



February 9, 2024

GIAJ Releases Certification Results of the 2024 Noto Peninsula Earthquake Joint Survey

- Efforts to Expedite Payment of Residential Earthquake Insurance Claims

The General Insurance Association of Japan (GIAJ) is taking concerted industry-wide action to promptly survey damage and pay claims for the 2024 Noto Peninsula Earthquake. As part of these efforts, the GIAJ conducted a joint survey of the areas damaged by fire and tsunami, and identified "total loss areas" and "partial total loss areas" based on the results.

Based on the results of the joint survey, respective general insurance companies will contact customers who have residential earthquake insurance policies in the areas identified as "total loss" or "partial total loss" areas and proceed with the payment of residential earthquake insurance claims.

What is a joint survey?

A "joint survey team" consisting of personnel dispatched by general insurance companies confirms the status of the affected area using aerial photographs, etc., and classifies the area as "total loss" or "partial total loss" if it is recognized as "destroyed" by fire or "washed away" by tsunami.

As for buildings located in the areas certified as "total loss areas" or "partial total loss areas" by the joint survey, insurance claims can be paid without an on-site survey.

Total loss area	Damage	An area where all buildings within a city block have been washed out or burned down.
	Claim payments	All subject-matters (buildings) covered by earthquake insurance and located in a certified "total loss area" can be certified as a "total loss" without an on-site survey.
Partial total loss area	Damage	An area within a city block where structures that have been washed out or burned down can be confirmed, but some structures remain.
	Claim payments	As for subject-matters (buildings) covered by earthquake insurance located in a city block approved for claims payment can be certified as a "total loss" by submitting a "disaster certificate" that proves total destruction, thereby omitting the on-site survey. Even in areas of partial total loss, buildings that are confirmed being totally destroyed from aerial photographs as a result of a joint survey will not be required to submit a "disaster certificate".

-end-