

Transition of Earthquake Insurance System

	June 1, 1966 (established)	May 1, 1972	April 1, 1975
Property insured	Buildings for residential use Household and personal goods	Same as to the left	Same as to the left
Insured event	Earthquake, volcanic eruptions, tsunami	Same as to the left	Same as to the left
Coverage condition	Total loss only	Same as to the left	Same as to the left
Payment proportion of insurance claim (for the amount insured)	Total loss: 100%	Same as to the left	Same as to the left
Attachment proportion	30% of amount insured of fire insurance to which it is attached	Same as to the left	Same as to the left
Limit amount of participation	Buildings: 900 thousand yen Households: 600 thousand yen	Buildings: 1.5 million yen Households: 1.2 million yen	Buildings: 2.4 million yen Households: 1.5 million yen
Method of attachment and target insurance	Automatically attached to the following insurances: Householders' comprehensive insurance (including monthly premium) Storekeepers' comprehensive insurance (including monthly premium) Monthly residence insurance Monthly commercial insurance	In addition to left, in principle automatically attached to the following insurances: Long-term comprehensive insurance Building renewal insurance	In addition to left, voluntarily attached to the following insurances: Ordinary fire insurance (including monthly premium) Residential fire insurance (including monthly premium) Dwellers' comprehensive insurance (including monthly premium) Postal life fire insurance, fire mutual insurance Long-term insurance with maturity refund
Reinsurance scheme	<p> <input type="checkbox"/> Burden charge of Government <input checked="" type="checkbox"/> Burden charge of insurance companies </p> <p>300 billion yen</p> <p>50%</p> <p>10 billion yen</p>	<p>400 billion yen</p> <p>50%</p> <p>20 billion yen</p>	<p>800 billion yen</p> <p>50%</p> <p>30 billion yen</p>
Limit of total amount of insurance claims to be paid due to a single earthquake, etc.	300 billion yen Breakdown Government: 270 billion yen Private sector: 30 billion yen	400 billion yen Breakdown Government: 340 billion yen Private sector: 60 billion yen	800 billion yen Breakdown Government: 677.5 billion yen Private sector: 122.5 billion yen

	April 1, 1978	July 1, 1980	April 1, 1982
Property insured	Same as to the left	Same as to the left	Same as to the left
Insured event	Same as to the left	Same as to the left	Same as to the left
Coverage condition	Same as to the left	Buildings: total loss, half loss Households: total loss, half loss	Same as to the left
Payment proportion of insurance claim (for the amount insured)	Same as to the left	Total loss: 100% Half loss: Buildings 50% Households 10%	Same as to the left
Attachment proportion	Same as to the left	30% to 50% of amount insured of fire insurance to which it is attached	Same as to the left
Limit amount of participation	Same as to the left	Buildings: 10 million yen Households: 5 million yen	Same as to the left
Method of attachment and target insurance	Same as to the left	In principle automatically attached to the fire insurance	Same as to the left
Reinsurance scheme	<p>1.2 trillion yen</p> <p>225 billion yen</p> <p>45 billion yen</p> <p>50%</p> <p>5%</p>	Same as to the left	<p>1.5 trillion yen</p> <p>280 billion yen</p> <p>55 billion yen</p> <p>50%</p> <p>5%</p>
Limit of total amount of insurance claims to be paid due to a single earthquake, etc.	1.2 trillion yen Breakdown Government: 1.01625 trillion yen Private sector: 183.75 billion yen	Same as to the left	1.5 trillion yen Breakdown Government: 1.2715 trillion yen Private sector: 228.5 billion yen

	April 1, 1991	June 24, 1994	October 19, 1995	January 1, 1996
Property insured	Same as to the left	Same as to the left	Same as to the left	Same as to the left
Insured event	Same as to the left	Same as to the left	Same as to the left	Same as to the left
Coverage condition	Buildings: total loss, half loss, partial loss Households: total loss, half loss, partial loss	Same as to the left	Same as to the left	Same as to the left
Payment proportion of insurance claim (for the amount insured)	Total loss: 100% Half loss: Buildings 50% Households 10% Partial loss: 5%	Same as to the left	Same as to the left	Total loss: 100% Half loss: 50% Partial loss: 5%
Attachment proportion	Same as to the left	Same as to the left	Same as to the left	Same as to the left
Limit amount of participation	Same as to the left	Same as to the left	Same as to the left	Buildings: 50 million yen Households: 10 million yen
Method of attachment and target insurance	Same as to the left	Same as to the left	Same as to the left	Same as to the left
Reinsurance scheme	Same as to the left	<p>1.8 trillion yen</p> <p>336 billion yen</p> <p>66 billion yen</p> <p>50%</p> <p>5%</p> <p>3.1 trillion yen</p> <p>468 billion yen</p> <p>92 billion yen</p> <p>50%</p> <p>5%</p>		
Limit of total amount of insurance claims to be paid due to a single earthquake, etc.	Same as to the left	<p>1.8 trillion yen</p> <p>Breakdown</p> <p>Government: 1.5258 trillion yen</p> <p>Private sector: 274.2 billion yen</p>		<p>3.1 trillion yen</p> <p>Breakdown</p> <p>Government: 2.6884 trillion yen</p> <p>Private sector: 411.6 billion yen</p>

