

# STATISTICS

## REINSURANCE CLAIMS PAID IN FISCAL 2016

Reinsurance claims paid in fiscal 2016 amounted to 388.5 billion yen, including earthquake reinsurance claims paid to cover the 2016 Kumamoto Earthquake. In terms of numbers, 216,954 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 2016 Kumamoto	April 14, 2016	7.3	200,029	375,299
2. Tottori-ken Chubu	October 21, 2016	6.6	5,538	4,596
3. The 2011 off the Pacific coast of Tohoku	March 11, 2011	9.0	5,898	4,244
4. Kumamoto-ken Kumamoto	April 18, 2016	5.8	598	1,014
5. Fukushima-ken-oki	November 22, 2016	7.4	1,116	653
Other earthquakes	—	—	3,775	2,719
Total	—	—	216,954	388,527

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

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	25,791	8,505	33.0	Nearly 0%–5%
Tokyo metropolitan	18,232	6,143	33.7	About 70%
Nankai trough	43,790	13,602	31.1	About 70%

Note 1: Number of households is prepared based on data of the Ministry of Internal Affairs and Communications (as of January 1, 2016).

2: JER prepared the number of policies, assuming that major prefectures were stricken, based on the preliminary figures as of the end of 2015 from the General Insurance Rating Organization of Japan.

3: The probability that an earthquake could occur within the next 30 years is based on the 2016 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 system was established.

(As of March 31, 2017)

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	807,152	1,274,855
2. The 2016 Kumamoto	April 14, 2016	7.3	200,029	375,299
3. Hyogo-ken Nanbu	January 17, 1995	7.3	65,427	78,346
4. Miyagi-ken-oki	April 7, 2011	7.2	31,005	32,392
5. Fukuoka-ken Seiho-oki	March 20, 2005	7.0	22,066	16,973
6. Geiyo	March 24, 2001	6.7	24,452	16,941
7. Niigata-ken Chuetsu	October 23, 2004	6.8	12,608	14,897
8. Niigata-ken Chuetsu-oki	July 16, 2007	6.8	7,869	8,249
9. Fukuoka-ken Seiho-oki	April 20, 2005	5.8	11,337	6,429
10. Tokachi-oki	September 26, 2003	8.0	10,553	5,990
11. Iwate-Miyagi Nairiku	June 14, 2008	7.2	8,276	5,545
12. Suruga-wan	August 11, 2009	6.5	9,518	5,170
13. Shizuoka-ken Tobu	March 15, 2011	6.4	5,354	4,671
14. Tottori-ken Chubu	October 21, 2016	6.6	5,538	4,596
15. Iwate-ken Engan Hokubu	July 24, 2008	6.8	7,756	3,973
16. Fukushima-ken Hamadori	April 11, 2011	7.0	2,373	3,679
17. Nagano-ken Chubu	June 30, 2011	5.4	2,982	3,332
18. Tottori-ken Seibu	October 6, 2000	7.3	4,079	2,869
19. Noto Hanto	March 25, 2007	6.9	3,307	2,733
20. Awajishima fukin	April 13, 2013	6.3	2,942	2,339

Note 1: After the 2011 Great East Japan Earthquake, in accordance with our reinsurance scheme at the time, the government paid 579,927 million yen and JER and non-life insurance companies paid 694,927 million yen.

2: After the 2016 Kumamoto Earthquake, in accordance with our reinsurance scheme at the time, the government paid 129,999 million yen and JER and non-life insurance companies paid 245,299 million yen.

3: 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 JER and 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.

