

# OTHER INFORMATION

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# OVERSEAS NETWORK

As of July 1, 2008



## EUROPE

### Overseas Offices & Branches

#### LONDON

5th Floor, 11 Old Jewry,  
London, EC2R 8DU, UK  
TEL : 44-84-5070-4471  
FAX : 44-84-5070-4472

#### BRUSSELS

Belgicastraat 13,  
1930 Zaventem, Belgium  
TEL : 32-2-511-5567  
FAX : 32-2-513-4847

#### PARIS

157 Bureaux de la Colline-1,  
rue Royabe-92213 Saint Cloud Cedex,  
France  
TEL : 33-1-4795-7920  
FAX : 33-1-4795-7959

#### MOSCOW

Office 803, Entr.3  
12, Krasnopresnenskaya nab.,  
WTC, Moscow 123610, Russia,  
TEL : 7-495-258-2498  
FAX : 7-495-258-2497

### Subsidiaries & Affiliates

#### UNITED KINGDOM

**Aioi Motor and General Insurance  
Company of Europe Ltd.**  
5th Floor, 11 Old Jewry,  
London, EC2R 8DU, UK

#### [Belgian Branch]

Belgicastraat 13,  
1930 Zaventem, Belgium

#### [French Branch]

157 Bureaux de la Colline-1,  
rue Royabe-92213 Saint Cloud Cedex,  
France

#### [German Branch]

Leopoldstrasse 208,  
80804 Munich, Germany

#### [Netherlands Branch]

c/o WA Hienfeld BV, Drentestraat 5,  
1083 HK, Amsterdam, Netherlands

#### [Norwegian Branch]

c/o Tennant Forsikring AS, P.O. Box 418,  
Sentrum, 0103 Oslo, Norway

#### [Italian Branch]

Via Umberto Saba, 11  
00144 Roma, Italy

#### [Spanish Branch]

Sucursal en Espana,  
Avda. de Bruselas, 5-4a Planta,  
28108 Alcobendas, Madrid, Spain

#### **Aioi Insurance Management Ltd.**

5th Floor, 11 Old Jewry,  
London, EC2R 8DU, UK

#### **Toyota Insurance Management Ltd.**

5th Floor, 11 Old Jewry,  
London, EC2R 8DU, UK

#### [German Branch]

Toyota-Allee 5, 50415  
Köln, Germany

#### [Italian Branch]

Via Umberto Saba, 11  
00144 Roma, Italy

#### [Spanish Branch]

Sucursal en Espana,  
Avda. de Bruselas, 5-4a Planta,  
28108 Alcobendas, Madrid, Spain

#### GERMANY

#### **Aioi Life Insurance of Europe AG**

Toyota-Allee 5, 50833  
Köln, Germany

**NORTH AMERICA**Overseas Offices & Branches**NEW YORK**

60 East 42nd Street Suite 843,  
New York, NY 10165 U.S.A.  
TEL : 1-212-916-3939  
FAX : 1-212-682-9079

**CHICAGO**

475N. Martingale Road Suite 330,  
Schaumburg, IL 60173, U.S.A.  
TEL : 1-847-619-4928  
FAX : 1-847-619-6272

