

Direct Premiums by Line (Apr. 1, 2005 - Mar. 31, 2006)

(thousand yen & %)

Class of Business	4thQ 2004		4thQ 2005	
	Amount	Growth	Amount	Growth
Fire	1,463,668,237	-0.5	1,486,268,864	1.5
Voluntary Automobile	3,503,607,742	-1.4	3,501,836,777	-0.1
Personal Accident	1,478,874,522	-0.4	1,377,460,130	-6.9
Miscellaneous Casualty	784,793,751	1.0	796,556,230	1.5
Marine and Inland Transit	269,166,106	4.0	284,759,420	5.8
(Marine Hull)	58,680,000	-0.8	62,747,636	6.9
(Marine Cargo)	143,754,908	6.5	154,022,418	7.1
(Inland Transit)	66,731,192	3.0	67,989,359	1.9
Compulsory Automobile Liability	1,189,010,127	-1.1	1,144,548,614	-3.7
Total	8,689,120,538	-0.7	8,591,430,078	-1.1
(Excl. Savings Portion)	7,535,479,699	-0.1	7,581,143,650	0.6

Notes 1. Figures from April to September 2004 are the direct premiums written by our 22 member direct general insurers. Figures from October 2004 to March 2005 are the direct premiums written by our 21 member direct general insurers. Figures from April 2005 to March 2006 are the direct premiums written by our 20 member direct general insurers. They include direct premiums written abroad.

2. Direct Premiums Written = Gross Direct Premiums (including the Savings Portion of Maturity-refund-type Insurance Premiums) - Various Returns other than Maturity Refunds (including return premiums for cancellation, no-claim returns, and return premiums resulting from the decrease of insurable

Miscellaneous Casualty Premiums by Line

(thousand yen & %)

Class of Business		4thQ 2004		4thQ 2005		
		Premiums	Growth	Premiums	Growth	
Burglary		18,784,225	-7.7	17,875,184	-4.8	
Glass		1,692,307	-7.9	1,504,765	-11.1	
Aviation		35,738,653	-25.7	32,321,242	-9.6	
Windstorm & Flood		366,063	45.1	411,051	12.3	
Guarantee		10,430,734	-5.4	10,713,225	2.7	
Credit		30,263,459	-1.0	30,102,557	-0.5	
Workers' Accident compensation Liability	Conventional type	63,618,989	-2.0	61,359,194	-3.6	
	Maturity-refund type	6,471,597	-39.8	8,190,744	26.6	
	(Excl. Savings Portion)	82,319	-44.3	100,897	22.6	
	Sub-total	70,090,593	-7.4	69,549,942	-0.8	
	(Excl. Savings Portion)	63,701,308	-2.1	61,460,091	-3.5	
Boiler & Turbo-set		2,412,876	-4.6	2,357,595	-2.3	
Livestock		3,204,823	6.6	3,182,821	-0.7	
General Liability		382,224,493	7.2	401,330,100	5.0	
Machinery & Erection		32,665,366	1.3	34,583,070	5.9	
Shipowners' Liability for Passengers' Personal Accident		759,817	-6.7	781,703	2.9	
Contractors' All Risks		36,404,551	5.7	36,993,622	1.6	
Atomic Energy		10,426,610	-4.1	11,252,157	7.9	
Movables Comprehensive	Conventional type	107,576,500	-4.7	103,892,275	-3.4	
	Maturity-refund type	155,980	-48.9	41,805	-73.2	
	(Excl. Savings Portion)	30,479	-51.4	9,710	-68.1	
	Sub-total	107,732,482	-4.8	103,934,082	-3.5	
	(Excl. Savings Portion)	107,606,979	-4.7	103,901,985	-3.4	
Miscellaneous Pecuniary Loss	Misc. Pecuniary Loss		31,620,267	17.2	32,227,385	1.9
	Nursing Care Expenses	Conventional type	7,975,102	11.5	6,219,820	-22.0
		Maturity-refund type	2,001,222	62.9	1,215,809	-39.2
		(Excl. Savings Portion)	479,763	-16.5	455,413	-5.1
		Sub-total	9,976,330	19.0	7,435,630	-25.5
		(Excl. Savings Portion)	8,454,865	9.4	6,675,233	-21.0
	Sub-total		41,596,600	17.6	39,663,023	-4.6
	(Excl. Savings Portion)		40,075,132	15.4	38,902,618	-2.9
Conventional type		776,164,937	1.5	787,107,864	1.4	
Maturity-refund type		8,628,807	-29.7	9,448,363	9.5	
(Excl. Savings Portion)		592,568	-24.5	566,026	-4.5	
Total		784,793,751	1.0	796,556,230	1.5	
(Excl. Savings Portion)		776,757,505	1.5	787,673,890	1.4	

Direct Premiums by Line (Apr. 1 - Dec. 31, 2005)

(thousand yen & %)

Class of Business	3rdQ 2004	3rdQ 2005	
	Amount	Amount	Growth
Fire	1,092,719,932	1,116,864,318	2.2
Voluntary Automobile	2,648,298,147	2,642,923,790	-0.2
Personal Accident	1,144,882,069	1,098,797,249	-4.0
Miscellaneous Casualty	593,721,812	599,759,004	1.0
Marine and Inland Transit	200,839,039	210,886,042	5.0
(Marine Hull)	44,413,633	47,170,038	6.2
(Marine Cargo)	106,672,876	112,650,690	5.6
(Inland Transit)	49,752,522	51,065,308	2.6
Compulsory Automobile Liability	923,858,132	875,729,490	-5.2
Total	6,604,319,178	6,544,959,933	-0.9
(Excl. Savings Portion)	5,706,428,558	5,719,130,287	0.2

Notes 1. Figures from April to December 2004 are the direct premiums written by our 21 member direct general insurers. Figures from April to December 2005 are the direct premiums written by our 20 member direct general insurers. They include direct premiums written abroad.

2. Direct Premiums Written = Gross Direct Premiums (including the Savings Portion of Maturity-refund-type Insurance Premiums) - Various Returns other than Maturity Refunds (including return premiums for cancellation, no-claim returns, and return premiums resulting from the decrease of insurable risks)

Miscellaneous Casualty Premiums by Line

(thousand yen & %)

Class of Business		3rdQ 2004	3rdQ 2005		
		Premiums	Premiums	Growth	
Burglary		14,211,354	13,663,285	-3.9	
Glass		1,357,343	1,207,415	-11.0	
Aviation		26,477,515	18,951,324	-28.4	
Windstorm & Flood		153,724	203,231	32.2	
Guarantee		7,555,354	8,035,039	6.3	
Credit		21,760,956	21,911,877	0.7	
Workers' Accident compensation Liability	Conventional type	47,453,146	45,306,781	-4.5	
	Maturity-refund type	4,895,649	7,706,461	57.4	
	(Excl. Savings Portion)	65,025	81,234	24.9	
	Sub-total	52,348,797	53,013,250	1.3	
	(Excl. Savings Portion)	47,518,171	45,388,015	-4.5	
Boiler & Turbo-set		2,077,570	2,071,866	-0.3	
Livestock		2,198,859	2,223,329	1.1	
General Liability		294,772,225	311,137,391	5.6	
Machinery & Erection		24,340,636	25,342,206	4.1	
Shipowners' Liability for Passengers' Personal Accident		570,159	592,655	3.9	
Contractors' All Risks		23,936,869	24,022,171	0.4	
Atomic Energy		8,273,393	9,055,898	9.5	
Movables Comprehensive	Conventional type	82,561,660	79,434,736	-3.8	
	Maturity-refund type	147,909	38,628	-73.9	
	(Excl. Savings Portion)	28,388	8,881	-68.7	
	Sub-total	82,709,571	79,473,365	-3.9	
	(Excl. Savings Portion)	82,590,048	79,443,617	-3.8	
Miscellaneous Pecuniary Loss	Misc. Pecuniary Loss		23,154,812	22,987,193	-0.7
	Nursing Care Expenses	Conventional type	6,291,839	4,945,967	-21.4
		Maturity-refund type	1,530,736	921,450	-39.8
		(Excl. Savings Portion)	381,387	344,391	-9.7
		Sub-total	7,822,579	5,867,417	-25.0
		(Excl. Savings Portion)	6,673,226	5,290,358	-20.7
	Sub-total		30,977,396	28,854,614	-6.9
	(Excl. Savings Portion)		29,828,038	28,277,551	-5.2
Conventional type		587,147,507	591,092,457	0.7	
Maturity-refund type		6,574,300	8,666,544	31.8	
(Excl. Savings Portion)		474,805	434,514	-8.5	
Total		593,721,812	599,759,004	1.0	
(Excl. Savings Portion)		587,622,312	591,526,971	0.7	

Direct Premiums by Line (Apr. 1 - Sep. 31, 2005)

(thousand yen & %)

Class of Business	2ndQ 2004	2ndQ 2005	
	Amount	Amount	Growth
Fire	684,288,634	726,462,911	6.2
Voluntary Automobile	1,756,685,961	1,750,773,606	-0.3
Personal Accident	760,730,412	743,215,591	-2.3
Miscellaneous Casualty	406,905,208	414,686,046	1.9
Marine and Inland Transit	134,131,865	138,960,897	3.6
(Marine Hull)	30,829,354	31,976,728	3.7
(Marine Cargo)	70,365,649	73,505,515	4.5
(Inland Transit)	32,936,854	33,478,647	1.6
Compulsory Automobile Liability	619,338,959	581,213,744	-6.2
Total	4,362,081,089	4,355,312,832	-0.2
(Excl. Savings Portion)	3,779,822,277	3,797,505,436	0.5

Notes 1. Figures from April to September 2004 are the direct premiums written by our 22 member direct general insurers. Figures from April to September 2005 are the direct premiums written by our 20 member direct general insurers. They include direct premiums written abroad.

