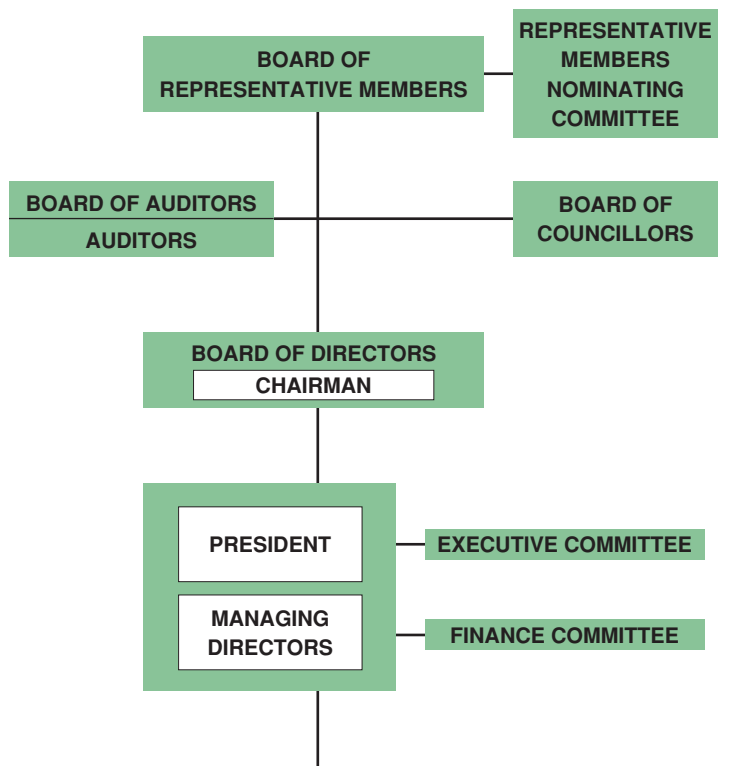


As of July 2, 2004



<b>Individual Insurance Marketing Division</b>
Agency Department
Individual Property Insurance Marketing Office
Worksite Market Development Department
FP Education Department
<b>New Market Development Division</b>
New Market Development Department
<b>Group Marketing Division</b>
Group Market Development Department
Group Market Planning & Administration Department
Corporate Service Support Office
Group Insurance & Pension Administration Department
Group Insurance & Pension Administration Center
<b>Investment Division</b>
Investment Planning & Research Department
Corporate Finance & Personal Loan Department
Securities Investment Department
Real Estate Investment Department
Separate Account Investment Department
Credit Analysis & Investment Risk Management Department
Investment Administration Department
<b>Underwriting Division</b>
Underwriting Department
Medical Department
<b>Customer Service Division</b>
Customer Service Planning & Administration Department
Customer Service Office
Customer Communication Center
Policy Administration Center (2)
Policy Service Department
Claims Administration Department
Marketing Planning & Research Department
Product Development Department
Asset Management Department
Pension Consulting Office
International Department
Corporate Communications Department
Human Resource Department
Profit Management & Actuarial Department
Information Systems Department
General Affairs Department
Osaka General Affairs Department
Secretarial Department
Affiliated Companies Department
Corporate Planning & Research Department
Mutual Company Administration Office
Legal Affairs & Compliance Office
Risk Management Department
Auditing Department
Tokyo Marketing Headquarters
Nagoya Marketing Headquarters
Osaka Marketing Headquarters
Chief General Manager, Hokkaido-Tohoku Area Marketing Headquarters
Chief General Manager, 1st Metropolitan Area Marketing Headquarters
Chief General Manager, 2nd Metropolitan Area Marketing Headquarters
Chief General Manager, Kanto-Koshinetsu Area Marketing Headquarters
Chief General Manager, Chubu-Hokuriku Area Marketing Headquarters
Chief General Manager, Kinki Area Marketing Headquarters
Chief General Manager, Chugoku-Shikoku Area Marketing Headquarters
Chief General Manager, Kyushu-Okinawa Area Marketing Headquarters
Regional Offices (100)
Corporate Marketing Department (10)
Government Offices Marketing Department (7)
Association Marketing Department
Financial Institution Market Development Department
Area Group Marketing Department (6)