**KENTUCKY**

3940 Olympic Blvd., Suite 230,  
Erlanger, KY 41018, U.S.A.  
TEL : 1-859-282-8787  
FAX : 1-859-647-4333

**LOS ANGELES**

21515 Hawthorne Blvd., #420,  
Torrance, CA 90503, U.S.A.  
TEL : 1-310-540-6890  
FAX : 1-310-540-9030

**HONOLULU**

1600 Kapiolani Blvd., Suite 1520,  
Honolulu, HI 96814, U.S.A.  
TEL : 1-808-951-1724  
FAX : 1-808-949-6696

Subsidiaries & Affiliates**U.S.A.**

**Aioi Insurance Company of America**  
60 East 42nd Street Suite 843,  
New York, NY 10165 U.S.A.

**[Detroit Branch]**

4000 Town Center, Suite 905  
Southfield, MI 48075 U.S.A.

**DTRIC Insurance Co., Ltd.**

1600 Kapiolani Blvd., Suite 1520,  
Honolulu, HI 96814, U.S.A.

**DTRIC Insurance Underwriters, Ltd.**

1600 Kapiolani Blvd., Suite 1520,  
Honolulu, HI 96814, U.S.A.

**MICRONESIA**Underwriting Agencies**GUAM (U.S.A.)**

**Takagi & Associates, Inc.**  
Flame Tree Plaza, Suite 200,  
540 Pale San Vitores Road,  
Tumon, Guam, U.S.A.

**SAIPAN (COMMONWEALTH OF THE NORTHERN MARIANA ISLANDS)****Takagi & Associates, Inc.**

**[Saipan Branch]**  
PPP 602, Box 10000,  
2nd Floor, Bank of Hawaii Building,  
Mariana Heights Park, Puerto Rico,  
Saipan MP96950, C.N.M.I.

**ASIA & OCEANIA**Overseas Offices & Branches**BEIJING**

Room No.410,  
China World Tower 1,  
No.1 Jian Guo Men Wai Avenue,  
Beijing, P.R.C.  
TEL : 86-10-6505-8960  
FAX : 86-10-6505-8962

**TIANJIN BRANCH**

Room No.1603,  
Tianjin International Building.,  
75 Nanjing Road, Tianjin, P.R.C.  
TEL : 86-22-2332-0060  
FAX : 86-22-2332-0061

**SHANGHAI**

Room No.2605, Maxdo Centre  
No.8 Xing Yi Road, Shanghai, P.R.C.  
TEL : 86-21-5208-1785  
FAX : 86-21-5208-1786

**GUANGZHOU**

Room No.01B, 66th Floor,  
Tower CMC Plaza, 233 Tianhe Road,  
North Guangzhou, P.R.C.  
TEL : 86-20-3877-3961  
FAX : 86-20-3877-0166

**HONG KONG**

c/o Asia Insurance Co., Ltd.  
16<sup>th</sup> Floor, World-Wide House  
19 Des Voeux Rd., Central  
Hong Kong  
TEL : 852-3606-9022  
FAX : 852-2868-1413

**TAIPEI**

Room 2212, 22nd Floor,  
333 Keelung Road, Sec.1, Taipei,  
10548, Taiwan, Republic of China  
TEL : 886-2-2757-6300  
FAX : 886-2-2757-6095

**BANGKOK**

22nd Floor,  
Bangkok Insurance/Y.W.C.A Building  
25 South Sathorn Road  
Tungmahamek, Sathorn,  
Bangkok 10120, Thailand  
TEL : 66-2-620-8000  
FAX : 66-2-677-3978-9

**SINGAPORE**

16 Raffles Quay #11-03B  
Hong Leong Building, Singapore  
048581, Republic of Singapore  
TEL : 65-6224-6759  
FAX : 65-6224-7296

**JAKARTA**

4th Floor, North Tower,  
Menara Jamsostek ,  
Jalan Jenderal, Gatot Subroto No.38,  
Jakarta 12710, Indonesia  
TEL : 62-21-5296-1541  
FAX : 62-21-5296-1563

**KUALA LUMPUR**

Bangunan Oriental Capital,  
36 Jalan Ampang,  
50450 Kuala Lumpur, Malaysia  
TEL : 60-3-2070-2668  
FAX : 60-3-2031-7187

**SYDNEY (AUSTRALIA BRANCH)**

Level 12, 309 Kent Street,  
Sydney NSW 2000, Australia  
TEL : 61-2-9278-4888  
FAX : 61-2-9278-4880

**MELBOURNE (AUSTRALIA BRANCH)**

Level 1, 409 St. Kilda Road,  
Melbourne, Victoria 3004, Australia  
TEL : 61-3-9869-0101  
FAX : 61-3-9867-3640

Subsidiaries & Affiliates**THAILAND**

**Aioi Bangkok Insurance Co., Ltd.**  
22nd Floor,  
Bangkok Insurance/Y.W.C.A Building  
25 South Sathorn Road  
Tungmahamek, Sathorn,  
Bangkok 10120, Thailand

**Bangkok Chayorath Co., Ltd.**

10th Floor,  
Bangkok Insurance/Y.W.C.A Building  
25 South Sathorn Road  
Tungmahamek, Sathorn,  
Bangkok 10120, Thailand

