

第5部 傷害保険

I. 傷害保険商品の概要

II. 傷害保険統計

I. 傷害保険商品の概要

損保料率機構が算出している傷害保険の参考純率は、保険金の支払対象となる事故の種類や対象者によって「普通傷害保険」「家族傷害保険」「交通事故傷害保険」「ファミリー交通傷害保険」「国内旅行傷害保険」「海外旅行傷害保険」の6種類に分類されます。

当機構ではまた、上記の種類傷害保険について、標準約款を作成しています。

以下では、傷害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. 普通傷害保険

家庭・職場・通勤途中等、日常生活のあらゆる場面における傷害が対象となります。

支払われる保険金の種類は、死亡保険金、後遺障害保険金、入院保険金、手術保険金および通院保険金です。

2. 家族傷害保険

一つの契約で、家族全員を被保険者とすることができます。対象となる傷害や支払われる保険金の種類は、普通傷害保険と同じです。

3. 交通事故傷害保険

被保険者が以下の事故によって被った傷害が対象となります。支払われる保険金の種類は、普通傷害保険と同じです。

- (1) 自動車・列車等の乗り物に搭乗中の、急激かつ偶然な外来の事故
- (2) 自動車・列車等の乗り物に搭乗していない時の交通事故（乗り物との衝突・接触等、乗り物の衝突・火災・爆発等）
- (3) 乗客として駅等の構内にいる間の、急激かつ偶然な外来の事故
- (4) 道路通行中の、工作用自動車との衝突・接触等または工作用自動車の衝突・火災・爆発等（ただし、作業機械としてのみ使用されている工作用自動車に限ります。）

4. ファミリー交通傷害保険

一つの契約で、家族全員を被保険者とすることができます。対象となる傷害や支払われる保険金の種類は、交通事故傷害保険と同じです。

5. 国内旅行傷害保険

国内旅行の目的のために家を出発してから帰宅するまでの間に被った傷害が対象となります。

支払われる保険金の種類は、死亡保険金、後遺障害保険金、入院保険金、手術保険金および通院保険金です。

6. 海外旅行傷害保険

海外旅行の目的のために家を出発してから帰宅するまでの間に被った傷害や疾病が対象となります。

支払われる保険金の種類は、傷害・疾病に対する死亡保険金、傷害に対する後遺障害保険金、傷害・疾病に対する治療費用保険金および死亡・入院・行方不明になったもしくは遭難した場合の救援者費用等です。

II. 傷害保険統計

本編は、以下の傷害保険の種類について集計したものです（積立型の商品を含みません。）。

- (1) 普通傷害保険 : 日常生活全般において傷害を負った場合に保険金が支払われるもの
- (2) 家族傷害保険 : 日常生活全般において傷害を負った場合に保険金が支払われるもので、家族全員の傷害を対象とするもの
- (3) 交通事故傷害保険 : 交通事故によって傷害を負った場合に保険金が支払われるもの
- (4) ファミリー交通傷害保険 : 交通事故によって傷害を負った場合に保険金が支払われるもので、家族全員の傷害を対象とするもの
- (5) 国内旅行傷害保険 : 国内旅行中に傷害を負った場合に保険金が支払われるもの
- (6) 海外旅行傷害保険 : 海外旅行中に傷害を負った場合等に保険金が支払われるもの

本編の支払に関する統計表の「入院」欄には、入院保険金に関する数値のほか手術保険金に関する数値が含まれていましたが、2019年度より「手術」欄を追加し、手術保険金に関する数値は「手術」欄に集計しています。

PERSONAL ACCIDENT INSURANCE STATISTICS

This section provides the statistics of personal accident insurance for the following types of policies (not including savings-type products).

- (1) Ordinary Personal Accident Insurance: providing coverage for the insured injured in an accident occurring in his/her daily life.
- (2) Family-Type Personal Accident Insurance: providing coverage for the insured and his/her family members injured in an accident occurring in their daily lives.
- (3) Traffic Personal Accident Insurance: providing coverage for the insured injured in a traffic accident.
- (4) Family-Type Traffic Personal Accident Insurance: providing coverage for the insured and his/her family members injured in a traffic accident.
- (5) Domestic Travelers' Personal Accident Insurance: providing coverage for the insured injured during domestic travel.
- (6) Overseas Travelers' Personal Accident Insurance: providing coverage for the insured injured during foreign travel.

In the statistics of Fiscal 2018 and before, "Hospitalization" columns in the "Claims" tables included the figures for hospitalization and surgery. In the statistics of Fiscal 2019, the figures for surgery are excluded from "Hospitalization" columns, and are included in newly added "Surgery" columns.

