

昭和十一年度

簡易保險局統計年報

THE ANNUAL REPORT

OF

BUREAU OF POST OFFICE LIFE INSURANCE

FOR

THE FISCAL YEAR 1936-7

THE BOARD OF INSURANCE

TŌKYŌ JAPAN

昭和十一年度簡易保險局統計年報

正誤表

頁	統計表番號	欄	行	誤	正
102	第一編 第二表	死亡(件數)	24	23,634	238,634
104	第一編 第三表	滿期(保險料)	13	31,500.9	318,500.9
150	第一編 第十九表	死亡率、終身保險(昭和九年度)	13	.02229	.02289
151	" "	死亡率、合計(昭和七年度)	12	.000111	.00111
155	第一編 第二十表	實際死亡率(保險金額)	14	.0 075	.05075
172	第一編 第二十六表	昭和七年度末現在	3	52,639, 84.880	52,639,184.880
227	第二編 第十一表	即時(掛金額)	30	3,5 9.5	3,569.5
251	附錄 第六表	五十歳支拂開始(十年拂込)	8 (年齡19歳)	53.23	53.28

ERRATA.

Page.	Statistical Tables.	Column.	Line.	Error.	Correction.
68	Table for Average Premium and Average Sums Insured.	Average Sums Insured (Infantile Policies).	1	130.3	138.3
102	No. II, Part I.	Deaths (Number).	24	23,634	238,634
104	No. III, Part I.	Endowment Policies Matured (Premiums).	13	31,500.9	318,500.9
150	No. XIX, Part I.	Mortality Rate of 1904-5. (Whole life Policies).	13	.02229	.02289
151	"	Mortality Rate of 1902-3 (Total).	12	.000111	.00111
155	No. XX, Part I.	Actual Rate of Mortality (Sums Insured).	14	.0 075	.05075
172	No. XXVI, Part I.	At the End of 1902-3.	3	52,639, 84.880	52,639,184.880
227	No. XI, Part II.	Immediate Annuities (Premiums).	30	3,5 9.5	3,569.5
251	No. VI, Appendix.	Commencement at Age 50. (10 Year Payment).	8 (Age 19.)	53.23	53.28



- 一、本書ハ昭和十一年度(自昭和十一年四月一日起至十二年三月三十一日止)中一於アル簡易生命保險事業並ニ郵便年金事業ノ狀況ヲ示ス。
- 二、本書中一印ハ該當事項ナキモノヲ示シ△印ハ減少ヲ示ス。
- 三、本書ニ關スル例言ハ統計表中事業別ニ用語又ハ計算ヲ異ニスルモノアルヲ以テ之ヲ次ノ如ク分チ列記ス。

I. 簡易生命保險事業統計

- 一、成人保險トアルハ小兒保險ニ對シ終身保險及養老保險ヲ總稱セルモノナリ。
- 二、滿期トアルハ養老保險ニシテ契約保險期間ノ滿了セルモノヲ云フ。
- 三、解約トアルハ契約者ノ申出ニ依リ保險契約ヲ解除セルモノヲ云ヒ、失效トアルハ保險料ノ拂込ヲナサシテ拂込猶豫期間ヲ經過シタル爲、契約ノ效力ヲ失ヒタルモノヲ云フ。
- 四、復活トアルハ前項ノ失效契約ニ對シ契約者ノ請求ニ依リ一定ノ條件ヲ以テ契約ノ效力ヲ繼續有效ナラシメタルモノヲ云フ。
- 五、保險料トアルハ月額保險料ヲ云フ。
- 六、各統計表(第十四、第二十四、第二十五、第二十六、第二十七、第二十八、第二十九各表及附録ヲ除ク)ハ下記ノ方法ニ依リ作成シタリ。
 - (イ) 新契約統計ハ保險契約締結ノ際、契約者ノ提出セル保險申込書ヨリ契約一件毎ニ一葉宛ノ統計票ヲ調製シ、之ヲ各種目ニ分類集計シテ調査セリ。
 - (ロ) 失效、解約、滿期、死亡、年齢更正、契約變更、無効、解除、取消及復活統計ハ前號ニ依リ調製シタル新契約統計票ノ中、當該事故發生者ニ對スルモノヲ索出シ、之ニ就キ新契約統計ト略同一ノ方法ニ依リ調査セリ。
 - (ハ) 「其他ノ事由ニ因ル増減」欄中ニハ契約變更、無効、取消、解除及年齢更正等ニ依ル増減ノ差引高ヲ示セリ。
 - (ニ) 年度末現在契約統計ハ前年度末現在契約統計ニ新契約、復活、失效、解約、滿期、死亡等ノ各統計ヲ加除シ調査セリ。
 - (ホ) 年度末現在契約欄ノ保險料中ニハ保險料拂込期間ノ滿了セルモノ及瘵疾條項ニ因リ保險料ノ拂込ヲ免除セルモノニ對スル保險料ヲ包含ス。
 - (ヘ) 府縣別ノ區分ハ契約ノ申込ヲ受付ケタル郵便局ノ府縣ニ依レリ。
 - (ト) 小兒保險契約ノ保險金額ハ十二歳以後ニ於テ保險事故發生セル場合ニ支拂フヘキ保險金額ニ依レリ。
 - (チ) 死亡數ハ事故發生ノ翌々月二十日迄ニ當局ニ於テ處理シタルモノニ限り發生

發行所寄贈本



月ノ死亡數ニ計上シ、届出遅延ノ爲其ノ後ニ處理セルモノハ當時調査中ノ統計ニ計上シタリ。

- (リ) 復活、失効、解約、満期及「其他ノ事由ニ因ル増減」ノ計數ハ事故發生ノ翌月末日迄ニ當局ニ於テ處理シタルモノニ限リ發生月ニ計上シ、其ノ後ニ處理セルモノハ當時調査中ノ統計ニ計上シタリ。

七、消滅率ニ關スル計算ハ下記ノ方法ニ依レリ。

- (イ) 死亡率ハ一年ニ對スル率ニアリテハ年度始及年度末ニ於ケル現在契約高ニ年度中ノ死亡數ヲ加ヘタルモノノ二分ノ一ヲ以テ年度中ノ死亡數ヲ除シテ計算シタリ、月ニ對スルモノニアリテハ月始及月末現在契約高ニ死亡數ヲ加ヘタルモノノ二分ノ一ニ依ル。尙第二十表及第二十一表中ノ死亡率算出方法ニ就キテハ同表備考欄ニ掲載セリ。
- (ロ) 解約失效率ハ一年ニ對スル率ニアリテハ年度始及年度末ニ於ケル現在契約高ノ和ノ二分ノ一ヲ以テ年度中ノ解約失効數ヲ除シテ計算シタリ、月ニ對スルモノニアリテハ月始及月末現在契約高ノ和ノ二分ノ一ニ依ル。

II. 郵便年金事業統計

一、元金留保トアルハ年金受取人ノ死亡、契約ノ解除及契約變更ノ場合ニ於テ既ニ拂込ミタル掛金ヲ基礎トシテ法令ニ定ムル元金ヲ返還スヘキ契約ヲ云ヒ、元金拋棄トアルハ之ヲ返還セサル契約ヲ云フ。

二、解約トアルハ据置年金ニシテ年金支拂開始前ニ契約者ノ申出ニ依リ契約ヲ解除セルモノヲ云ヒ、法定解除トアルハ掛金拂込猶豫期間ヲ經過シタル元金留保ノ契約ニシテ拂濟契約ニ變更セントスルモ、其ノ年金額カ年額十二圓ニ滿タサル爲、法令ニ依リ契約ヲ解除セルモノヲ云フ。

三、据置年金掛金分割拂ノ掛金額ハ年掛掛金額ヲ示ス。

四、各統計表(第十、第十五、第十六、第十七、第十八、第十九各表及附録ヲ除ク)ハ下記ノ方法ニ依リ作成シタリ。

- (イ) 新契約統計ハ年金契約締結ノ際、契約者ヨリ提出セル年金契約申込書ヨリ契約一件毎ニ一葉宛ノ統計票ヲ調製シ、之ヲ各種目ニ分類集計シテ調査セリ。
- (ロ) 死亡、解約、法定解除、年齢更正、契約變更、法定拂濟變更、無効及取消統計ハ前號ニ依リ調製シタル新契約統計票ノ中、當該事故發生者ニ對スルモノヲ索出シ、之ニ就キ新契約統計ト略同一ノ方法ニ依リ調査セリ。
- (ハ) 「其他ノ事由ニ因ル増減」欄ニハ契約變更、法定拂濟變更、無効、取消及年齢更正等ニ依ル増減ノ差引高ヲ計上セリ。
- (ニ) 年度末現在契約統計ハ前年度末現在契約統計ニ新契約、死亡、解約及法定解除等ノ各統計ヲ加除シ調査セリ。
- (ホ) 年度末現在契約欄中ノ掛金額ハ年度末現在契約ノ年金額ニ對スル契約當時ノ

掛金額ヲ示ス。但シ年金種類ヲ變更セルモノ及分割拂契約ニシテ掛金拂濟契約ニ變更セルモノニ對スル掛金額ハ之ヲ加除セルモノナリ、又年金ノ支拂ヲ開始セル契約ニ對スル掛金額ハ之ヲ控除ヲナス。

(ヘ) 府縣別ノ區分ハ契約ノ申込ヲ受付ケタル郵便局ノ府縣ニ依レリ。

五、消滅率ニ關スル計算ハ下記ノ方法ニ依レリ。

- (イ) 死亡率ハ年度始及年度末ニ於ケル現在契約高ニ年度中ノ死亡數ヲ加ヘタルモノノ二分ノ一ヲ以テ年度中ノ死亡數ヲ除シテ算出セリ。
- (ロ) 解約率ハ据置年金ノ年度始及年度末ニ於ケル現在契約高ノ和ノ二分ノ一ヲ以テ年度中ノ解約數ヲ除シテ算出セリ。
- (ハ) 法定解除率ハ据置分割拂契約ノ年度始及年度末ニ於ケル現在契約高ノ和ノ二分ノ一ヲ以テ年度中ノ法定解除數ヲ除シテ算出セリ。

PREFACE.

- I. The Present Annual Report shows the conditions of the Post Office Life Insurance and the Post Office Life Annuities Business during the fiscal year 1936-7, beginning on the first day of April 1936 and ending on the last day of March 1937.
- II. Whenever the marks — and Δ are put in the columns of various tables, the former signifies nil, and the latter, decrease in quantity.
- III. The word "Adult Policies" in the Present Annual Report signifies the aggregation of the Whole Life and Endowment Insurance Policies, the word being collectively given for convenience sake of contrast to the Infantile Policies.
- IV. The sums insured shown for the Infantile Policies in the Statistics for the Post Office Life Insurance Business are based on the sums to be paid at the maturity of contracts or at the time of deaths which will take place after 12 years of age.
- V. The word "Premiums" in the statistics for the Post Office Life Insurance Business means the amount of monthly premiums.
- VI. The columns of the statistics for the Post Office Life Insurance Business, which have the heading "Increase or Decrease from other Causes" are intended for the entry of the differences resulted from change of contracts, from exemption of premiums in accordance with the Disability Provision, and from those contracts nullified or avoided by statutes.
- VII. In the statistics for the Post Office Life Annuities Business, the heading of the columns "Cancellation of Contracts by Statutes" signifies the Contracts with Return of Purchase Money, which have been cancelled by statutes, owing to non-payment of any premium beyond expiration of the grace term allowed.
- VIII. In the statistics for the Post Office Life Annuities Business, the word "Premiums" for the Deferred Annuities under the Instalment Premium Plan means the amount of yearly payment.
- IX. The heading "Increase or Decrease from other Causes" in the columns of the statistics for the Post Office Life Annuities Business is intended for the entry of the differences resulted from change of contracts, from conversion of contracts into paid-up-policies, and from those contracts nullified or avoided by statutes.
- X. The Mortality-Rates, the Surrender-and-Lapse-Rates, the Surrender-Rates, etc., in the present Annual Report are computed by the following methods:-
 1. Post Office Life Insurance:
 - (A) When the Mortality-Rates are to be found for a fiscal year, the Actual Deaths are divided by the "Exposed to Risk" which is equivalent to one-half of

the aggregated sum of the three items, namely, the Policies in force at each end of the previous and the present fiscal years and the Actual Deaths.

When the Mortality-Rates are to be required for a month, the Actual Deaths are divided by the "Exposed to Risk" which is equivalent to one-half of the aggregated sum of the three items, namely, the Policies in force at the beginning and the end of the respective months and the Actual Deaths.

As regards the computation of the Mortality-Rates shown in the Table Nos. XX & XXI, Part I, see the foot-notes of each table.

(B) When the Surrender-and-Lapse-Rates are to be found for a fiscal year, the aggregate of Surrendered and Lapsed Policies is divided by the "Exposed to Risk" which is equivalent to one-half of the aggregated sum of the two items, namely, the Policies in force at each end of the previous and the present fiscal years.

About the Surrender-and-Lapse-Rates for a month, the aggregate of Surrendered and Lapsed Policies is divided by one-half of the aggregated sum of the two items, namely, the Policies in force at the beginning and the end of the respective months.

2. Post Office Life Annuities:

(A) Annual Mortality-Rates throughout the whole kinds of policies are found by dividing the Actual Deaths by the "Exposed to Risk" which is equivalent to one-half of the aggregated sum of the three items, namely, the Policies in force at each end of the previous and the present fiscal years and the Actual Deaths.

(B) Annual Surrender-Rates for the whole deferred policies are found by dividing the number of Surrendered Policies by the "Exposed to Risk" (one-half of the aggregated sum of the deferred policies in force at each end of the previous and the present fiscal years.).

(C) Annual Cancellation-Rates of Policies by Statutes are found by dividing the number of Cancelled Policies by the "Exposed to Risk" which is equivalent to one-half of the aggregated sum of the deferred policies (under the Instalment Premium Plan) in force at each end of the previous and the present fiscal years.

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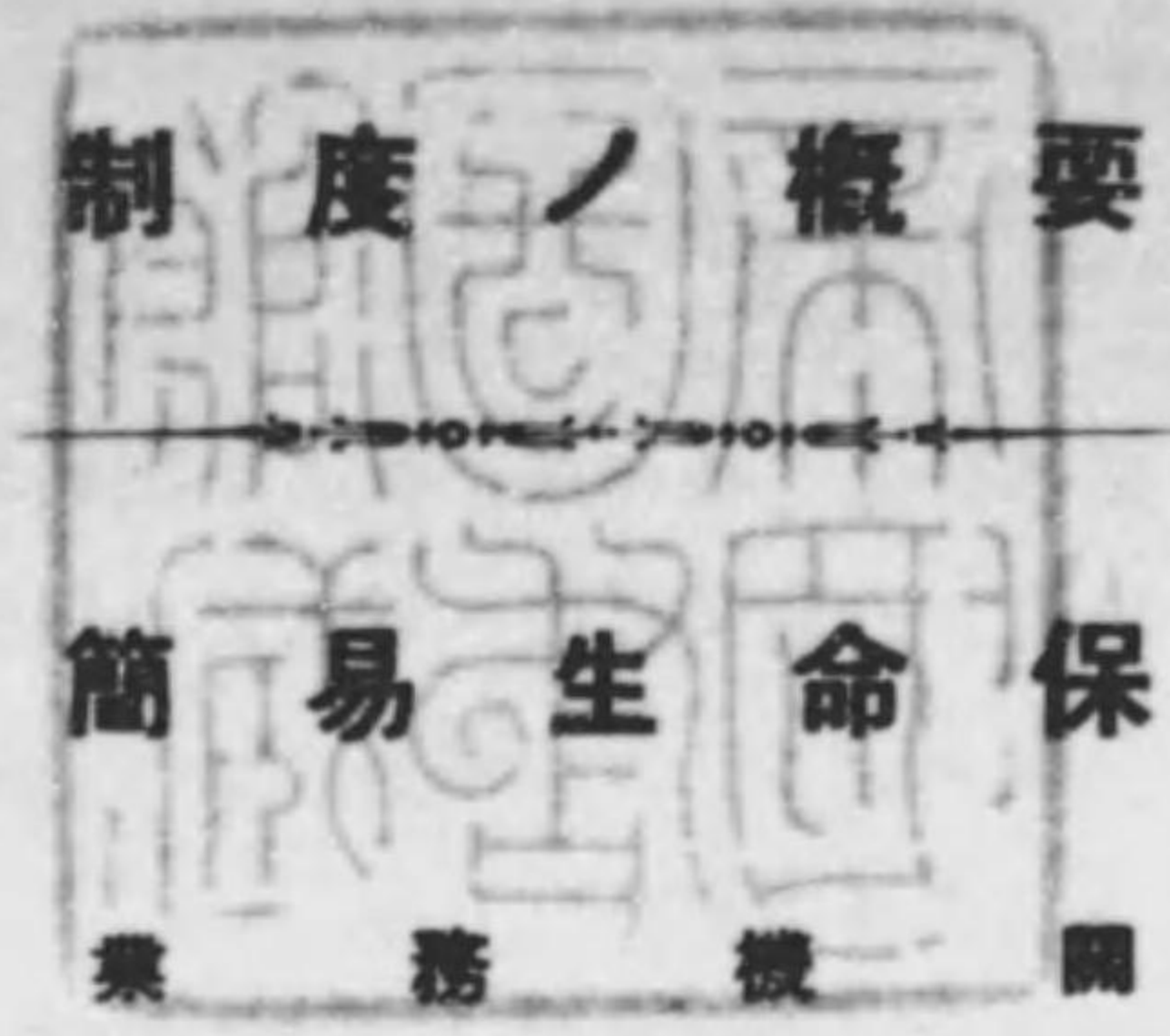
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制 度 ノ 概 要

- 一、簡 易 生 命 保 險
- 二、郵 便 年 金

RÉSUMÉ OF THE SYSTEMS:-

- I. The System of the Post Office Life Insurance.
- II. The System of the Post Office Life Annuities.



