### **STATISTICS**

# THE PERCENTAGE OF HOUSEHOLDS PURCHASING EARTHQUAKE INSURANCE IN AREAS AT RISK OF MAJOR EARTHQUAKES

Earthquake	No. of households (A) (1,000 households)	No. of contracts (B) (1,000 contracts)	Amount insured (million yen)	Percentage of house- holds with insurance (B/A) (%)	Probability that an earthquake could occur within the next 30 years
Great Kanto earthquake	23,833	6,513,971	54,530,482	27.3	Nearly 0%- 1%
Earthquake with an epicenter directly below metropolitan Tokyo	16,830	4,705,898	38,779,994	28.0	About 70%
Tokai earthquake	22,661	6,454,799	53,921,073	28.5	87% (reference value)
Tonankai earthquake	21,482	5,706,889	48,053,028	26.6	About 60% – 70%
Nankai earthquake	29,244	7,400,932	62,420,907	25.3	About 60%

Note: The probability that an earthquake could occur within the next 30 years is based on the 2010 version of the National Seismic Hazard Maps for Japan of the Headquarters for Earthquake Research Promotion of the Japanese government. The probability of an earthquake with an epicenter directly below metropolitan Tokyo refers to an earthquake with magnitude of about 7 that could occur in southern Kanto.

#### REINSURANCE CLAIMS PAID IN FISCAL 2010

Reinsurance claims paid in fiscal 2010 amounted to 1,033 million yen, including earthquake reinsurance claims paid to cover the Surugawan Earthquake that occurred in 2009. In terms of numbers, 1,814 claims were paid (on the basis of insurance policies). See below for major claims paid per earthquake. In fiscal 2010, there was no payment of reinsurance claims for losses or damages caused by the Great East Japan Earthquake.

Earthquake	Date of occurrence	Magnitude	No. of policies	Reinsurance claims paid (million yen)
1. Surugawan Earthquake	August 11, 2009	6.5	750	359
2. Izuhanto Toho-oki Earthquake	December 17, 2009	5.1	178	126
3. Iwate-Miyagi Nairiku Earthquake	June 14, 2008	7.2	151	86
Other earthquakes	_	_	735	460
Total	_	_	1,814	1,033



#### TOP 20 EARTHQUAKES AS TO REINSURANCE CLAIMS PAID

See the table below for the top 20 earthquakes with respect to reinsurance claims paid since the earthquake insurance was established.

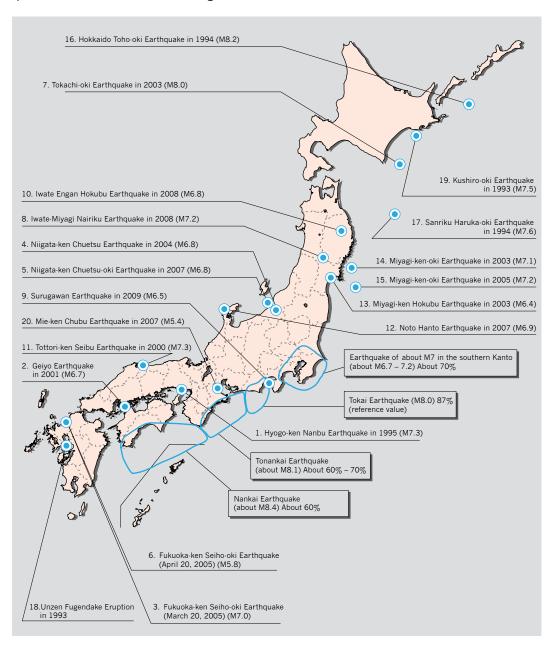
(As of March 31, 2011)

Earthquake	Date of occurrence	Magunitude	,
1. Hyogo-ken Nanbu	January 17, 1995	7.3	65,427 78,346
2. Geiyo	March 24, 2001	6.7	24,450 16,940
3. Fukuoka-ken Seiho-oki	March 20, 2005	7.0	21,998 16,921
4. Niigata-ken Chuetsu	October 23, 2004	6.8	12,602 14,895
5. Niigata-ken Chuetsu-oki	July 16, 2007	6.8	7,846 8,238
6. Fukuoka-ken Seiho-oki	April 20, 2005	5.8	11,330 6,423
7. Tokachi-oki	September 26, 2003	8.0	10,548 5,988
8. Iwate-Miyagi Nairiku	June 14, 2008	7.2	8,151 5,494
9. Suruga-wan	August 11, 2009	6.5	8,994 4,868
10. Iwate Engan Hokubu	July 24, 2008	6.8	7,738 No. of policies 3,963 Reinsurance claims
11. Tottori-ken Seibu	October 6, 2000	7.3	4,078 paid (million yen) 2,868
12. Noto Hanto	March 25, 2007	6.9	3,302 2,728
13. Miyagi-ken Hokubu	July 26, 2003	6.4	2,543 2,172
14. Miyagi-ken-oki	May 26, 2003	7.1	2,970 1,918
15. Miyagi-ken-oki	August 16, 2005	7.2	2,793 1,551
16. Hokkaido Toho-oki	October 4, 1994	8.2	4,103 1,333
17. Sanriku Haruka-oki	December 28, 1994	7.6	4,172 1,237
18. Unzen Fugendake Eruption	April 28, 1993	-	216 1,134
19. Kushiro-oki	January 15, 1993	7.5	3,627 989
20. Mie-ken Chubu	April 15, 2007	5.4	1,563 914

