

## Statistics by Line (April 1, 2022 - March 31, 2023)

(in millions of yen & %)

Class of Business	Direct Premiums			Net Premiums			Direct Claims			Net Claims		
	4Q 2021	4Q 2022	Growth Rate	4Q 2021	4Q 2022	Growth Rate	4Q 2021	4Q 2022	Growth Rate	4Q 2021	4Q 2022	Growth Rate
Fire	1,772,725	1,928,656	8.8	1,507,141	1,692,997	12.3	1,089,891	1,289,266	18.3	949,139	1,245,448	31.2
Marine	231,977	278,078	19.9	206,773	243,836	17.9	108,842	105,925	-2.7	107,941	114,946	6.5
Inland Transit	77,118	80,173	4.0	66,125	69,007	4.4	43,111	39,533	-8.3	33,601	34,122	1.6
Voluntary Automobile	4,307,175	4,301,292	-0.1	4,228,750	4,240,211	0.3	2,088,152	2,310,921	10.7	2,061,877	2,293,628	11.2
Personal Accident	876,861	894,919	2.1	631,501	664,300	5.2	300,847	391,800	30.2	283,857	353,732	24.6
Micellaneous Casualty	1,655,417	1,715,700	3.6	1,393,092	1,457,163	4.6	746,753	836,656	12.0	711,970	823,345	15.6
Compulsory Automobile Liability	749,542	760,477	1.5	772,875	751,914	-2.7	559,833	532,473	-4.9	562,726	517,727	-8.0
<b>Total</b>	<b>9,670,855</b>	<b>9,959,335</b>	<b>3.0</b>	<b>8,806,307</b>	<b>9,119,474</b>	<b>3.6</b>	<b>4,937,470</b>	<b>5,506,614</b>	<b>11.5</b>	<b>4,711,158</b>	<b>5,382,994</b>	<b>14.3</b>

- Notes:
- The above figures are of the GIAJ's member insurers.
  - Figures include direct premiums written abroad.
  - 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)
  - Net Premiums Written = direct premiums written + inward reinsurance net premiums – outward reinsurance net premiums – savings portion of maturity-refund type insurance premiums

(in millions of yen)

Class of Business	Outward Reinsurance Net Premiums	Outward Reinsurance Net Claims	Inward Reinsurance Net Premiums	Inward Reinsurance Net Claims
Fire	940,314	596,886	718,863	553,069
Marine	133,622	41,939	99,382	50,958
Inland Transit	13,547	8,511	2,386	3,105
Voluntary Automobile	150,423	73,993	89,344	56,707
Personal Accident	73,027	50,691	10,090	12,624
Micellaneous Casualty	543,669	221,494	284,100	208,186
Compulsory Automobile Liability	489,527	532,473	480,967	517,727
<b>Total</b>	<b>2,344,166</b>	<b>1,526,027</b>	<b>1,685,163</b>	<b>1,402,409</b>

## Miscellaneous Casualty Premiums by Line (April 1, 2022 - March 31, 2023)

(in millions of yen & %)