一、簡易生命保險 (昭和十二年十月一日現在)

簡易生命保險ハ政府之ヲ管掌シ逓信大臣ノ管理ニ屬ス、而シテ本業務一般ノ事務ハ簡易保險局及同支局之ヲ掌リ、各地方ニ於ケル業務ノ監督及周知ニ關スル事務ハ逓信局之ヲ掌ル、而シテ契約ノ申込締結等ニ關スル諸般ノ現業事務ハ全國一萬餘ノ各郵便局ニ於テ之ヲ執行スルモノトス。

保 險 種 類

簡易生命保險ハ終身保險、養老保險及小兒保險トシ養老保險ニ在リテハ保險期間ニ依リ十年滿期、十五年滿期、二十年滿期、二十五年滿期、三十年滿期、三十五年滿期、四十年滿期ノ七種、小兒保險ニ在リテハ十五年滿期及二十年滿期ノ二種ニ分テリ。又保險料拂込期間ハ終身保險ニ在リテハ十年、十五年、二十年及終身拂込ノ四種トシ、十年滿期及十五年滿期養老保險ニ在リテハ全期間拂込、二十年滿期及二十五年滿期養老保險ニ在リテハ十年及全期間拂込ノ二種、三十年滿期、三十五年滿期及四十年滿期養老保險ニ在リテハ十年、二十年及全期間拂込ノ三種トス。

保 險 關 係 者

新ニ簡易生命保險ノ被保險者タルコトヲ得ルモノノ年齢ハ終身保險及養老保險ニ在リテハ十二歳以上六十歳以下トシ、小兒保險ニ在リテハ三歳以上十二歳未滿トス。
保險契約者ハ被保險者十二歳ニ達スル迄ハ實父母、養父母、實祖父母、實兄弟トス。
保險金受取人ハ保險契約者ニ於テ指定セザルトキハ被保險者トス。但シ被保險者十二歳ニ達スル迄ハ保險契約者ヲ以テ保險金受取人トス。

保 險 料 及 積 立 金

保險料ハ明治四十五年內閣統計局ノ發表シタル第二死亡生殘表男子死亡率ニ二割ヲ増加シテ作成シタル死亡生殘表及年三分五厘ノ豫定利率ヲ基礎トシテ計算セリ。
又被保險者ノ爲ニ積立ツヘキ金額ハ前記ノ基礎ニ依リ純保險料式ヲ以テ計算ス。
尙簡易生命保險死亡生殘表ハ附録トシテ卷末ニ掲載ス。

保 險 金 額

保險金額ハ保險料ヲ單位トシテ算出シ其ノ最高額ヲ四百五十圓、最低額ヲ二十四圓ニ止メ且同一ノ被保險者ニ付キ數箇ノ保險契約ヲ爲ス場合ニ於テモ、其ノ保險金額ノ總額ハ四百五十圓ヲ超過スルコトヲ得サルモノトス。但シ小兒保險ニ在リテハ被保險者十二歳ニ達スル迄ハ支拂フヘキ保險金額ハ死亡當時ノ年齢ニ從ヒ次ノ金額以下トス。

四歳未滿	六十圓	五歳未滿	八十圓	六歳未滿	百圓	七歳未滿	百二十圓
八歳未滿	百四十圓	九歳未滿	百六十圓	十歳未滿	百八十圓	十二歳未滿	二百圓

尙保險金額表ハ附録トシテ卷末ニ掲載ス。

保險金削減期間

簡易生命保險ノ被保險者ニ對シテハ醫的診査ヲ行ハス、從ツテ虛弱者ノ加入ヲ防止シ事業ノ健全ナル發達ヲ期スル爲、保險契約ノ效力發生後一年六ヶ月内ノ死亡ニ付キテハ保險金ヲ削減シ次ノ區別ニ依ル金額ヲ保險金額トシテ支拂フ。

- 1. 一年內 死亡迄ニ拂込ミタル保險料
2. 一年六ヶ月内 保險金(小兒保險ニ在リテハ被保險者十二歳ニ達シタル場合ニ於ケル保險金)ノ半額
但シ災害又ハ傳染病豫防法第一條第一項ノ傳染病ニ因リ死亡シタルトキハ前記ノ期間ニ拘ラス、保險金ノ全額ヲ支拂フモノトス。

保險金ノ即時拂

保險金受取人ハ次ノ各條件ニ該當スルトキハ保險料拂込ヲ取扱フ郵便局ニ保險金ノ即時拂ヲ請求スルコトヲ得。

- 1. 保險契約ノ效力發生後一年六ヶ月(復活ノモノニ在リテハ更ニ復活ノ效力發生後一年)ヲ經過シ保險料拂込期間内ニ被保險者死亡シタルモノナルトキ、又ハ保險料拂込期間ト同時ニ保險期間満了シタルモノナルトキ。
2. 被保險者死亡又ハ保險期間満了後三月内ナルトキ。

保險料ノ拂込

保險料ハ月掛トシ毎月集金人ヲ派シテ保險料ノ取集メヲ爲シ、振替貯金ノ加入者ハ振替貯金中ヨリ保險料ニ振替フルコトヲ得、尤モ契約者ノ便宜ニ依リ郵便局ノ窓口ニ於テ拂込ムモ差支ナシ。尙一時ニ一年分ノ保險料ヲ拂込ミタルトキハ保險料一月分ヲ、半年分以上ノ保險料ヲ拂込ミタルトキハ保險料半月分ノ割引ヲ爲ス、又二箇以上ノ保險契約ヲ有スル保險契約者ニ對シテハ保險料ノ併合拂込ヲモ認ム。

癱疾者及高齡者ニ對スル保險料拂込ノ特例

- 1. 被保險者カ保險契約ノ效力發生後ノ傷害又ハ疾病ニ因リ兩手、兩足若クハ一手及一足ヲ失ヒ、又ハ兩眼ヲ盲シタル場合、簡易保險局ニテ其ノ事實ヲ承認シタルトキハ將來ノ保險料ハ之ヲ拂込ムコトヲ要セス。
2. 保險契約ノ效力發生後三十年ヲ經過シ被保險者ノ年齢カ七十歳ヲ超エタルトキハ將來ノ保險料ノ拂込ヲ爲ササルコトヲ得。

失效防止ノ施設

簡易生命保險ノ加入者ハ主トシテ下層薄資者ナルヲ以テ、自然契約失效ニ終ルモノ尠カラサルヘキヲ慮リ一度契約セル者ニ對シテハ、可成之ヲ繼續シ當初ノ目的ヲ達セシムル爲、次ノ如キ方策ヲ講シタリ。

- 1. 保險料拂込猶豫期間
保險料拂込期ハ毎月末日迄トシ、拂込猶豫期間ハ拂込期經過後第三月中ニ於ケル保險證書作成日ニ應當スル日ノ前日迄トス。而シテ拂込猶豫期間第二月末日迄ニ保險料ノ拂込ナキ場合ハ保險料拂込督促書ヲ、失效期ノ凡ソ十日前ニ至ルモ尙保險料ノ拂込ナキ場合ハ失效豫告書ヲ、又失效シタル場合ハ失效通知書ヲ契約復活案内ト共ニ契約受持郵便局ヨリ契約者ニ送付ス。

- 2. 契約ノ變更
保險契約者ハ保險金額及保險料額ヲ増加セサル範圍ニ於テ終身保險ヲ養老保險ニ變更シ、終身保險及養老保險ノ拂込期間若クハ養老保險及小兒保險ノ保險期間ヲ短縮シ、又ハ保險料減額ノ請求ヲ爲スコトヲ得。
3. 保險料拂込保險
將來保險料ノ拂込ヲ欲セサル者ニハ其ノ保險契約ヲ保險料拂込ニ變更スルコトヲ得セシム。
4. 復活
契約失效後一年以内ナルトキハ復活ノ申込ヲ爲スコトヲ得セシム。此ノ場合ニ於テ未拂保險料ノ拂込困難ナル者ニ對シテハ、之カ拂込ニ代ヘ保險金減額請求ヲ爲スコトヲ認ム。
5. 契約者ニ對スル貸付
保險契約者カ保險料ノ拂込ヲ爲スコト能ハサル場合ノ救済方法トシテ保險料ニ振替フル爲、一年以内ノ保險料ニ相當スル金額、又ハ保險契約者ニ金融ノ途ヲ開ク爲、解約ニ因ル還付金ノ範圍内ニ於テ五圓以上保險金額ノ二分ノ一定貸付ヲ受クルコトヲ得セシム。而シテ辨濟期ニ於テ貸付金ノ辨濟ヲ爲スコト能ハサルモノニ對シテハ期間更新若クハ年賦償還請求又ハ保險金減額ノ請求ヲ爲スコトヲ認ム。
6. 監督局ニ於ケル失效監査
(イ) 受持現在契約數及契約消滅數ヲ記載セル契約受持件數調書等ヲ監督局ニ送付シ受持郵便局ニ於ケル契約維持ノ監査ヲ爲サシム。
(ロ) 契約募集ヨリ來ル短期消滅契約ノ減少ヲ計ラムカ爲、契約受付局別短期消滅調書等ヲ監督局ニ送付シ、之ニ依リ失效其ノ他ノ短期消滅等ノ防止ノ監査ヲ爲サシム。
殊ニ三等郵便局ノ募集セル契約ニ對シテハ契約受付調書或ハ契約消滅調書ヲ監督局ニ送付シ、其ノ契約ノ成立ノ時ヨリ繼續セル月數ニ應ジ、新契約費ヲ成人保險ニ在リテハ三回、小兒保險ニ在リテハ二回ニ分チ支給セシメ、又第一回保險料ヲ拂込ミタルノミニテ失效等ニ依リ消滅シタルモノニ付キテハ、支給シタル第一回分契約費ノ一部ヲ返納セシムル等兼テ失效防止ノ監査ヲモ爲サシム。

還付金

保險契約者カ保險契約ヲ解除又ハ變更シ若クハ保險契約失效トナリタルトキ及政府カ保險金支拂ノ責ニ任セサル場合ニ於テ保險料七ヶ月分以上拂込済ノ者ニ對シテハ被保險者ノ爲ニ積立テタル金額ノ九割乃至九割八分ニ相當スル金額ヲ保險金受取人ノ請求ニ依リ還付ス。

長期繼續ノ契約ニ對スル保險料ノ還付

保險契約ノ長期繼續ヲ獎勵ノ爲、終身保險及養老保險ノ保險契約ノ效力發生後五年ヲ經過シタル契約ニ付キ、保險契約終了ノ際ニ於テ原則トシテ保險金受取人ニ對シ一定ノ保險料ヲ還付ス、其ノ割合ノ概要次ノ如シ。

Table with columns for '期間' (Period), '終身保險' (Life Insurance), and '養老保險' (Annuity Insurance). It details the number of months of premium paid and the corresponding refund amount for various terms like 6, 10, 15, 20, 25, 30, 35, 40 years.

團體特別取扱

官公署、會社工場其ノ他ノ團體ニ屬スル者十五人以上ヲ被保險者トシ、十五箇以上ノ終身又ハ養老保險契約ヲ一團トシテ申込ムトキハ、工場等ニ於ケル體格検査表寫又ハ管理者ノ健康證明書ヲ以テ局員ノ面接ニ代ヘ團體特別取扱トシテ最モ簡便ニ契約ノ締結ヲ爲シ、第二回以後ノ保險料ニ付キテハ之ヲ併合拂込ト爲サシメ其ノ保險料ノ百分ノ五ヲ割引ス。

會計

本事業ヲ經營スル爲、特別會計ヲ設置シ其ノ歳入ヲ以テ歳出ニ充テ歳入總額ノ歳出總額ヲ超過シタル金額ハ積立ツルモノトス。

積立金ノ運用

積立金ハ逓信大臣ノ管理ニ屬シ保險契約者ニ貸付ヲ爲ス場合ヲ除ク外、簡易生命保險積立金運用委員會ノ諮問ヲ經テ公共ノ利益ノ爲ニ運用ス。

簡易生命保險審査會

簡易生命保險ニ關スル爭議ヲ民事裁判所ニ提起スルトキハ其ノ手續複雑ニシテ、且ツ相當費用ヲ要スルヲ以テ社會救済ノ趣旨ニ副ハシメシカ爲、保險契約者又ハ保險金受取人カ簡易生命保險ニ關スル事項ニ就キ、政府ニ對シ民事訴訟ヲ提起スルニハ、先ツ簡易生命保險審査會ノ審査ヲ經シメ以テ何等費用ヲ要スルコトナク極メテ簡便ニ之カ爭議ヲ解決セシム。

被保險者ニ對スル保健施設

被保險者健康保持ノ爲、簡易保險健康相談所規則ヲ制定シ簡易保險局及各逓信局所在地其ノ他樞要都市ニ簡易保險健康相談所ヲ設置シ、被保險者ノ健康相談及訪問看護並巡回健康相談ヲ行ヒ、現在之カ相談所數ハ二百三十六箇所ニ及ヘル外、日本醫師會及日本齒科醫師會ト被保險者ノ診療ニ關スル協約ヲ締結シ、開業中ノ希望者ヲ簡易保險醫トシ、又齒科醫師中ノ希望者ヲ簡易保險齒科醫トシテ各指定シ低廉ナル料金ヲ以テ醫療ニ當ラシメ、更ニ日本藥劑師會トノ間ニ健康相談所發行處方箋ノ調劑ニ關スル協約ヲ締結シ特別ノ割引料金を以テ處方箋ノ調劑ヲナサシムルコトトセリ。尙健康増進施設トシテ國民保健體操(一名ラジオ體操)ヲ全國體育關係者及日本放送協會ト協力シ之カ普及獎勵ニ努メ居レリ。

參照法令

Table with 2 columns: Law Name and Date. Includes items like 簡易生命保險法 (大正五年七月法律第四十二號), 簡易生命保險令 (同 年八月勅令第二百六號), etc.

二、郵便年金

(昭和十二年十月一日現在)

業務機關

郵便年金ノ業務機關ハ前掲簡易生命保險ノ業務機關ト同一トス。

年金ノ種類

郵便年金ハ即時終身年金ト据置終身年金トシ、据置終身年金ニ在リテハ更ニ年金支拂開始時期ニ依リ五十歳支拂開始、五十五歳支拂開始、六十歳支拂開始、六十五歳支拂開始ノ四種ニ分テリ。

元金拋棄及元金留保

年金制度ハ年金受取人ノ生存中其ノ生活費ヲ給スルヲ本來ノ目的トスルモノナルカ故ニ、從ツテ掛金ノ低廉ニシテ之ヲ返還セサル元金拋棄ノ契約カ其ノ趣旨ニ合致セルモノナルモ、實際ノ需用ヲ顧慮シ年金受取人ノ死亡又ハ契約ノ解除若クハ契約變更ノ場合ニ於テ拂込掛金ノ全部又ハ一部ヲ返還スヘキ元金留保ノ契約ヲモ認メ契約者ニ契約申込ノ際其ノ一ヲ撰擇セシム、而シテ契約者ハ元金受取人トシテ自己又ハ年金受取人タル第三者ヲ豫メ指定スヘキモノトス。

年金受取人ノ年齢

新ニ郵便年金ノ年金受取人タルコトヲ得ル者ノ年齢ハ即時終身年金ニ在リテハ四十歳以上八十歳以下トシ、据置終身年金ニ在リテハ十二歳以上六十歳以下トス。

掛金及積立金

掛金ハ一時拂及分割拂ノ二種ニ分チ、分割拂ハ其ノ掛金拂込期間ヲ十年、十五年、二十年及全期拂込ノ四種トシ、更ニ掛金拂込回数ニ依リ之ヲ年掛、半年掛及三月掛ノ三種ニ分ツ。

掛金ノ計算ハ明治四十五年內閣統計局ノ發表シタル第二表ノ死亡率ヨリ男子ニ在リテハ男子死亡率ノ二割ヲ、又女子ニ在リテハ女子死亡率ノ三割ヲ減シテ作成シタル死亡生殘表及下記ノ豫定利率ヲ基礎トス。

掛金一時拂ニ在リテハ市場ニ於ケル公債ノ時價ニ準シ逓信大臣ノ定ムル所ニ依ル(現在ニテハ年三分七厘)。掛金分割拂ニ在リテハ年三分五厘(昭和九年九月三十日迄ニ效力發生ノモノハ年五分、昭和十一年七月三十一日迄ニ效力發生ノモノハ年四分)。

又年金受取人ノ爲ニ積立ツヘキ金額ハ前記ノ基礎ニ依リ純保險料式ヲ以テ計算ス。

尙郵便年金死亡生殘表及郵便年金掛金額表ハ卷末ニ附録トシテ掲載ス。

年金額

年金ノ額ハ年金受取人一人ニ付キ年額最高ハ二千四百圓、最低ハ掛金分割拂ニ在リテハ百二十圓、掛金一時拂ニ在リテハ十二圓トス。

掛金ノ拂込

掛金ハ契約者ノ指定ニ從ヒ集金人ヲ派シテ取集ヲナシ又ハ其ノ指定シタル郵便局ニ拂込ムモノニシテ、振替貯金ノ加入者ハ振替貯金中ヨリ掛金ニ振替フルコトヲ得。

尙掛金ハ一時拂ニ在リテハ契約申込ノ際、簡易生命保險ノ保險金又ハ該保險金及之ト同時ニ支拂ハルヘキ長期繼續ノ契約ニ對スル還付金ヨリ其ノ掛金ノ全部又ハ一部ニ振替充當スルコトヲ得、又分割拂込ニ在リテハ契約ノ效力發生ノ日ヨリ十年間、十五年間、二十年間又ハ年金支拂開始ノ前日迄拂込ムモノトシ、且其ノ第一回ハ契約申込ノ際ニ、第二回以後ハ一年、半年又ハ三月毎ニ申込ノ應當日ヨリ十五日間ニ拂込ムモノトス。

年金ノ支拂期間及支拂方法

年金ノ支拂期間ハ即時終身年金ニ在リテハ契約ノ效力發生ノ日ヨリ年金受取人ノ死亡迄トシ、据置終身年

金ニ在リテハ年金受取人カ一定ノ年齢ニ達シタル日ヨリ其ノ死亡迄トス。

又年金支拂方法ハ支拂事由發生ノ日ヨリ三月毎ニ各其ノ経過シタル期間分ヲ支拂フモノトス、尤モ期間ノ中途ニ於テ年金受取人死亡シタルトキハ其ノ期間ニ付キテハ月割ヲ以テ計算シ、死亡ノ日ヲ含ム月割ノ分迄ヲ支拂フ。尙同一年金受取人ニ付キ年金ノ支拂ヲ開始セル二個以上ノ契約アルトキハ年金ノ併合支拂ヲ請求スルコトヲ得。

