



# **ANNUAL REPORT 2003**

**Aioi Insurance Co., Ltd.**

## Always there for the customer

Aioi Insurance responds accurately and rapidly to market needs by leveraging its close links with customers. And using regional networks firmly rooted in local communities, we are aiming to become a company that creates new value.

## Number one on the road

By offering unique insurance products and pioneering services through highly convenient user channels, we are working to win the overwhelming support of drivers and establish Aioi Insurance as the leading brand in the automobile insurance market.

## Peace of mind, health and prosperous lifestyles

As society ages and birth rates decline, health, medical care and investment needs are growing. In response, Aioi Insurance is actively developing a range of unique products and services as it seeks to play a role in creating a prosperous society.

## Sustained growth founded on high-efficiency and corporate value

Aioi Insurance is working to enhance competitiveness and corporate value based on high operational efficiency that supports powerful earnings capabilities and stable growth. This is an integral part of our efforts to become a company trusted by customers, shareholders, sales agents and society as whole.

## Committed to the spirit of dynamism and challenge to become an industry pioneer

Aiming to open new industry frontiers, Aioi Insurance places high priority on employees who can anticipate change, think independently and are proactive.

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## CAUTIONARY NOTE: FORWARD-LOOKING STATEMENTS

Forward-looking statements contained in this annual report with respect to Aioi Insurance's plans, forecasts, strategies, and beliefs that are not historical facts are based on information available to management at the time of publication. Readers are cautioned to refrain from making investment decisions based solely on these statements, as actual performance may differ materially from forecasts due to events and circumstances that include, but are not limited to, the following: economic conditions in Aioi Insurance's operating environment; fluctuations in exchange rates; and the level of demand for insurance products and services.

## ABOUT AIOI

Aioi Insurance Company, Limited was formed in April 2001 from the merger of two long-established non-life insurance companies, The Dai-Tokyo Fire & Marine Insurance Co., Ltd. and The Chiyoda Fire & Marine Insurance Co., Ltd. Our new company name, which means “growing together” in Japanese, reflects our desire to grow in tandem with our customers, agencies and shareholders. With net premiums written of ¥846 billion (\$7,036 million) on a consolidated basis and total assets of ¥2,651 billion (\$22,057 million), Aioi Insurance is one of Japan’s largest non-life insurance companies. Through our domestic subsidiaries and affiliates we also offer life and personal insurance, operate nursing care facilities and provide various insurance support services.

Aioi Insurance boasts a comprehensive nationwide network of 512 sales offices under 109 sales branch offices, 229 claim service centers and offices, and 46,759 agencies. This domestic network helps the company develop products and services tailored to evolving consumer demands.

Our overseas network provides diversified insurance services and consists of subsidiaries and branches in key cities in Asia, Australia, North America, and Europe, and offices of allied local insurers around the world. We also operate representative offices in 17 major cities worldwide to assist policyholders who travel, live, or work abroad.

## FINANCIAL HIGHLIGHTS

Aioi Insurance Company, Limited and Consolidated Subsidiaries  
Year Ended March 31, 2003

### Consolidated Financial Highlights

	Millions of Yen	Thousands of U.S. Dollars (Note)
	2003	2003
Net premiums written .....	¥ 845,669	\$ 7,035,516
Interest and dividend income.....	44,959	374,038
Net income for the year .....	13,927	115,868
Total shareholders' equity .....	295,670	2,459,821
Total assets .....	¥2,651,212	\$22,056,679

Note: U.S. dollar amounts are converted from yen, for convenience only, at the prevailing rate of ¥120.20 to U.S.\$1 on March 31, 2003.

### Non-Consolidated Financial Highlights

	Millions of Yen	Thousands of U.S. Dollars (Note)
	2003	2003
Net premiums written .....	¥ 836,841	\$ 6,962,075
Interest and dividend income.....	40,372	335,874
Net income for the year .....	10,304	85,727
Total shareholders' equity .....	308,888	2,569,785
Total assets .....	¥2,496,328	\$20,768,127

	%
Loss ratio .....	60.06
Expense ratio .....	35.29

Note: U.S. dollar amounts are converted from yen, for convenience only, at the prevailing rate of ¥120.20 to U.S.\$1 on March 31, 2003.



### Working to become closer to customers and communities than any other insurance company

In the fiscal year ended March 31, 2003, the non-life insurance industry had to contend with an increasingly difficult operating environment. Further liberalization and deregulation triggered a new wave of competition, while the prolonged weakness in the Japanese economy took its toll. Meanwhile, the whole fabric of society is being reshaped by the globalization of economies and the financial industry, the rapid development of IT, and significant demographic shifts.

In this climate, restructuring has gathered pace in our industry as companies battle to stay competitive. Aioi Insurance was born out of this period of restructuring in April 2001. Since then, seeking to turn the changes in our market into business opportunities, we have worked to strengthen our business base and enhance operating efficiency.

Aioi Insurance is not affiliated with the traditional zaibatsu and financial groups in Japan. Our operating base is closely wedded to communities and the retail insurance market. Using a new information service network rooted in local communities, we are aiming to become closer to customers and communities than any other insurance company in the industry by offering comprehensive lifestyle services that go beyond the conventional boundaries of the insurance sector.

