

Statistics by Line (April 1, 2013 - March 31, 2014)

(in millions of yen & %)

Class of Business	Direct Premiums			Net Premiums			Direct Claims			Net Claims		
	4Q 2012	4Q 2013	Growth Rate	4Q 2012	4Q 2013	Growth Rate	4Q 2012	4Q 2013	Growth Rate	4Q 2012	4Q 2013	Growth Rate
Fire	1,413,374	1,452,324	2.8	1,071,890	1,146,888	7.0	924,702	635,732	-31.3	818,865	671,305	-18.0
Marine	197,872	216,662	9.5	175,147	194,205	10.9	116,136	126,314	8.8	104,449	113,000	8.2
Inland Transit	63,159	64,386	1.9	58,592	59,671	1.8	27,455	24,216	-11.8	26,101	23,779	-8.9
Voluntary Automobile	3,592,707	3,750,511	4.4	3,614,716	3,764,820	4.2	2,213,972	2,137,113	-3.5	2,233,775	2,154,111	-3.6
Personal Accident	1,029,505	1,013,391	-1.6	678,049	687,210	1.4	347,645	351,482	1.1	343,056	354,664	3.4
Miscellaneous	964,808	1,048,629	8.7	854,719	921,776	7.8	491,890	512,807	4.3	459,052	462,058	0.7
Compulsory Automobile Liability	930,807	1,022,883	9.9	918,644	996,660	8.5	796,363	804,370	1.0	789,544	781,279	-1.0
Total	8,192,275	8,568,830	4.6	7,371,805	7,771,280	5.4	4,918,204	4,592,081	-6.6	4,774,891	4,560,253	-4.5

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)

Class of Business	Outward Reinsurance Net Premiums	Outward Reinsurance Net Claims	Inward Reinsurance Net Premiums	Inward Reinsurance Net Claims
Fire	618,961	167,798	454,100	203,375
Marine	92,321	66,420	69,868	53,109
Inland Transit	8,335	1,116	3,623	680
Voluntary Automobile	31,404	14,516	45,713	31,516
Personal Accident	26,756	11,066	20,591	14,250
Miscellaneous	289,583	149,639	162,826	98,889
Compulsory Automobile Liability	772,250	804,370	746,027	781,279
Total	1,839,656	1,214,971	1,502,790	1,183,143

Miscellaneous Casualty Premiums by Line (April 1, 2013 - March 31, 2014)

(in millions of yen & %)

Class of Business		Direct Premiums			Net Premiums			
		4Q 2012	4Q 2013	Growth Rate	4Q 2012	4Q 2013	Growth Rate	
Burglary		9,283	9,200	-0.9	9,146	9,062	-0.9	
Glass		758	717	-5.4	742	706	-4.9	
Aviation		14,506	16,152	11.3	22,987	24,829	8.0	
Windstorm & Flood		58	61	5.2	203	183	-9.9	
Guarantee		11,622	12,513	7.7	6,723	2,865	-57.4	
Credit		33,165	31,318	-5.6	23,386	21,847	-6.6	
Workers' Accident Compensation	Conventional type	57,288	61,908	8.1	58,633	64,142	9.4	
	Maturity-refund type	8	2	-75.0	0	0	—	
	(Excl. Savings Portion)	0	0	—				
	Sub-total	57,296	61,912	8.1	58,633	64,142	9.4	
Boiler & Turbo-set		2,381	2,197	-7.7	1,961	1,848	-5.8	
Livestock		3,089	3,488	12.9	2,877	3,142	9.2	
General Liability		489,241	517,299	5.7	479,891	507,678	5.8	
Machinery & Erection		30,976	30,489	-1.6	32,479	32,830	1.1	
Shipowners' Liability for Passengers' Personal Accident		609	602	-1.1	608	603	-0.8	
Contractors' All Risks		39,923	42,857	7.3	31,557	37,062	17.4	
Atomic Energy		5,761	4,557	-20.9	5,538	5,536	0.0	
Movables Comprehensive	Conventional type	81,276	83,972	3.3	76,337	78,276	2.5	
	Maturity-refund type			—			—	
	(Excl. Savings Portion)			—				
	Sub-total	81,276	83,972	3.3	76,337	78,276	2.5	
Miscellaneous Pecuniary Loss	Excl. Nursing Care		164,941	206,942	25.5	48,829	62,215	27.4
	Nursing Care	Conventional type	-464	115	—	-464	115	—
		Maturity-refund type	240	314	30.8	246	216	-12.2
		(Excl. Savings Portion)	246	216	-12.2			
	Sub-total		-225	430	—	-217	336	—
Sub-total		164,719	207,374	25.9	48,613	62,552	28.7	
Life Reinsurance					32,885	44,685	35.9	
Pet Insurance		20,065	23,844	18.8	20,065	23,844	18.8	
Conventional type (sub-total)		964,556	1,048,310	8.7	854,469	921,557	7.9	
Maturity-refund type (sub-total)		250	317	26.8	246	216	-12.2	
(Excl. Savings Portion)		246	216	-12.2				
Total		964,808	1,048,629	8.7	854,719	921,776	7.8	

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

Miscellaneous Casualty Claims by Line (April 1, 2013 - March 31, 2014)

(in millions of yen & %)