年金契約ノ變更

年金契約者ハ一定ノ條件ニ適合スル場合ニ於テハ年金契約ノ變更ヲ請求スルコトヲ得。

又年金契約者カ掛金ヲ拂込マシテ一定ノ拂込猶豫期間ヲ経過シタルトキハ政府ハ既拂込掛金ヲ以テ掛金拂済年金契約ニ變更スルモノトス。

元金ノ返還

元金留保ノ契約ニ對シテ拂込掛金ノ返還ヲ爲スヘキ事由ヲ生シタルトキハ元金受取人ニ對シ下記ノ割合ニ依リ拂込掛金ノ返還ヲナス。

1. 年金受取人死亡ノ場合

- 年金支拂開始前 拂込掛金ノ全額
- 年金支拂開始後 拂込掛金ヨリ既拂年金額ヲ控除シタル残額

2. 契約解除ノ場合 拂込掛金ノ九割以上九割五分以下

3. 契約變更ノ場合 据置年金額ヲ減額シタルトキハ契約變更迄ノ拂込掛金額ヨリ變更契約ニ付キ當初ヨリ變更迄ニ拂込ムヘカリシ掛金額ヲ控除シタル残額ノ九割以上九割五分以下。

貸付

年金契約申込ノ際、年金受取人ノ死亡又ハ年金契約ノ解除若クハ變更ノ場合ニ於テ拂込掛金ノ返還ヲ請求スル權利ヲ年金契約者又ハ年金受取人ノ爲ニ留保シタル年金契約ニ對シテハ、其ノ契約者又ハ受取人ニ對シ既拂込掛金額（既拂年金アルトキハ之ヲ差引タル残額）ノ百分ノ五十以内ニシテ一口二十圓以上ノ現金ノ貸付又ハ其ノ掛金ニ振替フル爲、一年以内ノ掛金ニ相當スル金額ノ貸付ヲ爲ス。

會計

本事業ヲ經營スル爲、特別會計ヲ設置シ其ノ歳入ヲ以テ歳出ニ充テ歳入總額ノ歳出總額ニ超過スル金額ハ積立ツルモノトス。

積立金ノ運用

積立金ハ逓信大臣ノ管理ニ屬シ年金契約者又ハ年金受取人ニ貸付ヲ爲ス場合ヲ除クノ外、簡易生命保險積立金運用委員會ノ諮問ヲ經テ公債ヲ購シ、其ノ他有利且確實ナル方法ヲ以テ公共ノ利益ノ爲ニ運用ス。

郵便年金ノ審査會

年金契約者又ハ年金受取人カ郵便年金ニ關スル事項ニ就キ政府ニ對シテ民事訴訟ヲ提起スルニハ簡易生命保險審査會ノ審査ヲ經ルコトヲ要ス。

參照法令

郵便年金法	大正十五年三月法	律第三十九號
郵便年金令	同年八月勅	令第二百八十一號
郵便年金規則	同年八月逓信省令	第二十七號
郵便年金特別會計法	同年三月法	律第四十號
郵便年金特別會計規則	同年八月勅	令第二百八十二號
郵便年金積立金運用規則	昭和三年八月勅	令第二百十八號
郵便年金積立金貸付ニ關スル件	同年十二月逓信省令	第六十號

RÉSUMÉ OF THE SYSTEMS.

(As in Operation at the 1st October, 1937.)

I.

THE SYSTEM OF THE POST OFFICE LIFE INSURANCE.

The Execution of Business.

The business of the Post Office Life Insurance is conducted by the Bureau of Post Office Life Insurance under the direction of the Minister of Communications. The business such as receiving applications for contracts, collecting the premiums, etc., is executed by the Post Offices, of which there are more than ten thousands throughout the country. The Regional Directorates of Communications supervise the canvassing and other business relating to the insurance in their respective districts.

Kinds of Insurance Policies.

Policies are divided into three classes: Whole Life, Endowment Insurance, and Infantile. Endowment Insurance Policies are divided into different categories, viz., 10 year Endowment, 15 year Endowment, 20 year Endowment, 25 year Endowment, 30 year Endowment, 35 year Endowment and 40 year Endowment. Infantile Policies are either 15 year Endowment or 20 year Endowment.

According to the Premium-Paying-Period, the policies are subdivided into several classes.

Whole Life Policies consist of Ordinary Policies and Limited Payment Policies, and in the latter, there are 10 year Payment, 15 year Payment, and 20 year Payment Policies.

In the case of Endowment Insurance Policies, the premiums may be paid during the whole insurance term, and for Endowment Insurance Policies longer than 20 years, 10 or 20 year Payment may be selected. For the particulars, except the Infantile Policies, see the Table No. VI, Part I, showing Classifications of Business by Kinds of Policies.

Parties to the Insurance Contracts.

Ages of persons who are entitled to be insured under Whole Life or Endowment Insurance contracts are limited between 12 and 60; and under Infantile contracts, ages of children who are to be insured are limited between 3 and 12.

The persons who may take out policies of the Infantile contracts are bounded to be true

parents, adoptive parents, true grand parents, true elder brother or true elder sister of a child who is to be insured.

Any person may be designated as the beneficiary of the Whole Life and Endowment Insurance Policies; but the beneficiary of the Infantile Policies is limited to the policy-holder of the contract, so far as the insured does not attain 12 years of age.

Rates of Premiums and Valuation.

The rates of premium are worked out on the following bases:-

1. The Mortality Table, computed by adding 20 per cent. to the Male Mortality-Rates of the Japanese Population Table No. 2 compiled by the Government Statistics Bureau from the data of the years 1899-1903.
2. The interest, at the rate of 3½ per cent. per annum.

The valuation is effected annually on the same basis by the net premium method.

Sums to be insured.

Policies of Whole Life and Endowment Insurance contracts are issued only for the multiples of 10 sen of monthly premium, the sums insured thereof being limited between 20 yen and 450 yen.

Two or more insurances may be effected on any one life provided that the aggregated sum insured shall in no case exceed 450 yen.

Policies of Infantile contracts are issued only for the fixed amounts of a monthly premium, that is, 30 sen, 50 sen, 70 sen and 1 yen; the sums to be paid thereof are scaled according to the ages at the time of death of the insured, as shown in the Table No. III in the Appendix.

Two or more Infantile insurances may also be effected on any one life provided that the aggregated sum to be paid does not exceed the following sums:-

60 yen	if the child dies under the age of 4 years.	
80 yen	"	5 "
100 yen	"	6 "
120 yen	"	7 "
140 yen	"	8 "
160 yen	"	9 "
180 yen	"	10 "
200 yen	"	12 "

As regards the sums to be insured under Whole Life and Endowment Insurance Policies, see the Table No. II in the Appendix.

No Medical Examination.

No medical examination is required; but instead, the personal interview of an official of the post

office with the persons to be insured is required in all cases.

In view of preventing unhealthy persons from entering into business, the full sums insured are not paid if the insured dies within one year and a half from the date of issue of policy, in which case the amount to be paid being:-

Within one year,.....Total sum of premiums paid in up to the time of death.

Within one year and a half,...One half of the sum insured in case of the Whole Life and Endowment Insurance contracts; and in case of the Infantile contract, where the benefits change from age to age, either one half of the maximum benefit or the benefits according to the age at the time of death is paid, in which case the smaller sum being applied to the payment.

The full benefit, however, will be paid irrespective of the above limitation, if the insured dies by an accident, or by any disease indicated in the first paragraph of Article I of the Law relating to the Prevention of Infectious Diseases.

The Immediate Payment of Insurance Claim.

Should the contract satisfy the following conditions, the beneficiary may apply for the immediate payment of the claim to the post office which has been taking charge of collecting premiums:-

1. If the policy is being kept in validity for more than one year and a half after the date of issue of such policy and the death of the insured has occurred before the premium-paying-period of such policy is matured (in case of the revived contract, more than one year should furthermore be required to be existence since such revival having been made), or if the premium-paying-period is matured at the same time as the insurance-term matures.
2. If the claim is made within 3 months after the death of the insured or after the maturity of the insurance-term.

Payment of Premiums.

The premiums may be paid monthly to a collector of the post office or they may be paid at the post office, and in case of a policy-holder being a depositor in the Postal Check and Transfer Service, he may have the amount for his premium paid by transfer from his account to that of the Bureau of Post Office Life Insurance. The payment of premiums may also be made in the lump in advance, and in this case, a certain premium discount is allowed only for prepayment of the lump sum equivalent to not more than twelve months' premiums, which discount of premium should be allowed in the following distinction:-

For prepayment of the lump sum equivalent to

twelve months' premiums, Discount of one month's premium.

For prepayment of the lump sum equivalent to

more than six months' premiums, Discount of half month's premium.

Further, in case of two or more insurances being effected by the same policy-holder, all the monthly premiums payable thereunder may conveniently be paid at some specified date previously agreed upon.

Waiver of Premiums for Disability and Old Age.

If the insured person, by any accident or disease at any time after coming into effect of a contract, shall lose by severance both hands or both feet or one hand and one foot, or shall lose permanently the sight of both eyes, no further premiums shall, upon receipt by the office of due proof of such loss, be required thereafter.

Besides, whenever the insured person has attained at age 70 after 30 years' duration of insurance contract, the policy-holder concerned may propose to have his further premiums paid up, provided that he waives the right for receiving the premium-refund which should be increased for the interval between the date of such proposal having been made and the date of termination of insurance contract.

Preventive Measures from the Lapsing of Policies.

As the insured persons of the Post Office Life Insurance mainly consist of men of small means, there may be naturally no small number of the lapsing of policies. So, the various measures are exhausted for keeping the policies in force. The measures taken in this view may be cited as follows:-

- (1) Days of Grace The period within which premiums should be paid in is fixed at one month, and two months' grace is allowed.
- (2) Change of Policies Provided that the sum insured and amount of a monthly premium be not increased, a policy-holder may have his Whole Life Policy changed into an Endowment Insurance Policy; or he may have his insurance term of Endowment or Infantile Policy, or the period of his premium payment of Whole Life or Endowment Insurance Policy, shortened; or he may have the amount of his premium reduced.
- (3) Paid-up Policies Those who wish to discontinue the payment of the premium may convert their original policies into

paid-up policies.

- (4) Revival Within one year after the lapsing of the policy, it may be revived, in which case, for those who are in difficulty to pay all arrears in cash at the time of applying for revival, special facility is effected to revive the policy at the reduced amount of insurance, such a reduction being substituted for payment in cash of the accrued premiums.

- (5) Loans given to a policy-holder For the purpose of (A) helping a policy-holder who is not able to meet payment of his premium, or of (B) giving a financial facility to him, a sum equal to or less than the amount of the premium payable in one year may be lent to him for a period not exceeding one year in the first case, or, within the limit of the surrender value of his policy, a sum not less than 5 yen but not more than one half of the sum insured in the second case; and for those policy-holders who are unable to make reimbursement of such loans at the maturity, they are privileged to apply for renewal of loans, yearly instalments of redemption, or for reduction of the amount of loans from the sum originally insured.

(6) Lapse Inspection by Regional

- Directorates (A) A monthly list, in which the number of policies placed in charge of a post office are entered with the number of lapsed policies occurred therefrom, is forwarded from the Bureau to the Regional Directorates of Communications, so that the inspection for maintaining the business in force may be made by the latter offices; (B) with a view to minimizing the early lapsation of policies, a monthly list showing the number of early lapsed policies specified into post offices is also forwarded from the Bureau to the Regional Directorates, so that the necessary steps for preventing the early extinction of policies by lapses or others may be taken by the latter offices; (C)

especially, as a further means of preventing early extinction of business, when the new business is acquired through the 3rd class post offices to which the business expenses are defrayed out in a form of commission, a monthly list showing the acquired or invalidated business specified into the post offices are forwarded from the Bureau to the Regional Directories; and further (D) as to the mode of defrayment of new business expenses to the post offices, the defrayment is, according to the number of months elapsed since the acquisition of the business, effected separately in three times in case of the Adult Policies and in two times in case of the Infantile Policies; but, in the case of such acquired business having become invalid after only the first payment of a premium on account of lapsation of policies or of other reasons, a part of the expenses already defrayed out is made refunded.

Surrender Value.

In case of a policy-holder surrendering his policy, or having his policy lapsed, or in case of the Government not being responsible for payment of the sum insured, a sum equal to from 90 to 98 per cent. of the net premium reserve may be refunded on demand of the beneficiary, provided that not less than seven months' premiums have been paid in since the contract came into force.

The following is an example of surrender-value in case of the insured whose entry is at age 30 with monthly premium of 1 yen:-

Duration of Policies.	Whole Life Policy. (Ordinary Payment.)	Endowment Insurance Policies.				
		10 Year Endowment.	20 Year Endowment. (10 Year Payment.)	20 Year Endowment.	30 Year Endowment.	40 Year Endowment.
7 Months.	2.66	4.48	4.27	3.78	3.15	2.80
1 Year.	4.53	7.72	7.36	6.50	5.43	4.78
2 Years.	9.25	15.79	15.05	13.30	11.10	9.77
3 Years.	14.11	24.20	23.07	20.35	16.96	14.91
5 Years.	24.79	43.07	41.02	36.11	29.96	26.23
10 Years.	55.98	—	96.71	84.37	68.95	59.59
20 Years.	125.16	—	—	—	166.07	136.50
30 Years.	198.82	—	—	—	—	230.24
40 Years.	266.37	—	—	—	—	—

Refund of Premiums in Case of Contracts of Long Duration.

With a view to encouraging the continuance of contracts and minimizing the burden to be borne by the policy-holders, a part of the premiums paid in shall, on the lapsing or surrendering of policies or on claim of the sum insured, be refunded to beneficiaries, as a general rule, in addition to the payment of the surrender value mentioned in the preceding paragraph or of the claim, provided that the Whole Life and Endowment Insurance contracts have been in force for five years or more.

The amounts of premium to be refunded are exemplified with number of monthly premium in the following table:-

Duration of Policies.	Whole Life Policies.				10 Year & 15 Year Endowment Ins. Policies.	20 Year, 25 Year, 30 Year, 35 Year & 40 Year Endowment Ins. Policies.		
	Ordinary.	10 Year Payment.	15 Year Payment.	20 Year Payment.	Ordinary.	Ordinary.	10 Year Payment.	20 Year Payment.
6 Years.	5	6	6	6	9	7	8	6
10 Years.	12	14	13	13	19	14	16	13
15 Years.	23	24	27	26	38	29	29	26
20 Years.	41	38	45	46	—	51	45	48
30 Years.	96	80	96	104	—	127	94	113
40 Years.	194	150	183	202	—	267	180	226
Above 40 Years.	By increase of one full year shall be added.	By increase of one full year shall be added.	By increase of one full year shall be added.	By increase of one full year shall be added.	—	—	—	—

Special Treatment of Collective Contracts.

When 15 or more employees of the Government Offices, Commercial Corporations, Factories, etc., apply for insurance as a body in case of Adult Policies, the contract may most simply be concluded without the personal interview of the applicants being made by an official of the post office, provided that their health certificates be supplied by their employers. The premium for each person in such a case is to be paid monthly by their representative on a certain fixed date, and from the 2nd premium payment onwards, the discount of 5 per cent. is allowed on the whole amount paid in together.

Finance.

For the management of business, a special account is established, separated from the general account of the Treasury, and all expenses of the business are defrayed out of its own income; and in case of the former account having resulted in deficiency, the shortage is to be subsidized from the latter.

Investment of the Insurance Fund.

The insurance fund is placed under the control of the Minister of Communications, who accord-

ing to the advice of the Committee for the Investment of the Insurance Fund of the Post Office Life Insurance, lays it out in enterprises aiming at the social reform and public interest.

**The Post Office Life Insurance Committee
of Inquiry.**

As the procedure for bringing an action before the Law Court is complicated and costly, the Post Office Life Insurance Committee of Inquiry is established for the purpose of giving a lawful protection without charging the policy-holder with any cost. Beneficiaries or policy-holders are required to ask the judgment of the Committee of Inquiry before they go to legal action against the Government concerning their contracts.

Welfare Services for Insured Persons.

With a view to the preservation and improvement of the health of the insured person, arrangements have, with full co-operation of various medical societies all over this country, been made by the Bureau of Post Office Life Insurance to provide for them a medical service called for by modern requirements of health preservation at very much reduced rate of fees, charges or any other remuneration.

A step further, two hundred and thirty six Health Consultation Stations have been established in principal cities. The insured persons are all entitled to the benefits. The benefits to be given by these Stations are Health Consultation Service and Visiting Nurse Service. Besides these Health Consultation Stations, there are appointed all over the country about 31,000 Doctors and many Dentists of the Post Office Life Insurance for the treatment of the insured persons.

The appointment of these Doctors and Dentists is, after making agreement with both of the Japan Physicians' Association and the Dentists' Association, made on application by those who are establishing themselves as practitioners. The insured persons may not only receive their attention with a very small cost, but, the prescriptions may be issued thereat the Stations too, at the request of the patients; and in such a case, the medicines are prepared by the apothecaries at the special discount rates of charge which are previously agreed upon with the Japan Physician Society.

Furthermore, as a health improvement measure, the Bureau is, in full co-operation with the Japan Broadcasting Association and those interested with the Japanese physical culture works, endeavouring the spread of the "National Health Exercises" or "Radio Setting Up Exercises" as it is called.

**II.
THE SYSTEM OF THE POST OFFICE
LIFE ANNUITIES.**

Execution of Business.

The administration of the business of the Post Office Life Annuities is placed on the same agency that carries out the business of the Post Office Life Insurance.

Kinds of Annuities.

Annuities purchasable are divided into three kinds:-

Immediate Annuity, Deferred Annuity under the Single Premium Plan and Deferred Annuity under the Instalment Premium Plan.

All of them are subdivided into With or Without Return of Purchase Money. Deferred policies are subdivided into four different forms, namely, annuities commencing at age 50, 55, 60 and 65 (See Table No. IV, Part II.).

With or Without Return of Purchase Money.

Purchasers of Post Office Life Annuities may, upon making their applications, select either of the following two plans:-

1. A part of the whole of the moneys paid (see later) may be returned either to the purchaser or his beneficiary, should the annuitant die before the annuity begins, or the policy be surrendered.
2. The purchaser may waive the right to return of the purchase money.

Age Limit.

Ages of persons entitled to be annuitants under this system are limited, in case of Immediate Life Annuities, between 40 and 80, and in case of Deferred Life Annuities, between 12 and 60.

Rates of Premiums and Valuation.

Premiums are payable either in a single sum or by instalments; in the latter case, the purchaser may select any one of the four modes of premium-payment, viz., 10-year-payment, 15-year-payment, 20-year-payment and ordinary payment; and the premiums may also be paid yearly, half yearly or quarterly.

