

Trends in Attachment Ratio of Earthquake Insurance, Classified by Prefecture

Reference:
Ratio of Insured
Households

Prefecture	Fiscal Year					Calendar Year 2024 (%)
	2020 (%)	2021 (%)	2022 (%)	2023 (%)	2024 (%)	
Hokkaido	60.6	61.8	62.7	63.2	63.5	30.4
Aomori	68.6	70.1	71.3	72.3	73.4	25.7
Iwate	73.7	75.0	75.5	76.5	76.8	28.6
Miyagi	87.5	88.7	89.3	89.4	89.3	53.5
Akita	74.4	74.8	75.1	76.0	77.1	26.6
Yamagata	67.9	68.7	69.6	70.0	71.2	27.4
Fukushima	76.7	79.3	80.7	81.1	81.7	37.2
Ibaraki	66.0	66.5	66.3	66.6	66.7	32.1
Tochigi	71.4	72.7	73.3	74.0	74.9	34.5
Gumma	63.9	65.0	66.3	67.0	68.3	28.7
Saitama	64.9	65.5	65.5	65.4	65.6	33.7
Chiba	63.9	64.7	64.8	65.0	65.4	35.9
Tokyo	61.7	62.1	61.9	61.9	62.2	36.6
Kanagawa	63.1	63.6	63.5	63.6	64.0	37.3
Niigata	71.0	72.3	73.0	73.9	75.2	28.7
Toyama	61.8	62.5	63.5	64.8	67.6	28.9
Ishikawa	62.5	63.4	64.7	66.4	66.6	32.5
Fukui	68.6	69.6	70.8	71.8	73.4	36.2
Yamanashi	74.2	74.9	74.2	73.7	74.1	37.0
Nagano	66.4	67.8	68.7	69.8	71.0	29.6
Gifu	79.3	79.1	79.3	79.4	80.2	41.5
Shizuoka	68.1	68.0	68.3	68.5	69.1	32.9
Aichi	76.6	76.2	76.6	76.5	77.1	44.8
Mie	72.7	73.8	74.6	75.2	76.4	34.0
Shiga	67.6	68.4	69.2	68.7	68.4	37.0
Kyoto	64.8	65.8	67.3	67.8	69.1	38.6
Osaka	68.5	69.6	70.3	70.7	71.5	38.9
Hyogo	66.9	68.1	69.4	70.2	71.6	35.8
Nara	72.0	73.3	74.1	75.1	76.3	36.1
Wakayama	68.9	70.9	71.9	72.3	72.7	34.8
Tottori	76.7	77.3	77.7	78.3	79.0	32.7
Shimane	66.1	67.6	68.6	68.9	69.9	23.0
Okayama	66.6	67.6	68.4	68.8	69.7	31.9
Hiroshima	74.4	75.5	75.8	76.0	76.7	35.6
Yamaguchi	68.1	68.9	69.4	70.0	71.3	31.2
Tokushima	75.8	76.2	76.6	76.7	77.2	32.8
Kagawa	75.4	76.0	76.1	76.4	77.0	37.2
Ehime	74.2	75.4	76.0	76.4	77.4	31.2
Kochi	87.2	87.8	87.5	87.2	87.6	29.2
Fukuoka	75.3	76.3	76.6	77.0	77.4	39.6
Saga	60.9	62.3	63.2	63.7	65.4	31.2
Nagasaki	53.6	54.4	54.8	55.2	56.2	21.7
Kumamoto	84.5	85.3	85.9	86.2	87.8	43.4
Oita	73.1	73.8	75.1	76.3	78.1	31.4
Miyazaki	83.7	84.2	84.3	84.3	85.4	29.4
Kagoshima	83.2	83.6	84.1	84.4	85.8	30.5
Okinawa	58.4	58.0	57.6	57.6	58.5	18.6
Total	68.3	69.0	69.4	69.7	70.4	35.4

Note1: "Attachment Ratio" of earthquake insurance represents the percentage of new policyholders of fire insurance for dwelling who also concluded an earthquake insurance contract at the same time.

Note2: "Ratio of Insured Households" of earthquake insurance is calculated by dividing the number of earthquake insurance policies in force as of the end of December 2024 by the number of households as of January 1, 2025 based on the Basic Residential Registers published by the Local Administration Bureau of the Ministry of Internal Affairs and Communications.

Note3: This table shows the statistics of earthquake insurance contracts written by general insurers under the Act on Earthquake Insurance.

Note4: All the figures are preliminary.