FY2009 Interim Financial Results Telephone Conference Reference Data

I. Financial Data

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Aioi Insurance Co., Ltd

November 20, 2009

I. Financial Data

1. FY2009 Interim Financial Summary

(1) Non-Consolidated Profit and Loss

(Unit: 100 Million Yen, %)

	1H FY2008	1H FY2009	Change	Change %
1. Direct Premiums Written *1	4,316	4,112	-203	-4.7
2. Net Premiums Written *2	4,180	3,978	-201	-4.8
3. Net Claims Paid	2,396	2,367	-28	-1.2
4. Loss Adjustment Expenses	185	244	59	32.1
5. Net Operating Expenses	1,429	1,411	-17	-1.2
Operating Result	169	-45	-214	
6. Increase in Claims Reserve	-6	-69	-62	
7. Increase in CAT Reserve	51	-57	-108	
Underwriting Profit & Loss	54	94	39	

(Unit: 100 Million Yen)

Note
*1 CALI -123 (120 decreased mainly due to rate reduction)
*2 CALI -123 (103 decreased mainly due to rate reduction)

	1H FY2008	1H FY2009	Change
Asset Management Profit & Loss	93	205	112
(of which interest/dividend income)	233	248	14
(of which gain/loss on sale of securities)	107	16	-90
(of which valuation loss on securities)	56	33	-23
(of which gain/loss on derivatives)	-61	71	133
Ordinary Income	132	276	143
Extraordinary Profit & Loss	-18	-17	0
Net Income	65	168	102

Various Ratios (Unit: %)

	1H FY2008	1H FY2009	Change
Net Premium Growth Ratio	-2.5	-4.8	-2.3
Net Loss Ratio	61.8	65.7	3.9
Net Expense Ratio	34.2	35.5	1.3
Combined Ratio	95.9	101.1	5.2
U/W Profit Ratio	4.1	-1.1	-5.2

Various Ratios (excluding CALI) (Unit: %)

	1H FY2008	1H FY2009	Change
Net Premium Growth Ratio	-0.5	-2.2	-1.7
Net Loss Ratio	57.9	60.4	2.5
Net Expense Ratio	35.2	36.3	1.1
Combined Ratio	93.1	96.7	3.6
U/W Profit Ratio	6.9	3.3	-3.6

(Reference) Consolidated Financial Results

(Unit: 100 Million Yen)

	1H FY2008	1H FY2009	Change
Operating Income	5,372	5,189	-182
Net Premiums Written	4,304	4,086	-218
Life Insurance Premiums	362	369	7
Ordinary Income	114	276	162
Net Income	57	171	113

(2) Financial Conditions

(Unit: 100 Million Yen)

	1H FY2008	1H FY2009	Change
Total Asset	25,706	24,359	-1,347
Equity Capital	3,791	3,569	-221
Catastrophe Reserves	2,475	2,347	-127
Solvency Margin Ratio	811.7%	799.8%	-11.9%

(3) Natural Disasters

(Unit: 100 Million Yen)

	Direct	Net		
			Claims Paid	Claims Reserve
Fire	7	6	3	3
Auto	4	4	4	-
Total	11	10	7	3

2. Premiums & Claims by Class

Direct Premiums Written

(Unit: Million Yen, %)

	1H FY2008		1H FY2009		FY2008		FY2009 Forecast	
		Change %		Change %		Change %		Change %
Fire	58,473	2.2	57,170	-2.2	122,262	4.1	122,700	0.4
Marine	2,939	7.1	1,820	-38.1	5,006	-9.8	3,100	-38.1
P.A.	25,458	-3.2	24,897	-2.2	49,511	-2.1	49,400	-0.2
Auto	231,117	-1.5	227,982	-1.4	458,827	-1.7	455,300	-0.8
CALI	73,750	-14.0	61,356	-16.8	132,713	-15.8	122,300	-7.8
Other	39,862	5.7	38,007	-4.7	75,906	2.7	74,400	-2.0
Total	431,601	-2.9	411,233	-4.7	844,227	-3.2	827,200	-2.0

Net Premiums Written

(Unit: Million Yen, %)