The rates of premiums are worked out on the following bases:

1. The Mortality Table, computed by deducting 20 per cent. for the males, from the Male

Mortality-Rates of the Japanese Population Table No. 2 compiled by the Government Statistics Bureau from the data of the years 1899-1903, while for the females, the Mortality Table being computed by deducting 30 per cent. from the Female Mortality-Rates of the same table.

2. The Interest, under the Single Premium Plan, at the rate determined by the Minister of Communications based on the current market price of public bonds (the rate being for the present moment fixed at 3.70 per cent. per annum), while under the Instalment Premium Plan at the rate of 3.50 per cent. per annum.

The valuation is effected annually on the above bases by the net premium method.

The Tables of Rates for Annuities and the Mortality Tables adopted as a basis of calculations are appended as supplements at the end of this report.

Amount of Annuities.

The maximum amount of annuity purchasable on the life of any one person is 2,400 yen; and the minimum amount for the Instalment Premium Plan is 120 yen, and that for the Single Premium Plan is 12 yen.

Payment of Premiums.

Premium may, according to the option of the purchaser, be paid to a collector of the post office in charge, or be paid at the post office appointed by the purchaser, and in case of the purchaser being a depositor in the Postal Check and Transfer Service, he may have the amount for his premium paid by transfer from his account to that of the Bureau of Post Office Life Insurance.

Under the Single Premium Plan, the whole amount of premium is payable in advance on making the application, and if the applicant be a beneficiary under the Post Office Life Insurance, he may also have his insurance proceeds transferred for the purpose. In case of premium payable by instalments, the premiums are payable from the day on which the contracts have come into force to the day prior to commencement of annuity, or to the maturity of their paying periods, viz., 10 years, 15 years and 20 years; the first premium being payable in advance on making the application, and subsequent premiums payable yearly, half-yearly and quarterly, during fifteen days after the anniversary days of application have arrived.

Period and Mode of Annuity Payment.

Annuities are payable, under an Immediate Life Annuity, from the date of contract to the date of death of the annuitant, and under a Deferred Annuity, from the date of the annuitant's reaching certain specified age to the time of his death. Payment of annuities is to be effected every three months, the first payment being made at the end of three months from the date on which

the annuity begins; in case the death of the annuitant occurs after the last payment made but before the next annuity becomes payable, a proportionate amount is payable for the fraction of the period running from the date on which the last payment was due up to the end of the current month in which death occurs.

Further, when there are more than two annuities being paid on any one annuitant, such an annuitant may apply for payment of the annuities in one sum.

Change of Contract.

Annuitants, subject to certain conditions, may claim a change in their contracts. In default of the payment of any premium beyond expiration of the grace period allowed, the contracts shall be continued as paid-up contracts of such amount as the premium reserve will purchase; but in case of such contracts retaining the right to return of the purchase money, and in case of the premium reserve at the time of conversion of such contracts into a paid-up policy not being sufficient to purchase an annuity of 12 yen, the contracts are cancelled by statutes.

Amount of Purchase Money to be Returned.

Under the plan with return of purchase money, the purchase money will be paid according to the following distinction, upon the happening of the events for which return of the purchase money is promised:-

1. In case of death of the annuitant; the whole amount of the moneys paid, less the sum paid by way of annuity, if any.
2. In case of surrender of the policy; the sum not less than 90 per cent. of the purchase money paid, surrender being only admitted before annuity payment begins.
3. In case reduction is made in the amount of annuity payable under Deferred Plan; the sum not less than 90 per cent. of the difference between the total amount of moneys paid up to the date of such conversion of the policy and that of the moneys which should have been paid under the converted policy up to the date of such conversion of the policy.

Loans.

Provided that the purchaser or the annuitant reserves the right to claim the refund of the premiums paid on the contract, upon death of the annuitant, or upon surrender or change of the contract, the purchaser or the annuitant may avail himself of a cash loan not more than 50 per cent. of the premiums already paid (less the amount already paid, if any, by way of annuity) but not less than 20 yen per contract, or if to be applied to the payment of premium, a sum equal to one year's premium.

Finance.

For the management of this business, a special account is established, separated from the general account of the Treasury and also from the special account of Post Office Life Insurance, all expenses of the business being defrayed out of its own income.

Inquiry Committee for the Post Office Life Annuities.

Annuitants or purchasers are requested, before bringing a civil action against the Government concerning their contracts, to submit their cases before the Post Office Life Insurance Committee of Inquiry.

沿 革 略 誌

- 一、簡易生命保險事業
- 二、郵便年金事業

THE HISTORICAL SKETCH:-

- I. The Post Office Life Insurance.
- II. The Post Office Life Annuities.

沿 草 略 誌

一、簡易生命保險事業

我國簡易生命保險制度ハ其ノ端緒ヲ遠ク日清戰役終了後ニ發セリ、即チ當時逓信省ニ小口保險創始ノ議起リ明治三十三年郵便貯金法制定ノ際其ノ中ニ郵便保險及年金ニ關スル條項ヲ規定スルノ議アリシモ、時期尙早ノ故ヲ以テ中止シ更ニ調査ヲ繼續スルコトナレリ。然ルニ其ノ後世態ノ變遷著シク殊ニ日露戰役後産業ノ發展ニ伴ヒ、小口保險實施ノ要一層切實ヲ加フルニ至リシヲ以テ明治四十三年七月郵便貯金局内ニ郵便保險年金制度調査委員會ヲ設ケ、内外保險事業ノ調査ニ著手シタリシカ、本制度施行ノ曉ニ於テ社會各般ニ及ホス影響ノ大ナルヘキヲ慮リ、其ノ調査機關ヲ擴大シ翌四十四年一月逓信省内郵便保險年金制度調査會ヲ組織シ斯業ニ關係アル學者、實務家ヲ加ヘ討議研鑽スル所アリ。大正三年時ノ内閣ハ小口保險ヲ以テ其ノ施政方針ノ一トナシ、同年五月二十二日内閣ニ小口保險制度調査委員會ヲ設置シ、法制局長官ヲ委員長トシ内務、大藏、文部、農商務及逓信ノ各省ヨリ委員ヲ選任シテ六月一日ヨリ十一月十六日ニ亙リ、數十回ノ委員總會及特別委員會ヲ開キ調査審議スル所アリ。同年十二月十二日其ノ決定要領及法律勅令並規則草案ヲ公表スルト共ニ、一面地方長官、商業會議所、各種學會又ハ協會等各方面ニ諮問シ、且内外斯業ノ實況ヲ參酌シ茲ニ簡易生命保險法及簡易生命保險特別會計法ノ成案ヲ得テ、大正五年二月七日第三十七議會ニ提出セリ。同議會ハ保險金額ノ最高限度三百圓ヲ二百五十圓ニ修正シタル上、之ヲ協賛シ茲ニ簡易生命保險法及簡易生命保險特別會計法ノ成立ヲ見ルニ至レリ。

以上ハ簡易生命保險制度調査ノ經過ヲ略述セルモノナルカ更ニ本法議會通過後ノ主ナル事項ヲ摘録スレハ次ノ如シ。

大正五年

- 三 月、爲替貯金局内ニ簡易生命保險事務準備部ヲ置キ之カ實施ニ關スル諸般ノ調査ヲ爲シ其ノ草案成ル。
- 四 月、逓信省内ニ簡易生命保險事務準備委員會ヲ設置シ各種規定ヲ其ノ審査ニ附ス。
- 七 月、簡易生命保險法及簡易生命保險特別會計法ヲ公布ス。
- 八 月、簡易生命保險法及簡易生命保險特別會計法ノ實施期日ヲ大正五年十月一日及同年八月二十日ト定ム。

簡易生命保險令及簡易生命保險審査會規程、簡易生命保險特別會計規則及簡易生命保險規則並簡易生命保險特別會計事務規程等ヲ制定公布ス。

- 九 月、簡易生命保險取扱規程、簡易生命保險團體特別取扱規則及簡易生命保險團體特別取扱規程ヲ制定ス。

爲替貯金局及地方逓信官署官制ヲ改正シ爲替貯金局内ニ保險部ヲ、逓信局内ニハ總務部ニ保險課ヲ、分掌局ニハ第四課ヲ設ケテ簡易生命保險ニ關スル事務ヲ掌理セシム。

- 十 月、一日ヨリ簡易生命保險事業ヲ開始ス。

大正六年

- 七 月、簡易生命保險積立金運用規則ヲ公布ス。
- 九 月、簡易生命保險ノ保險契約者ニ對スル貸付ノ利率ヲ保險料振替貸付ニアリテハ年四分八厘、普通貸付ニアリテハ年六分ト定ム。

大正七年

- 四 月、簡易生命保險審査會規程施行細則ヲ制定ス。

簡易生命保險規則ヲ改正シ五月一日ヨリ施行ス、改正事項次ノ如シ。

1. 保險料前拂方法ノ制定

2. 延滞料免除ニ關スル規定ノ制定
3. 小額保險金ノ簡易支拂手續ノ制定
4. 植民地等ヨリ保險料拂込方法ノ制定
5. 再度保險證書ノ無料交付ニ關スル規定ノ制定
6. 保險證書訂正料金ノ廢止

九月、簡易生命保險規則中次ノ二點ヲ改正シ十月一日ヨリ之ヲ施行ス。

1. 短期拂込養老保險ノ制定
2. 法域外居住者ニ對スル保險金及還付金支拂方法ノ制定

十二月、簡易生命保險團體特別取扱規程ヲ改正シ八年一月一日ヨリ之ヲ施行ス。

大正八年

五月、爲替貯金局ニ於ケル保險部廢止セラレ從來監理課及調度課ニ於テ取扱ヒタル庶務、規畫、監督、經理ニ關スル事務ハ爲替貯金ニ關スル夫等ノ事務ト同一課ニ於テ取扱フコトナリ外ニ保險契約、保險支拂、保險原簿、積立金運用、保險統計ノ五課ヲ置キ事務ノ統一ヲ計レリ。又地方逓信局官制改正セラレ從來ノ各逓信局及事務分掌局ヲ改メ東京、名古屋、大阪、廣島、熊本、仙臺、札幌ノ七逓信局ニ保險課ヲ設ケ簡易生命保險ニ關スル事務ヲ掌理セシム。

六月、簡易生命保險審査會規程ヲ改正シ委員十人ヲ十二人ニ改ム。

八月、簡易生命保險積立金貸付規則ヲ制定シ八月十九日ヨリ之ヲ施行ス。

十一月、簡易生命保險規則ヲ改正シ現役軍人又ハ召集中ノ軍人ノ申込ニ對シ簡易手續ヲ制定ス。

大正九年

三月、簡易生命保險規則ヲ改正シ四月一日ヨリ之ヲ施行ス、改正事項次ノ如シ。

1. 契約者ト被保險者ト所在地ヲ異ニスル場合ニ於ケル申込手續ノ制定
2. 保險料前拂ヲ豫納ニ改正
3. 保險金還付金ノ局待拂及普通貸付金局待貸付ノ制度制定
4. 復活利息金ノ徵收廢止
5. 保險料ニ振替フル爲ニスル貸付金貸付期間ノ延長

十月、簡易保險局官制制定セラレ新ニ簡易保險局ヲ設ケテ從來爲替貯金局ニ於テ掌理シタル簡易生命保險ニ關スル事務ヲ受繼キ庶務、監理、契約、支拂、原簿、醫務、積立金運用、統計ノ八課ヲ置キテ其ノ事務ヲ管掌セシム。

大正十年

四月、簡易生命保險特別會計法ヲ改正シ簡易生命保險ノ會計ニ於テ支拂上現金ニ餘裕アルトキハ大藏省預金部ニ預入ルルコトヲ得ルコトトセリ。

九月、簡易保險局分課規程ヲ改正シ從來ノ監理課ニ於テ取扱ヒタル事務ハ規畫課及監督課ニ於テ、又原簿課ニ於テ取扱ヒタル事務ハ第一原簿課及第二原簿課ニ於テ處理スルコトトシ別ニ講習所ヲ設ケテ下級吏員ノ養成ヲ爲サシム。

大正十一年

二月、一日ヨリ南洋廳管内ニテ簡易生命保險事務ノ取扱ヲ開始ス。

三月、保險金額ノ最高制限二百五十圓ハ經濟事情ノ變遷ニ伴ハナルニ至リタルヲ以テ之カ改正法律案ヲ第四十五回帝國議會ニ提出シ兩院ノ協賛ヲ得タリ。

四月、簡易生命保險法中改正法律（保險金額改正ノ件）ヲ公布ス。

六月、團體特別取扱規則ニ改正ヲ加ヘ團體員ノ箇數十箇未滿トナリタルトキハ團體トシテノ取扱ヲ廢止ス。

八月、簡易生命保險法中改正法律（保險金額改正ノ件）ノ施行期日ヲ九月一日ト定メ之ニ伴ヒ簡易生命保險令第六條第二項中二百五十圓ヲ三百五十圓ト改正ス。

簡易生命保險規則ヲ改正シ九月一日ヨリ施行ス、改正事項次ノ如シ。

1. 保險料併合拂込方法ノ制定
2. 長期繼續契約者ニ對スル保險料還付ノ方法制定

九月、簡易保險健康相談所規則及簡易保險健康相談所取扱規程ヲ制定シ十一月ヨリ事務ヲ開始ス。

十一月、關東廳管内郵便官署ニ於テ郵便振替貯金ノ特別取扱ノ方法ニ依リ簡易生命保險ノ保險料集金其ノ他ノ事務ノ取扱ヲ開始ス。

十二月、簡易保險局分課規程ヲ改正シ新ニ計理課ヲ置キ從來第一原簿課及第二原簿課ニテ取扱ヒタル事務ノ一部ヲ處理スルコトトス。

大正十二年

三月、簡易生命保險特別會計ニ於ケル土地建物ノ買入又ハ建物ノ建設ニ關スル法律ヲ公布シ大正十二年度ヨリ施行ス。

九月、一日ニ於ケル關東地方ノ激震ト之ニ伴フ火災ノ爲災禍ヲ被リタル者多カリシヲ以テ五日ヨリ芝區日出町簡易保險局構内東京中央郵便局出張所ニ於テ保險金及還付金ノ非常局待拂並保險契約者ニ對スル貸付金ノ非常局待貸付ヲ取扱ヒ罹災者ニ對シテハ保險料ノ拂込ニ就キ特別猶豫期間ヲ設定ス。

十一月、非常局待扱ハ五日限り之ヲ廢止シ六日ヨリ芝區日出町簡易保險局構内ニ三田郵便局芝浦分室ヲ設置シ普通局待扱及貸付ヲ取扱フ。

罹災契約者ニ對スル貸付利率ヲ振替貸付年三分六厘、普通貸付年四分八厘ニ低下ス。

大正十三年

三月、大正十二年九月ニ於ケル震火災ニ罹リタル者ニ對シテハ保險料ノ拂込ニ關シ特別拂込猶豫期間一箇月ヲ追加設定ス。

六月、簡易保險局分課規程ヲ改正シ監督課ヲ業務課ト改メ從來規畫課ニテ取扱ヒタル歳入歳出ノ豫算及決算ニ關スル事項並事業用物品ノ經理ニ關スル事項ヲ移管ス。

簡易生命保險規則中ヲ改正シ七月一日ヨリ之ヲ施行ス、改正事項次ノ如シ。

1. 保險申込書記載事項ノ改正
2. 保險證書記載事項ノ改正
3. 保險料ノ集金ヲ爲ササル日ノ明定
4. 保險料併合拂込請求手續ノ改正
5. 痼疾被保險者ニ對スル保險料拂込ノ特例制定
6. 關東廳管内ニ於テノ保險金支拂請求手續ノ改正
7. 保險契約者又ハ保險金受取人ノ代表者ヲ變更シタルトキノ手續ノ改正
8. 關東廳及南洋廳管内ニ於ケル保險契約者ノ住所若クハ保險料拂込場所ノ變更手續ノ制定
9. 長期繼續契約者ニ對スル保險料還付割合ノ増額

簡易保險健康相談所規則中ヲ改正ス、改正事項次ノ如シ。

1. 相談所ニ於ケル取扱範圍ヲ擴張シ特殊ノ施設ヲ要スル診察、検査又ハ試驗ヲモ行フコトトス
2. 書面ヲ以テ爲ス健康相談ヲモ取扱フコトトス

十一月、簡易保險局分課規程ヲ改正シ計理課ヲ司計課ト改メ規畫課、醫務課及講習所ヲ廢止シ新ニ經理課及第三原簿課ヲ置キ、規畫課ニ於テ取扱ヒタル事務ハ業務課及經理課ニ、醫務課ニテ取扱ヒタル事務ハ契約課及支拂課ニ於テ取扱ヒ、第三原簿課ハ第一原簿課及第二原簿課ニテ取扱ヒタル事務ノ一部

ヲ取扱フ。

大正十四年

九月、簡易保險局分課規程ヲ改正シ新ニ規畫課ヲ置キ業務課及經理課ニ於テ取扱ヒタル事務ノ一部ヲ取扱フ。

大正十五年

三月、保險金額ノ最高制限三百五十圓ハ社會事情ニ鑑ミ少額ニ失スルヲ以テ之カ改正法律ヲ公布シ最高制限額ヲ四百五十圓ニ改ム。

四月、簡易生命保險法中改正法律（保險金制限額改正ノ件）ノ施行期日ヲ五月一日ト定メ之ニ伴ヒ簡易生命保險令第六條第二項中三百五十圓ヲ四百五十圓ニ改正ス。

六月、簡易生命保險積立金運用規則中ヲ改正シ年賦及半年賦償還貸付ノ貸付期間二十年内ヲ二十五年内ニ改ム。

八月、簡易保險局分課規程ヲ改正シ新ニ第四原簿課ヲ設ケ從來第三原簿課ニ於テ取扱ヒタル事務ヲ處理スルコトトス。

九月、簡易生命保險規則及簡易生命保險取扱規程、簡易生命保險團體特別取扱規則及簡易生命保險團體特別取扱規程並簡易保險健康相談所規則中ヲ改正シ十月一日ヨリ之ヲ施行ス、改正事項次ノ如シ。