第1表 傷害保険 総括表

Table 1 Summary of Personal Accident Insurance

| | 年 度 Fiscal Year | 種 目 Type of Insurance | 新 契 約 New Contracts | |
|----|--------------------|-------------------------------------------------------------|------------------------|--------------------------|
| | | | 件 数 No. of Policies | 被保険者数 No. of Insureds |
| 1 | 2015 | 普通傷害保険 Ordinary Personal Accident Insurance | 2,844,594 | 22,334,594 |
| 2 | | 家族傷害保険 Family-Type Personal Accident Insurance | 271,490 | [2,365,000] |
| 3 | | 交通事故傷害保険 Traffic Personal Accident Insurance | 1,437,976 | 7,806,261 |
| 4 | | ファミリー交通傷害保険 Family-Type Traffic Personal Accident Insurance | 218,921 | [723,325] |
| 5 | | 国内旅行傷害保険 Domestic Travelers' Personal Accident Insurance | 806,152 | 7,608,693 |
| 6 | | 海外旅行傷害保険 Overseas Travelers' Personal Accident Insurance | 3,607,250 | 4,389,181 |
| 7 | | 合 計 Total | 9,186,383 | — |
| 8 | 2016 | 普通傷害保険 Ordinary Personal Accident Insurance | 2,867,418 | 22,252,917 |
| 9 | | 家族傷害保険 Family-Type Personal Accident Insurance | 272,120 | [2,170,911] |
| 10 | | 交通事故傷害保険 Traffic Personal Accident Insurance | 1,493,117 | 8,190,105 |
| 11 | | ファミリー交通傷害保険 Family-Type Traffic Personal Accident Insurance | 234,503 | [738,427] |
| 12 | | 国内旅行傷害保険 Domestic Travelers' Personal Accident Insurance | 832,938 | 7,488,862 |
| 13 | | 海外旅行傷害保険 Overseas Travelers' Personal Accident Insurance | 3,505,066 | 4,324,656 |
| 14 | | 合 計 Total | 9,205,162 | — |
| 15 | 2017 | 普通傷害保険 Ordinary Personal Accident Insurance | 2,926,685 | 22,725,606 |
| 16 | | 家族傷害保険 Family-Type Personal Accident Insurance | 273,409 | [2,132,796] |
| 17 | | 交通事故傷害保険 Traffic Personal Accident Insurance | 1,510,849 | 7,310,769 |
| 18 | | ファミリー交通傷害保険 Family-Type Traffic Personal Accident Insurance | 266,667 | [770,134] |
| 19 | | 国内旅行傷害保険 Domestic Travelers' Personal Accident Insurance | 957,054 | 7,325,129 |
| 20 | | 海外旅行傷害保険 Overseas Travelers' Personal Accident Insurance | 3,036,818 | 4,324,116 |
| 21 | | 合 計 Total | 8,971,482 | — |
| 22 | 2018 | 普通傷害保険 Ordinary Personal Accident Insurance | 3,231,817 | 23,131,585 |
| 23 | | 家族傷害保険 Family-Type Personal Accident Insurance | 299,290 | [2,079,050] |
| 24 | | 交通事故傷害保険 Traffic Personal Accident Insurance | 1,543,428 | 6,916,500 |
| 25 | | ファミリー交通傷害保険 Family-Type Traffic Personal Accident Insurance | 299,978 | [768,564] |
| 26 | | 国内旅行傷害保険 Domestic Travelers' Personal Accident Insurance | 1,185,279 | 7,150,721 |
| 27 | | 海外旅行傷害保険 Overseas Travelers' Personal Accident Insurance | 3,148,050 | 4,574,456 |
| 28 | | 合 計 Total | 9,707,842 | — |
| 29 | 2019 | 普通傷害保険 Ordinary Personal Accident Insurance | 3,611,769 | 23,860,470 |
| 30 | | 家族傷害保険 Family-Type Personal Accident Insurance | 324,452 | [2,128,451] |
| 31 | | 交通事故傷害保険 Traffic Personal Accident Insurance | 1,584,006 | 6,606,878 |
| 32 | | ファミリー交通傷害保険 Family-Type Traffic Personal Accident Insurance | 337,563 | [775,394] |
| 33 | | 国内旅行傷害保険 Domestic Travelers' Personal Accident Insurance | 1,038,247 | 6,179,149 |
| 34 | | 海外旅行傷害保険 Overseas Travelers' Personal Accident Insurance | 2,819,352 | 4,161,462 |
| 35 | | 合 計 Total | 9,715,389 | — |

(注) [] 内数値は家族数を表す。

| 保 険 料 Premiums Written | 支 払 Claims | | |
|---------------------------|-------------------------------|----------------------|----|
| | 被 害 者 数 No. of Claims Paid | 保 険 金 Claims Paid | |
| 千円 Thousand Yen | | 千円 Thousand Yen | |
| 163,678,830 | 602,394 | 88,650,430 | 1 |
| 54,975,961 | 316,966 | 27,401,813 | 2 |
| 14,371,186 | 27,000 | 5,717,145 | 3 |
| 9,461,987 | 20,705 | 3,762,353 | 4 |
| 2,165,677 | 8,123 | 754,053 | 5 |
| 30,208,917 | 154,947 | 18,049,085 | 6 |
| 274,862,559 | 1,130,135 | 144,334,880 | 7 |
| 159,859,136 | 572,539 | 78,831,250 | 8 |
| 54,125,610 | 307,389 | 26,092,685 | 9 |
| 13,733,035 | 25,283 | 5,256,237 | 10 |
| 8,925,711 | 19,197 | 3,418,345 | 11 |
| 2,127,095 | 7,644 | 749,927 | 12 |
| 29,401,442 | 144,392 | 15,110,953 | 13 |
| 268,172,032 | 1,076,444 | 129,459,399 | 14 |
| 176,584,541 | 600,784 | 79,531,283 | 15 |
| 51,914,692 | 328,983 | 26,348,524 | 16 |
| 13,319,543 | 25,286 | 5,172,309 | 17 |
| 8,653,885 | 19,305 | 3,216,204 | 18 |
| 2,110,683 | 7,734 | 839,974 | 19 |
| 29,396,018 | 127,340 | 13,614,047 | 20 |
| 281,979,365 | 1,109,432 | 128,722,343 | 21 |
| 175,697,165 | 602,677 | 78,946,531 | 22 |
| 49,784,953 | 327,994 | 25,849,389 | 23 |
| 12,900,767 | 24,853 | 4,794,785 | 24 |
| 8,184,005 | 18,643 | 2,821,625 | 25 |
| 2,132,369 | 7,027 | 725,593 | 26 |
| 30,180,848 | 111,946 | 12,495,208 | 27 |
| 278,880,110 | 1,093,140 | 125,633,134 | 28 |
| 179,384,079 | 669,998 | 75,886,516 | 29 |
| 49,703,795 | 341,573 | 24,704,968 | 30 |
| 12,335,302 | 27,170 | 4,591,693 | 31 |
| 7,825,735 | 19,685 | 2,561,959 | 32 |
| 1,894,545 | 7,305 | 756,759 | 33 |
| 26,355,957 | 109,194 | 12,677,630 | 34 |
| 277,499,413 | 1,174,925 | 121,179,528 | 35 |

Note. Figures in square brackets [] represent the number of families.

