

# STATISTICS

## REINSURANCE CLAIMS PAID IN FISCAL 2020

Reinsurance claims paid in fiscal 2020 amounted to 14.1 billion yen, including reinsurance claims paid to cover the earthquakes centered in northern Osaka and the 2018 Hokkaido Eastern Iburi earthquakes. In terms of numbers, 21,332 claims were paid (on the basis of insurance policies). See below for claims paid for major earthquakes, etc.

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	6,740	4,399
2. The 2018 Hokkaido Eastern Iburi	September 6, 2018	6.7	3,867	2,286
3. The 2011 off the Pacific coast of Tohoku	March 11, 2011	9.0	2,844	1,950
4. The 2016 Kumamoto	April 14, 2016	7.3	1,687	1,502
5. Earthquakes centered in Yamagata Prefecture's offshore area	June 18, 2019	6.7	838	506
Other earthquakes	—	—	5,356	3,467
Total	—	—	21,332	14,114

## 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	22,880	7,914	34.6	Nearly 0%–6%
Tokyo metropolitan	19,221	6,803	35.4	About 70%
Nankai trough	47,695	16,405	34.4	70%–80%

Note 1: Number of households is prepared based on data of the Ministry of Internal Affairs and Communications (as of January 1, 2020).

2: JER prepared the number of policies, assuming that major prefectures were stricken, based on the preliminary figures as of the end of 2019 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 2020 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, 2021)

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	824,049	1,288,103
2. The 2016 Kumamoto	April 14, 2016	7.3	214,003	389,811
3. The 2018 Northern Osaka	June 18, 2018	6.1	152,404	120,616
4. Hyogo-ken Nanbu	January 17, 1995	7.3	65,427	78,346
5. The 2018 Hokkaido Eastern Iburi	September 6, 2018	6.7	70,360	51,730
6. Miyagi-ken-oki	April 7, 2011	7.2	31,019	32,414
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	12,609	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. Tottori-ken Chubu	October 21, 2016	6.6	7,210	5,583
14. Iwate-Miyagi Nairiku	June 14, 2008	7.2	8,276	5,545
15. Suruga-wan	August 11, 2009	6.5	9,549	5,192
16. Shizuoka-ken Tobu	March 15, 2011	6.4	5,464	4,755
17. Iwate-ken Engan Hokubu	July 24, 2008	6.8	7,756	3,973
18. Fukushima-ken Hamadori	April 11, 2011	7.0	2,386	3,685
19. Central Eastern Part of Iburi	February 21, 2019	5.8	4,908	3,508
20. Nagano-ken Chubu	June 30, 2011	5.4	2,996	3,339

Note 1: After the 2011 off the Pacific coast of Tohoku, in accordance with our reinsurance scheme at the time, the government paid 586,551 million yen and JER and non-life insurance companies paid 701,551 million yen.

2: After the 2016 Kumamoto Earthquake, in accordance with our reinsurance scheme at the time, the government paid 137,255 million yen and JER and non-life insurance companies paid 252,555 million yen.

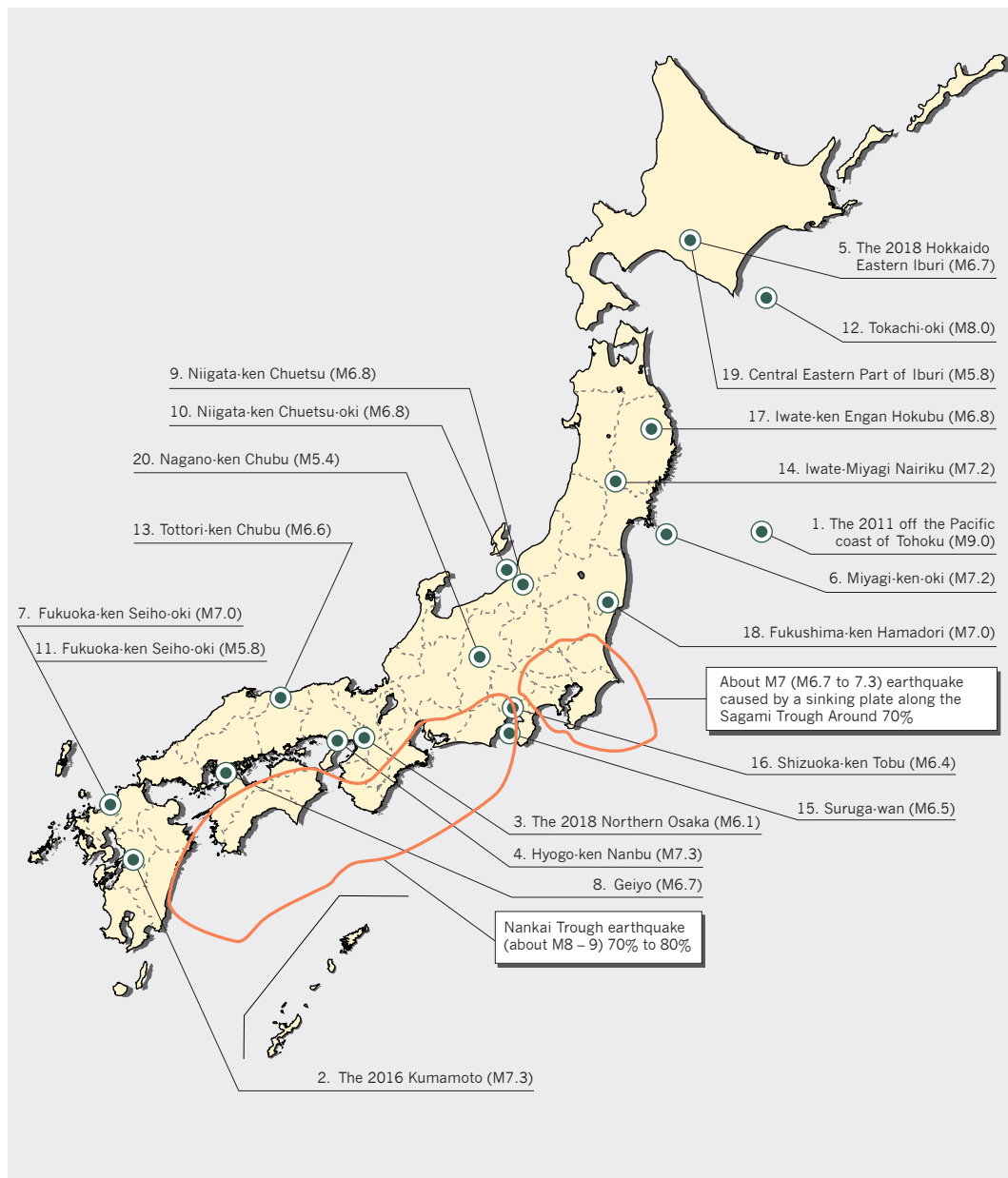
3: After the 2018 Northern Osaka Earthquake, in accordance with our reinsurance scheme at the time, the government paid 16,108 million yen and JER and non-life insurance companies paid 104,508 million yen.

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.\*



\* The epicenter areas for the Sagami Trough and the Nankai Trough in the above diagram are shown as the possible largest areas.