	April 1, 1997	April 1, 1999	April 1, 2002
Property insured	Same as to the left	Same as to the left	Same as to the left
Insured event	Same as to the left	Same as to the left	Same as to the left
Coverage condition	Same as to the left	Same as to the left	Same as to the left
Payment proportion of insurance claim (for the amount insured)	Same as to the left	Same as to the left	Same as to the left
Attachment proportion	Same as to the left	Same as to the left	Same as to the left
Limit amount of participation	Same as to the left	Same as to the left	Same as to the left
Method of attachment and target insurance	Same as to the left	Same as to the left	Same as to the left
Reinsurance scheme	<p>3.7 trillion yen</p> <p>579 billion yen</p> <p>114 billion yen</p> <p>50%</p> <p>5%</p>	<p>4.1 trillion yen</p> <p>818.6 billion yen</p> <p>75 billion yen</p> <p>50%</p> <p>5%</p>	<p>4.5 trillion yen</p> <p>1.0774 trillion yen</p> <p>75 billion yen</p> <p>50%</p> <p>5%</p>
Limit of total amount of insurance claims to be paid due to a single earthquake, etc.	<p>3.7 trillion yen</p> <p>Breakdown</p> <p>Government: 3.19745 trillion yen</p> <p>Private sector: 502.55 billion yen</p>	<p>4.1 trillion yen</p> <p>Breakdown</p> <p>Government: 3.48913 trillion yen</p> <p>Private sector: 610.87 billion yen</p>	<p>4.5 trillion yen</p> <p>Breakdown</p> <p>Government: 3.75267 trillion yen</p> <p>Private sector: 747.33 billion yen</p>

	April 1, 2005	April 1, 2008	April 1, 2009
Property insured	Same as to the left	Same as to the left	Same as to the left
Insured event	Same as to the left	Same as to the left	Same as to the left
Coverage condition	Same as to the left	Same as to the left	Same as to the left
Payment proportion of insurance claim (for the amount insured)	Same as to the left	Same as to the left	Same as to the left
Attachment proportion	Same as to the left	Same as to the left	Same as to the left
Limit amount of participation	Same as to the left	Same as to the left	Same as to the left
Method of attachment and target insurance	Same as to the left	Same as to the left	Same as to the left
Reinsurance scheme			
Limit of total amount of insurance claims to be paid due to a single earthquake, etc.	5.0 trillion yen Breakdown Government: 4.12219 trillion yen Private sector: 877.81 billion yen	5.5 trillion yen Breakdown Government: 4.3915 trillion yen Private sector: 1.1085 trillion yen	5.5 trillion yen Breakdown Government: 4.30125 trillion yen Private sector: 1.19875 trillion yen

	May 2, 2011	April 6, 2012	May 16, 2013
Property insured	Same as to the left	Same as to the left	Same as to the left
Insured event	Same as to the left	Same as to the left	Same as to the left
Coverage condition	Same as to the left	Same as to the left	Same as to the left
Payment proportion of insurance claim (for the amount insured)	Same as to the left	Same as to the left	Same as to the left
Attachment proportion	Same as to the left	Same as to the left	Same as to the left
Limit amount of participation	Same as to the left	Same as to the left	Same as to the left
Method of attachment and target insurance	Same as to the left	Same as to the left	Same as to the left
Reinsurance scheme	<p>5.5 trillion yen</p> <p>871 billion yen</p> <p>115 billion yen</p> <p>5%</p> <p>50%</p>	<p>6.2 trillion yen</p> <p>691 billion yen</p> <p>104 billion yen</p> <p>*1 about 1.6%</p> <p>50%</p>	<p>6.2 trillion yen</p> <p>348.8 billion yen</p> <p>85 billion yen</p> <p>*2 about 0.4%</p> <p>50%</p>
Limit of total amount of insurance claims to be paid due to a single earthquake, etc.	<p>5.5 trillion yen</p> <p>Breakdown</p> <p>Government: 4.7755 trillion yen</p> <p>Private sector: 724.45 billion yen</p>	<p>6.2 trillion yen</p> <p>Breakdown</p> <p>Government: 5.712 trillion yen</p> <p>Private sector: 488 billion yen</p>	<p>6.2 trillion yen</p> <p>Breakdown</p> <p>Government: 5.9595 trillion yen</p> <p>Private sector: 240.5 billion yen</p>