By leveraging the pioneering technologies of Toyota Motor Corporation, and forging links with its financial arm, we are working to provide a new lineup of creative and groundbreaking products and services that support car users and raise their satisfaction. Meanwhile, in the promising “third sector,” where demand is expected to rise for health, medical care, and nursing care services as

society ages, we are joining hands with nationwide health and medical professionals to build a comprehensive medical network. Together with daycare centers operated by a subsidiary and participation in the mental healthcare field, our goal in the “third sector” is to develop unique products and services that help to create a safe and comfortable living environment for Japan’s aging population.

These strategies will be supported by moves to further strengthen our business base, including fundamental reform of back-office and sales operations through the creation of a new business model that maximizes IT tools and systems. Our objective is to transform Aioi Insurance into a company with a lean, productive, and highly efficient operating structure. Company-wide efforts to improve compliance and risk management will also be crucial to enhance the quality of Aioi Insurance.

The current year, ending March 31, 2004, marks the third year since our birth, and we have positioned it as the period when we put the finishing touches to our merger. We will formulate a medium-term plan, which will form the basis for all our employees to work together in implementing and accelerating our management strategy. This will underpin our efforts to realize our bold vision for Aioi Insurance: a top-flight insurance provider closer to customers and communities than any other company and capable of providing maximum satisfaction to its policyholders.

I ask for your continuing support as we seek to make this vision a reality.

August 2003



Akira Seshimo  
President



*Aioi Insurance's Medium-Term Plan, covering the period from 2003 to 2005, is designed to realize the company's corporate philosophy and its vision for the future. Below, we give an outline of the plan.*

1. Strengthen core non-life insurance operations to create a more powerful earnings structure

### **Develop regional markets (completion of a regional information network)**

- Complete motor networks for each region (generate synergies and increase market share by channeling customers into Aioi-affiliated repair shops)
- Speed up alliance formation with local financial institutions (form alliances by offering access to our service network call centers)
- Expand tie-ups with companies benefiting from and using this service

### **Leverage the Toyota market**

- Original product development by leveraging Toyota's advanced technologies and its financial services business
- Provide know-how and systems to enable car dealers to increase revenue from insurance services
- Increase business with companies in the Toyota Group
- Expand the Finance & Insurance (F&I) business overseas. Work to develop the Chinese market

### **Develop lifestyle products integrated with support services**

- Develop advanced automobile insurance products in cooperation with automobile manufacturers
- Develop platform products that enhance convenience and offer an affordable premium structure
- Develop personal insurance policies that meet the needs of an aging society
- Offer non-life insurance services that provide the highest level of customer satisfaction and supplement them with safety, housing, medical and other lifestyle support services

2. Boost profitability

### **Continuous efforts to improve the automobile insurance loss ratio**

- Strengthen underwriting guidelines
- Enhance revenues by channeling customers into Aioi-affiliated repair shops, which offer labor costs free of charge

- Integrated management and speedy settlement through *Symphony*, a claims-processing service covering all insurance categories

### **Realignment of the product portfolio**

- Strengthen multiple insurance package sales by promoting platform products
- Enhance sales channels for fire insurance products through financial institutions, house builders and other business sectors
- Boost sales of "third sector" products

### **3. Stabilizing and increasing profit Restructure overseas business operations to improve profitability**

#### **Bolster the asset management business**

- Restore the asset portfolio to a sound footing (sharply reduce cross-shareholdings)
- Strengthen asset management capabilities (build a stable earnings platform by diversifying asset management styles and methods)
- Introduce strict risk management system and enforce adherence to asset liability management (ALM)

#### **Expand profits generated in the life insurance business**

4. Increase productivity and efficiency through business model reform

#### **Back-office reform**

- Simplify transaction and outsourcing procedures with a new administration and agency system
- Reduce the volume of administrative work by outsourcing accounting services, sharing accounting work, and following direct accounting and daily settlement procedures

#### **Marketing reform**

Reduce administrative work load on sales personnel by eliminating overlapping administrative procedures at the company and its agents

- Shift personnel to the sales frontline to win new business  
Strengthen market strategy planning and development functions; enhance the direct market development system; build a system to make the management of small-scale agencies easier

