

STATISTICS

REINSURANCE CLAIMS PAID IN FISCAL 2021

Reinsurance claims paid in fiscal 2021 amounted to 290.3 billion yen, including reinsurance claims paid to cover the earthquake centered in Fukushima Prefecture's offshore area. In terms of numbers, 300,171 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. Fukushima-ken-oki | February 13, 2021 | 7.3 | 239,599 | 246,766 |
| 2. Miyagi-ken-oki | March 20, 2021 | 6.9 | 22,995 | 18,626 |
| 3. Miyagi-ken-oki | May 1, 2021 | 6.8 | 10,508 | 7,808 |
| 4. Chiba-ken Hokuseibu | October 7, 2021 | 5.9 | 10,929 | 7,384 |
| 5. The 2018 Northern Osaka | June 18, 2018 | 6.1 | 5,744 | 3,551 |
| Other earthquakes | — | — | 10,396 | 6,197 |
| Total | — | — | 300,171 | 290,335 |

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 | 23,094 | 8,125 | 35.2 | Nearly 0%–6% |
| Tokyo metropolitan | 22,729 | 7,995 | 35.2 | About 70% |
| Nankai trough | 48,066 | 16,902 | 35.2 | 70%–80% |

Note 1: JER prepared the number of households and the number of policies, assuming that major prefectures were stricken.

2: The probability that an earthquake could occur within the next 30 years is based on the 2021 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, 2022)

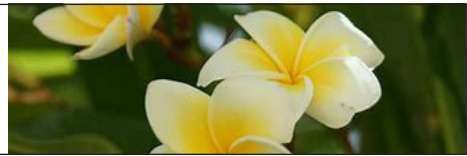
| Earthquake (Region name) | Date of occurrence | Magnitude | No. of policies | Reinsurance claims paid (million yen) |
|---|--------------------|-----------|-----------------|--|
| 1. The 2011 off the Pacific coast of Tohoku | March 11, 2011 | 9.0 | 825,637 | 1,289,128 |
| 2. The 2016 Kumamoto | April 14, 2016 | 7.3 | 215,208 | 390,612 |
| 3. Fukushima-ken-oki | February 13, 2021 | 7.3 | 239,599 | 246,766 |
| 4. The 2018 Northern Osaka | June 18, 2018 | 6.1 | 158,148 | 124,168 |
| 5. Hyogo-ken Nanbu | January 17, 1995 | 7.3 | 65,427 | 78,346 |
| 6. The 2018 Hokkaido Eastern Iburi | September 6, 2018 | 6.7 | 73,041 | 53,181 |
| 7. Miyagi-ken-oki | April 7, 2011 | 7.2 | 31,018 | 32,414 |
| 8. Miyagi-ken-oki | March 20, 2021 | 6.9 | 22,995 | 18,626 |
| 9. Fukuoka-ken Seiho-oki | March 20, 2005 | 7.0 | 22,066 | 16,973 |
| 10. Geiyo | March 24, 2001 | 6.7 | 24,453 | 16,942 |
| 11. Niigata-ken Chuetsu | October 23, 2004 | 6.8 | 12,610 | 14,898 |
| 12. Niigata-ken Chuetsu-oki | July 16, 2007 | 6.8 | 7,873 | 8,251 |
| 13. Miyagi-ken-oki | May 1, 2021 | 6.8 | 10,508 | 7,808 |
| 14. Chiba-ken Hokuseibu | October 7, 2021 | 5.9 | 10,929 | 7,384 |
| 15. Fukuoka-ken Seiho-oki | April 20, 2005 | 5.8 | 11,338 | 6,430 |
| 16. Tokachi-oki | September 26, 2003 | 8.0 | 10,553 | 5,990 |
| 17. Tottori-ken Chubu | October 21, 2016 | 6.6 | 7,255 | 5,614 |
| 18. Iwate-Miyagi Nairiku | June 14, 2008 | 7.2 | 8,276 | 5,545 |
| 19. Suruga-wan | August 11, 2009 | 6.5 | 9,552 | 5,194 |
| 20. Shizuoka-ken Tobu | March 15, 2011 | 6.4 | 5,472 | 4,763 |

Note 1: After the 2011 off the Pacific coast of Tohoku, in accordance with our reinsurance scheme at the time, the government paid 587,064 million yen and JER and non-life insurance companies paid 702,064 million yen.

