

(d) Losses caused by natural disasters in Japan, excluding residential earthquake insurance

(Yen in 100 millions)

	Six months ended September 30, 2019	Year ended March 31, 2020	Six months ended September 30, 2020
Direct claims paid	28	1,478	95
Net claims paid	27	553	94
Outstanding claims	253	40	122

(Note) The above table describes losses caused by natural disasters in Japan incurred during the respective period.

(e) Catastrophe reserve

(Yen in 100 millions)

Lines of insurance	September 30, 2019			March 31, 2020			September 30, 2020		
	Balance	Reserve Ratio	Provision	Balance	Reserve Ratio	Provision	Balance	Reserve Ratio	Provision
Fire and allied	880	40.6%	130	858	43.1%	534	1,023	46.5%	184
Marine	138	163.0%	0	98	136.2%	1	98	124.8%	0
Personal accident	700	118.0%	9	662	116.4%	18	671	111.7%	9
Voluntary automobile	647	9.1%	114	571	8.0%	228	688	9.5%	116
Other	777	53.9%	41	768	55.9%	67	786	55.9%	20
Total	3,145	27.5%	296	2,959	26.6%	849	3,268	28.2%	332

(Notes) 1. Reserve ratio = catastrophe reserve / (net premiums written (excluding premiums of residential earthquake insurance and compulsory automobile liability insurance)) x 100

Reserve ratio for September 30 is calculated on an annualized basis using net premiums written multiplied by two as a denominator.

2. Provision = gross provision

(f) Reinsurance assumed

(Yen in 100 millions)

Lines of insurance	Six months ended September 30, 2019		Six months ended September 30, 2020	
	Net reinsurance assumed premiums written	Net reinsurance assumed claims paid	Net reinsurance assumed premiums written	Net reinsurance assumed claims paid
Fire and allied	315	193	318	126
Marine	43	23	40	20
Personal accident	22	11	19	12
Voluntary automobile	209	93	177	108
Compulsory automobile liability	581	534	482	452
Other	85	35	71	47
Total	1,258	894	1,108	768

(g) Reinsurance ceded

(Yen in 100 millions)

Lines of insurance	Six months ended September 30, 2019		Six months ended September 30, 2020	
	Net reinsurance ceded premiums written	Net reinsurance ceded claims paid	Net reinsurance ceded premiums written	Net reinsurance ceded claims paid
Fire and allied	520	376	590	445
Marine	1	(0)	0	0
Personal accident	39	12	41	13
Voluntary automobile	14	12	15	24
Compulsory automobile liability	663	634	491	568
Other	176	47	198	53
Total	1,416	1,082	1,338	1,104