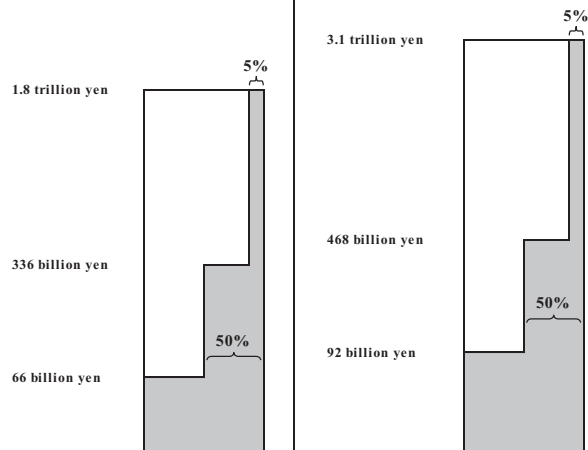


Transition of Earthquake Insurance System

	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 50 billion yen 10 billion yen</p>	<p>400 billion yen 100 billion yen 20 billion yen</p>	<p>800 billion yen 150 billion yen 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 225 billion yen 45 billion yen 50% 5%</p>	Same as to the left	<p>1.5 trillion yen 280 billion yen 55 billion yen 50% 5%</p>
Limit of total amount of insurance claims to be paid due to a single earthquake, etc.	<p>1.2 trillion yen</p> <p>Breakdown Government: 1.01625 trillion yen Private sector: 183.75 billion yen</p>	Same as to the left	<p>1.5 trillion yen</p> <p>Breakdown Government: 1.2715 trillion yen Private sector: 228.5 billion yen</p>

	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				
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 Government: 1.5258 trillion yen Private sector: 274.2 billion yen</p>		<p>3.1 trillion yen</p> <p>Breakdown Government: 2.6884 trillion yen 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	<p>5.0 trillion yen</p> <p>1.3118 trillion yen</p> <p>75 billion yen</p> <p>5%</p> <p>50%</p>	<p>5.5 trillion yen</p> <p>1.73 trillion yen</p> <p>110 billion yen</p> <p>5%</p> <p>50%</p>	<p>5.5 trillion yen</p> <p>1.925 trillion yen</p> <p>115 billion yen</p> <p>5%</p> <p>50%</p>
Limit of total amount of insurance claims to be paid due to a single earthquake, etc.	<p>5.0 trillion yen</p> <p>Breakdown</p> <p>Government: 4.12219 trillion yen</p> <p>Private sector: 877.81 billion yen</p>	<p>5.5 trillion yen</p> <p>Breakdown</p> <p>Government: 4.3915 trillion yen</p> <p>Private sector: 1.1085 trillion yen</p>	<p>5.5 trillion yen</p> <p>Breakdown</p> <p>Government: 4.30125 trillion yen</p> <p>Private sector: 1.19875 trillion yen</p>

	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>115 billion yen</p> <p>871 billion yen</p> <p>5%</p> <p>50%</p>	<p>6.2 trillion yen</p> <p>104 billion yen</p> <p>691 billion yen</p> <p>*1 about 1.6%</p> <p>50%</p>	<p>6.2 trillion yen</p> <p>85 billion yen</p> <p>348.8 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>50%</p> <p>88.4 billion yen</p>	<p>11.3 trillion yen</p> <p>*7 about 0.2%</p> <p>139 billion yen</p> <p>50%</p> <p>88.4 billion yen</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</p> <p>Government: 11.1268 trillion yen</p> <p>Private sector: 173.2 billion yen</p>	<p>11.3 trillion yen</p> <p>Breakdown</p> <p>Government: 11.1695 trillion yen</p> <p>Private sector: 130.5 billion yen</p>

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

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

	April 1, 2019
Property insured	Same as to the left
Insured event	Same as to the left
Coverage condition	Same as to the left
Payment proportion of insurance claim (for the amount insured)	Same as to the left
Attachment proportion	Same as to the left
Limit amount of participation	Same as to the left
Method of attachment and target insurance	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>
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>

