

Appendix

1. Limits of Insurer's Liability for Compulsory Automobile Liability Insurance (CALI)

Limit of Liability per person

Death.....	¥30,000,000
Permanent disability.....	Amount shown in the following table according to the grade of disability
Injury.....	¥1,200,000

Permanent Disability Classification Table

Grade	(1)Permanent disability requiring nursing care	Limit of Liability (¥1,000)
1st grade	<input type="checkbox"/> Severe disabilities in the functions of the nervous system or in mentality, requiring nursing care at all times.	40,000
	<input type="checkbox"/> Severe disabilities in the functions of the thorax and abdominal organs, requiring nursing care at all times.	
2nd grade	<input type="checkbox"/> Severe disabilities in the functions of the nervous system or in mentality, requiring nursing care as needed.	30,000
	<input type="checkbox"/> Severe disabilities in the functions of the thorax and abdominal organs, requiring nursing care as needed.	

Grade	(2)Permanent disability (Examples)	Limit of Liability (¥1,000)
1st grade	<input type="checkbox"/> Loss of sight of both eyes.	30,000
	<input type="checkbox"/> Loss of functions of both mastication and speech.	
	<input type="checkbox"/> Loss of both upper limbs upwards of the elbow joint.	
	<input type="checkbox"/> Total loss of the functions of both lower limbs.	
2nd grade	<input type="checkbox"/> Loss of sight of one eye and partial loss of vision of the other eye to 0.02 or less.	25,900
	<input type="checkbox"/> Partial loss of vision of both eyes to 0.02 or less.	
	<input type="checkbox"/> Loss of both upper limbs upwards of the wrist joint.	
	<input type="checkbox"/> Loss of both lower limbs upwards of the ankle joint.	
3rd grade	<input type="checkbox"/> Loss of sight of one eye and partial loss of vision of the other eye to 0.06 or less.	22,190
	<input type="checkbox"/> Loss of the functions of either mastication or speech.	
	<input type="checkbox"/> Severe disabilities in the functions of the nervous system or in mentality, causing inability to engage in work for the remainder of the victim's life.	
	<input type="checkbox"/> Loss of all digits on both hands.	
4th grade	<input type="checkbox"/> Partial loss of vision of both eyes to 0.06 or less.	18,890
	<input type="checkbox"/> Severe disabilities in the functions of both mastication and speech.	
	<input type="checkbox"/> Total loss of hearing of both ears.	
	<input type="checkbox"/> Loss of one upper limb upwards of the elbow joint.	
5th grade	<input type="checkbox"/> Loss of sight of one eye and partial loss of vision of the other eye to 0.1 or less.	15,740
	<input type="checkbox"/> Severe disabilities in the functions of the nervous system or in mentality, causing inability to engage in anything but very light work.	
	<input type="checkbox"/> Severe disabilities in the functions of the thorax and abdominal organs, causing inability to engage in anything but very light work.	
	<input type="checkbox"/> Loss of all toes on both feet.	