- Improve the efficiency of personnel involved in back-office operations

#### Strength of profitability

- Establish a sales office management system tied to profitability

#### Reform of sales channels

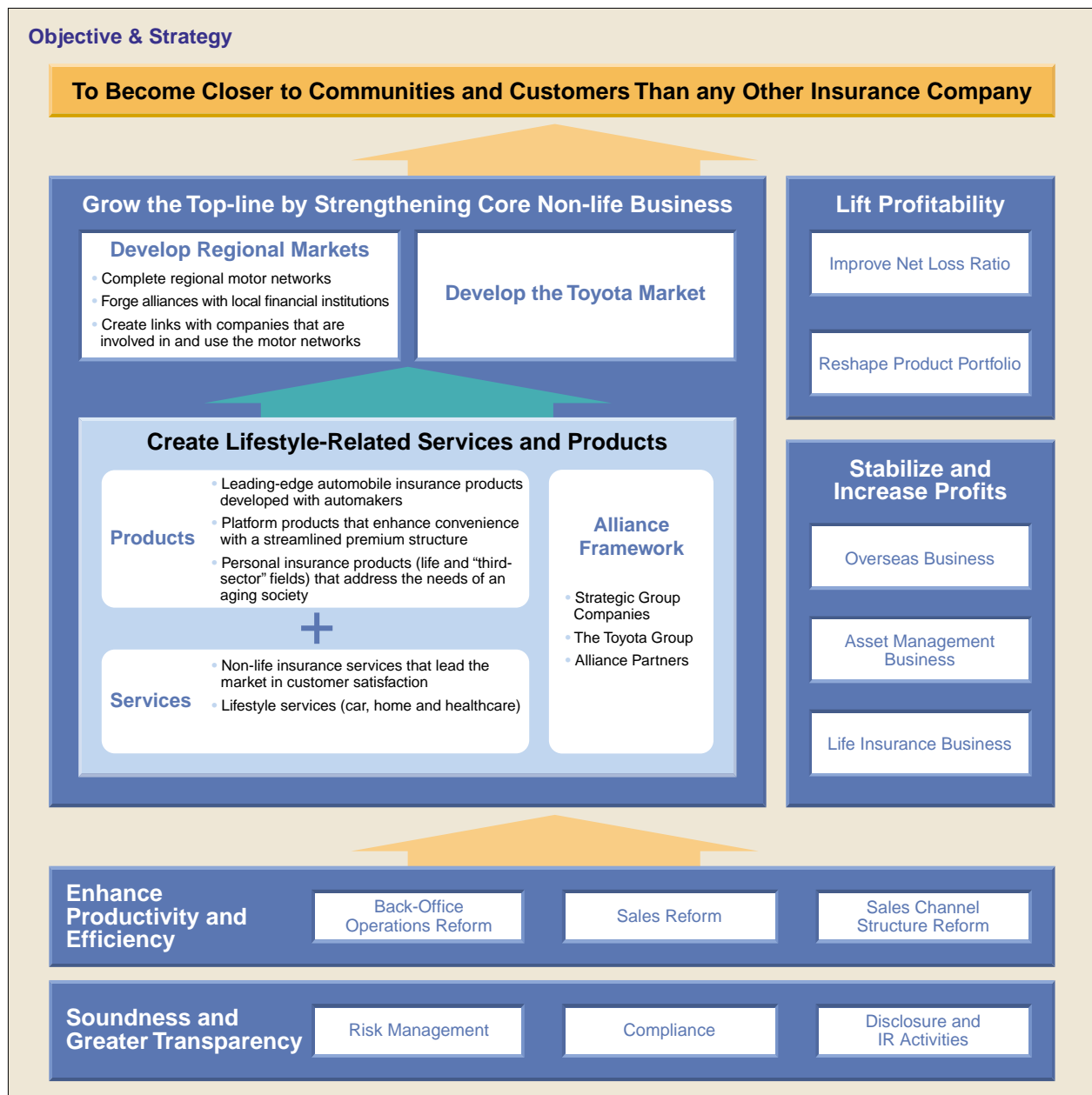
- Expand existing sales channels and make them more independent (Use Aioi Support Box Co., Ltd. to provide more powerful backup)
- Increase sales from consulting and multiple insurance package products
- Support small-scale agencies through increased inter-agency cooperation

#### 5. Sound and transparent finances Strengthen risk control and compliance systems

- Strengthen specific risk management systems and improve the comprehensive risk management system
- Bolster the compliance system to enhance sound and fair business management

#### Enhance new disclosure and IR activities

- Initiatives to ensure active and timely disclosure of management and financial information



## *Strengthening the management of increasingly diverse and complex risk exposure based on thorough analysis*

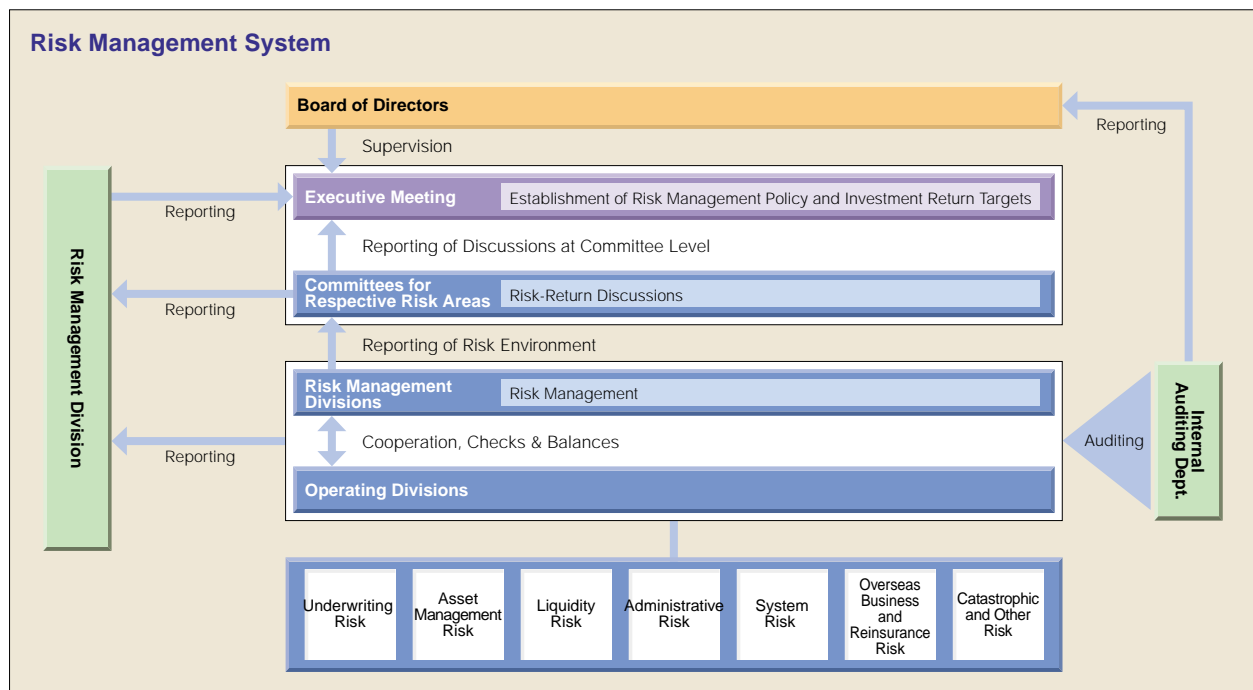
Aioi Insurance's operating environment is undergoing dramatic change. Factors driving this change include economic globalization, continuing industry deregulation, the arrival of new market entrants from other industries, and shifts in communication methods due to the Internet and other developments. The inevitable result of all these trends is that insurance companies face increasingly diverse and complex risk. Consequently, it is now even more important that risks are precisely identified and their potential