2. Direct Premiums Written = Gross Direct Premiums (including the Savings Portion of Maturity-refund-type Insurance Premiums) - Various Returns other than Maturity Refunds (including return premiums for cancellation, no-claim returns, and return premiums resulting from the

Miscellaneous Casualty Premiums by Line

(thousand yen & %)

Class of Business		2ndQ 2004	2ndQ 2005		
		Premiums	Premiums	Growth	
Burglary		9,503,385	8,637,914	-9.1	
Glass		789,383	705,927	-10.6	
Aviation		12,653,781	11,122,470	-12.1	
Windstorm & Flood		82,346	118,702	44.2	
Guarantee		5,577,017	5,362,187	-3.9	
Credit		14,410,656	14,600,598	1.3	
Workers' Accident compensation Liability	Conventional type	33,004,040	31,371,688	-4.9	
	Maturity-refund type	3,007,340	4,787,361	59.2	
	(Excl. Savings Portion)	40,471	49,058	21.2	
	Sub-total	36,011,388	36,159,051	0.4	
	(Excl. Savings Portion)	33,044,511	31,420,746	-4.9	
Boiler & Turbo-set		1,610,999	1,635,613	1.5	
Livestock		1,258,659	1,274,042	1.2	
General Liability		209,108,755	221,375,174	5.9	
Machinery & Erection		16,966,048	17,777,688	4.8	
Shipowners' Liability for Passengers' Personal Accident		378,474	407,210	7.6	
Contractors' All Risks		16,101,354	16,073,649	-0.2	
Atomic Energy		5,444,126	5,694,796	4.6	
Movables Comprehensive	Conventional type	56,023,118	53,572,868	-4.4	
	Maturity-refund type	108,964	31,392	-71.2	
	(Excl. Savings Portion)	19,832	7,483	-62.3	
	Sub-total	56,132,086	53,604,263	-4.5	
	(Excl. Savings Portion)	56,042,950	53,580,351	-4.4	
Miscellaneous Pecuniary Loss	Misc. Pecuniary Loss		15,498,468	15,710,154	1.4
	Nursing Care Expenses	Conventional type	4,269,691	3,697,101	-13.4
		Maturity-refund type	1,108,491	729,406	-34.2
		(Excl. Savings Portion)	233,455	226,245	-3.1
		Sub-total	5,378,186	4,426,511	-17.7
		(Excl. Savings Portion)	4,503,146	3,923,346	-12.9
	Sub-total	20,876,658	20,136,668	-3.5	
(Excl. Savings Portion)	20,001,614	19,633,500	-1.8		
Conventional type		402,680,398	409,137,875	1.6	
Maturity-refund type		4,224,806	5,548,163	31.3	
(Excl. Savings Portion)		293,767	282,795	-3.7	
Total		406,905,208	414,686,046	1.9	
(Excl. Savings Portion)		402,974,165	409,420,670	1.6	

Direct Premiums by Line (Apr. 1 - Jun. 30, 2005)

(thousand yen & %)

Class of Business	1stQ 2004		1stQ 2005	
	Amount	Growth	Amount	Growth
Fire	355,706,975	-1.2	376,444,960	5.8
Voluntary Automobile	950,202,917	-1.3	940,584,422	-1.0
Personal Accident	373,126,398	-8.0	404,166,313	8.3
Miscellaneous Casualty	218,079,481	1.5	220,342,346	1.0
Marine and Inland Transit	67,850,972	3.6	70,654,673	4.1
(Marine Hull)	16,238,375	-0.2	16,618,333	2.3
(Marine Cargo)	34,452,616	5.8	36,478,549	5.9
(Inland Transit)	17,159,976	3.0	17,557,787	2.3
Compulsory Automobile Liability	367,662,709	-0.4	340,180,535	-7.5
Total	2,332,629,505	-1.9	2,352,373,297	0.8
(Excl. Savings Portion)	2,054,568,267	-0.1	2,048,372,666	-0.3

Notes 1. Figures from April to June 2004 are the direct premiums written by our 22 member direct general insurers. Figures from April to June 2005 are the direct premiums written by our 20 member direct general insurers. They include direct premiums written abroad.

2. Direct Premiums Written = Gross Direct Premiums (including the Savings Portion of Maturity-refund-type Insurance Premiums) - Various Returns other than Maturity Refunds (including return premiums for cancellation, no-claim returns, and return premiums resulting from the decrease of insurable risks)

Miscellaneous Casualty Premiums by Line

(thousand yen & %)

Class of Business		1stQ 2004		1stQ 2005		
		Premiums	Growth	Premiums	Growth	
Burglary		4,482,310	-12.8	4,279,789	-4.5	
Glass		423,839	-4.1	370,051	-12.7	
Aviation		7,215,186	-30.2	5,343,853	-25.9	
Windstorm & Flood		34,523	-2.7	42,083	21.9	
Guarantee		3,721,158	18.6	3,120,925	-16.1	
Credit		8,455,408	3.1	8,407,186	-0.6	
Workers' Accident compensation Liability	Conventional type	18,697,593	0.2	18,811,944	0.6	
	Maturity-refund type	1,213,249	-54.8	679,578	-44.0	
	(Excl. Savings Portion)	17,720	-50.4	9,167	-48.3	
	Sub-total	19,910,845	-6.7	19,491,526	-2.1	
	(Excl. Savings Portion)	18,715,313	0.1	18,821,111	0.6	
Boiler & Turbo-set		883,257	11.9	946,956	7.2	
Livestock		429,857	-1.2	505,874	17.7	
General Liability		111,939,391	8.8	119,165,722	6.5	
Machinery & Erection		8,035,925	-10.9	8,380,833	4.3	
Shipowners' Liability for Passengers' Personal Accident		178,369	-15.0	203,935	14.3	
Contractors' All Risks		8,524,889	-0.9	8,323,722	-2.4	
Atomic Energy		2,995,738	-8.8	3,281,908	9.6	
Movables Comprehensive	Conventional type	30,437,061	-1.0	28,444,563	-6.5	
	Maturity-refund type	59,042	-33.5	17,976	-69.6	
	(Excl. Savings Portion)	10,799	-45.2	4,783	-55.7	
	Sub-total	30,496,106	-1.1	28,462,541	-6.7	
	(Excl. Savings Portion)	30,447,860	-1.0	28,449,346	-6.6	
Miscellaneous Pecuniary Loss	Misc. Pecuniary Loss		7,591,668	-11.0	7,755,929	2.2
	Nursing Care Expenses	Conventional type	2,143,011	56.6	1,920,980	-10.4
		Maturity-refund type	617,897	186.4	338,431	-45.2
		(Excl. Savings Portion)	130,268	-14.8	113,708	-12.7
		Sub-total	2,760,911	74.3	2,259,415	-18.2
		(Excl. Savings Portion)	2,273,279	49.4	2,034,688	-10.5
	Sub-total		10,352,586	2.4	10,015,348	-3.3
	(Excl. Savings Portion)		9,864,947	-1.8	9,790,617	-0.8
Conventional type		216,189,282	2.1	219,306,352	1.4	
Maturity-refund type		1,890,195	-36.7	1,035,990	-45.2	
(Excl. Savings Portion)		158,793	-23.8	127,666	-19.6	
Total		218,079,481	1.5	220,342,346	1.0	
(Excl. Savings Portion)		216,348,075	2.0	219,434,018	1.4	

Direct Premiums by Line (Apr. 1, 2004 - Mar. 31, 2005)

(thousand yen & %)

Class of Business	4thQ 2003		4thQ 2004	
	Amount	Growth	Amount	Growth
Fire	1,471,054,788	-1.5	1,463,668,237	-0.5
Voluntary Automobile	3,553,918,139	-1.4	3,503,607,742	-1.4
Personal Accident	1,485,479,249	-5.9	1,478,874,522	-0.4
Miscellaneous Casualty	776,930,538	-0.4	784,793,751	1.0
Marine and Inland Transit	258,861,597	3.1	269,166,106	4.0
(Marine Hull)	59,135,652	2.0	58,680,000	-0.8
(Marine Cargo)	134,958,574	3.5	143,754,908	6.5
(Inland Transit)	64,767,367	3.1	66,731,192	3.0
Compulsory Automobile Liability	1,201,819,655	0.9	1,189,010,127	-1.1
Total	8,748,064,020	-1.7	8,689,120,538	-0.7
(Excl. Savings Portion)	7,539,437,449	0.0	7,535,479,699	-0.1

Notes 1. Figures from April 2003 to March 2004 and from April to September 2004 are the direct premiums written by our 22 member direct general insurers. Figures from October 2004 to March 2005 are the direct premiums written by our 21 member direct general insurers.