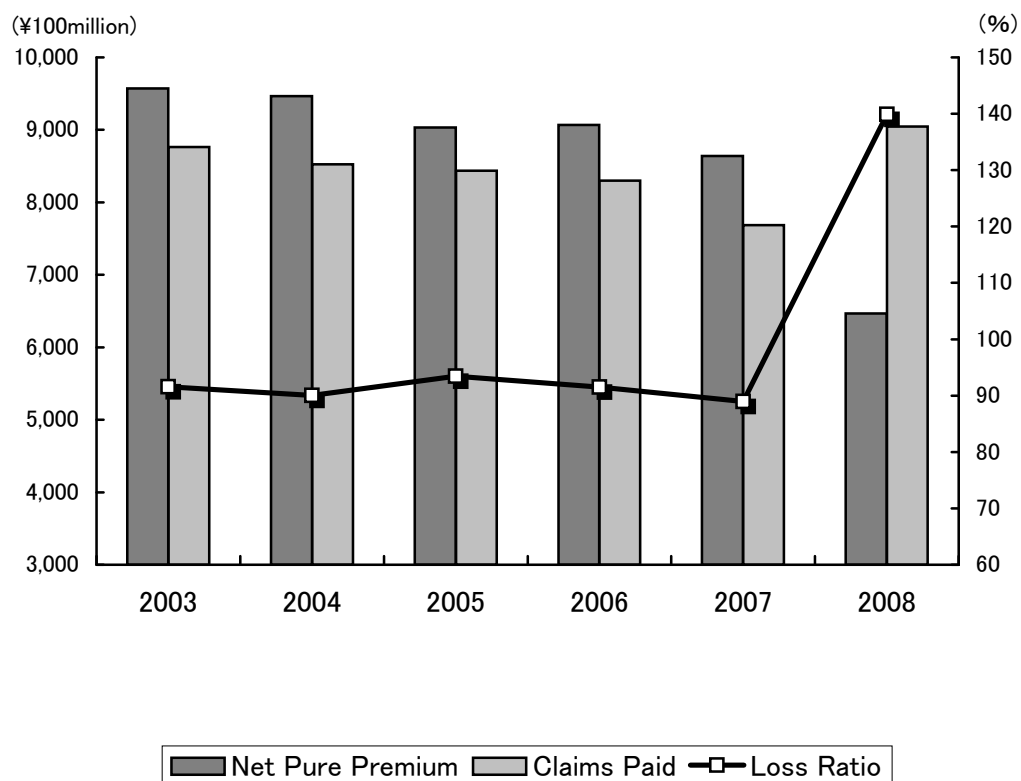
Grade	(2)Permanent disability (Examples)	Limit of Liability (¥1,000)
6th grade	<input type="checkbox"/> Partial loss of vision of both eyes to 0.1 or less. <input type="checkbox"/> Severe disabilities in the functions of either mastication or speech. <input type="checkbox"/> Partial loss of hearing of both ears to such a degree of inability to hear a loud voice unless it is close to the ear. <input type="checkbox"/> Loss of five digits on one hand, or loss of four digits including the thumb on one hand.	12,960
7th grade	<input type="checkbox"/> Loss of sight of one eye and partial loss of vision of the other eye to 0.6 or less. <input type="checkbox"/> Partial loss of hearing of both ears to such a degree of inability to hear a normal speaking voice at a distance of 40 centimeters or more. <input type="checkbox"/> Disabilities in the functions of the nervous system or in mentality, causing inability to engage in anything but light work. <input type="checkbox"/> Loss of both testicles.	10,510
8th grade	<input type="checkbox"/> Loss of sight of one eye or partial loss of vision of the other eye to 0.02 or less. <input type="checkbox"/> Motor impediment of the spinal column. <input type="checkbox"/> Loss of two digits including the thumb on one hand, or loss of three digits other than the thumb on one hand. <input type="checkbox"/> Loss of all toes on one foot.	8,190
9th grade	<input type="checkbox"/> Partial loss of vision of both eyes to 0.6 or less. <input type="checkbox"/> Partial loss of vision of one eye to 0.06 or less. <input type="checkbox"/> Hemianopsia, contraction of the visual field or distortion of the visual field of both eyes. <input type="checkbox"/> Severe disabilities of the genital organs.	6,160
10th grade	<input type="checkbox"/> Partial loss of vision of one eye to 0.1 or less. <input type="checkbox"/> Disabilities in the functions of either mastication or speech. <input type="checkbox"/> Dental prostheses on fourteen teeth or more. <input type="checkbox"/> Severe disabilities in the functions of one of three major joints of one lower limb.	4,610
11th grade	<input type="checkbox"/> Severe disabilities in focusing or motor impediments of both eyeballs. <input type="checkbox"/> Severe motor impediments of both eyelids. <input type="checkbox"/> Severe residual loss of one eyelid. <input type="checkbox"/> Loss of the use of two or more toes on one foot including big toe.	3,310
12th grade	<input type="checkbox"/> Severe disabilities in the function of focusing or motor impediments of one eyeball. <input type="checkbox"/> Severe motor impediments of one eyelid. <input type="checkbox"/> Dental prostheses on seven teeth or more. <input type="checkbox"/> Deformity of appearance.	2,240
13th grade	<input type="checkbox"/> Partial loss of vision of one eye to 0.6 or less. <input type="checkbox"/> Hemianopsia, contraction of the visual field, or distortion of the visual field of one eye. <input type="checkbox"/> Loss of parts of eyelids or residual baldness of eyelashes of both eyes. <input type="checkbox"/> Loss of the use of the second toe on one foot, loss of the use of two toes including the second toe on one foot, or loss of the use of all of the third to fifth toes on one foot.	1,390
14th grade	<input type="checkbox"/> Loss of part of one eyelid, or residual baldness of eyelashes of one eye. <input type="checkbox"/> Dental prostheses on three teeth or more. <input type="checkbox"/> Partial loss of hearing of one ear to such a degree of inability to hear a small voice at a distance of one meter or more. <input type="checkbox"/> Nervous symptoms in affected parts.	750

