

第2部 自動車保険

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I. 自動車保険商品の概要

損保料率機構が算出している自動車保険の参考純率は、補償する内容に応じて、「対人賠償責任保険」、「対物賠償責任保険」、「自損事故保険」、「無保険車傷害保険」、「搭乗者傷害保険」、「車両保険」の6種類に分類されます。

また、当機構では上記の種類自動車保険について、標準約款を作成しています。

以下では、「人身傷害保険」を含めた自動車保険の一般的な補償内容を説明していますが、個々の契約の補償内容は各保険会社が販売している保険の内容や契約者の方が選択される内容によって異なります。

1. 対人賠償責任保険

自動車事故で他人を死傷させたことによって、損害賠償責任を負った場合に保険金が支払われます。

保険金は、被保険者が負担する法律上の損害賠償責任の額のうち、自賠責保険から支払われる額を超える部分が支払の対象となるため、自賠責保険の「上積み保険」として機能しています。

2. 対物賠償責任保険

自動車事故で他人の車や建物などの財物を壊したことによって、損害賠償責任を負った場合に保険金が支払われます。

保険金は、被保険者が負担する法律上の損害賠償責任の額が支払われます。

3. 自損事故保険

自動車事故で自身や被保険自動車の搭乗者が死傷し、かつ、自賠法に基づく損害賠償請求権が発生しない場合に保険金が支払われます。

ここでいう「搭乗者」とは、被保険自動車に正常な状態で搭乗している者をいい、トランク内にいる者等は含みません（以下同様）。

保険金支払の対象となるのは、具体的には、自動車を運転中に電柱に激突した、崖から転落した等の自損事故によって被保険者が死傷した場合です。

この「自損事故」には、居眠り運転中にセンターラインをオーバーして対向車と衝突して負傷した場合のように、相手自動車に過失が全くなく、自動車損害賠償保障法に基づく損害賠償

請求権が発生しない場合も含まれます。

保険金は、あらかじめ定められた金額が支払われます。

4. 無保険車傷害保険

自動車事故で被保険者が死傷したが（死亡した場合または後遺障害が生じた場合に限りま
す。）、相手自動車が保険を契約していない場合や、ひき逃げ等により、十分な補償が受けられ
ない場合に、保険金が支払われます。

「相手自動車が保険を契約していない場合」とは、具体的には相手自動車が対人賠償責任保
険を付保していない場合、付保しているが免責のため保険金が支払われない場合、または、付
保しているがその保険金額が被保険自動車の無保険車傷害保険の保険金額よりも低い場合をい
います。

保険金は、相手方の法律上の損害賠償責任の額のうち、自賠責保険や対人賠償責任保険等か
ら支払われる額を超える額が支払の対象となります。

5. 搭乗者傷害保険

自動車事故で被保険自動車の搭乗者が死傷した場合に、保険金が支払われます。

保険金は、あらかじめ契約者が設定した金額に応じた額が支払われます。

6. 人身傷害保険

自動車事故で自身や家族または被保険自動車の搭乗者が死傷した場合に、保険金が支払われ
ます。

保険金は、事故の相手方との過失割合にかかわらず、実際に生じた損害の額が支払われます
（損害の額は、保険約款に定められた基準により算定されます。）。

7. 車両保険

自身の車が偶然な事故によって壊れた場合や盗まれた場合に、保険金が支払われます（二輪
自動車および原動機付自転車の盗難を除く。）。

「偶然な事故」とは、物の飛来、物の落下、火災、台風、洪水、高潮等による事故を含みま
す。

保険金は、全損の場合は事故時点における車の価値（保険価額）と同じ額が支払われます（一
般的な契約では車両価額協定保険特約が自動付帯されるため、契約時に契約者と保険会社との
間で定めた車の価値を基に保険金が支払われます。）。分損の場合は事故発生直前の状態に修理
するために必要な額が支払われます。

「全損」とは、車を修理するために必要な額が保険価額以上となる場合や、修理することができない場合、盗まれて発見できなかった場合をいいます。

「分損」とは、車を修理するために必要な額が保険価額未満となる場合をいいます。

II. 自動車保険統計

本編は、自動車保険契約のうち以下の補償種目にかかる数値を集計したものです（「保険料」は積立型商品の積立保険料部分を含みません。）。

- (1) 対人賠償責任保険：自動車事故で他人を死傷させたことによって発生する損害賠償責任を負った場合に保険金が支払われるもの（本編の統計表で「対人賠償責任保険」として表示された数値には、「自損事故保険」および「無保険車傷害保険」の数値を含みます。）
- (2) 対物賠償責任保険：自動車事故で他人の財物に損傷を与えたことによって発生する損害賠償責任を負った場合に保険金が支払われるもの
- (3) 搭乗者傷害保険：自動車事故で自分の車の搭乗者が死傷した場合に、あらかじめ設定した金額に応じて保険金が支払われるもの
- (4) 人身傷害保険：自動車事故で自身や家族または自分の車の搭乗者が死傷した場合に、事故の相手方との過失割合にかかわらず、実際に生じた損害の額が保険金として支払われるもの（損害の額は、保険約款に定められた基準により算定されます。）
- (5) 車両保険：衝突、接触、墜落等の偶然な事故によって自動車に損害が生じた場合に保険金が支払われるもの

VOLUNTARY AUTOMOBILE INSURANCE STATISTICS

This section provides the statistics of voluntary automobile insurance for the following types of coverage (“Premiums Written” does not include the refund portion of the premiums for the savings-type products).

- (1) Bodily Injury Liability Coverage: covering legal liability arising from killing or injuring others in an automobile accident (in the statistical tables of this section, figures for “Bodily Injury Liability Coverage” include those for “Self-incurred personal accident coverage” and “Protection against uninsured automobile”).
- (2) Property Damage Liability Coverage: covering legal liability arising from damaging the property of others in an automobile accident.
- (3) Passengers’ Personal Accident Coverage: paying the predetermined amount when a passenger in the insured automobile dies or gets injured in an automobile accident.
- (4) Bodily Injury Indemnity Coverage: paying the amount of actual damage when the insured person, his/her family member or a passenger in the insured automobile dies or gets injured in an automobile accident, irrespective of the degree of negligence of the insured person and the other party in the accident (the amount of damage is calculated in accordance with the criteria set forth in the insurance policy conditions).
- (5) Physical Damage Coverage: covering losses to the insured automobile due to an accident, such as collision or falling.

第1表 自動車保険 総括表

Table 1 Summary of Voluntary Automobile Insurance

| 年 度 Fiscal Year | 新 契 約 New Contracts | | 支 払 Claims | |
|--------------------|---------------------------|---|----------------------|--|
| | 台 数 No. of Automobiles | 保 険 料 Premiums Written 千円 Thousand Yen | 件 数 No. of Claims | 保 険 金 Claims Paid 千円 Thousand Yen |
| 平成26 2014 | 60,216,389 | 3,541,873,497 | 5,611,738 | 1,787,322,493 |
| 平成27 2015 | 62,769,804 | 3,922,282,765 | 5,596,362 | 1,906,769,455 |
| 平成28 2016 | 61,708,915 | 3,706,813,736 | 5,424,019 | 1,880,296,842 |
| 平成29 2017 | 66,601,070 | 3,925,683,344 | 5,409,076 | 1,909,806,734 |
| 平成30 2018 | 66,774,497 | 3,872,557,197 | 5,466,022 | 1,995,520,817 |

- (注) 1. 2015（平成27）年度から「人身傷害保険」を含む。
2. 自動車運転者損害賠償責任保険（ドライバー保険）契約（説明は第3表の（注）2.を参照）、販売用・修理工場等受託車、特殊な用途・使用方法の自動車の保険契約および特殊な契約条件による保険契約を除く。

| 年 度 Fiscal Year | 補 償 種 目 Type of Coverage | 新契約台数 No. of Automobiles | 支 払 Claims | |
|--------------------|--|-----------------------------|----------------------|----------------------|
| | | | 件 数 No. of Claims | 保 險 金 Claims Paid |
| 平成26 2014 | 対 人 賠 償 Bodily Injury Liability | 60,073,858 | 469,690 | 千円 371,730,128 |
| | 対 物 賠 償 Property Damage Liability | 59,983,666 | 2,367,644 | 690,682,815 |
| | 搭 乗 者 傷 害 Passengers' Personal Accident | 27,321,138 | 409,878 | 62,664,015 |
| | 車 両 Physical Damage | 33,194,848 | 2,364,526 | 662,245,535 |
| 平成27 2015 | 対 人 賠 償 Bodily Injury Liability | 62,622,215 | 453,543 | 377,255,248 |
| | 対 物 賠 償 Property Damage Liability | 62,538,285 | 2,302,306 | 686,540,394 |
| | 搭 乗 者 傷 害 Passengers' Personal Accident | 23,857,725 | 339,078 | 52,327,794 |
| | 人 身 傷 害 Bodily Injury Indemnity | 56,399,365 | 292,640 | 156,590,345 |
| | 車 両 Physical Damage | 35,326,551 | 2,208,795 | 634,055,674 |
| 平成28 2016 | 対 人 賠 償 Bodily Injury Liability | 61,563,180 | 432,880 | 363,648,505 |
| | 対 物 賠 償 Property Damage Liability | 61,485,722 | 2,274,438 | 687,057,710 |
| | 搭 乗 者 傷 害 Passengers' Personal Accident | 23,123,216 | 305,002 | 45,726,186 |
| | 人 身 傷 害 Bodily Injury Indemnity | 55,725,665 | 285,022 | 158,624,616 |
| | 車 両 Physical Damage | 34,771,990 | 2,126,677 | 625,239,825 |
| 平成29 2017 | 対 人 賠 償 Bodily Injury Liability | 66,443,202 | 417,429 | 365,644,068 |
| | 対 物 賠 償 Property Damage Liability | 66,374,672 | 2,255,357 | 690,947,954 |
| | 搭 乗 者 傷 害 Passengers' Personal Accident | 23,083,887 | 282,701 | 41,495,112 |
| | 人 身 傷 害 Bodily Injury Indemnity | 60,721,795 | 297,223 | 157,578,588 |
| | 車 両 Physical Damage | 38,269,549 | 2,156,366 | 654,141,012 |
| 平成30 2018 | 対 人 賠 償 Bodily Injury Liability | 66,611,609 | 398,749 | 356,225,552 |
| | 対 物 賠 償 Property Damage Liability | 66,552,084 | 2,216,806 | 692,719,018 |
| | 搭 乗 者 傷 害 Passengers' Personal Accident | 22,500,260 | 263,481 | 37,921,016 |
| | 人 身 傷 害 Bodily Injury Indemnity | 61,176,039 | 315,169 | 152,273,588 |
| | 車 両 Physical Damage | 39,013,698 | 2,271,817 | 756,381,643 |

Note 1. Figures for fiscal 2015 and after include "Bodily Injury Indemnity Coverage".

2. Figures of the contracts of non-owner liability insurance, cf. Note 2 for Table 3, those for non-owned automobiles used in the automobile business of selling, repairing, etc. and special purpose automobiles, and those under special conditions are excluded.

