

Statistics by Line (April 1, 2019 - March 31, 2020)

(in millions of yen & %)

Class of Business	Direct Premiums			Net Premiums			Direct Claims			Net Claims		
	4Q 2018	4Q 2019	Growth Rate	4Q 2018	4Q 2019	Growth Rate	4Q 2018	4Q 2019	Growth Rate	4Q 2018	4Q 2019	Growth Rate
Fire	1,566,666	1,704,261	8.8	1,184,885	1,280,652	8.1	1,932,348	1,632,566	-15.5	1,240,813	936,024	-24.6
Marine	207,169	212,538	2.6	192,351	197,044	2.4	139,284	128,525	-7.7	119,362	124,117	4.0
Inland Transit	69,053	73,076	5.8	61,119	65,122	6.5	51,495	42,228	-18.0	40,592	36,636	-9.7
Voluntary Automobile	4,130,032	4,185,270	1.3	4,054,817	4,108,878	1.3	2,311,703	2,326,317	0.6	2,241,518	2,241,147	-0.0
Personal Accident	977,039	981,888	0.5	687,536	675,024	-1.8	344,177	343,054	-0.3	320,377	319,180	-0.4
Micellaneous Casualty	1,490,054	1,548,991	4.0	1,249,140	1,303,537	4.4	696,438	779,581	11.9	641,016	695,303	8.5
Compulsory Automobile Liability	973,916	965,334	-0.9	962,937	979,119	1.7	721,925	681,434	-5.6	720,438	674,375	-6.4
Total	9,413,966	9,671,394	2.7	8,392,831	8,609,422	2.6	6,197,409	5,933,742	-4.3	5,324,167	5,026,821	-5.6

Notes: 1. The above figures are of the GIAJ's member insurers.

2. Direct Premiums Written = gross direct premiums (including the savings portion of maturity-refund type insurance premiums) - various returns other than maturity refunds (including return premiums for cancellation, no-claim returns, and return premiums resulting from the decrease of insurable risks)

3. Net Premiums Written = direct premiums written + inward reinsurance net premiums – outward reinsurance net premiums – savings portion of maturity-refund type insurance premiums

Class of Business	Outward Reinsurance Net Premiums	Outward Reinsurance Net Claims	Inward Reinsurance Net Premiums	Inward Reinsurance Net Claims
Fire	948,811	899,856	572,311	203,314
Marine	96,351	54,832	80,859	50,425
Inland Transit	10,288	7,189	2,338	1,601
Voluntary Automobile	149,297	129,470	72,909	44,302
Personal Accident	75,908	30,489	12,500	6,614
Micellaneous Casualty	475,189	239,062	229,239	154,784
Compulsory Automobile Liability	695,879	681,434	709,664	674,375
Total	2,451,764	2,042,365	1,679,860	1,135,450

Miscellaneous Casualty Premiums by Line (April 1, 2019 - March 31, 2020)

(in millions of yen & %)

