

## Statistics by Line (April 1, 2024 - March 31, 2025)

(in millions of yen & %)

| Class of Business               | Direct Premiums  |                   |             | Net Premiums     |                  |             | Direct Claims    |                  |             | Net Claims       |                  |             |
|---------------------------------|------------------|-------------------|-------------|------------------|------------------|-------------|------------------|------------------|-------------|------------------|------------------|-------------|
|                                 | 4Q 2023          | 4Q 2024           | Growth Rate | 4Q 2023          | 4Q 2024          | Growth Rate | 4Q 2023          | 4Q 2024          | Growth Rate | 4Q 2023          | 4Q 2024          | Growth Rate |
| Fire                            | 1,869,354        | 2,054,991         | 9.9         | 1,602,552        | 1,771,029        | 10.5        | 945,996          | 825,557          | -12.7       | 972,784          | 951,486          | -2.2        |
| Marine                          | 276,108          | 281,561           | 2.0         | 235,182          | 239,867          | 2.0         | 124,457          | 121,960          | -2.0        | 133,833          | 137,538          | 2.8         |
| Inland Transit                  | 82,873           | 84,619            | 2.1         | 70,915           | 72,570           | 2.3         | 31,507           | 31,310           | -0.6        | 29,345           | 29,725           | 1.3         |
| Voluntary Automobile            | 4,349,566        | 4,476,895         | 2.9         | 4,332,489        | 4,458,598        | 2.9         | 2,504,677        | 2,669,383        | 6.6         | 2,498,378        | 2,673,596        | 7.0         |
| Personal Accident               | 888,245          | 909,496           | 2.4         | 681,427          | 691,087          | 1.4         | 353,435          | 374,406          | 5.9         | 327,419          | 348,600          | 6.5         |
| Micellaneous Casualty           | 1,785,328        | 1,871,335         | 4.8         | 1,512,362        | 1,682,735        | 11.3        | 858,681          | 878,456          | 2.3         | 833,242          | 895,589          | 7.5         |
| Compulsory Automobile Liability | 666,323          | 665,310           | -0.2        | 696,657          | 662,303          | -4.9        | 547,624          | 544,112          | -0.6        | 534,977          | 534,828          | -0.0        |
| <b>Total</b>                    | <b>9,917,832</b> | <b>10,344,248</b> | <b>4.3</b>  | <b>9,131,631</b> | <b>9,578,242</b> | <b>4.9</b>  | <b>5,366,415</b> | <b>5,445,223</b> | <b>1.5</b>  | <b>5,330,027</b> | <b>5,571,405</b> | <b>4.5</b>  |

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

(in millions of yen)

| Class of Business               | Outward Reinsurance Net Premiums | Outward Reinsurance Net Claims | Inward Reinsurance Net Premiums | Inward Reinsurance Net Claims |
|---------------------------------|----------------------------------|--------------------------------|---------------------------------|-------------------------------|
| Fire                            | 988,814                          | 156,134                        | 713,312                         | 282,066                       |
| Marine                          | 136,325                          | 48,543                         | 94,632                          | 64,121                        |
| Inland Transit                  | 14,337                           | 2,057                          | 2,293                           | 474                           |
| Voluntary Automobile            | 144,545                          | 86,202                         | 126,249                         | 90,423                        |
| Personal Accident               | 86,013                           | 30,772                         | 8,500                           | 4,968                         |
| Micellaneous Casualty           | 553,445                          | 244,234                        | 363,908                         | 261,368                       |
| Compulsory Automobile Liability | 395,868                          | 544,112                        | 392,864                         | 534,828                       |
| <b>Total</b>                    | <b>2,319,387</b>                 | <b>1,112,088</b>               | <b>1,701,794</b>                | <b>1,238,276</b>              |