第2表 普通傷害保険 統計表 <2019年度>

Table 2 Ordinary Personal Accident Insurance <Fiscal 2019>

(新契約) New Contracts

| | 職種級別 Occupational Class | 件数 No. of Policies | 死亡・後遺障害 Death / Permanent Disability | | |
|---|-----------------------------------------------------------------|-----------------------|-----------------------------------------|-------------------------|-------------------------|
| | | | 被保険者数 No. of Insureds | 保険金額 Insured Amounts | 保険料 Premiums Written |
| | | | | 百万円 Million Yen | 千円 Thousand Yen |
| 1 | A級 Class A | 842,385 | 6,977,077 | 30,820,823 | 21,028,140 |
| 2 | B級 Class B | 125,710 | 600,090 | 3,476,480 | 3,320,751 |
| 3 | 加重平均適用契約等 Contract to Which Weighted Average Rate is Applied | 2,625,671 | 12,952,793 | 55,559,580 | 48,217,467 |
| 4 | 小計 Subtotal | 3,593,766 | 20,529,960 | 89,856,884 | 72,566,359 |
| 5 | 就業中の危険補償対象外 Non-occupational Accident Coverage | 18,003 | 593,398 | 3,856,711 | 1,436,213 |
| 6 | 合計 Total | 3,611,769 | 21,123,358 | 93,713,596 | 74,002,573 |

(支払) Claims

| | 職種級別 Occupational Class | 死亡 Death | | 後遺障害 Permanent Disability | | 入 Hospital- |
|---|-----------------------------------------------------------------|----------------------------|--------------------|------------------------------|--------------------|----------------------------|
| | | 被害者数 No. of Claims Paid | 保険金 Claims Paid | 被害者数 No. of Claims Paid | 保険金 Claims Paid | 被害者数 No. of Claims Paid |
| | | | 千円 Thousand Yen | | 千円 Thousand Yen | |
| 1 | A級 Class A | 689 | 3,179,148 | 4,354 | 5,975,296 | 28,130 |
| 2 | B級 Class B | 71 | 488,016 | 619 | 1,273,985 | 2,378 |
| 3 | 加重平均適用契約等 Contract to Which Weighted Average Rate is Applied | 2,472 | 7,853,487 | 12,481 | 11,399,685 | 75,518 |
| 4 | 小計 Subtotal | 3,232 | 11,520,653 | 17,454 | 18,648,967 | 106,026 |
| 5 | 就業中の危険補償対象外 Non-occupational Accident Coverage | 13 | 40,409 | 390 | 449,290 | 978 |
| 6 | 合計 Total | 3,245 | 11,561,062 | 17,844 | 19,098,257 | 107,004 |

(注) 1. 「職種級別」は次のとおり

A級 (リスクの低い職種) : 会社事務員、弁護士など

B級 (リスクの高い職種) : 建設作業員、土木作業員など

2. 「加重平均適用契約等」には、職種級別区分を持たない商品等を含む。

| 入院 Hospitalization | | | 通院 Outpatient Visit | | | 合計保険料 Total Premiums Written | |
|-----------------------------|-------------------------------------|----------------------------|-----------------------------|-------------------------------------|----------------------------|------------------------------------|---|
| 被保険者数 No. of Insureds | 保険金日額 Insured Amounts per Day | 保険料 Premiums Written | 被保険者数 No. of Insureds | 保険金日額 Insured Amounts per Day | 保険料 Premiums Written | | |
| | 千円 Thousand Yen | 千円 Thousand Yen | | 千円 Thousand Yen | 千円 Thousand Yen | 千円 Thousand Yen | |
| 5,488,442 | 22,086,737 | 10,777,894 | 4,873,422 | 10,743,596 | 20,558,965 | 52,365,001 | 1 |
| 469,681 | 2,271,882 | 1,512,099 | 428,355 | 1,230,792 | 3,043,993 | 7,876,843 | 2 |
| 10,362,525 | 51,248,995 | 38,202,010 | 6,310,629 | 14,374,630 | 29,771,905 | 116,191,383 | 3 |
| 16,320,648 | 75,607,615 | 50,492,004 | 11,612,406 | 26,349,019 | 53,374,864 | 176,433,228 | 4 |
| 390,249 | 2,336,428 | 742,095 | 379,530 | 652,467 | 772,540 | 2,950,850 | 5 |
| 16,710,897 | 77,944,043 | 51,234,100 | 11,991,936 | 27,001,486 | 54,147,405 | 179,384,079 | 6 |

| 入院 Hospitalization | 手術 Surgery | | 通院 Outpatient Visit | | 合計 Total | | |
|-----------------------|----------------------------|--------------------|----------------------------|--------------------|----------------------------|--------------------|---|
| 保険金 Claims Paid | 被害者数 No. of Claims Paid | 保険金 Claims Paid | 被害者数 No. of Claims Paid | 保険金 Claims Paid | 被害者数 No. of Claims Paid | 保険金 Claims Paid | |
| 千円 Thousand Yen | | 千円 Thousand Yen | | 千円 Thousand Yen | | 千円 Thousand Yen | |
| 3,704,797 | 17,708 | 829,510 | 167,499 | 9,382,933 | 218,380 | 23,071,686 | 1 |
| 493,993 | 1,737 | 97,312 | 12,806 | 1,128,471 | 17,611 | 3,481,779 | 2 |
| 10,703,733 | 51,215 | 2,873,372 | 279,656 | 15,298,616 | 421,342 | 48,128,895 | 3 |
| 14,902,523 | 70,660 | 3,800,195 | 459,961 | 25,810,021 | 657,333 | 74,682,361 | 4 |
| 136,413 | 877 | 54,942 | 10,407 | 523,099 | 12,665 | 1,204,155 | 5 |
| 15,038,936 | 71,537 | 3,855,138 | 470,368 | 26,333,121 | 669,998 | 75,886,516 | 6 |

Note 1. "Occupational Class" is defined as follows:

Class A: Occupation with low risk, such as office worker and lawyer.

Class B: Occupation with high risk, such as construction worker and civil engineering worker.

2. "Contract to Which Weighted Average Rate is Applied" includes products which do not adopt the occupational class.

