

STATISTICS

REINSURANCE CLAIMS PAID IN FISCAL 2024

Reinsurance claims paid in fiscal 2024 amounted to 100 billion yen, including reinsurance claims paid to cover the 2024 Noto Peninsula earthquake. In terms of numbers, 117,709 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 2024 Noto Peninsula	January 1, 2024	7.6	92,687	84,616
2. Hyuganada	August 8, 2024	7.1	7,756	4,417
3. Fukushima-ken-oki	March 16, 2022	7.4	5,302	4,090
4. Bungo-Suido	April 17, 2024	6.6	3,536	2,008
5. Iwate-ken Engan Hokubu	April 2, 2024	6.0	954	634
Other earthquakes	—	—	7,474	4,269
Total	—	—	117,709	100,036

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	23,777	8,411	35.4	Nearly 0%–6%
Tokyo metropolitan	20,009	7,192	35.9	About 70%
Nankai trough	49,211	17,818	36.2	About 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 2025 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, 2025)

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	826,474	1,289,681
2. The 2016 Kumamoto	April 14, 2016	7.3	215,883	391,345
3. Fukushima-ken-oki	March 16, 2022	7.4	339,169	278,274
4. Fukushima-ken-oki	February 13, 2021	7.3	246,788	251,424
5. Osaka-fu Hokubu	June 18, 2018	6.1	159,968	125,161
6. The 2024 Noto Peninsula	January 1, 2024	7.6	113,575	104,208
7. The 1995 Hyogo-ken Nanbu	January 17, 1995	7.3	65,427	78,346
8. The 2018 Hokkaido Eastern Iburi	September 6, 2018	6.7	74,372	53,866
9. Miyagi-ken-oki	April 7, 2011	7.2	31,019	32,415
10. Miyagi-ken-oki	March 20, 2021	6.9	23,600	18,975
11. Fukuoka-ken Seiho-oki	March 20, 2005	7.0	22,066	16,973
12. The 2001 Geiyo	March 24, 2001	6.7	24,453	16,942
13. The 2004 Niigata-ken Chuetsu	October 23, 2004	6.8	12,610	14,898
14. Hyuganada	January 22, 2022	6.6	22,517	13,378
15. Chiba-ken Hokuseibu	October 7, 2021	5.9	18,981	12,615
16. Miyagi-ken-oki	May 1, 2021	6.8	11,377	8,312
17. The 2007 Niigata-ken Chuetsu-oki	July 16, 2007	6.8	7,873	8,251
18. Fukuoka-ken Seiho-oki	April 20, 2005	5.8	11,338	6,430
19. The 2003 Tokachi-oki	September 26, 2003	8.0	10,553	5,990
20. Tottori-ken Chubu	October 21, 2016	6.6	7,280	5,626

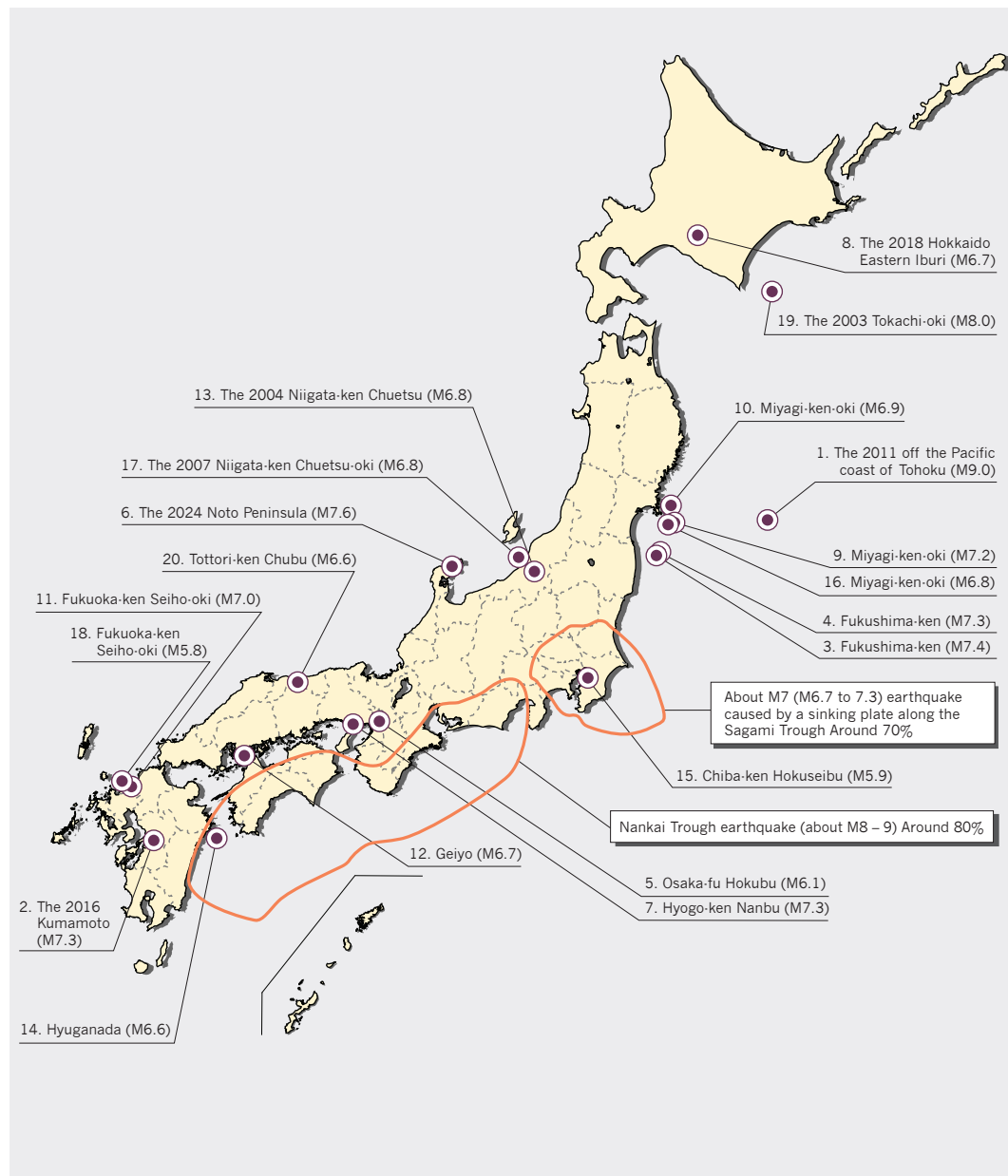
Note: Earthquakes with government liability coverage for the earthquakes listed above are as follows, depending on the reinsurance scheme in force at the time of the earthquake.

Earthquake (Region name)	Government paid (million yen)	Earthquake (Region name)	Government paid (million yen)
1. The 2011 off the Pacific coast of Tohoku	587,340	4. Fukushima-ken-oki (February 13, 2021)	130,910
2. The 2016 Kumamoto	138,022	5. Osaka-fu Hokubu	18,380
3. Fukushima-ken-oki (March 16, 2022)	82,244	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.