## Miscellaneous Casualty Premiums by Line (April 1, 2024 - March 31, 2025)

(in millions of yen & %)

| Class of Business                                       |                         |                         | Direct Premiums |           |             | Net Premiums |           |             |
|---------------------------------------------------------|-------------------------|-------------------------|-----------------|-----------|-------------|--------------|-----------|-------------|
|                                                         |                         |                         | 4Q 2023         | 4Q 2024   | Growth Rate | 4Q 2023      | 4Q 2024   | Growth Rate |
| Burglary                                                |                         |                         | 15,993          | 14,840    | -7.2        | 15,636       | 14,133    | -9.6        |
| Glass                                                   |                         |                         | 266             | 275       | 3.4         | 257          | 267       | 3.9         |
| Aviation                                                |                         |                         | 19,256          | 20,764    | 7.8         | 31,113       | 27,512    | -11.6       |
| Windstorm & Flood                                       |                         |                         |                 |           | —           | 1            | 1         | 0.0         |
| Guarantee                                               |                         |                         | 13,654          | 13,580    | -0.5        | 5,137        | 5,554     | 8.1         |
| Credit                                                  |                         |                         | 42,351          | 42,619    | 0.6         | 27,376       | 27,278    | -0.4        |
| Workers' Accident Compensation                          | Conventional type       |                         | 191,224         | 199,810   | 4.5         | 145,565      | 151,184   | 3.9         |
|                                                         | Maturity-refund type    |                         |                 |           | —           |              |           | —           |
|                                                         | (Excl. Savings Portion) |                         |                 |           | —           |              |           |             |
|                                                         | Sub-total               |                         | 191,224         | 199,810   | 4.5         | 145,565      | 151,184   | 3.9         |
| Boiler & Turbo-set                                      |                         |                         | 2,108           | 2,300     | 9.1         | 1,620        | 1,799     | 11.0        |
| Livestock                                               |                         |                         | 8,614           | 9,192     | 6.7         | 8,380        | 9,282     | 10.8        |
| General Liability                                       |                         |                         | 723,174         | 785,595   | 8.6         | 664,044      | 701,819   | 5.7         |
| Machinery & Erection                                    |                         |                         | 37,717          | 42,089    | 11.6        | 37,230       | 37,901    | 1.8         |
| Shipowners' Liability for Passengers' Personal Accident |                         |                         | 600             | 575       | -4.2        | 514          | 489       | -4.9        |
| Contractors' All Risks                                  |                         |                         | 58,655          | 64,007    | 9.1         | 51,363       | 52,558    | 2.3         |
| Atomic Energy                                           |                         |                         | 2,782           | 2,927     | 5.2         | 4,283        | 3,827     | -10.6       |
| Movables Comprehensive                                  | Conventional type       |                         | 187,784         | 202,942   | 8.1         | 179,094      | 192,936   | 7.7         |
|                                                         | Maturity-refund type    |                         |                 |           | —           |              |           | —           |
|                                                         | (Excl. Savings Portion) |                         |                 |           | —           |              |           |             |
|                                                         | Sub-total               |                         | 187,784         | 202,942   | 8.1         | 179,094      | 192,936   | 7.7         |
| Miscellaneous Pecuniary Loss                            | Excl. Nursing Care      |                         | 377,563         | 357,109   | -5.4        | 138,601      | 244,767   | 76.6        |
|                                                         | Nursing Care            | Conventional type       | -3,719          | -3,392    | —           | -3,983       | -3,661    | —           |
|                                                         |                         | Maturity-refund type    | -731            | -906      | —           | 36           | 26        | -27.8       |
|                                                         |                         | (Excl. Savings Portion) | 36              | 26        | -27.8       |              |           |             |
|                                                         |                         | Sub-total               | -4,447          | -4,300    | —           | -3,944       | -3,632    | —           |
|                                                         | Sub-total               |                         | 373,112         | 352,806   | -5.4        | 134,654      | 241,131   | 79.1        |
| Life Reinsurance                                        |                         |                         |                 |           |             | 91,644       | 90,770    | -1.0        |
| Pet Insurance                                           |                         |                         | 107,976         | 116,948   | 8.3         | 114,379      | 124,217   | 8.6         |
| Others                                                  |                         |                         |                 |           | —           | 0            |           | —           |
| Conventional type (sub-total)                           |                         |                         | 1,786,055       | 1,872,243 | 4.8         | 1,512,320    | 1,682,705 | 11.3        |
| Maturity-refund type (sub-total)                        |                         |                         | -731            | -906      | —           | 36           | 26        | -27.8       |
| (Excl. Savings Portion)                                 |                         |                         | 36              | 26        | -27.8       |              |           |             |
| Total                                                   |                         |                         | 1,785,328       | 1,871,335 | 4.8         | 1,512,362    | 1,682,735 | 11.3        |

