

Statistics by Line (April 1, 2016 - March 31, 2017)

(in millions of yen & %)

Class of Business	Direct Premiums			Net Premiums			Direct Claims			Net Claims		
	4Q 2015	4Q 2016	Growth Rate	4Q 2015	4Q 2016	Growth Rate	4Q 2015	4Q 2016	Growth Rate	4Q 2015	4Q 2016	Growth Rate
Fire	1,591,257	1,412,214	- 11.3	1,337,493	1,137,765	-14.9	637,053	942,153	47.9	684,291	845,394	23.5
Marine	218,404	190,712	-12.7	203,914	179,511	-12.0	117,629	124,133	5.5	115,513	109,871	-4.9
Inland Transit	65,408	64,075	-2.0	60,555	59,308	-2.1	27,497	29,280	6.5	26,917	28,806	7.0
Voluntary Automobile	3,991,169	4,052,823	1.5	3,998,691	4,069,134	1.8	2,098,986	2,099,034	0.0	2,110,931	2,108,191	-0.1
Personal Accident	999,493	986,530	-1.3	689,345	672,852	-2.4	340,713	328,503	-3.6	346,272	321,433	-7.2
Miscellaneous	1,176,970	1,261,454	7.2	1,033,003	1,104,440	6.9	604,214	683,627	13.1	515,306	591,856	14.9
Compulsory Automobile Liability	1,020,958	1,042,290	2.1	1,036,667	1,020,815	-1.5	792,185	766,867	-3.2	769,615	761,943	-1.0
Total	9,063,694	9,010,137	-0.6	8,359,709	8,243,879	- 1.4	4,618,318	4,973,638	7.7	4,568,888	4,767,545	4.3

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	662,167	649,318	496,502	552,555
Marine	78,091	58,665	66,892	44,405
Inland Transit	6,768	815	2,007	344
Voluntary Automobile	36,127	17,216	52,441	26,376
Personal Accident	31,623	12,150	7,866	5,082
Miscellaneous	360,801	251,416	203,932	159,647
Compulsory Automobile Liability	785,989	766,867	764,515	761,943
Total	1,961,609	1,756,483	1,594,192	1,550,393

Miscellaneous Casualty Premiums by Line (April 1, 2016 - March 31, 2017)

(in millions of yen & %)

Class of Business		Direct Premiums			Net Premiums			
		4Q 2015	4Q 2016	Growth Rate	4Q 2015	4Q 2016	Growth Rate	
Burglary		9,650	9,254	-4.1	9,623	9,214	-4.3	
Glass		476	365	-23.3	468	358	-23.5	
Aviation		19,240	15,405	-19.9	29,118	23,528	-19.2	
Windstorm & Flood		36	35	-2.8	181	146	-19.3	
Guarantee		10,521	11,285	7.3	4,875	4,346	-10.9	
Credit		29,213	30,529	4.5	19,222	19,307	0.4	
Workers' Accident Compensation	Conventional type	67,513	87,129	29.1	71,192	89,549	25.8	
	Maturity-refund type	0	0	—	0	0	—	
	(Excl. Savings Portion)	0	0	—				
	Sub-total	67,513	87,129	29.1	71,192	89,549	25.8	
Boiler & Turbo-set		2,016	2,110	4.7	1,843	1,829	-0.8	
Livestock		4,048	4,522	11.7	3,754	4,191	11.6	
General Liability		534,095	537,592	0.7	529,580	533,981	0.8	
Machinery & Erection		32,149	36,209	12.6	35,095	37,168	5.9	
Shipowners' Liability for Passengers' Personal Accident		591	643	8.8	590	640	8.5	
Contractors' All Risks		49,483	51,120	3.3	45,470	45,207	-0.6	
Atomic Energy		3,997	4,215	5.5	5,406	5,098	-5.7	
Movables Comprehensive	Conventional type	101,983	107,487	5.4	98,337	102,728	4.5	
	Maturity-refund type			—			—	
	(Excl. Savings Portion)			—				
	Sub-total	101,983	107,487	5.4	98,337	102,728	4.5	
Miscellaneous Pecuniary Loss	Excl. Nursing Care	276,699	322,889	16.7	79,890	114,087	42.8	
	Nursing Care	Conventional type	-266	67	—	-266	67	—
		Maturity-refund type	417	309	-25.9	178	167	-6.2
		(Excl. Savings Portion)	178	167	-6.2			
	Sub-total	154	378	145.5	-83	238	—	
Sub-total	276,854	323,269	16.8	79,808	114,326	43.3		
Life Reinsurance					62,168	70,931	14.1	
Pet Insurance		35,048	40,223	14.8	36,193	41,824	15.6	
Conventional type (sub-total)		1,176,550	1,261,143	7.2	1,032,819	1,104,270	6.9	
Maturity-refund type (sub-total)		417	309	-25.9	178	167	-6.2	
(Excl. Savings Portion)		178	167	-6.2				
Total		1,176,970	1,261,454	7.2	1,033,003	1,104,440	6.9	

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

Miscellaneous Casualty Claims by Line (April 1, 2016 - March 31, 2017)

(in millions of yen & %)