*1 $\frac{905}{55090}$

*2 $\frac{236}{58512}$

	April 1, 2014	April 1, 2016	October 19, 2016
Property insured	Same as to the left	Same as to the left	Same as to the left
Insured event	Same as to the left	Same as to the left	Same as to the left
Coverage condition	Same as to the left	Same as to the left	Same as to the left
Payment proportion of insurance claim (for the amount insured)	Same as to the left	Same as to the left	Same as to the left
Attachment proportion	Same as to the left	Same as to the left	Same as to the left
Limit amount of participation	Same as to the left	Same as to the left	Same as to the left
Method of attachment and target insurance	Same as to the left	Same as to the left	Same as to the left
Reinsurance scheme	<p>7 trillion yen</p> <p>*3 about 0.5%</p> <p>362 billion yen</p> <p>100 billion yen</p> <p>50%</p>	<p>11.3 trillion yen</p> <p>*4 about 0.3%</p> <p>437.9 billion yen</p> <p>115.3 billion yen</p> <p>50%</p>	<p>11.3 trillion yen</p> <p>*5 about 0.3%</p> <p>182.7 billion yen</p> <p>115.3 billion yen</p> <p>50%</p>
Limit of total amount of insurance claims to be paid due to a single earthquake, etc.	<p>7 trillion yen</p> <p>Breakdown</p> <p>Government: 6.7386 trillion yen</p> <p>Private sector: 261.4 billion yen</p>	<p>11.3 trillion yen</p> <p>Breakdown</p> <p>Government: 10.9902 trillion yen</p> <p>Private sector: 309.8 billion yen</p>	<p>11.3 trillion yen</p> <p>Breakdown</p> <p>Government: 11.1178 trillion yen</p> <p>Private sector: 182.2 billion yen</p>

$$*3 \frac{304}{66380}$$

$$*4 \frac{332}{108621}$$

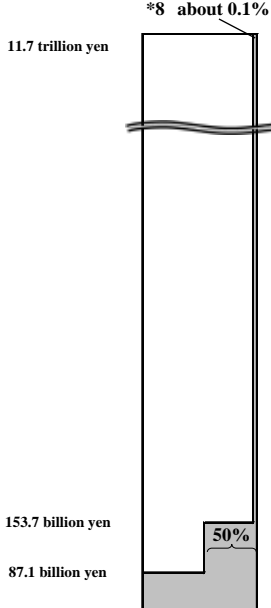
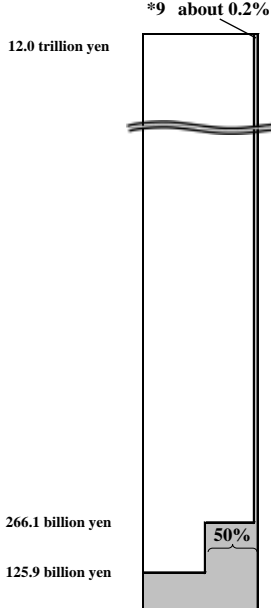
$$*5 \frac{332}{111173}$$

Note: See p. 46 of Earthquake Insurance in Japan (July 2014 edition) for details of the reinsurance scheme as of April 1, 2014.

	January 1, 2017	April 1, 2017	February 14, 2019
Property insured	Same as to the left	Same as to the left	Same as to the left
Insured event	Same as to the left	Same as to the left	Same as to the left
Coverage condition	Total loss, Large half loss Small half loss, Partial loss	Same as to the left	Same as to the left
Payment proportion of insurance claim (for the amount insured)	Total loss: 100% Large half loss: 60% Small half loss: 30% Partial loss: 5%	Same as to the left	Same as to the left
Attachment proportion	Same as to the left	Same as to the left	Same as to the left
Limit amount of participation	Same as to the left	Same as to the left	Same as to the left
Method of attachment and target insurance	Same as to the left	Same as to the left	Same as to the left
Reinsurance scheme	Same as to the left	<p>11.3 trillion yen</p> <p>*6 about 0.2%</p> <p>224.4 billion yen</p> <p>88.4 billion yen</p> <p>50%</p>	<p>11.3 trillion yen</p> <p>*7 about 0.2%</p> <p>139 billion yen</p> <p>88.4 billion yen</p> <p>50%</p>
Limit of total amount of insurance claims to be paid due to a single earthquake, etc.	Same as to the left	<p>11.3 trillion yen</p> <p>Breakdown Government: 11.1268 trillion yen Private sector: 173.2 billion yen</p>	<p>11.3 trillion yen</p> <p>Breakdown Government: 11.1695 trillion yen Private sector: 130.5 billion yen</p>

