

## Direct Premiums by Type of Distribution Channels (Fiscal 2023)

Class of Business		Direct Premiums								
		Agents		Brokers		Financial Services Intermediary		Direct Distribution		Total
		million yen	Portion (%)	million yen	Portion (%)	million yen	Portion (%)	million yen	Portion (%)	million yen
Written in Japan	<b>Fire</b>	1,807,214	95.2	31,509	1.7	0	0.0	58,882	3.1	1,897,616
	(Maturity-refund type)	8,894	94.5	0	0.0	0	0.0	515	5.5	9,409
	<b>Marine</b>	152,842	55.1	19,538	7.0	0	0.0	105,083	37.9	277,469
	<b>Inland Transit</b>	79,622	95.6	825	1.0	0	0.0	2,858	3.4	83,311
	<b>Personal Accident</b>	828,295	84.0	424	0.0	0	0.0	157,590	16.0	986,314
	(Maturity-refund type)	69,623	49.1	0	0.0	0	0.0	72,131	50.9	141,759
	<b>Voluntary Automobile</b>	4,010,416	91.2	479	0.0	0	0.0	384,356	8.7	4,395,262
	<b>Compulsory Automobile Liability</b>	666,096	99.9	0	0.0	0	0.0	477	0.1	666,575
	<b>Miscellaneous Casualty</b>	1,590,620	87.0	38,189	2.1	0	0.0	198,911	10.9	1,827,729
	(Maturity-refund type)	-714	97.7	0	0.0	0	0.0	-16	2.2	-731
	<b>Sub-total</b>	9,135,136	90.1	90,981	0.9	0	0.0	908,185	9.0	10,134,320
<b>Written Abroad</b>		93,942	97.3	524	0.5	0	0.0	2,073	2.1	96,539
<b>Total</b>		9,229,080	90.2	91,505	0.9	0	0.0	910,258	8.9	10,230,863

- Notes: 1. Figures show the total of domestic and foreign general insurers.  
2. "Direct Distribution" includes sales through employed sales staff.  
3. Figures in "Written in Abroad" represent direct premiums written through branches and agents of Japanese general insurers. However, they do not include direct premiums written through overseas subsidiaries of Japanese general insurers.