impact properly analyzed and managed, to ensure a sound financial position and boost profitability.

Aioi Insurance's Risk Management Policy reflects these considerations and establishes a clear framework for our risk management system. Risk management committees and risk management rules created for each specific area of risk, support this policy. As these measures show, Aioi Insurance's multifaceted approach to risk management includes organizational, systematic, and regulatory initiatives. Their implementation is backed up by the Risk Management Division, which monitors overall control and management.

### Risk Management Policy

Aioi Insurance identifies and clarifies key areas of risk, optimizing risk management measures for each specific type and level of risk. This allows the company to take the considered risks necessary to achieve its management goals and to assure operational stability and business profitability.



## Principal Risks and Related Management Systems

### 1. Underwriting Risk

Underwriting risk results from losses caused by actual claims that differ significantly from actuarial claims forecasts due to changes in economic conditions or loss rates.

Aioi Insurance evaluates risk trends for each insurance category by referring to category loss rates and the concentration of risk resulting from natural disas-

ters (such as earthquakes). As soon as an abnormal risk value arises, the company quickly goes to work on identifying the exact location and the cause of the risk, and reflects these findings in product development, underwriting standards, and marketing methods.

Furthermore, the company has established clear risk retention standards for underwriting risk and diversifies such risk through reinsurance. This ensures no over-concentration of risk.



## 2. Asset Management Risk

Assets are principally exposed to three main risks: systematic or market risk, credit risk, and real estate investment risk. Aioi Insurance has put in place measures to deal with all these areas.

### (1) Market risk

Market risk results from changes in interest rates, stock prices and currency exchange rates. This risk has the potential to reduce the value of, or completely eliminate, an asset under management. We control this risk through a variety of measures, such as position control, loss limits and stress tests.

### (2) Credit risk

Credit risk arises in the event that a credit obligation will not be paid due to reasons such as deterioration in the financial condition of the borrower. This can result in a decline in value or complete loss of an asset. To manage credit risk, Aioi Insurance has set up an in-house rating-based credit ceiling and a credit management system. This system is supplemented by in-house screening to develop credit policies and dynamic credit management.

### (3) Real estate investment risk

Real estate investment risk derives from possible changes in rental rates and their impact on income from properties. In addition, changes in market conditions can cause real estate prices to decline, resulting in losses. Aioi Insurance manages this risk by setting up “alarm points” and a minimum rate of return on investment.

To support the above risk management measures, Aioi Insurance employs the Risk Limit Method, by which the maximum amount of estimated market risk and credit risk are kept within the limit of the capital invested.

## 3. Liquidity Risk

Liquidity risk refers to possible losses caused by deterioration of a cash position, due to massive outflows of funds from the market or market turmoil. To protect against such risks, Aioi Insurance always maintains adequate liquidity and precisely monitors incoming and outgoing funds, thus assuring a satisfactory cash position.

## 4. Administrative Risk

Administrative risk results mainly from errors in administrative procedures or fraud by part of the company’s officers, agents, or employees. Administrative risk also derives from insufficient testing of new

data processing systems before their introduction. All these risks are potential causes of losses to the company. To assure that our customers can expect the same high quality of service at all our branches and service centers, we provide all operating bases with an administrative procedures manual. This is supplemented by monitoring the necessary parameters of administrative procedure at head office, as well as periodic audits of branch offices and service centers by our internal auditing department.

## 5. System Risk

System risk is related to the failure or malfunction of the main computer system, or computer fraud. Improper system development plans and delays in the development of new systems can also cause losses. To cope with these risks, Aioi Insurance has developed a Security Policy that defines fundamental policy on data management. The company also ensures that new computer systems undergo strict testing before being put into operation, while system development projects are only outsourced to the most reliable specialist firms.

Management believes that protecting customers’ personal information is an important part of risk management and has established strict rules on access to system data and instituted extensive measures to ensure network security.

A contingency plan has also been developed to supplement these initiatives, which ensures that systems can be recovered quickly in case of fire or natural disaster.

## 6. Overseas Business Risk and Reinsurance Risk

Overseas business risk and reinsurance risk refers to risks arising from our overseas business activities, including overseas inward reinsurance and management of overseas subsidiaries and branch offices. Overseas reinsurance risk includes asset management risk, liquidity risk and administrative risk. Aioi Insurance has established the Overseas Business and Reinsurance Committee to monitor and manage these risks. The Overseas Business and Reinsurance Risk Manager in the Compliance Control Department backs up and reinforces monitoring capabilities. Operating independently of the division, the Risk Manager enhances the transparency and adequacy of risk monitoring capabilities.