2. CALI and CALMA: Underwriting Results (Policy Year Basis)

(Unit: ¥100million)

Fiscal Year	Net Pure Premium	Claims Paid	Underwriting Balance		Loss Ratio(%)
			On Contracts Commencing during the Year	Cumulative Total	
	A	B	A-B		B/A
2003	9,573	8,765	808	1,395	91.6
2004	9,466	8,523	944	2,339	90.0
2005	9,031	8,438	593	2,931	93.4
2006	9,070	8,299	771	3,702	91.5
2007	8,641	7,685	956	4,908	88.9
2008	6,469	9,048	△ 2,579	2,329	139.9

- Note 1. Fiscal year represents the period starting on April 1 of the year and ending on March 31 of the following year.
2. Net pure premium excludes loadings for agency commissions and administrative expenses.
3. This table shows underwriting results of CALI and CALMA carriers except for JA Kyosairen (National Mutual Insurance Federation of Agricultural cooperatives).



3. CALI: Summary of Premium Tariffs (Mainland)

(Unit: ¥)

Type of Automobile		Period of Contract (months)							
		60	48	37	36	25	24	13	12
Passenger Automobile	Private Use	-	-	35,390	34,600	25,750	24,950	15,930	15,110
Small-size Freight Automobile	Commercial Us	-	-	-	-	42,640	41,180	24,790	23,300
	Private Use	-	-	-	-	23,860	23,130	14,930	14,190
Small-size Two-wheeled Automobile		-	-	18,860	18,500	14,480	14,110	10,010	9,640
Light Automobile	Subject to Inspection	-	-	30,840	30,170	22,650	21,970	14,300	13,600
	Not Subject to Inspection	25,130	21,280	-	17,350	-	13,350	-	9,260
Motorcycle		15,600	13,580	-	11,520	-	9,420	-	7,280

- Note 1. These premiums are applied to contracts that come into effect on and after April 1, 2011.
 2. Premiums for other types of automobiles as well as for Okinawa Prefecture and insolated islands are set separately.

4. Number of Claims Filed under the Government's Automobile Liability Compensation Business

	Fiscal Year	Number of Claims	Percentage of Total Claims (%)	Comparison with Previous Year (%)
For Unidentified Automobiles	2005	2,815	80.6	△ 3.7
	2006	2,510	80.7	△ 10.8
	2007	2,230	79.6	△ 11.2
	2008	2,022	77.8	△ 9.3
	2009	1,848	77.7	△ 8.6
For Uninsured Automobiles	2005	676	19.4	△ 6.2
	2006	601	19.3	△ 11.1
	2007	571	20.4	△ 5.0
	2008	578	22.2	1.2
	2009	530	22.3	△ 8.3
Total (a)	2005	3,491	100.0	△ 4.2
	2006	3,111	100.0	△ 10.9
	2007	2,801	100.0	△ 10.0
	2008	2,600	100.0	△ 7.2
	2009	2,378	100.0	△ 8.5
Total Number of Claims Filed under CALI and the Government's Automobile Liability Compensation Business (b)	2005	1,362,962	(0.26%)	
	2006	1,311,226	(0.24%)	
	2007	1,334,736	(0.21%)	
	2008	1,309,403	(0.20%)	
	2009	1,293,281	(0.18%)	