**Bangkok Chayolife Co., Ltd.**

10th Floor,  
Bangkok Insurance/Y.W.C.A Building  
25 South Sathorn Road  
Tungmahamek, Sathorn,  
Bangkok 10120, Thailand

**SINGAPORE**

**Aioi Management Services  
Singapore Pte., Ltd.**  
16 Raffles Quay #11-03B  
Hong Leong Building, Singapore  
048581, Republic of Singapore

**INDONESIA**

**Pt. Asuransi Aioi Indonesia**  
4th Floor, North Tower,  
Menara Jamsostek ,  
Jalan Jenderal, Gatot Subroto No. 38,  
Jakarta 12710, Indonesia

**CHINA**

**Guangzhou Guang Ai Insurance  
Brokers Co., Ltd.**  
15th Floor, Zhongyin Building,  
No.338 Qinghe Road, Panyu,  
Guangzhou, P.R.C.

**NEW ZEALAND**

**(UNDERWRITING AGENCY)**  
**Aioi Management New Zealand Ltd.**  
602 Great South Road, Greenlane,  
Auckland 1130, New Zealand

# SUBSIDIARIES AND AFFILIATES

## DOMESTIC COMPANIES

As of July 2008

| Company   | Capital<br>(\$ million) | Parent<br>Company<br>Ownership<br>(%) | Subsidiary<br>Ownership<br>(%) | Establishment | Business Line   |
|---|-------------------------|---------------------------------------|--------------------------------|---------------|---|
| Aioi Life Insurance Company, Limited*                   | 30,000                  | 100.0                                 | —                              | 1996          | Life insurance  |
| Aioi Research Institute Company, Limited                | 200                     | 100.0                                 | —                              | 2005          | Research of insurance business concerning products, sales supports and services, etc.                                       |
| Aioi Support Box Co., Ltd.                              | 30                      | 70.0                                  | 30.0                           | 1999          | Management consultation and training support services for insurance agencies  |
| Aioi Business Services Co., Ltd.                        | 47                      | 100.0                                 | —                              | 1982          | Administration of non-life insurance and data entry   |
| Aioi Claim Research Co., Ltd.                           | 25                      | 100.0                                 | —                              | 1975          | Claim research  |
| Aioi Insurance Systems Co., Ltd.                        | 60                      | 100.0                                 | —                              | 1995          | Development and maintenance of software   |
| Aioi Insurance Auto Technical Research Center Co., Ltd. | 10                      | 89.0                                  | —                              | 1994          | Automobile repair technical research, training and advisory services  |
| Aioi Insurance Total Services Co., Ltd.                 | 23                      | 99.6                                  | 0.4                            | 1983          | Administration of real estate and facilities, warehousing, forwarding, management of printed matters and temporary staffing |
| Aioi Insurance Finance Co., Ltd.                        | 86.5                    | 38.3                                  | 7.5                            | 1985          | Finance and loans   |
| Aioi Risk Consulting Company, Limited                   | 17.5                    | 10.0                                  | 38.6                           | 1987          | Risk consultation and research services   |
| Toyota Asset Management Co., Ltd.                       | 600                     | 50.0                                  | —                              | 1990          | Asset management  |
| Fureai Do-Life Services Co., Ltd.                       | 221.5                   | 100.0                                 | —                              | 2000          | Nursing care related services   |
| Adlick Insurance Co., Ltd.                              | 1,500                   | 49.9                                  | —                              | 2006          | Non-life insurance  |
| SBI Non-life Insurance Co., Ltd.                        | 1,550                   | 33.4                                  | —                              | 2006          | Non-life insurance  |
| Aioi Insurance CS-Desk Co., Ltd.*                       | 3,300                   | 90.9                                  | —                              | 2006          | Development, maintenance and management of systems/call centers   |

