

Statistics by Line (April 1, 2025 - March 31, 2026)

(in millions of yen & %)

Class of Business	Direct Premiums			Net Premiums			Direct Claims			Net Claims		
	4Q 2024	4Q 2025	Growth Rate	4Q 2024	4Q 2025	Growth Rate	4Q 2024	4Q 2025	Growth Rate	4Q 2024	4Q 2025	Growth Rate
Fire	2,054,991	2,181,091	6.1	1,771,029	1,886,624	6.5	825,557	732,779	-11.2	951,486	799,604	-16.0
Marine	281,561	279,356	-0.8	239,867	237,838	-0.8	121,960	123,552	1.3	137,538	129,835	-5.6
Inland Transit	84,619	86,759	2.5	72,570	75,299	3.8	31,310	33,246	6.2	29,725	31,833	7.1
Voluntary Automobile	4,476,895	4,695,996	4.9	4,458,598	4,673,223	4.8	2,669,383	2,734,270	2.4	2,673,596	2,746,122	2.7
Personal Accident	909,496	938,355	3.2	691,087	705,258	2.1	374,406	380,483	1.6	348,600	349,688	0.3
Micellaneous Casualty	1,871,335	1,895,794	1.3	1,682,735	1,725,302	2.5	878,456	846,788	-3.6	895,589	880,348	-1.7
Compulsory Automobile Liability	665,310	662,675	-0.4	662,303	668,991	1.0	544,112	528,562	-2.9	534,828	522,231	-2.4
Total	10,344,248	10,740,067	3.8	9,578,242	9,972,583	4.1	5,445,223	5,379,718	-1.2	5,571,405	5,459,710	-2.0

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)

3. 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	987,235	100,288	697,160	167,120
Marine	136,315	45,408	94,799	51,692
Inland Transit	13,877	2,162	2,420	753
Voluntary Automobile	148,808	75,089	126,032	86,947
Personal Accident	104,547	35,867	10,527	5,077
Micellaneous Casualty	545,138	194,484	373,663	228,046
Compulsory Automobile Liability	394,125	528,562	400,439	522,231
Total	2,330,085	981,896	1,705,072	1,061,891

Miscellaneous Casualty Premiums by Line (April 1, 2025 - March 31, 2026)

(in millions of yen & %)

Class of Business			Direct Premiums			Net Premiums		
			4Q 2024	4Q 2025	Growth Rate	4Q 2024	4Q 2025	Growth Rate
Burglary			14,840	13,192	-11.1	14,133	12,380	-12.4
Glass			275	298	8.4	267	290	8.6
Aviation			20,764	22,993	10.7	27,512	29,234	6.3
Windstorm & Flood					—	1	0	-100.0
Guarantee			13,580	15,952	17.5	5,554	5,612	1.0
Credit			42,619	45,708	7.2	27,278	27,251	-0.1
Workers' Accident Compensation	Conventional type		199,810	206,588	3.4	151,184	154,581	2.2
	Maturity-refund type				—			—
	(Excl. Savings Portion)				—			
	Sub-total		199,810	206,588	3.4	151,184	154,581	2.2
Boiler & Turbo-set			2,300	2,550	10.9	1,799	2,499	38.9
Livestock			9,192	9,817	6.8	9,282	9,547	2.9
General Liability			785,595	789,313	0.5	701,819	691,029	-1.5
Machinery & Erection			42,089	46,409	10.3	37,901	42,645	12.5
Shipowners' Liability for Passengers' Personal Accident			575	598	4.0	489	513	4.9
Contractors' All Risks			64,007	68,654	7.3	52,558	56,238	7.0
Atomic Energy			2,927	2,981	1.8	3,827	3,827	0.0
Movables Comprehensive	Conventional type		202,942	213,410	5.2	192,936	203,731	5.6
	Maturity-refund type				—			—
	(Excl. Savings Portion)				—			
	Sub-total		202,942	213,410	5.2	192,936	203,731	5.6
Miscellaneous Pecuniary Loss	Excl. Nursing Care		357,109	335,203	-6.1	244,767	261,232	6.7
	Nursing Care	Conventional type	-3,392	-3,351	—	-3,661	-3,619	—
		Maturity-refund type	-906	-969	—	26	8	-69.2
		(Excl. Savings Portion)	26	8	-69.2			
		Sub-total	-4,300	-4,323	—	-3,632	-3,607	—
	Sub-total		352,806	330,876	-6.2	241,131	257,625	6.8
Life Reinsurance						90,770	91,611	0.9
Pet Insurance			116,948	126,394	8.1	124,217	136,614	10.0
Others					—		6	—
Conventional type (sub-total)			1,872,243	1,896,766	1.3	1,682,705	1,725,290	2.5
Maturity-refund type (sub-total)			-906	-969	—	26	8	-69.2
(Excl. Savings Portion)			26	8	-69.2			
Total			1,871,335	1,895,794	1.3	1,682,735	1,725,302	2.5

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

Miscellaneous Casualty Claims by Line (April 1, 2025 - March 31, 2026)

(in millions of yen & %)