	1H FY2008		1H FY2009		FY2008		FY2009 Forecast	
		Change %		Change %		Change %		Change %
Fire	49,488	1.0	48,080	-2.8	102,746	2.4	103,900	1.1
Marine	3,028	2.6	1,755	-42.0	5,589	-13.2	3,600	-35.6
P.A.	23,918	-3.7	23,144	-3.2	46,015	-3.9	45,800	-0.5
Auto	235,555	-1.1	232,778	-1.2	466,823	-1.3	465,200	-0.3
CALI	67,082	-11.6	54,724	-18.4	119,731	-19.9	109,800	-8.3
Other	38,970	2.9	37,414	-4.0	75,787	1.2	74,700	-1.4
Total	418,044	-2.5	397,899	-4.8	816,693	-4.1	803,000	-1.7

Net Claims Paid

(Unit: Million Yen, %)

	1H FY2008			1H FY2009			FY2008			FY2009 Forecast		
		Loss Ratio*	Change %		Loss Ratio*	Change %		Loss Ratio*	Change %		Loss Ratio*	Change %
Fire	15,751	33.4	-0.7	15,877	35.3	1.9	35,102	35.9	-1.4	40,800	41.2	5.3
Marine	1,278	44.2	-24.9	1,064	63.4	19.2	3,446	64.3	6.6	2,700	77.8	13.5
P.A.	10,965	49.5	9.7	10,816	51.4	1.9	21,466	50.0	4.3	21,100	50.0	-
Auto	134,220	61.7	1.4	137,817	65.9	4.2	279,434	64.8	1.5	277,900	65.6	0.8
CALI	50,817	81.7	11.2	49,032	98.8	17.1	100,283	90.2	17.9	97,400	96.6	6.4
Other	26,625	72.3	2.8	22,175	63.9	-8.4	53,816	74.7	-5.3	47,700	67.9	-6.8
Total	239,659	61.8	3.0	236,784	65.7	3.9	493,549	65.0	2.8	487,600	66.1	1.1

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

3. Inwards Reinsurance Premiums & Claims by Class

Net Inwards Reinsurance Premiums by Class

(Unit: Million Yen, %)

	1H FY2008		1H FY2009		FY2008	
		Change %		Change %		Change %
Fire	5,582	2.6	5,609	0.5	9,298	-2.2
Marine	1,127	13.5	693	-38.5	2,223	-5.9
P.A.	253	11.2	97	-61.6	134	-81.9
Auto	7,112	16.8	7,408	4.2	13,260	14.9
CALI	42,972	-22.9	34,613	-19.5	76,380	-30.9
Other	2,978	-28.4	2,764	-7.2	6,605	-21.2
Total	60,026	-17.4	51,186	-14.7	107,902	-24.6

Net Inwards Reinsurance Claims by Class

(Unit: Million Yen, %)

	1H FY2008			1H FY2009			FY2008		
		Loss Ratio*	Change %		Loss Ratio*	Change %		Loss Ratio*	Change %
Fire	1,105	19.8	-11.7	1,660	29.6	9.8	4,499	48.4	-1.9
Marine	623	55.3	-58.0	474	68.4	13.1	1,996	89.8	-3.7
P.A.	568	224.4	149.5	152	156.9	-67.5	356	265.7	222.1
Auto	3,662	51.5	-7.1	4,331	58.5	7.0	7,988	60.2	-8.9
CALI	50,817	118.3	29.3	49,032	141.7	23.4	100,283	131.3	40.7
Other	6,485	217.8	82.0	3,430	124.1	-93.7	12,589	190.6	-18.6
Total	63,263	105.4	20.3	59,081	115.4	10.0	127,714	118.4	25.5

* Loss Ratio = Net Inwards Reinsurance Claims / Net Inwards Reinsurance Premiums x 100

4. Breakdown of Net Operating Expenses

(Unit: Million Yen, %)

	1H FY2008			1H FY2009			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	45,930	2.6	11.0	47,896	4.3	12.0	91,661	2.8	11.2	96,400	5.2	12.0
Non-Personal Cost	39,572	7.7	9.5	45,820	15.8	11.5	82,140	1.6	10.1	89,000	8.4	11.1
Tax & Other	5,683	-0.5	1.4	5,540	-2.5	1.4	9,687	2.0	1.2	9,700	0.1	1.2
Total	91,187	4.5	21.8	99,257	8.9	24.9	183,489	2.2	22.5	195,100	6.3	24.3
Operating and General Administrative Expense for Underwriting	68,542	4.1	16.4	70,778	3.3	17.8	138,311	1.4	16.9	144,200	4.3	18.0
Commissions and Brokerage	74,389	-0.1	17.8	70,415	-5.3	17.7	144,132	-2.0	17.6	141,900	-1.5	17.7
Net Operating Expense	142,932	1.9	34.2	141,193	-1.2	35.5	282,444	-0.4	34.6	286,100	1.3	35.6

