

Statistics by Line (April 1, 2017 - March 31, 2018)

(in millions of yen & %)

Class of Business	Direct Premiums			Net Premiums			Direct Claims			Net Claims		
	4Q 2016	4Q 2017	Growth Rate	4Q 2016	4Q 2017	Growth Rate	4Q 2016	4Q 2017	Growth Rate	4Q 2016	4Q 2017	Growth Rate
Fire	1,412,214	1,475,353	4.5	1,137,765	1,150,420	1.1	942,153	665,914	-29.3	845,394	692,363	-18.1
Marine	190,712	202,833	6.4	179,511	188,320	4.9	124,133	108,352	-12.7	109,871	112,361	2.3
Inland Transit	64,075	65,931	2.9	59,308	59,968	1.1	29,280	29,726	1.5	28,806	28,964	0.5
Voluntary Automobile	4,052,823	4,131,838	1.9	4,069,134	4,110,220	1.0	2,099,034	2,187,610	4.2	2,108,191	2,183,663	3.6
Personal Accident	986,530	1,000,277	1.4	672,852	688,917	2.4	328,503	348,531	6.1	321,433	324,274	0.9
Miscellaneous	1,261,454	1,429,471	13.3	1,104,440	1,172,337	6.1	683,627	652,709	-4.5	591,856	619,153	4.6
Compulsory Automobile Liability	1,042,290	973,213	-6.6	1,020,815	1,010,387	-1.0	766,867	750,404	-2.1	761,943	741,452	-2.7
Total	9,010,137	9,278,951	3.0	8,243,879	8,380,623	1.7	4,973,638	4,743,287	-4.6	4,767,545	4,702,277	-1.4

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	760,439	140,202	517,515	166,649
Marine	83,388	39,867	68,879	43,875
Inland Transit	7,974	1,351	2,019	589
Voluntary Automobile	77,294	38,244	55,673	34,299
Personal Accident	67,067	29,358	8,453	5,100
Miscellaneous	478,435	217,076	221,178	183,523
Compulsory Automobile Liability	701,868	750,404	739,043	741,452
Total	2,176,508	1,216,534	1,612,802	1,175,526

Miscellaneous Casualty Premiums by Line (April 1, 2017 - March 31, 2018)

(in millions of yen & %)

Class of Business		Direct Premiums			Net Premiums			
		4Q 2016	4Q 2017	Growth Rate	4Q 2016	4Q 2017	Growth Rate	
Burglary		9,254	9,530	3.0	9,214	9,463	2.7	
Glass		365	296	-18.9	358	290	-19.0	
Aviation		15,405	15,294	-0.7	23,528	23,406	-0.5	
Windstorm & Flood		35	0	-100.0	146	179	22.6	
Guarantee		11,285	11,022	-2.3	4,346	-2,300	-152.9	
Credit		30,529	28,986	-5.1	19,307	18,735	-3.0	
Workers' Accident Compensation	Conventional type	87,129	156,195	79.3	89,549	121,722	35.9	
	Maturity-refund type			—			—	
	(Excl. Savings Portion)			—			—	
	Sub-total	87,129	156,195	79.3	89,549	121,722	35.9	
Boiler & Turbo-set		2,110	1,880	-10.9	1,829	1,601	-12.5	
Livestock		4,522	5,016	10.9	4,191	4,645	10.8	
General Liability		537,592	588,159	9.4	533,981	570,774	6.9	
Machinery & Erection		36,209	37,799	4.4	37,168	36,949	-0.6	
Shipowners' Liability for Passengers' Personal Accident		643	621	-3.4	640	618	-3.4	
Contractors' All Risks		51,120	51,009	-0.2	45,207	44,658	-1.2	
Atomic Energy		4,215	4,414	4.7	5,098	4,932	-3.3	
Movables Comprehensive	Conventional type	107,487	111,851	4.1	102,728	105,804	3.0	
	Maturity-refund type			—			—	
	(Excl. Savings Portion)			—			—	
	Sub-total	107,487	111,851	4.1	102,728	105,804	3.0	
Miscellaneous Pecuniary Loss	Excl. Nursing Care	322,889	361,523	12.0	114,087	104,322	-8.6	
	Nursing Care	Conventional type	67	-155	-331.3	67	-156	-332.8
		Maturity-refund type	309	27	-91.3	167	151	-9.6
		(Excl. Savings Portion)	167	151	-9.6			
		Sub-total	378	-126	-133.3	238	-2	-100.8
Sub-total	323,269	361,396	11.8	114,326	104,322	-8.8		
Life Reinsurance					70,931	78,360	10.5	
Pet Insurance		40,223	45,925	14.2	41,824	48,102	15.0	
Conventional type (sub-total)		1,261,143	1,429,443	13.3	1,104,270	1,172,182	6.1	
Maturity-refund type (sub-total)		309	27	-91.3	167	151	-9.6	
(Excl. Savings Portion)		167	151	-9.6				
Total		1,261,454	1,429,471	13.3	1,104,440	1,172,337	6.1	

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

Miscellaneous Casualty Claims by Line (April 1, 2017 - March 31, 2018)

(in millions of yen & %)