\*Consolidated subsidiaries

## OVERSEAS COMPANIES

As of July 2008

| Company   | Capital          | Parent Company Ownership (%) | Subsidiary Ownership (%) | Establishment | Business Line                     |
|---|------------------|------------------------------|--------------------------|---------------|-----------------------------------|
| Aioi Motor and General Insurance Company of Europe Ltd. (U.K.)* | £89.3 million    | 100.0                        | —                        | 2004          | Non-life insurance                |
| Aioi Life Insurance of Europe AG (Germany)*                     | €5 million       | —                            | 100.0                    | 2005          | Life insurance                    |
| Aioi Insurance Management Ltd. (U.K.)*                          | £10,000          | —                            | 100.0                    | 1988          | Non-life insurance general agency |
| Toyota Insurance Management Ltd. (U.K.)*                        | £500,000         | —                            | 75.0                     | 1999          | Insurance agency                  |
| DTRIC Insurance Co., Ltd. (U.S.A.)                              | US\$2.5 million  | 74.8                         | —                        | 1978          | Non-life insurance                |
| DTRIC Insurance Underwriters, Ltd. (U.S.A.)                     | US\$2.5 million  | —                            | 100.0                    | 2007          | Non-life insurance                |
| Aioi Insurance Company of America (U.S.A.)                      | US\$5 million    | 100.0                        | —                        | 1994          | Non-life insurance                |
| PT. Asuransi Aioi Indonesia (Indonesia)                         | Rupiah15 billion | 80.0                         | —                        | 1996          | Non-life insurance                |
| Aioi Bangkok Insurance Co., Ltd. (Thailand)                     | THB15 million    | 23.4                         | —                        | 1951          | Non-life insurance                |
| Aioi Management Services Singapore Pte., Ltd. (Singapore)       | S\$200,000       | 100.0                        | —                        | 1998          | Risk management                   |
| Bangkok Chayorath Co., Ltd. (Thailand)                          | THB2 million     | 39.0                         | —                        | 1973          | Non-life insurance broker         |
| Bangkok Chayolife Co., Ltd. (Thailand)                          | THB1.5 million   | —                            | 99.9                     | 2002          | Life insurance broker             |
| Paladin Reinsurance Corporation (U.S.A.)                        | US\$500,000      | 20.0                         | —                        | 1980          | Non-life reinsurance              |
| Aioi Management New Zealand Ltd. (New Zealand)                  | NZ\$600,000      | 100.0                        | —                        | 2005          | Non-life insurance general agency |
| Guangzhou Guang Ai Insurance Brokers Co., Ltd. (China)          | Yuan30 million   | 24.9                         | —                        | 2006          | Non-life insurance broker         |

\*Consolidated subsidiaries

# BOARD OF DIRECTORS AND AUDITORS

As of June 26, 2008

## CHAIRMAN, DIRECTOR

Hideto Ozaki\*

## PRESIDENT, DIRECTOR

Tadashi Kodama\*

## DEPUTY PRESIDENTS, DIRECTORS

Masao Adachi\*

Masahiko Ohji\*

## SENIOR MANAGING DIRECTORS

Hisahito Suzuki\*

Hiroaki Nagasue\*

\*Representative Director

## MANAGING DIRECTORS

Masayoshi Nakamura

Takayoshi Umemura

## DIRECTORS

Mitsuo Kinoshita (outside)