第3表 普通傷害保険「就業中のみの危険補償割引」適用有無別統計表〈2019年度〉

Table 3 Ordinary Personal Accident Insurance with/without "Discount for Occupational Accident Coverage" Clause

(新契約) New Contracts

| | 職種級別 Occupational Class | 就業中のみの危険補償割引 Discount for Occupational Accident Coverage | | 件数 No. of Policies | 死亡・後遺障害 Death / Permanent Disability | | |
|----|----------------------------------------------------|-------------------------------------------------------------|-------------|-----------------------|-----------------------------------------|-------------------------|-------------------------|
| | | | | | 被保険者数 No. of Insureds | 保険金額 Insured Amounts | 保険料 Premiums Written |
| | | | | | | 百万円 Million Yen | 千円 Thousand Yen |
| 1 | A 級 | 適用 | Applied | 77,545 | 1,866,386 | 12,344,217 | 4,014,939 |
| 2 | Class A | 適用なし | Not Applied | 764,840 | 5,110,691 | 18,476,606 | 17,013,201 |
| 3 | | 小計 | Subtotal | 842,385 | 6,977,077 | 30,820,823 | 21,028,140 |
| 4 | B 級 | 適用 | Applied | 44,071 | 247,187 | 2,148,048 | 1,681,278 |
| 5 | Class B | 適用なし | Not Applied | 81,639 | 352,903 | 1,328,432 | 1,639,472 |
| 6 | | 小計 | Subtotal | 125,710 | 600,090 | 3,476,480 | 3,320,751 |
| 7 | 加重平均 | 適用 | Applied | 53,285 | 761,203 | 6,146,827 | 2,620,207 |
| 8 | 適用契約等 | 適用なし | Not Applied | 2,572,386 | 12,191,590 | 49,412,752 | 45,597,260 |
| 9 | Contract to Which Weighted Average Rate is Applied | 小計 | Subtotal | 2,625,671 | 12,952,793 | 55,559,580 | 48,217,467 |
| 10 | 合計 | 適用 | Applied | 174,901 | 2,874,776 | 20,639,093 | 8,316,424 |
| 11 | Total | 適用なし | Not Applied | 3,418,865 | 17,655,184 | 69,217,791 | 64,249,935 |
| 12 | | 小計 | Subtotal | 3,593,766 | 20,529,960 | 89,856,884 | 72,566,359 |

(支払) Claims

| | 職種級別 Occupational Class | 就業中のみの危険補償割引 Discount for Occupational Accident Coverage | | 死亡 Death | | 後遺障害 Permanent Disability | | 入 Hospit- |
|----|----------------------------------------------------|-------------------------------------------------------------|-------------|----------------------------|--------------------|------------------------------|--------------------|----------------------------|
| | | | | 被害者数 No. of Claims Paid | 保険金 Claims Paid | 被害者数 No. of Claims Paid | 保険金 Claims Paid | 被害者数 No. of Claims Paid |
| | | | | | 千円 Thousand Yen | | 千円 Thousand Yen | |
| 1 | A 級 | 適用 | Applied | 60 | 494,076 | 659 | 1,335,929 | 2,518 |
| 2 | Class A | 適用なし | Not Applied | 629 | 2,685,072 | 3,695 | 4,639,366 | 25,612 |
| 3 | | 小計 | Subtotal | 689 | 3,179,148 | 4,354 | 5,975,296 | 28,130 |
| 4 | B 級 | 適用 | Applied | 33 | 345,191 | 275 | 749,274 | 992 |
| 5 | Class B | 適用なし | Not Applied | 38 | 142,825 | 344 | 524,711 | 1,386 |
| 6 | | 小計 | Subtotal | 71 | 488,016 | 619 | 1,273,985 | 2,378 |
| 7 | 加重平均 | 適用 | Applied | 48 | 421,926 | 422 | 823,673 | 1,440 |
| 8 | 適用契約等 | 適用なし | Not Applied | 2,424 | 7,431,561 | 12,059 | 10,576,011 | 74,078 |
| 9 | Contract to Which Weighted Average Rate is Applied | 小計 | Subtotal | 2,472 | 7,853,487 | 12,481 | 11,399,685 | 75,518 |
| 10 | 合計 | 適用 | Applied | 141 | 1,261,194 | 1,356 | 2,908,877 | 4,950 |
| 11 | Total | 適用なし | Not Applied | 3,091 | 10,259,459 | 16,098 | 15,740,089 | 101,076 |
| 12 | | 小計 | Subtotal | 3,232 | 11,520,653 | 17,454 | 18,648,967 | 106,026 |

(注) 1. 「職種級別」は次のとおり

A 級 (リスクの低い職種) : 会社事務員、弁護士など

B 級 (リスクの高い職種) : 建設作業員、土木作業員など

2. 「加重平均適用契約等」には、職種級別区分を持たない商品等を含む。

<Fiscal 2019>

| 入院 Hospitalization | | | 通院 Outpatient Visit | | | 合計保険料 Total Premiums Written | |
|-----------------------------|-------------------------------------|----------------------------|-----------------------------|-------------------------------------|----------------------------|------------------------------------|----|
| 被保険者数 No. of Insureds | 保険金日額 Insured Amounts per Day | 保険料 Premiums Written | 被保険者数 No. of Insureds | 保険金日額 Insured Amounts per Day | 保険料 Premiums Written | | |
| | 千円 Thousand Yen | 千円 Thousand Yen | | 千円 Thousand Yen | 千円 Thousand Yen | 千円 Thousand Yen | |
| 1,426,621 | 6,455,417 | 1,454,904 | 1,144,315 | 3,362,856 | 2,829,920 | 8,299,763 | 1 |
| 4,061,821 | 15,631,320 | 9,322,990 | 3,729,107 | 7,380,740 | 17,729,045 | 44,065,237 | 2 |
| 5,488,442 | 22,086,737 | 10,777,894 | 4,873,422 | 10,743,596 | 20,558,965 | 52,365,001 | 3 |
| 221,142 | 1,241,940 | 667,783 | 208,876 | 682,057 | 1,358,849 | 3,707,911 | 4 |
| 248,539 | 1,029,941 | 844,315 | 219,479 | 548,735 | 1,685,143 | 4,168,931 | 5 |
| 469,681 | 2,271,882 | 1,512,099 | 428,355 | 1,230,792 | 3,043,993 | 7,876,843 | 6 |
| 575,573 | 2,848,847 | 919,679 | 515,213 | 1,503,301 | 1,803,431 | 5,343,318 | 7 |
| 9,786,952 | 48,400,147 | 37,282,330 | 5,795,416 | 12,871,328 | 27,968,474 | 110,848,065 | 8 |
| 10,362,525 | 51,248,995 | 38,202,010 | 6,310,629 | 14,374,630 | 29,771,905 | 116,191,383 | 9 |
| 2,223,336 | 10,546,206 | 3,042,367 | 1,868,404 | 5,548,215 | 5,992,201 | 17,350,993 | 10 |
| 14,097,312 | 65,061,408 | 47,449,636 | 9,744,002 | 20,800,804 | 47,382,663 | 159,082,235 | 11 |
| 16,320,648 | 75,607,615 | 50,492,004 | 11,612,406 | 26,349,019 | 53,374,864 | 176,433,228 | 12 |

