STATISTICS

Reinsurance claims paid in fiscal 2022

Reinsurance claims paid in fiscal 2022 amounted to 290.0 billion yen, including reinsurance claims paid to cover the earthquake centered in Fukushima Prefecture's offshore area. In terms of numbers, 361,042 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	March 16, 2022	7.4	320,920	265,427
2. Hyuganada	January 22, 2022	6.6	19,584	11,838
3. Fukushima-ken-oki	February 13, 2021	7.3	6,383	4,138
4. Chiba-ken Hokuseibu	October 7, 2021	5.9	5,497	3,623
5. The 2018 Northern Osaka	June 18, 2018	6.1	1,221	663
Other earthquakes	—	—	7,437	4,375
Total	—	—	361,042	290,066

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	23,229	8,268	35.6	Nearly 0%–6%
Tokyo metropolitan	19,522	7,093	36.3	About 70%
Nankai trough	48,297	17,287	35.8	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 2023 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.

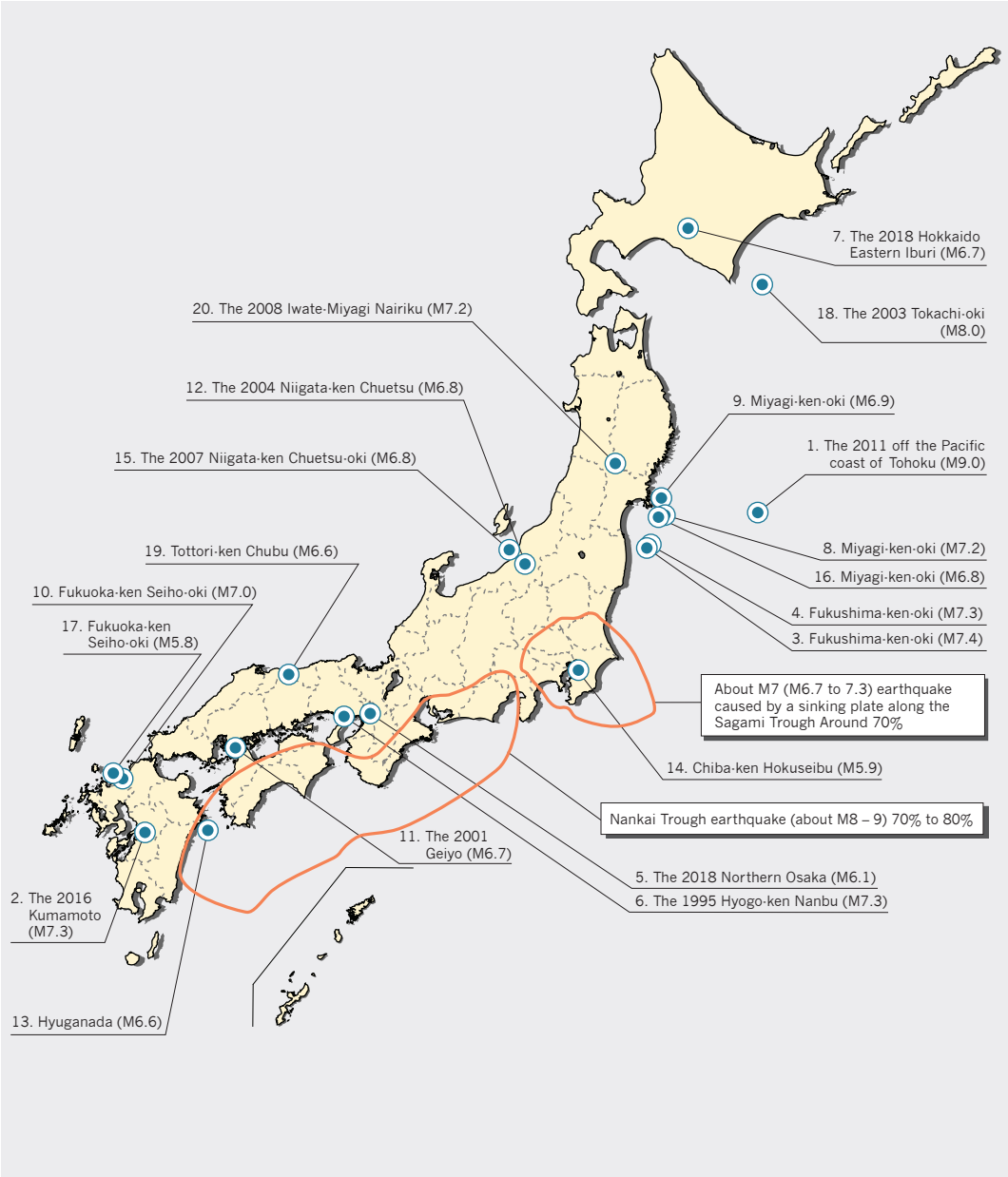
(As of March 31, 2023)

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	826,110	1,289,404
2. The 2016 Kumamoto	April 14, 2016	7.3	215,642	390,894
3. Fukushima-ken-oki	March 16, 2022	7.4	320,920	265,427
4. Fukushima-ken-oki	February 13, 2021	7.3	245,982	250,905
5. The 2018 Northern Osaka	June 18, 2018	6.1	159,369	124,831
6. The 1995 Hyogo-ken Nanbu	January 17, 1995	7.3	65,427	78,346
7. The 2018 Hokkaido Eastern Iburi	September 6, 2018	6.7	73,871	53,613
8. Miyagi-ken-oki	April 7, 2011	7.2	31,018	32,414
9. Miyagi-ken-oki	March 20, 2021	6.9	23,529	18,938
10. Fukuoka-ken Seiho-oki	March 20, 2005	7.0	22,066	16,973
11. The 2001 Geiyo	March 24, 2001	6.7	24,453	16,942
12. The 2004 Niigata-ken Chuetsu	October 23, 2004	6.8	12,610	14,898
13. Hyuganada	January 22, 2022	6.6	19,642	11,863
14. Chiba-ken Hokuseibu	October 7, 2021	5.9	16,426	11,007
15. The 2007 Niigata-ken Chuetsu-oki	July 16, 2007	6.8	7,873	8,251
16. Miyagi-ken-oki	May 1, 2021	6.8	11,028	8,110
17. Fukuoka-ken Seiho-oki	April 20, 2005	5.8	11,338	6,430
18. The 2003 Tokachi-oki	September 26, 2003	8.0	10,553	5,990
19. Tottori-ken Chubu	October 21, 2016	6.6	7,268	5,620
20. The 2008 Iwate-Miyagi Nairiku	June 14, 2008	7.2	8,276	5,545

Note: Earthquakes with government liability coverage for the earthquakes listed above are as follows, depending on the reinsurance scheme in force at the time of the earthquake.

Earthquake (Region name)	Government paid (million yen)	Earthquake (Region name)	Government paid (million yen)
1. The 2011 off the Pacific coast of Tohoku	587,202	4. Fukushima-ken-oki (February 13, 2021)	130,392
2. The 2016 Kumamoto	137,797	5. The 2018 Northern Osaka	18,215
3. Fukushima-ken-oki (March 16, 2022)	69,763	6. The 1995 Hyogo-ken Nanbu	6,173

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.