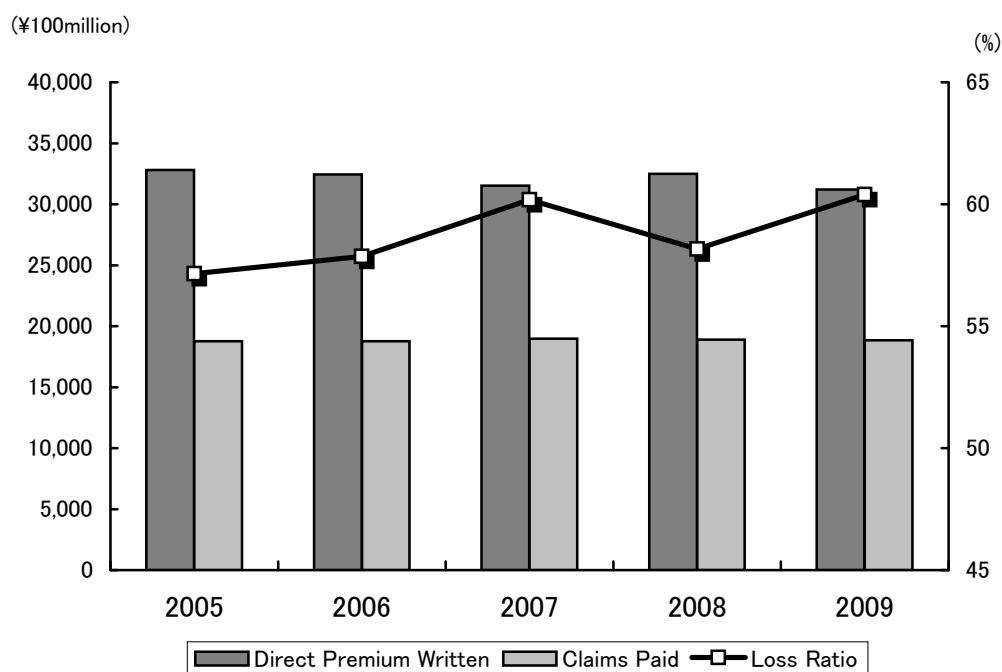
Note. Fiscal year represents the period starting on April 1 of the year and ending on March 31 of the following year.

5. Voluntary Automobile Insurance: Underwriting Results

(Unit: ¥100million)

Fiscal Year	Direct Premium Written	Claims Paid	Loss Ratio (%)
2005	32,819	18,759	57.2
2006	32,451	18,778	57.9
2007	31,515	18,968	60.2
2008	32,501	18,903	58.2
2009	31,202	18,843	60.4

Note. Fiscal year represents the period starting on April 1 of the year and ending on March 31 of the following year.



