

# 2016 KUMAMOTO EARTHQUAKES

We offer our deepest sympathy to all those affected by the 2016 Kumamoto Earthquakes. JER, the non-life insurance industry and the Japanese Government were united to take initiatives to promptly and steadily make insurance payouts to support the reconstruction of the lives of policyholders affected by these earthquakes.

## SUMMARY OF THE EARTHQUAKES

### (1) First earthquake

Date and Time: April 14, 2016, 21:26 JST

Hypocenter (depth) and magnitude:

Place: Kumamoto District, Kumamoto Prefecture (N32.445, E130.485) at a depth of around 11km (tentative)

Scale: Magnitude of 6.5 (tentative)

Seismic Intensity Scale: 7 in Kumamoto (Mashikimachi-Miyazono), Kumamoto Prefecture

### (2) Second earthquake

Date and Time: April 16, 2016, 01:25 JST

Hypocenter (depth) and magnitude:

Place: Kumamoto District, Kumamoto Prefecture (N32.452, E130.457) at a depth of around 12km (tentative)

Scale: Magnitude of 7.3 (tentative)

Seismic Intensity Scale: 7 in Mashiki, Nishihara, Kumamoto Prefecture



## PAYMENT OF EARTHQUAKE INSURANCE

### INDUSTRY RESPONSE

The General Insurance Association of Japan (the “GIAJ”) strengthened the system for dealing with claims due to the 2016 Kumamoto Earthquakes and established an Earthquake Insurance Central Command at the GIAJ headquarters (Chiyoda Ward, Tokyo). The GIAJ also established a local base in Kumamoto, Kumamoto Prefecture to reinforce the system for dealing with claims locally.

#### Earthquake insurance response since the earthquakes to the present

April 15, 2016	The GIAJ Chairman's message to all affected by the 2016 Kumamoto Earthquake
	Industry Response to the 2016 Kumamoto earthquake
	Implementation of special measures due to the 2016 Kumamoto Earthquake
April 18, 2016	Notification of general insurance helpline for all member companies
	GIAJ reinforces the 2016 Kumamoto Earthquake response
	Additional special measures following the 2016 Kumamoto Earthquake
April 20, 2016	Actions being taken for the prompt payment of earthquake insurance claims
April 25, 2016	Number of earthquake insurance accidents dealt with due to the 2016 Kumamoto earthquake
April 26, 2016	The GIAJ Chairman Hisahito Suzuki visits/plans to visit the affected areas
	Additional special measures following the 2016 Kumamoto Earthquake (Part 2)
April 28, 2016	Donations to those affected by the 2016 Kumamoto Earthquake
May 11, 2016	Key figures related to insurance claims due to the 2016 Kumamoto Earthquake as of May 9, 2016
May 13, 2016	Introduction of toll free number for general insurance policy inquiries
May 18, 2016	Key figures related to insurance claims due to the 2016 Kumamoto Earthquake as of May 16, 2016
May 25, 2016	Key figures related to insurance claims due to the 2016 Kumamoto Earthquake as of May 23, 2016
June 1, 2016	Key figures related to insurance claims due to the 2016 Kumamoto Earthquake as of May 30, 2016
June 9, 2016	Key figures related to insurance claims due to the 2016 Kumamoto Earthquake as of June 6, 2016
June 16, 2016	Key figures related to insurance claims due to the 2016 Kumamoto Earthquake as of June 13, 2016
June 23, 2016	Key figures related to insurance claims due to the 2016 Kumamoto Earthquake as of June 20, 2016
June 30, 2016	Key figures related to insurance claims due to the 2016 Kumamoto Earthquake as of June 27, 2016

## KEY FIGURES RELATED TO INSURANCE CLAIMS

As of June 27, 2016: The figures below were gathered from both domestic and foreign insurance companies.

Region/Prefecture	Number of inquiries (*1)	Number of settled cases (*2)	Number of claim payments	Total amount of claims paid (in thousands of yen)
Fukuoka	15,875	14,273	9,976	6,388,864
Saga	2,474	2,162	1,549	1,050,806
Nagasaki	693	628	419	252,587
Kumamoto	211,114	201,778	186,684	312,006,363
Oita	13,371	12,312	9,979	8,321,410
Miyazaki	387	336	216	187,700
Kagoshima	330	297	165	85,971
Other prefectures	621	549	305	238,350
Total	244,865	232,335	209,293	328,532,051

\*1: The number of inquiries includes the number of cases where insurance companies received requests for damage investigations, inquiries about earthquake insurance coverage, and requests for advice on policyholder contracts. The number includes inquiries for both buildings and contents.

\*2: The number of settled cases includes those cases where claims were paid as well as those where claims were withdrawn as a result of actual investigations. It also includes cases that were resolved when insurance companies received inquiries.

(Source: The GIAJ website)