

A Preeminent Insurance Company

Dedicated to creating superior value and protection to our clients through competitive pricing, coverage and service

Financial Highlights

(in millions of US dollars*, except ratio)

Direct premiums written	\$ 5,289
Net premiums earned	4,848
Net income	200
Invested assets	7,704
Total assets	9,374
Combined ratio	100.6%

* Korean Won amounts for FY2009 are translated into U.S. Dollars based on exchange rate of KRW 1,130.8 per USD 1.00 as of March 31, 2010.

** The results are a combination of domestic Korean operation and US branch operation.

Ratings

A.M. Best Rating : A Excellent

- Financial Size Category: XIII (\$1.25 Billion to \$1.5 Billion)
- Outlook: Stable

As of December 9, 2010

“World-class Insurance Company with Global Competitiveness to Create Superior Value and Protection to our Clients”

“We put customer value and protection first, at all times”

Established in 1962, Dongbu Insurance has been committed to delivering value to our clients thanks to our prudent underwriting practices and sound asset management. Under a new slogan of “Dynamic Dongbu”, we are putting our utmost efforts into enhancing our corporate value and achieving sustainable development.

At the same time, we will continue to make changes and seek a new challenge to create a better future for our clients.

Product: Dongbu Insurance Business Owners Policy Territory: California

[Target Classes]

Special Program

- Restaurants
- Grocery Stores
- Convenience Stores
- Dry Cleaners
- Beauty Supply

Regular Program

Most All Retail Stores :

- Apparel
- Household Appliances
- Souvenir Shop
- Cosmetic Shop
- Shoes
- Clock Sales & Repair
- Stationary Stores

Dongbu Insurance Business Owners Policy Maximum Limit

Commercial Property	\$5,000,000 per Location
Business Income	Actual Loss Sustained
Extra Expense	25% of Business Income Limit

Business Owners Liability Coverage Maximum Limit

General Aggregate	\$4,000,000
Product & Completed Operation Aggregate	\$4,000,000
Personal & Advertising Injury	Equal to the Occurrence Limit
Each Occurrence	\$2,000,000
Fire Legal Liability	\$300,000 Or Equal to the Occurrence Limit (Restaurant Class Only)
Medical Expense	\$5,000 Per Person \$25,000 Per Accident

Optional Coverages Maximum Limit

Liquor Liability	\$1,000,000
Employee Dishonesty	\$500,000
Forgery & Alteration	\$500,000

Other Optional Coverages

Accounts Receivable, Computer Equipment, Valuable Papers & Records, Ordinance or Law, System Breakdown, Money and Security, Fine Arts Floater, Property of others (Bailee-Eligible Class only) etc.

Policy Minimum Premium: \$500