2. Direct Premiums Written = Gross Direct Premiums (including the Savings Portion of Maturity-refund-type Insurance Premiums) - Various Returns other than Maturity Refunds (including return premiums for cancellation, no-claim returns, and return premiums resulting from the decrease of insurable risks)

Miscellaneous Casualty Premiums by Line

(thousand yen & %)

Class of Business		4thQ 2003		4thQ 2004		
		Premiums	Growth	Premiums	Growth	
Burglary		20,342,669	-13.7	18,784,225	-7.7	
Glass		1,837,901	-7.7	1,692,307	-7.9	
Aviation		48,103,101	-6.3	35,738,653	-25.7	
Windstorm & Flood		252,365	2.1	366,063	45.1	
Guarantee		11,026,182	-14.4	10,430,734	-5.4	
Credit		30,567,867	-2.4	30,263,459	-1.0	
Workers' Accident compensation Liability	Conventional type	64,939,048	-3.1	63,618,989	-2.0	
	Maturity-refund type	10,745,611	-15.3	6,471,597	-39.8	
	(Excl. Savings Portion)	147,767	-26.8	82,319	-44.3	
	Sub-total	75,684,668	-5.0	70,090,593	-7.4	
	(Excl. Savings Portion)	65,086,815	-3.2	63,701,308	-2.1	
Boiler & Turbo-set		2,528,163	5.6	2,412,876	-4.6	
Livestock		3,007,425	-1.3	3,204,823	6.6	
General Liability		356,602,954	6.6	382,224,493	7.2	
Machinery & Erection		32,261,163	-4.4	32,665,366	1.3	
Shipowners' Liability for Passengers' Personal Accident		814,023	-3.3	759,817	-6.7	
Contractors' All Risks		34,450,024	0.2	36,404,551	5.7	
Atomic Energy		10,873,704	-1.7	10,426,610	-4.1	
Movables Comprehensive	Conventional type	112,906,294	-5.5	107,576,500	-4.7	
	Maturity-refund type	305,422	-48.2	155,980	-48.9	
	(Excl. Savings Portion)	62,706	-44.3	30,479	-51.4	
	Sub-total	113,211,719	-5.7	107,732,482	-4.8	
	(Excl. Savings Portion)	112,969,000	-5.5	107,606,979	-4.7	
Miscellaneous Pecuniary Loss	Misc. Pecuniary Loss		26,983,851	8.0	31,620,267	17.2
	Nursing Care Expenses	Conventional type	7,154,330	-22.7	7,975,102	11.5
		Maturity-refund type	1,228,318	-73.8	2,001,222	62.9
		(Excl. Savings Portion)	574,340	-10.8	479,763	-16.5
		Sub-total	8,382,652	-39.8	9,976,330	19.0
		(Excl. Savings Portion)	7,728,670	-21.9	8,454,865	9.4
	Sub-total		35,366,507	-9.1	41,596,600	17.6
	(Excl. Savings Portion)		34,712,521	-0.5	40,075,132	15.4
Conventional type		764,651,173	0.4	776,164,937	1.5	
Maturity-refund type		12,279,360	-31.6	8,628,807	-29.7	
(Excl. Savings Portion)		784,819	-18.1	592,568	-24.5	
Total		776,930,538	-0.4	784,793,751	1.0	
(Excl. Savings Portion)		765,435,992	0.3	776,757,505	1.5	

Direct Premiums by Line (Apr. 1 - Dec. 31, 2004)

(thousand yen & %)

Class of Business	3rdQ 2003		3rdQ 2004	
	Amount	Growth	Amount	Growth
Fire	1,107,043,533	-2.9	1,098,049,167	-0.8
Voluntary Automobile	2,716,410,112	-1.5	2,670,807,995	-1.7
Personal Accident	1,161,004,839	-3.3	1,147,119,667	-1.2
Miscellaneous Casualty	585,035,644	-2.0	595,121,491	1.7
Marine and Inland Transit	192,420,564	3.0	201,286,112	4.6
(Marine Hull)	45,149,714	3.4	44,413,633	-1.6
(Marine Cargo)	99,129,564	2.8	107,058,626	8.0
(Inland Transit)	48,141,280	3.0	49,813,847	3.5
Compulsory Automobile Liability	953,194,840	0.4	940,299,866	-1.4
Total	6,715,109,579	-1.7	6,652,684,352	-0.9
(Excl. Savings Portion)	5,765,317,021	-0.5	5,754,440,682	-0.2

Notes 1. Figures from April to December 2003 and from April to September 2004 are the direct premiums written by our 22 member direct general insurers. Figures from October to December 2004 are the direct premiums written by our 21 member direct general insurers.

2. Direct Premiums Written = Gross Direct Premiums (including the Savings Portion of Maturity-refund-type Insurance Premiums) - Various Returns other than Maturity Refunds (including return premiums for cancellation, no-claim returns, and return premiums resulting from the decrease of insurable risks)

Miscellaneous Casualty Premiums by Line

(thousand yen & %)

Class of Business		3rdQ 2003		3rdQ 2004		
		Premiums	Growth	Premiums	Growth	
Burglary		15,397,642	-14.8	14,222,883	-7.6	
Glass		1,481,625	-9.0	1,362,641	-8.0	
Aviation		31,159,896	-19.2	26,477,656	-15.0	
Windstorm & Flood		69,927	-32.3	153,724	119.8	
Guarantee		8,366,903	-16.7	7,584,017	-9.4	
Credit		21,870,444	-2.3	21,786,608	-0.4	
Workers' Accident compensation Liability	Conventional type	47,750,366	-5.8	47,637,023	-0.2	
	Maturity-refund type	9,056,140	-5.5	4,895,666	-45.9	
	(Excl. Savings Portion)	125,928	-18.3	64,892	-48.5	
	Sub-total	56,806,512	-5.8	52,532,692	-7.5	
	(Excl. Savings Portion)	47,876,294	-5.9	47,701,915	-0.4	
Boiler & Turbo-set		2,024,196	2.9	2,079,930	2.8	
Livestock		2,225,086	-8.7	2,219,994	-0.2	
General Liability		275,291,610	5.1	295,571,975	7.4	
Machinery & Erection		24,599,160	-3.6	24,411,226	-0.8	
Shipowners' Liability for Passengers' Personal Accident		619,720	-2.9	570,159	-8.0	
Contractors' All Risks		23,795,421	-1.6	24,024,066	1.0	
Atomic Energy		8,822,999	-0.3	8,273,392	-6.2	
Movables Comprehensive	Conventional type	86,195,900	-5.5	82,689,040	-4.1	
	Maturity-refund type	249,413	-49.1	148,598	-40.4	
	(Excl. Savings Portion)	51,877	-46.9	29,076	-44.0	
	Sub-total	86,445,316	-5.8	82,837,641	-4.2	
	(Excl. Savings Portion)	86,247,777	-5.6	82,718,116	-4.1	
Miscellaneous Pecuniary Loss	Misc. Pecuniary Loss		20,075,650	10.9	23,186,437	15.5
	Nursing Care Expenses	Conventional type	5,183,260	-28.3	6,294,316	21.4
		Maturity-refund type	800,161	-76.1	1,532,030	91.5
		(Excl. Savings Portion)	446,829	-9.1	382,682	-14.4
		Sub-total	5,983,426	-43.4	7,826,349	30.8
		(Excl. Savings Portion)	5,630,089	-27.1	6,676,998	18.6
	Sub-total	26,059,078	-9.1	31,012,791	19.0	
(Excl. Savings Portion)	25,705,739	-0.5	29,863,435	16.2		
Conventional type		574,929,917	-1.5	588,545,185	2.4	
Maturity-refund type		10,105,723	-24.7	6,576,300	-34.9	
(Excl. Savings Portion)		624,642	-16.0	476,655	-23.7	
Total		585,035,644	-2.0	595,121,491	1.7	
(Excl. Savings Portion)		575,554,559	-1.5	589,021,840	2.3	

Direct Premiums by Line (Apr. 1 - Sep. 31, 2004)

(thousand yen & %)

Class of Business	2ndQ 2003		2ndQ 2004	
	Amount	Growth	Amount	Growth
Fire	709,336,469	-2.9	692,313,574	-2.4
Voluntary Automobile	1,825,168,796	-1.1	1,789,291,767	-2.0
Personal Accident	778,570,206	2.5	763,507,652	-1.9
Miscellaneous Casualty	400,819,320	-1.0	407,448,519	1.7
Marine and Inland Transit	129,625,494	4.2	134,453,984	3.7
(Marine Hull)	31,806,014	5.7	30,829,353	-3.1
(Marine Cargo)	65,810,756	4.4	70,617,636	7.3
(Inland Transit)	32,008,717	2.3	33,006,986	3.1
Compulsory Automobile Liability	650,065,964	0.5	639,953,395	-1.6
Total	4,493,586,302	-0.4	4,426,968,944	-1.5
(Excl. Savings Portion)	3,868,481,414	-0.2	3,843,496,800	-0.6

Notes 1. Figures are the direct premiums written by our 22 member direct general insurers.