Note: Insurance claims worth 78,346 million yen were paid to cover the Hyogoken-Nanbu Earthquake. Of these claims, the government paid 6,173 million yen, JER 40,000 million yen and the non-life insurance companies 32,173 million yen according to the reinsurance scheme in force at the time.

Below are the epicenters and magnitudes of the top 20 earthquakes for which we paid reinsurance claims in the past. The number attached to the name of the earthquake is in order of payment amount.

As a reference, the epicenter area and the probability that an earthquake with a magnitude of about 7 in southern Kanto, the Tokai earthquake, the Tonankai earthquake and the Nankai earthquake could occur within the next 30 years announced by the Headquarters for Earthquake Research Promotion of the government are also included.







#### THE 2011 OFF THE PACIFIC COAST OF TOHOKU EARTHQUAKE

At 2:46 p.m. on March 11, 2011, the largest earthquake in Japanese recorded history, with a magnitude of 9.0 on the Richter scale, struck off the coast of Sanriku, causing unprecedented damage to the Tohoku and Kanto regions, with violent tremors and a massive tsunami.

To deal with this devastating earthquake, the non-life insurance industry and the government have been working together to pay claims promptly and reliably, helping policyholders put their lives back together.

#### **EARTHQUAKE SUMMARY**

Date and Time: 11 March 2011 14:46 JST (05:46 UTC)

Hypocenter: Sanriku-oki N38.1, E142.9 (130 km ESE off Oshika Peninsula)

Depth: 24 km (interim value)

Magnitude: 9.0 (interim value; the largest earthquake recorded in Japan)

JMA Seismic Intensity: 7 (Max) Kurihara City of Miyagi Prefecture

## INSURANCE CLAIMS PAID AS TO THE 2011 OFF THE PACIFIC COAST OF TOHOKU EARTHQUAKE (As of June 29, 2011)

Region		Number of requests received (Note 1)	Number of requests for which research was completed (Note 2)	Number of insurance claims paid	Amount of insurance claims paid (thousand yen)
Hokl	kaido	928	850	490	583,813
	Aomori	6,456	6,051	5,146	3,735,936
	Iwate	26,320	24,778	22,051	52,570,600
	Miyagi	250,089	234,719	218,009	494,067,346
Tohoku	Akita	826	744	583	362,145
	Yamagata	1,865	1,640	1,364	1,215,014
	Fukushima	74,210	68,696	63,746	133,832,039
	Subtotal	359,766	336,628	310,899	685,783,080
	Ibaraki	98,996	93,166	84,457	130,113,032
	Tochigi	36,124	33,853	29,095	35,958,144
	Gunma	8,226	7,690	6,427	5,628,711
	Saitama	32,054	30,028	22,443	18,827,000
	Chiba	70,015	65,110	54,504	80,519,884
Kanto, Koshinetsu, Shizuoka	Tokyo	79,959	74,102	55,562	59,365,349
	Kanagawa	17,029	15,573	10,784	10,050,676
	Niigata	1,329	1,220	912	764,885
	Yamanashi	1,264	1,104	815	700,759
	Nagano	220	204	145	187,985
	Shizuoka	2,386	2,236	1,778	1,339,145
	Subtotal	347,602	324,286	266,922	343,455,570
Other pr	efectures	593	519	224	272,202
Total		708,889	662,283	578,535	1,030,094,664

Note 1: "Number of requests received" includes not only requests for research about accidents, but also consultations and inquiries about the details of compensation for earthquake insurance and policies of customers.

Note 2: "Number of requests for which research was completed" includes not only the number of cases in which insurance claims were actually paid after research was completed, but also the number of cases for which insurance claims were not paid and cases that were solved at the stage of receiving consultations or inquiries.