

Insurance

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【 Comprehensive All-risk Insurance Gains Ground 】

- A new-concept product, Convergence Insurance, is gaining momentum in the domestic insurance sector. This integrated insurance provides extensive coverage for a wide variety of risks, including protection against losses related to casualty, illness, fire damage, and indemnity. Anyone up to the age of 80 is eligible for this relatively new insurance coverage.

- Since making its debut in April 2004, this “all-risk insurance” has quickly gained popularity as a next-generation insurance that offers a diversity of health care services. It provides coverage for as many as 70 risk incidents – 32 involving physical injury/illness and another 38 situations related to everyday life. Policyholders and their family members can be insured for upcoming events, including marriage, childbirth, and large-scale purchases, like a home or automobile. In addition, coverage levels and premium amounts can be adjusted to satisfy the needs of policyholders.

- Of significant note, Convergence Insurance includes a special provision under which policyholders do not have to pay premiums by specified due dates. As a result, policy contract terminations due to late payment will be virtually eliminated. Another unique feature is that persons with a history of disease or disability are qualified for this insurance, based on adjustment of the coverage amount and premium rates. Dongbu Insurance also offers an array of health care services to policyholders through “365 Homecare,” a health care portal.

- Policyholders are entitled to discounted service charges when they use designated medical diagnosis clinics and physical therapy centers. A wealth of health care information is regularly forwarded to subscribers via the Internet and email. For the purpose of providing flawless services and coverage, Dongbu Insurance has trained almost 5,000 FPAs (Financial Prime Agents).

• CONVERGENCE INSURANCE PROVIDES
COVERAGE FOR DIVERGENT RISKS

32+38



- Despite its low-cost premium rates, Convergence Insurance provides wide-ranging benefits. Therefore, all members of a family can benefit from this coverage for the premium cost comparable to a regular whole-life insurance policy. Convergence Insurance has already attracted considerable attention from the news media, such as its designation as a hit product (non-life insurance category) by the Korea Herald Economic News in late 2004.

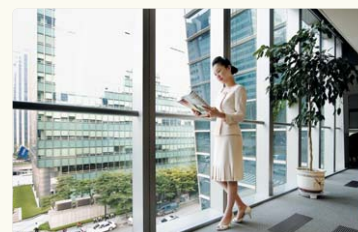
- Amid the rapid expansion of new insurance distribution channels these days, including the growing consumer acceptance of online insurance sales and leading discount retailers, as well as bancassurance, the insurance market is facing an increasingly challenging and complex environment. Since Convergence Insurance is now one of our hot-selling products, it is expected to account for an increasing share of our insurance portfolio.

(Global Health Plan)

- A new type of insurance, which enables policyholders to receive health care services at U.S. hospitals, is rapidly gaining popularity among consumers these days. Dongbu Insurance introduced its "GHP" (Global Health Plan) to the market in February 2005.

- Subscribers to GHP are entitled to receive treatment at leading U.S. hospitals when they are found to be afflicted with cancer or other serious illness. This insurance was developed in response to the growing trend in which ever more affluent Korean patients have been traveling abroad, especially to the United States, to take advantage of the advanced health care services there. Although the premiums for this insurance are higher than that for general insurance, policyholders are provided with high-quality services.

- GHP, which has been jointly developed with Ssangyong Fire & Marine Insurance, provides coverage of up to **US\$1 million**. When GHP subscribers are found to be suffering from cancer, or other serious diseases related to the brain or heart, they are insured for up to four surgical procedures during the two-year period after diagnosis of their disease. GHP services include appointments with hospitals and doctors, translation services for non-English speaking patients, and travel and related expenses (of up to US\$15,000) for family members who accompany patients to hospitals in the U.S. After surgery, GHP subscribers receive treatment at post-surgery therapy facilities. If a GHP client with serious-illness coverage is diagnosed with cancer, a US\$40,000 payment will be made to the insured. And additional payments of US\$25,000 will be made for each of two years that a patient survives after undergoing surgery.



- GHP PROVIDES LARGE COMPENSATION TO CLIENTS

US\$1 (million)

- GHP subscribers can receive treatment at six top-rated U.S. medical centers: University Hospitals of Cleveland, Duke University Medical Center, Brigham and Women’s Hospital, Dana Faber Cancer Institute, Massachusetts General Hospital, and UCLA Medical Center. A diverse range of services, including transportation to and from hospitals and airports, and hotel accommodations, are provided free-of-charge for GHP subscribers.

(Terrorism Insurance)

- In an unprecedented move, Dongbu Insurance has developed and concluded an insurance policy for terrorism coverage. The insurance policy has been concluded between Incheon International Airport Authority and four leading domestic insurers. Under the policy, the airport’s passenger terminals and other facilities are insured for damages due to terrorism. Compensation will also be paid if passengers are injured or aircraft are damaged as a result of terrorist incidents.

(First-rate Coverage for Motorists and Overseas Study)

- Dongbu Insurance offers a number of attractive insurance products, including coverage for motorists and accident-related liability. Policies are also available that provide coverage for travel, overseas study, married couples, children, health care, annuity products, and house fire.

- Dongbu Insurance, which was the first Korean insurer to offer auto insurance, has been at the forefront of the development of auto insurance in Korea over the past 40 years. In this way, Dongbu Insurance has acquired the ability to offer exceptional expertise and customer services for its auto insurance policyholders. Under its mainstay “Promy Auto Insurance,” a company representative reaches the scene of an accident in the shortest possible time **24/7/365**, with a GPS system, thereby earning the full confidence of policyholders. Furthermore, more than 1,000 insurance specialists are always available to provide problem-free claim services.

(Guam Branch Provides Extensive Coverage for Pacific Region)

- Since 1978, the Guam Branch of Dongbu Insurance has been active in transacting a full range of non-life insurance products in the U.S. territory of Guam, the Commonwealth of the Northern Mariana Islands, the Republic of Palau, the Republic of the Marshall Islands and the Federated States of Micronesia through its exclusive general agent, Moylan’s Insurance Underwriters, Inc. Dongbu’s vision is to be the No.1 Pacific leader in the non-life insurance sector. Moylan’s Insurance Underwriters, established by Kurt Moylan in 1971, is one of the oldest and most trusted insurers in the West Pacific region. Moylan’s Insurance is Dongbu’s “true business partner.”

• DONGBU REACHES THE SCENE OF ACCIDENT
ANYTIME, ANYWHERE

24/7/365