第2表 自動車保険 都道府県別統計表 <2018（平成30）年度>

Table 2 Voluntary Automobile Insurance, Classified by Prefecture <Fiscal 2018>

| 都道府県別 Prefecture | 新 契 約 New Contracts | | 支 払 Claims | |
|---------------------|---------------------------|---------------------------|----------------------|----------------------|
| | 台 数 No. of Automobiles | 保 険 料 Premiums Written | 件 数 No. of Claims | 保 険 金 Claims Paid |
| | | 千円 Thousand Yen | | 千円 Thousand Yen |
| 北海道 Hokkaido | 2,959,108 | 184,793,862 | 251,344 | 89,320,090 |
| 青森 Aomori | 773,371 | 43,148,614 | 52,710 | 17,122,295 |
| 岩手 Iwate | 725,644 | 39,330,878 | 47,698 | 15,010,343 |
| 宮城 Miyagi | 1,362,163 | 80,000,269 | 104,908 | 35,930,574 |
| 秋田 Akita | 541,903 | 29,301,781 | 37,097 | 11,439,966 |
| 山形 Yamagata | 670,506 | 37,500,725 | 50,707 | 15,568,832 |
| 福島 Fukushima | 1,231,256 | 71,638,065 | 93,256 | 30,128,721 |
| 茨城 Ibaraki | 2,137,468 | 123,007,024 | 162,058 | 59,019,475 |
| 栃木 Tochigi | 1,362,286 | 76,566,464 | 103,640 | 37,982,911 |
| 群馬 Gumma | 1,417,676 | 82,041,615 | 118,477 | 40,949,402 |
| 埼玉 Saitama | 3,485,385 | 204,385,031 | 269,013 | 101,243,328 |
| 千葉 Chiba | 3,112,800 | 188,265,441 | 259,153 | 100,073,682 |
| 東京 Tokyo | 3,986,011 | 245,141,481 | 313,000 | 123,795,074 |
| 神奈川 Kanagawa | 3,538,372 | 208,395,327 | 281,032 | 106,904,826 |
| 新潟 Niigata | 1,427,654 | 72,620,157 | 103,105 | 29,545,068 |
| 富山 Toyama | 722,767 | 39,949,827 | 58,103 | 18,265,868 |
| 石川 Ishikawa | 726,847 | 38,965,416 | 59,571 | 17,917,205 |
| 福井 Fukui | 540,716 | 30,060,846 | 47,433 | 14,935,984 |
| 山梨 Yamanashi | 528,253 | 28,419,016 | 39,415 | 13,498,242 |
| 長野 Nagano | 1,392,710 | 72,452,180 | 94,581 | 28,706,719 |
| 岐阜 Gifu | 1,403,332 | 88,280,034 | 135,732 | 48,844,484 |
| 静岡 Shizuoka | 2,406,665 | 134,384,635 | 195,246 | 67,730,402 |
| 愛知 Aichi | 4,644,354 | 297,249,093 | 424,571 | 151,701,688 |
| 三重 Mie | 1,288,786 | 75,130,474 | 109,609 | 41,805,692 |

- (注) 1. 自動車運転者損害賠償責任保険（ドライバー保険）契約（説明は第3表の（注）2.を参照）、販売用・修理工場等受託車、特殊な用途・使用方法の自動車の保険契約および特殊な契約条件による保険契約を除く。
2. 「合計」には、都道府県不明分を含む。

| 都道府県別 Prefecture | 新 契 約 New Contracts | | 支 払 Claims | |
|---------------------|---------------------------|---------------------------|----------------------|----------------------|
| | 台 数 No. of Automobiles | 保 険 料 Premiums Written | 件 数 No. of Claims | 保 険 金 Claims Paid |
| | | 千円 Thousand Yen | | 千円 Thousand Yen |
| 滋 賀 Shiga | 839,798 | 46,275,014 | 68,528 | 24,324,035 |
| 京 都 Kyoto | 1,176,480 | 69,114,702 | 102,824 | 39,243,823 |
| 大 阪 Osaka | 3,424,182 | 220,167,786 | 341,266 | 161,132,746 |
| 兵 庫 Hyogo | 2,596,970 | 152,583,392 | 217,473 | 91,796,684 |
| 奈 良 Nara | 713,155 | 40,661,752 | 58,563 | 21,836,157 |
| 和 歌 山 Wakayama | 627,897 | 32,365,449 | 50,464 | 20,612,635 |
| 鳥 取 Tottori | 343,510 | 19,644,985 | 26,327 | 7,836,839 |
| 島 根 Shimane | 353,915 | 18,728,794 | 24,140 | 6,910,591 |
| 岡 山 Okayama | 1,282,319 | 71,325,617 | 112,653 | 47,871,089 |
| 広 島 Hiroshima | 1,603,987 | 89,617,440 | 133,307 | 52,848,303 |
| 山 口 Yamaguchi | 859,997 | 48,215,763 | 66,476 | 22,034,430 |
| 徳 島 Tokushima | 490,303 | 25,424,769 | 39,812 | 13,309,861 |
| 香 川 Kagawa | 664,034 | 35,210,841 | 54,220 | 18,457,963 |
| 愛 媛 Ehime | 806,735 | 41,695,206 | 60,889 | 21,436,596 |
| 高 知 Kochi | 370,899 | 19,176,150 | 23,629 | 7,717,119 |
| 福 岡 Fukuoka | 2,855,811 | 170,198,120 | 262,629 | 92,888,955 |
| 佐 賀 Saga | 501,555 | 27,747,198 | 40,271 | 14,199,214 |
| 長 崎 Nagasaki | 714,432 | 37,239,916 | 49,082 | 15,627,433 |
| 熊 本 Kumamoto | 1,057,227 | 60,543,577 | 85,269 | 26,512,302 |
| 大 分 Oita | 689,634 | 37,516,057 | 49,992 | 15,896,211 |
| 宮 崎 Miyazaki | 630,507 | 33,894,408 | 44,099 | 13,197,749 |
| 鹿 児 島 Kagoshima | 931,457 | 47,996,029 | 56,379 | 16,825,156 |
| 沖 縄 Okinawa | 727,328 | 30,942,586 | 54,825 | 13,803,681 |
| 合 計 Total | 66,774,497 | 3,872,557,230 | 5,466,022 | 1,995,520,877 |

Note 1. Figures of contracts of non-owner liability insurance, cf. Note 2 for Table 3, those for non-owned automobiles used in the automobile business of selling, repairing, etc. and special purpose automobiles, and those under special conditions are excluded.

2. Figures in "Total" include those of contracts or claims whose prefectures are unidentified.

第3表 自動車保険 用途・車種別統計表 <2018 (平成30) 年度>

Table 3 Voluntary Automobile Insurance, Classified by Use and Type of Automobile <Fiscal 2018>

| 用途・車種別 Use and Type of Automobile | | 補償種目合計 Total | | | | |
|--------------------------------------|---|--------------------------|-------------------------|---------------------|--------------------|---------------|
| | | 新契約 New Contracts | | 支払 Claims | | |
| | | 台数 No. of Automobiles | 保険料 Premiums Written | 件数 No. of Claims | 保険金 Claims Paid | |
| | | | 千円 Thousand Yen | | 千円 Thousand Yen | |
| 1 | 自家用乗用車 Private Passenger Automobile | 普通 Standard-size | 16,719,942 | 1,224,983,617 | 1,560,275 | 613,316,833 |
| 2 | | 小型 Small-size | 16,395,039 | 947,646,597 | 1,425,272 | 469,704,541 |
| 3 | 営業用乗用車 Commercial Passenger Automobile | | 186,518 | 22,011,105 | 29,957 | 13,925,778 |
| 4 | 軽四輪自動車 Light Four-wheeled Automobile | 乗用 Passenger | 18,577,673 | 897,155,427 | 1,436,221 | 471,124,822 |
| 5 | | 貨物 Freight | 4,962,314 | 204,531,270 | 291,479 | 101,345,903 |
| 6 | 自家用貨物車 Private Freight Automobile | 普通 Standard-size | 1,100,279 | 88,844,132 | 99,806 | 46,980,290 |
| 7 | | 小型 Small-size | 2,445,374 | 157,086,971 | 240,935 | 85,945,241 |
| 8 | 営業用貨物車 Commercial Freight Automobile | 普通 Standard-size | 884,167 | 121,870,018 | 107,174 | 73,398,520 |
| 9 | | 小型 Small-size | 58,796 | 4,057,828 | 5,593 | 2,543,284 |
| 10 | バス Bus | 自家用 Private Use | 86,676 | 4,742,306 | 9,353 | 2,869,284 |
| 11 | | 営業用 Commercial Use | 113,485 | 10,815,424 | 15,828 | 7,768,232 |
| 12 | 二輪車 Two-wheeled Automobile | | 1,765,953 | 49,593,930 | 49,341 | 25,821,952 |
| 13 | 原動機付自転車 Moped | | 1,056,173 | 16,559,557 | 38,356 | 11,840,084 |
| 14 | ダンプカー Dump Truck | | 449,814 | 39,462,340 | 35,738 | 21,912,753 |
| 15 | 特種用途自動車 Specific Purpose Automobile | | 297,344 | 12,834,976 | 17,958 | 7,123,712 |
| 16 | 工作車 Workshop Automobile | | 596,158 | 21,360,714 | 22,476 | 12,801,088 |
| 17 | 小計 Subtotal | | 65,695,705 | 3,823,556,212 | 5,385,762 | 1,968,422,317 |
| 18 | レンタカー Rent-a-car | | 1,078,792 | 49,000,985 | 80,260 | 27,098,500 |
| 19 | 合計 Total | | 66,774,497 | 3,872,557,197 | 5,466,022 | 1,995,520,817 |
| 20 | 運転者賠償 Non-Owner Liability Insurance | | 21,660 | 420,505 | 812 | 412,037 |
| 21 | 販売用・修理工場等受託車 Non-Owned Automobile Used in the Automobile Business of Selling, Repairing, etc. | | 0 | 22,100,650 | 57,896 | 13,460,107 |
| 22 | その他 Others | | 1,403,390 | 11,039,312 | 15,916 | 5,223,888 |
| 23 | 総合計 Grand Total | | 68,199,547 | 3,906,117,664 | 5,540,646 | 2,014,616,849 |