5. Catastrophe Reserves

(Unit: Million Yen, %)

	1H FY2008		FY2008		1H FY2009					
		Reserve Ratio*		Reserve Ratio*		Reserve Ratio*	Change from 1H FY2008	Change from FY2008	Draw-Down	Transfer
Fire	93,769	96.5	97,930	97.0	100,762	106.9	6,992	2,832	-	2,832
Marine	4,344	71.7	4,424	79.2	4,468	127.2	123	43	33	77
P.A.	33,600	70.2	34,300	74.5	35,009	75.6	1,408	708	17	726
Auto	90,449	19.2	76,908	16.5	66,571	14.3	-23,877	-10,337	21,976	11,638
Other	25,335	32.5	26,846	35.4	27,894	37.3	2,558	1,047	722	1,770
Total	247,500	35.4	240,410	34.6	234,706	34.3	-12,793	-5,704	22,750	17,045

* Reserve Ratio = Amount of Catastrophe Reserve / Net Premiums Written (Excl. Dwelling EQ + CALI) × 100
Note: Reserve ratios for first halves are calculated after net premiums written (excluding dwelling EQ and CALI) doubled.

6. Underwriting Reserve

(Unit: Million Yen)

	1H FY2008	FY2008	1H FY2009		
				Change from 1H FY2008	Change from FY2008
Fire	547,571	556,026	559,740	12,169	3,714
Marine	7,516	6,761	6,501	-1,015	-259
P.A.	496,154	487,085	481,578	-14,575	-5,506
Auto	232,167	214,503	203,549	-28,617	-10,953
CALI	284,324	269,347	256,454	-27,869	-12,892
Other	130,866	131,467	136,396	5,530	4,928
Total	1,698,599	1,665,191	1,644,221	-54,378	-20,969

7. Claims Reserve

(Unit: Million Yen)

	1H FY2008		FY2008		1H FY2009		Change from 1H FY2008		Change from FY2008	
		of which IBNR		of which IBNR		of which IBNR		of which IBNR		of which IBNR
Fire	23,997	8,238	21,229	7,766	21,787	7,082	-2,210	-1,155	557	-684
Marine	4,878	2,603	3,682	1,708	3,379	1,501	-1,498	-1,101	-302	-206
P.A.	15,458	5,558	16,922	6,920	16,895	7,062	1,437	1,503	-27	141
Auto	182,409	17,293	178,057	18,439	175,921	19,053	-6,487	1,760	-2,135	614
CALI	35,577	-	36,163	-	35,393	-	-184	-	-770	-
Other	51,662	25,064	47,605	15,579	43,116	14,392	-8,545	-10,672	-4,488	-1,186
Total	313,984	58,758	303,661	50,413	296,494	49,091	-17,489	-9,666	-7,167	-1,321

8. Total Assets and Managed Assets

(Unit: Million Yen)

	1H FY2008	FY2008	1H FY2009	Change from 1H FY2008	Change from FY2008
Cash and Deposits	61,762	155,529	164,206	102,443	8,676
Call Loans	20,000	-	-	-20,000	-
Receivables under Resale Agreements	19,980	-	-	-19,980	-
Monetary Receivables Purchased	22,368	19,535	16,685	-5,683	-2,850
Money Held in Trust	2,312	6,718	5,212	2,900	-1,506
Investment in Securities	1,572,241	1,314,157	1,383,470	-188,770	69,313
Bonds	695,448	535,419	499,817	-195,630	-35,601
Equity Securities	409,862	342,257	396,300	-13,562	54,043
Foreign Securities	374,125	334,496	411,469	37,344	76,973
Other Securities	92,804	101,984	75,882	-16,922	-26,102
Loans	345,567	349,470	339,960	-5,606	-9,510
Tangible Fixed Assets	149,872	149,165	149,399	-473	233
Intangible Fixed Assets	5,635	6,048	5,794	159	-254
Other Assets	223,459	226,121	215,755	-7,703	-10,365
Deferred Tax Assets	146,158	192,140	154,811	8,653	-37,328
Customers' Liabilities for Acceptances and Guarantees	3,000	3,000	3,000	-	-
Allowance for Doubtful Accounts	-1,698	-2,127	-2,379	-680	-251
Total	2,570,659	2,419,760	2,435,918	-134,741	16,157
Managed Assets	2,184,063	1,984,192	2,049,176	-134,886	64,984
(Reference)					
Long-Lived Assets	563,661	546,941	532,995	-30,665	-13,945