Ryusuke Oono

Yoshihisa Ishii

Shin Ueno

## SENIOR MANAGING EXECUTIVE OFFICERS

Toshihiko Nakagawa

Shusuke Kobayashi

## MANAGING EXECUTIVE OFFICERS

Tsukasa Yorifuji

Yasukazu Nagasaki

Takashi Suenaga

Takao Shida

Hirokazu Mizogami

## EXECUTIVE OFFICERS

Hiroshi Aizawa

Itaru Akihisa

Hideo Murakami

Takashi Matsumoto

Kazuhiko Kimura

Matsuhiko Sone

Yoshiaki Hayakawa

Jun Kawamura

Nobuaki Matsuzawa

Yoshio Ito

Makoto Yamamoto

Touri Ueno

Shuzo Kameda

Yasuyuki Goto

Michio Ogawa

Yasuzo Kanasugi

## AUDITORS

### Corporate Auditors

Masashi Horie

Naotatsu Momoi

### Outside Auditors

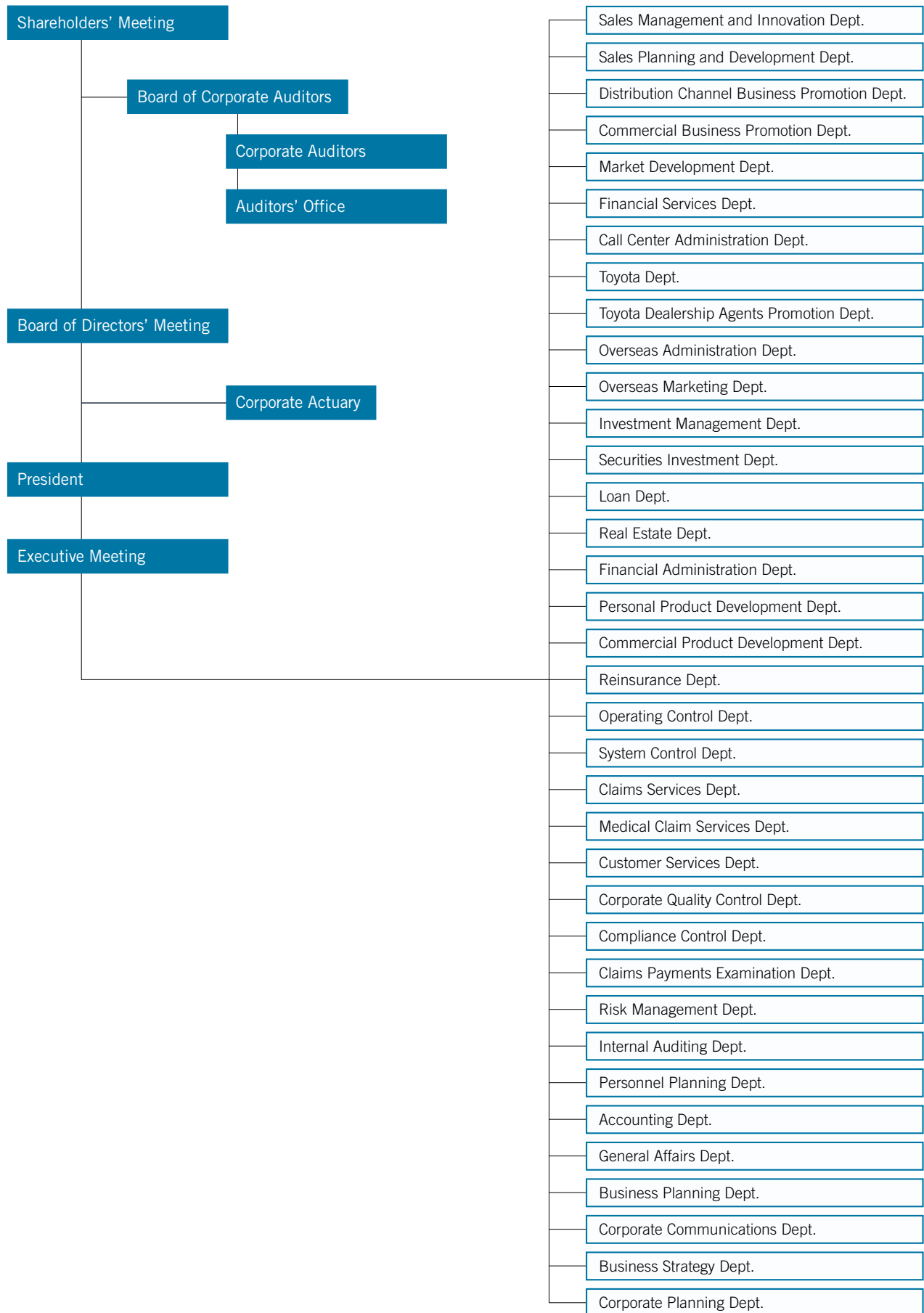
Shouzou Hashimoto

Yoshio Ishizaka

Kazuyoshi Tanaka

# ORGANIZATION

As of July 1, 2008



## MILESTONES

|             |  |             |   |
|-------------|--|-------------|---|
| <b>1918</b> | Tokyo Movable Property Fire Insurance Company established  | <b>1897</b> | Otaru Cargo Insurance Co., Ltd. established   |
| <b>1920</b> | Toshin Fire Insurance Co., Ltd. (sister company) established   | <b>1913</b> | Chiyoda Fire Insurance Co., Ltd. established  |
| <b>1944</b> | Merger of Tokyo Movable Property Fire Insurance and Toshin Fire Insurance; name changed to Dai-Tokyo Fire Insurance Co., Ltd.  | <b>1919</b> | Approval gained for involvement in general fire insurance, marine insurance, transportation insurance, and related reinsurance activities, enabling Otaru Cargo Insurance to become a general insurance company |
| <b>1949</b> | Name changed to The Dai-Tokyo Fire & Marine Insurance Co., Ltd.  | <b>1922</b> | Name changed to Fukoku Fire & Marine Insurance Co., Ltd.  |
| <b>1959</b> | Policy of active involvement in automobile insurance adopted   | <b>1942</b> | Chitose Fire & Marine Reinsurance Co., Ltd. absorbed by Chiyoda Fire Insurance; Chiyoda Fire Insurance renamed Chiyoda Fire & Marine Insurance Co., Ltd.  |
| <b>1968</b> | 50th anniversary, approval gained for long-term comprehensive insurance (Echo Insurance)   | <b>1944</b> | Merger of Fukoku Fire & Marine Insurance with Okura Fire & Marine Insurance Co., Ltd.   |
| <b>1983</b> | 24-hour claim reception service introduced   | <b>1945</b> | Equal merger of Okura Fire & Marine Insurance and Chiyoda Fire & Marine Insurance to form Okura Chiyoda Fire & Marine Insurance Co., Ltd.   |
| <b>1989</b> | The Dai-Tokyo Fire & Marine Insurance Shinjuku Building completed  | <b>1946</b> | Name changed to The Chiyoda Fire & Marine Insurance Co., Ltd.   |