Class of Business			Direct Claims			Net Claims		
			4Q 2016	4Q 2017	Growth Rate	4Q 2016	4Q 2017	Growth Rate
Burglary			4,536	6,725	48.3	4,476	6,637	48.3
Glass			60	49	-18.3	60	49	-18.3
Aviation			1,758	4,274	143.1	14,671	17,049	16.2
Windstorm & Flood			1	1	0.0	33	12	-63.6
Guarantee			814	-361	-144.3	13,346	28,836	116.1
Credit			7,809	8,274	6.0	6,751	6,895	2.1
Workers' Accident Compensation	Conventional type		22,760	46,525	104.4	25,221	37,630	49.2
	Maturity-refund type				—			—
	Sub-total		22,760	46,525	104.4	25,221	37,630	49.2
Boiler & Turbo-set			766	652	-14.9	573	578	0.9
Livestock			2,524	2,509	-0.6	2,317	2,418	4.4
General Liability			303,429	265,298	-12.6	269,914	263,972	-2.2
Machinery & Erection			20,797	20,229	-2.7	22,067	20,158	-8.7
Shipowners' Liability for Passengers' Personal Accident			86	117	36.0	86	117	36.0
Contractors' All Risks			38,254	14,359	-62.5	24,788	15,370	-38.0
Atomic Energy			38	12	-68.4	153	-22	-114.4
Movables Comprehensive	Conventional type		53,869	62,367	15.8	53,898	61,148	13.5
	Maturity-refund type				—			—
	Sub-total		53,869	62,367	15.8	53,898	61,148	13.5
Miscellaneous Pecuniary Loss	Excl. Nursing Care		197,546	189,867	-3.9	65,123	58,646	-9.9
	Nursing Care	Conventional type	8,905	9,251	3.9	8,905	9,251	3.9
		Maturity-refund type			—			—
		Sub-total	8,905	9,251	3.9	8,905	9,251	3.9
	Sub-total		206,456	199,124	-3.6	74,030	67,903	-8.3
Life Reinsurance						59,113	66,893	13.2
Pet Insurance			19,615	22,494	14.7	20,292	23,449	15.6
Conventional type (sub-total)			683,627	652,709	-4.5	591,856	619,153	4.6
Maturity-refund type (sub-total)					—			—
Total			683,627	652,709	-4.5	591,856	619,153	4.6

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

Statistics by Line (April 1, 2017 - March 31, 2018)

(in millions of yen)

Class of Business		Outward Reinsurance Net Premiums	Outward Reinsurance Net Claims
Fire	Ordinary	343,566	121,929
	Monthly Payment	0	54
	Maturity-refund type	540	41
	Earthquake	416,324	18,168
	Sub-total	760,439	140,202
Marine	Hull	43,159	22,181
	Cargo	40,225	17,682
	Sub-total	83,388	39,867
Inland Transit		7,974	1,351
Voluntary Automobile	Conventional type	77,294	38,244
	Maturity-refund type		
	Sub-total	77,294	38,244
Personal Accident	Conventional type	67,067	29,358
	Maturity-refund type		
	Sub-total	67,067	29,358
Burglary		167	160
Glass		9	0
Aviation		21,337	5,347
Windstorm & Flood		267	80
Guarantee		7,085	161
Credit		12,341	1,714
Workers' Accident Compensation	Conventional type	37,497	11,242
	Maturity-refund type		
	Sub-total	37,497	11,242
Boiler & Turbo-set		330	107
Livestock		1,953	983
General Liability		71,640	31,925
Machinery & Erection		7,688	3,595
Shipowners' Liability for Passengers' Personal Accident		1	
Contractors' All Risks		12,186	2,188
Atomic Energy		6,572	18
Movables Comprehensive	Conventional type	8,864	3,321
	Maturity-refund type		
	Sub-total	8,864	3,321
Miscellaneous Pecuniary Loss	Excl. Nursing Care	280,278	149,213
	Nursing Care	Conventional type	1
		Maturity-refund type	
		Sub-total	1
	Sub-total	280,279	149,213
Life Reinsurance		10,146	6,980
Pet Insurance			
Conventional type (sub-total)		478,435	217,076
Maturity-refund type (sub-total)			
Miscellaneous total		478,435	217,076
Compulsory Automobile Liability		701,868	750,404
Total		2,176,508	1,216,534

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, 2017 - March 31, 2018)

(in millions of yen)

Class of Business	Inward Reinsurance Net Premiums	Inward Reinsurance Net Claims
Fire	517,515	166,649
Marine		
Hull	31,220	20,216
Cargo	37,655	23,658
Sub-total	68,879	43,875
Inland Transit	2,019	589
Voluntary Automobile	55,673	34,299
Personal Accident	8,453	5,100
Burglary	98	75
Glass	4	0
Aviation	29,451	18,129
Windstorm & Flood	447	91
Guarantee	-6,231	29,357
Credit	2,093	339
Workers' Accident Compensation	3,028	2,345
Boiler & Turbo-set	53	34
Livestock	1,583	893
General Liability	54,258	30,597
Machinery & Erection	6,841	3,526
Shipowners' Liability for Passengers' Personal Accident	1	
Contractors' All Risks	5,841	3,201
Atomic Energy	7,088	-16
Movables Comprehensive	2,823	2,106
Miscellaneous Pecuniary Loss	23,083	17,997
Life Reinsurance	88,506	73,874
Pet Insurance	2,177	955
Miscellaneous total	221,178	183,523
Compulsory Automobile Liability	739,043	741,452
Total	1,612,802	1,175,526

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