9. Solvency Margin Ratio

(Unit: Million Yen)

	1H FY2008	FY2008	1H FY2009	Change from 1H FY2008	Change from FY2008
(A) Total Solvency Margin	774,831	625,050	718,674	-56,156	93,623
Capital Stock, Funds, and Other	339,272	319,409	332,642	-6,629	13,232
Price Fluctuation Reserve	7,543	1,262	1,109	-6,434	-152
Contingency Fund	775	517	517	-258	-
CAT Reserve including Earthquake Insurance	288,601	282,361	277,811	-10,790	-4,550
Allowance for Bad Debt	222	390	368	146	-22
90% of Net Unrealized Gain on Available-for-Sale	50,931	-54,810	29,106	-21,825	83,916
85% of Unrealized Gain and Loss on Land	14,577	14,529	10,032	-4,544	-4,497
Deductions	-24,259	-24,250	-25,311	-1,051	-1,060
Other	97,166	85,639	92,397	-4,768	6,757
(B) Total Risk $\sqrt{(R_1+R_2)^2+(R_3+R_4)^2}+R_5+R_6$	190,908	173,420	179,709	-11,199	6,288
General Insurance Risk (R_1)	45,928	45,991	45,971	43	-19
Third Sector Insurance Risk (R_2)	-	-	-	-	-
Projected Interest Risk (R_3)	2,425	2,385	2,363	-62	-22
Asset Management Risk (R_4)	88,501	77,619	84,171	-4,330	6,551
Business Management Risk (R_5)	4,429	4,061	4,200	-228	139
Catastrophe Risk (R_6)	84,610	77,076	77,520	-7,090	444
Solvency Margin Ratio [(A) / {(B) × 1/2}] × 100	811.7%	720.8%	799.8%	-11.9%	79.0%

10. Asset Evaluation (Loans)

(Unit: Million Yen, %)

	1H FY2008		FY2008		1H FY2009		Change from 1H FY2008		Change from FY2008	
		Proportion		Proportion		Proportion		Proportion		Proportion
Total	345,567	100.0	349,470	100.0	339,960	100.0	-5,606	-	-9,510	-
Total Non-Classified Assets	340,835	98.6	344,914	98.7	334,505	98.4	-6,329	-0.2	-10,408	-0.3
Total Classified Assets	4,731	1.4	4,556	1.3	5,454	1.6	722	0.2	897	0.3
Class II	4,193	1.2	4,319	1.2	4,059	1.2	-134	-	-259	-
Class III	362	0.1	188	0.1	1,233	0.4	871	0.3	1,045	0.3
Class IV	176	0.1	48	0.0	161	0.0	-14	-0.1	112	-

11. Debts Subject to Risk Control

(Unit: Million Yen, %)

	1H FY2008	FY2008	1H FY2009	Change from 1H FY2008	Change from FY2008
(A) Total Debt Subject to Risk Control	4,129	3,676	4,444	314	767
Loans to Borrowers in Legal Bankruptcy	26	39	38	12	-0
Loans in Default	2,974	1,548	2,462	-511	913
Loans in Default for 3 Months or More	907	1,342	1,222	315	-120
Restructured Loans	221	745	719	498	-25
(B) Loans	345,567	349,470	339,960	-5,606	-9,510
As a Proportion of Loans (A)/(B)	1.2	1.1	1.3	0.1	0.2

12. Shareholdings by Sector

(Unit: Million Yen, %)