6. Diffusion of Voluntary Automobile Insurance

Fiscal Year	Number of Autos in Use	Bodily Injury Liability		Property Damage Liability		Passengers' Personal Accident		Damage to Own Vehicle	
		Number of Autos Insured	Rate of Diffusion (%)	Number of Autos Insured	Rate of Diffusion (%)	Number of Autos Insured	Rate of Diffusion (%)	Number of Autos Insured	Rate of Diffusion (%)
1970	18,919,020	7,904,979	41.8	4,656,682	24.6			2,242,910	11.9
1975	29,143,445	14,030,538	48.1	11,396,520	39.1			3,345,442	11.5
1980	38,992,023	22,649,019	58.1	21,085,099	54.1	20,006,176	51.3	3,787,438	9.7
1985	48,240,555	29,706,514	61.6	28,699,926	59.5	27,784,144	57.6	8,036,753	16.7
1986	50,223,439	31,242,586	62.2	30,316,883	60.4	29,394,870	58.5	8,857,081	17.6
1987	52,645,676	33,160,347	63.0	32,301,679	61.4	31,355,696	59.6	9,906,023	18.8
1988	55,136,643	35,356,734	64.1	34,564,008	62.7	33,583,874	60.9	11,258,083	20.4
1989	57,993,866	37,744,594	65.1	37,057,596	63.9	36,034,648	62.1	12,966,605	22.4
1990	60,498,850	40,070,950	66.2	39,434,630	65.2	38,359,058	63.4	14,888,431	24.6
1991	62,713,454	42,173,814	67.2	41,572,051	66.3	40,526,192	64.6	16,685,812	26.6
1992	64,498,279	43,984,680	68.2	43,401,538	67.3	42,387,319	65.7	18,313,889	28.4
1993	66,278,836	45,332,220	68.4	44,722,303	67.5	43,755,879	66.0	19,172,648	28.9
1994	68,103,696	46,765,101	68.7	46,227,282	67.9	45,336,152	66.6	19,905,938	29.2
1995	70,106,536	48,258,649	68.8	47,759,998	68.1	46,891,750	66.9	20,869,248	29.8
1996	71,775,647	49,788,637	69.4	49,323,948	68.7	48,472,147	67.5	22,066,872	30.7
1997	72,856,583	50,891,251	69.9	50,442,698	69.2	49,610,653	68.1	22,991,583	31.6
1998	73,688,389	51,279,031	69.6	50,896,710	69.1	50,012,205	67.9	23,598,241	32.0
1999	74,582,612	52,535,433	70.4	52,095,463	69.8	50,534,506	67.8	24,605,513	33.0
2000	75,524,973	53,553,711	70.9	53,133,312	70.4	49,973,476	66.2	25,600,440	33.9
2001	76,270,813	54,134,416	71.0	53,745,729	70.5	48,696,705	63.8	26,333,344	34.5
2002	76,892,517	54,519,452	70.9	54,167,959	70.4	47,804,292	62.2	26,937,932	35.0
2003	77,390,245	54,994,077	71.1	54,733,247	70.7	47,376,776	61.2	27,603,091	35.7
2004	78,278,880	55,542,038	71.0	55,417,271	70.8	46,624,638	59.6	28,441,054	36.3
2005	78,992,060	56,217,228	71.2	56,146,017	71.1	46,574,797	59.0	29,443,541	37.3
2006	79,236,095	56,678,049	71.5	56,633,987	71.5	46,415,156	58.6	30,314,382	38.3
2007	79,080,762	57,097,377	72.2	57,077,248	72.2	46,367,424	58.6	31,199,754	39.5
2008	78,800,542	57,358,968	72.8	57,343,433	72.8	45,919,567	58.3	31,773,060	40.3
2009	78,693,495	57,692,302	73.3	57,649,239	73.3	45,420,893	57.7	32,436,468	41.2

- Note 1. Fiscal year represents the period starting on April 1 of the year and ending on March 31 of the following year.
2. Number of Autos in Use represents the number of automobiles in use excluding motorcycles as of the end of each fiscal year.
 3. Number of Autos Insured represents the number of insured automobiles excluding motorcycles as of the end of each fiscal year.
 4. Figures of 1970 do not include Okinawa Prefecture.
 5. Number of Autos Insured and Rate of Diffusion are of stock and mutual insurers only, excluding cooperative insurers.

The following table shows the rate of diffusion of bodily injury liability insurance including cooperative insurers consisting of JA Kyosairen (National Mutual Insurance Federation of Agricultural Cooperatives), Zenrosai (National Federation of Workers and Consumers Insurance Cooperatives), Zenjikyō (National Federation of Automobile Insurance Cooperatives) and Kokyoren (National Mutual Insurance Federation of Truck Transport Co-operatives).

As of March 31, 2010		
Insurer	Number of Autos Insured	Rate of Diffusion (%)
Cooperative Insurers	10,828,339	13.8
Stock or Mutual Companies	57,692,302	73.3
Total	68,520,641	87.1

7. Judicial Precedents of Large Awards of Damages for Traffic Accidents

(1) Bodily Injury Liability

Awards of Damages (¥10,000)	Injury	Name of Court	Date of Judgement	Date of Accident	Victims	
					Sex/Age	Occupation
38,281	PD	Nagoya District Court	2005/5/17	1998/5/18	M/29	Company Employee
37,886	PD	Osaka District Court	2007/4/10	2002/12/11	M/23	Company Employee
36,750	FI	Osaka District Court	2006/6/21	2002/11/9	M/38	Medical Practitioner
36,243	PD	Sendai District Court	2009/11/17	2004/1/21	M/14	Student
35,978	PD	Tokyo District Court	2004/6/29	1997/4/24	M/25	Student
35,332	PD	Chiba District Court	2006/9/27	2001/10/4	M/37	Part-time Employee
34,791	PD	Osaka District Court	2007/1/31	1996/10/21	F/18	Student
34,614	PD	Sendai District Court	2007/6/8	2003/5/22	F/25	Company Employee
33,678	PD	Chiba District Court	2005/7/20	2000/8/18	M/17	Student
33,547	PD	Osaka District Court	2006/4/5	2000/7/31	M/17	Student

