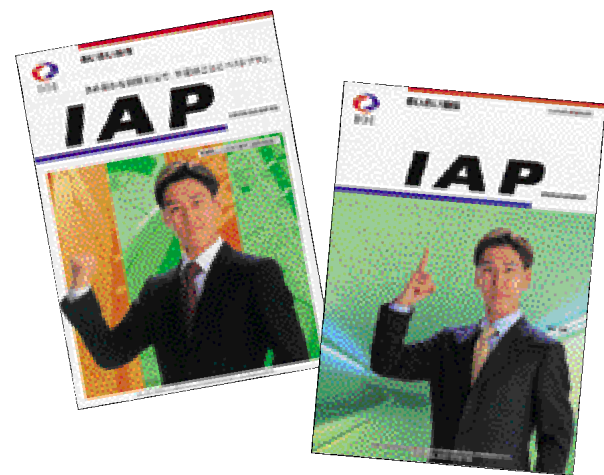


**NEW PRODUCTS**

**Launch of IAP—Customer-Focused Automobile Insurance**

In March 2001, Aioi Insurance launched the newly developed IAP automobile insurance products. Designed to meet a wide range of customer needs, these new high-quality insurance products introducing new coverage and high quality services provide comprehensive security against breakdowns as well as accidents. The IAP, which consists of household use and business use, combines optimal cover with reasonable premiums.

Aioi Insurance has also strengthened its accident support systems under its new Anshin Support Declaration for new non-life insurance services. An unique feature is that the customer has the option to add either “Car and Home Service ” or “Road Assistance Service.”



**Comprehensive Household Insurance—Versatile New Household Fire Insurance Products for a Wide Spectrum of Risks**

Aioi Insurance offers comprehensive fire insurance products that can be customized according to the family structure and needs of each customer. A single insurance policy covers a wide range of risks, including losses to buildings, furniture and other important assets, injuries to family members, and third-party liability. All policies automatically include home emergency assistance service, which provides access to help 24 hours a day, 365 days a year. A single toll-free telephone call will bring expert staff to assist at incident or accident scenes. Customers who have bought automobile insurance from Aioi Insurance are eligible for a 5% discount on insurance premiums.



**Cancer Insurance—Protection and Support**

Following the lifting of restrictions on “third sector” products in July 2001, Aioi Insurance launched a newly developed cancer insurance product designed to protect the customer and provide survival support. Special features of Aioi Cancer Insurance include the following:

- (1) Six indemnity to provide peace of mind when expensive cancer treatment is required
- (2) Exclusive insurance advisory services to support the customer
- (3) Reduced premiums through elimination of death benefits and return premiums on cancellation



The new Aioi Cancer Insurance also contributes to a peace of mind and enhanced financial security. There is a Nursing Care Insurance product launched in July 2000 and known as “Fureai Scrum” which also typifies the Company’s commitment to security and peace of mind for its customers.

**BACK-UP SYSTEMS**

**Anshin Dial—Integrated Access to Assistance**

Anshin Dial Co., Ltd., a member of the Aioi Insurance Group, provides customers total support with advanced information technology when problems arise.

**Services**

**• Road assistance services**

A prompt, fine tuned response to vehicle problems, such as accidents and breakdowns

**• Car lifestyle services**

Advice from expert staff to help customers enjoy their cars in safety

**• Home emergency assistance services**

Rapid response services by expert staff at incident or accident scenes

**• Life support services**

Reliable advice from expert staff on various issues, including medical and legal matters

**• Customer advice services**

Initial advisory services, including visits to customers who have been involved in injury accidents or accidents resulting in major property damage

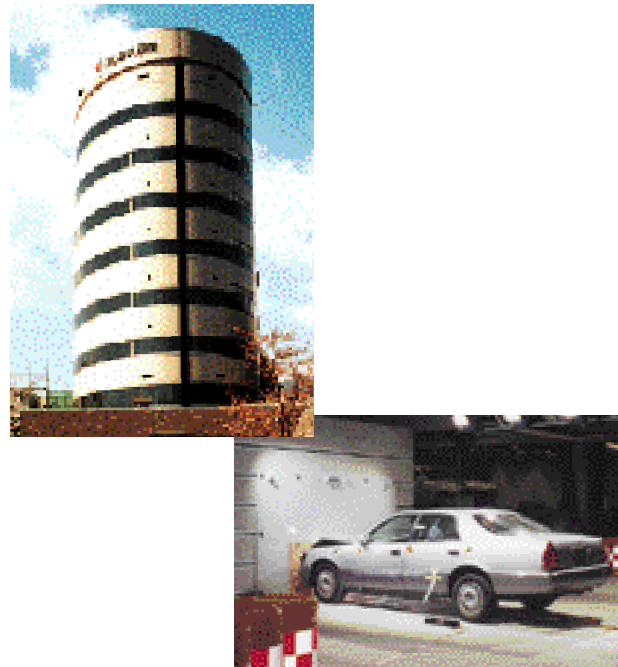
### Customer Service Center—Integrated Interfaces for Products and Policies

With 300 operators and state-of-the-art systems, the Aioi Insurance Customer Service Center is the biggest and most advanced facility of its type in Japan. Operators deal with a variety of customer inquiries, including requests for product information and policy changes. All operators are employees of Aioi Insurance and have insurance-related qualifications. Customers are assured of a courteous, high-quality response based on extensive experience and in-depth knowledge.



### Crash Test Facility Completed at Automobile Technology Research Institute

Aioi Insurance has completed a crash test facility to gather data on vehicle damages. This information is crucial to the Company in adapting to the liberalization of automobile insurance products and premiums. Such crash test facilities are already being used in Europe and North America by major non-life insurers to calculate premiums. In Japan, our new facility is the first to be established by a non-life insurance company.



### New Day Care Service Center—Well-Care Shinagawa

Aioi Insurance provides advice on nursing care, introduces nursing care providers, and supports community organizations involved in nursing care, as part of its response to a falling birth rate and the aging of the Japanese population. Well-Care Shinagawa, a day service center, was established to meet the social needs and strengthen the Company's capabilities in this area. An important feature of the new Center, which is operated by Fureai Do Service Co., Ltd., is its policy of tailoring individualized programs to meet the needs of each user. It is the ideal facility for people who want to enjoy their time in their own way, and who want to achieve specific goals through their participation in programs.



## CONTRIBUTING TO SOCIETY

### Camellia Art Exhibitions

Once or twice each year, the Aioi Insurance Group sponsors exhibitions of paintings, the theme being "camellias," at art museums and other facilities throughout Japan. The exhibitions provide large numbers of people with an opportunity to enjoy paintings from the Company's collection. Between July and September 2000, 80 carefully selected Western and Japanese style paintings and craft items from our collection were shown at the Yugawara Yukari Art

Museum. The show attracted approximately 7,000 visitors from Yugawara-machi in Kanagawa Prefecture and the surrounding areas. Visitors were able to escape from the heat of summer and enjoy a hint of early autumn while viewing exquisite works of art relating to camellias.

The exhibitions are popular with camellia fans and art lovers throughout Japan. Aioi Insurance plans to continue the program as part of its commitment to cultural activities.



### Classical Music Concerts

Dai-Tokyo Fire & Marine and Chiyoda Fire & Marine have both sponsored popular annual classical music concerts as part of their corporate philanthropy activities. To mark the start of the new millennium and the establishment of Aioi Insurance, "New Century Concerts" were held in Tokyo, Osaka and Nagoya. The event was highly successful attended by a large number of the public and invited guests.