2: After the 2016 Kumamoto Earthquake, in accordance with our reinsurance scheme at the time, the government paid 137,656 million yen and JER and non-life insurance companies paid 252,956 million yen.

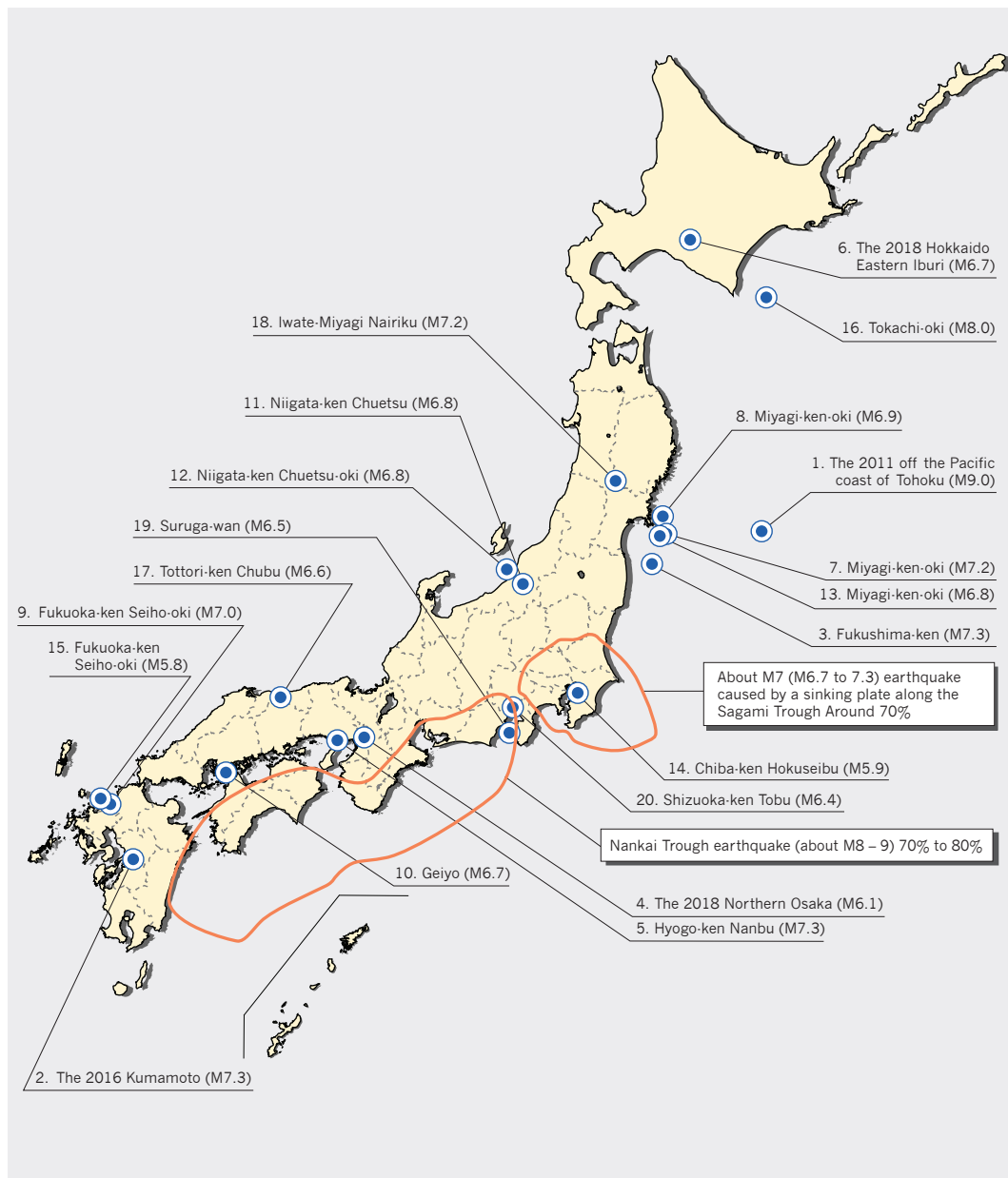
3: After the 2018 Northern Osaka Earthquake, in accordance with our reinsurance scheme at the time, the government paid 17,884 million yen and JER and non-life insurance companies paid 106,284 million yen.

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.