1. 保險證書記載事項追加
2. 保險料ノ豫納ヲ前納ニ改メ且前納ニ對スル保險料割引制度制定
3. 保險料併合拂込制度ノ擴張
4. 延滞料ノ引下
5. 保險金ヲ郵便年金ノ掛金ニ充當シ得ルノ制度制定
6. 契約變更ニ依ル還付金ノ局待拂制度廢止
7. 振替貸付金ヲ復活ノ際拂込ヲ要スル未拂保險料ニ振替充當シ得ルノ制度制定
8. 振替貸付ニ對シ貸付期間ノ更新ヲ認ム
9. 長期繼續契約者ニ對スル還付保險料ヲ料濟契約ノ保險金ニ合算スルノ制度制定
10. 長期繼續契約者ニ對スル還付保險料ノ増額
11. 團體特別取扱ニ依ル指定保險料拂込期日ヲ保險證書作成ノ日ニ應當スル日ト看做スコトトス
12. 被保險者カ通信健康相談ヲ爲シ又ハ巡回看護ノ申出ヲ爲ス場合無料普通郵便ニ依ルコトニ明定

十月、樺太廳管内郵便官署ニ於テ郵便振替貯金ノ特別取扱ノ方法ニ依リ簡易生命保險ノ保險料集金其ノ他ノ事務ノ取扱ヲ開始ス。

簡易生命保險滿十週年記念祝賀ノ催ヲ行フ。

昭和二年

三月、京都府及兵庫縣下ニ激震ト之ニ伴フ火災ノ爲災禍ヲ被リタル者多カリシヲ以テ十二日ヨリ京都府網野郵便局外六局ニ於テ保險金ノ非常局待拂並貸付金ノ非常局待付ヲ取扱ヒ且罹災者ニ對シテハ保險料ノ拂込ニ就キ特別猶豫期間ヲ設定ス。

二十三日、京都府木津郵便局ヲ非常局待付局中ニ追加ス。

非常局待付ハ二十五日限り之ヲ廢止ス。

四月、財界ノ混亂ニ因リ私法上ノ金錢債務ノ支拂延期等ニ關スル法律公布セラレタル爲、簡易生命保險ニ於テモ月掛保險料拂込期間、保險料猶豫期間又ハ保險契約者ニ對スル貸付期間滿了スルモノニ對シ二十一日ノ猶豫ヲ爲セリ。

六月、簡易生命保險審査會規程及同施行細則ヲ改正シ十月一日以降新ニ郵便年金ニ關スル爭議ヲモ民事訴

訟提起前ニ簡易生命保險審査會ニ提起セシメ其ノ審査ヲ經ルコトトセリ。

八月、簡易保險局分課規程ヲ改正シ支拂課ヲ分チテ第一支拂課第二支拂課ヲ置キ、第五原簿課ヲ新ニ設ケ第二、第三及第四原簿課ノ取扱ヒタル事務ノ一部ヲ取扱フ。

九月、熊本縣下ニ於テ風水害ニ罹リタル者多カリシ爲小島郵便局外一局ニ於テ保險金ノ局待拂並貸付金ノ非常局待付ヲ十九日ヨリ取扱フ。

非常局待付ハ二十六日限り之ヲ廢止ス。

十月、臺灣總督府管内郵便官署ニ於テ郵便振替貯金ノ特別取扱ノ方法ニ依リ簡易生命保險ノ保險料集金其ノ他ノ事務ノ取扱ヲ開始ス。

昭和三年

一月、省令第一號ヲ以テ保險料領收帳ノ改正ヲ行フ。

八月、簡易保險局分課規程ヲ改正シ第三支拂課ヲ新ニ設ケ。

十月、御大禮ヲ記念センカ爲一日ヨリ保險證書ノ圖案ヲ改正シ十二月末迄ノ間ニ於テ作成スル新契約ノ證書ニ使用スルコトトセリ。

十一月、御大禮記念事業トシテ文部省體育研究所ノ考案ニ成ル國民保健體操（一名ラヂオ體操）ヲ全國ノ體育關係者及民間生命保險當事者等ト協力創始セリ。

昭和四年

六月、簡易生命保險積立金有價證券購入方針ヲ定メ國債及地方債ノ外特別ノ法令ヲ以テ設立セラレタル會社ノ社債ニ對シテモ投資ノ途ヲ拓ク。

七月、簡易保險局官制中ヲ改正シ新ニ理事（專任一人）ヲ置ケ。

簡易保險局分課規程中ヲ改正シ業務課ヲ監督課ト改メ新ニ第六原簿課ヲ設ケ第五原簿課ニ於テ取扱ヒタル事務ノ一部ヲ取扱フ。

簡易保險局ニ業務長（理事）ヲ置キ契約課、各支拂課、司計課、各原簿課、年金契約課ノ事務ヲ統理ス。

昭和五年

七月、簡易生命保險規則及簡易生命保險取扱規程、簡易生命保險團體特別取扱規則及簡易生命保險團體特別取扱規程中ヲ改正シ八月一日ヨリ之ヲ施行ス、改正事項次ノ如シ。

1. 數人ノ保險金受取人アル場合ノ代表者ハ保險金及還付金支拂請求ノ際定メシム
2. 保險料ノ集金ヲ一月一日ヨリ一月七日迄休止スルコトニ改ム
3. 療疾承認適用範圍ノ擴張
4. 二ヶ月以上辨濟期日ヲ經過セル貸付金ヨリ遲滞金ヲ徴收ス
5. 貸付ニ關スル諸種ノ請求ハ契約受持局ニ限定
6. 貸付通知書ノ有効期間ヲ六十日トセリ
7. 保險料ノ他局拂込制度制定

九月、簡易保險局分課規程ヲ改正シ新ニ第四支拂課ヲ設ケ從來各支拂課ニ於テ取扱ヒ來リタル保險契約者ニ對スル貸付事務ヲ掌理スルコトトナレリ。

十二月、簡易生命保險規則及簡易生命保險取扱規程中ヲ改正シ十一月ヨリ之ヲ施行ス、改正事項次ノ如シ。

1. 高齢被保險者ニ對スル保險料拂込ノ特例制定
2. 被保險者死亡ニ依ル保險金ヲ郵便局ニ於テ即時ニ支拂フ制度ノ制定
3. 保險契約解除ノ申出ヲ契約受持局ニ限定
4. 重複普通貸付ノ禁止

5. 還付金ノ増額及不還付期間ノ短縮

昭和六年

- 三 月、簡易生命保險特別會計法中ヲ改正シ歳出科目中ニ營繕費ヲ加ヘ昭和六年度ヨリ施行ス。
簡易生命保險法中改正法律案ヲ第五十九回帝國議會ニ提出シ新ニ小兒保險ヲ加フルト共ニ削減期間ヲ一年六ヶ月ニ短縮スル等諸種改正事項ニ付兩院ノ協賛ヲ經テ十月一日ヨリ施行スルコトトセリ。
- 六 月、簡易生命保險令中簡易生命保險法改正ニ伴フ事項ヲ改正ス。
簡易生命保險取扱規程ヲ改正シ保險料徴收原簿ヲ廢止シ保險料ノ受入報告ニ基キ之カ監査ヲ爲スコトトセリ。
- 八 月、小兒保險新設ニ伴ヒ簡易生命保險規則ヲ改正シ十月一日ヨリ施行ス。
歷月集金ノ制ヲ取ルコトニ改メタリ。
- 九 月、團體特別取扱規則ヲ改正シ保險料ヲ併合拂込トナスコトニヨリ保險料徴收事務ノ簡易化ヲ計リ保險料ノ百分ノ五ヲ割引スルコトトシ十月一日ヨリ施行ス。
簡易保險局分課規程ヲ改正シ第四支拂課ヲ廢止シ新ニ第一貸付課及第二貸付課ヲ設ク。
- 十 月、簡易保險局分課規程ヲ改正シ新ニ醫務課ヲ設ケ中央健康相談所ニ關スル事項並ニ一般醫務ニ關スル事項ヲ掌理ス。

昭和七年

- 十 月、簡易保險局分課規程ヲ改正シ新ニ第七原簿課ヲ設ケ第一原簿課ニ於テ取扱ヒタル事務ノ一部ヲ取扱フ。
- 十一月、北海道地方ニ於ケル水災被害契約者救済ノ爲メ簡易生命保險北海道水災非常取扱規則及同取扱規程ヲ制定シ昭和八年十月三十一日迄保險料ノ特別拂込猶豫ヲ爲シ、未拂保險料ノ拂込ニ代ヘ保險金ノ減額請求ヲ爲スコトヲ認ム。

昭和八年

- 一 月、簡易生命保險規則中一部ヲ改正シ保險料ノ集金ヲ取扱ハサル期間ヲ一月一日ヨリ一月五日迄トス。
- 五 月、東北地方ニ於ケル震災被害契約者救済ノ爲メ簡易生命保險東北地方震災非常取扱規則及同取扱規程ヲ制定シ、昭和八年九月三十日迄二箇月間ノ保險料特別拂込猶豫期間ヲ設定シ、且貸付金ノ辨濟ヲ一箇年猶豫ス。
- 十一月、簡易生命保險規則及同取扱規程中一部ヲ改正シ一日ヨリ之ヲ施行ス、主ナル改正事項次ノ如シ。
 1. 療疾承認適用範圍ニ疾病ニ因ル兩眼盲ノ場合ヲ加フ
 2. 保險金即時拂適用範圍ニ保險期間滿了ノ場合ヲ加フ
 3. 復活ノ際拂込ヲ要スル未拂保險料ノ全部又ハ一部ノ拂込ニ代フル爲メ保險金ノ減額請求ヲ認ム
 4. 貸付金ノ辨濟ニ充ツル爲メ保險金ノ減額請求ヲ認ム
 5. 普通貸付ノ貸付金額ハ解約ニ因ル還付金ノ範圍内ニ於テ保險金額ノ二分ノ一以下トス
 6. 前貸付金ト相殺ノ方法ニ依ル重複貸付制度ヲ制定
 7. 普通貸付金ノ年賦償還制度ヲ設定

昭和九年

- 三 月、福岡市ニ簡易保險支局ヲ設置シ簡易生命保險ニ關スル事務ヲ分掌セシム、管轄區域ハ福岡、大分、熊本、鹿兒島及沖繩ノ五縣トス。
福岡簡易保險支局内ニ福岡郵便局分室ヲ設置シ保險金ノ局待拂ヲ取扱フコトトセリ。
簡易保險局及簡易保險支局分課規程ヲ改正シ、從來ノ第一、第二貸付課ヲ貸付及辨濟課ニ又原簿課ヲ徴收課ニ夫々改稱シ、第七徴收課ヲ削リ簡易保險支局内ニ庶務、契約及徴收ノ三課ヲ設ク。

二十一日ニ於ケル函館市火災ノ爲メ災禍ヲ被リタルモノ多カリシヲ以テ函館郵便局ニ於テ保險金ノ局待拂ヲ實施セリ。

- 四 月、簡易生命保險規則中一部ヲ改正シ、從來再度保險證書、契約變更等ヲ請求ノ場合ノ料金ハ郵便切手ヲ以テ納付セシメタルモノ之ヲ收入印紙ニ改ム。
函館市ニ於ケル大火災ノ被害契約者救済ノ爲メ、簡易生命保險函館市火災非常取扱規則及同規程ヲ制定シ保險料特別拂込猶豫期間ヲ設定シ又契約者貸付ノ遲滯金モ免除スルコトトセリ。
大正七年大日本醫師會トノ間ニ締結セル被保險者診療費輕減協定ヲ廢棄シ、新ニ日本醫師會トノ間ニ被保險者診療協約ヲ締結ノ上一日ヨリ實施ス。
- 五 月、福岡簡易保險支局ノ管轄區域トシテ長崎、佐賀、宮崎ノ各縣及臺灣、關東州ヲ加フ。
簡易保險局及簡易保險支局分課規程ヲ改正シ、第二支拂課、第三支拂課、第五徴收課及第六徴收課ノ事務ノ一部ヲ變改セリ。
- 六 月、簡易保險局及簡易保險支局分課規程ヲ改正シ、新ニ第四支拂課ヲ設ケ從來第二支拂課ニ於テ取扱ヒタル事務ノ一部ヲ掌理セシム。
簡易保險局官制ヲ改正シ新ニ事務官（專任）一人ヲ置ク。
- 七 月、簡易生命保險規則及簡易生命保險取扱規程中ヲ改正シ一日ヨリ之ヲ施行ス、改正事項次ノ如シ。
 1. 天災其ノ他避クヘカラサル事變ノ場合ニ於ケル非常取扱制度ノ制定
 - (1) 保險金ノ即時拂
 - (2) 保險料拂込猶豫期間ノ延伸及延滯料ノ免除
 2. 契約者貸付ノ遲滯金ハ已ムヲ得サル事由アル場合免除スル制度ノ制定
 3. 保險證書ニ保險料拂込證明制度ノ制定
 石川、富山兩縣下水害罹災契約者救済ノ爲メ、非常取扱規則ヲ適用シ保險料特別拂込猶豫期間ノ設定及契約者貸付遲滯金ノ免除ヲ爲セリ。
- 九 月、簡易保險健康相談所規則及同取扱規程ニ改正ヲ加ヘタルカ其ノ主要事項次ノ如シ。
 1. 必要ニ應シ處方箋ノ交付及應急處置ヲ爲スヘキ旨ヲ明示ス
 2. 巡回健康相談其ノ他臨時的ノ健康相談ハ「簡易保險健康相談所巡回出張所」ナル名稱ノ下一括規定ス
 3. 書面ニ依ル健康相談ハ各相談所ニ於テ取扱フコトニ擴張ス
 關西地方風水害罹災契約者救済ノ爲メ、非常取扱規則ヲ適用シ保險金非常即時拂、保險料特別拂込猶豫期間ノ設定及契約者貸付遲滯金ノ免除ヲ爲セリ。
- 十二月、東北地方冷害罹災契約者救済ノ爲メ、非常取扱規則ヲ適用シ保險料特別拂込猶豫期間ノ設定及契約者貸付遲滯金ノ免除ヲ爲セリ。
省令第八十號ヲ以テ簡易生命保險積立金ノ自作農創設維持資金ニ對スル貸付ニ關シ昭和九年中ニ於ケル風水害、旱害及冷害ニ因ル被害ノ爲メ必要アル場合ハ年賦及半年賦償還ニ付キ四年内ノ据置期間ノ延伸ヲ認ムルコトトセリ。

昭和十年

- 三 月、鹿兒島、宮崎及熊本縣下ニ於ケル旱害ニ因ル鹿兒島縣水引郵便局外百四十五局受持ノ罹災契約者ニ對シ保險料特別拂込猶豫期間ノ設定及契約者貸付遲滯金ノ免除ヲ爲ス。
- 四 月、昭和九年四月日本醫師會トノ間ニ締結セル簡易保險被保險者割引診療協約ヲ一部更改ノ上一日ヨリ實施ス。
又被保險者ノ齒科ノ疾患ニ因ル治療費ヲ輕減セシメムカ爲メ、日本齒科醫師會トノ間ニ割引診療協約

ヲ締結シ一日ヨリ實施ス。

二十一日臺灣新竹及臺中兩州地方ニ於ケル震災ニ因ル新竹州竹東郵便局外二十二局受持ノ罹災加入者ニ對シ保險金ノ非常即時拂、保險料特別拂込猶豫期間ノ設定及契約者貸付遲滞金ノ免除ヲ爲ス。

六月、低金利ノ情勢ニ應スル爲簡易生命保險積立金ノ地方自治團體ニ對スル貸付利率ヲ貸付目的ニ依リ差等ヲ設クルコトヲ廢シ自作農創設維持資金ヲ除キ一年四分三厘ニ引下ク、尙地方自治團體以外ノ法人又ハ組合ニ對スル貸付利率ハ貸付目的ニ依リ年四分三厘及五分ノ二種トス。

七月、簡易保險局及簡易保險支局分課規程中ヲ改正シ新ニ第二契約課ヲ設ケ從來契約課、貸付課、辨濟課、司計課、第六徵收課及統計課ニ於テ取扱ヒタル事務ノ一部ヲ掌理セシム。
簡易保險局官制中ヲ改正シ新ニ書記官及事務官（共ニ專任）各一人ヲ置ク。

十一月、簡易保險局及簡易保險支局分課規程中ヲ改正シ醫務課掌理ニ屬セル簡易保險中央健康相談所ニ關スル事項ヲ削除シ、簡易保險中央健康相談所ヲ芝罘簡易保險健康相談所ト改稱ノ上東京逓信局ニ移管ス。昭和十年八月ノ青森、秋田兩縣下水害ニ因ル青森縣青森郵便局外七十局受持ノ罹災契約者ニ對シ保險料特別拂込猶豫期間ノ設定及契約者貸付遲滞金ノ免除ヲ爲ス。

昭和十一年

三月、仙臺市ニ簡易保險支局ヲ設置シ簡易生命保險ニ關スル事務ヲ分掌セシム、管轄區域ハ宮城、福島、岩手、青森、山形、秋田ノ六縣、北海道及樺太トス。

仙臺簡易保險支局内ニ仙臺郵便局分室ヲ設置シ保險金ノ局待拂ヲ取扱フコトトセリ。
簡易保險局及簡易保險支局分課規程中ヲ改正シ第一契約課ヲ契約課ニ改メ第二契約課、第四支拂課及第六徵收課ヲ廢ス。又從來第二契約、第四支拂及第六徵收ノ各課掌理ニ屬セル新潟縣ニ對スル事務ハ契約、第一支拂、貸付、辨濟、司計及第二徵收ノ各課ニ於テ掌理セシム。
次テ同規程中ヲ改正シ從來庶務、監督、規畫ノ各課及業務長ノ下ニアリタル業務係、養成係ノ掌理ニ屬セル事務ノ分合ヲ爲シ事業課、監理課及庶務課ニ改ム。

五月、日本齒科醫師會トノ齒科診療協約ヲ一部更改ノ上五月一日ヨリ實施ス。内地ニ轉居シタル朝鮮簡易生命保險契約者竝朝鮮ニ轉居シタル簡易生命保險契約者ノ爲ニ朝鮮總督府逓信局ト協定シ内地、樺太及朝鮮ニ於ケル郵便局所ニ於テ相互ニ保險料ノ集金人拂込ヲ取扱フ、又關東州及臺灣ニ於テモ内地同様七月ヨリ取扱フコトトセリ。

六月、簡易生命保險積立金ノ自作農創設維持資金ヲ除キタル地方自治團體ニ對スル貸付及地方自治團體以外ノ法人組合ノ經營スル社會政策的事業ニ對スル貸付ノ貸付利率ヲ貸付期間ノ長短ニ依リ又内地、外地ノ別ニ依リ各差等ヲ設クルコトトシ、内地ハ次ノ通り、又外地ハ總テ年四分三厘トセリ。