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

## Miscellaneous Casualty Claims by Line (April 1, 2024 - March 31, 2025)

(in millions of yen & %)

| Class of Business                                       |                      |                      | Direct Claims |         |             | Net Claims |         |             |
|---------------------------------------------------------|----------------------|----------------------|---------------|---------|-------------|------------|---------|-------------|
|                                                         |                      |                      | 4Q 2023       | 4Q 2024 | Growth Rate | 4Q 2023    | 4Q 2024 | Growth Rate |
| Burglary                                                |                      |                      | 12,801        | 11,391  | -11.0       | 12,615     | 10,964  | -13.1       |
| Glass                                                   |                      |                      | 26            | 25      | -3.8        | 26         | 25      | -3.8        |
| Aviation                                                |                      |                      | 20,095        | 13,141  | -34.6       | 43,254     | 32,580  | -24.7       |
| Windstorm & Flood                                       |                      |                      | -3            | 0       | —           | -3         | 7       | —           |
| Guarantee                                               |                      |                      | 63            | -857    | -1460.3     | -861       | -861    | —           |
| Credit                                                  |                      |                      | 20,768        | 12,077  | -41.8       | 11,982     | 12,128  | 1.2         |
| Workers' Accident Compensation                          | Conventional type    |                      | 64,393        | 60,474  | -6.1        | 52,284     | 48,380  | -7.5        |
|                                                         | Maturity-refund type |                      |               |         | —           |            |         | —           |
|                                                         | Sub-total            |                      | 64,393        | 60,474  | -6.1        | 52,284     | 48,380  | -7.5        |
| Boiler & Turbo-set                                      |                      |                      | 2,430         | 691     | -71.6       | 1,130      | 570     | -49.6       |
| Livestock                                               |                      |                      | 4,836         | 4,652   | -3.8        | 4,712      | 4,517   | -4.1        |
| General Liability                                       |                      |                      | 340,436       | 393,009 | 15.4        | 319,715    | 369,849 | 15.7        |
| Machinery & Erection                                    |                      |                      | 22,093        | 16,514  | -25.3       | 21,046     | 18,671  | -11.3       |
| Shipowners' Liability for Passengers' Personal Accident |                      |                      | 264           | 259     | -1.9        | 264        | 259     | -1.9        |
| Contractors' All Risks                                  |                      |                      | 22,583        | 17,629  | -21.9       | 25,173     | 17,984  | -28.6       |
| Atomic Energy                                           |                      |                      | 8             | 0       | -100.0      | 24         | 117     | 387.5       |
| Movables Comprehensive                                  | Conventional type    |                      | 101,191       | 104,893 | 3.7         | 98,755     | 102,686 | 4.0         |
|                                                         | Maturity-refund type |                      |               |         | —           |            |         | —           |
|                                                         | Sub-total            |                      | 101,191       | 104,893 | 3.7         | 98,755     | 102,686 | 4.0         |
| Miscellaneous Pecuniary Loss                            | Excl. Nursing Care   |                      | 175,758       | 165,117 | -6.1        | 86,909     | 115,094 | 32.4        |
|                                                         | Nursing Care         | Conventional type    | 12,728        | 13,908  | 9.3         | 12,617     | 13,733  | 8.8         |
|                                                         |                      | Maturity-refund type |               |         | —           |            |         | —           |
|                                                         |                      | Sub-total            | 12,728        | 13,908  | 9.3         | 12,617     | 13,733  | 8.8         |
|                                                         | Sub-total            |                      | 188,489       | 179,028 | -5.0        | 99,530     | 128,830 | 29.4        |
| Life Reinsurance                                        |                      |                      |               |         |             | 82,056     | 79,333  | -3.3        |
| Pet Insurance                                           |                      |                      | 58,160        | 65,486  | 12.6        | 61,490     | 69,495  | 13.0        |
| Others                                                  |                      |                      |               |         | —           |            |         | —           |
| Conventional type (sub-total)                           |                      |                      | 858,681       | 878,456 | 2.3         | 833,242    | 895,589 | 7.5         |
| Maturity-refund type (sub-total)                        |                      |                      |               |         | —           |            |         | —           |
| Total                                                   |                      |                      | 858,681       | 878,456 | 2.3         | 833,242    | 895,589 | 7.5         |