*6 $\frac{168}{110756}$

*7 $\frac{168}{111610}$

	April 1, 2019	April 1, 2021
Property insured	Same as to the left	Same as to the left
Insured event	Same as to the left	Same as to the left
Coverage condition	Same as to the left	Same as to the left
Payment proportion of insurance claim (for the amount insured)	Same as to the left	Same as to the left
Attachment proportion	Same as to the left	Same as to the left
Limit amount of participation	Same as to the left	Same as to the left
Method of attachment and target insurance	Same as to the left	Same as to the left
Reinsurance scheme	<p>11.7 trillion yen</p> <p>*8 about 0.1%</p>  <p>153.7 billion yen</p> <p>87.1 billion yen</p> <p>50%</p>	<p>12.0 trillion yen</p> <p>*9 about 0.2%</p>  <p>266.1 billion yen</p> <p>125.9 billion yen</p> <p>50%</p>
Limit of total amount of insurance claims to be paid due to a single earthquake, etc.	<p>11.7 trillion yen</p> <p>Breakdown</p> <p>Government: 11.5662 trillion yen</p> <p>Private sector: 133.8 billion yen</p>	<p>12.0 trillion yen</p> <p>Breakdown</p> <p>Government: 11.7751 trillion yen</p> <p>Private sector: 224.9 billion yen</p>

*8 $\frac{134}{115463}$

*9 $\frac{289}{117339}$

Transition of Earthquake Insurance Premium Rate

Enforcement date	Contents				
June 1, 1966 (established)	(per 1000 yen amount insured)				
	Structural classification of buildings			Class A bldgs	Class B bldgs
	Zone	Zone 1	Hokkaido, Aomori, Iwate, Miyagi, Akita, Yamagata, Fukushima, Ibaraki, Tochigi, Gumma, Niigata, Toyama, Ishikawa, Yamanashi, Tottori, Shimane, Okayama, Hiroshima, Yamaguchi, Tokushima, Kagawa, Ehime, Kochi, Fukuoka, Saga, Nagasaki, Kumamoto, Oita, Miyazaki, Kagoshima, Okinawa*	0.60	2.10
		Zone 2	Tokyo (excluding Zone 3), Kanagawa (excluding Zone 3), Saitama, Chiba, Fukui, Nagano, Gifu, Shizuoka, Aichi, Mie, Shiga, Kyoto, Osaka, Hyogo, Nara, Wakayama	1.35	3.60
	Zone 3	Sumida-ku, Koto-ku and Arakawa-ku of Tokyo, Tsurumi-ku, Naka-ku and Nishi-ku in Yokohama City of Kanagawa, and Kawasaki-shi area east of Tokaido Line	2.30	5.00	
* Okinawa was added in 1972 after reversion to Japanese administration.					
< Structural classification of buildings >					
"Class A buildings" refer to fireproof buildings and semi-fireproof buildings.					
All other buildings are classified as "class B buildings."					

Enforcement date	Contents						
July 1, 1980	(per 1000 yen amount insured)						
	Structural classification of buildings			Class A bldgs		Class B bldgs	
				Buildings	Households	Buildings	Households
	Zone	Zone 1	Hokkaido, Fukushima, Gumma, Toyama, Tottori, Shimane, Okayama, Hiroshima, Yamaguchi, Tokushima, Kagawa, Ehime, Fukuoka, Saga, Nagasaki, Kumamoto, Oita, Miyazaki, Kagoshima, Okinawa	0.70	0.50	2.30	1.70
		Zone 2	Aomori, Iwate, Miyagi, Akita, Yamagata, Ibaragi, Tochigi, Niigata, Ishikawa, Yamanashi, Kochi	0.80	0.60	2.90	2.00
		Zone 3	Fukuoka, Nagano, Gifu, Mie, Shiga, Kyoto, Osaka, Hyogo, Nara, Wakayama	1.40	1.00	3.70	2.60
	Zone 4	Saitama, Chiba, Aichi	1.60	1.10	4.20	3.00	
	Zone 5	Tokyo, Kanagawa, Shizuoka	1.80	1.30	4.80	3.40	
< Structural classification of buildings >							
Same as above							

Enforcement date	Contents						
April 1, 1991	(per 1000 yen amount insured)						
	Structural classification of buildings			Class A bldgs		Class B bldgs	
				Buildings	Households	Buildings	Households
	Zone	Zone 1	Hokkaido, Fukushima, Shimane, Okayama, Hiroshima, Yamaguchi, Kagawa, Fukuoka, Saga, Kagoshima, Okinawa	0.50	0.35	1.60	1.20
		Zone 2	Aomori, Iwate, Miyagi, Akita, Yamagata, Ibaragi, Tochigi, Gumma, Niigata, Toyama, Ishikawa, Yamanashi, Tottori, Tokushima, Ehime, Kochi, Nagasaki, Kumamoto, Oita, Miyazaki	0.70	0.50	2.20	1.55
		Zone 3	Saitama, Chiba, Fukui, Nagano, Gifu, Aichi, Mie, Shiga, Kyoto, Osaka, Hyogo, Nara, Wakayama	1.40	0.95	3.10	2.20
	Zone 4	Tokyo, Kanagawa, Shizuoka	1.80	1.30	4.75	3.30	
	< Structural classification of buildings > Same as above						