2. Direct Premiums Written = Gross Direct Premiums (including the Savings Portion of Maturity-refund-type Insurance Premiums) - Various Returns other than Maturity Refunds (including return premiums for cancellation, no-claim returns, and return premiums resulting from the decrease of insurable risks)

Miscellaneous Casualty Premiums by Line

(thousand yen & %)

Class of Business		2ndQ 2003		2ndQ 2004		
		Premiums	Growth	Premiums	Growth	
Burglary		10,740,660	-13.5	9,516,203	-11.4	
Glass		853,571	-9.2	794,650	-6.9	
Aviation		18,672,634	-22.0	13,126,230	-29.7	
Windstorm & Flood		33,919	-55.5	82,346	142.8	
Guarantee		5,284,830	-23.1	5,655,338	7.0	
Credit		14,775,209	-4.3	14,444,741	-2.2	
Workers' Accident compensation Liability	Conventional type	33,285,536	-7.0	33,122,299	-0.5	
	Maturity-refund type	5,787,154	23.1	3,007,506	-48.0	
	(Excl. Savings Portion)	82,575	-1.3	40,296	-51.2	
	Sub-total	39,072,697	-3.5	36,129,813	-7.5	
	(Excl. Savings Portion)	33,368,111	-7.0	33,162,595	-0.6	
Boiler & Turbo-set		1,474,876	3.3	1,612,607	9.3	
Livestock		1,027,264	11.4	1,279,197	24.5	
General Liability		192,979,301	6.2	208,683,100	8.1	
Machinery & Erection		17,660,107	-0.7	17,043,034	-3.5	
Shipowners' Liability for Passengers' Personal Accident		416,443	-4.3	378,570	-9.1	
Contractors' All Risks		15,945,652	-0.7	16,209,487	1.7	
Atomic Energy		5,311,492	9.9	5,141,872	-3.2	
Movables Comprehensive	Conventional type	57,996,591	-5.2	56,296,044	-2.9	
	Maturity-refund type	170,053	-52.7	113,161	-33.5	
	(Excl. Savings Portion)	37,036	-48.8	20,787	-43.9	
	Sub-total	58,166,648	-5.5	56,409,209	-3.0	
	(Excl. Savings Portion)	58,033,627	-5.3	56,316,831	-3.0	
Miscellaneous Pecuniary Loss	Misc. Pecuniary Loss		14,554,246	16.6	15,543,385	6.8
	Nursing Care Expenses	Conventional type	3,436,797	-34.4	4,283,851	24.6
		Maturity-refund type	412,862	-82.1	1,114,776	170.0
		(Excl. Savings Portion)	297,284	-7.9	234,284	-21.2
		Sub-total	3,849,660	-49.0	5,398,628	40.2
		(Excl. Savings Portion)	3,734,081	-32.8	4,518,135	21.0
	Sub-total		18,403,909	-8.1	20,942,018	13.8
	(Excl. Savings Portion)		18,288,327	1.3	20,061,520	9.7
Conventional type		394,449,245	-0.8	403,213,059	2.2	
Maturity-refund type		6,370,075	-13.5	4,235,454	-33.5	
(Excl. Savings Portion)		416,904	-12.9	295,377	-29.1	
Total		400,819,320	-1.0	407,448,519	1.7	
(Excl. Savings Portion)		394,866,149	-0.8	403,508,436	2.2	

Direct Premiums by Line (Apr. 1 - Jun. 30, 2004)

(thousand yen & %)

Class of Business	1stQ 2003		1stQ 2004	
	Amount	Growth	Amount	Growth
Fire	360,071,210	-5.7	355,706,975	-1.2
Voluntary Automobile	962,306,715	-0.3	950,202,917	-1.3
Personal Accident	405,633,264	8.2	373,126,398	-8.0
Miscellaneous Casualty	214,805,805	-0.6	218,079,481	1.5
Marine and Inland Transit	65,496,428	4.2	67,850,972	3.6
(Marine Hull)	16,273,842	5.2	16,238,375	-0.2
(Marine Cargo)	32,565,565	3.5	34,452,616	5.8
(Inland Transit)	16,657,015	4.5	17,159,976	3.0
Compulsory Automobile Liability	369,213,676	0.8	367,662,709	-0.4
Total	2,377,527,145	0.4	2,332,629,505	-1.9
(Excl. Savings Portion)	2,055,797,151	-0.1	2,054,568,267	-0.1

Notes 1. Figures are the direct premiums written by our 22 member direct general insurers.

2. Direct Premiums Written = Gross Direct Premiums (including the Savings Portion of Maturity-refund-type Insurance Premiums) - Various Returns other than Maturity Refunds (including return premiums for cancellation, no-claim returns, and return premiums resulting from the decrease of insurable risks)

Miscellaneous Casualty Premiums by Line

(thousand yen & %)

Class of Business		1stQ 2003		1stQ 2004		
		Premiums	Growth	Premiums	Growth	
Burglary		5,138,731	-16.9	4,482,310	-12.8	
Glass		441,791	-8.6	423,839	-4.1	
Aviation		10,340,597	-21.6	7,215,186	-30.2	
Windstorm & Flood		35,488	36.2	34,523	-2.7	
Guarantee		3,137,869	13.7	3,721,158	18.6	
Credit		8,202,736	-13.2	8,455,408	3.1	
Workers' Accident compensation Liability	Conventional type	18,660,661	-8.8	18,697,593	0.2	
	Maturity-refund type	2,681,472	35.1	1,213,249	-54.8	
	(Excl. Savings Portion)	35,738	3.3	17,720	-50.4	
	Sub-total	21,342,138	-5.0	19,910,845	-6.7	
	(Excl. Savings Portion)	18,696,399	-8.8	18,715,313	0.1	
Boiler & Turbo-set		789,372	-4.8	883,257	11.9	
Livestock		434,897	0.7	429,857	-1.2	
General Liability		102,886,176	6.7	111,939,391	8.8	
Machinery & Erection		9,019,422	-1.0	8,035,925	-10.9	
Shipowners' Liability for Passengers' Personal Accident		209,808	-20.1	178,369	-15.0	
Contractors' All Risks		8,599,385	-0.1	8,524,889	-0.9	
Atomic Energy		3,283,190	26.4	2,995,738	-8.8	
Movables Comprehensive	Conventional type	30,745,225	-5.7	30,437,061	-1.0	
	Maturity-refund type	88,742	-54.1	59,042	-33.5	
	(Excl. Savings Portion)	19,713	-46.2	10,799	-45.2	
	Sub-total	30,833,971	-6.0	30,496,106	-1.1	
	(Excl. Savings Portion)	30,764,938	-5.7	30,447,860	-1.0	
Miscellaneous Pecuniary Loss	Misc. Pecuniary Loss		8,526,053	16.8	7,591,668	-11.0
	Nursing Care Expenses	Conventional type	1,368,370	-35.8	2,143,011	56.6
		Maturity-refund type	215,709	-78.4	617,897	186.4
		(Excl. Savings Portion)	152,914	-4.5	130,268	-14.8
		Sub-total	1,584,079	-49.4	2,760,911	74.3
		(Excl. Savings Portion)	1,521,284	-33.6	2,273,279	49.4
	Sub-total	10,110,135	-3.1	10,352,586	2.4	
(Excl. Savings Portion)	10,047,337	4.8	9,864,947	-1.8		
Conventional type		211,819,874	-0.5	216,189,282	2.1	
Maturity-refund type		2,985,927	-6.0	1,890,195	-36.7	
(Excl. Savings Portion)		208,373	-9.9	158,793	-23.8	
Total		214,805,805	-0.6	218,079,481	1.5	
(Excl. Savings Portion)		212,028,247	-0.5	216,348,075	2.0	

Direct Premiums by Line (Apr. 1, 2003 - Mar. 31, 2004)

(thousand yen & %)

Class of Business	Apr. 1, 2002 - Mar. 31, 2003		Apr. 1, 2003 - Mar. 31, 2004	
	Amount	Growth	Amount	Growth
Fire	1,493,409,319	-0.9	1,471,054,788	-1.5
Voluntary Automobile	3,605,361,968	-1.9	3,553,918,139	-1.4
Personal Accident	1,578,112,274	-2.9	1,485,479,249	-5.9
Miscellaneous Casualty	779,889,452	-0.5	776,930,538	-0.4
Marine and Inland Transit	251,189,319	0.2	258,861,597	3.1
(Marine Hull)	57,957,434	-8.1	59,135,652	2.0
(Marine Cargo)	130,441,795	5.1	134,958,574	3.5
(Inland Transit)	62,790,080	-1.1	64,767,367	3.1
Compulsory Automobile Liability	1,190,710,049	20.7	1,201,819,655	0.9
Total	8,898,672,437	0.8	8,748,064,020	-1.7
(Excl. Savings Portion)	7,539,650,526	1.8	7,539,437,449	0.0

Notes 1. Figures are the direct premiums written by our 22 member direct general insurers.