Class of Business	Direct Premiums			Net Premiums				
	4Q 2018	4Q 2019	Growth Rate	4Q 2018	4Q 2019	Growth Rate		
Burglary	11,026	11,764	6.7	10,919	11,597	6.2		
Glass	283	259	-8.5	276	253	-8.3		
Aviation	14,071	18,947	34.7	21,944	23,029	4.9		
Windstorm & Flood		0	—	192	180	-6.3		
Guarantee	11,081	11,476	3.6	4,659	5,559	19.3		
Credit	29,670	36,197	22.0	19,891	24,469	23.0		
Workers' Accident Compensation	Conventional type	161,392	169,363	4.9	125,297	130,292	4.0	
	Maturity-refund type (Excl. Savings Portion)			—			—	
	Sub-total	161,392	169,363	4.9	125,297	130,292	4.0	
Boiler & Turbo-set	2,185	1,854	-15.1	2,005	1,620	-19.2		
Livestock	5,435	5,773	6.2	4,962	5,323	7.3		
General Liability	607,019	629,300	3.7	592,301	599,889	1.3		
Machinery & Erection	37,101	37,244	0.4	36,693	36,201	-1.3		
Shipowners' Liability for Passengers' Personal Accident	652	633	-2.9	651	631	-3.1		
Contractors' All Risks	52,777	57,106	8.2	45,526	49,457	8.6		
Atomic Energy	3,997	3,284	-17.8	4,951	4,497	-9.2		
Movables Comprehensive	Conventional type	131,150	139,881	6.7	123,914	131,590	6.2	
	Maturity-refund type (Excl. Savings Portion)			—			—	
	Sub-total	131,150	139,881	6.7	123,914	131,590	6.2	
Miscellaneous Pecuniary Loss	Excl. Nursing Care	370,482	360,903	-2.6	112,290	118,784	5.8	
	Nursing Care	Conventional type	-361	-547	—	-362	-1,153	—
		Maturity-refund type (Excl. Savings Portion)	70	-362	-617.1	141	135	-4.3
		Sub-total	-289	-907	—	-217	-1,014	—
	Sub-total	370,191	359,995	-2.8	112,073	117,770	5.1	
Life Reinsurance				88,027	90,692	3.0		
Pet Insurance	51,966	65,846	26.7	54,790	70,410	28.5		
Conventional type (sub-total)	1,489,982	1,549,351	4.0	1,248,994	1,303,399	4.4		
Maturity-refund type (sub-total)	70	-362	-617.1	141	135	-4.3		
(Excl. Savings Portion)	141	135	-4.3					
Total	1,490,054	1,548,991	4.0	1,249,140	1,303,537	4.4		

Note: The above figures are of the GIAJ's member insurers.

Miscellaneous Casualty Claims by Line (April 1, 2019 - March 31, 2020)

(in millions of yen & %)

Class of Business		Direct Claims			Net Claims			
		4Q 2018	4Q 2019	Growth Rate	4Q 2018	4Q 2019	Growth Rate	
Burglary		8,174	11,111	35.9	8,078	10,984	36.0	
Glass		47	34	-27.7	47	34	-27.7	
Aviation		3,345	3,260	-2.5	14,756	15,329	3.9	
Windstorm & Flood		0	0	—	129	53	-58.9	
Guarantee		1,014	-176	-117.4	299	41	-86.3	
Credit		9,412	12,271	30.4	7,999	9,881	23.5	
Workers' Accident Compensation	Conventional type	51,738	53,635	3.7	42,436	42,964	1.2	
	Maturity-refund type			—			—	
	Sub-total	51,738	53,635	3.7	42,436	42,964	1.2	
Boiler & Turbo-set		1,426	908	-36.3	940	797	-15.2	
Livestock		2,839	9,872	247.7	2,570	8,556	232.9	
General Liability		287,548	341,042	18.6	280,515	304,679	8.6	
Machinery & Erection		16,716	17,587	5.2	18,229	16,880	-7.4	
Shipowners' Liability for Passengers' Personal Accident		149	262	75.8	149	262	75.8	
Contractors' All Risks		21,820	29,066	33.2	20,065	23,974	19.5	
Atomic Energy		8,200	0	-100.0	4,542	316	-93.0	
Movables Comprehensive	Conventional type	84,298	91,400	8.4	76,224	78,187	2.6	
	Maturity-refund type	0		—	0		—	
	Sub-total	84,298	91,400	8.4	76,224	78,187	2.6	
Miscellaneous Pecuniary Loss	Excl. Nursing Care		163,806	165,731	1.2	54,416	60,266	10.8
	Nursing Care	Conventional type	9,927	10,333	4.1	9,927	10,340	4.2
		Maturity-refund type			—			—
		Sub-total	9,927	10,333	4.1	9,927	10,340	4.2
	Sub-total		173,737	176,068	1.3	64,348	70,608	9.7
Life Reinsurance					72,406	76,642	5.9	
Pet Insurance		25,916	33,191	28.1	27,211	35,050	28.8	
Conventional type (sub-total)		696,438	779,581	11.9	641,016	695,303	8.5	
Maturity-refund type (sub-total)		0		—	0		—	
Total		696,438	779,581	11.9	641,016	695,303	8.5	

Note: The above figures are of the GIAJ's member insurers.