Enforcement date	Contents						
January 1, 1996	(per 1000 yen amount insured)						
	Structural classification of buildings			Class A bldgs		Class B bldgs	
	Zone	Zone 1	Hokkaido, Fukushima, Shimane, Okayama, Hiroshima, Yamaguchi, Kagawa, Fukuoka, Saga, Kagoshima, Okinawa	0.50	1.45		
		Zone 2	Aomori, Iwate, Miyagi, Akita, Yamagata, Ibaragi, Tochigi, Gumma, Niigata, Toyama, Ishikawa, Yamanashi, Tottori, Tokushima, Ehime, Kochi, Nagasaki, Kumamoto, Oita, Miyazaki	0.70	2.00		
		Zone 3	Saitama, Chiba, Fukui, Nagano, Gifu, Aichi, Mie, Shiga, Kyoto, Osaka, Hyogo, Nara, Wakayama	1.35	2.80		
		Zone 4	Tokyo, Kanagawa, Shizuoka	1.75	4.30		
	< Structural classification of buildings > Same as above						

Enforcement date	Contents																									
October 1, 2001	<p>1 . Basic rate (per 1000 yen amount insured)</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2"></th> <th style="text-align: center;">Structural classification of buildings</th> <th style="text-align: center;">Class A bldgs</th> <th style="text-align: center;">Class B bldgs</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">Zone</td> <td style="text-align: center;">Zone 1</td> <td>Hokkaido, Fukushima, Shimane, Okayama, Hiroshima, Yamaguchi, Kagawa, Fukuoka, Saga, Kagoshima, Okinawa</td> <td style="text-align: center;">0.50</td> <td style="text-align: center;">1.20</td> </tr> <tr> <td></td> <td style="text-align: center;">Zone 2</td> <td>Aomori, Iwate, Miyagi, Akita, Yamagata, Ibaragi, Tochigi, Gumma, Niigata, Toyama, Ishikawa, Yamanashi, Tottori, Tokushima, Ehime, Kochi, Nagasaki, Kumamoto, Oita, Miyazaki</td> <td style="text-align: center;">0.70</td> <td style="text-align: center;">1.65</td> </tr> <tr> <td></td> <td style="text-align: center;">Zone 3</td> <td>Saitama, Chiba, Fukui, Nagano, Gifu, Aichi, Mie, Shiga, Kyoto, Osaka, Hyogo, Nara, Wakayama</td> <td style="text-align: center;">1.35</td> <td style="text-align: center;">2.35</td> </tr> <tr> <td></td> <td style="text-align: center;">Zone 4</td> <td>Tokyo, Kanagawa, Shizuoka</td> <td style="text-align: center;">1.75</td> <td style="text-align: center;">3.55</td> </tr> </tbody> </table> <p style="margin-left: 20px;">< Structural classification of buildings > Same as above</p> <hr style="border-top: 1px dotted black;"/> <p>2 . Discount rate Following discount rates are applied to basic rate above.</p> <p>(1) Construction age discount rate 10% discount, in case a building was constructed newly after June 1, 1981</p> <p>(2) Earthquake resistance class discount rate earthquake resistance class 3: 30% discount earthquake resistance class 2: 20% discount earthquake resistance class 1: 10% discount (Note: discount rate cannot be applied together.)</p>			Structural classification of buildings	Class A bldgs	Class B bldgs	Zone	Zone 1	Hokkaido, Fukushima, Shimane, Okayama, Hiroshima, Yamaguchi, Kagawa, Fukuoka, Saga, Kagoshima, Okinawa	0.50	1.20		Zone 2	Aomori, Iwate, Miyagi, Akita, Yamagata, Ibaragi, Tochigi, Gumma, Niigata, Toyama, Ishikawa, Yamanashi, Tottori, Tokushima, Ehime, Kochi, Nagasaki, Kumamoto, Oita, Miyazaki	0.70	1.65		Zone 3	Saitama, Chiba, Fukui, Nagano, Gifu, Aichi, Mie, Shiga, Kyoto, Osaka, Hyogo, Nara, Wakayama	1.35	2.35		Zone 4	Tokyo, Kanagawa, Shizuoka	1.75	3.55
		Structural classification of buildings	Class A bldgs	Class B bldgs																						
Zone	Zone 1	Hokkaido, Fukushima, Shimane, Okayama, Hiroshima, Yamaguchi, Kagawa, Fukuoka, Saga, Kagoshima, Okinawa	0.50	1.20																						
	Zone 2	Aomori, Iwate, Miyagi, Akita, Yamagata, Ibaragi, Tochigi, Gumma, Niigata, Toyama, Ishikawa, Yamanashi, Tottori, Tokushima, Ehime, Kochi, Nagasaki, Kumamoto, Oita, Miyazaki	0.70	1.65																						
	Zone 3	Saitama, Chiba, Fukui, Nagano, Gifu, Aichi, Mie, Shiga, Kyoto, Osaka, Hyogo, Nara, Wakayama	1.35	2.35																						
	Zone 4	Tokyo, Kanagawa, Shizuoka	1.75	3.55																						