- | | | | |
|---------|------------------------|--------------|--------|
| 1. 貸付期間 | (年賦及半年賦償還ニ在リテハ償還期間ヲ含ム) | 五年内ノモノ | 年 四 分 |
| 2. 同 | 上(同 上) | 五年ヲ超ニ二十年内ノモノ | 年 四分一厘 |
| 3. 同 | 上(同 上) | 二十年ヲ超ユルモノ | 年 四分二厘 |

簡易生命保險積立金有價證券購入引受方針ヲ改正シ新ニ滿洲國國債ニ對シテモ投資ノ途ヲ開クコトトセリ。

省令第十九號ヲ以テ簡易生命保險積立金ノ自作農創設維持資金ニ對スル昭和五年度以前貸付ノモノニ對シ農產物價下落ニ因ル償還困難ヲ緩和スル爲必要アル場合ハ本令施行後一年内ニ限り年賦及半年賦償還ニ付キ十五年内ノ貸付期間ノ延伸ヲ認ムルコトトセリ。尙同時ニ昭和六年度以前貸付ノ自作農創設維持資金ニ對シ貸付利率年四分八厘ヲ年四分五厘ニ引下ケ十一年四月一日ヨリ適用スルコトトセリ。

省令第二十號ヲ以テ簡易生命保險積立金短期運用ノ爲六大都市ニ對シ貸付期間一年内ノ貸付ヲ爲スコトトセリ。

日本藥劑師會トノ間ニ簡易保險健康相談所發行ノ處方箋調劑ニ關スル協約ヲ締結ノ上一日ヨリ實施ス。

- 七月、日本醫師會トノ診療協約ヲ一部更改ノ上七月一日ヨリ實施ス。
- 九月、簡易保險局官制中ヲ改正シ新ニ事務官一人ヲ置キ專任二十人トス。
- 十月、簡易生命保險規則及同取扱規程中ヲ改正シ一日ヨリ之ヲ施行ス、其ノ主ナル事項次ノ如シ。

1. 契約申込ノ際ニ於テモ團體特別取扱ヲ除キ第一回保險料ト共ニ十三月分以内ニ限り前納ヲ認ム
2. 保險金支拂請求、即時拂ノ場合其ノ他被保險者ノ生年月日確認ノ爲ニスル證明ハ寄留抄本又ハ謄本ニテモ足ルコト
3. 保險金ノ即時拂範圍ヲ擴張シ受取人ニ關スル制限ヲ撤廢スルト共ニ貸付金アルモノ及被保險者カ十二歳前ニ死亡ノモノモ取扱フコト、又之ト共ニ長期繼續契約ニ對スル保險料還付金ノ即時支拂ヲ取扱フコト
4. 長期繼續ノ契約ニ對スル保險料ノ還付ハ契約者カ契約申込ノ際（昭和十一年九月末日迄ニ契約ノモノハ契約消滅前）反對ノ意思ヲ表セタル限り保險金受取人ニ爲スコト
5. 小兒保險ニ保險料額七十錢ノモノヲ設ク
6. 非常事變ニ際シ保險金ノ非常即時拂ヲ爲サシムヘキ郵便局ノ決定權ヲ逓信局長ニ移讓シタルコト

簡易生命保險創始二十周年ヲ記念スル爲、ラヂオ放送、映畫、新聞雜誌等各種ノ機關ヲ通シ全國的ニ事業ノ周知ヲ行フ。

十一月、簡易生命保險積立金貸付ニ對スル新規貸付利率ノ引下アリタル場合ハ既往貸付内定中現金未交付ノモノニ付テモ時ノ金利狀勢ニ順應スル爲其ノ貸付利率ヲ新規貸付利率ト同率ニ引下ヲ爲スコトトス。

昭和十二年

一月、南洋廳管内郵便官署ニ於テ郵便振替貯金ノ特別取扱ノ方法ニ依リ簡易生命保險ノ保險料集金（區域限定）及其ノ他ノ事務ノ取扱ヲ開始ス。

四月、簡易生命保險積立金ノ地方自治團體ニ對スル貸付ノ決定ニ付、逓信局長ノ權限ニ委任セラレ居ル範圍ヲ擴張シ貸付事業ニ於テハ從來ノ小學校、青年學校及傳染病院ノ外ニ新ニ道路及市町村廳舎ノ二事業ヲ加ヘ、金額ニ於テハ從來ノ二萬圓ヲ三萬圓ニ増額セリ。

昭和七年以降昭和十年度迄ノ間ニ於テ貸付タル自作農創設維持資金ノ貸付利率年四分八厘ヲ四月一日以降年四分五厘ニ引下ケタリ。之ヲ以テ自作農資金ニ對スル貸付利率ハ凡テ年四分五厘トナレリ。簡易生命保險積立金有價證券購入引受方針ヲ改正シ、市價ニ付テハ制限ヲ廢シ市價ハ總ヘテ之ヲ認ムルコトトセリ。尙社債ニ付テモ從來ノ列記主義ヲ廢シ、之ヲ（イ）特別ノ法令ニ依リ設立セラレタル法人ノ發行スル債券並（ロ）滿洲電信電話株式會社社債ト改メタリ。

八月、簡易保險局官制中ヲ改正シ理事專任一人ヲ二人ニ、書記官專任七人ヲ八人ニ、事務官專任二十人ヲ二十八人ニ、技師專任三人ヲ四人ニ増員ス。

簡易保險局及簡易保險支局分課規程中ヲ改正シ新ニ積立金監査課ヲ設ケ從來積立金運用課ニ於テ取扱ヒタル事務ノ一部ヲ掌理セシム。

簡易生命保險北支事變特別取扱規則及同取扱規程ヲ制定シ、應召又ハ出動シタル軍人等ヲ被保險者トスル契約申込ノ際ニ於ケル面接省略、召集解除又ハ歸還迄ノ保險料拂込猶豫、戰死ノ場合ノ保險金即時拂等ヲ爲スコトトス。

二、郵便年金事業

我國郵便年金制度ノ調査ハ簡易生命保險制度ト同シク遠ク日清戰役終了後、郵便保險年金ノ調査ヲ爲シタルニ始マリ其ノ後前述簡易保險制度ト共ニ調査ヲ繼續シ居タリシカ、明治四十四年一月ニ至リ逡信省内ニ郵便保險年金制度調査委員會ヲ設ケ、官吏及學者ノ外、斯業ノ實務家ヲ加ヘ研究調査ノ結果、簡易生命保險ト共ニ一應成案ヲ得タルモ其ノ當時ニ於テハ先ツ簡易生命保險ノミヲ實施シ、其ノ成績ヲ見タル上年金事業ヲ始ムルヲ適當ナリト認メ一先ツ提案ヲ見合セタリ。而シテ其ノ後引續キ調査シ居タリシカ大正十五年ハ簡易生命保險創業滿十年ニ當リ十年滿期養老保險ノ支拂ヲ開始スルニ至レルヲ以テ、之ト關聯シ且社會一般ノ狀勢ヨリ見テ之ヲ實施スルヲ適當ナリト認メ、郵便年金法及郵便年金特別會計法ノ成案ヲ得テ大正十五年三月二日第五十一議會ニ提出シ兩院ノ協賛ヲ經テ、茲ニ郵便年金法及郵便年金特別會計法ノ制定ヲ見ルニ至レリ。

以上ハ郵便年金制度調査ノ經過ヲ略述セルモノナルカ、更ニ本法議會通過後ノ主ナル事項ヲ摘録スレハ次ノ如シ。

大正十五年

三月、郵便年金法及郵便年金特別會計法ヲ公布ス。

四月、簡易保險局内ニ郵便年金事務準備部ヲ設ケ之カ實施ニ關スル諸般ノ調査ヲ爲シ其ノ草案成ル。

八月、郵便年金法及郵便年金特別會計法ノ實施期日ヲ大正十五年十月一日ト定ム。

郵便年金令及郵便年金特別會計規則、郵便年金規則及郵便年金取扱規程ヲ公布ス。

九月、郵便年金特別會計事務規程ヲ制定ス。

簡易保險局分課規程ヲ改正シ新ニ年金課ヲ設ケ年金事業ニ關スル事務ヲ掌理セシム。

十月、一日ヨリ郵便年金事業ヲ開始ス。

之ト同時ニ關東廳管内郵便官署ニ於テ郵便振替貯金特別取扱ノ方法ニ依リ郵便年金事務ノ取扱ヲ開始ス。

昭和二年

四月、財界ノ混亂ニ因リ私法上ノ金錢債務ノ支拂延期等ニ關スル法律公布セラレタル爲郵便年金ニ於テモ分割掛金拂込期間、掛金拂込猶豫期間又ハ年金契約者等ニ對スル貸付期間滿了スルモノニ對シ二十一日間ノ猶豫ヲ爲セリ。

十月、臺灣總督府管内郵便官署ニ於テ郵便振替貯金特別取扱ノ方法ニ依リ郵便年金事務ノ取扱ヲ開始ス。

昭和三年

四月、公債市價ノ昂騰ニ伴ヒ掛金一時拂ノ場合ニ於ケル豫定利率年六分ヲ年五分七厘五毛ニ改定シ一日ヨリ之ヲ施行ス。

八月、簡易保險局分課規程ヲ改正シ年金課ヲ分チテ非現業事務ヲ掌ル年金監理課ト現業事務ニ當ル年金契約課トス。

郵便年金積立金運用規則ヲ公布ス。

十月、樺太廳管内郵便官署ニ於テ郵便振替貯金特別取扱ノ方法ニ依リ郵便年金事務ノ取扱ヲ開始ス。

御大典ヲ記念センカ爲一日ヨリ年金證書ノ圖案ヲ改正シ十二月末迄ノ間ニ於テ作製スル契約ノ證書ニ使用スルコトトセリ。

昭和四年

三月、公債市價ノ昂騰ニ伴ヒ掛金一時拂ノ場合ニ於ケル豫定利率年五分七厘五毛ヲ年五分五厘ニ改定シ一日ヨリ之ヲ施行ス。

十月、郵便年金規則ヲ改正シ分割掛金第二回以降掛金ノ集金制度ヲ設ケ同時ニ拂込期間十五日ヲ置ク。

昭和五年

十月、掛金分割掛金拂込期間ヲ全期拂込ノ外ニ新ニ十年、十五年、二十年ノ短期拂込制度ヲ設ケ一日ヨリ之ヲ施行ス。

昭和六年

十月、郵便年金規則中ヲ改正ス、改正事項次ノ如シ。

1. 年金併合支拂ヲ開始ス
2. 掛金分割掛金第一回掛金ノ局外受理ヲ認ム
3. 拂濟契約ニ變更ノ場合料金ヲ免除スルコトトス

昭和七年

十二月、郵便年金規則中分割掛金ノ集金ヲ一月一日ヨリ一月五日迄休止スルコトニ改ム。

昭和八年

八月、公債市價ノ昂騰ニ伴ヒ掛金一時拂ノ場合ニ於ケル豫定利率年五分五厘ヲ年五分二厘五毛ニ改定シ一日ヨリ之ヲ施行ス。

十月、公債市價ノ昂騰ニ伴ヒ掛金一時拂ノ場合ニ於ケル豫定利率年五分二厘五毛ヲ年四分二厘五毛ニ改定シ一日ヨリ之ヲ施行ス。

昭和九年

十月、近來ニ於ケル金利就中公債利廻ノ低落ニ依リ郵便年金令中掛金分割掛金豫定利率年五分ヲ年四分ニ改定シ十月一日以降效力發生ノモノニ適用ス。

昭和十一年

八月、近來ニ於ケル金利就中公債利廻ノ低落ニ依リ郵便年金令中掛金分割掛金豫定利率年四分ヲ年三分五厘ニ改定、同時ニ掛金一時拂ノ場合ニ於ケル豫定利率年四分二厘五毛ヲ年三分七厘ニ改定シ共ニ八月一日以降效力發生ノモノニ適用ス。

十月、郵便年金規則中ヲ改正シ一日ヨリ之ヲ施行ス、改正事項次ノ如シ。

1. 年金契約變更ト同時ニ年金證書再發請求ヲ爲シタル場合ニ於ケル再發料金ヲ免除ス
2. 解約通知書及貸付請求書ノ受付局ヲ掛金拂込局、年金支拂局又ハ住所ノ受付局ニ制限ス
3. 重複貸付ノ場合既往貸付ト新規貸付額トヲ合算シタル金額ヲ請求セシメ既往貸付ハ其ノ時ニ辨濟アリタルモノトシテ新貸付金ヨリ控除シ其ノ殘額ヲ拂渡スコトトス。
4. 貸付期間更新請求書ヲ廢止ス
5. 郵便年金創始十周年ヲ記念スル爲、ラヂオ、新聞雜誌等各種ノ機關ヲ通ジ全國的ニ事業ノ周知ヲ行フノ外、全國神宮及官幣大社ニ參拜シ國運ノ隆昌ト年金加入者ノ長壽ヲ祈願ス。

昭和十二年

一月、南洋廳管内郵便官署ニ於テ郵便振替貯金特別取扱ノ方法ニ依リ郵便年金事務ノ取扱ヲ開始ス。

八月、郵便年金北支事變特別取扱規則及同取扱規程ヲ制定シ、應召又ハ出動シタル軍人軍屬若ハ其ノ家族ヲ契約者トスル分割掛金契約ノ掛金拂込ヲ召集解除又ハ歸還ノ翌月迄猶豫スルコトトス。

THE HISTORICAL SKETCH.

I.

THE POST OFFICE LIFE INSURANCE.

The history of the Post Office Life Insurance may be traced in this country as far back as the year 1897. There were then opinions in the Department of Communications to start this business, by adding some articles of the Post Office Life Insurance and Life Annuity to the Law of Post Office Savings Banks, which was just then being discussed. The proposal made in 1900 to this effect failed unfortunately, and the investigation of this business was still continued in the same Department.

The industrial development after the Russo-Japanese War (1904-5) necessitated the inauguration of this business; so, in the year 1910, a committee was instituted in the Department of Communications to inquire into it. Next year the organization of the committee was enlarged, and scholars and business men were added to the membership. In May 1914, a large committee was nominated by the Cabinet, its members consisting of high officials of several Departments. Towards the close of the same year, the general plan was finally fixed, and a scheme of the system was published to invite public opinions. The bill introduced in 1916 was approved by the Imperial Diet with a slight amendment, and the law was enforced on October 1st of the same year. The management of the business belonged at first to the Direction General of Postal Money Orders & Savings Banks of the Department of Communications, but owing to the wonderful progress of the business, the Bureau of Post Office Life Insurance was established in the Department of Communications for the sole purpose of carrying on it in 1920. In September 1922, the maximum amount of insurance to be effected on any one life was raised from 250 yen to 350 yen and the Health Preservation Service (Health Consultation Service and Visiting Nurse Service) was introduced for the benefit of the insured persons, and in May 1926, the maximum amount of insurance was again raised from 350 yen to 450 yen.

In April 1931, a bill for inserting the Infantile Policies into the Post Office Life Insurance Law was introduced in and approved by the Imperial Diet, and the law was enforced on and after October 1st of the same year. The development of the business during these twenty years will be seen from the following figures:-

Fiscal Years.	Policies in Force at the Ends of the Fiscal Years.			Fiscal Years.	Policies in Force at the Ends of the Fiscal Years.		
	Number.	Monthly Premiums.	Sums Insured.		Number.	Monthly Premiums.	Sums Insured.
1916—7	261,469	107,993.8	24,508,560.0	1926—7	10,051,455	7,235,071.4	1,286,507,899.8
1917—8	706,558	263,741.3	60,799,393.9	1927—8	11,666,433	8,486,171.8	1,486,426,483.6
1918—9	1,165,615	470,167.7	105,841,419.5	1928—9	13,305,661	10,134,461.1	1,737,833,349.5
1919—20	1,599,715	696,278.2	153,169,953.5	1929—30	14,528,019	11,580,039.1	1,949,938,004.1
1920—1	2,221,305	1,059,589.2	224,514,316.8	1930—1	15,626,700	12,623,223.7	2,101,365,709.7
1921—2	3,084,610	1,597,285.1	326,761,245.4	1931—2	16,793,485	13,632,759.0	2,253,136,387.1
1922—3	4,209,791	2,414,889.0	477,597,717.2	1932—3	18,183,187	14,726,032.8	2,412,793,951.1
1923—4	5,157,006	3,214,542.4	618,637,314.7	1933—4	20,057,686	16,251,313.5	2,654,183,347.2
1924—5	6,523,116	4,437,105.6	821,649,641.6	1934—5	22,022,539	17,915,879.2	2,927,661,338.4
1925—6	8,313,688	5,849,650.3	1,053,779,892.4	1935—6	23,765,709	19,496,076.4	3,223,178,738.9
				1936—7	25,765,142	21,385,762.2	3,634,151,558.3

II.

THE POST OFFICE LIFE ANNUITIES.

The history of the Post Office Life Annuities in this country may also be traced as far back as 1897.

There were then opinions prevailing among the authorities concerned to start this business by inserting necessary provisions bearing on the Post Office Life Insurance and Life Annuities into the Law of the Post Office Savings Banks, which was then being discussed.

In January 1911, a committee consisting of government officials, scholars and business men was constituted in the Department of Communications to consider the matter. The result of the investigation came out in the form of a bill. But it was not introduced in the Diet; for the authorities concerned thought it wise to introduce the Post Office Life Insurance business first and see how it would work. In 1926, the changing social condition spoke in favour of the annuities business.