Class of Business			Direct Claims			Net Claims		
			4Q 2024	4Q 2025	Growth Rate	4Q 2024	4Q 2025	Growth Rate
Burglary			11,391	13,051	14.6	10,964	12,590	14.8
Glass			25	30	20.0	25	30	20.0
Aviation			13,141	6,460	-50.8	32,580	21,722	-33.3
Windstorm & Flood			0	0	—	7	0	-100.0
Guarantee			-857	289	—	-861	254	—
Credit			12,077	14,991	24.1	12,128	12,640	4.2
Workers' Accident Compensation	Conventional type		60,474	59,687	-1.3	48,380	46,884	-3.1
	Maturity-refund type				—			—
	Sub-total		60,474	59,687	-1.3	48,380	46,884	-3.1
Boiler & Turbo-set			691	1,348	95.1	570	1,347	136.3
Livestock			4,652	4,827	3.8	4,517	4,774	5.7
General Liability			393,009	359,859	-8.4	369,849	352,560	-4.7
Machinery & Erection			16,514	25,239	52.8	18,671	22,292	19.4
Shipowners' Liability for Passengers' Personal Accident			259	192	-25.9	259	192	-25.9
Contractors' All Risks			17,629	19,017	7.9	17,984	19,724	9.7
Atomic Energy			0	0	—	117	449	283.8
Movables Comprehensive	Conventional type		104,893	103,474	-1.4	102,686	100,502	-2.1
	Maturity-refund type				—			—
	Sub-total		104,893	103,474	-1.4	102,686	100,502	-2.1
Miscellaneous Pecuniary Loss	Excl. Nursing Care		165,117	150,447	-8.9	115,094	113,787	-1.1
	Nursing Care	Conventional type	13,908	15,026	8.0	13,733	14,894	8.5
		Maturity-refund type			—			—
		Sub-total	13,908	15,026	8.0	13,733	14,894	8.5
	Sub-total		179,028	165,476	-7.6	128,830	128,686	-0.1
Life Reinsurance						79,333	77,638	-2.1
Pet Insurance			65,486	72,796	11.2	69,495	78,001	12.2
Others					—			—
Conventional type (sub-total)			878,456	846,788	-3.6	895,589	880,348	-1.7
Maturity-refund type (sub-total)					—			—
Total			878,456	846,788	-3.6	895,589	880,348	-1.7

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

Statistics by Line (April 1, 2025 - March 31, 2026)

(in millions of yen)

Class of Business			Outward Reinsurance Net Premiums	Outward Reinsurance Net Claims
Fire	Ordinary		526,640	81,179
	Monthly Payment			
	Maturity-refund type		81	2
	Earthquake		460,508	19,101
	Sub-total		987,235	100,288
Marine	Hull		84,865	31,333
	Cargo		51,447	14,071
	Sub-total		136,315	45,408
Inland Transit			13,877	2,162
Voluntary Automobile	Conventional type		148,808	75,089
	Maturity-refund type			
	Sub-total		148,808	75,089
Personal Accident	Conventional type		104,547	35,867
	Maturity-refund type			
	Sub-total		104,547	35,867
Burglary			1,411	464
Glass			11	0
Aviation			31,416	10,116
Windstorm & Flood			0	
Guarantee			10,966	32
Credit			20,988	3,137
Workers' Accident Compensation	Conventional type		54,834	14,824
	Maturity-refund type			
	Sub-total		54,834	14,824
Boiler & Turbo-set			66	14
Livestock			2,722	1,374
General Liability			156,561	58,727
Machinery & Erection			10,606	9,549
Shipowners' Liability for Passengers' Personal Accident			85	
Contractors' All Risks			20,068	4,364
Atomic Energy			4,515	0
Movables Comprehensive	Conventional type		20,062	3,958
	Maturity-refund type			
	Sub-total		20,062	3,958
Miscellaneous Pecuniary Loss	Excl. Nursing Care		199,235	76,784
	Nursing Care	Conventional type	267	131
		Maturity-refund type		
		Sub-total	267	131
	Sub-total		199,502	76,915
Life Reinsurance			10,844	10,618
Pet Insurance			427	351
Orhers				
Conventional type (sub-total)			545,138	194,484
Maturity-refund type (sub-total)				
Miscellaneous total			545,138	194,484
Compulsory Automobile Liability			394,125	528,562
Total			2,330,085	981,896

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, 2025 - March 31, 2026)

(in millions of yen)

Class of Business		Inward Reinsurance Net Premiums	Inward Reinsurance Net Claims
Fire		697,160	167,120
Marine	Hull	37,691	15,733
	Cargo	57,103	35,954
	Sub-total	94,799	51,692
Inland Transit		2,420	753
Voluntary Automobile		126,032	86,947
Personal Accident		10,527	5,077
Burglary		601	3
Glass		3	0
Aviation		37,661	25,380
Windstorm & Flood		0	
Guarantee		628	0
Credit		2,534	788
Workers' Accident Compensation		2,829	2,020
Boiler & Turbo-set		17	14
Livestock		2,452	1,323
General Liability		58,280	51,432
Machinery & Erection		6,844	6,605
Shipowners' Liability for Passengers' Personal Accident		1	
Contractors' All Risks		7,657	5,075
Atomic Energy		5,358	451
Movables Comprehensive		10,383	985
Miscellaneous Pecuniary Loss		125,270	40,128
Life Reinsurance		102,456	88,256
Pet Insurance		10,647	5,556
Others		6	
Miscellaneous total		373,663	228,046
Compulsory Automobile Liability		400,439	522,231
Total		1,705,072	1,061,891

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