(注) 1. 特殊な用途・使用法の自動車の保険契約および特殊な契約条件による保険契約は、用途・車種を問わず「その他」欄に一括して集計した。
 2. 「運転者賠償」は、自動車運転者損害賠償責任保険（ドライバー保険）契約（記名被保険者が他人の自動車を運転中の賠償危険を補償する保険契約）を指す。

| 对人賠償 Bodily Injury Liability | | | 对物賠償 Property Damage Liability | | | |
|---------------------------------|----------------------|----------------------|-----------------------------------|----------------------|----------------------|----|
| 新契約台数 No. of Automobiles | 支 払 Claims | | 新契約台数 No. of Automobiles | 支 払 Claims | | |
| | 件 数 No. of Claims | 保 険 金 Claims Paid | | 件 数 No. of Claims | 保 険 金 Claims Paid | |
| | | 千円 Thousand Yen | | | 千円 Thousand Yen | |
| 16,699,371 | 91,864 | 79,395,582 | 16,691,812 | 522,470 | 163,873,229 | 1 |
| 16,375,963 | 100,685 | 86,418,359 | 16,366,428 | 566,303 | 165,059,158 | 2 |
| 170,364 | 9,369 | 8,347,956 | 180,958 | 16,161 | 4,313,166 | 3 |
| 18,563,511 | 103,566 | 84,258,536 | 18,552,385 | 579,015 | 169,115,457 | 4 |
| 4,958,170 | 27,042 | 24,508,176 | 4,940,806 | 145,127 | 44,350,119 | 5 |
| 1,098,174 | 6,932 | 8,800,058 | 1,094,748 | 60,918 | 24,213,869 | 6 |
| 2,444,107 | 20,133 | 19,139,956 | 2,439,522 | 103,704 | 35,636,030 | 7 |
| 850,610 | 11,529 | 17,913,070 | 857,750 | 76,403 | 39,477,985 | 8 |
| 57,078 | 772 | 741,963 | 57,783 | 3,245 | 1,175,374 | 9 |
| 86,520 | 473 | 371,240 | 85,889 | 3,415 | 985,300 | 10 |
| 113,408 | 2,220 | 2,278,856 | 112,889 | 7,108 | 2,206,641 | 11 |
| 1,746,997 | 6,586 | 6,507,544 | 1,753,417 | 17,237 | 4,490,885 | 12 |
| 1,051,238 | 5,195 | 3,918,709 | 1,047,078 | 18,725 | 3,110,058 | 13 |
| 447,916 | 3,250 | 4,603,881 | 446,297 | 22,868 | 11,217,210 | 14 |
| 295,014 | 1,075 | 1,081,770 | 294,551 | 8,929 | 2,823,943 | 15 |
| 577,948 | 895 | 1,898,811 | 554,448 | 18,042 | 7,345,626 | 16 |
| 65,536,389 | 391,586 | 350,184,467 | 65,476,761 | 2,169,670 | 679,394,050 | 17 |
| 1,075,220 | 7,163 | 6,041,085 | 1,075,323 | 47,136 | 13,324,968 | 18 |
| 66,611,609 | 398,749 | 356,225,552 | 66,552,084 | 2,216,806 | 692,719,018 | 19 |
| 21,626 | 140 | 176,923 | 21,242 | 524 | 166,393 | 20 |
| 0 | 999 | 912,646 | 0 | 6,014 | 1,908,733 | 21 |
| 1,396,624 | 1,347 | 992,817 | 1,350,781 | 5,949 | 1,788,368 | 22 |
| 68,029,859 | 401,235 | 358,307,938 | 67,924,107 | 2,229,293 | 696,582,512 | 23 |

Note 1. Figures of contracts for special purpose automobiles and those under special conditions are all included in "Others," regardless of use and type of automobile.

2. "Non-Owner Liability Insurance" provides coverage for liability of the named insured while driving an automobile owned by another person.

第3表 自動車保険 用途・車種別統計表 <2018 (平成30) 年度> (続き)

Table 3 Voluntary Automobile Insurance, Classified by Use and Type of Automobile

| 用途・車種別 Use and Type of Automobile | | 搭乗者傷害 Passengers' Personal Accident | | |
|---|-----------------------|--|---------------------|--------------------|
| | | 新契約台数 No. of Automobiles | 支払 Claims | |
| | | | 件数 No. of Claims | 保険金 Claims Paid |
| 1 自家用乗用車 Private Passenger Automobile | 普通 Standard-size | 5,991,792 | 66,220 | 8,516,440 |
| | 小型 Small-size | 5,531,617 | 66,124 | 8,450,521 |
| 3 営業用乗用車 Commercial Passenger Automobile | | 26,741 | 934 | 188,480 |
| 4 軽四輪自動車 Light Four-wheeled Automobile | 乗用 Passenger | 5,745,422 | 79,483 | 10,095,556 |
| | 貨物 Freight | 1,529,598 | 11,460 | 1,991,083 |
| 6 自家用貨物車 Private Freight Automobile | 普通 Standard-size | 363,198 | 1,664 | 298,930 |
| | 小型 Small-size | 804,505 | 7,082 | 1,168,516 |
| 8 営業用貨物車 Commercial Freight Automobile | 普通 Standard-size | 143,744 | 585 | 192,002 |
| | 小型 Small-size | 11,957 | 73 | 17,682 |
| 10 バス Bus | 自家用 Private Use | 42,915 | 642 | 70,548 |
| | 営業用 Commercial Use | 30,316 | 401 | 139,870 |
| 12 二輪車 Two-wheeled Automobile | | 1,045,747 | 16,613 | 4,083,100 |
| 13 原動機付自転車 Moped | | 488,059 | 10,031 | 2,096,389 |
| 14 ダンプカー Dump Truck | | 161,381 | 724 | 193,565 |
| 15 特種用途自動車 Specific Purpose Automobile | | 92,099 | 430 | 107,050 |
| 16 工作車 Workshop Automobile | | 179,515 | 89 | 65,621 |
| 17 小計 Subtotal | | 22,188,606 | 262,555 | 37,675,353 |
| 18 レンタカー Rent-a-car | | 311,654 | 926 | 245,663 |
| 19 合計 Total | | 22,500,260 | 263,481 | 37,921,016 |
| 20 運転者賠償 Non-Owner Liability Insurance | | 13,876 | 125 | 59,801 |
| 21 販売用・修理工場等受託車 Non-Owned Automobile Used in the Automobile Business of Selling, Repairing, etc. | | 0 | 168 | 51,471 |
| 22 その他 Others | | 298,739 | 292 | 76,338 |
| 23 総合計 Grand Total | | 22,812,875 | 264,066 | 38,108,626 |

(注) 1. 特殊な用途・使用方法の自動車の保険契約および特殊な契約条件による保険契約は、用途・車種を問わず「その他」欄に一括して集計した。

2. 「運転者賠償」は、自動車運転者損害賠償責任保険（ドライバー保険）契約（記名被保険者が他人の自動車を運転中の賠償危険を補償する保険契約）を指す。

<Fiscal 2018> (Continued)

| 人身傷害 Bodily Injury Indemnity | | | 車 両 Physical Damage | | | |
|---------------------------------|----------------------|----------------------|-----------------------------|----------------------|----------------------|----|
| 新契約台数 No. of Automobiles | 支 払 Claims | | 新契約台数 No. of Automobiles | 支 払 Claims | | |
| | 件 数 No. of Claims | 保 険 金 Claims Paid | | 件 数 No. of Claims | 保 険 金 Claims Paid | |
| | | 千円 Thousand Yen | | | 千円 Thousand Yen | |
| 16,429,618 | 77,760 | 32,437,826 | 12,414,526 | 801,961 | 329,093,756 | 1 |
| 15,983,794 | 81,919 | 36,365,458 | 10,583,341 | 610,241 | 173,411,045 | 2 |
| 47,667 | 461 | 221,314 | 25,091 | 3,032 | 854,862 | 3 |
| 18,157,546 | 112,567 | 47,454,588 | 11,284,989 | 561,590 | 160,200,685 | 4 |
| 4,397,468 | 16,394 | 11,812,846 | 1,676,028 | 91,456 | 18,683,679 | 5 |
| 950,792 | 2,259 | 1,836,664 | 479,018 | 28,033 | 11,830,769 | 6 |
| 2,161,822 | 8,223 | 4,984,648 | 1,226,556 | 101,793 | 25,016,091 | 7 |
| 376,727 | 823 | 1,186,710 | 262,851 | 17,834 | 14,628,753 | 8 |
| 32,935 | 99 | 162,686 | 16,420 | 1,404 | 445,579 | 9 |
| 72,098 | 132 | 85,421 | 54,651 | 4,691 | 1,356,775 | 10 |
| 48,502 | 88 | 46,882 | 50,564 | 6,011 | 3,095,983 | 11 |
| 562,739 | 7,578 | 9,864,199 | 61,517 | 1,327 | 876,224 | 12 |
| 238,758 | 3,134 | 2,574,277 | 24,959 | 1,271 | 140,651 | 13 |
| 388,944 | 983 | 1,326,218 | 150,018 | 7,913 | 4,571,879 | 14 |
| 211,780 | 524 | 298,554 | 130,715 | 7,000 | 2,812,395 | 15 |
| 344,450 | 172 | 415,136 | 108,353 | 3,278 | 3,075,894 | 16 |
| 60,405,640 | 313,116 | 151,073,427 | 38,549,597 | 2,248,835 | 750,095,020 | 17 |
| 770,399 | 2,053 | 1,200,161 | 464,101 | 22,982 | 6,286,623 | 18 |
| 61,176,039 | 315,169 | 152,273,588 | 39,013,698 | 2,271,817 | 756,381,643 | 19 |
| 4,742 | 23 | 8,920 | 0 | 0 | 0 | 20 |
| 0 | 0 | 0 | 0 | 50,715 | 10,587,257 | 21 |
| 121,125 | 109 | 95,779 | 338,620 | 8,219 | 2,270,586 | 22 |
| 61,301,906 | 315,301 | 152,378,287 | 39,352,318 | 2,330,751 | 769,239,486 | 23 |

Note 1. Figures of contracts for special purpose automobiles and those under special conditions are all included in "Others," regardless of use and type of automobile.

2. "Non-Owner Liability Insurance" provides coverage for liability of the named insured while driving an automobile owned by another person.

[自動車保険]

第4表 自動車保険 対人賠償責任保険 保険金額別契約構成表 <2018(平成30)年度>

Table 4 Bodily Injury Liability Coverage under Voluntary Automobile Insurance, Classified by Insured Amount

| | 用途・車種別 Use and Type of Automobile | | 2,000万円まで Up to 20 million yen | | 2,000万円超 5,000万円まで Up to 50 million yen | | 5,000万円超 1億円まで Up to 100 million yen | |
|----|--|-----------------------|-----------------------------------|---------------------------|---|---------------------------|--|---------------------------|
| | | | 新契約台数 No. of Automobiles | 構成比 Component Ratio | 新契約台数 No. of Automobiles | 構成比 Component Ratio | 新契約台数 No. of Automobiles | 構成比 Component Ratio |
| | | | | % | | % | | % |
| 1 | 自家用乗用車 Private Passenger Automobile | 普通 Standard-size | 13,912 | 0.1 | 3,986 | 0.0 | 6,010 | 0.0 |
| 2 | | 小型 Small-size | 16,272 | 0.1 | 5,042 | 0.0 | 11,546 | 0.1 |
| 3 | 営業用乗用車 Commercial Passenger Automobile | | 211 | 0.1 | 161 | 0.1 | 23,608 | 13.9 |
| 4 | 軽四輪自動車 Light Four-wheeled Automobile | 乗用 Passenger | 7,730 | 0.0 | 7,312 | 0.0 | 7,077 | 0.0 |
| 5 | | 貨物 Freight | 11,052 | 0.2 | 8,258 | 0.2 | 10,595 | 0.2 |
| 6 | 自家用貨物車 Private Freight Automobile | 普通 Standard-size | 3,228 | 0.3 | 1,413 | 0.1 | 2,390 | 0.2 |
| 7 | | 小型 Small-size | 12,735 | 0.5 | 3,402 | 0.1 | 5,760 | 0.2 |
| 8 | 営業用貨物車 Commercial Freight Automobile | 普通 Standard-size | 2,060 | 0.2 | 1,340 | 0.2 | 5,256 | 0.6 |
| 9 | | 小型 Small-size | 91 | 0.2 | 97 | 0.2 | 342 | 0.6 |
| 10 | バス Bus | 自家用 Private Use | 982 | 1.1 | 158 | 0.2 | 197 | 0.2 |
| 11 | | 営業用 Commercial Use | 510 | 0.4 | 1,034 | 0.9 | 719 | 0.6 |
| 12 | 二輪車 Two-wheeled Automobile | | 13,082 | 0.7 | 1,990 | 0.1 | 1,477 | 0.1 |
| 13 | 原動機付自転車 Moped | | 11,939 | 1.1 | 6,773 | 0.6 | 4,038 | 0.4 |
| 14 | ダンプカー Dump Truck | | 838 | 0.2 | 781 | 0.2 | 1,135 | 0.3 |
| 15 | 特種用途自動車 Specific Purpose Automobile | | 24,945 | 8.5 | 3,138 | 1.1 | 1,652 | 0.6 |
| 16 | 工作車 Workshop Automobile | | 7,262 | 1.3 | 8,143 | 1.4 | 8,817 | 1.5 |
| 17 | 小計 Subtotal | | 126,849 | 0.2 | 53,028 | 0.1 | 90,619 | 0.1 |
| 18 | レンタカー Rent-a-car | | 765 | 0.1 | 468 | 0.0 | 5,232 | 0.5 |
| 19 | 合計 Total | | 127,614 | 0.2 | 53,496 | 0.1 | 95,851 | 0.1 |

