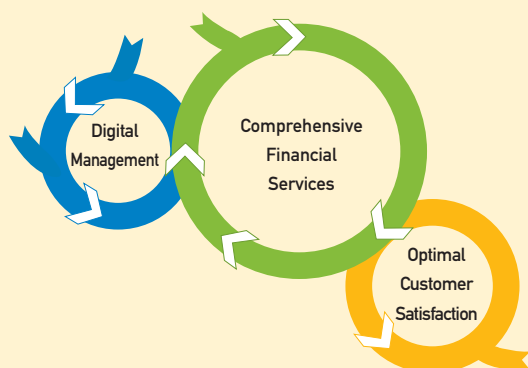


Vision & Strategy

Vision

- Ultimately, Dongbu Insurance strives to become a premier and comprehensive financial service provider, which is capable of satisfying the needs of our customers, as a leader of digital management. It envisions moving up to the top spot in the non-life industry by FY2010.



* Digital technology is applied to standardize, computerize and integrate operations, along with facilitating intra-organizational information sharing. This will result in on-going improvement to work processes, decentralization of authority for added organizational flexibility and steady expansion of online business volume.

* With customer satisfaction being the best yardstick for assessing management's overall performance, Dongbu Insurance persistently pursues improvement in work processes and development of differentiated services that cater to the specific needs of our clientele.

* Dongbu Insurance strives to offer customers maximum value through a full array of products and services, based on continuous expansion of our business lines.

Management Strategy

1 Differentiate business capabilities

- Reinforce the effectiveness of distribution channels
- Strengthen education and training of a professional sales force
- Offer world-class products and services

2 Bolster corporate value

- Broaden base of profitability
- Rank No. 1 in overall growth rate
- Implement preemptive-risk management system

3 Boost customer-satisfaction management

- Optimize results of innovation
- Advance performance-based compensation system
- Accelerate management innovation/reform
- Foster progressive corporate culture