

Statistics by Line (April 1, 2015 - March 31, 2016)

(in millions of yen & %)

Class of Business	Direct Premiums			Net Premiums			Direct Claims			Net Claims		
	4Q 2014	4Q 2015	Growth Rate	4Q 2014	4Q 2015	Growth Rate	4Q 2014	4Q 2015	Growth Rate	4Q 2014	4Q 2015	Growth Rate
Fire	1,514,817	1,591,257	5.0	1,239,719	1,337,493	7.9	727,739	637,053	-12.5	728,242	684,291	-6.0
Marine	222,671	218,404	-1.9	206,360	203,914	-1.2	113,337	117,629	3.8	109,140	115,513	5.8
Inland Transit	64,179	65,408	1.9	59,376	60,555	2.0	28,963	27,497	-5.1	28,030	26,917	-4.0
Voluntary Automobile	3,863,948	3,991,169	3.3	3,876,848	3,998,691	3.1	2,117,638	2,098,986	-0.9	2,130,773	2,110,931	-0.9
Personal Accident	1,037,300	999,493	-3.6	701,420	689,345	-1.7	345,982	340,713	-1.5	353,461	346,272	-2.0
Miscellaneous	1,089,836	1,176,970	8.0	978,976	1,033,003	5.5	540,723	604,214	11.7	484,921	515,306	6.3
Compulsory Automobile Liability	1,028,895	1,020,958	-0.8	1,020,307	1,036,667	1.6	793,094	792,185	-0.1	770,819	769,615	-0.2
Total	8,821,694	9,063,694	2.7	8,083,062	8,359,709	3.4	4,667,515	4,618,318	-1.1	4,605,440	4,568,888	-0.8

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	647,126	99,767	508,669	147,005
Marine	88,220	56,423	73,732	54,306
Inland Transit	6,888	992	2,038	413
Voluntary Automobile	32,384	16,680	39,909	28,626
Personal Accident	28,863	10,014	18,840	15,572
Miscellaneous	344,248	209,616	200,521	120,706
Compulsory Automobile Liability	769,406	792,185	785,116	769,615
Total	1,917,179	1,185,713	1,628,856	1,136,280

Miscellaneous Casualty Premiums by Line (April 1, 2015 - March 31, 2016)

(in millions of yen & %)

Class of Business		Direct Premiums			Net Premiums			
		4Q 2014	4Q 2015	Growth Rate	4Q 2014	4Q 2015	Growth Rate	
Burglary		9,359	9,650	3.1	9,292	9,623	3.6	
Glass		682	476	-30.2	677	468	-30.9	
Aviation		13,764	19,240	39.8	25,577	29,118	13.8	
Windstorm & Flood		39	36	-7.7	168	181	7.7	
Guarantee		11,628	10,521	-9.5	5,428	4,875	-10.2	
Credit		30,865	29,213	-5.4	20,906	19,222	-8.1	
Workers' Accident Compensation	Conventional type	56,330	67,513	19.9	60,023	71,192	18.6	
	Maturity-refund type	-6	0	—	0	0	—	
	(Excl. Savings Portion)	0	0	—				
	Sub-total	56,324	67,513	19.9	60,023	71,192	18.6	
Boiler & Turbo-set		2,185	2,016	-7.7	1,841	1,843	0.1	
Livestock		3,792	4,048	6.8	3,561	3,754	5.4	
General Liability		523,217	534,095	2.1	519,027	529,580	2.0	
Machinery & Erection		33,440	32,149	-3.9	35,863	35,095	-2.1	
Shipowners' Liability for Passengers' Personal Accident		622	591	-5.0	619	590	-4.7	
Contractors' All Risks		48,722	49,483	1.6	42,974	45,470	5.8	
Atomic Energy		4,243	3,997	-5.8	5,439	5,406	-0.6	
Movables Comprehensive	Conventional type	91,156	101,983	11.9	86,633	98,337	13.5	
	Maturity-refund type			—			—	
	(Excl. Savings Portion)			—				
	Sub-total	91,156	101,983	11.9	86,633	98,337	13.5	
Miscellaneous Pecuniary Loss	Excl. Nursing Care	230,461	276,699	20.1	74,663	79,890	7.0	
	Nursing Care	Conventional type	41	-266	-748.8	41	-266	-748.8
		Maturity-refund type	115	417	262.6	200	178	-11.0
		(Excl. Savings Portion)	200	178	-11.0			
	Sub-total	156	154	-1.3	246	-83	-133.7	
Sub-total	230,618	276,854	20.0	74,906	79,808	6.5		
Life Reinsurance					56,275	62,168	10.5	
Pet Insurance		29,107	35,048	20.4	29,681	36,193	21.9	
Conventional type (sub-total)		1,089,726	1,176,550	8.0	978,773	1,032,819	5.5	
Maturity-refund type (sub-total)		109	417	282.6	200	178	-11.0	
(Excl. Savings Portion)		200	178	-11.0				
Total		1,089,836	1,176,970	8.0	978,976	1,033,003	5.5	

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

Miscellaneous Casualty Claims by Line (April 1, 2015 - March 31, 2016)

(in millions of yen & %)