| <b>1996</b> | Head office relocated to Dai-Tokyo Fire & Marine Insurance Shinjuku Building; start of life insurance operations by newly established subsidiary (The Dai-Tokyo Shiawase Life Insurance Co., Ltd.) | <b>1959</b> | Tie-up with Chukyo business circles, including Toyota Motor Corporation and Tokai Bank, Limited   |
|             |  | <b>1996</b> | Start of life insurance operations by newly established subsidiary (The Chiyoda Kasai Ebisu Life Insurance Co., Ltd.)   |

## THE PATH TO MERGER

|                          |  |
|--------------------------|--|
| <b>March 1, 2000</b>     | Merger of The Chiyoda Fire & Marine Insurance Co., Ltd. and The Dai-Tokyo Fire & Marine Insurance Co., Ltd. announced at the Imperial Hotel, Hibiya, Tokyo |
| <b>September 8, 2000</b> | Merger agreement signed; details of new company announced<br>Name: Aioi Insurance Company, Limited<br>Head Office: Ebisu, Tokyo, Japan                     |
| <b>April 1, 2001</b>     | Aioi Insurance Company, Limited established  |



# CORPORATE DATA (NON-CONSOLIDATED)

As of March 31, 2008

## COMPANY NAME

Aioi Insurance Company, Limited

## DATE OF ESTABLISHMENT

June 30, 1918

## BUSINESS LINE

Non-life insurance business

## HEAD OFFICE

1-28-1, Ebisu, Shibuya-ku, Tokyo 150-8488, Japan

## CAPITAL

¥100.0 billion

## STOCK LISTINGS

Tokyo, Osaka, Nagoya

## NUMBER OF SHARES ISSUED

756,201,411

## NUMBER OF SHAREHOLDERS

24,687

## RATINGS\*1

A+ (Standard and Poor's)

A1 (Moody's)

A+ (R&I Rating & Investment Information, Inc.)

A (A.M.BEST)

## NET PREMIUMS WRITTEN

¥851.8 billion

## SALES BRANCH OFFICES\*1

107

## SALES OFFICES\*1

489

## CLAIM SERVICE OFFICES\*1

201

## AGENTS\*2

39,875

## EMPLOYEES

8,809

\*1 As of July 1, 2008    \*2 As of May 31, 2008

## Aioi Insurance Company, Limited

1-28-1, Ebisu, Shibuya-ku, Tokyo 150-8488, Japan



### THIS ANNUAL REPORT IS PRINTED ON FSC CERTIFIED PAPER

The FSC certified paper used in this annual report is sourced from paper products harvested from well-managed forests. Forest management was conducted with careful attention to neighboring ecosystems. The Company chose to use environmentally friendly FSC certified paper as an expression of its commitment to the protection of forests, which absorb CO<sub>2</sub> and provide a wide range of other benefits.

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