*As a preeminent company in the industry, Aioi Insurance has put in place a comprehensive and effective audit and monitoring framework.*

## Internal Audit and Monitoring Framework

Corporate auditors are responsible for internal audits carried out under the Commercial Code of Japan, while the Internal Auditing Department, which is independent of the Company's executive bodies, is mandated to carry out other auditing activities.

From the perspectives of risk management, legal compliance, and insurance solicitation management, the Internal Auditing Department is responsible for verifying that each Head Office department, regional sales department and sales office implements and follows management policy and strategy based on appropriate corporate governance principles.

These audits pinpoint problem areas and also serve as the basis for identifying the cause of, and formulating remedial measures for, any problems

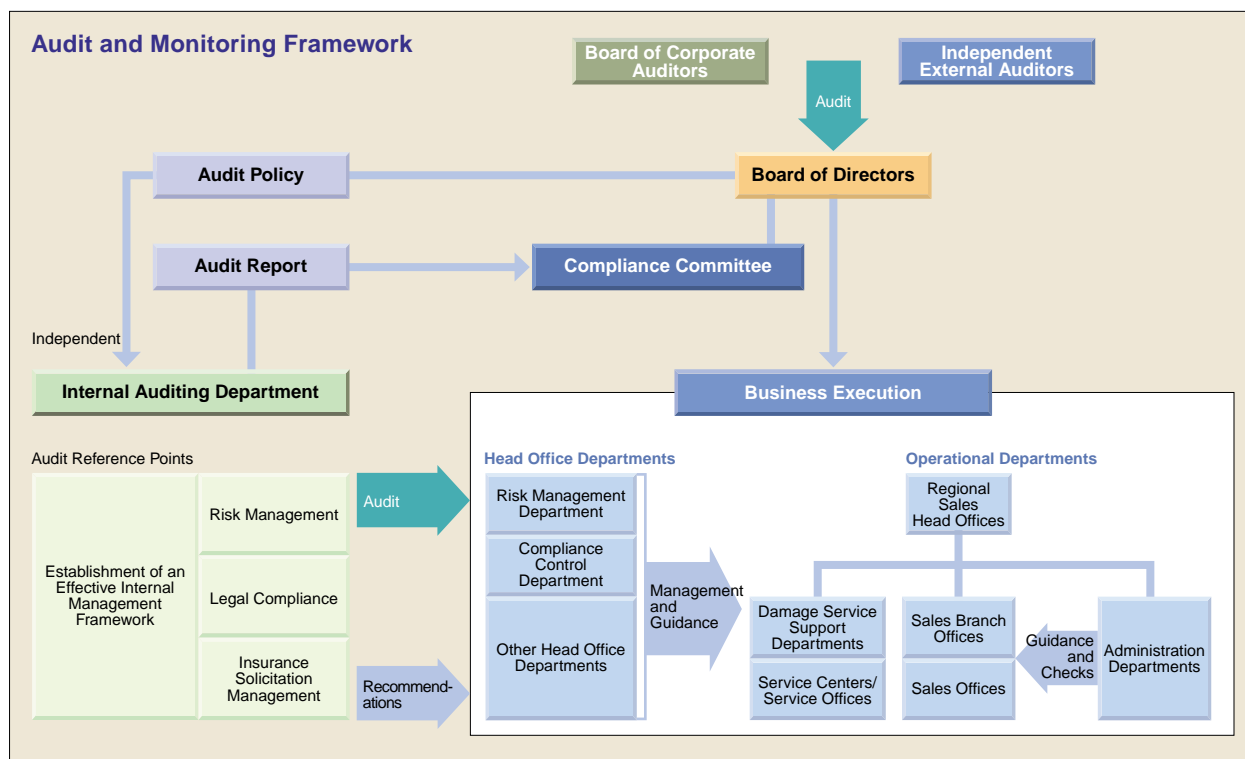
that have been identified. Results are reported regularly to management, while identified issues and related corrective measures are used to upgrade company-wide corporate governance, thus ensuring a comprehensive and effective audit system.

## External Audit and Monitoring System

As prescribed by the Insurance Business Law, Aioi Insurance is required to undergo regular audits by the Inspection Bureau of the Financial Services Agency and Local Finance Bureaus of the Ministry of Finance.

In addition, the Company receives audits by independent external auditors, as required by the Law for Special Exceptions to the Commercial Code and the Securities and Exchange Law.

The independent external auditors, corporate auditors and Internal Auditing Department work in unison to make incremental improvements to the accuracy and effectiveness of the Company's audit and monitoring framework.