Class of Business			Direct Claims			Net Claims		
			4Q 2015	4Q 2016	Growth Rate	4Q 2015	4Q 2016	Growth Rate
Burglary			4,868	4,536	-6.8	4,781	4,476	-6.4
Glass			94	60	-36.2	96	60	-37.5
Aviation			5,985	1,758	-70.6	16,004	14,671	-8.3
Windstorm & Flood			6	1	-83.3	51	33	-35.3
Guarantee			777	814	4.8	305	13,346	4275.7
Credit			7,872	7,809	-0.8	6,454	6,751	4.6
Workers' Accident Compensation	Conventional type		16,949	22,760	34.3	20,111	25,221	25.4
	Maturity-refund type				—			—
	Sub-total		16,949	22,760	34.3	20,111	25,221	25.4
Boiler & Turbo-set			700	766	9.4	597	573	-4.0
Livestock			3,104	2,524	-18.7	2,967	2,317	-21.9
General Liability			241,607	303,429	25.6	245,083	269,914	10.1
Machinery & Erection			16,238	20,797	28.1	18,504	22,067	19.3
Shipowners' Liability for Passengers' Personal Accident			145	86	-40.7	145	86	-40.7
Contractors' All Risks			33,026	38,254	15.8	23,828	24,788	4.0
Atomic Energy			0	38	—	966	153	-84.2
Movables Comprehensive	Conventional type		49,899	53,869	8.0	50,026	53,898	7.7
	Maturity-refund type		0		—	0		—
	Sub-total		49,899	53,869	8.0	50,026	53,898	7.7
Miscellaneous Pecuniary Loss	Excl. Nursing Care		196,957	197,546	0.3	49,401	65,123	31.8
	Nursing Care	Conventional type	8,823	8,905	0.9	8,823	8,905	0.9
		Maturity-refund type			—			—
		Sub-total	8,823	8,905	0.9	8,823	8,905	0.9
	Sub-total		205,783	206,456	0.3	58,229	74,030	27.1
Life Reinsurance						49,474	59,113	19.5
Pet Insurance			17,110	19,615	14.6	17,619	20,292	15.2
Conventional type (sub-total)			604,214	683,627	13.1	515,306	591,856	14.9
Maturity-refund type (sub-total)			0		—	0		—
Total			604,214	683,627	13.1	515,306	591,856	14.9

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

Statistics by Line (April 1, 2016 - March 31, 2017)

(in millions of yen)

Class of Business		Outward Reinsurance Net Premiums	Outward Reinsurance Net Claims
Fire	Ordinary	293,844	102,633
	Monthly Payment	0	13
	Maturity-refund type	464	83
	Earthquake	367,848	546,578
	Sub-total	662,167	649,318
Marine	Hull	43,274	29,867
	Cargo	34,812	28,795
	Sub-total	78,091	58,665
Inland Transit		6,768	815
Voluntary Automobile	Conventional type	36,127	17,216
	Maturity-refund type		
	Sub-total	36,127	17,216
Personal Accident	Conventional type	31,623	12,150
	Maturity-refund type	0	
	Sub-total	31,623	12,150
Burglary		250	112
Glass		9	0
Aviation		21,243	3,421
Windstorm & Flood		225	80
Guarantee		7,428	484
Credit		13,389	1,426
Workers' Accident Compensation	Conventional type	981	144
	Maturity-refund type		
	Sub-total	981	144
Boiler & Turbo-set		316	204
Livestock		1,780	939
General Liability		43,723	66,870
Machinery & Erection		5,920	2,635
Shipowners' Liability for Passengers' Personal Accident		1	
Contractors' All Risks		12,051	17,616
Atomic Energy		6,261	67
Movables Comprehensive	Conventional type	9,193	1,238
	Maturity-refund type		
	Sub-total	9,193	1,238
Miscellaneous Pecuniary Loss	Excl. Nursing Care	229,688	149,810
	Nursing Care	Conventional type	
		Maturity-refund type	
	Sub-total		
	Sub-total	229,688	149,810
Life Reinsurance		8,279	6,325
Pet Insurance			
Conventional type (sub-total)			
Maturity-refund type (sub-total)		360,801	251,416
Miscellaneous total		360,801	251,416
Compulsory Automobile Liability		785,989	766,867
Total		1,961,609	1,756,483

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, 2016 - March 31, 2017)

(in millions of yen)

Class of Business	Inward Reinsurance Net Premiums	Inward Reinsurance Net Claims
Fire	496,502	552,555
Marine	Hull	16,555
	Cargo	27,841
	Sub-total	44,405
Inland Transit	2,007	344
Voluntary Automobile	52,441	26,376
Personal Accident	7,866	5,082
Burglary	212	52
Glass	4	0
Aviation	29,368	16,340
Windstorm & Flood	337	112
Guarantee	494	13,019
Credit	2,170	370
Workers' Accident Compensation	3,404	2,604
Boiler & Turbo-set	36	12
Livestock	1,452	733
General Liability	40,116	33,357
Machinery & Erection	6,885	3,904
Shipowners' Liability for Passengers' Personal Accident	1	
Contractors' All Risks	6,140	4,155
Atomic Energy	7,144	183
Movables Comprehensive	4,438	1,272
Miscellaneous Pecuniary Loss	20,888	17,388
Life Reinsurance	79,210	65,438
Pet Insurance	1,601	677
Miscellaneous total	203,932	159,647
Compulsory Automobile Liability	764,515	761,943
Total	1,594,192	1,550,393

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