- (注) 1. 自動車運転者損害賠償責任保険(ドライバー保険)契約(説明は第3表の(注)2.を参照)、販売用・修理工場等受託車、特殊な用途・使用方法の自動車の保険契約および特殊な契約条件による保険契約を除く。
2. 保険金額合計には、保険金額不明分を含む。

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| 1 億円超 Over 100 million yen | | 無 制 限 Unlimited | | 合 計 Total | | |
|--------------------------------|---------------------------|--------------------------------|---------------------------|--------------------------------|---------------------------|----|
| 新契約台数 No. of Automobiles | 構成比 Component Ratio | 新契約台数 No. of Automobiles | 構成比 Component Ratio | 新契約台数 No. of Automobiles | 構成比 Component Ratio | |
| | % | | % | | % | |
| 100 | 0.0 | 16,675,363 | 99.9 | 16,699,371 | 100.0 | 1 |
| 222 | 0.0 | 16,342,881 | 99.8 | 16,375,963 | 100.0 | 2 |
| 534 | 0.3 | 145,850 | 85.6 | 170,364 | 100.0 | 3 |
| 104 | 0.0 | 18,541,288 | 99.9 | 18,563,511 | 100.0 | 4 |
| 103 | 0.0 | 4,928,162 | 99.4 | 4,958,170 | 100.0 | 5 |
| 21 | 0.0 | 1,091,122 | 99.4 | 1,098,174 | 100.0 | 6 |
| 117 | 0.0 | 2,422,093 | 99.1 | 2,444,107 | 100.0 | 7 |
| 446 | 0.1 | 841,508 | 98.9 | 850,610 | 100.0 | 8 |
| 47 | 0.1 | 56,501 | 99.0 | 57,078 | 100.0 | 9 |
| 5 | 0.0 | 85,178 | 98.4 | 86,520 | 100.0 | 10 |
| 0 | 0.0 | 111,145 | 98.0 | 113,408 | 100.0 | 11 |
| 63 | 0.0 | 1,730,385 | 99.0 | 1,746,997 | 100.0 | 12 |
| 66 | 0.0 | 1,028,422 | 97.8 | 1,051,238 | 100.0 | 13 |
| 12 | 0.0 | 445,150 | 99.4 | 447,916 | 100.0 | 14 |
| 6 | 0.0 | 265,273 | 89.9 | 295,014 | 100.0 | 15 |
| 411 | 0.1 | 553,315 | 95.7 | 577,948 | 100.0 | 16 |
| 2,257 | 0.0 | 65,263,636 | 99.6 | 65,536,389 | 100.0 | 17 |
| 26 | 0.0 | 1,068,729 | 99.4 | 1,075,220 | 100.0 | 18 |
| 2,283 | 0.0 | 66,332,365 | 99.6 | 66,611,609 | 100.0 | 19 |

Note 1. Figures of the contracts of non-owner liability insurance, cf. Note 2 for Table 3, those for non-owned automobiles used in the automobile business of selling, repairing, etc. and special purpose automobiles, and those under special conditions are excluded.

2. Figures in "Total" of "Insured Amount" include those of contracts whose insured amounts are unidentified.

[自動車保険]

第5表 自動車保険 対物賠償責任保険 保険金額別契約構成表 <2018（平成30）年度>

Table 5 Property Damage Liability Coverage under Voluntary Automobile Insurance, Classified by Insured Amount

| | 用途・車種別 Use and Type of Automobile | | 500万円まで Up to 5 million yen | | 500万円超 1,000万円まで Up to 10 million yen | | 1,000万円超 2,000万円まで Up to 20 million yen | |
|----|--|-----------------------|--------------------------------|---------------------------|---|---------------------------|---|---------------------------|
| | | | 新契約台数 No. of Automobiles | 構成比 Component Ratio | 新契約台数 No. of Automobiles | 構成比 Component Ratio | 新契約台数 No. of Automobiles | 構成比 Component Ratio |
| | | | | % | | % | | % |
| 1 | 自家用乗用車 Private Passenger Automobile | 普通 Standard-size | 68,898 | 0.4 | 153,672 | 0.9 | 74,302 | 0.4 |
| 2 | | 小型 Small-size | 119,943 | 0.7 | 247,006 | 1.5 | 83,251 | 0.5 |
| 3 | 営業用乗用車 Commercial Passenger Automobile | | 66,935 | 37.0 | 17,143 | 9.5 | 2,778 | 1.5 |
| 4 | 軽四輪自動車 Light Four-wheeled Automobile | 乗用 Passenger | 124,115 | 0.7 | 234,854 | 1.3 | 73,445 | 0.4 |
| 5 | | 貨物 Freight | 182,937 | 3.7 | 147,326 | 3.0 | 28,892 | 0.6 |
| 6 | 自家用貨物車 Private Freight Automobile | 普通 Standard-size | 21,547 | 2.0 | 42,527 | 3.9 | 11,581 | 1.1 |
| 7 | | 小型 Small-size | 67,488 | 2.8 | 75,607 | 3.1 | 18,164 | 0.7 |
| 8 | 営業用貨物車 Commercial Freight Automobile | 普通 Standard-size | 52,068 | 6.1 | 45,201 | 5.3 | 26,263 | 3.1 |
| 9 | | 小型 Small-size | 5,395 | 9.3 | 4,150 | 7.2 | 1,361 | 2.4 |
| 10 | バス Bus | 自家用 Private Use | 2,630 | 3.1 | 2,263 | 2.6 | 544 | 0.6 |
| 11 | | 営業用 Commercial Use | 21,751 | 19.3 | 8,059 | 7.1 | 1,188 | 1.1 |
| 12 | 二輪車 Two-wheeled Automobile | | 53,015 | 3.0 | 36,070 | 2.1 | 8,068 | 0.5 |
| 13 | 原動機付自転車 Moped | | 258,435 | 24.7 | 32,434 | 3.1 | 5,554 | 0.5 |
| 14 | ダンプカー Dump Truck | | 7,583 | 1.7 | 13,880 | 3.1 | 4,252 | 1.0 |
| 15 | 特種用途自動車 Specific Purpose Automobile | | 42,413 | 14.4 | 11,804 | 4.0 | 2,129 | 0.7 |
| 16 | 工作車 Workshop Automobile | | 70,201 | 12.7 | 60,201 | 10.9 | 16,321 | 2.9 |
| 17 | 小計 Subtotal | | 1,165,354 | 1.8 | 1,132,197 | 1.7 | 358,093 | 0.5 |
| 18 | レンタカー Rent-a-car | | 76,388 | 7.1 | 103,882 | 9.7 | 91,306 | 8.5 |
| 19 | 合計 Total | | 1,241,742 | 1.9 | 1,236,079 | 1.9 | 449,399 | 0.7 |

- (注) 1. 自動車運転者損害賠償責任保険（ドライバー保険）契約（説明は第3表の（注）2.を参照）、販売用・修理工場等受託車、特殊な用途・使用方法の自動車の保険契約および特殊な契約条件による保険契約を除く。
2. 保険金額合計には、保険金額不明分を含む。

<Fiscal 2018>

| 2,000万円超 Over 20 million yen | | 無 制 限 Unlimited | | 合 計 Total | | |
|---------------------------------|---------------------------|--------------------------------|---------------------------|--------------------------------|---------------------------|----|
| 新契約台数 No. of Automobiles | 構成比 Component Ratio | 新契約台数 No. of Automobiles | 構成比 Component Ratio | 新契約台数 No. of Automobiles | 構成比 Component Ratio | |
| | % | | % | | % | |
| 38,163 | 0.2 | 16,356,777 | 98.0 | 16,691,812 | 100.0 | 1 |
| 46,959 | 0.3 | 15,869,269 | 97.0 | 16,366,428 | 100.0 | 2 |
| 1,841 | 1.0 | 92,261 | 51.0 | 180,958 | 100.0 | 3 |
| 35,548 | 0.2 | 18,084,423 | 97.5 | 18,552,385 | 100.0 | 4 |
| 18,581 | 0.4 | 4,563,070 | 92.4 | 4,940,806 | 100.0 | 5 |
| 19,494 | 1.8 | 999,599 | 91.3 | 1,094,748 | 100.0 | 6 |
| 15,590 | 0.6 | 2,262,673 | 92.8 | 2,439,522 | 100.0 | 7 |
| 49,148 | 5.7 | 685,070 | 79.9 | 857,750 | 100.0 | 8 |
| 2,047 | 3.5 | 44,830 | 77.6 | 57,783 | 100.0 | 9 |
| 349 | 0.4 | 80,103 | 93.3 | 85,889 | 100.0 | 10 |
| 2,114 | 1.9 | 79,777 | 70.7 | 112,889 | 100.0 | 11 |
| 3,156 | 0.2 | 1,653,108 | 94.3 | 1,753,417 | 100.0 | 12 |
| 2,875 | 0.3 | 747,780 | 71.4 | 1,047,078 | 100.0 | 13 |
| 3,669 | 0.8 | 416,913 | 93.4 | 446,297 | 100.0 | 14 |
| 1,958 | 0.7 | 236,247 | 80.2 | 294,551 | 100.0 | 15 |
| 77,652 | 14.0 | 330,072 | 59.5 | 554,448 | 100.0 | 16 |
| 319,144 | 0.5 | 62,501,972 | 95.5 | 65,476,761 | 100.0 | 17 |
| 64,441 | 6.0 | 739,306 | 68.8 | 1,075,323 | 100.0 | 18 |
| 383,585 | 0.6 | 63,241,278 | 95.0 | 66,552,084 | 100.0 | 19 |

Note 1. Figures of the contracts of non-owner liability insurance, cf. Note 2 for Table 3, those for non-owned automobiles used in the automobile business of selling, repairing, etc. and special purpose automobiles, and those under special conditions are excluded.

