

Trends in Attachment Ratio of Earthquake Insurance, Classified by Prefecture

Reference:
Ratio of Insured
Households

Prefecture	Fiscal Year					Calendar Year 2023 (%)
	2019 (%)	2020 (%)	2021 (%)	2022 (%)	2023 (%)	
Hokkaido	59.1	60.6	61.8	62.7	63.2	29.8
Aomori	67.0	68.6	70.1	71.3	72.3	25.1
Iwate	72.3	73.7	75.0	75.5	76.5	28.0
Miyagi	87.0	87.5	88.7	89.3	89.4	53.6
Akita	73.3	74.4	74.8	75.1	76.0	26.1
Yamagata	66.3	67.9	68.7	69.6	70.0	26.8
Fukushima	75.2	76.7	79.3	80.7	81.1	36.6
Ibaraki	64.6	66.0	66.5	66.3	66.6	32.1
Tochigi	69.7	71.4	72.7	73.3	74.0	33.9
Gumma	62.2	63.9	65.0	66.3	67.0	28.1
Saitama	63.4	64.9	65.5	65.5	65.4	33.7
Chiba	62.3	63.9	64.7	64.8	65.0	35.9
Tokyo	60.4	61.7	62.1	61.9	61.9	36.9
Kanagawa	61.9	63.1	63.6	63.5	63.6	37.3
Niigata	69.6	71.0	72.3	73.0	73.9	27.3
Toyama	60.3	61.8	62.5	63.5	64.8	27.5
Ishikawa	60.7	62.5	63.4	64.7	66.4	30.7
Fukui	66.3	68.6	69.6	70.8	71.8	35.5
Yamanashi	73.5	74.2	74.9	74.2	73.7	36.8
Nagano	64.7	66.4	67.8	68.7	69.8	28.8
Gifu	77.7	79.3	79.1	79.3	79.4	41.1
Shizuoka	66.8	68.1	68.0	68.3	68.5	32.8
Aichi	74.6	76.6	76.2	76.6	76.5	44.5
Mie	71.8	72.7	73.8	74.6	75.2	33.0
Shiga	65.7	67.6	68.4	69.2	68.7	36.2
Kyoto	63.1	64.8	65.8	67.3	67.8	37.8
Osaka	66.5	68.5	69.6	70.3	70.7	38.7
Hyogo	64.6	66.9	68.1	69.4	70.2	35.0
Nara	70.2	72.0	73.3	74.1	75.1	35.5
Wakayama	67.1	68.9	70.9	71.9	72.3	34.0
Tottori	74.5	76.7	77.3	77.7	78.3	32.1
Shimane	64.1	66.1	67.6	68.6	68.9	22.4
Okayama	64.8	66.6	67.6	68.4	68.8	31.0
Hiroshima	72.6	74.4	75.5	75.8	76.0	35.0
Yamaguchi	66.7	68.1	68.9	69.4	70.0	30.6
Tokushima	75.3	75.8	76.2	76.6	76.7	32.5
Kagawa	74.1	75.4	76.0	76.1	76.4	36.7
Ehime	72.4	74.2	75.4	76.0	76.4	30.5
Kochi	86.8	87.2	87.8	87.5	87.2	28.8
Fukuoka	73.3	75.3	76.3	76.6	77.0	39.4
Saga	58.4	60.9	62.3	63.2	63.7	30.4
Nagasaki	52.0	53.6	54.4	54.8	55.2	21.2
Kumamoto	82.3	84.5	85.3	85.9	86.2	44.1
Oita	71.5	73.1	73.8	75.1	76.3	30.6
Miyazaki	83.0	83.7	84.2	84.3	84.3	29.4
Kagoshima	81.7	83.2	83.6	84.1	84.4	30.7
Okinawa	57.6	58.4	58.0	57.6	57.6	18.2
Total	66.7	68.3	69.0	69.4	69.7	35.1

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 2023 by the number of households as of January 1, 2024 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.