

DRIVEN BY CUSTOMER'S ASPIRATIONS

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Created for a Diverse Customer Base

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No. 1

IN CUSTOMER SATISFACTION

We aspire to become No. 1 in terms of customer satisfaction. In order to attain this fundamental objective, we will remain strongly committed to pursuing service innovation, as well as quality enhancement.



OUR MANAGEMENT
GOAL IS TO ENSURE
THE HIGHEST

LEVEL OF SATISFACTION AMONG OUR CUSTOMERS
THROUGH THE DEVELOPMENT OF INNOVATIVE
INSURANCE PRODUCTS AND SERVICES.

A Stream of Innovative Products Created for a Diverse Customer Base

AS ONE OF KOREA'S FOREMOST NON-LIFE INSURERS, THE COMPANY HAS ACQUIRED THE CAPABILITY TO OFFER EXCEPTIONAL EXPERTISE AND CUSTOMER SERVICES FOR ALL TYPES OF INSURANCE COVERAGE, INCLUDING AUTOMOBILE AND LONG-TERM LINES.



- Dongbu Insurance, which was the first Korean insurer to offer auto insurance, is steadfast in its commitment to develop new insurance products that satisfy the varied and evolving needs of its diversified customers. As one of Korea's foremost non-life insurers, the Company has acquired the capability to offer exceptional expertise and customer services for all types of insurance coverage, including long-term and automobile lines. The new insurance products of Dongbu Insurance include the following.

Convergence Insurance

- "Convergence Insurance" is rapidly gaining popularity among Korean consumers. This insurance provides extensive coverage for a wide range 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

insurance coverage, which is relatively new in Korea.

- Since first being launched in early 2004, this integration-type insurance coverage has managed to capture an increasing market share as a next-generation insurance that covers a total of 86 risk incidents: 44 related to physical injury/illness and another 42 situations related to everyday life.

- Policyholders and their family members can be insured for milestone events, such as marriage, childbirth, and large-scale purchases, like a home or automobile. Of note, coverage levels and premium amounts can be adjusted to match the financial circumstances of insured parties.

- Also noteworthy is a special provision under which policyholders are not required to pay premiums by specified due dates. As a result, policy

contract termination due to late payment is essentially eliminated. Another unique feature is that individuals with a pre-existing history of disease or disability can still qualify for this “all-inclusive” insurance, based on an adjustment of the coverage amount and premium rates.

Promy Life Big Star Love Insurance

- Dongbu Insurance introduced “Promy Life Big Star Love Insurance” to the market in February 2006 in response to the worrisome trend of Korea’s steadily declining birthrate.
- Under this innovative insurance coverage, women policyholders are eligible for premium discounts of to 3%. Women, who give birth to a child, receive a 2% discount on the regular premium amount, while women who give birth to two or more children are entitled to a 3% discount.
- Women who are pregnant are also eligible for this special incentive, along with their husbands. Policyholders of Promy Life Big Star Love Insurance are also insured against various instances of injury/illness, including burn injury, food poisoning, bone fracture, and in-school incidents.

Expanded Benefits Auto Insurance

Dongbu Insurance’s “Expanded Benefits Auto Insurance” is gaining wide popularity among motorists thanks to the more extensive benefits that it provides to policyholders. Indeed, all expenses incurred due to auto accidents are covered under the Expanded Benefits Auto Insurance. Key points of this innovative insurance coverage include the following:

- Up to KRW500 million can be paid for a policyholder who is seriously injured in an auto accident caused by an uninsured driver or related to a hit-and-run incident.

Extensive coverage is provided, which

- is not available under ordinary auto insurance policies. For example, up to KRW20 million can be paid to policyholders, as out-of-court compensation, if a vehicle accident should involve criminal charges.

KRW20 million won can be paid as

- penalty charges. If a policyholder needs to retain an attorney to resolve an auto accident-related dispute, legal expenses of KRW3 million will be reimbursed.