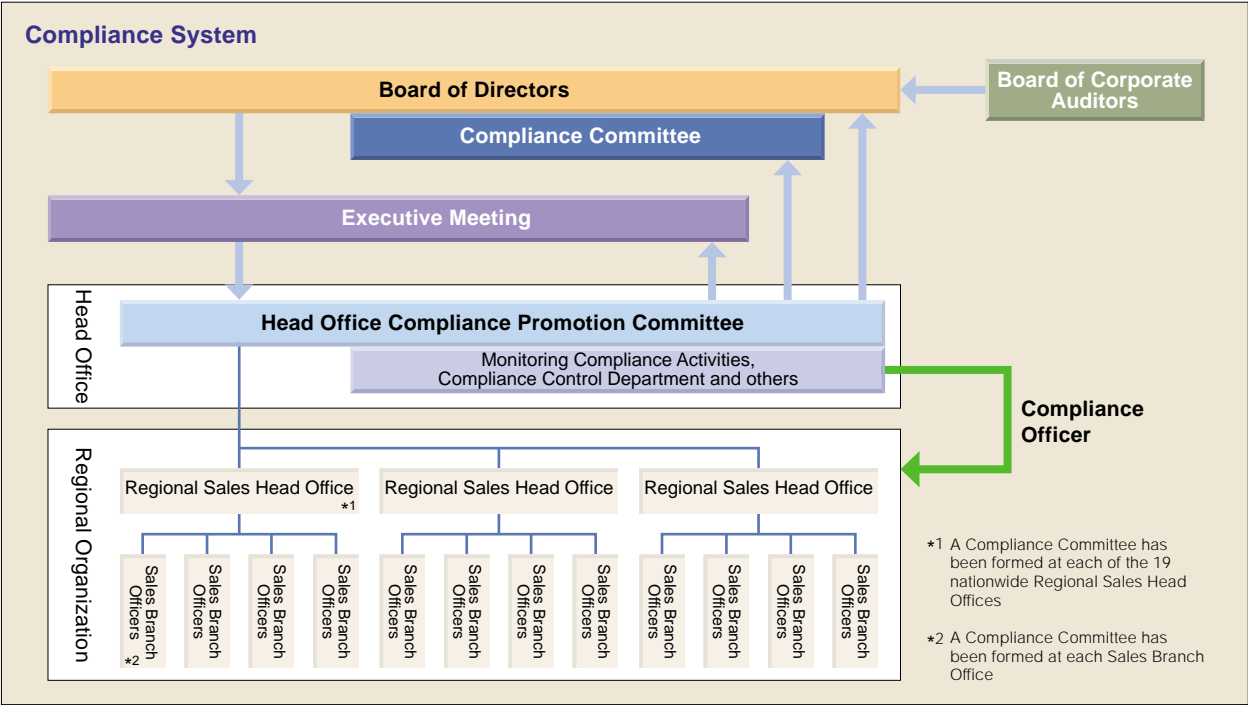
**Promoting robust and healthy management through strict legal compliance**

Aioi Insurance’s business activities are underpinned by the principle of “growing together” with customers, agencies, and shareholders. Guided by this principle, we are striving to become an integrated provider of services that manage risk and give peace of mind to our policyholders. In doing so, we aim to contribute to social stability, economic prosperity and enriched lifestyles. Constantly aware of our important social and public mission as a member of

the non-life insurance industry, we will work to contribute to economic stability and development as we strive to reach these objectives. Consequently, management attaches a great deal of importance to compliance activities in order to win the trust of customers and shareholders and become a company respected by society at large. More specifically, based on our Compliance Policy outlined below, which determines the ethos and behavior required of every Aioi Insurance employee in relation to applicable laws, we have instituted a variety of compliance measures.

**Compliance Policy**

- \* In order to satisfy our customers and retain their confidence, we have positioned compliance activities at the heart of all our business activities to ensure sound and fair management.
- \* In order to win the trust of customers and become a company respected by society at large, we have formulated a code of conduct to govern the activities of every Aioi Insurance employee.



**Compliance Program**

Every fiscal year, the Board of Directors formulates a detailed compliance action plan known as the Compliance Program. Regional sales head offices and sales branch offices formulate their own action plans that conform to the Compliance Program and engage in activities in strict compliance with laws and regulations. Reports on compliance activities are made to the Board of Directors and the Executive Meeting on a regular basis.

**Compliance Promotion System**

Aioi Insurance has established a comprehensive compliance promotion system consisting of the following committees and departments: the Compliance Committee under the auspices of the Board of Directors; the Head Office Compliance Promotion Committee to manage and promote compliance activities across the entire company; and a range of departments to handle other compliance issues, including the Compliance Control, Legal, Customer Service, and Agents System Operating departments.

*Aiming to be the leading brand in automobile insurance by winning the overwhelming support of users, Aioi Insurance has launched a range of innovative products and services.*

### Stronger ties with carmakers lead to innovative insurance products

As a non-life insurance company with close links to carmakers, Aioi Insurance is the only non-life insurance company in Japan to own a crash test facility. The test data we gather not only helps us to lower premiums, but also allows us to make suggestions on the design of safer vehicles and develop innovative insurance products. In this way, we can provide powerful support for automobile users.

### Insurance policies developed from crash simulation data: *Dohn! to Omakase*

At our crash test facility, we analyze improvements in damage resistance and ease of repair for individual car models. Using this data, we have developed the *Dohn! to Omakase* insurance policies, which

offer up to a 10% discount on premiums.

These innovative new products were made possible by our position as the only company in the non-life insurance industry in Japan to operate its own crash test facility, and our close relationships with carmakers.

Cars that have superior damage resistance and are easier to repair naturally cost less to put back on the road. These factors also keep down maintenance costs. With policies such as *Dohn! to Omakase* that take account of these factors, Aioi Insurance helps to reduce the cost of owning a car in a society where it has become an indispensable means of transport.

We plan to work with carmakers in Japan and overseas to popularize and expand sales of this kind of insurance product. By helping to reduce the cost of repair and insurance, we hope to offer significant benefits to users and car-based society in general.