Statistics by Line (April 1, 2019 - March 31, 2020)

(in millions of yen)

Class of Business		Outward Reinsurance Net Premiums	Outward Reinsurance Net Claims	
Fire	Ordinary	456,323	863,277	
	Monthly Payment		4	
	Maturity-refund type	623	1,860	
	Earthquake	491,855	34,704	
	Sub-total	948,811	899,856	
Marine	Hull	54,127	29,164	
	Cargo	42,217	25,665	
	Sub-total	96,351	54,832	
Inland Transit		10,288	7,189	
Voluntary Automobile	Conventional type	149,297	129,470	
	Maturity-refund type			
	Sub-total	149,297	129,470	
Personal Accident	Conventional type	75,908	30,489	
	Maturity-refund type			
	Sub-total	75,908	30,489	
Burglary		262	160	
Glass		9	0	
Aviation		28,458	4,949	
Windstorm & Flood		254	104	
Guarantee		6,734	217	
Credit		14,533	2,937	
Workers' Accident Compensation	Conventional type	42,167	13,115	
	Maturity-refund type			
	Sub-total	42,167	13,115	
Boiler & Turbo-set		276	128	
Livestock		2,537	5,056	
General Liability		84,872	67,975	
Machinery & Erection		7,514	4,297	
Shipowners' Liability for Passengers' Personal Accident		1		
Contractors' All Risks		14,947	9,059	
Atomic Energy		4,745	0	
Movables Comprehensive	Conventional type	11,869	15,690	
	Maturity-refund type			
	Sub-total	11,869	15,690	
Miscellaneous Pecuniary Loss	Excl. Nursing Care	244,765	106,581	
	Nursing Care	Conventional type	606	-6
		Maturity-refund type		
		Sub-total	606	-6
Sub-total	245,372	106,575		
Life Reinsurance		10,574	8,759	
Pet Insurance				
Conventional type (sub-total)		475,189	239,062	
Maturity-refund type (sub-total)				
Miscellaneous total		475,189	239,062	
Compulsory Automobile Liability		695,879	681,434	
Total		2,451,764	2,042,365	

Note: The figures are the outward reinsurance net premiums written and net claims paid by GIAJ's member general insurers including professional reinsurers.

Statistics by Line (April 1, 2019 - March 31, 2020)

(in millions of yen)

Class of Business	Inward Reinsurance Net Premiums	Inward Reinsurance Net Claims
Fire	572,311	203,314
Marine	Hull	22,201
	Cargo	28,220
	Sub-total	50,425
Inland Transit	2,338	1,601
Voluntary Automobile	72,909	44,302
Personal Accident	12,500	6,614
Burglary	98	35
Glass	3	0
Aviation	32,541	17,020
Windstorm & Flood	434	157
Guarantee	823	438
Credit	2,810	547
Workers' Accident Compensation	3,099	2,445
Boiler & Turbo-set	42	18
Livestock	2,087	3,742
General Liability	55,467	31,615
Machinery & Erection	6,476	3,592
Shipowners' Liability for Passengers' Personal Accident	2	
Contractors' All Risks	7,300	3,972
Atomic Energy	5,961	316
Movables Comprehensive	3,582	2,479
Miscellaneous Pecuniary Loss	2,648	1,119
Life Reinsurance	101,267	85,402
Pet Insurance	4,564	1,859
Miscellaneous total	229,239	154,784
Compulsory Automobile Liability	709,664	674,375
Total	1,679,860	1,135,450

Note: The figures are the inward reinsurance net premiums written and net claims paid by GIAJ's member general insurers including professional reinsurers.