Enforcement date	Contents										
April 1, 2005	<p>1 . Basic rate Same as above</p> <hr style="border-top: 1px dotted black;"/> <p>2 . Discount rate Same as above</p> <hr style="border-top: 1px dotted black;"/> <p>3 . Coefficient</p> <p>(1) Long-term coefficient</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">Policy period</th> <th style="text-align: center;">Coefficient</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">2 years</td> <td style="text-align: center;">1.90</td> </tr> <tr> <td style="text-align: center;">3 years</td> <td style="text-align: center;">2.75</td> </tr> <tr> <td style="text-align: center;">4 years</td> <td style="text-align: center;">3.60</td> </tr> <tr> <td style="text-align: center;">5 years</td> <td style="text-align: center;">4.45</td> </tr> </tbody> </table> <p>(2) Return premium coefficient* Omitted</p> <p>* The return rate of an unearned premium in a lump-sum premium for a long-term policy in the case of modification or cancellations.</p>	Policy period	Coefficient	2 years	1.90	3 years	2.75	4 years	3.60	5 years	4.45
Policy period	Coefficient										
2 years	1.90										
3 years	2.75										
4 years	3.60										
5 years	4.45										

Enforcement date	Contents																																			
October 1, 2007	1 . Basic rate (per 1000 yen amount insured)																																			
	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2" data-bbox="331 443 1062 465">Structural classification of buildings</th> <th data-bbox="1062 443 1233 465">Class A bldgs</th> <th data-bbox="1233 443 1402 465">Class B bldgs</th> </tr> </thead> <tbody> <tr> <td data-bbox="331 465 416 555">Zone 1</td> <td data-bbox="416 465 1062 555">Iwate, Akita, Yamagata, Fukushima, Tochigi, Gumma, Toyama, Ishikawa, Fukui, Tottori, Shimane, Yamaguchi, Fukuoka, Saga, Nagasaki, Kumamoto, Kagoshima</td> <td data-bbox="1062 465 1233 555" style="text-align: center;">0.50</td> <td data-bbox="1233 465 1402 555" style="text-align: center;">1.00</td> </tr> <tr> <td data-bbox="331 555 416 651">Zone 2</td> <td data-bbox="416 555 1062 651">Hokkaido, Aomori, Miyagi, Niigata, Nagano, Gifu, Shiga, Kyoto, Hyogo, Nara, Okayama, Hiroshima, Oita, Miyazaki, Okinawa</td> <td data-bbox="1062 555 1233 651" style="text-align: center;">0.65</td> <td data-bbox="1233 555 1402 651" style="text-align: center;">1.27</td> </tr> <tr> <td data-bbox="331 651 416 770" rowspan="3">Zone 3</td> <td data-bbox="416 651 1062 689">Kagawa</td> <td data-bbox="1062 651 1233 689" style="text-align: center;">0.65</td> <td data-bbox="1233 651 1402 689" style="text-align: center;">1.56</td> </tr> <tr> <td data-bbox="416 689 1062 728">Ibaraki, Yamanashi, Ehime</td> <td data-bbox="1062 689 1233 728" style="text-align: center;">0.91</td> <td data-bbox="1233 689 1402 728" style="text-align: center;">1.88</td> </tr> <tr> <td data-bbox="416 728 1062 770">Saitama, Osaka</td> <td data-bbox="1062 728 1233 770" style="text-align: center;">1.05</td> <td data-bbox="1233 728 1402 770" style="text-align: center;">1.88</td> </tr> <tr> <td data-bbox="331 770 416 889" rowspan="3">Zone 4</td> <td data-bbox="416 770 1062 808">Tokushima, Kochi</td> <td data-bbox="1062 770 1233 808" style="text-align: center;">0.91</td> <td data-bbox="1233 770 1402 808" style="text-align: center;">2.15</td> </tr> <tr> <td data-bbox="416 808 1062 846">Chiba, Aichi, Mie, Wakayama</td> <td data-bbox="1062 808 1233 846" style="text-align: center;">1.69</td> <td data-bbox="1233 808 1402 846" style="text-align: center;">3.06</td> </tr> <tr> <td data-bbox="416 846 1062 889">Tokyo, Kanagawa, Shizuoka</td> <td data-bbox="1062 846 1233 889" style="text-align: center;">1.69</td> <td data-bbox="1233 846 1402 889" style="text-align: center;">3.13</td> </tr> </tbody> </table>				Structural classification of buildings		Class A bldgs	Class B bldgs	Zone 1	Iwate, Akita, Yamagata, Fukushima, Tochigi, Gumma, Toyama, Ishikawa, Fukui, Tottori, Shimane, Yamaguchi, Fukuoka, Saga, Nagasaki, Kumamoto, Kagoshima	0.50	1.00	Zone 2	Hokkaido, Aomori, Miyagi, Niigata, Nagano, Gifu, Shiga, Kyoto, Hyogo, Nara, Okayama, Hiroshima, Oita, Miyazaki, Okinawa	0.65	1.27	Zone 3	Kagawa	0.65	1.56	Ibaraki, Yamanashi, Ehime	0.91	1.88	Saitama, Osaka	1.05	1.88	Zone 4	Tokushima, Kochi	0.91	2.15	Chiba, Aichi, Mie, Wakayama	1.69	3.06	Tokyo, Kanagawa, Shizuoka	1.69	3.13
	Structural classification of buildings		Class A bldgs	Class B bldgs																																
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Enforcement date	Contents				
January 1, 2010	1 . Basic rate (per 1000 yen amount insured)				
	Structural classification of buildings			Class A bldgs	Class B bldgs
	Zone	Zone 1	Iwate, Akita, Yamagata, Fukushima, Tochigi, Gumma, Toyama, Ishikawa, Fukui, Tottori, Shimane, Yamaguchi, Fukuoka, Saga, Nagasaki, Kumamoto, Kagoshima	0.50	1.00
		Zone 2	Hokkaido, Aomori, Miyagi, Niigata, Nagano, Gifu, Shiga, Kyoto, Hyogo, Nara, Okayama, Hiroshima, Oita, Miyazaki, Okinawa	0.65	1.27
		Zone 3	Kagawa	0.65	1.56
			Ibaraki, Yamanashi, Ehime	0.91	1.88
			Saitama, Osaka	1.05	1.88
		Zone 4	Tokushima, Kochi	0.91	2.15
			Chiba, Aichi, Mie, Wakayama	1.69	3.06
			Tokyo, Kanagawa, Shizuoka	1.69	3.13
(Note 1) Rate increases are capped in order to avoid drastic increases in rates. Because of this, rates may differ among the prefectures that belong to the same Zone.					
(Note 2) For buildings covered by existing earthquake insurance riders on fire insurance policies that were in place before the January 1, 2010 revision of the criteria for structural classification of buildings, the increase in premium rates due to reclassification from "class A buildings" to "class B buildings" based on the new criteria is capped at 30%.					
<p>< Structural classification of buildings ></p> <p>"Class A buildings" refer to fireproof buildings, semi-fireproof buildings, and ordinance semi-fireproof buildings. All other buildings are classified as "class B buildings."</p>					
2 . Discount rate Same as above					
3 . Coefficient Same as above					