\*As of May 2003, the above policies covered cars manufactured by Toyota Motor Corporation and Fuji Heavy Industries Ltd. (Subaru)

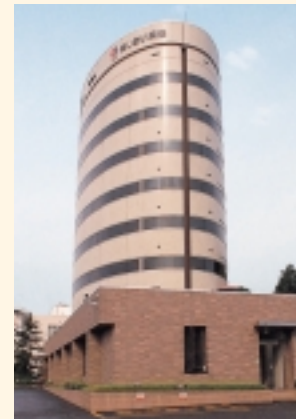
### Center for research into vehicle collision and automobile technologies: The Aioi Insurance Automobile Research Center (crash test facility)

This facility was built to gather invaluable data on automobile damage from collisions, giving us the tools to stay competitive at a time when insurance products and premium rates are experiencing rapid deregulation. None of our rivals in the industry has access to their own crash test facility.

The Aioi Insurance Automobile Research Center operates this crash test facility and compiles experimental data on damage resistance and ease of repair for individual car models. The research center is also closely involved in research into developing new methods of car repair.

The efforts of the research center do not stop at simply compiling experimental data, but also extend

to a broad range of technology-related issues. For example, the research center offers technical training programs and seminars covering a range of topics from the repair of hybrid vehicles and the preparation of body repair and paint estimates, to consultation on car maintenance issues. In short, the research center is the Aioi Insurance Group's core facility for education and training related automobile technology.



### Promoting recycling: Heartful Recycle

As a company committed to the development of a recycling-oriented society, Aioi Insurance launched an insurance policy in 2000 that included a rider for recycled parts. In 2002, we revamped this policy and renamed it *Heartful*

*Recycle*, with the aim of encouraging more customers to sign up. The policy is unique in the fact that it allows the use of recycled parts in car repairs for vehicles 37 months or older, and offers lower premiums as an incentive. This policy was made possible thanks to the development of a supply channel for quality recycled parts through an alliance with Japan's largest recycled parts-related corporate group backed up by the creation of an efficient repair service framework that includes our non-life service division and a network of repair shops.

Since its launch, a large number of customers and agents have welcomed *Heartful Recycle* as a product that addresses some of today's environmental needs. At Aioi Insurance, we remain committed to protecting the environment as we strive to become the company of choice of our customers.

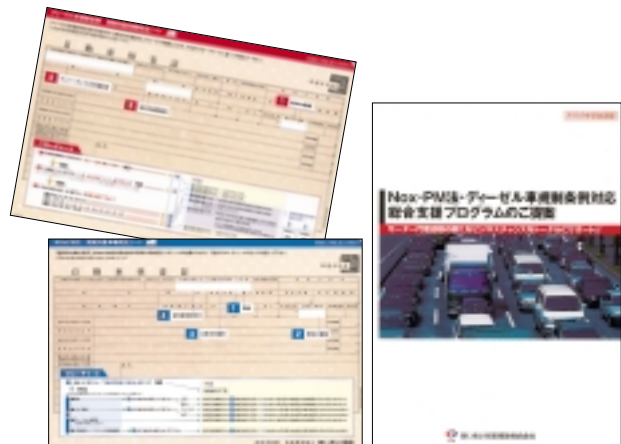
### A pioneering new product: BP Premium

Aioi Insurance has launched a pioneering product whereby any policyholder who agrees to have repairs covered by their policy (excluding total vehicle loss) carried out at a repair shop certified by the company, is eligible for an additional ¥5,000 in special insurance cover for the accident.



### Program to support compliance with the Automobile NOx/PM Law and new restrictions on diesel vehicle emissions

The Automobile NOx/PM Law came into force in 2002 and regulations restricting emissions from diesel vehicles are scheduled to come into effect in October 2003. These developments are forcing owners of vehicles that come under the scope of the new legislation to take steps in response. Aioi Insurance is responding proactively to help the automobile industry and diesel vehicle owners through a range of initiatives. These include assistance in purchasing diesel particulate filters (DPFs) and catalytic converters at concessionary prices and access to our *ITI system* for the purchase and trade-in of existing vehicles that do not comply with the revised regulations. Aioi Insurance is also preparing several original tools to provide automobile owners with information on these issues.



