

Status of Natural Cat. Disasters (2018)

By T. Itakura

Natural Disaster during Yr 2018

(As of 11, December 2018)

Loss Date	Event	Paid (JPY million)	No. of Claims RCVD.	No. of Claims Paid	Paid Ratio
18, June	Osaka Hokubu EQ	103,320	179,508	144,029	80.2%
28, June to 8, July	July Heavy Rain	190,195	65,690	55,280	84.15%
4, Sept.	Typhoon 21 (Low: Mar.11,2019)	747,787	881,110	817,927	92.8%
		969,813	943,380	849,180	90.00%
6, Sept.	Hokkaido Iburi EQ	33,823	60,162	46,596	77.5%
30, Sept.	Typhoon 24 (Low: Mar.11,2019)	237,753	429,469	391,567	91.17%
		286,843	466,783	411,649	88.19%
	Total:	1,312,878	1,615,939	1,455,399	90.07%
		1,583,994	1,715,523	1,506,734	87.83%

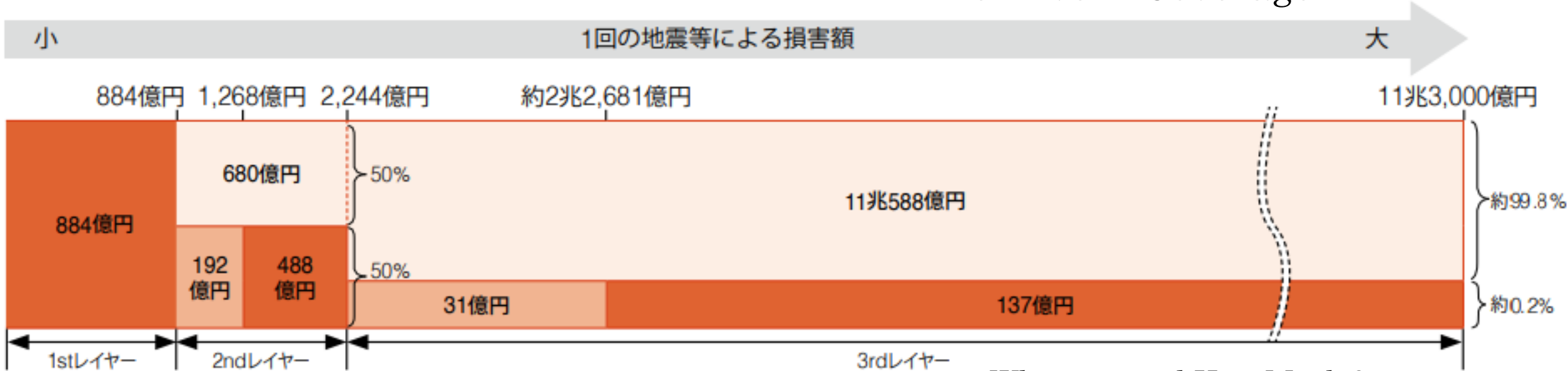
The Great East Japan Earthquake

Mar. 11, 2011	-	1,279,517	896,865	812,371	90.6%
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Coverage Scheme of Household EQ Insurance after April 1st

再保険スキーム (2017年4月1日以降発生した地震等に適用)

Per Event Coverage



Limit of 1st Layer:
JPY 88,400 million

Limit of 2nd Layer:
JPY 136,000 million

Limit of 3rd Layer
JPY 11,075,600 million

(責任限度額)	損害保険会社	当 社	民間計	政 府	合 計
	223億円	1,509億円	1,732億円	11兆1,268億円	11兆3,000億円

Who pays and How Much ?

Private insurers : JPY22,300 million
EQ Reins. Co., Ltd.: JPY 150,900 million
Government : JPY 11,126,800 million

Total Limit for one event: JPY 11,300,000 million

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18, June	Osaka Hokubu EQ	103,320	179,508	144,029	80.2%
6, Sept.	Hokkaido Iburi EQ	33,823	60,162	46,596	77.5%
	Sub-Total	137,143	239,670	190,625	79.5%
Osaka Hokubu EQ : Private Sectors paid JPY 2,106 mill., EQ Reinsurer paid JPY 93,754 mill., Government paid JPY 7,460 mill. Hokkaido Iburi EQ : Payment by EQ Reinsurer only					
28, June to 8, July	July Heavy Rain	190,195	65,690	55,280	84.15%
4, Sept.	Typhoon 21	747,787	881,110	817,927	92.8%
		969,813	943,380	849,180	90.00%
30, Sept.	Typhoon 24	237,753	429,469	391,567	91.17%
		286,843	466,783	411,649	88.19%
	Sub-Total	1,175,735 1,446,851	1,376,269 1,475,853	1,264,774 1,316,109	91.90% 89.18%

Natural Disaster during Yr 2018

Loss Date	Event	Reported Date	Paid (JPY million)	No. of Claims Paid	AV Paid Amount (JPY thousand)
28, June to 8, July	July Heavy Rain	2018/Dec./11	190,195	55,280	3,441
4, Sept.	Typhoon 21	①2018/Dec./11	747,787	817,927	914
		②2019/Mar./11	969,813	849,180	1,142
		② - ①	222,026	31,253	7,104
30, Sept.	Typhoon 24	①2018/Dec./11	237,753	391,567	607
		②2019/Mar./11	286,843	411,649	697
		② - ①	49,090	20,082	2,444

Average paid loss amount during the period of 3 months after 2018/Dec./11 is more than 4 to 7 fold of the average paid amount before that period.

Estimated Loss of 3 Mega Insurers (Unit : JPY 00million) As of April 2019

	TMN	SJNK	MS&AD
Heavy Rain in July	-	610	779
Typhoon Lan	-	2,981	4,364
Typhoon Trami	-	929	1,044
Others	-	467	362
Paid Amount	3,208	4,988	6,550
Recovery from Reinsurers	1,227	3,210	4,442
Net Loss	1,981	1,778	2,108

4 Major Lines: Trend of Cat. Loss Reserves

