	94	-5	-5.7
Policies in Force	684	708	24	3.5

II. Operating Result Data

1. Operating Premiums

(1) By Class

(Unit: 100 Million yen, %)

	FY2007		FY2008		
		Change %		Change	Change %
Auto	4,652	-0.9	4,563	-89	-1.9
CALI	1,634	-1.4	1,210	-424	-26.0
Fire	1,143	-3.1	1,200	57	5.0
P.A.	437	-1.0	437	0	0.0
Marine	91	5.1	87	-5	-5.0
Other	675	3.8	693	18	2.6
Total	8,632	-0.9	8,189	-443	-5.1

(2) By Channel

(Unit: 100 Million yen, %)

	FY2007		FY2008		
		Change %		Change	Change %
Pro	2,931	-2.1	2,863	-68	-2.3
Auto	1,756	0.2	1,591	-165	-9.4
Toyota Group	1,963	1.0	1,791	-173	-8.8
Toyota Gp Dealers	1,716	0.3	1,540	-176	-10.3
Toyota Gp Cos.	247	6.3	250	3	1.0
Other Dealers	244	-4.8	206	-39	-15.8
Corporates	791	0.2	809	18	2.3
Financial	263	-4.8	261	-2	-0.6
o/w bancassurance	20	-45.3	13	-7	-34.1
Other	683	-2.1	668	-15	-2.2
Total	8,632	-0.9	8,189	-443	-5.1

(3) Direct Premiums Income in Overseas

(Unit: 100 Million yen, %)

	FY2007		FY2008		
		Change %		Change	Change %
F&I	318	21.0	244	-73	-23.0
JIA and Other	199	-0.9	151	-47	-23.9
Total	517	11.5	396	-120	-23.4

2. Auto Insurance

(1) Vehicle/Unit Price Trend

(Unit: %)

	FY2007	1Q FY2008	2Q FY2008	3Q FY2008	4Q FY2008	FY2008
Premiums	-0.9	-1.8	-2.1	-1.6	-1.9	-1.8
Vehicles	0.1	-1.2	0.4	0.7	1.0	0.2
Unit Prices	-1.0	-0.6	-2.5	-2.3	-2.9	-2.0

(2) Fleet, Non-Fleet Vehicle/Unit Price Trend

(Unit: %)

	FY2007			FY2008		
	Premiums Increase	Vehicle Increase	Unit Price Increase	Premiums Increase	Vehicle Increase	Unit Price Increase
Total	-0.9	0.1	-1.0	-1.8	0.2	-2.0
Fleet	3.0	0.7	2.3	-1.2	-2.2	1.0
Non-fleet	-1.4	0.0	-1.4	-1.9	0.5	-2.4

(3) Switchover to "Top Run"

(Unit: %)

	FY2007	FY2008
Total	54.4	55.8
New	42.8	49.9
Renewal	55.4	56.4

(4) Sales of Dedicated Toyota Market Products

(Unit: 1,000 Policies, 100 Million Yen)

	FY2007		FY2008	
	Policies	Premiums	Policies	Premiums
Convini Plan	49	50	47	47
Nagaraku Plan	36	29	45	35
Lexus Owners' Auto Insurance Plan	9	20	11	21

3. Platform Products

(Unit: 1,000 Policies, 100 Million Yen)

	FY2007		FY2008	
	Policies	Premiums	Policies	Premiums
Health Comp. (Live Lead)	205	86	213	91
Home Comp.	597	233	604	243
Traders Comp.	55	43	72	51
Construction Comp.	15	54	16	54
Transportation Comp.	1	6	1	7

Note: Total policies and operating result basis.

4. Long-Term Fire Products

(Unit: 1,000 Policies, 100 Million Yen)

	FY2007		FY2008	
	Policies	Premiums	Policies	Premiums
My Home Comprehensive	134	289	122	311

5. Aioi Life

Sales of Main Products

<Personal>

Launch Date	Product Name	FY2006 Policies	FY2007 Policies	FY2008 Policies	Cumulative (Since Launch) Policies
Jun 2004	New Income Protection Insurance Just One	3,133	—	—	25,827
Nov 2004	*Zutto Luck*	1,563	1,468	1,816	7,629
Apr 2005	*Doru Monogatari*	383	362	133	1,408
Jun 2005	Super Whole Life Premium	1,796	—	—	6,530
Oct 2005	Carna	981	921	837	3,192
Jun 2006	Dream One	1,644	885	354	2,883
Oct 2006	New Super Whole Life Premium	2,017	3,813	410	6,240
Oct 2006	Just One α	4,505	6,195	634	11,334
Oct 2007	Interst-Sensitive Private Pension Insurance (Saving-type)	—	6,204	8,453	14,657
Dec 2007	Interst-Sensitive Private Pension Insurance (Lum-sum Payment)	—	312	549	861
Jun 2008	Just One W	—	—	12,300	12,300
Jun 2008	Premium W	—	—	3,064	3,064

Reference

Just One + Just One α + Just One W	7,638	6,195	12,934	49,461
Super Whole Life Premium + New Super Whole Life Premium + Premium W	3,813	3,813	3,474	15,834
Variable Whole Life Insurance launched in June 2005 (Super Whole Life Premium and Carna included.)	30,880	34,122	41,968	135,040
Of which Super Whole Life Premium + New Super Whole Life Premium (Variable Whole Life Insurance with Income Security)	5,930	5,036	4,950	23,585

<Group>

Product Name (Launch Date)	FY2006 No. of Insureds	FY2007 No. of Insureds	FY2008 No. of Insureds	Cumulative (Since Launch) No. of Insureds
Group credit life cover with cancer diagnosis benefit (Feb 2004) Group credit life cover with three major diseases benefit (Feb 2006) Group credit life cover with eight major diseases benefit (Aug 2007)	16,215	12,680	13,275	57,179