

Trends in Attachment Ratio of Earthquake Insurance, Classified by Prefecture

Reference:
Ratio of Insured
Households

| Prefecture | Fiscal Year | | | | | Calendar Year 2022 (%) |
|------------|-------------|----------|----------|----------|----------|---------------------------|
| | 2018 (%) | 2019 (%) | 2020 (%) | 2021 (%) | 2022 (%) | |
| Hokkaido | 56.6 | 59.1 | 60.6 | 61.8 | 62.7 | 29.4 |
| Aomori | 65.5 | 67.0 | 68.6 | 70.1 | 71.3 | 24.6 |
| Iwate | 70.4 | 72.3 | 73.7 | 75.0 | 75.5 | 27.4 |
| Miyagi | 86.8 | 87.0 | 87.5 | 88.7 | 89.3 | 53.6 |
| Akita | 72.0 | 73.3 | 74.4 | 74.8 | 75.1 | 25.6 |
| Yamagata | 64.8 | 66.3 | 67.9 | 68.7 | 69.6 | 26.3 |
| Fukushima | 74.1 | 75.2 | 76.7 | 79.3 | 80.7 | 35.9 |
| Ibaraki | 63.8 | 64.6 | 66.0 | 66.5 | 66.3 | 32.1 |
| Tochigi | 67.6 | 69.7 | 71.4 | 72.7 | 73.3 | 33.5 |
| Gumma | 59.9 | 62.2 | 63.9 | 65.0 | 66.3 | 27.6 |
| Saitama | 62.8 | 63.4 | 64.9 | 65.5 | 65.5 | 33.9 |
| Chiba | 61.1 | 62.3 | 63.9 | 64.7 | 64.8 | 36.0 |
| Tokyo | 59.7 | 60.4 | 61.7 | 62.1 | 61.9 | 37.5 |
| Kanagawa | 61.2 | 61.9 | 63.1 | 63.6 | 63.5 | 37.4 |
| Niigata | 68.0 | 69.6 | 71.0 | 72.3 | 73.0 | 26.7 |
| Toyama | 58.6 | 60.3 | 61.8 | 62.5 | 63.5 | 27.0 |
| Ishikawa | 59.5 | 60.7 | 62.5 | 63.4 | 64.7 | 30.2 |
| Fukui | 64.5 | 66.3 | 68.6 | 69.6 | 70.8 | 35.0 |
| Yamanashi | 71.5 | 73.5 | 74.2 | 74.9 | 74.2 | 36.5 |
| Nagano | 62.1 | 64.7 | 66.4 | 67.8 | 68.7 | 28.1 |
| Gifu | 76.9 | 77.7 | 79.3 | 79.1 | 79.3 | 41.0 |
| Shizuoka | 66.1 | 66.8 | 68.1 | 68.0 | 68.3 | 32.9 |
| Aichi | 74.1 | 74.6 | 76.6 | 76.2 | 76.6 | 44.7 |
| Mie | 69.6 | 71.8 | 72.7 | 73.8 | 74.6 | 33.0 |
| Shiga | 63.2 | 65.7 | 67.6 | 68.4 | 69.2 | 35.7 |
| Kyoto | 60.5 | 63.1 | 64.8 | 65.8 | 67.3 | 37.2 |
| Osaka | 63.9 | 66.5 | 68.5 | 69.6 | 70.3 | 38.4 |
| Hyogo | 61.9 | 64.6 | 66.9 | 68.1 | 69.4 | 34.3 |
| Nara | 68.1 | 70.2 | 72.0 | 73.3 | 74.1 | 35.0 |
| Wakayama | 64.4 | 67.1 | 68.9 | 70.9 | 71.9 | 33.3 |
| Tottori | 72.6 | 74.5 | 76.7 | 77.3 | 77.7 | 31.5 |
| Shimane | 62.7 | 64.1 | 66.1 | 67.6 | 68.6 | 21.8 |
| Okayama | 62.2 | 64.8 | 66.6 | 67.6 | 68.4 | 30.3 |
| Hiroshima | 70.7 | 72.6 | 74.4 | 75.5 | 75.8 | 34.6 |
| Yamaguchi | 64.5 | 66.7 | 68.1 | 68.9 | 69.4 | 30.1 |
| Tokushima | 74.7 | 75.3 | 75.8 | 76.2 | 76.6 | 32.4 |
| Kagawa | 72.6 | 74.1 | 75.4 | 76.0 | 76.1 | 36.4 |
| Ehime | 70.5 | 72.4 | 74.2 | 75.4 | 76.0 | 29.9 |
| Kochi | 86.2 | 86.8 | 87.2 | 87.8 | 87.5 | 28.5 |
| Fukuoka | 71.5 | 73.3 | 75.3 | 76.3 | 76.6 | 39.1 |
| Saga | 55.7 | 58.4 | 60.9 | 62.3 | 63.2 | 29.7 |
| Nagasaki | 50.1 | 52.0 | 53.6 | 54.4 | 54.8 | 20.9 |
| Kumamoto | 80.0 | 82.3 | 84.5 | 85.3 | 85.9 | 44.2 |
| Oita | 69.7 | 71.5 | 73.1 | 73.8 | 75.1 | 29.9 |
| Miyazaki | 81.4 | 83.0 | 83.7 | 84.2 | 84.3 | 29.4 |
| Kagoshima | 80.3 | 81.7 | 83.2 | 83.6 | 84.1 | 30.6 |
| Okinawa | 56.6 | 57.6 | 58.4 | 58.0 | 57.6 | 17.9 |
| Total | 65.2 | 66.7 | 68.3 | 69.0 | 69.4 | 35.0 |

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 2022 by the number of households as of January 1, 2023 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.