Besides, its inauguration seemed timely and advisable because of the fact that, in the very year, the life insurance business completed its Tenth Anniversary and Ten-Year-Endowment Policies began to mature for the first time. On March 2nd, Post Office Life Annuities Bill and Post Office Life Annuities Special Account Bill were introduced in, and unanimously approved by the Imperial Diet and came into operation on October 1st of the same year. The development of the business since its introduction will be seen from the following figures:-

Fiscal Years & Kinds of Policies.	Policies in Force at the Ends of the Fiscal Years.			Fiscal Years & Kinds of Policies.	Policies in Force at the Ends of the Fiscal Years.				
	Number.	Premiums.	Amount of Annuities.		Number.	Premiums.	Amount of Annuities.		
1926-7	Immediate Annuities.	649	555,194.22	49,661.60	1932-3	Immediate Annuities.	19,351	22,219,473.62	1,796,917.90
	Deferred Annuities under the Single Premium Plan.	22,665	1,455,974.29	799,215.60		Deferred Annuities under the Single Premium Plan.	153,769	19,704,948.16	7,813,778.08
	Deferred Annuities under the Instalment Premium Plan.	45,304	1,262,817.67	6,201,941.50		Deferred Annuities under the Instalment Premium Plan.	75,077	2,410,553.25	9,290,640.08
	Total.	68,618	3,273,986.18	7,050,818.70		Total.	248,197	44,334,975.03	18,901,336.06
1927-8	Immediate Annuities.	3,389	3,199,281.47	277,241.20	1933-4	Immediate Annuities.	24,294	28,193,748.69	2,245,668.82
	Deferred Annuities under the Single Premium Plan.	89,645	5,693,667.63	3,047,867.20		Deferred Annuities under the Single Premium Plan.	167,007	24,044,123.07	8,969,044.93
	Deferred Annuities under the Instalment Premium Plan.	79,334	2,140,032.81	10,465,423.90		Deferred Annuities under the Instalment Premium Plan.	85,363	2,940,178.27	10,698,043.27
	Total.	172,368	11,032,981.91	13,790,532.30		Total.	276,664	55,178,047.03	21,932,757.02
1928-9	Immediate Annuities.	6,044	5,981,812.26	506,356.00	1934-5	Immediate Annuities.	28,473	32,702,494.69	2,549,518.35
	Deferred Annuities under the Single Premium Plan.	109,266	8,820,324.40	4,314,351.70		Deferred Annuities under the Single Premium Plan.	175,651	26,884,877.01	9,509,400.21
	Deferred Annuities under the Instalment Premium Plan.	62,148	1,851,052.78	8,067,379.00		Deferred Annuities under the Instalment Premium Plan.	104,101	4,080,244.35	13,438,320.19
	Total.	177,458	16,653,189.46	12,888,086.70		Total.	308,225	63,667,616.25	25,497,238.75
1929-30	Immediate Annuities.	8,817	8,943,895.82	748,298.10	1935-6	Immediate Annuities.	33,649	37,467,109.30	2,870,204.15
	Deferred Annuities under the Single Premium Plan.	122,214	11,545,380.60	5,285,793.90		Deferred Annuities under the Single Premium Plan.	187,985	30,432,577.37	10,197,216.22
	Deferred Annuities under the Instalment Premium Plan.	60,518	1,908,472.26	7,707,234.00		Deferred Annuities under the Instalment Premium Plan.	113,678	4,553,106.99	14,400,878.26
	Total.	191,549	22,397,748.68	13,741,326.00		Total.	335,312	72,452,793.66	27,468,988.63
1930-1	Immediate Annuities.	12,053	13,161,212.82	1,087,487.07	1936-7	Immediate Annuities.	41,590	45,871,198.97	3,426,541.44
	Deferred Annuities under the Single Premium Plan.	133,284	14,325,918.80	6,176,510.13		Deferred Annuities under the Single Premium Plan.	202,939	36,550,488.05	11,286,818.45
	Deferred Annuities under the Instalment Premium Plan.	66,268	2,070,198.36	8,322,022.75		Deferred Annuities under the Instalment Premium Plan.	124,551	5,277,774.44	15,700,752.46
	Total.	211,605	29,557,329.98	15,586,019.95		Total.	369,080	87,699,461.46	30,414,412.35
1931-2	Immediate Annuities.	15,104	17,046,880.04	1,394,604.20					
	Deferred Annuities under the Single Premium Plan.	142,451	16,672,212.75	6,894,914.84					
	Deferred Annuities under the Instalment Premium Plan.	70,659	2,244,567.49	8,800,551.79					
	Total.	228,214	35,963,660.28	17,090,070.83					

Note:— The Premiums for the Deferred Policies under the Instalment Premium Plan denote the amount of yearly payment.

事業統計概說

一、簡易生命保險事業

二、郵便年金事業

SUMMARIES OF THE STATISTICS OF
THE BUSINESSES FOR THE
PRESENT FISCAL YEAR (1936-7):-

- I. The Post Office Life Insurance Business.
- II. The Post Office Life Annuities Business.

事業統計概説

一、簡易生命保険事業

1. 普及状況

簡易生命保険事業ハ大正五年十月創始以來其ノ普及發達頗ル顯著ニシテ、能ク制度本來ノ主旨ニ副ヘルヲ觀ル。即チ創業ヨリ二十年六ヶ月ヲ経過セル昭和十一年度末ニ於ケル現在契約高ハ實ニ件數25,765,142件、保險金額3,634,151,558圓ニシテ其ノ保險料月額21,385,782圓ナリ。之ヲ前年度末現在契約高ニ比スルニ件數1,999,433件、保險金額410,972,849圓、保險料月額1,889,706圓ノ増加ヲ示セリ。而シテ前掲本年度末現在契約高ノ中、小兒保險契約ニ係ルモノハ件數3,588,092件、保險金額496,371,869圓、保險料月額2,520,388圓ニシテ、前年度末現在契約高ニ比シテ件數622,664件、保險金額93,027,659圓、保險料月額462,385圓ノ増加ニ當ルモノナルカ、本制度實施以來僅ニ五年六ヶ月間ニシテ斯カル實績ヲ示現スルニ至レルハ、舊來實施ノ成人保險ト共ニ、其ノ普及發達ノ狀、亦顯著ナリト言フ可シ。尙ホ既往年度ニ於ケル事業増進ノ經過ニ關シテハ、第一編第二表年度別事業成績一覽表ノ數字ニ依リ之ヲ觀ルヲ得ヘシ（第一編第一表及第二表參照）。

【逓信局別普及状況】

今逓信局別ニ年度末現在契約普及狀況ヲ示セハ次表ノ如シ（第一編第七表參照）。

逓信局別	件數	保險料	保險金額	件數ノ大サ ニ依ル順位	保險料ノ大サ ニ依ル順位	保險金額ノ大サ ニ依ル順位
東 京 都 市	(404,340) 3,275,362	(328,725.2) 3,657,711.7	(64,485,755.3) 591,734,085.7	(5) 4	(3) 2	(3) 2
東 京 地 方	(425,610) 3,523,393	(306,811.8) 2,845,860.2	(60,719,765.3) 485,290,086.7	(4) 3	(4) 4	(4) 4
名 古 屋	(600,868) 3,884,874	(413,810.2) 2,918,624.5	(81,718,595.0) 510,013,722.8	(2) 2	(2) 3	(2) 3
大 阪	(716,730) 4,796,013	(521,905.0) 4,478,464.7	(101,202,362.6) 714,406,481.8	(1) 1	(1) 1	(1) 1
廣 島	(399,890) 2,947,911	(261,280.1) 2,015,453.4	(51,310,019.6) 349,704,276.4	(6) 6	(6) 6	(6) 6
熊 本	(467,733) 3,089,106	(287,419.0) 2,153,031.9	(58,447,123.8) 380,442,379.0	(3) 5	(5) 5	(5) 5
仙 臺	(312,071) 2,287,098	(204,377.8) 1,573,187.2	(40,182,271.7) 270,649,294.8	(7) 7	(7) 7	(7) 7
札 幌	(189,538) 1,251,115	(132,554.4) 928,275.9	(27,204,418.7) 180,003,032.9	(8) 8	(8) 8	(8) 8
内地合計	(3,518,880) 25,051,872	(2,464,882.5) 20,570,609.5	(485,250,318.0) 3,482,243,360.1			
南洋	(805) 2,721	(761.0) 3,329.2	(157,728.0) 572,029.7	(11) 12	(11) 12	(11) 12
關東州	(42,694) 236,380	(32,488.9) 217,718.7	(6,441,818.1) 43,219,579.0	(10) 10	(9) 10	(9) 10
神 太	(28,232) 110,664	(22,140.8) 131,206.1	(4,521,803.2) 23,239,667.4	(9) 11	(10) 11	(10) 11
臺灣	363,505	462,918.7	84,876,922.1	9	9	9
全國總計	(3,882,002) 25,765,142	(2,520,388.3) 21,385,782.2	(496,371,869.3) 3,634,151,558.3			

備考 括弧内ノ數字ハ小兒保險ノ契約高ヲ再掲セルモノナリ。

【人口千人ニ對スル現在契約割合】

然レトモ普及状況ハ土地ノ廣狹、人口ノ多寡ニ依リ影響セラルルコト尠カラサルヲ以テ單ニ絶對數ノミニテ決スヘカラス、依ツテ現住人口(内閣統計局發表ニ係ル昭和十一年十月一日現在推計人口トシテ、昭和十二年十月一日現在推計人口トシテノ二分ノ一)ニ對スル割合ヲ觀ルニ人口千人ニ對スル年度末現在契約高次表ノ如シ(第一編第二十三表參照)。

遞信局別	人口	人口千人ニ對スル年度末現在契約件數	同保險金上額	件數割合ニ依ル順位	保險金割合ニ依ル順位
東京都	8,579,200	381.78	68,973.11	5	3
東京地方	11,812,100	298.03	41,084.15	10	8
名古屋	9,321,250	416.78	54,715.16	2	6
大阪	12,959,700	370.07	55,125.23	6	5
廣島	7,561,700	389.85	46,246.78	4	7
熊本	10,261,000	301.05	27,076.54	9	10
仙臺	7,112,250	321.57	38,053.96	8	9
札幌	3,148,300	397.39	57,174.68	3	4
内地合計	70,755,500	354.06	49,215.16		
南洋	58,980	46.13	9,698.71	12	12
關東州	404,556	584.29	106,832.13	1	1
樺太	321,406	344.31	72,306.26	7	2
臺灣	5,392,620	67.41	15,739.46	11	11
全國總計	76,933,062	334.90	47,237.84		

【府縣別人口千人ニ對スル割合】

次ニ普及状況ヲ府縣別ニ觀察スルニ、人口千人ニ對シ福井縣ノ492件第一位ヲ占メ、石川縣ノ481件、京都府ノ460件之ニ次ケリ。上記ノ外400件以上ヲ占ムルモノハ三重、富山、香川、滋賀、愛知、廣島ノ六縣ナリ。尙ホ普及割合ノ最低キハ沖繩ノ164件ニシテ鹿児島ノ235件之ニ次イテ低位ヲ示セリ。次ニ本年度ニ於ケル全國平均普及割合ヲ前年度ニ比スルニ前年度ノ314件ニ對シ335件ヲ示シ21件ノ増加ヲ示セリ(第一編第二十三表及第二圖參照)。

【年齢別人口千人ニ對スル現在契約割合】

現在契約件數ノ對人口普及割合ニ關シテハ以上ニ於テ地方別ニ其ノ大勢ヲ觀察シタルカ、簡易生命保險ハ其ノ加入年齢ニ一定ノ制限アルヲ以テ更ニ之ヲ年齢別ニ區分シテ對人口普及状況ヲ觀察スレハ、其ノ狀況ヲ一層明瞭ナラシムルヲ得ヘシ。

依ツテ本年度末現在契約件數ノ普及状況ヲ現在年齢別人口(昭和五年十月一日施行國勢調査ノ人口ニ基キ推算セル昭和十二年三月末日現在ニ於ケル年齢別人口一詳細第一編第二十二表參照)千人ニ對スル割合ニ就キテ、保險種類別ニ觀察スルニ次ノ如シ(第一編第二十二表參照)。

先ツ成人保險ニ就キテ觀察スルニ、成人保險ノ被保險者ノ新加入年齢範圍ハ滿十二歳以上六十歳以下(簡易生命保險令第五條參照)ナルカ、本年度末現在ニ於ケル被保險者ノ現在年齢範圍ハ滿十二歳以上滿八十歳以下ナリ。

今之等年齢範圍ニ於ケル加入状況ヲ觀ルニ、滿十二歳乃至二十五歳マテハ、大體ニ於テ年齢ノ進ムニ從ヒ加入割合モ次第ニ増加シ、三十一歳以上四十歳ノ間ニ至リテハ、其ノ加入件數ハ人口ノ五割五分乃至六割ヲ占メ、加入割合最モ多ク、亦四十一歳乃至六十歳ノ間ニ於テモ五割内外ノ加入件數ヲ保有セリ。之ヲ要スルニ成人保險ニ於テハ十二歳以上二十五歳未滿ノ年齢階級ハ未加入者多數ナルモ二十六歳以上六十歳以下ハ人口ノ半數以上ノ加入件數アリ。

以上ノ狀況ヲ終身保險及養老保險ノ別ニ觀ルニ、著シク其ノ傾向ヲ異ニシ、保險種類ニ依ル加入者ノ年齢別差異ヲ反映セルヲ觀ルヘシ。即チ終身保險ニ於テハ十二歳以後年齢ノ進ムニ從ヒ契約割合漸次増加シ六十歳ニ於テ最高割合ヲ示セリ。然ルニ養老保險ニアリテハ二十六歳乃至四十歳ノ間ニ於テ最高ノ割合ヲ示セルヲ觀ル。

今以上ノ人口千人ニ對スル件數割合ヲ終身保險及養老保險ノ別ニ五歳置キニ示セハ次表ノ如シ。

保險種類	十五歳	二十歳	二十五歳	三十歳	三十五歳	四十歳	四十五歳	五十歳	五十五歳	六十歳	六十五歳	七十歳	合計
終身保險	6.97	15.61	31.64	44.84	67.55	97.38	132.20	227.68	345.10	433.51	213.56	107.07	96.35
養老保險	166.47	323.10	471.78	445.27	505.48	460.58	348.08	290.66	192.05	104.63	32.13	.85	315.78
合計	173.44	338.71	503.42	490.11	573.03	557.96	480.28	518.34	537.15	538.14	245.69	107.92	412.13

次ニ小兒保險ニ就キテ觀ルトキハ五歳乃至八歳ノ間ニ於テ最高割合ヲ示シ、其ノ他ノ年齢ニアリテハ年齢ノ進ムニ從ヒ契約割合ハ減少セリ(第一編第二十二表參照)。

【保險種類別】

年度末現在契約高ヲ保險種類別ニ觀察スルニ、終身保險ハ件數5,184,750件、保險金額758,436,374圓、養老保險ハ件數16,992,300件、保險金額2,379,343,315圓、小兒保險ハ件數3,588,092件、保險金額496,371,869圓ニシテ、總高ニ對シ終身保險ハ件數2割1厘、保險金額2割9厘、養老保險ハ件數6割6分、保險金額6割5分5厘、小兒保險ハ件數1割3分9厘、保險金額1割3分7厘ヲ占ム(第一編第六表及第十七表(イ)參照)。

今是等契約ヲ保險期間別及保險料拂込期間別ニ觀察スレハ次ノ如シ。

一、保險期間別

年度末現在契約件數ヲ保險期間別ニ觀察スルニ、養老保險ニアリテハ二十年滿期ノモノ最モ多ク全件數ニ對シ5割3分3厘ヲ占メ、之ニ次クハ十年滿期ノ2割1分6厘、十五年滿期ノ1割9分3厘ニシテ其ノ他ノモノハ三十年滿期、二十五年滿期、四十年滿期、三十五年滿期ノ順位ナリ。尙本年度ニ於ケル増加状況ハ次表ニ示ス如ク二十年滿期ノモノ最モ多ク總増加件數ノ4割5分8厘ヲ占メ、之ニ次クハ十五年滿期ノ3割3分4厘ニシテ、二十五年滿期乃至四十年滿期ノ増加件數ヲ合計シタルモノノ割合ハ2割8分8厘ナリ。而シテ本年度ニ於テハ保險ノ效果ノ大ナル長期保險契約ヲ獎勵セル結果、前年度ニ比シ著シク長期保險契約ノ増加ヲ示セリ。

種別	十年滿期	十五年滿期	二十年滿期	二十五年滿期	三十年滿期	三十五年滿期	四十年滿期	合計
昭和十一年度末現在契約件數	3,667,155	3,283,748	9,052,495	320,921	416,283	70,402	181,296	16,992,300
同上百分比	21.58%	19.32%	53.27%	1.89%	2.45%	.41%	1.07%	100.00
本年度ニ於ケル増加件數	87,710	362,729	497,828	94,065	130,234	23,705	65,075	1,085,926
同上百分比	8.08%	33.40%	45.84%	8.66%	11.99%	2.18%	5.99%	100.00

次ニ小兒保險ニアリテハ保險期間ハ十五年滿期及二十年滿期ノ二種ニ過キタルカ、其ノ大部分ヲ占ムルモノハ十五年滿期ニシテ、總件數ノ9割2分ニ當リ、二十年滿期ノモノハ8分ニ過キス(第一編第十七表(ニ)參照)。

二、保險料拂込期間別

成人保險ノ年度末現在契約件數ヲ保險料拂込期間別ニ觀察スルニ、終身保險ニ於テハ終身拂込ノモノ最モ多

ク全件数ノ7割2分4厘ヲ占メ、之ニ次クハ十年拂込ノ1割8分、二十年拂込ノ6分2厘ニシテ、最モ少キハ十五年拂込ノ3分5厘ナリ（第一編第十七表（ロ）参照）。次ニ養老保険ニ於テハ全期拂込ノモノ最モ多ク全件数ノ6割5分7厘ヲ占メ、十年拂込ノ3割3分6厘之ニ次キ、二十年拂込ノモノ最モ少ク僅ニ7厘ノ微率ヲ示セリ（第一編第十七表（ハ）参照）。次表ハ以上ノ状勢ト共ニ本年度ニ於ケル各拂込期間別種目ノ増加狀況ヲ示セルモノナリ。

種 別	終 身 保 險					養 老 保 險			
	終身拂込	十年拂込	十五年拂込	二十年拂込	合 計	十年拂込	二十年拂込	全期拂込	合 計
昭和十一年度末現在契約件数	3,751,711	932,456	178,972	321,611	5,184,750	5,713,119	114,756	11,164,425	16,992,300
同上百分比	72.36	17.98	3.45	6.20	100.00	33.62	.68	65.70	100.00
本年度ニ於ケル増加件数	258,809	669	11,187	20,158	290,823	5,736	37,169	1,054,493	1,085,926
同上百分比	88.99	.23	3.85	6.93	100.00	.53	3.42	97.11	100.00

【保険金額別】

成人保険及小兒保険ノ年度末現在契約件数ヲ保険金額別ニ觀察スレハ次ノ如シ。

成人保険ニアリテハ百圓以下ノ契約最モ多ク、全件数ノ2割9分1厘ヲ占メ、百五十圓以下ノ2割4分5厘、五十圓以下ノ1割3分6厘之ニ次キ、共ノ他ノモノハ二百五十圓以下、二百圓以下、四百五十圓以下、三百五十圓以下、三百圓以下、四百圓以下ノ順位ナリ（第一編第四表及第十七表（ト）参照）。