Class of Business	Direct Premiums			Net Premiums				
	4Q 2021	4Q 2022	Growth Rate	4Q 2021	4Q 2022	Growth Rate		
Burglary	14,198	14,667	3.3	14,074	14,472	2.8		
Glass	257	251	-2.3	252	214	-15.1		
Aviation	15,476	18,110	17.0	27,775	32,975	18.7		
Windstorm & Flood	0		—	40	0	-100.0		
Guarantee	10,890	12,389	13.8	4,565	5,369	17.6		
Credit	37,564	39,467	5.1	24,849	25,982	4.6		
Workers' Accident Compensation	Conventional type	180,908	184,478	2.0	138,840	141,501	1.9	
	Maturity-refund type			—			—	
	(Excl. Savings Portion)			—			—	
	Sub-total	180,908	184,478	2.0	138,840	141,501	1.9	
Boiler & Turbo-set	2,074	2,068	-0.3	1,668	1,641	-1.6		
Livestock	6,955	7,609	9.4	6,498	7,514	15.6		
General Liability	652,897	680,297	4.2	616,628	641,420	4.0		
Machinery & Erection	36,721	36,204	-1.4	35,640	35,276	-1.0		
Shipowners' Liability for Passengers' Personal Accident	601	575	-4.3	601	575	-4.3		
Contractors' All Risks	57,689	56,015	-2.9	48,564	48,088	-1.0		
Atomic Energy	2,615	2,770	5.9	3,851	3,986	3.5		
Movables Comprehensive	Conventional type	165,412	175,123	5.9	156,396	165,684	5.9	
	Maturity-refund type			—			—	
	(Excl. Savings Portion)			—			—	
	Sub-total	165,412	175,123	5.9	156,396	165,684	5.9	
Miscellaneous Pecuniary Loss	Excl. Nursing Care	387,509	390,245	0.7	131,321	138,528	5.5	
	Nursing Care	Conventional type	-2,010	-4,007	—	-3,364	-5,149	—
		Maturity-refund type	-1,138	-977	—	86	50	-41.9
		(Excl. Savings Portion)	86	50	-41.9			
	Sub-total	-3,148	-4,987	—	-3,273	-5,094	—	
Sub-total	384,362	385,253	0.2	128,046	133,431	4.2		
Life Reinsurance				87,011	91,783	5.5		
Pet Insurance	86,738	100,358	15.7	97,728	107,184	9.7		
Others			—		2	—		
Conventional type (sub-total)	1,656,556	1,716,680	3.6	1,393,002	1,457,109	4.6		
Maturity-refund type (sub-total)	-1,138	-977	—	86	50	-41.9		
(Excl. Savings Portion)	86	50	-41.9					
<b>Total</b>	<b>1,655,417</b>	<b>1,715,700</b>	<b>3.6</b>	<b>1,393,092</b>	<b>1,457,163</b>	<b>4.6</b>		

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

## Miscellaneous Casualty Claims by Line (April 1, 2022 - March 31, 2023)

(in millions of yen & %)

Class of Business	Direct Claims			Net Claims				
	4Q 2021	4Q 2022	Growth Rate	4Q 2021	4Q 2022	Growth Rate		
Burglary	8,573	11,538	34.6	8,518	11,393	33.8		
Glass	23	32	39.1	23	32	39.1		
Aviation	4,793	4,482	-6.5	9,704	16,004	64.9		
Windstorm & Flood	0	-7	—	195	-7	-103.6		
Guarantee	-457	-563	—	-66	-824	—		
Credit	9,366	10,635	13.5	7,800	8,588	10.1		
Workers' Accident Compensation	Conventional type	56,320	72,631	29.0	45,087	56,988	26.4	
	Maturity-refund type			—			—	
	Sub-total	56,320	72,631	29.0	45,087	56,988	26.4	
Boiler & Turbo-set	714	1,494	109.2	547	900	64.5		
Livestock	5,783	3,316	-42.7	5,342	3,368	-37.0		
General Liability	305,771	325,715	6.5	297,473	337,080	13.3		
Machinery & Erection	18,745	17,371	-7.3	16,676	18,194	9.1		
Shipowners' Liability for Passengers' Personal Accident	144	499	246.5	144	499	246.5		
Contractors' All Risks	29,226	46,276	58.3	23,187	34,388	48.3		
Atomic Energy	19	0	-100.0	13	12	-7.7		
Movables Comprehensive	Conventional type	86,091	97,499	13.3	83,494	95,132	13.9	
	Maturity-refund type			—			—	
	Sub-total	86,091	97,499	13.3	83,494	95,132	13.9	
Miscellaneous Pecuniary Loss	Excl. Nursing Care	165,245	180,880	9.5	76,044	89,276	17.4	
	Nursing Care	Conventional type	11,403	12,414	8.9	11,317	12,310	8.8
		Maturity-refund type			—			—
	Sub-total	11,403	12,414	8.9	11,317	12,310	8.8	
Sub-total	176,653	193,300	9.4	87,364	101,590	16.3		
Life Reinsurance				75,345	83,833	11.3		
Pet Insurance	44,947	52,400	16.6	51,076	56,120	9.9		
Others			—			—		
Conventional type (sub-total)	746,753	836,656	12.0	711,970	823,345	15.6		
Maturity-refund type (sub-total)			—			—		
<b>Total</b>	<b>746,753</b>	<b>836,656</b>	<b>12.0</b>	<b>711,970</b>	<b>823,345</b>	<b>15.6</b>		