2. Figures in "Total" of "Insured Amount" include those of contracts whose insured amounts are unidentified.

[自動車保険]

第6表 自動車保険 人身傷害保険 保険金額別契約構成表 <2018(平成30)年度>

Table 6 Bodily Injury Indemnity Coverage under Voluntary Automobile Insurance, Classified by Insured Amount

| 用途・車種別 Use and Type of Automobile | 保険金額別 Insured Amount | 3,000万円まで Up to 30 million yen | | 3,000万円超 5,000万円まで Up to 50 million yen | | 5,000万円超 Over 50 million yen | |
|--|-------------------------|-----------------------------------|---------------------------|---|---------------------------|---------------------------------|---------------------------|
| | | 新契約台数 No. of Automobiles | 構成比 Component Ratio | 新契約台数 No. of Automobiles | 構成比 Component Ratio | 新契約台数 No. of Automobiles | 構成比 Component Ratio |
| | | | % | | % | | % |
| 1 自家用乗用車 Private Passenger Automobile | 普通 Standard-size | 7,264,243 | 44.2 | 6,027,474 | 36.7 | 1,718,935 | 10.5 |
| | 小型 Small-size | 8,061,706 | 50.4 | 5,555,691 | 34.8 | 1,343,204 | 8.4 |
| 3 営業用乗用車 Commercial Passenger Automobile | | 27,305 | 57.3 | 11,299 | 23.7 | 2,555 | 5.4 |
| 4 軽四輪自動車 Light Four-wheeled Automobile | 乗用 Passenger | 10,269,174 | 56.6 | 5,861,936 | 32.3 | 1,089,933 | 6.0 |
| | 貨物 Freight | 2,693,031 | 61.2 | 1,250,444 | 28.4 | 213,184 | 4.8 |
| 6 自家用貨物車 Private Freight Automobile | 普通 Standard-size | 468,145 | 49.2 | 325,176 | 34.2 | 68,236 | 7.2 |
| | 小型 Small-size | 1,115,925 | 51.6 | 719,927 | 33.3 | 146,534 | 6.8 |
| 8 営業用貨物車 Commercial Freight Automobile | 普通 Standard-size | 227,332 | 60.3 | 99,575 | 26.4 | 15,112 | 4.0 |
| | 小型 Small-size | 19,841 | 60.2 | 8,828 | 26.8 | 1,379 | 4.2 |
| 10 バス Bus | 自家用 Private Use | 28,201 | 39.1 | 25,311 | 35.1 | 17,455 | 24.2 |
| | 営業用 Commercial Use | 19,829 | 40.9 | 15,284 | 31.5 | 12,471 | 25.7 |
| 12 二輪車 Two-wheeled Automobile | | 440,508 | 78.3 | 88,566 | 15.7 | 15,542 | 2.8 |
| 13 原動機付自転車 Moped | | 177,467 | 74.3 | 41,626 | 17.4 | 7,024 | 2.9 |
| 14 ダンプカー Dump Truck | | 186,878 | 48.0 | 139,794 | 35.9 | 27,625 | 7.1 |
| 15 特種用途自動車 Specific Purpose Automobile | | 99,952 | 47.2 | 73,022 | 34.5 | 16,319 | 7.7 |
| 16 工作車 Workshop Automobile | | 169,617 | 49.2 | 108,530 | 31.5 | 20,831 | 6.0 |
| 17 小計 Subtotal | | 31,269,154 | 51.8 | 20,352,483 | 33.7 | 4,716,339 | 7.8 |
| 18 レンタカー Rent-a-car | | 661,680 | 85.9 | 90,279 | 11.7 | 5,439 | 0.7 |
| 19 合計 Total | | 31,930,834 | 52.2 | 20,442,762 | 33.4 | 4,721,778 | 7.7 |

- (注) 1. 自動車運転者損害賠償責任保険(ドライバー保険)契約(説明は第3表の(注)2.を参照)、販売用・修理工場等受託車、特殊な用途・使用方法の自動車の保険契約および特殊な契約条件による保険契約を除く。
2. 保険金額合計には、保険金額不明分を含む。

<Fiscal 2018>

| 無 制 限 | | 合 計 | | |
|--------------------------------|---------------------------|--------------------------------|---------------------------|----|
| Unlimited | | Total | | |
| 新契約台数 No. of Automobiles | 構成比 Component Ratio | 新契約台数 No. of Automobiles | 構成比 Component Ratio | |
| | % | | % | |
| 1,418,966 | 8.6 | 16,429,618 | 100.0 | 1 |
| 1,023,193 | 6.4 | 15,983,794 | 100.0 | 2 |
| 6,508 | 13.7 | 47,667 | 100.0 | 3 |
| 936,503 | 5.2 | 18,157,546 | 100.0 | 4 |
| 240,809 | 5.5 | 4,397,468 | 100.0 | 5 |
| 89,235 | 9.4 | 950,792 | 100.0 | 6 |
| 179,436 | 8.3 | 2,161,822 | 100.0 | 7 |
| 34,708 | 9.2 | 376,727 | 100.0 | 8 |
| 2,887 | 8.8 | 32,935 | 100.0 | 9 |
| 1,131 | 1.6 | 72,098 | 100.0 | 10 |
| 918 | 1.9 | 48,502 | 100.0 | 11 |
| 18,123 | 3.2 | 562,739 | 100.0 | 12 |
| 12,641 | 5.3 | 238,758 | 100.0 | 13 |
| 34,647 | 8.9 | 388,944 | 100.0 | 14 |
| 22,487 | 10.6 | 211,780 | 100.0 | 15 |
| 45,472 | 13.2 | 344,450 | 100.0 | 16 |
| 4,067,664 | 6.7 | 60,405,640 | 100.0 | 17 |
| 13,001 | 1.7 | 770,399 | 100.0 | 18 |
| 4,080,665 | 6.7 | 61,176,039 | 100.0 | 19 |

Note 1. Figures of the contracts of non-owner liability insurance, cf. Note 2 for Table 3, those for non-owned automobiles used in the automobile business of selling, repairing, etc. and special purpose automobiles, and those under special conditions are excluded.

2. Figures in "Total" of "Insured Amount" include those of contracts whose insured amounts are unidentified.

第7表 自動車保険 年齢条件別契約構成表 <2018 (平成30) 年度>

Table 7 Voluntary Automobile Insurance, Classified by Driver's Age Condition <Fiscal 2018>

| | 用途・車種別 Use and Type of Automobile | 年齢条件別 Driver's Age Condition | 対人賠償 Bodily Injury Liability | | 対物賠償 Property Damage Liability | |
|----|--|--|---------------------------------|---------------------------|-----------------------------------|---------------------------|
| | | | 新契約台数 No. of Automobiles | 構成比 Component Ratio | 新契約台数 No. of Automobiles | 構成比 Component Ratio |
| 1 | 自家用乗用車 Private Passenger Automobile | 年齢を問わず補償 All-age coverage | 527,430 | 1.7 | 526,764 | 1.7 |
| 2 | | 21歳以上補償 Coverage for 21 years or older | 1,842,568 | 6.0 | 1,842,171 | 6.0 |
| 3 | | 26歳以上補償 Coverage for 26 years or older | 6,550,391 | 21.4 | 6,547,134 | 21.4 |
| 4 | | 30歳以上補償 Coverage for 30 years or older | 2,936,493 | 9.6 | 2,933,563 | 9.6 |
| 5 | | その他 Other conditions | 18,776,627 | 61.3 | 18,773,624 | 61.3 |
| 6 | | 計 Total | 30,633,509 | 100.0 | 30,623,256 | 100.0 |
| 7 | 軽四輪乗用車 Light Four-wheeled Automobile | 年齢を問わず補償 All-age coverage | 587,243 | 3.3 | 586,844 | 3.3 |
| 8 | | 21歳以上補償 Coverage for 21 years or older | 1,486,688 | 8.5 | 1,486,248 | 8.5 |
| 9 | | 26歳以上補償 Coverage for 26 years or older | 3,522,646 | 20.0 | 3,519,435 | 20.0 |
| 10 | | 30歳以上補償 Coverage for 30 years or older | 1,284,069 | 7.3 | 1,282,803 | 7.3 |
| 11 | | その他 Other conditions | 10,707,758 | 60.9 | 10,705,790 | 60.9 |
| 12 | | 計 Total | 17,588,404 | 100.0 | 17,581,120 | 100.0 |
| 13 | 二輪車 Two-wheeled Automobile | 年齢を問わず補償 All-age coverage | 75,240 | 4.4 | 75,504 | 4.4 |
| 14 | | 21歳以上補償 Coverage for 21 years or older | 153,149 | 9.0 | 154,206 | 9.0 |
| 15 | | 26歳以上補償 Coverage for 26 years or older | 1,208,645 | 70.7 | 1,217,353 | 70.8 |
| 16 | | 30歳以上補償 Coverage for 30 years or older | 233,949 | 13.7 | 233,727 | 13.6 |
| 17 | | その他 Other conditions | 38,781 | 2.3 | 38,593 | 2.2 |
| 18 | | 計 Total | 1,709,764 | 100.0 | 1,719,383 | 100.0 |
| 19 | 原動機付自転車 Moped | 年齢を問わず補償 All-age coverage | 39,743 | 6.6 | 39,842 | 6.6 |
| 20 | | 21歳以上補償 Coverage for 21 years or older | 544,436 | 90.1 | 545,010 | 90.1 |
| 21 | | その他 Other conditions | 20,114 | 3.3 | 20,109 | 3.3 |
| 22 | | 計 Total | 604,293 | 100.0 | 604,961 | 100.0 |
| 23 | 合計 Total | 年齢を問わず補償 All-age coverage | 1,229,656 | 2.4 | 1,228,954 | 2.4 |
| 24 | | 21歳以上補償 Coverage for 21 years or older | 4,026,841 | 8.0 | 4,027,635 | 8.0 |
| 25 | | 26歳以上補償 Coverage for 26 years or older | 11,281,682 | 22.3 | 11,283,922 | 22.3 |
| 26 | | 30歳以上補償 Coverage for 30 years or older | 4,454,511 | 8.8 | 4,450,093 | 8.8 |
| 27 | | その他 Other conditions | 29,543,280 | 58.5 | 29,538,116 | 58.5 |
| 28 | | 計 Total | 50,535,970 | 100.0 | 50,528,720 | 100.0 |