| 院 talization | 手術 Surgery | | 通院 Outpatient Visit | | 合計 Total | | |
|--------------------|----------------------------|--------------------|----------------------------|--------------------|----------------------------|--------------------|----|
| 保険金 Claims Paid | 被害者数 No. of Claims Paid | 保険金 Claims Paid | 被害者数 No. of Claims Paid | 保険金 Claims Paid | 被害者数 No. of Claims Paid | 保険金 Claims Paid | |
| 千円 Thousand Yen | | 千円 Thousand Yen | | 千円 Thousand Yen | | 千円 Thousand Yen | |
| 417,729 | 1,865 | 91,883 | 14,171 | 923,519 | 19,273 | 3,263,138 | 1 |
| 3,287,067 | 15,843 | 737,627 | 153,328 | 8,459,413 | 199,107 | 19,808,547 | 2 |
| 3,704,797 | 17,708 | 829,510 | 167,499 | 9,382,933 | 218,380 | 23,071,686 | 3 |
| 266,703 | 753 | 49,330 | 4,879 | 447,661 | 6,932 | 1,858,161 | 4 |
| 227,289 | 984 | 47,981 | 7,927 | 680,810 | 10,679 | 1,623,618 | 5 |
| 493,993 | 1,737 | 97,312 | 12,806 | 1,128,471 | 17,611 | 3,481,779 | 6 |
| 256,861 | 1,098 | 70,568 | 8,692 | 551,903 | 11,700 | 2,124,933 | 7 |
| 10,446,871 | 50,117 | 2,802,804 | 270,964 | 14,746,713 | 409,642 | 46,003,961 | 8 |
| 10,703,733 | 51,215 | 2,873,372 | 279,656 | 15,298,616 | 421,342 | 48,128,895 | 9 |
| 941,294 | 3,716 | 211,782 | 27,742 | 1,923,084 | 37,905 | 7,246,233 | 10 |
| 13,961,228 | 66,944 | 3,588,412 | 432,219 | 23,886,937 | 619,428 | 67,436,127 | 11 |
| 14,902,523 | 70,660 | 3,800,195 | 459,961 | 25,810,021 | 657,333 | 74,682,361 | 12 |

Note 1. "Occupational Class" is defined as follows:

Class A: Occupation with low risk, such as office worker and lawyer.

Class B: Occupation with high risk, such as construction worker and civil engineering worker.

2. "Contract to Which Weighted Average Rate is Applied" includes products which do not adopt the occupational class.

第4表 家族傷害保険 統計表 <2019年度>

Table 4 Family-Type Personal Accident Insurance <Fiscal 2019>

(新契約) New Contracts

| | 被保険者／本人の職種級別 Insured / Occupational Class of Named Insured | | 件数 No. of Policies | 死亡・後遺障害 Death / Permanent Disability | | | 被保険者数 No. of Insureds |
|---|------------------------------------------------------------------|-----------------------------------------------------------------------|--------------------------|-----------------------------------------|----------------------------|----------------------------|-----------------------------|
| | | | | 被保険者数 No. of Insureds | 保険金額 Insured Amounts | 保険料 Premiums Written | |
| | | | | | 百万円 Million Yen | 千円 Thousand Yen | |
| 1 | 本人 Named Insured | A級 Class A | 65,612 | 654,402 | 2,446,557 | 2,055,320 | 540,074 |
| 2 | | B級 Class B | 7,062 | 16,245 | 64,368 | 102,272 | 16,024 |
| 3 | | 加重平均適用契約等 Contract to Which Weighted Average Rate is Applied | 250,527 | 1,358,947 | 5,375,641 | 5,005,102 | 1,193,991 |
| 4 | | 就業中の危険補償対象外 Non-occupational Accident Coverage | 1,251 | 38,084 | 43,449 | 51,343 | 8,058 |
| 5 | | 小計 Subtotal | 324,452 | 2,067,678 | 7,930,017 | 7,214,038 | 1,758,147 |
| 6 | | 配偶者 Spouse | (279,570) | 1,996,212 | 5,756,434 | 4,077,856 | 1,683,320 |
| 7 | | その他親族 Other Relatives | (210,131) | [1,371,735] | 2,904,170 | 3,997,643 | [1,196,409] |
| 8 | | 合計 Total | 324,452 | [2,067,678] | 16,590,622 | 15,289,538 | [1,758,147] |

(支払) Claims

| | 被保険者／本人の職種級別 Insured / Occupational Class of Named Insured | | 死亡 Death | | 後遺障害 Permanent Disability | | 入 Hospit- |
|---|------------------------------------------------------------------|-----------------------------------------------------------------------|----------------------------|--------------------|------------------------------|--------------------|----------------------------|
| | | | 被害者数 No. of Claims Paid | 保険金 Claims Paid | 被害者数 No. of Claims Paid | 保険金 Claims Paid | 被害者数 No. of Claims Paid |
| | | | | 千円 Thousand Yen | | 千円 Thousand Yen | |
| 1 | 本人 Named Insured | A級 Class A | 114 | 409,197 | 596 | 676,508 | 3,738 |
| 2 | | B級 Class B | 4 | 45,678 | 38 | 44,271 | 158 |
| 3 | | 加重平均適用契約等 Contract to Which Weighted Average Rate is Applied | 279 | 878,049 | 2,174 | 1,657,980 | 8,902 |
| 4 | | 就業中の危険補償対象外 Non-occupational Accident Coverage | 0 | 95 | 50 | 10,607 | 51 |
| 5 | | 小計 Subtotal | 397 | 1,333,021 | 2,858 | 2,389,368 | 12,849 |
| 6 | | 配偶者 Spouse | 196 | 428,097 | 2,032 | 1,371,623 | 9,151 |
| 7 | | その他親族 Other Relatives | 227 | 536,621 | 1,953 | 1,105,377 | 12,418 |
| 8 | | 合計 Total | 820 | 2,297,740 | 6,843 | 4,866,369 | 34,418 |