Class of Business			Direct Claims			Net Claims		
			4Q 2014	4Q 2015	Growth Rate	4Q 2014	4Q 2015	Growth Rate
Burglary			4,056	4,868	20.0	4,055	4,781	17.9
Glass			130	94	-27.7	131	96	-26.7
Aviation			2,921	5,985	104.9	15,435	16,004	3.7
Windstorm & Flood			11	6	-45.5	63	51	-19.0
Guarantee			1,745	777	-55.5	Δ773	305	—
Credit			8,733	7,872	-9.9	6,893	6,454	-6.4
Workers' Accident Compensation	Conventional type		19,299	16,949	-12.2	21,082	20,111	-4.6
	Maturity-refund type				—			—
	Sub-total		19,299	16,949	-12.2	21,082	20,111	-4.6
Boiler & Turbo-set			558	700	25.4	432	597	38.2
Livestock			2,113	3,104	46.9	1,947	2,967	52.4
General Liability			236,775	241,607	2.0	235,830	245,083	3.9
Machinery & Erection			15,236	16,238	6.6	17,472	18,504	5.9
Shipowners' Liability for Passengers' Personal Accident			45	145	222.2	45	145	222.2
Contractors' All Risks			25,235	33,026	30.9	23,053	23,828	3.4
Atomic Energy			1	0	-100.0	336	966	187.5
Movables Comprehensive	Conventional type		43,857	49,899	13.8	43,128	50,026	16.0
	Maturity-refund type			0	—	0	0	—
	Sub-total		43,857	49,899	13.8	43,128	50,026	16.0
Miscellaneous Pecuniary Loss	Excl. Nursing Care		157,107	196,957	25.4	47,170	49,401	4.7
	Nursing Care	Conventional type	8,177	8,823	7.9	8,177	8,823	7.9
		Maturity-refund type			—			—
		Sub-total	8,177	8,823	7.9	8,177	8,823	7.9
	Sub-total		165,288	205,783	24.5	55,350	58,229	5.2
Life Reinsurance						45,553	49,474	8.6
Pet Insurance			14,656	17,110	16.7	14,817	17,619	18.9
Conventional type (sub-total)			540,723	604,214	11.7	484,921	515,306	6.3
Maturity-refund type (sub-total)								
Total			540,723	604,214	11.7	484,921	515,306	6.3

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

Statistics by Line (April 1, 2015 - March 31, 2016)

(in millions of yen)

Class of Business		Outward Reinsurance Net Premiums	Outward Reinsurance Net Claims
Fire	Ordinary	300,860	89,361
	Monthly Payment	0	0
	Maturity-refund type	588	197
	Earthquake	345,670	10,204
	Sub-total	647,126	99,767
Marine	Hull	52,531	24,004
	Cargo	35,682	32,413
	Sub-total	88,220	56,423
Inland Transit		6,888	992
Voluntary Automobile	Conventional type	32,384	16,680
	Maturity-refund type		
	Sub-total	32,384	16,680
Personal Accident	Conventional type	28,863	10,014
	Maturity-refund type	0	
	Sub-total	28,863	10,014
Burglary		244	118
Glass		10	0
Aviation		30,016	7,924
Windstorm & Flood		258	174
Guarantee		6,691	349
Credit		11,976	1,839
Workers' Accident Compensation	Conventional type	764	125
	Maturity-refund type		
	Sub-total	764	125
Boiler & Turbo-set		191	110
Livestock		1,612	1,072
General Liability		42,327	10,216
Machinery & Erection		4,664	1,612
Shipowners' Liability for Passengers' Personal Accident		1	
Contractors' All Risks		11,545	13,210
Atomic Energy		5,936	0
Movables Comprehensive	Conventional type	6,670	3,237
	Maturity-refund type		
	Sub-total	6,670	3,237
Miscellaneous Pecuniary Loss	Excl. Nursing Care	213,978	163,490
	Nursing Care	Conventional type	
		Maturity-refund type	
		Sub-total	
	Sub-total	213,978	163,490
Life Reinsurance		7,301	6,098
Pet Insurance			
Conventional type (sub-total)			
Maturity-refund type (sub-total)		344,248	209,616
Miscellaneous total		344,248	209,616
Compulsory Automobile Liability		769,406	792,185
Total		1,917,179	1,185,713

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, 2015 - March 31, 2016)

(in millions of yen)

Class of Business	Inward Reinsurance Net Premiums	Inward Reinsurance Net Claims
Fire	508,669	147,005
Marine	Hull	18,445
	Cargo	35,854
	Sub-total	54,306
Inland Transit	2,038	413
Voluntary Automobile	39,909	28,626
Personal Accident	18,840	15,572
Burglary	221	34
Glass	4	1
Aviation	39,897	17,948
Windstorm & Flood	405	219
Guarantee	1,051	-121
Credit	1,988	425
Workers' Accident Compensation	4,447	3,287
Boiler & Turbo-set	20	9
Livestock	1,320	935
General Liability	37,816	13,694
Machinery & Erection	7,616	3,879
Shipowners' Liability for Passengers' Personal Accident	1	
Contractors' All Risks	7,534	4,014
Atomic Energy	7,348	966
Movables Comprehensive	3,027	3,366
Miscellaneous Pecuniary Loss	17,175	15,939
Life Reinsurance	69,470	55,573
Pet Insurance	1,145	509
Miscellaneous total	200,521	120,706
Compulsory Automobile Liability	785,116	769,615
Total	1,628,856	1,136,280

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