2. Direct Premiums Written = Gross Direct Premiums (including the Savings Portion of Maturity-refund-type Insurance Premiums) - Various Returns other than Maturity Refunds (including return premiums for cancellation, no-claim returns, and return premiums resulting from the decrease of insurable risks)

Miscellaneous Casualty Premiums by Line

(thousand yen & %)

Class of Business		Apr. 1, 2002 - Mar. 31, 2003		Apr. 1, 2003 - Mar. 31, 2004		
		Premiums	Growth	Premiums	Growth	
Burglary		23,565,092	-10.4	20,342,669	-13.7	
Glass		1,991,139	-8.6	1,837,901	-7.7	
Aviation		51,357,616	33.5	48,103,101	-6.3	
Windstorm & Flood		247,228	-1	252,365	2.1	
Guarantee		12,887,036	-22.8	11,026,182	-14.4	
Credit		31,325,628	22.2	30,567,867	-2.4	
Workers' Accident compensation Liability	Conventional type	67,008,061	-6	64,939,048	-3.1	
	Maturity-refund type	12,687,294	-8.4	10,745,611	-15.3	
	(Excl. Savings Portion)	201,807	-18.3	147,767	-26.8	
	Sub-total	79,695,361	-6.4	75,684,668	-5	
	(Excl. Savings Portion)	67,209,868	-6.1	65,086,815	-3.2	
Boiler & Turbo-set		2,395,203	-8	2,528,163	5.6	
Livestock		3,046,839	14	3,007,425	-1.3	
General Liability		334,444,982	0.5	356,602,954	6.6	
Machinery & Erection		33,733,574	-6.8	32,261,163	-4.4	
Shipowners' Liability for Passengers' Personal Accident		841,935	1.5	814,023	-3.3	
Contractors' All Risks		34,375,217	-2.7	34,450,024	0.2	
Atomic Energy		11,065,381	7.2	10,873,704	-1.7	
Movables Comprehensive	Conventional type	119,415,726	-1.3	112,906,294	-5.5	
	Maturity-refund type	589,330	-37.9	305,422	-48.2	
	(Excl. Savings Portion)	112,479	-42	62,706	-44.3	
	Sub-total	120,005,062	-1.6	113,211,719	-5.7	
	(Excl. Savings Portion)	119,528,205	-1.3	112,969,000	-5.5	
Miscellaneous Pecuniary Loss	Misc. Pecuniary Loss	24,978,926	34.4	26,983,851	8	
	Nursing Care Expenses	Conventional type	9,251,444	-38.6	7,154,330	-22.7
		Maturity-refund type	4,681,673	-64.2	1,228,318	-73.8
		(Excl. Savings Portion)	644,193	-22.6	574,340	-10.8
		Sub-total	13,933,120	-50.5	8,382,652	-39.8
		(Excl. Savings Portion)	9,895,637	-37.8	7,728,670	-21.9
	Sub-total	38,912,051	-16.7	35,366,507	-9.1	
(Excl. Savings Portion)	34,874,563	1.1	34,712,521	-0.5		
Conventional type		761,931,138	0.8	764,651,173	0.4	
Maturity-refund type		17,958,307	-35.6	12,279,360	-31.6	
(Excl. Savings Portion)		958,486	-24.8	784,819	-18.1	
Total		779,889,452	-0.5	776,930,538	-0.4	
(Excl. Savings Portion)		762,889,624	0.7	765,435,992	0.3	

Direct Premiums by Line (Apr. 1, 2002 - Mar. 31, 2003)

(thousand yen & %)

Class of Business	Apr. 1, 2001 - Mar. 31, 2002		Apr. 1, 2002 - Mar. 31, 2003	
	Amount	Growth	Amount	Growth
Fire	1,507,526,369	-4.8	1,493,409,319	-0.9
Voluntary Automobile	3,676,513,096	0.7	3,605,361,968	-1.9
Personal Accident	1,625,265,685	-11.2	1,578,112,274	-2.9
Miscellaneous Casualty	783,911,388	3.3	779,889,452	-0.5
Marine and Inland Transit	250,727,188	0.1	251,189,319	0.2
(Marine Hull)	63,072,498	10.6	57,957,434	-8.1
(Marine Cargo)	124,142,750	-3.4	130,441,795	5.1
(Inland Transit)	63,511,934	-2.2	62,790,080	-1.1
Compulsory Automobile Liability	986,576,924	-0.1	1,190,710,049	20.7
Total	8,830,520,716	-2.6	8,898,672,437	0.8
(Excl. Savings Portion)	7,268,573,839	0.8	7,420,692,565	2.1

Notes 1. Figures from April 2001 to March 2002 are the direct premiums written by our 27 member direct general insurers. Figures from April 2002 to March 2003 are the direct premiums written by our 22 member direct general insurers.

2. Direct Premiums Written = Gross Direct Premiums (including the Savings Portion of Maturity-refund-type Insurance Premiums) - Various Returns other than Maturity Refunds (including return premiums for cancellation, no-claim returns, and return premiums resulting from the decrease of insurable risks)

Miscellaneous Casualty Premiums by Line

(thousand yen & %)

Class of Business		Apr. 1, 2001 - Mar. 31, 2002		Apr. 1, 2002 - Mar. 31, 2003		
		Premiums	Growth	Premiums	Growth	
Burglary		26,287,580	-7.2	23,565,092	-10.4	
Glass		2,177,668	-10.4	1,991,139	-8.6	
Aviation		38,463,010	163	51,357,616	33.5	
Windstorm & Flood		249,722	-24.2	247,228	-1	
Guarantee		16,698,143	24.4	12,887,036	-22.8	
Credit		25,632,319	27.8	31,325,628	22.2	
Workers' Accident compensation Liability	Conventional type	71,304,006	-3.4	67,008,061	-6	
	Maturity-refund type	13,853,275	-43.5	12,687,294	-8.4	
	(Excl. Savings Portion)	247,131	-41.7	201,807	-18.3	
	Sub-total	85,157,290	-13.4	79,695,361	-6.4	
	(Excl. Savings Portion)	71,551,137	-3.7	67,209,868	-6.1	
Boiler & Turbo-set		2,602,318	-2	2,395,203	-8	
Livestock		2,671,823	-7.3	3,046,839	14	
General Liability		332,680,211	7.4	334,444,982	0.5	
Machinery & Erection		36,181,424	-2.4	33,733,574	-6.8	
Shipowners' Liability for Passengers' Personal Accident		829,832	-16.8	841,935	1.5	
Contractors' All Risks		35,321,817	-0.1	34,375,217	-2.7	
Atomic Energy		10,318,095	-6.4	11,065,381	7.2	
Movables Comprehensive	Conventional type	120,964,093	0.4	119,415,726	-1.3	
	Maturity-refund type	949,395	-50.8	589,330	-37.9	
	(Excl. Savings Portion)	193,952	-47.7	112,479	-42	
	Sub-total	121,913,497	-0.4	120,005,062	-1.6	
	(Excl. Savings Portion)	121,158,045	0.3	119,528,205	-1.3	
Miscellaneous Pecuniary Loss	Misc. Pecuniary Loss		18,586,880	25	24,978,926	34.4
	Nursing Care Expenses	Conventional type	15,068,765	-34.7	9,251,444	-38.6
		Maturity-refund type	13,070,858	-37.6	4,681,673	-64.2
		(Excl. Savings Portion)	832,680	-13.1	644,193	-22.6
		Sub-total	28,139,625	-36.1	13,933,120	-50.5
		(Excl. Savings Portion)	15,901,445	-33.8	9,895,637	-37.8
	Sub-total		46,726,511	-20.7	38,912,051	-16.7
	(Excl. Savings Portion)		34,488,325	-11.3	34,874,563	1.1
Conventional type		756,037,841	6.3	761,931,138	0.8	
Maturity-refund type		27,873,540	-41.2	17,958,307	-35.6	
(Excl. Savings Portion)		1,273,773	-27.3	958,486	-24.8	
Total		783,911,388	3.3	779,889,452	-0.5	
(Excl. Savings Portion)		757,311,614	6.2	762,889,624	0.7	

Direct Premiums by Line (Apr. 1, 2001 - Mar. 31, 2002)

(thousand yen & %)