	1H FY2008		FY2008		1H FY2009		Change from 1H FY2008		Change from FY2008	
		Proportion		Proportion		Proportion		Proportion		Proportion
Finance & Insurance	87,070	21.2	93,330	27.3	93,674	23.6	6,603	2.4	343	-3.6
Transport Equipment	64,496	15.7	47,190	13.8	60,918	15.4	-3,577	-0.3	13,727	1.6
Commerce	47,395	11.6	36,084	10.5	43,771	11.0	-3,624	-0.6	7,687	0.5
Electric Appliances	35,590	8.7	27,755	8.1	38,328	9.7	2,738	1.0	10,572	1.6
Chemicals	42,084	10.3	32,755	9.6	38,281	9.7	-3,803	-0.6	5,525	0.1
Land Transportation	23,510	5.7	19,949	5.8	23,303	5.9	-206	0.2	3,354	0.1
Construction	18,215	4.4	14,417	4.2	16,221	4.1	-1,994	-0.3	1,804	-0.1
Machinery	13,327	3.3	8,836	2.6	12,337	3.1	-989	-0.2	3,501	0.5
Electric Power & Gas	12,097	3.0	11,941	3.5	11,585	2.9	-512	-0.1	-355	-0.6
Foods	14,045	3.4	10,024	2.9	11,493	2.9	-2,551	-0.5	1,468	-
Other	52,028	12.7	39,971	11.7	46,383	11.7	-5,644	-1.0	6,412	-
Total	409,862	100.0	342,257	100.0	396,300	100.0	-13,562	-	54,043	-

13. Asset Management Profit & Loss

(Unit: Million Yen)

	1H FY2008	1H FY2009	Change	FY2008
Interest and dividend income	23,315	24,814	1,499	42,982
Gain on sales of securities	10,709	1,668	-9,040	43,994
Loss on valuation of securities	-5,665	-3,319	2,345	-62,461
Gain & Loss on derivatives*	-6,166	7,137	13,303	-11,832
Other investment expenses	-1,693	-307	1,386	-26,425
Income credited to saving-type insurance	-11,165	-9,400	1,765	-20,213
Total	9,334	20,592	11,258	-33,956

* Evaluation profit and loss of derivative transaction at the end of the period is included.

(Reference) Breakdown of Interest and Dividend Income

(Unit: Million Yen)

	1H FY2008	1H FY2009	FY2008
Securities	16,532	18,301	29,645
Bonds	5,643	4,129	10,282
Equity Securities	5,093	3,586	9,439
Foreign Securities	5,291	5,368	9,129
Other	504	5,216	794
Loan	3,343	3,397	6,783
Land / Buildings	2,571	2,563	5,201
Other	868	551	1,350
Total	23,315	24,814	42,982

14. Investment in Securities

(1) Unrealized Profit & Loss on Securities

(Unit: Million Yen)

1H FY2009	Cost	Fair Value	Difference	Change from 1H FY2008	Change from FY2008
Bonds	486,951	497,784	10,833	8,171	5,135
Equity Securities	265,381	320,438	55,057	-56,975	55,200
Foreign Securities	399,382	370,725	-28,657	11,610	11,796
Other	92,361	87,843	-4,517	13,216	15,182
Total	1,244,076	1,276,791	32,715	-23,976	87,315

(Unit: Million Yen)

1H FY2008	Cost	Fair Value	Difference
Bonds	692,579	695,240	2,661
Equity Securities	233,961	345,994	112,032
Foreign Securities	390,478	350,210	-40,267
Other	121,939	104,206	-17,733
Total	1,438,959	1,495,651	56,692

FY2008	Cost	Fair Value	Difference
Bonds	529,602	535,299	5,697
Equity Securities	269,074	268,931	-142
Foreign Securities	347,231	306,777	-40,453
Other	136,322	116,621	-19,700
Total	1,282,230	1,227,631	-54,599

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

(2) Gain & Loss on Sale of Securities

(Unit: Million Yen)

	1H FY2008	1H FY2009	Change	FY2008
Bonds	2,955	282	-2,672	6,508
Equity Securities	6,777	733	-6,044	46,517
Foreign Securities	-541	1,821	2,362	-10,548
Other	1,517	-1,169	-2,686	1,517
Total	10,709	1,668	-9,040	43,994

(3) Valuation Loss on Securities after Impairment

(Unit: Million Yen)

	1H FY2008	1H FY2009	Change	FY2008
Bonds	-	-	-	485
Equity Securities	4,163	3,012	-1,151	25,441
Foreign Securities	1,032	306	-725	24,880
Other	469	-	-469	11,654
Total	5,665	3,319	-2,345	62,461

15. Fixed Asset Impairment

(Unit: Million Yen)

