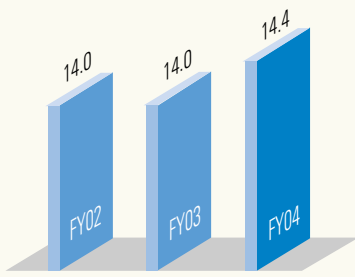


## Customer Services

( “Promy” embodies Dongbu Insurance’s total dedication to the protection of people’s welfare, while being at the forefront of advancement of the domestic auto insurance industry. )

### • OVERALL MARKET SHARE (UNIT: %)



## Defining the Dongbu Insurance Way of Doing Business

### ( “Promy” )

- “Promy” is the representative brand of Dongbu Insurance’s popular auto insurance line. Above all, it emphasizes the excellence of the customer services of this insurance, which is widely known for its catch phrase: “People are served ahead of the automobile.” This signifies that Dongbu Insurance will provide assistance to people involved in an accident even when they are covered by other insurers. “Promy” embodies Dongbu Insurance’s total dedication to the protection of people’s welfare, while being at the forefront of the advancement of the domestic auto insurance industry. Indeed, “Promy” has enjoyed widespread popularity among consumers, as evidenced by the steady growth of Dongbu Insurance’s auto insurance portfolio.

### ( Call Center )

- Dongbu Insurance’s Call Center (Tel. 1588-0100), staffed by more than 100 employees, provides a wide range of customer services, including the signing of contracts for auto insurance policies. The Call Center receives requests for policyholder loans and provides advice on loan alternatives. Of particular note, it issues a “no-accident certificate” for policyholders (in English) who have never been involved in an auto accident. Modification of the terms of general insurance policies can also be handled at the Call Center.

- The Call Center also deals with a multitude of inquiries and requests submitted via the Internet, along with the receipt and processing of reports related to vehicle accidents and incidents of casualty, indemnity, and fire. Policyholder loans are extended via the Internet as well. Any customer can utilize these online services after a simple registration process.



### ( New, Distinctive Services )

- Dongbu Insurance was the first Korean insurer to receive reports of auto accidents without the need to contact a consultant at the Call Center, by using wireless Internet services. Under the Promy Mobile System, a client can submit an accident report and/or request for emergency vehicle dispatch via the Internet. Then, the Call Center consultant who receives this message will call the client by mobile phone and proceed accordingly. As such, customers can save time and money.

- For this service, a client needs to enter “3114#119” and then the Internet access for a wireless service provider (NATE, Magic@, or ez-i). The client then selects emergency vehicle dispatch/submit accident report and enters “service request/submit.” The Promy Mobile System can be utilized from anywhere and at any time. For the convenience of its clients, Dongbu Insurance strives to further upgrade its wireless customer services.

### ( Special Services )

- Dongbu Insurance extends a comprehensive array of special services to customers, including legal advice and medical assistance services. If a client has to reach an agreement with the victim of an accident in which they have been involved, a company staff person responsible for compensation will offer advice and mediation services, as necessary. Our staff also provides consultation on the extent of personal and vehicle damages for which our clients might be liable. These services are also available for persons with an interest in subscribing to the company’s policies, as well as existing policyholders.

- As for legal services, the company’s experienced lawyers offer legal advice to clients in regard to auto accidents via the Internet for free of charge. This assistance is also available to anyone who is registered with the company’s homepage. Dongbu Insurance also maintains an emergency management team whose members are dispatched to inspect construction sites and equipment that are exposed to various types of risk, at the request of clients.