

STATISTICS

REINSURANCE CLAIMS PAID IN FISCAL 2014

Reinsurance claims paid in fiscal 2014 amounted to 13.2 billion yen, including earthquake reinsurance claims paid to cover the 2011 off the Pacific coast of Tohoku Earthquake. In terms of numbers, 19,361 claims were paid (on the basis of insurance policies). See below for major claims paid per earthquake.

| Earthquake (Region name) | Date of occurrence | Magnitude | No. of policies | Reinsurance claims paid (million yen) |
|---|--------------------|-----------|--------------------|---|
| 1. The 2011 off the Pacific coast of Tohoku | March 11, 2011 | 9.0 | 10,729 | 7,447 |
| 2. Iyonada | March 14, 2014 | 6.2 | 3,230 | 1,955 |
| 3. Nagano-ken Hokubu | November 22, 2014 | 6.7 | 1,505 | 1,335 |
| 4. Ibaraki-ken Nanbu | September 16, 2014 | 5.6 | 1,413 | 865 |
| 5. Izu Oshima Kinkai | May 5, 2014 | 6.0 | 448 | 328 |
| Other earthquakes | — | — | 2,036 | 1,353 |
| Total | — | — | 19,361 | 13,287 |

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

(As of March 31, 2015)

| Earthquake (Region name) | No. of households (A) (1,000 households) | No. of policies (B) (1,000 policies) | Percentage of households with insurance (B/A) (%) | Probability that an earthquake could occur within the next 30 years |
|-----------------------------|---|--|--|---|
| Great Kanto | 25,204 | 8,379 | 33.2 | Nearly 0%–5% |
| Tokyo metropolitan | 17,790 | 6,039 | 33.9 | About 70% |
| Nankai trough | 42,979 | 13,361 | 31.1 | About 70% |

Note 1: JER prepared the number of policies, assuming that major prefectures were stricken, based on the preliminary figures as of the end of fiscal 2014 from the General Insurance Rating Organization of Japan that were published on June 22, 2015.

2: The probability that an earthquake could occur within the next 30 years is based on the 2015 version of the National Seismic Hazard Maps for Japan of the Headquarters for Earthquake Research Promotion of the Japanese government.

The probability of a Great Kanto Earthquake is that of a magnitude 8 earthquake along the Sagami Trough. The probability of an inland earthquake in Tokyo metropolitan area is that of a magnitude 7 earthquake to be caused by a sinking plate along the Sagami Trough.

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, 2015)

| Earthquake (Region name) | Date of occurrence | Magnitude | No. of policies | Reinsurance claims paid (million yen) |
|---|--------------------|-----------|-----------------|--|
| 1. The 2011 off the Pacific coast of Tohoku | March 11, 2011 | 9.0 | 793,760 | 1,265,359 |
| 2. Hyogo-ken Nanbu | January 17, 1995 | 7.3 | 65,427 | 78,346 |
| 3. Miyagi-ken-oki | April 7, 2011 | 7.2 | 30,985 | 32,371 |
| 4. Fukuoka-ken Seiho-oki | March 20, 2005 | 7.0 | 22,058 | 16,969 |
| 5. Geiyo | March 24, 2001 | 6.7 | 24,452 | 16,941 |
| 6. Niigata-ken Chuetsu | October 23, 2004 | 6.8 | 12,608 | 14,897 |
| 7. Niigata-ken Chuetsu-oki | July 16, 2007 | 6.8 | 7,864 | 8,247 |
| 8. Fukuoka-ken Seiho-oki | April 20, 2005 | 5.8 | 11,337 | 6,429 |
| 9. Tokachi-oki | September 26, 2003 | 8.0 | 10,553 | 5,990 |
| 10. Iwate-Miyagi Nairiku | June 14, 2008 | 7.2 | 8,276 | 5,545 |
| 11. Suruga-wan | August 11, 2009 | 6.5 | 9,477 | 5,142 |
| 12. Shizuoka-ken Tobu | March 15, 2011 | 6.4 | 5,252 | 4,600 |
| 13. Iwate-ken Engan Hokubu | July 24, 2008 | 6.8 | 7,754 | 3,972 |
| 14. Fukushima-ken Hamadori | April 11, 2011 | 7.0 | 2,357 | 3,669 |
| 15. Nagano-ken Chubu | June 30, 2011 | 5.4 | 2,957 | 3,302 |
| 16. Tottori-ken Seibu | October 6, 2000 | 7.3 | 4,078 | 2,868 |
| 17. Noto Hanto | March 25, 2007 | 6.9 | 3,306 | 2,732 |
| 18. Awajishima fukin | April 13, 2013 | 6.3 | 2,865 | 2,283 |
| 19. Miyagi-ken Hokubu | July 26, 2003 | 6.4 | 2,543 | 2,172 |
| 20. Tokachi-chiho Nanbu | February 2, 2013 | 6.5 | 4,013 | 2,054 |

Note 1: After the 2011 Great East Japan Earthquake, in accordance with our reinsurance scheme at the time, the government paid 575,179 million yen and private non-life insurance companies paid 690,179 million yen.

Note 2: After the Hyogo-ken Nanbu Earthquake in 1995, in accordance with our reinsurance scheme at the time, the government paid 6,173 million yen and private non-life insurance companies paid 72,173 million yen.



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 Nankai Trough earthquake could occur within the next 30 years announced by the Headquarters for Earthquake Research Promotion of the government are also included.