	1H FY2008	1H FY2009	Change	FY2008
Land	58	67	8	65
Buildings	81	80	-1	276
Total	139	147	7	342

16. Impact of Natural Disasters

(Unit: 100 Million Yen)

	1H FY2008	1H FY2009	Change	FY2008
Direct Insurance				
Claims Paid	16	7	-9	28
Fire	3	3	-	8
Auto	13	4	-9	18
Other	-	-	-	2
Claims Reserve	12	4	-8	1
Total	28	11	-17	29
Reinsurance				
Claims Recovered	-	-	-	-
Fire	-	-	-	-
Auto	-	-	-	-
Other	-	-	-	-
Reserves Recovered	-	1	1	-
Total	-	1	1	-
Net				
Claims Paid	16	7	-9	28
Fire	3	3	-	8
Auto	13	4	-9	18
Other	-	-	-	2
Claims Reserve	12	3	-9	1
Total	28	10	-18	29
Draw-Down on CAT Reserves	13	4	-9	18
Net Impact	15	6	-9	11

17. Aioi Life

(Unit: 100 Million yen, %)

	1H FY2008	1H FY2009			FY2008
			Change	Change %	
New Policy	4,637	5,547	910	19.6	10,640
Personal / Personal Pension	4,527	5,290	763	16.9	10,437
Group	110	256	146	132.9	203
Policies in Force	70,538	78,047	7,509	10.6	74,711
Personal / Personal Pension	50,809	56,036	5,227	10.3	53,668
Group	19,728	22,011	2,282	11.6	21,042
Premium and Other Income	459	489	30	6.6	943
Investment Income	36	45	8	23.0	74
Claims and Other Payment	156	196	39	25.3	358
Asset Management Expense	0	6	6	15,737.4	4
Total Assets	3,975	4,429	453	11.4	4,208
Solvency Margin Ratio	2,047.3	2,046.4	-0.9		2,040.6

(Reference) Annualized Premiums

	1H FY2008	1H FY2009	Change	Change %	FY2008
New Policy	46	47	0	1.8	94
Policies in Force	699	720	20	3.0	708

II. Operating Result Data

1. Operating Premiums

(1) By Class (Unit: 100 Million yen, %)

	1H FY2008		1H FY2009			FY2008	
		Change %		Change	Change %		Change %
Auto	2,321	-1.9	2,291	-29	-1.3	4,563	-1.9
CALI	596	-26.3	597	0	0.1	1,210	-26.0
Fire	574	3.2	561	-13	-2.2	1,200	5.0
P.A.	241	-1.1	235	-6	-2.6	437	0.0
Marine	50	6.8	37	-13	-25.6	87	-5.0
Other	382	5.4	366	-15	-4.0	693	2.6
Total	4,164	-5.0	4,088	-76	-1.8	8,189	-5.1

(2) By Channel (Unit: 100 Million yen, %)

	1H FY2008		1H FY2009			FY2008	
		Change %		Change	Change %		Change %
Professional Agents	1,467	-2.5	1,431	-36	-2.4	2,863	-2.3
Auto-Related Agents	801	-9.8	813	12	1.5	1,591	-9.4
Toyota Group	899	-8.1	893	-5	-0.6	1,791	-8.8
Toyota Gp Dealers	763	-9.9	768	5	0.7	1,540	-10.2
Toyota Gp Cos.	137	3.3	124	-11	-7.9	250	1.3
Other Dealers	103	-16.0	97	-7	-6.4	206	-15.8
Corporate Agents	416	2.7	411	-6	-1.3	809	2.3
Financial Institutions	122	-2.8	116	-6	-4.9	261	-0.6
o/w bancassurance	7	-40.7	5	-2	-26.0	13	-34.1
Other	353	-1.0	328	-25	-7.0	668	-2.2
Total	4,164	-5.0	4,088	-76	-1.8	8,189	-5.1

(3) Gross Premiums Written in Overseas (Unit: 100 Million yen, %)

	1H FY2008	1H FY2009			FY2008	
			Change	Change %		Change %
F&I	193	171	-22	-11.6	245	-23.0
JIA and Other	84	67	-17	-20.0	151	-24.0
Total	277	238	-39	-14.2	396	-23.4

2. Auto Insurance

(1) Growth of Premiums/ Vehicle Numbers/ Unit Price (Premiums per Policy) (Unit: %)