Enforcement date	Contents				
July 1, 2014	1 . Basic rate (per 1000 yen amount insured)				
	Structural classification of buildings			Class A bldgs	Class B bldgs
	Zone	Zone 1	Iwate, Akita, Yamagata, Tochigi, Gumma, Toyama, Ishikawa, Fukui, Nagano, Shiga, Tottori, Shimane, Okayama, Hiroshima, Yamaguchi, Fukuoka, Saga, Nagasaki, Kumamoto, Kagoshima	0.65	1.06
		Zone 2	Fukushima	0.65	1.30
			Hokkaido, Aomori, Miyagi, Niigata, Yamanashi, Gifu, Kyoto, Hyogo, Nara, Kagawa, Oita, Miyazaki, Okinawa	0.84	1.65
		Zone 3	Ibaraki, Ehime	1.18	2.44
			Tokushima, Kochi	1.18	2.79
			Saitama, Osaka	1.36	2.44
			Chiba, Tokyo, Kanagawa, Shizuoka, Aichi, Mie, Wakayama	2.02	3.26
	(Note 1) Rate increases are capped in order to avoid drastic increases in rates. Because of this, rates may differ among the prefectures that belong to the same Zone.				
(Note 2) For buildings covered by existing earthquake insurance riders on fire insurance policies that were in place before the January 1, 2010 revision of the criteria for structural classification of buildings, the increase in premium rates due to reclassification from "class A buildings" to "class B buildings" based on the new criteria is capped at 30%.					
< Structural classification of buildings > Same as above					
2 . Discount rate					
Following discount rates are applied to basic rate above.					
(1) Construction age discount rate					
10% discount, in case a building was constructed newly after June 1, 1981					
(2) Earthquake resistance class discount rate					
earthquake resistance class 3: 50% discount					
earthquake resistance class 2: 30% discount					
earthquake resistance class 1: 10% discount					
(3) Seismic isolated buildings discount rate					
50% discount					
(4) Seismic resistance diagnosis discount rate					
10% discount					
(Note: discount rate cannot be applied together.)					
3 . Coefficient					
Same as above					