- (注) 1. 「職種級別」は次のとおり
 A級 (リスクの低い職種) : 会社事務員、弁護士など
 B級 (リスクの高い職種) : 建設作業員、土木作業員など
 2. 「加重平均適用契約等」には、職種級別区分を持たない商品等を含む。
 3. () 内数値は合計に含まない。
 4. [] 内数値は家族数を表す。

| 入院 Hospitalization | | 通院 Outpatient Visit | | | 合計保険料 Total Premiums Written | |
|-------------------------------------|----------------------------|-----------------------------|-------------------------------------|----------------------------|---------------------------------|---|
| 保険金日額 Insured Amounts per Day | 保険料 Premiums Written | 被保険者数 No. of Insureds | 保険金日額 Insured Amounts per Day | 保険料 Premiums Written | | |
| 千円 Thousand Yen | 千円 Thousand Yen | | 千円 Thousand Yen | 千円 Thousand Yen | 千円 Thousand Yen | |
| 2,142,595 | 1,400,944 | 534,870 | 1,194,894 | 2,941,507 | 6,397,772 | 1 |
| 59,357 | 66,265 | 15,476 | 33,210 | 144,513 | 313,051 | 2 |
| 6,008,290 | 3,801,025 | 1,077,371 | 2,158,418 | 5,034,516 | 13,840,644 | 3 |
| 33,773 | 13,084 | 8,030 | 20,449 | 31,218 | 95,646 | 4 |
| 8,244,017 | 5,281,320 | 1,635,747 | 3,406,972 | 8,151,754 | 20,647,114 | 5 |
| 7,864,845 | 3,609,118 | 1,574,718 | 2,977,529 | 6,307,296 | 13,994,271 | 6 |
| 4,447,964 | 4,843,023 | [1,134,146] | 1,753,707 | 6,221,742 | 15,062,409 | 7 |
| 20,556,828 | 13,733,462 | [1,635,747] | 8,138,209 | 20,680,793 | 49,703,795 | 8 |

| 入院 Hospitalization | 手術 Surgery | | 通院 Outpatient Visit | | 合計 Total | | |
|-----------------------|----------------------------|--------------------|----------------------------|--------------------|----------------------------|--------------------|---|
| 保険金 Claims Paid | 被害者数 No. of Claims Paid | 保険金 Claims Paid | 被害者数 No. of Claims Paid | 保険金 Claims Paid | 被害者数 No. of Claims Paid | 保険金 Claims Paid | |
| 千円 Thousand Yen | | 千円 Thousand Yen | | 千円 Thousand Yen | | 千円 Thousand Yen | |
| 504,328 | 2,271 | 134,122 | 26,732 | 1,468,490 | 33,451 | 3,192,647 | 1 |
| 21,532 | 112 | 4,771 | 874 | 57,709 | 1,186 | 173,964 | 2 |
| 1,405,215 | 6,897 | 373,078 | 72,993 | 3,466,011 | 91,245 | 7,780,335 | 3 |
| 4,039 | 41 | 1,959 | 435 | 27,930 | 577 | 44,633 | 4 |
| 1,935,115 | 9,321 | 513,931 | 101,034 | 5,020,141 | 126,459 | 11,191,580 | 5 |
| 1,451,985 | 6,426 | 341,745 | 66,248 | 3,117,845 | 84,053 | 6,711,297 | 6 |
| 1,900,069 | 8,364 | 365,686 | 108,099 | 2,894,336 | 131,061 | 6,802,091 | 7 |
| 5,287,170 | 24,111 | 1,221,363 | 275,381 | 11,032,324 | 341,573 | 24,704,968 | 8 |

Note 1. "Occupational Class" is defined as follows:

Class A: Occupation with low risk, such as office worker and lawyer.

Class B: Occupation with high risk, such as construction worker and civil engineering worker.

2. "Contract to Which Weighted Average Rate is Applied" includes products which do not adopt the occupational class.

3. Figures in round brackets () are not included in "Total."

4. Figures in square brackets [] represent the number of families.

第5表 交通事故傷害保険 統計表 <2019年度>

Table 5 Traffic Personal Accident Insurance <Fiscal 2019>

(新 契 約) New Contracts

| 件 数 No. of Policies | 死亡・後遺障害 Death / Permanent Disability | | | 入 院 Hospitalization | |
|---------------------------|-----------------------------------------|-------------------------------|------------------------------|-----------------------------|-----------------------------------------|
| | 被保険者数 No. of Insureds | 保 険 金 額 Insured Amounts | 保 険 料 Premiums Written | 被保険者数 No. of Insureds | 保 険 金 日 額 Insured Amounts per Day |
| | | 百万円 Million Yen | 千円 Thousand Yen | | 千円 Thousand Yen |
| 1,584,006 | 6,476,583 | 18,440,457 | 5,870,043 | 2,531,514 | 11,956,057 |

(支 払) Claims

| 死 亡 Death | | 後 遺 障 害 Permanent Disability | | 入 院 Hospitalization | |
|-------------------------------|----------------------|---------------------------------|----------------------|-------------------------------|----------------------|
| 被 害 者 数 No. of Claims Paid | 保 険 金 Claims Paid | 被 害 者 数 No. of Claims Paid | 保 険 金 Claims Paid | 被 害 者 数 No. of Claims Paid | 保 険 金 Claims Paid |
| | 千円 Thousand Yen | | 千円 Thousand Yen | | 千円 Thousand Yen |
| 274 | 882,901 | 1,423 | 1,114,350 | 4,072 | 666,884 |

| | | 通 院 Outpatient Visit | | 合 計 保 険 料 Total Premiums Written |
|------------------------------|---------------------------------|-----------------------------------------|------------------------------|-------------------------------------|
| 保 険 料 Premiums Written | 被 保 険 者 数 No. of Insureds | 保 険 金 日 額 Insured Amounts per Day | 保 険 料 Premiums Written | |
| 千円 Thousand Yen | | 千円 Thousand Yen | 千円 Thousand Yen | 千円 Thousand Yen |
| 2,460,683 | 1,532,787 | 4,211,906 | 4,004,575 | 12,335,302 |

| 手 術 Surgery | | 通 院 Outpatient Visit | | 合 計 Total | |
|-------------------------------|----------------------|-------------------------------|----------------------|-------------------------------|----------------------|
| 被 害 者 数 No. of Claims Paid | 保 険 金 Claims Paid | 被 害 者 数 No. of Claims Paid | 保 険 金 Claims Paid | 被 害 者 数 No. of Claims Paid | 保 険 金 Claims Paid |
| | 千円 Thousand Yen | | 千円 Thousand Yen | | 千円 Thousand Yen |
| 2,632 | 163,848 | 18,769 | 1,763,708 | 27,170 | 4,591,693 |