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

## Statistics by Line (April 1, 2024 - March 31, 2025)

(in millions of yen)

| Class of Business                                       |                      |                      | Outward<br>Reinsurance<br>Net Premiums | Outward<br>Reinsurance<br>Net Claims |
|---------------------------------------------------------|----------------------|----------------------|----------------------------------------|--------------------------------------|
| Fire                                                    | Ordinary             |                      | 538,335                                | 101,570                              |
|                                                         | Monthly Payment      |                      | 212                                    | 60                                   |
|                                                         | Maturity-refund type |                      | 144                                    | 18                                   |
|                                                         | Earthquake           |                      | 450,116                                | 54,475                               |
|                                                         | Sub-total            |                      | 988,814                                | 156,134                              |
| Marine                                                  | Hull                 |                      | 82,283                                 | 33,998                               |
|                                                         | Cargo                |                      | 54,039                                 | 14,544                               |
|                                                         | Sub-total            |                      | 136,325                                | 48,543                               |
| Inland Transit                                          |                      |                      | 14,337                                 | 2,057                                |
| Voluntary<br>Automobile                                 | Conventional type    |                      | 144,545                                | 86,202                               |
|                                                         | Maturity-refund type |                      |                                        |                                      |
|                                                         | Sub-total            |                      | 144,545                                | 86,202                               |
| Personal<br>Accident                                    | Conventional type    |                      | 86,013                                 | 30,772                               |
|                                                         | Maturity-refund type |                      |                                        |                                      |
|                                                         | Sub-total            |                      | 86,013                                 | 30,772                               |
| Burglary                                                |                      |                      | 780                                    | 435                                  |
| Glass                                                   |                      |                      | 9                                      |                                      |
| Aviation                                                |                      |                      | 31,641                                 | 26,084                               |
| Windstorm & Flood                                       |                      |                      | 0                                      |                                      |
| Guarantee                                               |                      |                      | 8,765                                  | 64                                   |
| Credit                                                  |                      |                      | 18,490                                 | 846                                  |
| Workers' Accident Compensation                          | Conventional type    |                      | 51,801                                 | 14,510                               |
|                                                         | Maturity-refund type |                      |                                        |                                      |
|                                                         | Sub-total            |                      | 51,801                                 | 14,510                               |
| Boiler & Turbo-set                                      |                      |                      | 547                                    | 266                                  |
| Livestock                                               |                      |                      | 2,317                                  | 1,389                                |
| General Liability                                       |                      |                      | 154,053                                | 91,225                               |
| Machinery & Erection                                    |                      |                      | 10,870                                 | 4,990                                |
| Shipowners' Liability for Passengers' Personal Accident |                      |                      | 86                                     |                                      |
| Contractors' All Risks                                  |                      |                      | 18,641                                 | 2,808                                |
| Atomic Energy                                           |                      |                      | 4,384                                  | 0                                    |
| Movables Comprehensive                                  | Conventional type    |                      | 18,505                                 | 3,449                                |
|                                                         | Maturity-refund type |                      |                                        |                                      |
|                                                         | Sub-total            |                      | 18,505                                 | 3,449                                |
| Miscellaneous Pecuniary Loss                            | Excl. Nursing Care   |                      | 218,918                                | 84,459                               |
|                                                         | Nursing Care         | Conventional type    | 269                                    | 175                                  |
|                                                         |                      | Maturity-refund type |                                        |                                      |
|                                                         |                      | Sub-total            | 269                                    | 175                                  |
|                                                         | Sub-total            |                      | 219,187                                | 84,635                               |
| Life Reinsurance                                        |                      |                      | 11,945                                 | 11,862                               |
| Pet Insurance                                           |                      |                      | 1,367                                  | 1,642                                |
| Orhers                                                  |                      |                      |                                        |                                      |
| Conventional type (sub-total)                           |                      |                      | 553,445                                | 244,234                              |
| Maturity-refund type (sub-total)                        |                      |                      |                                        |                                      |
| Miscellaneous total                                     |                      |                      | 553,445                                | 244,234                              |
| Compulsory Automobile Liability                         |                      |                      | 395,868                                | 544,112                              |
| Total                                                   |                      |                      | 2,319,387                              | 1,112,088                            |