Class of Business	Apr. 1, 2000 - Mar. 31, 2001		Apr. 1, 2001 - Mar. 31, 2002	
	Amount	Growth	Amount	Growth
Fire	1,583,618,208	-9.2	1,507,526,369	-4.8
Voluntary Automobile	3,649,981,107	1.4	3,676,513,096	0.7
Personal Accident	1,831,264,489	-10.7	1,625,265,685	-11.2
Miscellaneous Casualty	758,577,675	3.4	783,911,388	3.3
Marine and Inland Transit	250,477,713	-0.4	250,727,188	0.1
(Marine Hull)	57,034,655	-4.5	63,072,498	10.6
(Marine Cargo)	128,512,246	0.5	124,142,750	-3.4
(Inland Transit)	64,930,798	1.7	63,511,934	-2.2
Compulsory Automobile Liability	987,786,338	0.7	986,576,924	-0.1
Total	9,061,705,612	-3.2	8,830,520,716	-2.6
(Excl. Savings Portion)	7,207,420,592	0.6	7,268,573,839	0.8

Note: Direct Premiums Written = Gross Direct Premiums (including the Savings Portion of Maturity-refund-type Insurance Premiums) - Various Returns other than Maturity Refunds (including return premiums for cancellation, no-claim returns, and return premiums resulting from the decrease of insurable risks)

Miscellaneous Casualty Premiums by Line

(thousand yen & %)

Class of Business		Apr. 1, 2000 - Mar. 31, 2001		Apr. 1, 2001 - Mar. 31, 2002		
		Premiums	Growth	Premiums	Growth	
Burglary		28,325,243	2.6	26,287,580	-7.2	
Glass		2,430,635	-8.8	2,177,668	-10.4	
Aviation		14,625,116	6.8	38,463,010	163	
Windstorm & Flood		329,252	-1.8	249,722	-24.2	
Guarantee		13,421,952	-7	16,698,143	24.4	
Credit		20,051,591	38.5	25,632,319	27.8	
Workers' Accident compensation Liability	Conventional type	73,841,304	-2.1	71,304,006	-3.4	
	Maturity-refund type	24,529,634	27	13,853,275	-43.5	
	(Excl. Savings Portion)	98,370,946	3.8	85,157,290	-13.4	
	Sub-total	2,656,540	-1.5	2,602,318	-2	
	(Excl. Savings Portion)	2,883,013	1	2,671,823	-7.3	
Boiler & Turbo-set		309,746,951	1.5	332,680,211	7.4	
Livestock		37,085,363	-1.2	36,181,424	-2.4	
General Liability		997,809	-7.2	829,832	-16.8	
Machinery & Erection		35,345,067	-0.5	35,321,817	-0.1	
Shipowners' Liability for Passengers' Personal Accident		11,023,771	-1.9	10,318,095	-6.4	
Contractors' All Risks		120,449,567	4.7	120,964,093	0.4	
Atomic Energy		1,930,692	-44.8	949,395	-50.8	
Movables Comprehensive	Conventional type	122,380,267	3.3	121,913,497	-0.4	
	Maturity-refund type	14,864,505	43.1	18,586,880	25	
	(Excl. Savings Portion)	23,077,323	-3.2	15,068,765	-34.7	
	Sub-total	20,962,151	23.8	13,070,858	-37.6	
	(Excl. Savings Portion)	44,039,481	8	28,139,625	-36.1	
Miscellaneous Pecuniary Loss	Misc. Pecuniary Loss		58,903,994	15.1	46,726,511	-20.7
	Nursing Care Expenses	Conventional type	711,155,174	2.5	756,037,841	6.3
		Maturity-refund type	47,422,491	19.3	27,873,540	-41.2
		(Excl. Savings Portion)	758,577,675	3.4	783,911,388	3.3
		Sub-total	9,976,330	19	7,435,630	-25.5
		(Excl. Savings Portion)	8,454,865	9.4	6,675,233	-21
	Sub-total	41,596,600	17.6	39,663,023	-4.6	
(Excl. Savings Portion)	40,075,132	15.4	38,902,618	-2.9		
Conventional type		776,164,937	1.5	787,107,864	1.4	
Maturity-refund type		8,628,807	-29.7	9,448,363	9.5	
(Excl. Savings Portion)		592,568	-24.5	566,026	-4.5	
Total		784,793,751	1	796,556,230	1.5	
(Excl. Savings Portion)		776,757,505	1.5	787,673,890	1.4	

Direct Premiums by Line (Apr. 1, 2000 - Mar. 31, 2001)

(thousand yen & %)

Class of Business	Apr. 1, 1999 - Mar. 31, 2000		Apr. 1, 2000 - Mar. 31, 2001	
	Amount	Growth	Amount	Growth
Fire	1,744,254,794	-1.7	1,583,618,208	-9.2
Voluntary Automobile	3,599,907,869	0.8	3,649,981,107	1.4
Personal Accident	2,049,840,103	-10.7	1,831,264,489	-10.7
Miscellaneous Casualty	733,633,206	-1.7	758,577,675	3.4
Marine and Inland Transit	251,503,530	-10.1	250,477,713	-0.4
(Marine Hull)	59,725,691	-12.5	57,034,655	-4.5
(Marine Cargo)	127,904,666	-13.0	128,512,246	0.5
(Inland Transit)	63,873,162	-0.8	64,930,798	1.7
Compulsory Automobile Liability	980,473,012	2.6	987,786,338	0.7
Total	9,359,612,617	-2.7	9,061,705,612	-3.2
(Excl. Savings Portion)	7,167,292,060	0.3	7,207,420,592	0.6

Note: Direct Premiums Written = Gross Direct Premiums (including the Savings Portion of Maturity-refund-type Insurance Premiums) - Various Returns other than Maturity Refunds (including return premiums for cancellation, no-claim returns, and return premiums resulting from the decrease of insurable risks)

Miscellaneous Casualty Premiums by Line

(thousand yen & %)

Class of Business		Apr. 1, 1999 - Mar. 31, 2000		Apr. 1, 2000 - Mar. 31, 2001		
		Premiums	Growth	Premiums	Growth	
Burglary		27,609,534	-2.9	28,325,243	2.6	
Glass		2,666,062	-10.7	2,430,635	-8.8	
Aviation		13,695,877	14.2	14,625,116	6.8	
Windstorm & Flood		335,320	76.7	329,252	-1.8	
Guarantee		14,431,590	1.3	13,421,952	-7	
Credit		14,482,211	52.3	20,051,591	38.5	
Workers' Accident compensation Liability	Conventional type	75,463,421	-9.8	73,841,304	-2.1	
	Maturity-refund type	19,314,775	-1.8	24,529,634	27	
	Sub-total	94,778,201	-8.3	98,370,946	3.8	
Boiler & Turbo-set		2,696,619	-4.9	2,656,540	-1.5	
Livestock		2,853,260	1.1	2,883,013	1	
General Liability		305,063,099	0.3	309,746,951	1.5	
Machinery & Erection		37,535,124	-5.7	37,085,363	-1.2	
Shipowners' Liability for Passengers' Personal Accident		1,075,331	-4.5	997,809	-7.2	
Contractors' All Risks		35,510,700	-0.4	35,345,067	-0.5	
Atomic Energy		11,234,513	-1.9	11,023,771	-1.9	
Movables Comprehensive	Conventional type	115,013,098	-0.1	120,449,567	4.7	
	Maturity-refund type	3,494,686	-9.3	1,930,692	-44.8	
	Sub-total	118,507,790	-0.4	122,380,267	3.3	
Miscellaneous Pecuniary Loss	Misc. Pecuniary Loss		10,386,181	8.2	14,864,505	43.1
	Nursing Care Expenses	Conventional type	23,842,379	-15.5	23,077,323	-3.2
		Maturity-refund type	16,929,224	-17.9	20,962,151	23.8
		Sub-total	40,771,616	-16.5	44,039,481	8
Sub-total		51,157,806	-12.5	58,903,994	15.1	
Conventional type		693,894,498	-1.1	711,155,174	2.5	
Maturity-refund type		39,738,697	-10	47,422,491	19.3	
Total		733,633,206	-1.7	758,577,675	3.4	

Direct Premiums by Line (Apr. 1, 1999 - Mar. 31, 2000)

(thousand yen & %)

Class of Business	Apr. 1, 1998 - Mar. 31, 1999		Apr. 1, 1999 - Mar. 31, 2000	
	Amount	Growth	Amount	Growth
Fire	1,774,098,631	-6.7	1,744,254,794	-1.7
Voluntary Automobile	3,572,065,247	-3.2	3,599,907,869	0.8
Personal Accident	2,295,404,666	-13.9	2,049,840,103	-10.7
Miscellaneous Casualty	745,954,787	-3.9	733,633,206	-1.7
Marine and Inland Transit	279,660,577	-9.7	251,503,530	-10.1
(Marine Hull)	68,289,750	-12.5	59,725,691	-12.5
(Marine Cargo)	146,982,625	-10.3	127,904,666	-13.0
(Inland Transit)	64,388,191	-5.1	63,873,162	-0.8
Compulsory Automobile Liability	955,581,663	-1.6	980,473,012	2.6
Total	9,622,765,659	-6.7	9,359,612,617	-2.7
(Excl. Savings Portion)	7,147,869,773	-3.8	7,167,292,060	0.3