第6表 ファミリー交通傷害保険 統計表 <2019年度>

Table 6 Family-Type Traffic Personal Accident Insurance <Fiscal 2019>

(新 契 約) New Contracts

| | 被 保 険 者 Insured | 件 数 No. of Policies | 死亡・後遺障害 Death / Permanent Disability | | | 被保険者数 No. of Insureds |
|---|-----------------------|---------------------------|-----------------------------------------|-------------------------------|------------------------------|-----------------------------|
| | | | 被保険者数 No. of Insureds | 保 険 金 額 Insured Amounts | 保 険 料 Premiums Written | |
| | | | | 百万円 Million Yen | 千円 Thousand Yen | |
| 1 | 本 人 Named Insured | 337,563 | 772,250 | 4,582,538 | 1,968,654 | 732,996 |
| 2 | 配 偶 者 Spouse | (300,675) | 729,485 | 3,416,963 | 1,043,351 | 689,721 |
| 3 | その他親族 Other Relatives | (281,459) | [641,931] | 1,988,980 | 851,456 | [609,785] |
| 4 | 合 計 Total | 337,563 | [772,250] | 9,988,481 | 3,863,462 | [732,996] |

(支 払) Claims

| | 被 保 険 者 Insured | 死 亡 Death | | 後 遺 障 害 Permanent Disability | | 入 Hospit- |
|---|-----------------------|----------------------------|----------------------|---------------------------------|----------------------|--------------|
| | | 被害者数 No. of Claims Paid | 保 険 金 Claims Paid | 被害者数 No. of Claims Paid | 保 険 金 Claims Paid | |
| | | | 千円 Thousand Yen | | 千円 Thousand Yen | |
| 1 | 本 人 Named Insured | 26 | 166,220 | 368 | 517,184 | 1,088 |
| 2 | 配 偶 者 Spouse | 11 | 98,101 | 175 | 239,680 | 553 |
| 3 | その他親族 Other Relatives | 21 | 73,956 | 172 | 137,593 | 734 |
| 4 | 合 計 Total | 58 | 338,277 | 715 | 894,458 | 2,375 |

(注) 1. () 内数値は合計に含まない。
2. [] 内数値は家族数を表す。

Note 1. Figures in round brackets () are not included in "Total."
2. Figures in square brackets [] represent the number of families.

| 入院 Hospitalization | | 通院 Outpatient Visit | | | 合計保険料 Total Premiums Written | |
|-------------------------------------|----------------------------|-----------------------------|-------------------------------------|----------------------------|---------------------------------|---|
| 保険金日額 Insured Amounts per Day | 保険料 Premiums Written | 被保険者数 No. of Insureds | 保険金日額 Insured Amounts per Day | 保険料 Premiums Written | | |
| 千円 Thousand Yen | 千円 Thousand Yen | | 千円 Thousand Yen | 千円 Thousand Yen | 千円 Thousand Yen | |
| 3,732,151 | 876,916 | 450,070 | 995,597 | 1,186,798 | 4,032,369 | 1 |
| 3,320,868 | 406,212 | 420,260 | 756,417 | 585,816 | 2,035,381 | 2 |
| 2,418,775 | 471,260 | [382,126] | 550,863 | 435,267 | 1,757,984 | 3 |
| 9,471,795 | 1,754,389 | [450,070] | 2,302,878 | 2,207,882 | 7,825,735 | 4 |

| 入院 Hospitalization | 手術 Surgery | | 通院 Outpatient Visit | | 合計 Total | | |
|-----------------------|----------------------------|--------------------|----------------------------|--------------------|----------------------------|--------------------|---|
| 保険金 Claims Paid | 被害者数 No. of Claims Paid | 保険金 Claims Paid | 被害者数 No. of Claims Paid | 保険金 Claims Paid | 被害者数 No. of Claims Paid | 保険金 Claims Paid | |
| 千円 Thousand Yen | | 千円 Thousand Yen | | 千円 Thousand Yen | | 千円 Thousand Yen | |
| 199,231 | 754 | 50,446 | 6,735 | 488,318 | 8,971 | 1,421,401 | 1 |
| 82,291 | 372 | 19,157 | 3,354 | 220,094 | 4,465 | 659,325 | 2 |
| 87,633 | 449 | 22,551 | 4,873 | 159,497 | 6,249 | 481,232 | 3 |
| 369,156 | 1,575 | 92,154 | 14,962 | 867,911 | 19,685 | 2,561,959 | 4 |

第7表 国内旅行傷害保険 統計表 <2019年度>

Table 7 Domestic Travelers' Personal Accident Insurance <Fiscal 2019>

(新 契 約) New Contracts

| 件 数 No. of Policies | 死亡・後遺障害 Death / Permanent Disability | | | 入 院 Hospitalization | |
|---------------------------|-----------------------------------------|-------------------------------|------------------------------|-----------------------------|-----------------------------------------|
| | 被保険者数 No. of Insureds | 保 険 金 額 Insured Amounts | 保 険 料 Premiums Written | 被保険者数 No. of Insureds | 保 険 金 日 額 Insured Amounts per Day |
| | | 百万円 Million Yen | 千円 Thousand Yen | | 千円 Thousand Yen |
| 1, 038, 247 | 6, 178, 745 | 39, 811, 551 | 694, 007 | 6, 117, 968 | 25, 870, 867 |