- (注) 1. 年齢条件とは、運転者の年齢を保険金支払の条件とする契約の方法をいい、例えば「21歳以上補償」とした場合は、運転者が21歳以上の場合にのみ支払われる。
2. 本表はノンフリート契約について集計したものである。
3. 自動車運転者損害賠償責任保険（ドライバー保険）契約（説明は第3表の（注）2.を参照）、販売用・修理工場等受託車、特殊な用途・使用方法的自動車の保険契約および特殊な契約条件による保険契約を除く。

| 搭乗者傷害 Passengers' Personal Accident | | 人身傷害 Bodily Injury Indemnity | | 車 両 Physical Damage | | 合 計 Total | | |
|--|---------------------------|---------------------------------|---------------------------|--------------------------------|---------------------------|--------------------------------|---------------------------|----|
| 新契約台数 No. of Automobiles | 構成比 Component Ratio | 新契約台数 No. of Automobiles | 構成比 Component Ratio | 新契約台数 No. of Automobiles | 構成比 Component Ratio | 新契約台数 No. of Automobiles | 構成比 Component Ratio | |
| | % | | % | | % | | % | |
| 170,825 | 1.6 | 520,647 | 1.7 | 316,587 | 1.5 | 528,162 | 1.7 | 1 |
| 587,552 | 5.4 | 1,824,095 | 6.0 | 1,229,338 | 5.7 | 1,844,302 | 6.0 | 2 |
| 2,353,642 | 21.7 | 6,405,824 | 21.1 | 4,676,691 | 21.7 | 6,580,157 | 21.5 | 3 |
| 1,891,630 | 17.5 | 2,843,199 | 9.4 | 1,789,009 | 8.3 | 2,939,367 | 9.6 | 4 |
| 5,833,682 | 53.8 | 18,713,043 | 61.7 | 13,544,521 | 62.8 | 18,777,841 | 61.2 | 5 |
| 10,837,331 | 100.0 | 30,306,808 | 100.0 | 21,556,146 | 100.0 | 30,669,829 | 100.0 | 6 |
| 168,558 | 3.1 | 579,343 | 3.3 | 330,921 | 3.1 | 587,767 | 3.3 | 7 |
| 426,527 | 7.8 | 1,470,284 | 8.5 | 928,042 | 8.6 | 1,487,657 | 8.5 | 8 |
| 1,146,116 | 20.8 | 3,410,487 | 19.7 | 2,186,557 | 20.2 | 3,532,766 | 20.1 | 9 |
| 740,086 | 13.5 | 1,230,327 | 7.1 | 654,915 | 6.0 | 1,285,109 | 7.3 | 10 |
| 3,019,899 | 54.9 | 10,664,321 | 61.4 | 6,744,530 | 62.2 | 10,708,208 | 60.8 | 11 |
| 5,501,186 | 100.0 | 17,354,762 | 100.0 | 10,844,965 | 100.0 | 17,601,507 | 100.0 | 12 |
| 34,737 | 3.4 | 31,707 | 5.8 | 1,401 | 2.5 | 75,666 | 4.4 | 13 |
| 77,137 | 7.5 | 61,290 | 11.3 | 3,299 | 5.8 | 154,667 | 8.9 | 14 |
| 692,789 | 67.1 | 393,480 | 72.5 | 41,822 | 73.2 | 1,224,769 | 70.9 | 15 |
| 210,658 | 20.4 | 33,327 | 6.1 | 7,667 | 13.4 | 234,183 | 13.6 | 16 |
| 17,875 | 1.7 | 22,629 | 4.2 | 2,972 | 5.2 | 38,889 | 2.3 | 17 |
| 1,033,196 | 100.0 | 542,433 | 100.0 | 57,161 | 100.0 | 1,728,174 | 100.0 | 18 |
| 22,372 | 5.7 | 10,384 | 8.4 | 1,390 | 22.8 | 40,042 | 6.6 | 19 |
| 352,233 | 89.6 | 112,855 | 91.2 | 4,690 | 77.1 | 548,421 | 90.1 | 20 |
| 18,434 | 4.7 | 491 | 0.4 | 4 | 0.1 | 20,116 | 3.3 | 21 |
| 393,039 | 100.0 | 123,730 | 100.0 | 6,084 | 100.0 | 608,579 | 100.0 | 22 |
| 396,492 | 2.2 | 1,142,081 | 2.4 | 650,299 | 2.0 | 1,231,637 | 2.4 | 23 |
| 1,443,449 | 8.1 | 3,468,524 | 7.2 | 2,165,369 | 6.7 | 4,035,047 | 8.0 | 24 |
| 4,192,547 | 23.6 | 10,209,791 | 21.1 | 6,905,070 | 21.3 | 11,337,692 | 22.4 | 25 |
| 2,842,374 | 16.0 | 4,106,853 | 8.5 | 2,451,591 | 7.6 | 4,458,659 | 8.8 | 26 |
| 8,889,890 | 50.0 | 29,400,484 | 60.8 | 20,292,027 | 62.5 | 29,545,054 | 58.4 | 27 |
| 17,764,752 | 100.0 | 48,327,733 | 100.0 | 32,464,356 | 100.0 | 50,608,089 | 100.0 | 28 |

Note 1. "Driver's Age Condition" is a type of contract where payment of claims is conditioned on the driver's age.

For example, "Coverage for 21 years or older" means the insurance contract pays claims if the insured person is age 21 or over when an insured event occurs.

2. This table shows non-fleet insurance (not including fleet insurance).

3. Figures of the contracts of non-owner liability insurance, cf. Note 2 for Table 3, those for non-owned automobiles used in the automobile business of selling, repairing, etc. and special purpose automobiles, and those under special conditions are excluded.

第8表 自動車保険 対人賠償責任保険 保険金種類別統計表 <2018（平成30）年度>

Table 8 Bodily Injury Liability Coverage under Voluntary Automobile Insurance, Classified by

| | 用途・車種別 Use and Type of Automobile | | 新契約台数 No. of Automobiles | 死 亡 | |
|----|--|-------------------------|-----------------------------|----------------------|----------------------|
| | | | | Death | |
| | | | | 件 数 No. of Claims | 保 險 金 Claims Paid |
| | | | | | 千円 Thousand Yen |
| 1 | 自家用乗用車 Private Passenger Automobile | 普 通 Standard-size | 16,699,371 | 491 | 6,857,136 |
| 2 | | 小 型 Small-size | 16,375,963 | 525 | 6,463,427 |
| 3 | 営業用乗用車 Commercial Passenger Automobile | | 170,364 | 32 | 531,332 |
| 4 | 軽四輪自動車 Light Four-wheeled Automobile | 乗 用 Passenger | 18,563,511 | 605 | 6,503,449 |
| 5 | | 貨 物 Freight | 4,958,170 | 191 | 2,017,076 |
| 6 | 自家用貨物車 Private Freight Automobile | 普 通 Standard-size | 1,098,174 | 89 | 1,215,742 |
| 7 | | 小 型 Small-size | 2,444,107 | 135 | 1,480,434 |
| 8 | 営業用貨物車 Commercial Freight Automobile | 普 通 Standard-size | 850,610 | 182 | 2,959,253 |
| 9 | | 小 型 Small-size | 57,078 | 5 | 46,305 |
| 10 | バ ス Bus | 自 家 用 Private Use | 86,520 | 6 | 16,520 |
| 11 | | 営 業 用 Commercial Use | 113,408 | 21 | 459,332 |
| 12 | 二 輪 車 Two-wheeled Automobile | | 1,746,997 | 90 | 1,468,929 |
| 13 | 原 動 機 付 自 転 車 Moped | | 1,051,238 | 32 | 349,554 |
| 14 | ダ ンプ カ ー Dump Truck | | 447,916 | 45 | 593,872 |
| 15 | 特 種 用 途 自 動 車 Specific Purpose Automobile | | 295,014 | 12 | 56,737 |
| 16 | 工 作 車 Workshop Automobile | | 577,948 | 21 | 336,876 |
| 17 | 小 計 Subtotal | | 65,536,389 | 2,482 | 31,355,974 |
| 18 | レ ン タ カ ー Rent-a-car | | 1,075,220 | 36 | 620,204 |
| 19 | 合 計 Total | | 66,611,609 | 2,518 | 31,976,178 |

(注) 1. 自動車運転者損害賠償責任保険（ドライバー保険）契約（説明は第3表の（注）2.を参照）、販売用・修理工場等受託車、特殊な用途・使用方法の自動車の保険契約および特殊な契約条件による保険契約を除く。

2. 支払合計には、死亡・傷害不明分を含む。

Type of Damage <Fiscal 2018>

| 支 払 Claims | | | | |
|---|----------------------|----------------------|----------------------|----|
| 傷害 (後遺障害を含む) Injury (including Permanent Disability) | | 合 計 Total | | |
| 件 数 No. of Claims | 保 険 金 Claims Paid | 件 数 No. of Claims | 保 険 金 Claims Paid | |
| | 千円 Thousand Yen | | 千円 Thousand Yen | |
| 91,372 | 72,538,433 | 91,864 | 79,395,581 | 1 |
| 100,160 | 79,954,930 | 100,685 | 86,418,357 | 2 |
| 9,337 | 7,816,625 | 9,369 | 8,347,957 | 3 |
| 102,960 | 77,755,086 | 103,566 | 84,258,539 | 4 |
| 26,851 | 22,491,102 | 27,042 | 24,508,178 | 5 |
| 6,843 | 7,584,317 | 6,932 | 8,800,059 | 6 |
| 19,998 | 17,659,525 | 20,133 | 19,139,959 | 7 |
| 11,347 | 14,953,815 | 11,529 | 17,913,068 | 8 |
| 767 | 695,658 | 772 | 741,963 | 9 |
| 467 | 354,716 | 473 | 371,236 | 10 |
| 2,199 | 1,819,526 | 2,220 | 2,278,858 | 11 |
| 6,496 | 5,038,615 | 6,586 | 6,507,544 | 12 |
| 5,163 | 3,569,154 | 5,195 | 3,918,708 | 13 |
| 3,205 | 4,010,006 | 3,250 | 4,603,878 | 14 |
| 1,063 | 1,025,036 | 1,075 | 1,081,773 | 15 |
| 874 | 1,561,934 | 895 | 1,898,810 | 16 |
| 389,102 | 318,828,478 | 391,586 | 350,184,468 | 17 |
| 7,127 | 5,420,885 | 7,163 | 6,041,089 | 18 |
| 396,229 | 324,249,363 | 398,749 | 356,225,557 | 19 |

Note 1. Figures of the contracts of non-owner liability insurance, cf. Note 2 for Table 3, those for non-owned automobiles used in the automobile business of selling, repairing, etc. and special purpose automobiles, and those under special conditions are excluded.

2. Figures of "Claims" in "Total" include those of claims whose types of damages (death or injury) are unidentified.

第9表 自動車保険 搭乗者傷害保険 保険金種類別統計表 <2018（平成30）年度>

Table 9 Passengers' Personal Accident Coverage under Voluntary Automobile Insurance,

| | 用途・車種別 Use and Type of Automobile | | 新契約台数 No. of Automobiles | 死 亡 | |
|----|--|-------------------------|-----------------------------|----------------------|----------------------|
| | | | | Death | |
| | | | | 件 数 No. of Claims | 保 険 金 Claims Paid |
| | | | | | 千円 Thousand Yen |
| 1 | 自家用乗用車 Private Passenger Automobile | 普通 Standard-size | 5,991,792 | 39 | 360,225 |
| 2 | | 小型 Small-size | 5,531,617 | 50 | 412,513 |
| 3 | 営業用乗用車 Commercial Passenger Automobile | | 26,741 | 0 | 0 |
| 4 | 軽四輪自動車 Light Four-wheeled Automobile | 乗 用 Passenger | 5,745,422 | 49 | 403,807 |
| 5 | | 貨 物 Freight | 1,529,598 | 23 | 172,444 |
| 6 | 自家用貨物車 Private Freight Automobile | 普通 Standard-size | 363,198 | 2 | 22,015 |
| 7 | | 小型 Small-size | 804,505 | 8 | 80,398 |
| 8 | 営業用貨物車 Commercial Freight Automobile | 普通 Standard-size | 143,744 | 8 | 55,042 |
| 9 | | 小型 Small-size | 11,957 | 0 | 0 |
| 10 | バ ス Bus | 自 家 用 Private Use | 42,915 | 0 | 0 |
| 11 | | 営 業 用 Commercial Use | 30,316 | 0 | 0 |
| 12 | 二 輪 車 Two-wheeled Automobile | | 1,045,747 | 117 | 490,851 |
| 13 | 原 動 機 付 自 転 車 Moped | | 488,059 | 51 | 179,527 |
| 14 | ダ ンプ カ ー Dump Truck | | 161,381 | 3 | 30,030 |
| 15 | 特 種 用 途 自 動 車 Specific Purpose Automobile | | 92,099 | 1 | 10,010 |
| 16 | 工 作 車 Workshop Automobile | | 179,515 | 0 | 0 |
| 17 | 小 計 Subtotal | | 22,188,606 | 351 | 2,216,862 |
| 18 | レ ン タ カ ー Rent-a-car | | 311,654 | 7 | 37,013 |
| 19 | 合 計 Total | | 22,500,260 | 358 | 2,253,875 |