(2) Property Damage Liability

Awards of Damages (¥10,000)	Name of Court	Date of Judgement	Date of Accident	Damaged Property
26,135	Kobe District Court	1994/7/19	1985/5/29	Cargo (clothes, fur)
13,580	Tokyo District Court	1996/7/17	1991/2/23	Pachinko parlor
12,037	Fukuoka District Court	1980/7/18	1975/3/1	Train, Railway line, House
11,347	Chiba District Court	1998/10/26	1992/9/14	Train
6,124	Okayama District Court	2000/6/27	1996/9/26	Cargo
4,141	Osaka District Court	2008/5/14	1999/9/25	Cargo
3,391	Nagoya District Court	2004/1/16	2001/3/9	Large-size freight auto, Cargo
3,156	Tokyo District Court	2001/12/25	1999/11/5	Building
3,052	Tokyo District Court	2001/8/28	1999/5/16	Surf shop
2,858	Tokyo District Court	2002/12/25	2001/3/28	Cargo

Note 1. Awards of Damages consist of the amount of damage and attorney fee. The former is the amount of damages before deduction in accordance with comparative negligence and/or insurance claims recoverable under the Compulsory Automobile Liability Insurance, etc.

2. FI represents fatal injury. PD represents permanent disability.

3. M and F represent Male and Female, respectively.

8. Number of Automobiles in Use and Victims of Road Traffic Accidents

Year	Automobiles in Use		Number of Traffic Accident Victims				Number of Victims per 1,000 Automobiles			
	Number	Index	Injured		Killed		Injured		Killed	
			Number	Index	Number	Index	Number	Index	Number	Index
1960	3,302,072	100	289,156	100	12,055	100	87.6	100.0	3.65	100.0
1965	7,897,499	239	425,666	147	12,484	104	53.9	61.5	1.58	43.3
1970	18,586,503	563	981,096	339	16,765	139	52.8	60.3	0.90	24.7
1975	28,934,020	876	622,467	215	10,792	90	21.5	24.5	0.37	10.1
1980	38,938,996	1,179	598,719	207	8,760	73	15.4	17.6	0.22	6.0
1981	40,854,915	1,237	607,346	210	8,719	72	14.9	17.0	0.21	5.8
1982	42,768,222	1,295	626,192	217	9,073	75	14.6	16.7	0.21	5.8
1983	44,601,851	1,351	654,822	227	9,520	79	14.7	16.8	0.21	5.8
1984	46,417,048	1,406	644,321	223	9,262	77	13.9	15.9	0.20	5.5
1985	48,268,232	1,462	681,346	236	9,261	77	14.1	16.1	0.19	5.2
1986	50,276,171	1,523	712,330	246	9,317	77	14.2	16.2	0.19	5.2
1987	52,415,712	1,587	722,179	250	9,347	78	13.8	15.8	0.18	4.9
1988	55,164,098	1,671	752,845	260	10,344	86	13.6	15.5	0.19	5.2
1989	57,936,593	1,755	814,832	282	11,086	92	14.1	16.1	0.19	5.2
1990	60,650,629	1,837	790,295	273	11,227	93	13.0	14.8	0.19	5.2
1991	62,890,623	1,905	810,245	280	11,105	92	12.9	14.7	0.18	4.9
1992	64,709,323	1,960	844,003	292	11,451	95	13.0	14.8	0.18	4.9
1993	66,376,631	2,010	878,633	304	10,942	91	13.2	15.1	0.16	4.4
1994	68,184,856	2,065	881,723	305	10,649	88	12.9	14.7	0.16	4.4
1995	70,073,544	2,122	922,677	319	10,679	89	13.2	15.1	0.15	4.1
1996	72,030,003	2,181	942,203	326	9,942	83	13.1	15.0	0.14	3.8
1997	73,218,535	2,217	958,925	332	9,640	80	13.1	15.0	0.13	3.6
1998	74,009,080	2,241	990,675	343	9,211	76	13.4	15.3	0.12	3.3
1999	74,914,679	2,269	1,050,397	363	9,006	75	14.0	16.0	0.12	3.3
2000	75,864,710	2,298	1,155,697	400	9,066	75	15.2	17.4	0.12	3.3
2001	76,664,286	2,322	1,180,955	408	8,747	73	15.4	17.6	0.11	3.0
2002	77,304,313	2,341	1,167,855	404	8,326	69	15.1	17.2	0.11	3.0
2003	77,580,658	2,350	1,181,431	409	7,702	64	15.2	17.4	0.10	2.7
2004	78,091,097	2,365	1,183,120	409	7,358	61	15.2	17.4	0.09	2.5
2005	79,207,207	2,399	1,156,633	400	6,871	57	14.6	16.7	0.09	2.5
2006	79,452,557	2,406	1,098,199	380	6,352	53	13.8	15.8	0.08	2.2
2007	79,371,014	2,404	1,034,445	358	5,744	48	13.0	14.8	0.07	1.9
2008	79,236,532	2,400	945,504	327	5,155	43	11.9	13.6	0.07	1.9
2009	79,042,056	2,394	910,115	315	4,914	41	11.5	13.1	0.06	1.6

