STATISTICS

REINSURANCE CLAIMS PAID IN FISCAL 2017

Reinsurance claims paid in fiscal 2017 amounted to 14.7 billion yen, including earthquake reinsurance claims paid to cover the 2016 Kumamoto Earthquake. In terms of numbers, 16,385 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	6,249	7,061
2. The 2011 off the Pacific coast of Tohoku	March 11, 2011	9.0	5,219	4,662
3. Tottori-ken Chubu	October 21, 2016	6.6	990	594
4. Fukushima-ken-oki	November 22, 2016	7.4	696	456
5. Ibaraki-ken North	December 28, 2016	6.3	510	341
Other earthquakes	_	_	2,721	1,670
Total	_	_	16,385	14,786

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	26,115	8,812	33.7	Nearly 0%–5%
Tokyo metropolitan	18,475	6,346	34.3	About 70%
Nankai trough	44,228	14,171	32.0	70%–80%

Note 1: Number of households is prepared based on data of the Ministry of Internal Affairs and Communications (as of January 1, 2017).

2: JER prepared the number of policies, assuming that major prefectures were stricken, based on the preliminary figures as of the end of 2016 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 2018 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.

			(7.6	of March 31, 2018)
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	812,371	1,279,517
2. The 2016 Kumamoto	April 14, 2016	7.3	206,278	382,360
3. Hyogo-ken Nanbu	January 17, 1995	7.3	65,427	78,346
4. Miyagi-ken-oki	April 7, 2011	7.2	31,008	32,393
5. Fukuoka-ken Seiho-oki	March 20, 2005	7.0	22,066	16,973
6. Geiyo	March 24, 2001	6.7	24,453	16,942
7. Niigata-ken Chuetsu	October 23, 2004	6.8	12,608	14,897
8. Niigata-ken Chuetsu-oki	July 16, 2007	6.8	7,870	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. Tottori-ken Chubu	October 21, 2016	6.6	6,528	5,191
13. Suruga-wan	August 11, 2009	6.5	9,529	5,178
14. Shizuoka-ken Tobu	March 15, 2011	6.4	5,392	4,692
15. Iwate-ken Engan Hokubu	July 24, 2008	6.8	7,756	3,973
16. Fukushima-ken Hamadori	April 11, 2011	7.0	2,377	3,681
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	3,308	2,734
20. Awajishima fukin	April 13, 2013	6.3	2,954	2,346

Note 1: After the 2011 off the Pacific coast of Tohoku, in accordance with our reinsurance scheme at the time, the government paid 582,258 million yen and JER and non-life insurance companies paid 697,258 million yen.
2: After the 2016 Kumamoto Earthquake, in accordance with our reinsurance scheme at the time, the government

 After the 2016 Kumamoto Earthquake, in accordance with our reinsurance scheme at the time, the government paid 133,530 million yen and JER and non-life insurance companies paid 248,830 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.

