

# STATISTICS

## REINSURANCE CLAIMS PAID IN FISCAL 2018

Reinsurance claims paid in fiscal 2018 amounted to 156.5 billion yen, including earthquake reinsurance claims paid to cover the 2018 Northern Osaka Earthquake and the 2018 Hokkaido Eastern Iburi Earthquake. In terms of numbers, 192,623 claims were paid (on the basis of insurance policies). See below for claims paid for major earthquakes.

Earthquake (Region name)	Date of occurrence	Magnitude	No. of policies	Reinsurance claims paid (million yen)
1. The 2018 Northern Osaka	June 18, 2018	6.1	130,542	107,151
2. The 2018 Hokkaido Eastern Iburi	September 6, 2018	6.7	48,447	38,670
3. The 2016 Kumamoto	April 14, 2016	7.3	3,309	3,543
4. The 2011 off the Pacific coast of Tohoku	March 11, 2011	9.0	4,852	3,795
5. Shimane-ken Seibu	April 9, 2018	6.1	1,545	964
Other earthquakes	—	—	3,928	2,395
Total	—	—	192,623	156,521

## 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	26,446	9,051	34.2	Nearly 0%–6%
Tokyo metropolitan	18,724	6,496	34.7	About 70%
Nankai trough	44,671	14,636	32.8	70%–80%

Note 1: Number of households is prepared based on data of the Ministry of Internal Affairs and Communications (as of January 1, 2018).

2: JER prepared the number of policies, assuming that major prefectures were stricken, based on the preliminary figures as of the end of 2017 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 2019 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, 2019)

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	817,223	1,283,313
2. The 2016 Kumamoto	April 14, 2016	7.3	209,587	385,904
3. The 2018 Northern Osaka	June 18, 2018	6.1	130,542	107,151
4. Hyogo-ken Nanbu	January 17, 1995	7.3	65,427	78,346
5. The 2018 Hokkaido Eastern Iburi	September 6, 2018	6.7	48,447	38,670
6. Miyagi-ken-oki	April 7, 2011	7.2	31,015	32,402
7. Fukuoka-ken Seiho-oki	March 20, 2005	7.0	22,066	16,973
8. Geiyo	March 24, 2001	6.7	24,453	16,942
9. Niigata-ken Chuetsu	October 23, 2004	6.8	12,608	14,897
10. Niigata-ken Chuetsu-oki	July 16, 2007	6.8	7,873	8,251
11. Fukuoka-ken Seiho-oki	April 20, 2005	5.8	11,338	6,430
12. Tokachi-oki	September 26, 2003	8.0	10,553	5,990
13. Iwate-Miyagi Nairiku	June 14, 2008	7.2	8,276	5,545
14. Tottori-ken Chubu	October 21, 2016	6.6	6,872	5,382
15. Suruga-wan	August 11, 2009	6.5	9,532	5,181
16. Shizuoka-ken Tobu	March 15, 2011	6.4	5,435	4,733
17. Iwate-ken Engan Hokubu	July 24, 2008	6.8	7,756	3,973
18. Fukushima-ken Hamadori	April 11, 2011	7.0	2,377	3,681
19. Nagano-ken Chubu	June 30, 2011	5.4	2,988	3,335
20. Tottori-ken Seibu	October 6, 2000	7.3	4,079	2,869

Note 1: After the 2011 off the Pacific coast of Tohoku, in accordance with our reinsurance scheme at the time, the government paid 584,156 million yen and JER and non-life insurance companies paid 699,156 million yen.

2: After the 2016 Kumamoto Earthquake, in accordance with our reinsurance scheme at the time, the government paid 135,302 million yen and JER and non-life insurance companies paid 250,602 million yen.

3: After the 2018 Northern Osaka Earthquake, in accordance with our reinsurance scheme at the time, the government paid 9,375 million yen and JER and non-life insurance companies paid 97,775 million yen.

4: 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.