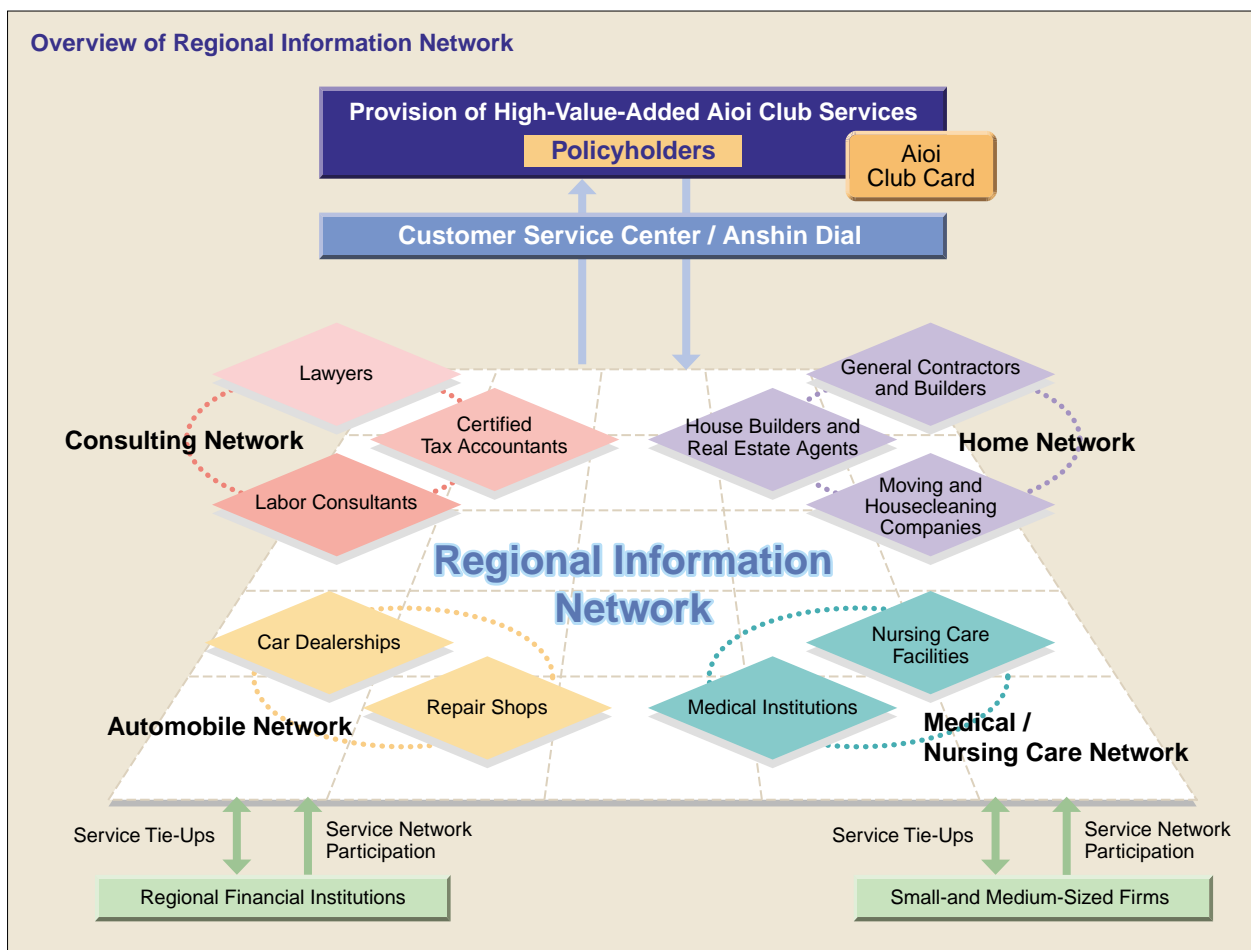
*Aioi Insurance aims to become a company that is familiar and readily accessible to its customers by providing high-quality local information services.*

### The Aioi Club

Our goal is to become closer to customers and communities than any other insurance company. With this goal in mind, we built up the Aioi Club network for individual customers and the Corporate Aioi Club network for business customers. These independent regional information networks have Aioi Insurance and Anshin Dial Co. at their hubs and mainly comprise our agencies and alliance partners. In addition to automobile-related information, the networks offer a wide variety of useful information services for customers' daily lives.

### Developing Local Markets

Our service strategy is designed to develop local retail markets by providing high-quality services to customers, while at the same time channeling customers to service providers in the network to forge stronger business ties. Going forward, we intend to reflect local needs even more closely by developing services specifically tailored to each region.



*Aiming to be a company that helps to create comfortable lifestyles for Japan's aging population, Aioi Insurance is actively developing products and services that address the healthcare, medical, and nursing care needs of the elderly.*

In Japan, demand for medical and nursing care services is growing rapidly as the birthrate falls and the number of elderly grows. Consequently, issues related to medical and nursing care are also expected to become serious in the years ahead. These issues include the likelihood that patients may not be able to select the medical institution of their choice for treatment, the cost of healthcare and hospitalization in the event of illness or injury, and the availability and cost of nursing care facilities. At Aioi Insurance, we believe we have an important role to play in protecting people against these kinds of problems in their everyday lives, which we see as risks, just as we do for car drivers. Based on this thinking, we took the lead in the industry in upgrading our range of medical information services. Aioi Insurance, Aioi Life Insurance, and Fureai Do-Life Services Co., Ltd., a subsidiary providing medical, healthcare, and nursing care services, combined their resources to build a medical and nursing care services network. By developing high quality products and services to offer over this network, the Aioi Group aims to enhance the quality of life (QOL) of its customers. We have named this service structure our QOL business, and its focus will be on building close relationships with local communities and providing customer-oriented services.

### Fureai Do-Life Club

Fureai Do-Life Club uses its network to provide health, medical, and nursing consultation services to customers in the “third-sector.”

Our wholly owned subsidiary Fureai Do-Life Services Co., Ltd. operates the Fureai Do-Life Club. The club provides consulting services 24 hours a day, 365 days a year. Simply by dialing a toll-free number, users can receive consultation on health, medical, and nursing care issues. Users can also obtain information about doctors specializing in specific treatment areas, hospitals and other medical facilities with which the company has cooperative arrangements, as well as receive introductions to, and organize appointments at, facilities providing regular medical checkups. They can also obtain information on providers of nursing care services.

Our consultation team of health and nursing care consultants includes experts such as doctors, nurses, and social welfare advisors who provide advice on a wide range of issues of concern to our customers. The service is being expanded in the current fiscal year to include specialists in urology, orthopedics, obstetrics, gynecology, and neurology, who will be available in the afternoons on weekdays on a rotating basis.

In January 2003, we launched an Internet-based health, medical, and nursing care consultation service. Customers can also obtain information via email on hospitals providing regular medical check-ups and on hospitals with which the company has cooperative arrangements.