Enforcement date	Contents				
January 1, 2017	1 . Basic rate (per 1000 yen amount insured)				
	Structural classification of buildings			Class A bldgs	Class B bldgs
	Zone	Zone 1	Iwate, Akita, Yamagata, Tochigi, Gumma, Toyama, Ishikawa, Fukui, Nagano, Shiga, Tottori, Shimane, Okayama, Hiroshima, Yamaguchi, Fukuoka, Saga, Nagasaki, Kumamoto, Kagoshima	0.68	1.14
			Hokkaido, Aomori, Niigata, Gifu, Kyoto, Hyogo, Nara		
	Zone 2	Fukushima	0.74	1.49	
		Miyagi, Yamanashi, Kagawa, Oita, Miyazaki, Okinawa	0.95	1.84	
		Ehime	1.20	2.38	
		Osaka Aichi, Mie, Wakayama	1.32 1.71	2.38 2.89	
	Zone 3	Ibaraki	1.35	2.79	
		Saitama	1.56	2.79	
		Tokushima, Kochi	1.35	3.19	
		Chiba, Tokyo, Kanagawa, Shizuoka	2.25	3.63	
	(Note 1) Rate increases are capped in order to avoid drastic increases in rates. Because of this, rates may differ among the prefectures that belong to the same Zone.				
	(Note 2) For buildings covered by existing earthquake insurance riders on fire insurance policies that were in place before the January 1, 2010 revision of the criteria for structural classification of buildings, the increase in premium rates due to reclassification from "class A buildings" to "class B buildings" based on the new criteria is capped at 30%.				
	< Structural classification of buildings > Same as above				
2 . Discount rate Same as above					
3 . Coefficient Same as above					

Enforcement date	Contents				
January 1, 2019	1 . Basic rate (per 1000 yen amount insured)				
	Structural classification of buildings			Class A bldgs	Class B bldgs
	Zone	Zone 1	Iwate, Akita, Yamagata, Tochigi, Gumma, Toyama, Ishikawa, Fukui, Nagano, Shiga, Tottori, Shimane, Okayama, Hiroshima, Yamaguchi, Fukuoka, Saga, Nagasaki, Kumamoto, Kagoshima	0.71	1.16
			Hokkaido, Aomori, Niigata, Gifu, Kyoto, Hyogo, Nara	0.78	1.35
		Zone 2	Fukushima	0.85	1.70
			Miyagi, Yamanashi, Kagawa, Oita, Miyazaki, Okinawa	1.07	1.97
			Ehime	1.20	2.24
			Osaka	1.26	2.24
			Aichi, Mie, Wakayama	1.44	2.47
		Zone 3	Ibaraki	1.55	3.20
			Saitama	1.78	3.20
			Tokushima, Kochi	1.55	3.65
			Chiba, Tokyo, Kanagawa, Shizuoka	2.50	3.89
	(Note 1) Rate increases are capped in order to avoid drastic increases in rates. Because of this, rates may differ among the prefectures that belong to the same Zone.				
	(Note 2) For buildings covered by existing earthquake insurance riders on fire insurance policies that were in place before the January 1, 2010 revision of the criteria for structural classification of buildings, the increase in premium rates due to reclassification from "class A buildings" to "class B buildings" based on the new criteria is capped at 30%.				
< Structural classification of buildings > Same as above					
2 . Discount rate Same as above					
3 . Coefficient					
(1) Long-term coefficient					
Policy period		Coefficient			
2 years		1.90			
3 years		2.80			
4 years		3.70			
5 years		4.60			
(2) Return premium coefficient* Omitted					
* The return rate of an unearned premium in a lump-sum premium for a long-term policy in the case of modification or cancellations.					

Enforcement date	Contents					
January 1, 2021	1 . Basic rate (per 1000 yen amount insured)					
	Structural classification of buildings		Class A bldgs	Class B bldgs		
				Rates with a transitional measure		
	Zone	Zone 1	Hokkaido, Aomori, Iwate, Akita, Yamagata, Tochigi, Gumma, Niigata, Toyama, Ishikawa, Fukui, Nagano, Gifu, Shiga, Kyoto, Hyogo, Nara, Tottori, Shimane, Okayama, Hiroshima, Yamaguchi, Fukuoka, Saga, Nagasaki, Kumamoto, Kagoshima	0.74	1.23	1.23
		Zone 2	Fukushima	0.97	1.95	1.26
			Miyagi, Yamanashi, Kagawa, Oita, Miyazaki, Okinawa	1.18	2.12	1.63
			Aichi, Mie, Osaka, Wakayama, Ehime	1.18	2.12	2.12
		Zone 3	Ibaraki	1.77	3.66	2.29
			Saitama	2.04	3.66	2.64
			Tokushima, Kochi	1.77	4.18	2.29
		Chiba, Tokyo, Kanagawa, Shizuoka	2.75	4.22	3.93	
<p>(Note 1) Rate increases are capped in order to avoid drastic increases in rates. Because of this, rates may differ among the prefectures that belong to the same Zone.</p> <p>(Note 2) The rates with a transitional measure are applied to buildings reclassified as "class B buildings" from "class A buildings" based on the new criteria for structural classification of buildings revised in January 1, 2010, provided that the buildings are covered by existing earthquake insurance riders on fire insurance policies that were in place before the revision.</p> <p>< Structural classification of buildings > Same as above</p>						
2 . Discount rate Same as above						
3 . Coefficient						
(1) Long-term coefficient						
Policy period		Coefficient				
2 years		1.90				
3 years		2.85				
4 years		3.75				
5 years		4.65				
(2) Return premium coefficient*						
Omitted						
* The return rate of an unearned premium in a lump-sum premium for a long-term policy in the case of modification or cancellations.						