(支 払) Claims

| 死 亡 Death | | 後 遺 障 害 Permanent Disability | | 入 院 Hospitalization | |
|-------------------------------|----------------------|---------------------------------|----------------------|-------------------------------|----------------------|
| 被 害 者 数 No. of Claims Paid | 保 険 金 Claims Paid | 被 害 者 数 No. of Claims Paid | 保 険 金 Claims Paid | 被 害 者 数 No. of Claims Paid | 保 険 金 Claims Paid |
| | 千円 Thousand Yen | | 千円 Thousand Yen | | 千円 Thousand Yen |
| 13 | 141, 073 | 90 | 182, 584 | 650 | 64, 213 |

| | | 通 院 Outpatient Visit | | 合 計 保 険 料 Total Premiums Written |
|------------------------------|---------------------------------|-----------------------------------------|------------------------------|-------------------------------------|
| 保 険 料 Premiums Written | 被 保 険 者 数 No. of Insureds | 保 険 金 日 額 Insured Amounts per Day | 保 険 料 Premiums Written | |
| 千円 Thousand Yen | | 千円 Thousand Yen | 千円 Thousand Yen | 千円 Thousand Yen |
| 326,256 | 6,079,761 | 14,112,602 | 874,281 | 1,894,545 |

| 手 術 Surgery | | 通 院 Outpatient Visit | | 合 計 Total | |
|-------------------------------|----------------------|-------------------------------|----------------------|-------------------------------|----------------------|
| 被 害 者 数 No. of Claims Paid | 保 険 金 Claims Paid | 被 害 者 数 No. of Claims Paid | 保 険 金 Claims Paid | 被 害 者 数 No. of Claims Paid | 保 険 金 Claims Paid |
| | 千円 Thousand Yen | | 千円 Thousand Yen | | 千円 Thousand Yen |
| 533 | 25,854 | 6,019 | 343,034 | 7,305 | 756,759 |

第8表 海外旅行傷害保険 統計表 <2019年度>

Table 8 Overseas Travelers' Personal Accident Insurance <Fiscal 2019>

(新 契 約) New Contracts

| | 補 償 Coverage | 件 数 No. of Policies |
|---|-------------------------------------------------|------------------------|
| 1 | 傷害・死亡後遺障害 Accident Death / Permanent Disability | 16 |
| 2 | 傷 害 ・ 死 亡 Accident Death | 2, 819, 336 |
| 3 | 傷 害 ・ 後 遺 障 害 Accident Permanent Disability | (2, 945, 275) |
| 4 | 疾 病 ・ 死 亡 Death from Illness | (2, 723, 534) |
| 5 | 治 療 ・ 救 援 費 用 Medical and Rescue Expenses | (2, 874, 382) |
| 6 | 傷 害 ・ 治 療 費 用 Accident Medical Expenses | (89, 118) |
| 7 | 疾 病 ・ 治 療 費 用 Medical Expenses from Illness | (79, 234) |
| 8 | 救 援 者 費 用 Rescue Expenses | (362, 520) |
| 9 | 合 計 Total | 2, 819, 352 |

(支 払) Claims

| | 補 償 Coverage | 死 亡 Death | |
|---|-------------------------------------------------|----------------------------|----------------------|
| | | 被害者数 No. of Claims Paid | 保 険 金 Claims Paid |
| | | | 千円 Thousand Yen |
| 1 | 傷害・死亡後遺障害 Accident Death / Permanent Disability | 1 | 18, 545 |
| 2 | 傷 害 ・ 死 亡 Accident Death | 20 | 456, 773 |
| 3 | 傷 害 ・ 後 遺 障 害 Accident Permanent Disability | — | — |
| 4 | 疾 病 ・ 死 亡 Death from Illness | 47 | 528, 027 |
| 5 | 治 療 ・ 救 援 費 用 Medical and Rescue Expenses | — | — |
| 6 | 傷 害 ・ 治 療 費 用 Accident Medical Expenses | — | — |
| 7 | 疾 病 ・ 治 療 費 用 Medical Expenses from Illness | — | — |
| 8 | 救 援 者 費 用 Rescue Expenses | — | — |
| 9 | 合 計 Total | 68 | 1, 003, 346 |

(注) () 内数値は合計に含まない。

Note. Figures in round brackets () are not included in "Total."

| 被 保 險 者 数 No. of Insureds | 保 險 金 額 Insured Amounts | 保 險 料 Premiums Written | |
|------------------------------|----------------------------|---------------------------|---|
| | 百万円 Million Yen | 千円 Thousand Yen | |
| 881 | 234 | 24,109 | 1 |
| 4,160,581 | 77,426,595 | 2,149,081 | 2 |
| (4,328,732) | (82,642,726) | 1,610,337 | 3 |
| (4,002,225) | (42,940,610) | 1,839,734 | 4 |
| (4,127,645) | (441,900,613) | 19,405,466 | 5 |
| (177,299) | (1,177,949) | 286,779 | 6 |
| (154,603) | (1,031,205) | 863,830 | 7 |
| (589,820) | (6,155,262) | 176,617 | 8 |
| 4,161,462 | 77,426,829 | 26,355,957 | 9 |

| 後 遺 障 害 Permanent Disability | | 治 療 費 用 等 Medical and Other Expenses | | 合 計 Total | | |
|---------------------------------|----------------------|-----------------------------------------|----------------------|----------------------------|----------------------|---|
| 被害者数 No. of Claims Paid | 保 險 金 Claims Paid | 被害者数 No. of Claims Paid | 保 險 金 Claims Paid | 被害者数 No. of Claims Paid | 保 險 金 Claims Paid | |
| | 千円 Thousand yen | | 千円 Thousand yen | | 千円 Thousand yen | |
| 1 | 4,031 | — | — | 2 | 22,577 | 1 |
| — | — | — | — | 20 | 456,773 | 2 |
| 162 | 618,729 | — | — | 162 | 618,729 | 3 |
| — | — | — | — | 47 | 528,027 | 4 |
| — | — | 98,804 | 10,184,491 | 98,804 | 10,184,491 | 5 |
| — | — | 1,078 | 140,866 | 1,078 | 140,866 | 6 |
| — | — | 8,989 | 646,476 | 8,989 | 646,476 | 7 |
| — | — | 92 | 79,688 | 92 | 79,688 | 8 |
| 163 | 622,760 | 108,963 | 11,051,523 | 109,194 | 12,677,630 | 9 |

<参考> 傷害保険 収支の推移

Reference: Trend in the Income and Expenditures of Personal Accident 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 |
| 2015 | 829, 879, 570 | 394, 682, 374 |
| 2016 | 821, 776, 079 | 381, 555, 874 |
| 2017 | 795, 133, 503 | 369, 647, 185 |
| 2018 | 814, 905, 213 | 376, 093, 310 |
| 2019 | 805, 080, 299 | 374, 662, 015 |

(注) 本表は、傷害保険（医療保険等を含む）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 personal accident insurance (including medical insurance, etc) 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.)