	1H FY2008	1H FY2009	FY2008
Premiums	-1.9	-1.2	-1.8
Vehicles Numbers	-0.5	0.2	0.2
Unit Price	-1.4	-1.4	-2.0

(2) Fleet, Non Fleet Growth of Premiums/ Vehicle Numbers/ Unit price (Premiums per Policy) (Unit: %)

	1H FY2008			1H FY2009			FY2008		
	Premiums Increase	Vehicle Increase	Unit Price Increase	Premiums Increase	Vehicle Increase	Unit Price Increase	Premiums Increase	Vehicle Increase	Unit Price Increase
Total	-1.9	-0.5	-1.4	-1.2	0.2	-1.4	-1.8	0.2	-2.0
Fleet	-1.4	-5.3	3.9	-2.8	-3.1	0.3	-1.2	-2.2	1.0
Non-Fleet	-2.0	0.4	-2.4	-1.0	0.7	-1.7	-1.9	0.5	-2.4

(3) Switchover to "Top Run" Product (Unit: %)

	1H FY2008	1H FY2009	FY2008
Total	57.6	59.0	55.8
New	48.4	53.3	49.9
Renewal	58.4	59.6	56.4

(4) Sales of Dedicated Toyota Market Products (Unit: 1,000 Policies, 100 Million Yen)

	1H FY2008		1H FY2009		FY2008	
	Policies	Premiums	Policies	Premiums	Policies	Premiums
Convini Plan	24	24	21	21	47	47
Nagaraku Plan	20	16	27	21	45	35
Lexus Owners' Auto Insurance Plan	4	9	5	10	11	21

3. Platform Products

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

	1H FY2008		1H FY2009		FY2008	
	Policies	Premiums	Policies	Premiums	Policies	Premiums
Health Comprehensive (Live Lead)	117	49	116	49	213	91
Home Comprehensive	277	108	281	112	604	243
Traders Comprehensive	33	23	38	26	72	51
Construction Comprehensive	8	29	9	28	16	54
Transportation Comprehensive	0	3	0	3	1	7

Note: Total policies and operating result basis.

4. Long-Term Fire Products

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

	1H FY2008		1H FY2009		FY2008	
	Policies	Premiums	Policies	Premiums	Policies	Premiums
My Home Comprehensive	59	150	60	135	122	311

5. Aioi Life

Sales of Main Products

<Personal>

(Policies)

Launch Date	Product Name	FY2007	FY2008	1H FY2009	Cumulative (Since Launch)
June 2, 2004	New Income Protection Insurance Just One	-	-	-	25,827
November 2, 2004	*Zutto* Luck	1,468	1,816	69	7,698
April 2, 2005	*Doru Monogatari*	362	133	31	1,439
June 2, 2005	Super Whole Life Premium	-	-	-	6,530
October 11, 2005	Carna	921	837	120	3,312
June 2, 2006	Dream One	885	354	187	3,070
October 2, 2006	New Super Whole Life Premium	3,813	410	-	6,240
October 2, 2006	Just One α	6,195	634	-	11,334
October 2, 2007	Interest-Sensitive Private Pension Insurance (Saving-Type)	6,204	8,453	4,400	19,057
December 3, 2007	Interest-Sensitive Private Pension Insurance (Lum-Sum Payment)	312	549	91	952
June 2, 2008	Just One W	-	12,300	6,968	19,268
June 2, 2008	Premium W	-	3,064	1,499	4,563
April 2, 2009	New *Zutto* Luck	-	-	653	653
June 2, 2009	Luna Medical	-	-	1,022	1,022

Reference

Just One + Just One α + Just One W	6,195	12,934	6,968	56,429
Super Whole Life Premium + New Super Whole Life Premium + Premium W	3,813	3,474	1,499	17,333
Variable Whole Life Insurance launched on June 2, 2005	34,122	41,968	25,765	160,805
(Super Whole Life Premium, Carna, Premium W, New *Zutto* Luck and Luna Medical are included.)				
O/W Super Whole Life Premium + New Super Whole Life Premium (Variable Whole Life Insurance with Income Security)	5,036	4,950	2,188	25,773

<Group>

(Number of Insureds)

Product Name (Launch Month)	FY2007	FY2008	1H FY2009	Cumulative (Since Launch)
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)	12,680	13,275	6,170	63,349