(注) 1. 自動車運転者損害賠償責任保険（ドライバー保険）契約（説明は第3表の（注）2.を参照）、販売用・修理工場等受託車、特殊な用途・使用方法の自動車の保険契約および特殊な契約条件による保険契約を除く。

2. 支払合計には、死亡・傷害不明分を含む。

Classified by Type of Damage <Fiscal 2018>

| 支 払 Claims | | | | |
|---|----------------------|----------------------|----------------------|----|
| 傷害 (後遺障害を含む) Injury (including Permanent Disability) | | 合 計 Total | | |
| 件 数 No. of Claims | 保 険 金 Claims Paid | 件 数 No. of Claims | 保 険 金 Claims Paid | |
| | 千円 Thousand Yen | | 千円 Thousand Yen | |
| 66,181 | 8,156,217 | 66,220 | 8,516,442 | 1 |
| 66,074 | 8,038,008 | 66,124 | 8,450,521 | 2 |
| 934 | 188,480 | 934 | 188,480 | 3 |
| 79,434 | 9,691,750 | 79,483 | 10,095,557 | 4 |
| 11,437 | 1,818,642 | 11,460 | 1,991,086 | 5 |
| 1,662 | 276,915 | 1,664 | 298,930 | 6 |
| 7,074 | 1,088,121 | 7,082 | 1,168,519 | 7 |
| 577 | 136,961 | 585 | 192,003 | 8 |
| 73 | 17,682 | 73 | 17,682 | 9 |
| 642 | 70,548 | 642 | 70,548 | 10 |
| 401 | 139,870 | 401 | 139,870 | 11 |
| 16,496 | 3,592,250 | 16,613 | 4,083,101 | 12 |
| 9,980 | 1,916,862 | 10,031 | 2,096,389 | 13 |
| 721 | 163,535 | 724 | 193,565 | 14 |
| 429 | 97,040 | 430 | 107,050 | 15 |
| 89 | 65,622 | 89 | 65,622 | 16 |
| 262,204 | 35,458,503 | 262,555 | 37,675,365 | 17 |
| 919 | 208,651 | 926 | 245,664 | 18 |
| 263,123 | 35,667,154 | 263,481 | 37,921,029 | 19 |

Note 1. Figures of the contracts of non-owner liability insurance, cf. Note 2 for Table 3, those for non-owned automobiles used in the automobile business of selling, repairing, etc. and special purpose automobiles, and those under special conditions are excluded.

2. Figures of "Claims" in "Total" include those of claims whose types of damages (death or injury) are unidentified.

第10表 自動車保険 人身傷害保険 保険金種類別統計表 <2018 (平成30) 年度>

Table 10 Bodily Injury Indemnity Coverage under Voluntary Automobile Insurance, Classified by

| | 用途・車種別 Use and Type of Automobile | | 新契約台数 No. of Automobiles | 死 亡 | |
|----|---|-----------------------|-----------------------------|----------------------|----------------------|
| | | | | Death | |
| | | | | 件 数 No. of Claims | 保 險 金 Claims Paid |
| | | | | | 千円 Thousand Yen |
| 1 | 自家用乗用車 Private Passenger Automobile | 普通 Standard-size | 16,429,618 | 223 | 4,423,314 |
| 2 | | 小型 Small-size | 15,983,794 | 354 | 6,267,439 |
| 3 | 営業用乗用車 Commercial Passenger Automobile | | 47,667 | 3 | 66,397 |
| 4 | 軽四輪自動車 Light Four-wheeled Automobile | 乗用 Passenger | 18,157,546 | 411 | 7,964,557 |
| 5 | | 貨物 Freight | 4,397,468 | 138 | 2,747,497 |
| 6 | 自家用貨物車 Private Freight Automobile | 普通 Standard-size | 950,792 | 12 | 424,672 |
| 7 | | 小型 Small-size | 2,161,822 | 34 | 943,823 |
| 8 | 営業用貨物車 Commercial Freight Automobile | 普通 Standard-size | 376,727 | 17 | 437,894 |
| 9 | | 小型 Small-size | 32,935 | 1 | 40,000 |
| 10 | バス Bus | 自家用 Private Use | 72,098 | 1 | 21,401 |
| 11 | | 営業用 Commercial Use | 48,502 | 0 | 10,000 |
| 12 | 二輪車 Two-wheeled Automobile | | 562,739 | 86 | 2,247,140 |
| 13 | 原動機付自転車 Moped | | 238,758 | 18 | 272,695 |
| 14 | ダンプカー Dump Truck | | 388,944 | 9 | 331,741 |
| 15 | 特種用途自動車 Specific Purpose Automobile | | 211,780 | 3 | 26,935 |
| 16 | 工作車 Workshop Automobile | | 344,450 | 4 | 164,221 |
| 17 | 小 計 Subtotal | | 60,405,640 | 1,314 | 26,389,726 |
| 18 | レンタカー Rent-a-car | | 770,399 | 8 | 225,965 |
| 19 | 合 計 Total | | 61,176,039 | 1,322 | 26,615,691 |

(注) 1. 自動車運転者損害賠償責任保険 (ドライバー保険) 契約 (説明は第3表の (注) 2. を参照)、販売用・修理工場等受託車、特殊な用途・使用方法の自動車の保険契約および特殊な契約条件による保険契約を除く。

2. 支払合計には、死亡・傷害不明分を含む。

Type of Damage <Fiscal 2018>

| 支 払 Claims | | | | |
|--|----------------------|----------------------|----------------------|----|
| 傷害（後遺障害を含む） Injury (including Permanent Disability) | | 合 計 Total | | |
| 件 数 No. of Claims | 保 険 金 Claims Paid | 件 数 No. of Claims | 保 険 金 Claims Paid | |
| | 千円 Thousand Yen | | 千円 Thousand Yen | |
| 77,537 | 28,014,510 | 77,760 | 32,437,824 | 1 |
| 81,565 | 30,098,023 | 81,919 | 36,365,462 | 2 |
| 458 | 154,917 | 461 | 221,314 | 3 |
| 112,156 | 39,490,026 | 112,567 | 47,454,583 | 4 |
| 16,256 | 9,065,348 | 16,394 | 11,812,845 | 5 |
| 2,247 | 1,411,989 | 2,259 | 1,836,661 | 6 |
| 8,189 | 4,040,821 | 8,223 | 4,984,644 | 7 |
| 806 | 748,815 | 823 | 1,186,709 | 8 |
| 98 | 122,687 | 99 | 162,687 | 9 |
| 131 | 64,019 | 132 | 85,420 | 10 |
| 88 | 36,882 | 88 | 46,882 | 11 |
| 7,492 | 7,617,060 | 7,578 | 9,864,200 | 12 |
| 3,116 | 2,301,580 | 3,134 | 2,574,275 | 13 |
| 974 | 994,477 | 983 | 1,326,218 | 14 |
| 521 | 271,621 | 524 | 298,556 | 15 |
| 168 | 250,913 | 172 | 415,134 | 16 |
| 311,802 | 124,683,688 | 313,116 | 151,073,414 | 17 |
| 2,045 | 974,195 | 2,053 | 1,200,160 | 18 |
| 313,847 | 125,657,883 | 315,169 | 152,273,574 | 19 |

Note 1. Figures of the contracts of non-owner liability insurance, cf. Note 2 for Table 3, those for non-owned automobiles used in the automobile business of selling, repairing, etc. and special purpose automobiles, and those under special conditions are excluded.

2. Figures of "Claims" in "Total" include those of claims whose types of damages (death or injury) are unidentified.

第11表 自動車保険 都道府県別 普及率 <2019年3月末>

Table 11 Diffusion Ratio of Voluntary Automobile Insurance, Classified by Prefecture