Note: Direct Premiums Written = Gross Direct Premiums (including the Savings Portion of Maturity-refund-type Insurance Premiums) - Various Returns other than Maturity Refunds (including return premiums for cancellation, no-claim returns, and return premiums resulting from the decrease of insurable risks)

Miscellaneous Casualty Premiums by Line

(thousand yen & %)

Class of Business		Apr. 1, 1998 - Mar. 31, 1999		Apr. 1, 1999 - Mar. 31, 2000		
		Premiums	Growth	Premiums	Growth	
Burglary		28,421,974	6.0	27,609,534	-2.9	
Glass		2,983,963	-11.5	2,666,062	-10.7	
Aviation		11,992,077	-38.9	13,695,877	14.2	
Windstorm & Flood		189,805	10.0	335,320	76.7	
Guarantee		14,241,824	4.6	14,431,590	1.3	
Credit		9,506,818	19.6	14,482,211	52.3	
Workers' Accident compensation Liability	Conventional type	83,680,952	-10.5	75,463,421	-9.8	
	Maturity-refund type	19,672,046	-18.1	19,314,775	-1.8	
	Sub-total	103,353,005	-12.1	94,778,201	-8.3	
Boiler & Turbo-set		2,836,081	0.6	2,696,619	-4.9	
Livestock		2,823,506	-3.9	2,853,260	1.1	
General Liability		304,189,074	-1.5	305,063,099	0.3	
Machinery & Erection		39,797,868	-6.3	37,535,124	-5.7	
Shipowners' Liability for Passengers' Personal Accident		1,125,579	-4.8	1,075,331	-4.5	
Contractors' All Risks		35,648,792	-8.0	35,510,700	-0.4	
Atomic Energy		11,456,095	-5.7	11,234,513	-1.9	
Movables Comprehensive	Conventional type	115,091,625	-2.1	115,013,098	-0.1	
	Maturity-refund type	3,854,826	-47.4	3,494,686	-9.3	
	Sub-total	118,946,458	-4.7	118,507,790	-0.4	
Miscellaneous Pecuniary Loss	Misc. Pecuniary Loss		9,600,821	26.3	10,386,181	8.2
	Nursing Care Expenses	Conventional type	28,223,705	-6.5	23,842,379	-15.5
		Maturity-refund type	20,617,159	36.4	16,929,224	-17.9
		Sub-total	48,840,867	7.8	40,771,616	-16.5
Sub-total		58,441,697	10.5	51,157,806	-12.5	
Conventional type		701,810,732	-3.8	693,894,498	-1.1	
Maturity-refund type		44,144,043	-5.0	39,738,697	-10	
Total		745,954,787	-3.9	733,633,206	-1.7	

Direct Premiums by Line (Apr. 1, 1998 - Mar. 31, 1999)

(thousand yen & %)

Class of Business	Apr. 1, 1997 - Mar. 31, 1998		Apr. 1, 1998 - Mar. 31, 1999	
	Amount	Growth	Amount	Growth
Fire	1,901,651,884	-0.1	1,774,098,631	-6.7
Voluntary Automobile	3,688,850,245	1.1	3,572,065,247	-3.2
Personal Accident	2,666,789,736	-7.8	2,295,404,666	-13.9
Miscellaneous Casualty	776,114,413	-2.2	745,954,787	-3.9
Marine and Inland Transit	309,680,954	-3.5	279,660,577	-9.7
(Marine Hull)	78,058,394	-15.3	68,289,750	-12.5
(Marine Cargo)	163,782,131	1.6	146,982,625	-10.3
(Inland Transit)	67,840,411	0.6	64,388,191	-5.1
Compulsory Automobile Liability	970,631,635	-8.7	955,581,663	-1.6
Total	10,313,718,947	-2.9	9,622,765,659	-6.7
(Excl. Savings Portion)	7,432,627,816	-0.3	7,147,869,773	-3.8

Note: Direct Premiums Written = Gross Direct Premiums (including the Savings Portion of Maturity-refund-type Insurance Premiums) - Various Returns other than Maturity Refunds (including return premiums for cancellation, no-claim returns, and return premiums resulting from the decrease of insurable risks)

Miscellaneous Casualty Premiums by Line

(thousand yen & %)

Class of Business		Apr. 1, 1997 - Mar. 31, 1998		Apr. 1, 1998 - Mar. 31, 1999		
		Premiums	Growth	Premiums	Growth	
Burglary		26,805,880	7.2	28,421,974	6.0	
Glass		3,371,210	-3.3	2,983,963	-11.5	
Aviation		19,618,825	4.4	11,992,077	-38.9	
Windstorm & Flood		172,536	-9.0	189,805	10.0	
Guarantee		13,615,769	-6.8	14,241,824	4.6	
Credit		7,948,358	-0.2	9,506,818	19.6	
Workers' Accident compensation Liability	Conventional type	93,503,664	5.6	83,680,952	-10.5	
	Maturity-refund type	24,018,957	-39.6	19,672,046	-18.1	
	Sub-total	117,522,626	-8.4	103,353,005	-12.1	
Boiler & Turbo-set		2,818,963	-2.5	2,836,081	0.6	
Livestock		2,938,008	18.4	2,823,506	-3.9	
General Liability		308,965,428	4.8	304,189,074	-1.5	
Machinery & Erection		42,468,048	5.5	39,797,868	-6.3	
Shipowners' Liability for Passengers' Personal Accident		1,182,394	2.2	1,125,579	-4.8	
Contractors' All Risks		38,768,536	-7.3	35,648,792	-8.0	
Atomic Energy		12,152,186	-0.8	11,456,095	-5.7	
Movables Comprehensive	Conventional type	117,542,007	3.4	115,091,625	-2.1	
	Maturity-refund type	7,325,026	-22.7	3,854,826	-47.4	
	Sub-total	124,867,038	1.4	118,946,458	-4.7	
Miscellaneous Pecuniary Loss	Misc. Pecuniary Loss		7,600,879	-0.8	9,600,821	26.3
	Nursing Care Expenses	Conventional type	30,181,654	-36.0	28,223,705	-6.5
		Maturity-refund type	15,115,881	-29.2	20,617,159	36.4
		Sub-total	45,297,538	-33.9	48,840,867	7.8
Sub-total		52,898,428	-30.6	58,441,697	10.5	
Conventional type		729,654,525	0.9	701,810,732	-3.8	
Maturity-refund type		46,459,877	-34.2	44,144,043	-5.0	
Total		776,114,413	-2.2	745,954,787	-3.9	

Direct Premiums by Line (Apr. 1, 1997 - Mar. 31, 1998)

(thousand yen & %)

Class of Business	Apr. 1, 1996 - Mar. 31, 1997		Apr. 1, 1997 - Mar. 31, 1998	
	Amount	Growth	Amount	Growth
Fire	1,902,702,490	2.7	1,901,651,884	-0.1
Voluntary Automobile	3,649,071,381	3.2	3,688,850,245	1.1
Personal Accident	2,892,950,778	5.9	2,666,789,736	-7.8
Miscellaneous Casualty	793,467,597	5.7	776,114,413	-2.2
Marine and Inland Transit	320,765,084	4.5	309,680,954	-3.5
(Marine Hull)	92,208,871	-5.5	78,058,394	-15.3
(Marine Cargo)	161,147,076	12.0	163,782,131	1.6
(Inland Transit)	67,409,124	3.1	67,840,411	0.6
Compulsory Automobile Liability	1,063,020,592	2.8	970,631,635	-8.7
Total	10,621,978,009	4.0	10,313,718,947	-2.9
(Excl. Savings Portion)	7,455,704,496	4.0	7,432,627,816	-0.3

Note: Direct Premiums Written = Gross Direct Premiums (including the Savings Portion of Maturity-refund-type Insurance Premiums) - Various Returns other than Maturity Refunds (including return premiums for cancellation, no-claim returns, and return premiums resulting from the decrease of insurable risks)

Miscellaneous Casualty Premiums by Line

(thousand yen & %)