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

Transition of Earthquake Insurance Premium Rate

Enforcement date	June 1, 1966 (established)	July 1, 1980																																														
Premium rate (per 1000 yen amount insured)	<table border="1"> <thead> <tr> <th style="text-align: center;">Zone</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 1</td> <td style="text-align: center;">0.60</td> <td style="text-align: center;">2.10</td> </tr> <tr> <td style="text-align: center;">Zone 2</td> <td style="text-align: center;">1.35</td> <td style="text-align: center;">3.60</td> </tr> <tr> <td style="text-align: center;">Zone 3</td> <td style="text-align: center;">2.30</td> <td style="text-align: center;">5.00</td> </tr> </tbody> </table>	Zone	class A bldgs	class B bldgs	Zone 1	0.60	2.10	Zone 2	1.35	3.60	Zone 3	2.30	5.00	<table border="1"> <thead> <tr> <th rowspan="2" style="text-align: center;">Zone</th> <th colspan="2" style="text-align: center;">class A bldgs</th> <th colspan="2" style="text-align: center;">class B bldgs</th> </tr> <tr> <th style="text-align: center;">Buildings</th> <th style="text-align: center;">Households</th> <th style="text-align: center;">Buildings</th> <th style="text-align: center;">Households</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">Zone 1</td> <td style="text-align: center;">0.70</td> <td style="text-align: center;">0.50</td> <td style="text-align: center;">2.30</td> <td style="text-align: center;">1.70</td> </tr> <tr> <td style="text-align: center;">Zone 2</td> <td style="text-align: center;">0.80</td> <td style="text-align: center;">0.60</td> <td style="text-align: center;">2.90</td> <td style="text-align: center;">2.00</td> </tr> <tr> <td style="text-align: center;">Zone 3</td> <td style="text-align: center;">1.40</td> <td style="text-align: center;">1.00</td> <td style="text-align: center;">3.70</td> <td style="text-align: center;">2.60</td> </tr> <tr> <td style="text-align: center;">Zone 4</td> <td style="text-align: center;">1.60</td> <td style="text-align: center;">1.10</td> <td style="text-align: center;">4.20</td> <td style="text-align: center;">3.00</td> </tr> <tr> <td style="text-align: center;">Zone 5</td> <td style="text-align: center;">1.80</td> <td style="text-align: center;">1.30</td> <td style="text-align: center;">4.80</td> <td style="text-align: center;">3.40</td> </tr> </tbody> </table>	Zone	class A bldgs		class B bldgs		Buildings	Households	Buildings	Households	Zone 1	0.70	0.50	2.30	1.70	Zone 2	0.80	0.60	2.90	2.00	Zone 3	1.40	1.00	3.70	2.60	Zone 4	1.60	1.10	4.20	3.00	Zone 5	1.80	1.30	4.80	3.40
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Zone	<p>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*</p> <p>* Okinawa was added in 1972 after reversion to Japanese administration.</p> <p>Zone 2 Tokyo (excluding Zone 3), Kanagawa (excluding Zone 3), Saitama, Chiba, Nagano, Fukui, Gifu, Shizuoka, Aichi, Mie, Shiga, Kyoto, Osaka, Hyogo, Nara, Wakayama</p> <p>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.</p>	<p>Zone 1 Hokkaido, Fukushima, Gumma, Toyama, Tottori, Shimane, Okayama, Hiroshima, Yamaguchi, Tokushima, Kagawa, Ehime, Fukuoka, Saga, Nagasaki, Kumamoto, Oita, Miyazaki, Kagoshima, Okinawa</p> <p>Zone 2 Aomori, Iwate, Miyagi, Akita, Yamagata, Ibaragi, Tochigi, Niigata, Ishikawa, Yamanashi, Kochi</p> <p>Zone 3 Fukui, Nagano, Gifu, Mie, Shiga, Kyoto, Osaka, Hyogo, Nara, Wakayama</p> <p>Zone 4 Saitama, Chiba, Aichi</p> <p>Zone 5 Tokyo, Kanagawa, Shizuoka</p>																																														
Structural classification of buildings	<p>"Class A buildings" refer to fireproof buildings and semi-fireproof buildings.</p> <p>All other buildings are classified as "class B buildings."</p>	Same as to the left																																														

Enforcement date	April 1, 1991	January 1, 1996	October 1, 2001																																																											
Premium rate (per 1000 yen amount insured)	<table border="1"> <thead> <tr> <th rowspan="2">Zone</th> <th colspan="2">class A bldgs</th> <th colspan="2">class B bldgs</th> </tr> <tr> <th>Buildings</th> <th>Households</th> <th>Buildings</th> <th>Households</th> </tr> </thead> <tbody> <tr> <td>Zone 1</td> <td>0.50</td> <td>0.35</td> <td>1.60</td> <td>1.20</td> </tr> <tr> <td>Zone 2</td> <td>0.70</td> <td>0.50</td> <td>2.20</td> <td>1.55</td> </tr> <tr> <td>Zone 3</td> <td>1.40</td> <td>0.95</td> <td>3.10</td> <td>2.20</td> </tr> <tr> <td>Zone 4</td> <td>1.80</td> <td>1.30</td> <td>4.75</td> <td>3.30</td> </tr> </tbody> </table>	Zone	class A bldgs		class B bldgs		Buildings	Households	Buildings	Households	Zone 1	0.50	0.35	1.60	1.20	Zone 2	0.70	0.50	2.20	1.55	Zone 3	1.40	0.95	3.10	2.20	Zone 4	1.80	1.30	4.75	3.30	<table border="1"> <thead> <tr> <th>Zone</th> <th>class A bldgs</th> <th>class B bldgs</th> </tr> </thead> <tbody> <tr> <td>Zone 1</td> <td>0.50</td> <td>1.45</td> </tr> <tr> <td>Zone 2</td> <td>0.70</td> <td>2.00</td> </tr> <tr> <td>Zone 3</td> <td>1.35</td> <td>2.80</td> </tr> <tr> <td>Zone 4</td> <td>1.75</td> <td>4.30</td> </tr> </tbody> </table>	Zone	class A bldgs	class B bldgs	Zone 1	0.50	1.45	Zone 2	0.70	2.00	Zone 3	1.35	2.80	Zone 4	1.75	4.30	<p>1 Basic rate</p> <table border="1"> <thead> <tr> <th>Zone</th> <th>class A bldgs</th> <th>class B bldgs</th> </tr> </thead> <tbody> <tr> <td>Zone 1</td> <td>0.50</td> <td>1.20</td> </tr> <tr> <td>Zone 2</td> <td>0.70</td> <td>1.65</td> </tr> <tr> <td>Zone 3</td> <td>1.35</td> <td>2.35</td> </tr> <tr> <td>Zone 4</td> <td>1.75</td> <td>3.55</td> </tr> </tbody> </table> <p>2 Discount rate</p> <p>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</p> <p>(Note: discount rate cannot be applied together.)</p>	Zone	class A bldgs	class B bldgs	Zone 1	0.50	1.20	Zone 2	0.70	1.65	Zone 3	1.35	2.35	Zone 4	1.75	3.55
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