Note 1. Figures of and before 1970 do not include Okinawa Prefecture.

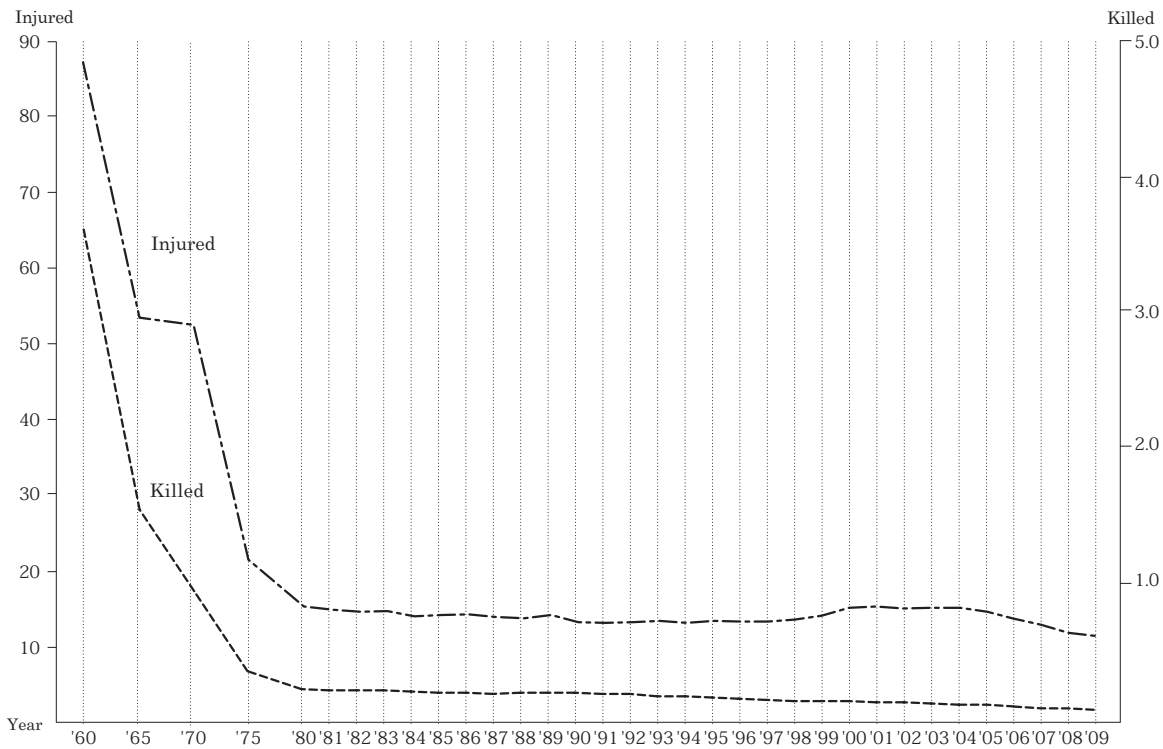
2. Number of Automobiles in Use represents the number of automobiles in use excluding motorcycles as of the end of each calendar year.

3. Number of Victims Killed represents the number of those who died within twenty four hours of accidents occurred during each calendar year.

Number of Automobiles in Use and Victims of Road Traffic Accidents



Number of Road Traffic Accident Victims per 1,000 Automobiles in Use



Automobile Insurance in Japan

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