Class of Business		Apr. 1, 1996 - Mar. 31, 1997		Apr. 1, 1997 - Mar. 31, 1998		
		Premiums	Growth	Premiums	Growth	
Burglary		25,010,383	9.6	26,805,880	7.2	
Glass		3,486,731	1.1	3,371,210	-3.3	
Aviation		18,798,666	11.9	19,618,825	4.4	
Windstorm & Flood		189,549	-0.8	172,536	-9.0	
Guarantee		14,602,626	57.1	13,615,769	-6.8	
Credit		7,961,928	6.6	7,948,358	-0.2	
Workers' Accident compensation Liability	Conventional type	88,577,793	1.6	93,503,664	5.6	
	Maturity-refund type	39,788,799	6.8	24,018,957	-39.6	
	Sub-total	128,366,601	3.1	117,522,626	-8.4	
Boiler & Turbo-set		2,892,499	6.3	2,818,963	-2.5	
Livestock		2,480,505	-2.8	2,938,008	18.4	
General Liability		294,852,577	6.9	308,965,428	4.8	
Machinery & Erection		40,249,166	2.0	42,468,048	5.5	
Shipowners' Liability for Passengers' Personal Accident		1,156,974	-4.2	1,182,394	2.2	
Contractors' All Risks		41,840,058	9.3	38,768,536	-7.3	
Atomic Energy		12,248,903	-0.5	12,152,186	-0.8	
Movables Comprehensive	Conventional type	113,655,547	6.0	117,542,007	3.4	
	Maturity-refund type	9,476,212	-15.8	7,325,026	-22.7	
	Sub-total	123,131,765	3.9	124,867,038	1.4	
Miscellaneous Pecuniary Loss	Misc. Pecuniary Loss		7,664,047	-2.8	7,600,879	-0.8
	Nursing Care Expenses	Conventional type	47,177,180	4.1	30,181,654	-36.0
		Maturity-refund type	21,357,267	-3.8	15,115,881	-29.2
		Sub-total	68,534,452	1.5	45,297,538	-33.9
Sub-total		76,198,508	1.1	52,898,428	-30.6	
Conventional type		722,845,296	6.3	729,654,525	0.9	
Maturity-refund type		70,622,292	-0.1	46,459,877	-34.2	
Total		793,467,597	5.7	776,114,413	-2.2	

Direct Premiums by Line (Apr. 1, 1996 - Mar. 31, 1997)

(thousand yen & %)

Class of Business	Apr. 1, 1995 - Mar. 31, 1996		Apr. 1, 1996 - Mar. 31, 1997	
	Amount	Growth	Amount	Growth
Fire	1,853,364,132	-0.1	1,902,702,490	2.7
Voluntary Automobile	3,535,791,996	2.6	3,649,071,381	3.2
Personal Accident	2,730,623,465	4.2	2,892,950,778	5.9
Miscellaneous Casualty	750,799,526	7.4	793,467,597	5.7
Marine and Inland Transit	306,851,198	0.6	320,765,084	4.5
(Marine Hull)	97,544,601	-7.3	92,208,871	-5.5
(Marine Cargo)	143,930,054	5.9	161,147,076	12.0
(Inland Transit)	65,376,531	2.4	67,409,124	3.1
Compulsory Automobile Liability	1,034,273,260	2.9	1,063,020,592	2.8
Total	10,211,703,641	2.9	10,621,978,009	4.0
(Excl. Savings Portion)	7,167,119,657	3.0	7,455,704,496	4.0

Note: Direct Premiums Written = Gross Direct Premiums (including the Savings Portion of Maturity-refund-type Insurance Premiums) - Various Returns other than Maturity Refunds (including return premiums for cancellation, no-claim returns, and return premiums resulting from the decrease of insurable risks)

Miscellaneous Casualty Premiums by Line

(thousand yen & %)

Class of Business		Apr. 1, 1995 - Mar. 31, 1996		Apr. 1, 1996 - Mar. 31, 1997		
		Premiums	Growth	Premiums	Growth	
Burglary		22,822,306	10.9	25,010,383	9.6	
Glass		3,449,527	-1.5	3,486,731	1.1	
Aviation		16,796,832	6.2	18,798,666	11.9	
Windstorm & Flood		191,012	-1.4	189,549	-0.8	
Guarantee		9,296,470	-14.8	14,602,626	57.1	
Credit		7,469,983	3.9	7,961,928	6.6	
Workers' Accident compensation Liability	Conventional type	87,225,637	1.9	88,577,793	1.6	
	Maturity-refund type	37,269,647	74.3	39,788,799	6.8	
	Sub-total	124,495,292	16.4	128,366,601	3.1	
Boiler & Turbo-set		2,721,238	-2.7	2,892,499	6.3	
Livestock		2,551,049	-1.2	2,480,505	-2.8	
General Liability		275,834,156	10.9	294,852,577	6.9	
Machinery & Erection		39,462,438	3.0	40,249,166	2.0	
Shipowners' Liability for Passengers' Personal Accident		1,208,142	2.0	1,156,974	-4.2	
Contractors' All Risks		38,286,120	-2.9	41,840,058	9.3	
Atomic Energy		12,311,025	-2.9	12,248,903	-0.5	
Movables Comprehensive	Conventional type	107,244,037	5.0	113,655,547	6.0	
	Maturity-refund type	11,260,532	10.6	9,476,212	-15.8	
	Sub-total	118,504,579	5.5	123,131,765	3.9	
Miscellaneous Pecuniary Loss	Misc. Pecuniary Loss		7,881,526	10.4	7,664,047	-2.8
	Nursing Care Expenses	Conventional type	45,321,569	-5.3	47,177,180	4.1
		Maturity-refund type	22,196,101	7.7	21,357,267	-3.8
		Sub-total	67,517,679	-1.4	68,534,452	1.5
Sub-total		75,399,210	-0.2	76,198,508	1.1	
Conventional type		680,073,067	5.2	722,845,132	6.3	
Maturity-refund type		70,726,280	35.6	70,622,278	-0.1	
Total		750,799,379	7.4	793,467,439	5.7	

Direct Premiums by Line (Apr. 1, 1995 - Mar. 31, 1996)

(thousand yen & %)

Class of Business	Apr. 1, 1994 - Mar. 31, 1995		Apr. 1, 1995 - Mar. 31, 1996	
	Amount	Growth	Amount	Growth
Fire	1,854,493,738	1.8	1,853,364,132	-0.1
Voluntary Automobile	3,444,927,459	4.6	3,535,791,996	2.6
Personal Accident	2,619,716,821	-6.2	2,730,623,465	4.2
Miscellaneous Casualty	698,785,040	0.6	750,799,526	7.4
Marine and Inland Transit	305,066,871	1.1	306,851,198	0.6
(Marine Hull)	105,242,183	-2.7	97,544,601	-7.3
(Marine Cargo)	135,959,054	4.2	143,930,054	5.9
(Inland Transit)	63,865,626	1.0	65,376,531	2.4
Compulsory Automobile Liability	1,005,150,266	0.3	1,034,273,260	2.9
Total	9,928,140,261	0.2	10,211,703,641	2.9
(Excl. Savings Portion)	6,959,633,178	3.9	7,167,119,657	3.0

Note: Direct Premiums Written = Gross Direct Premiums (including the Savings Portion of Maturity-refund-type Insurance Premiums) - Various Returns other than Maturity Refunds (including return premiums for cancellation, no-claim returns, and return premiums resulting from the decrease of insurable risks)

Miscellaneous Casualty Premiums by Line

(thousand yen & %)

Class of Business		Apr. 1, 1994 - Mar. 31, 1995		Apr. 1, 1995 - Mar. 31, 1996		
		Premiums	Growth	Premiums	Growth	
Burglary		20,579,999	6.0	22,822,306	10.9	
Glass		3,502,343	4.5	3,449,527	-1.5	
Aviation		15,817,812	5.8	16,796,832	6.2	
Windstorm & Flood		193,644	-5.4	191,012	-1.4	
Guarantee		10,906,348	-7.2	9,296,470	-14.8	
Credit		7,189,484	0.3	7,469,983	3.9	
Workers' Accident compensation Liability	Conventional type	85,579,785	-5.5	87,225,637	1.9	
	Maturity-refund type	21,383,175	-1.9	37,269,647	74.3	
	Sub-total	106,962,968	-4.8	124,495,292	16.4	
Boiler & Turbo-set		2,795,393	7.5	2,721,238	-2.7	
Livestock		2,582,333	-8.6	2,551,049	-1.2	
General Liability		248,751,009	5.2	275,834,156	10.9	
Machinery & Erection		38,309,302	-2.0	39,462,438	3.0	
Shipowners' Liability for Passengers' Personal Accident		1,184,056	-1.8	1,208,142	2.0	
Contractors' All Risks		39,418,514	-1.8	38,286,120	-2.9	
Atomic Energy		12,681,295	-7.0	12,311,025	-2.9	
Movables Comprehensive	Conventional type	102,150,098	4.8	107,244,037	5.0	
	Maturity-refund type	10,178,004	-9.6	11,260,532	10.6	
	Sub-total	112,328,110	3.3	118,504,579	5.5	
Miscellaneous Pecuniary Loss	Misc. Pecuniary Loss		7,139,336	5.3	7,881,526	10.4
	Nursing Care Expenses	Conventional type	47,842,635	-7.4	45,321,569	-5.3
		Maturity-refund type	20,600,305	-6.1	22,196,101	7.7
		Sub-total	68,442,946	-7.0	67,517,679	-1.4
Sub-total		75,582,294	-6.0	75,399,210	-0.2	
Conventional type		646,623,386	1.1	680,073,067	5.2	
Maturity-refund type		52,161,484	-5.2	70,726,280	35.6	
Total		698,784,904	0.6	750,799,379	7.4	