| | 都道府県別 Prefecture | 車 両 数 No. of Registered Automobiles (As of the end of March 2019) | 対 人 賠 償 Bodily Injury Liability | | 対 物 賠 償 Property Damage Liability | |
|----|---------------------|--|------------------------------------|-----------------|--------------------------------------|-----------------|
| | | | 付保台数 | 普及率 | 付保台数 | 普及率 |
| | | | No. of Insured Automobiles | Diffusion Ratio | No. of Insured Automobiles | Diffusion Ratio |
| | | | | % | | % |
| 1 | 北海道 Hokkaido | 3,774,027 | 2,695,508 | 71.4 | 2,710,875 | 71.8 |
| 2 | 青森 Aomori | 1,006,449 | 713,849 | 70.9 | 716,742 | 71.2 |
| 3 | 岩手 Iwate | 1,031,408 | 670,386 | 65.0 | 672,387 | 65.2 |
| 4 | 宮城 Miyagi | 1,705,292 | 1,272,448 | 74.6 | 1,273,350 | 74.7 |
| 5 | 秋田 Akita | 812,349 | 499,113 | 61.4 | 501,080 | 61.7 |
| 6 | 山形 Yamagata | 935,215 | 619,865 | 66.3 | 621,190 | 66.4 |
| 7 | 福島 Fukushima | 1,657,793 | 1,127,826 | 68.0 | 1,129,114 | 68.1 |
| 8 | 茨城 Ibaraki | 2,612,377 | 1,949,250 | 74.6 | 1,949,843 | 74.6 |
| 9 | 栃木 Tochigi | 1,732,634 | 1,266,237 | 73.1 | 1,266,695 | 73.1 |
| 10 | 群馬 Gumma | 1,801,022 | 1,309,515 | 72.7 | 1,310,100 | 72.7 |
| 11 | 埼玉 Saitama | 4,131,569 | 3,265,709 | 79.0 | 3,267,019 | 79.1 |
| 12 | 千葉 Chiba | 3,652,956 | 2,903,908 | 79.5 | 2,905,180 | 79.5 |
| 13 | 東京 Tokyo | 4,414,981 | 3,466,752 | 78.5 | 3,482,566 | 78.9 |
| 14 | 神奈川 Kanagawa | 4,018,887 | 3,223,145 | 80.2 | 3,230,601 | 80.4 |
| 15 | 新潟 Niigata | 1,845,161 | 1,302,507 | 70.6 | 1,307,173 | 70.8 |
| 16 | 富山 Toyama | 902,339 | 662,876 | 73.5 | 663,186 | 73.5 |
| 17 | 石川 Ishikawa | 914,544 | 673,743 | 73.7 | 673,587 | 73.7 |
| 18 | 福井 Fukui | 669,723 | 493,035 | 73.6 | 493,017 | 73.6 |
| 19 | 山梨 Yamanashi | 759,845 | 492,812 | 64.9 | 493,027 | 64.9 |
| 20 | 長野 Nagano | 1,907,732 | 1,278,024 | 67.0 | 1,280,608 | 67.1 |
| 21 | 岐阜 Gifu | 1,687,667 | 1,322,068 | 78.3 | 1,321,962 | 78.3 |
| 22 | 静岡 Shizuoka | 2,893,838 | 2,214,034 | 76.5 | 2,214,330 | 76.5 |
| 23 | 愛知 Aichi | 5,282,965 | 4,333,359 | 82.0 | 4,337,315 | 82.1 |
| 24 | 三重 Mie | 1,521,312 | 1,178,510 | 77.5 | 1,178,801 | 77.5 |
| 25 | 滋賀 Shiga | 1,039,045 | 784,309 | 75.5 | 784,215 | 75.5 |
| 26 | 京都 Kyoto | 1,338,224 | 1,072,760 | 80.2 | 1,074,148 | 80.3 |
| 27 | 大阪 Osaka | 3,776,494 | 3,123,566 | 82.7 | 3,131,110 | 82.9 |
| 28 | 兵庫 Hyogo | 3,034,057 | 2,399,016 | 79.1 | 2,401,962 | 79.2 |
| 29 | 奈良 Nara | 835,112 | 664,360 | 79.6 | 664,125 | 79.5 |
| 30 | 和歌山 Wakayama | 754,789 | 565,319 | 74.9 | 564,875 | 74.8 |
| 31 | 鳥取 Tottori | 466,823 | 315,030 | 67.5 | 314,946 | 67.5 |
| 32 | 島根 Shimane | 555,173 | 326,034 | 58.7 | 326,066 | 58.7 |
| 33 | 岡山 Okayama | 1,544,120 | 1,162,870 | 75.3 | 1,162,822 | 75.3 |
| 34 | 広島 Hiroshima | 1,906,196 | 1,469,038 | 77.1 | 1,471,270 | 77.2 |
| 35 | 山口 Yamaguchi | 1,074,100 | 782,028 | 72.8 | 782,601 | 72.9 |
| 36 | 徳島 Tokushima | 621,197 | 457,044 | 73.6 | 456,584 | 73.5 |
| 37 | 香川 Kagawa | 789,006 | 603,360 | 76.5 | 603,843 | 76.5 |
| 38 | 愛媛 Ehime | 1,021,523 | 736,761 | 72.1 | 736,186 | 72.1 |
| 39 | 高知 Kochi | 562,916 | 340,013 | 60.4 | 339,299 | 60.3 |
| 40 | 福岡 Fukuoka | 3,397,868 | 2,631,071 | 77.4 | 2,634,401 | 77.5 |
| 41 | 佐賀 Saga | 680,153 | 461,036 | 67.8 | 460,971 | 67.8 |
| 42 | 長崎 Nagasaki | 954,522 | 646,945 | 67.8 | 646,539 | 67.7 |
| 43 | 熊本 Kumamoto | 1,392,877 | 950,038 | 68.2 | 950,233 | 68.2 |
| 44 | 大分 Oita | 924,027 | 622,743 | 67.4 | 622,716 | 67.4 |
| 45 | 宮崎 Miyazaki | 948,320 | 575,863 | 60.7 | 575,683 | 60.7 |
| 46 | 鹿児島 Kagoshima | 1,355,156 | 835,474 | 61.7 | 833,769 | 61.5 |
| 47 | 沖縄 Okinawa | 1,145,535 | 622,347 | 54.3 | 622,680 | 54.4 |
| 48 | 合計 Total | 81,789,318 | 61,206,924 | 74.8 | 61,286,266 | 74.9 |

- (注) 1. 「車両数」は「自動車保有車両数・月報(平成31年3月末現在)」(一般財団法人 自動車検査登録情報協会発行)から作成。
2. 「付保台数」は、2019年3月末の有効契約台数である。
3. 「車両数」および「付保台数」は、原動機付自転車を除く。
4. 「付保台数」には、用途・車種不明を含む。
5. 「合計」には、都道府県不明を含む。

<As of the end of March 2019>

| 搭乗者傷害 Passengers' Personal Accident | | 人身傷害 Bodily Injury Indemnity | | 車 両 Physical Damage | | |
|--|------------------------|------------------------------------|------------------------|------------------------------------|------------------------|----|
| 付保台数 No. of Insured Automobiles | 普及率 Diffusion Ratio | 付保台数 No. of Insured Automobiles | 普及率 Diffusion Ratio | 付保台数 No. of Insured Automobiles | 普及率 Diffusion Ratio | |
| | % | | % | | % | |
| 939,485 | 24.9 | 2,545,614 | 67.5 | 1,796,817 | 47.6 | 1 |
| 240,073 | 23.9 | 673,520 | 66.9 | 426,782 | 42.4 | 2 |
| 204,627 | 19.8 | 633,327 | 61.4 | 392,057 | 38.0 | 3 |
| 515,390 | 30.2 | 1,192,827 | 69.9 | 743,231 | 43.6 | 4 |
| 140,195 | 17.3 | 471,937 | 58.1 | 312,464 | 38.5 | 5 |
| 189,034 | 20.2 | 587,288 | 62.8 | 402,381 | 43.0 | 6 |
| 387,643 | 23.4 | 1,068,709 | 64.5 | 671,684 | 40.5 | 7 |
| 690,349 | 26.4 | 1,847,210 | 70.7 | 1,079,084 | 41.3 | 8 |
| 434,497 | 25.1 | 1,197,753 | 69.1 | 692,547 | 40.0 | 9 |
| 510,709 | 28.4 | 1,236,111 | 68.6 | 766,069 | 42.5 | 10 |
| 1,162,609 | 28.1 | 3,042,793 | 73.6 | 1,833,137 | 44.4 | 11 |
| 1,136,868 | 31.1 | 2,726,056 | 74.6 | 1,764,731 | 48.3 | 12 |
| 1,315,199 | 29.8 | 3,119,289 | 70.7 | 2,001,111 | 45.3 | 13 |
| 1,198,935 | 29.8 | 2,960,905 | 73.7 | 1,859,759 | 46.3 | 14 |
| 398,548 | 21.6 | 1,217,415 | 66.0 | 713,743 | 38.7 | 15 |
| 201,421 | 22.3 | 621,086 | 68.8 | 418,027 | 46.3 | 16 |
| 224,588 | 24.6 | 629,882 | 68.9 | 381,021 | 41.7 | 17 |
| 136,372 | 20.4 | 465,366 | 69.5 | 302,192 | 45.1 | 18 |
| 182,395 | 24.0 | 462,155 | 60.8 | 239,274 | 31.5 | 19 |
| 389,670 | 20.4 | 1,207,216 | 63.3 | 725,946 | 38.1 | 20 |
| 423,816 | 25.1 | 1,262,366 | 74.8 | 973,936 | 57.7 | 21 |
| 816,300 | 28.2 | 2,069,805 | 71.5 | 1,332,027 | 46.0 | 22 |
| 1,546,314 | 29.3 | 4,091,023 | 77.4 | 3,088,793 | 58.5 | 23 |
| 347,247 | 22.8 | 1,115,473 | 73.3 | 759,962 | 50.0 | 24 |
| 239,702 | 23.1 | 739,589 | 71.2 | 476,309 | 45.8 | 25 |
| 376,481 | 28.1 | 986,280 | 73.7 | 632,040 | 47.2 | 26 |
| 1,170,716 | 31.0 | 2,868,611 | 76.0 | 1,895,526 | 50.2 | 27 |
| 933,162 | 30.8 | 2,228,390 | 73.4 | 1,404,986 | 46.3 | 28 |
| 224,712 | 26.9 | 627,090 | 75.1 | 385,205 | 46.1 | 29 |
| 173,819 | 23.0 | 524,368 | 69.5 | 279,191 | 37.0 | 30 |
| 88,576 | 19.0 | 298,782 | 64.0 | 218,239 | 46.7 | 31 |
| 90,549 | 16.3 | 304,011 | 54.8 | 203,398 | 36.6 | 32 |
| 396,375 | 25.7 | 1,083,340 | 70.2 | 690,259 | 44.7 | 33 |
| 477,846 | 25.1 | 1,352,113 | 70.9 | 841,557 | 44.1 | 34 |
| 254,464 | 23.7 | 731,587 | 68.1 | 508,304 | 47.3 | 35 |
| 158,248 | 25.5 | 428,984 | 69.1 | 258,704 | 41.6 | 36 |
| 178,590 | 22.6 | 562,499 | 71.3 | 343,421 | 43.5 | 37 |
| 218,290 | 21.4 | 685,342 | 67.1 | 402,647 | 39.4 | 38 |
| 103,835 | 18.4 | 312,708 | 55.6 | 177,474 | 31.5 | 39 |
| 912,856 | 26.9 | 2,447,594 | 72.0 | 1,665,986 | 49.0 | 40 |
| 178,440 | 26.2 | 432,638 | 63.6 | 271,356 | 39.9 | 41 |
| 220,736 | 23.1 | 599,268 | 62.8 | 367,456 | 38.5 | 42 |
| 328,147 | 23.6 | 895,193 | 64.3 | 618,278 | 44.4 | 43 |
| 194,843 | 21.1 | 579,060 | 62.7 | 368,790 | 39.9 | 44 |
| 207,605 | 21.9 | 537,534 | 56.7 | 343,227 | 36.2 | 45 |
| 288,962 | 21.3 | 775,493 | 57.2 | 463,124 | 34.2 | 46 |
| 332,749 | 29.0 | 583,114 | 50.9 | 318,206 | 27.8 | 47 |
| 21,490,731 | 26.3 | 57,106,525 | 69.8 | 36,863,747 | 45.1 | 48 |

Note 1. "No. of Registered Automobiles" is based on the "Monthly report of the number of registered automobiles as of the end of March 2019" issued by Automobile Inspection & Registration Information Association.

2. "No. of Insured Automobiles" represents the number of insured automobiles as of the end of March 2019.

3. "No. of Registered Automobiles" and "Number of Insured Automobiles" exclude the number of mopeds.

4. "No. of Insured Automobiles" in "Total" includes the number of automobiles whose use and types are unidentified.

5. Figures in "Total" include those of contracts or claims whose prefectures are unidentified.

<参考> 自動車保険 収支の推移

Reference: Trend in the Income and Expenditures of Voluntary Automobile Insurance

| 年 度 Fiscal Year | 収 入 保 険 料 Premiums Written | 支 払 保 険 金 Claims Paid |
|--------------------|-------------------------------|--------------------------|
| | 千円 Thousand Yen | 千円 Thousand Yen |
| 平成26 2014 | 3, 936, 896, 695 | 2, 155, 676, 377 |
| 平成27 2015 | 4, 062, 641, 410 | 2, 135, 906, 265 |
| 平成28 2016 | 4, 119, 157, 833 | 2, 134, 327, 296 |
| 平成29 2017 | 4, 037, 028, 577 | 2, 139, 805, 658 |
| 平成30 2018 | 4, 137, 629, 072 | 2, 316, 547, 627 |

(注) 本表は、自動車保険について、国内損害保険各社の決算数値に基づく元受正味保険料(積立保険料を除く)および元受正味保険金を集計したものである(出典「インシュアランス損害保険統計号」(保険研究所発行))。

Note. This table shows direct net premiums (excluding savings premiums) and direct net claims for voluntary automobile insurance based on the financial statements of domestic general insurance companies.

(Source: "Annual Special Issue The Statistics of Japanese Non-Life Insurance Business" issued by the Insurance Reserch Institute Co., Ltd.)