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

## Statistics by Line (April 1, 2022 - March 31, 2023)

(in millions of yen)

Class of Business		Outward Reinsurance Net Premiums	Outward Reinsurance Net Claims	
Fire	Ordinary	515,745	234,289	
	Monthly Payment		0	
	Maturity-refund type	227	35	
	Earthquake	424,333	362,554	
	Sub-total	940,314	596,886	
Marine	Hull	72,863	24,456	
	Cargo	60,758	17,480	
	Sub-total	133,622	41,939	
Inland Transit		13,547	8,511	
Voluntary Automobile	Conventional type	150,423	73,993	
	Maturity-refund type			
	Sub-total	150,423	73,993	
Personal Accident	Conventional type	73,027	50,691	
	Maturity-refund type			
	Sub-total	73,027	50,691	
Burglary		304	156	
Glass		40	0	
Aviation		24,996	11,131	
Windstorm & Flood		1		
Guarantee		7,715	270	
Credit		16,599	2,664	
Workers' Accident Compensation	Conventional type	46,425	18,478	
	Maturity-refund type			
	Sub-total	46,425	18,478	
Boiler & Turbo-set		479	602	
Livestock		2,540	1,280	
General Liability		120,319	49,620	
Machinery & Erection		9,489	5,145	
Shipowners' Liability for Passengers' Personal Accident		0		
Contractors' All Risks		15,881	14,936	
Atomic Energy		4,124	0	
Movables Comprehensive	Conventional type	15,948	3,589	
	Maturity-refund type			
	Sub-total	15,948	3,589	
Miscellaneous Pecuniary Loss	Excl. Nursing Care	258,270	96,359	
	Nursing Care	Conventional type	1,141	104
		Maturity-refund type		
		Sub-total	1,141	104
	Sub-total	259,412	96,463	
Life Reinsurance		13,842	13,923	
Pet Insurance		5,490	3,195	
Orhers				
Conventional type (sub-total)		543,669	221,494	
Maturity-refund type (sub-total)				
Miscellaneous total		543,669	221,494	
Compulsory Automobile Liability		489,527	532,473	
<b>Total</b>		<b>2,344,166</b>	<b>1,526,027</b>	

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

## Statistics by Line (April 1, 2022 - March 31, 2023)

(in millions of yen)

Class of Business	Inward Reinsurance Net Premiums	Inward Reinsurance Net Claims
Fire	718,863	553,069
Marine	Hull	23,117
	Cargo	27,837
	Sub-total	50,958
Inland Transit	2,386	3,105
Voluntary Automobile	89,344	56,707
Personal Accident	10,090	12,624
Burglary	111	11
Glass	3	0
Aviation	39,860	22,657
Windstorm & Flood	1	0
Guarantee	697	12
Credit	3,118	620
Workers' Accident Compensation	3,452	2,838
Boiler & Turbo-set	54	8
Livestock	2,447	1,334
General Liability	81,445	60,988
Machinery & Erection	8,561	5,969
Shipowners' Liability for Passengers' Personal Accident	1	
Contractors' All Risks	7,958	3,053
Atomic Energy	5,341	12
Movables Comprehensive	6,516	1,228
Miscellaneous Pecuniary Loss	6,558	4,759
Life Reinsurance	105,625	97,757
Pet Insurance	12,318	6,916
Others	2	
Miscellaneous total	284,100	208,186
Compulsory Automobile Liability	480,967	517,727
<b>Total</b>	<b>1,685,163</b>	<b>1,402,409</b>

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