Class of Business		Direct Claims			Net Claims			
		4Q 2012	4Q 2013	Growth Rate	4Q 2012	4Q 2013	Growth Rate	
Burglary		3,778	3,576	-5.3	3,712	3,528	-5.0	
Glass		150	141	-6.0	151	141	-6.6	
Aviation		2,646	2,408	-9.0	16,693	13,487	-19.2	
Windstorm & Flood		4	4	0.0	47	212	351.1	
Guarantee		5,058	3,539	-30.0	10,993	5,262	-52.1	
Credit		10,471	9,510	-9.2	8,543	7,856	-8.0	
Workers' Accident Compensation	Conventional type	20,946	21,747	3.8	22,401	23,223	3.7	
	Maturity-refund type			-			-	
	Sub-total	20,946	21,747	3.8	22,401	23,223	3.7	
Boiler & Turbo-set		1,054	422	-60.0	1,038	367	-64.6	
Livestock		1,498	2,116	41.3	1,526	2,040	33.7	
General Liability		223,184	231,412	3.7	228,739	234,751	2.6	
Machinery & Erection		15,778	20,531	30.1	17,405	19,594	12.6	
Shipowners' Liability for Passengers' Personal Accident		229	74	-67.7	229	74	-67.7	
Contractors' All Risks		38,729	29,685	-23.4	25,992	23,244	-10.6	
Atomic Energy		2	0	-100.0	481	1,147	138.5	
Movables Comprehensive	Conventional type	51,076	43,864	-14.1	50,078	43,764	-12.6	
	Maturity-refund type			-			-	
	Sub-total	51,076	43,864	-14.1	50,078	43,764	-12.6	
Miscellaneous Pecuniary Loss	Excl. Nursing Care		99,164	123,762	24.8	23,292	27,782	19.3
	Nursing Care	Conventional type	7,228	7,385	2.2	7,228	7,385	2.2
		Maturity-refund type			-			-
		Sub-total	7,228	7,385	2.2	7,228	7,385	2.2
	Sub-total		106,396	131,153	23.3	30,526	35,173	15.2
Life Reinsurance					29,598	35,552	20.1	
Pet Insurance		10,825	12,556	16.0	10,825	12,556	16.0	
Conventional type (sub-total)		491,890	512,807	4.3	459,052	462,058	0.7	
Maturity-refund type (sub-total)				-			-	
Total		491,890	512,807	4.3	459,052	462,058	0.7	

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

Statistics by Line (April 1, 2013 - March 31, 2014)

(in millions of yen)

Class of Business		Outward Reinsurance Net Premiums	Outward Reinsurance Net Claims
Fire	Ordinary	325,465	141,548
	Monthly Payment	0	0
	Maturity-refund type	1,020	4
	Earthquake	292,466	26,236
	Sub-total	618,961	167,798
Marine	Hull	56,023	24,294
	Cargo	36,293	42,124
	Sub-total	92,321	66,420
Inland Transit		8,335	1,116
Voluntary Automobile	Conventional type	31,404	14,516
	Maturity-refund type		
	Sub-total	31,404	14,516
Personal Accident	Conventional type	26,756	11,066
	Maturity-refund type	0	
	Sub-total	26,756	11,066
Burglary		383	93
Glass		26	0
Aviation		24,664	3,266
Windstorm & Flood		244	22
Guarantee		6,875	501
Credit		11,999	2,253
Workers' Accident Compensation	Conventional type	1,225	181
	Maturity-refund type		
	Sub-total	1,225	181
Boiler & Turbo-set		637	88
Livestock		1,355	671
General Liability		38,116	9,363
Machinery & Erection		5,444	5,911
Shipowners' Liability for Passengers' Personal Accident		14	
Contractors' All Risks		13,076	10,055
Atomic Energy		6,810	0
Movables Comprehensive	Conventional type	8,923	762
	Maturity-refund type		
	Sub-total	8,923	762
Miscellaneous Pecuniary Loss	Excl. Nursing Care		155,160
	Nursing Care	Conventional type	
		Maturity-refund type	
		Sub-total	
Sub-total		155,160	103,638
Life Reinsurance		14,562	12,793
Pet Insurance			
Conventional type (sub-total)			
Maturity-refund type (sub-total)		289,583	149,639
Miscellaneous total		289,583	149,639
Compulsory Automobile Liability		772,250	804,370
Total		1,839,656	1,214,971

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

Statistics by Line (April 1, 2013 - March 31, 2014)

(in millions of yen)

Class of Business		Inward Reinsurance Net Premiums	Inward Reinsurance Net Claims
Fire		454,100	203,375
Marine	Hull	36,101	19,782
	Cargo	33,759	33,323
	Sub-total	69,868	53,109
Inland Transit		3,623	680
Voluntary Automobile		45,713	31,516
Personal Accident		20,591	14,250
Burglary		247	45
Glass		18	0
Aviation		33,341	14,348
Windstorm & Flood		368	230
Guarantee		-2,773	2,223
Credit		2,530	603
Workers' Accident Compensation		3,461	1,658
Boiler & Turbo-set		288	34
Livestock		1,010	596
General Liability		28,497	12,702
Machinery & Erection		7,786	4,976
Shipowners' Liability for Passengers' Personal Accident		17	
Contractors' All Risks		7,284	3,617
Atomic Energy		7,789	1,147
Movables Comprehensive		3,236	665
Miscellaneous Pecuniary Loss		10,437	7,663
Life Reinsurance		59,248	48,346
Pet Insurance			
Miscellaneous total		162,826	98,889
Compulsory Automobile Liability		746,027	781,279
Total		1,502,790	1,183,143

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