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

## Statistics by Line (April 1, 2024 - March 31, 2025)

(in millions of yen)

| Class of Business                                       |           | Inward<br>Reinsurance<br>Net Premiums | Inward<br>Reinsurance<br>Net Claims |
|---------------------------------------------------------|-----------|---------------------------------------|-------------------------------------|
| Fire                                                    |           | 713,312                               | 282,066                             |
| Marine                                                  | Hull      | 36,612                                | 28,032                              |
|                                                         | Cargo     | 58,016                                | 36,085                              |
|                                                         | Sub-total | 94,632                                | 64,121                              |
| Inland Transit                                          |           | 2,293                                 | 474                                 |
| Voluntary Automobile                                    |           | 126,249                               | 90,423                              |
| Personal Accident                                       |           | 8,500                                 | 4,968                               |
| Burglary                                                |           | 75                                    | 7                                   |
| Glass                                                   |           | 3                                     | 0                                   |
| Aviation                                                |           | 38,389                                | 45,527                              |
| Windstorm & Flood                                       |           | 1                                     | 7                                   |
| Guarantee                                               |           | 742                                   | 60                                  |
| Credit                                                  |           | 3,149                                 | 898                                 |
| Workers' Accident Compensation                          |           | 3,180                                 | 2,418                               |
| Boiler & Turbo-set                                      |           | 48                                    | 145                                 |
| Livestock                                               |           | 2,408                                 | 1,254                               |
| General Liability                                       |           | 70,283                                | 68,065                              |
| Machinery & Erection                                    |           | 6,685                                 | 7,148                               |
| Shipowners' Liability for Passengers' Personal Accident |           | 1                                     |                                     |
| Contractors' All Risks                                  |           | 7,193                                 | 3,161                               |
| Atomic Energy                                           |           | 5,282                                 | 117                                 |
| Movables Comprehensive                                  |           | 8,503                                 | 1,244                               |
| Miscellaneous Pecuniary Loss                            |           | 106,579                               | 34,440                              |
| Life Reinsurance                                        |           | 102,716                               | 91,196                              |
| Pet Insurance                                           |           | 8,637                                 | 5,651                               |
| Others                                                  |           |                                       |                                     |
| Miscellaneous total                                     |           | 363,908                               | 261,368                             |
| Compulsory Automobile Liability                         |           | 392,864                               | 534,828                             |
| <b>Total</b>                                            |           | <b>1,701,794</b>                      | <b>1,238,276</b>                    |

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