次表ハ以上ノ状勢ト共ニ本年度ニ於ケル増加狀況ヲ保険金額別ニ示セルモノナリ。

種 別	五十圓以下	百圓以下	百五十圓以下	二百圓以下	二百五十圓以下	三百圓以下	三百五十圓以下	四百圓以下	四百五十圓以下	合 計
	昭和十一年度末現在契約件数	3,012,880	6,452,196	5,433,665	2,195,690	2,203,984	626,313	813,450	138,817	
同上百分比	13.59	29.09	24.50	9.90	9.94	2.82	3.67	.63	5.86	100.00
本年度ニ於ケル増加件数	81,755	113,764	302,478	300,834	352,716	78,068	84,659	18,935	207,050	1,376,749
同上百分比	5.94	8.26	21.97	21.85	25.62	5.67	6.15	1.38	15.04	100.00

次ニ小兒保険ニアリテハ次表ニ示ス如ク、百圓以下ノモノ最モ多ク、總件数ニ對シ5割3分ヲ占メ、二百圓以下ノ3割9分2厘之ニ次キ、共ノ他ノモノハ著シク少ク三百圓以下ノ4分2厘、百五十圓以下ノ3分6厘ノ順位ナリ（第一編第四表参照）。尙ホ小兒保険ニ於テハ保險金額表上二百圓超過二百六十圓未滿ノ契約締結セラルルコトナキヲ以テ二百五十圓以下ノ階級ニ相當スルモノナシ（附錄第三表参照）。

種 別	百圓以下	百五十圓以下	二百圓以下	二百五十圓以下	三百圓以下	合 計
昭和十一年度末現在契約件数	1,899,898	129,848	1,407,833	—	150,513	3,588,092
同上百分比	52.95	3.62	39.24	—	4.19	100.00
本年度ニ於ケル増加件数	271,803	42,353	265,599	—	42,929	622,684
同上百分比	43.65	6.80	42.65	—	6.89	100.00

【保 險 料 別】

成人保険及小兒保険ノ年度末現在契約件数ヲ保險料別ニ觀察スレハ次ノ如シ。成人保険ニアリテハ五十錢ノ契約最モ多ク、總件数ニ對シ3割3分5厘ニ當リ、一圓以下ノ契約第二位ヲ占メ、三十錢、二十錢ノ契約

之ニ次ケリ。其ノ他ノモノハ著シク少ク、總件数ニ對シ6分ヲ占ムルモノナシ。尙本年度ニ於ケル増加狀況ヲ觀ルニ、次表ニ示ス如ク一圓以下及五十錢ノ増加件数最モ多ク、前者ハ總増加件数ノ5割4分9厘ニシテ後者ハ2割8分7厘ヲ占メ、契約増加ノ大部分ハ一圓以下及五十錢ノ契約ナルヲ觀ルヘシ。然レトモ一圓超過ノ増加件数ヲ合計シタルモノノ割合ハ2割1分5厘ニシテ、之ヲ前年度ノ1割7分5厘ニ比スレハ、4分ノ増加ヲ示スト共ニ高額ナル保險料ノ契約漸次増加スルノ傾向アルヲ觀ル（第一編第五表及第十七表（ホ）参照）。

保 險 料 別	昭和十一年度末現在契約件数	同 上 百 分 比	本 年 度 ニ 於 ケ ル 増 加 件 数	同 上 百 分 比
十 錢	439,686	1.98	11,441	.83
二 十 錢	1,627,162	7.34	42,719	3.10
三 十 錢	1,725,645	7.78	29,854	2.17
四 十 錢	206,896	.93	2,347	.17
五 十 錢	7,435,326	33.53	394,725	28.67
一 圓 以 下	7,125,280	32.13	755,154	54.85
一 圓 五 十 錢 以 下	1,192,447	5.38	135,996	9.88
二 圓 以 下	1,177,157	5.31	122,850	8.92
三 圓 以 下	740,109	3.34	41,769	3.03
四 圓 以 下	253,340	1.14	622	.05
五 圓 以 下	120,527	.54	3,991	.29
五 圓 超 過	2,863	.01	53	0
料 濟	133,612	.59	17,282	1.26
合 計	22,177,050	100.00	1,376,749	100.00

備考 本表保險料階級欄中ニ料濟トアルハ簡易生命保險規則第二十九條ニ依リ保險料拂込契約ニ變更セルモノナリ。

次ニ小兒保険ニ就キテ觀ルニ五十錢ノモノ最モ多ク總件数ニ對シ4割9分1厘ヲ占メ、一圓ノモノ之ニ次キテ4割3分4厘ヲ占メ、七十錢ノモノハ最モ少ク3厘ニ過キス（第一編第五表及第十七表（ニ）参照）。尙本年度ニ於ケル増加件数ハ一圓ノモノ最モ多ク總増加件数ノ4割9分4厘ヲ占ム。

種 別	三 十 錢	五 十 錢	七 十 錢	一 圓	料 濟	計
昭和十一年度末現在契約件数	251,725	1,762,843	9,829	1,557,269	7,426	3,588,092
同上百分比	7.02	49.13	.25	43.40	.21	100.00
本年度ニ於ケル増加件数	13,417	289,458	8,829	307,451	3,529	622,684
同上百分比	2.15	46.49	1.42	49.38	.57	100.00

備考 本表保險料階級欄中ニ料濟トアルハ簡易生命保險規則第二十九條ニ依リ保險料拂込契約ニ變更セルモノナリ。

【平均保險料及平均保險金額】

年度末現在契約ノ平均保險料及平均保險金額ヲ觀察スルニ、次表ニ示ス如ク平均保險料ハ83錢、平均保險金額ハ141圓ニシテ、之ヲ前年度ノ平均保險料82錢、平均保險金額135圓60錢ニ比スレハ、平均保險料ニ於テハ1錢、平均保險金額ニ於テハ5圓40錢ノ増加ヲ示セリ（第一編第十五表参照）。

年 度 別	平 均 保 險 料				平 均 保 險 金 額			
	終 身	養 老	小 兒	合 計	終 身	養 老	小 兒	合 計
昭 和 十 一 年 度	円 .683	円 .902	円 .702	円 .830	円 146.3	円 140.0	円 138.3	円 141.0
昭 和 十 年 度	.663	.892	.694	.820	143.0	133.3	136.0	135.6
比 較 増 減	.020	.010	.008	.010	3.3	6.7	2.3	5.4

【男 女 別】

年度末現在契約件数ヲ被保険者ノ性別ニ觀察スルニ、男子ハ 13,940,757 件、女子ハ 11,824,385 件ニシテ男子ハ5割4分1厘、女子ハ4割5分9厘ヲ占ム。尙本年度ニ於ケル總増加件数ヲ性別ニ觀ルニ男子ハ1,064,073 件、女子ハ 935,360 件ニシテ男子ノ増加件数稍多シ、然レ共是等契約ノ増加割合ヲ既往ノ成績ニ依リテ觀ルニ女子ノ契約件数漸次増加スル傾向ヲ示セリ。

以上ノ事業全體ニ就キテノ觀察ナルカ、之ヲ小兒保險ニ就キテ觀ルニ、男子ノ現在契約件数ハ總數ノ5割2分、女子ハ4割8分ニシテ兩者略同様ナルヲ觀ル（第一編第一表及第十七表（ハ）参照）。

【契約増加】

以上ノ本年度末現在契約ニ就キ其ノ大要ヲ述ヘタルモノナルカ、更ニ創業以來ノ契約増加ノ趨勢ヲ觀察スルニ、先ツ件数ヨリスレハ、初年度即チ創業後六ヶ月ヲ經過セル大正五年度末ニ於ケル現在契約高ハ 261,000 件ニシテ爾來大正八年度末迄ハ各年度約 430,000 件乃至 460,000 件ヲ増加シタルカ、大正九年簡易保險局設立セラレルニ及ヒ、更ニ増加ノ状況著シク、同年度ニ於テハ 622,000 件ヲ、同十年度ニ於テハ 863,000 件、同十一年度ニ於テハ 1,125,000 件ヲ増加セリ。尋テ大正十二年度ニ於テ、彼ノ關東地方震火災ノ影響ヲ受ケタルニモ拘ハラズ尙 947,000 件ヲ増加シ、同十三年度ニ於テハ 1,366,000 件、十四年度ニ於テハ 1,791,000 件昭和元年度（大正十五年度）ニ於テハ 1,738,000 件、昭和二年度ニ於テハ 1,615,000 件、同三年度ニ於テハ 1,639,000 件ト逐年著シキ増加ヲ示シ、昭和四年度ニ於テハ 1,222,000 件、同五年度ニ於テハ 1,099,000 件ノ増加ヲ示セリ。而シテ昭和六年度ニ至リテ新ニ小兒保險制度ノ創始セラレタルニ伴ヒ、一般財界ノ不況ニ拘ハラズ猶 1,167,000 件ノ増加ヲ示シ、昭和七年度ニ於テハ 1,390,000 件、同八年度ニ於テハ 1,874,000 件、同九年度ニ於テハ 1,965,000 件、同十年度ニ於テハ 1,743,000 件ニシテ本年度ニ於テハ契約増加著シク 1,999,000 件ヲ示シ、年度末現在契約件数ハ 25,765,142 件ヲ算スルニ至レリ。

次ニ保險金額ニアリテハ件数ノ増加ニ比シ一層著シキモノアリ。即チ初年度タル大正五年度ニ於テハ 25,000,000 圓ノ年度末現在契約高ヲ示シ、同六年度ハ 36,000,000 圓、七、八兩年度ニ於テハ 45,000,000 圓及 47,000,000 圓、九年度ニ於テハ 71,000,000 圓、十年度ニ於テハ 102,000,000 圓ヲ夫々増加シ、其ノ増進状況ハ大體ニ於テ件数ノ増加ト歩調ヲ同フシ來レルカ、大正十一年度ニ於テハ最高保險金額ノ引上ニ伴ヒ更ニ著シキ騰勢ヲ加ヘ 151,000,000 圓ヲ増加シ、同十二年度ニ於テハ 141,000,000 圓、同十三年度ニ於テハ 203,000,000 圓、同十四年度ニ於テハ 232,000,000 圓ヲ増加セリ。而シテ昭和元年度ニ於テハ再ヒ最高保險金額ノ引上ヲ爲シタル結果、前年度ノ増加額ニ比シ更ニ 1,000,000 圓ヲ超過セル 233,000,000 圓ノ増加ニシテ、爾來昭和四年度末迄ハ各年度約 200,000,000 圓乃至 250,000,000 圓ノ増加ヲ示シ、昭和五年度乃至昭和七年度ニ於テハ其ノ増加高稍減少セリト雖モ尙 150,000,000 圓乃至 160,000,000 圓ヲ増加セリ。而シテ昭和八年度ニ至リテ再ヒ増嵩シ同年度ニ於テハ 241,000,000 圓ノ増加ヲ示シ、同九年度及同十年度ニ於テハ更ニ騰勢ヲ加ヘ 273,000,000 圓及 296,000,000 圓ノ夫々増加ヲ示シ、本年度ニ於テハ長期保險契約ノ獎勵セル結果比較的保險金ノ高額ナル契約ノ増加著シク其ノ増加額實ニ 411,000,000 圓ヲ算シ、年度末現在契約高ハ 3,634,000,000

圓ニ達セリ（第一編第二表及第一圖参照）。

II. 新 契 約 状 況

【新 契 約 高】

本年度ニ於ケル新契約高ハ件数 3,189,259 件、保險金額 597,497,485 圓ニシテ、前年度ニ比シ件数ニ於テハ 249,348 件、保險金額ニ於テハ 118,343,437 圓ノ増加ヲ示セリ。今本年度ニ於ケル新契約高ヲ保險種類別ニ示セハ次表ノ如シ（第一編第一表参照）。

年 度 別	終 身		養 老		小 兒		合 計	
	件 數	保 險 金 額	件 數	保 險 金 額	件 數	保 險 金 額	件 數	保 險 金 額
昭 和 十 一 年 度	534,666	円 100,468,666.1	1,958,798	円 393,023,132.4	695,795	円 104,005,686.0	3,189,259	円 597,497,484.5
昭 和 十 年 度	470,109	83,440,464.5	1,817,471	302,978,227.7	652,331	92,735,355.0	2,939,911	479,154,047.5
比 較 増 減	64,557	17,028,201.3	141,327	90,044,904.7	43,464	11,270,331.0	249,348	118,343,437.0

【一日平均新契約高】

本年度ニ於ケル一日平均新契約高ハ件数 8,738 件、保險金額 1,636,979 圓ナリ。

【月別新契約高】

本年度新契約件数ヲ月別ニ觀察スレハ昭和十一年四月ノ締結數最モ多ク 518,744 件ニシテ、同年五月ノ 421,139 件、六月ノ 378,849 件、七月ノ 302,002 件各之ニ次キ、最モ少キハ昭和十二年一月ノ 114,284 件ナリ。而シテ其ノ他ノ各月ハ 120,000 件乃至 290,000 件ノ間ヲ往來セリ（第一編第三表参照）。

【契約年齢別新契約】

本年度新契約件数ヲ成人保險及小兒保險ニ區別シ、契約年齢別ニ示セハ次ノ如シ。先ツ成人保險ノ新契約件数ヲ年齢五歲階級別ニ示セハ次表ノ如シ（第一編第九表参照）。

契 約 年 齡 別	新 契 約 件 數			同 上 百 分 比			同 上 順 位		
	男	女	計	男	女	計	男	女	計
十 五 歲 以 下	170,048	106,854	276,902	12.42	9.50	11.11	4	4	4
二 十 歲 以 下	248,187	143,265	391,452	18.13	12.74	15.70	1	3	2
二 十 五 歲 以 下	246,271	225,339	471,610	17.99	20.04	18.91	2	1	1
三 十 歲 以 下	190,355	160,077	350,432	13.91	14.23	14.05	3	2	3
三 十 五 歲 以 下	126,066	103,424	229,490	9.21	9.20	9.20	5	5	5
四 十 歲 以 下	96,066	78,209	174,275	7.02	6.95	6.99	6	8	6
四 十 五 歲 以 下	80,674	75,058	155,732	5.89	6.67	6.25	7	9	8
五 十 歲 以 下	76,453	79,297	155,750	5.59	7.05	6.25	8	7	7
五 十 五 歲 以 下	69,935	79,926	149,861	5.11	7.11	6.01	9	6	9
六 十 歲 以 下	64,829	73,131	137,960	4.74	6.50	5.53	10	10	10
合 計	1,368,884	1,124,580	2,493,464	100.00	100.00	100.00			

更ニ小兒保險ノ新契約件数ヲ契約年齢別ニ示セハ、次表ノ如ク三歲ノモノ最モ多ク總件数ノ2割6分4厘

ヲ占メ、四歳ノ2割1分1厘之ニ次キ、其ノ他ノモノハ契約年齢ノ増加スルニ從ヒ、契約件數ハ却テ減少ヲ示セリ（第一編第八表参照）。

種 別	三 歳	四 歳	五 歳	六 歳	七 歳	八 歳	九 歳	十 歳	十一歳	十二歳	計
昭和十一年度新契約件數	183,016	146,644	95,117	73,051	55,382	42,646	36,121	30,667	24,298	9,053	695,795
同 上 百 分 比	26.42	21.08	13.67	10.50	7.96	6.13	5.19	4.41	3.49	1.16	100.00

【新契約平均保険料及平均保険金額】

本年度新契約ノ平均保険料ハ95錢7厘、平均保険金額ハ187圓30錢ナリ。今之ヲ逓信局別ニ示セハ次表ノ如シ（第一編第十五表参照）。

逓 信 局 別	平 均 保 險 料	同 上 順 位	平 均 保 險 金 額	同 上 順 位
東 京 都 市	1,093 (1,809)	5 (2)	206.1 (161.4)	3 (3)
東 京 地 方	.915 (.749)	8 (7)	180.1 (150.9)	9 (5)
名 古 屋	.930 (.745)	7 (8)	194.7 (150.7)	7 (7)
大 阪	1,002 (.750)	6 (6)	196.8 (147.2)	5 (8)
廣 島	.897 (.711)	10 (9)	183.1 (143.9)	8 (10)
熊 本	.911 (.752)	9 (5)	167.5 (150.8)	11 (6)
仙 臺	.802 (.678)	11 (11)	150.8 (136.2)	12 (11)
札 幌	.790 (.689)	12 (10)	178.1 (146.6)	10 (9)
内 地 平 均	.945 (.744)		185.9 (149.2)	
逓 信 局 外				
南洋	1,278 (.851)	2 (1)	201.6 (172.1)	4 (1)
關 東 州	1,096 (.798)	4 (4)	195.7 (158.1)	6 (4)
樺 太	1,198 (.807)	3 (3)	209.1 (166.9)	2 (2)
臺 灣	1,334	1	241.1	1
全 國 平 均	.957 (.745)		187.3 (149.5)	

備考 括弧内ノ數字ハ小兒保險ニ對スルモノヲ示ス。

【小兒保險新契約續柄別】

小兒保險ノ契約者ハ簡易生命保險令第五條ノニニ依リ、被保險者ノ實父母、養父母、實祖父母及實兄弟ニ限定セラレタルカ、今其ノ新契約件數ヲ被保險者ノ續柄別ニ觀察スルニ、次ニ示ス如ク其ノ大部分ハ實父ニシテ總件數ノ8割4分1厘ヲ占メ、實母ノ1割2分1厘之ニ次キ、其ノ他ノモノハ著シク少ナク、其ノ割合養父、實祖父、實兄、實祖母、養母、實姉ノ順位ニアリ（第一編第八表参照）。

續 柄 別	新 契 約 件 數			同 上 百 分 比		
	十五年滿期	二十年滿期	合 計	十五年滿期	二十年滿期	合 計
實 父	510,620	74,802	585,422	83.96	85.37	84.14
實 母	75,276	9,020	84,296	12.38	10.29	12.12
養 父	6,343	1,038	7,381	1.04	1.18	1.06
養 母	2,068	293	2,361	.34	.33	.34
實 祖 父	6,109	1,165	7,274	1.00	1.33	1.05
實 祖 母	2,476	348	2,824	.41	.40	.41
實 兄	4,239	788	5,027	.70	.90	.72
實 姉	1,047	163	1,210	.17	.19	.17
合 計	608,178	87,617	695,795	100.00	100.00	100.00

III. 死 亡 状 況

本年度ニ於ケル實際死亡數ハ件數298,929件、保險金額42,605,001圓ナリ（第一編第一表参照）。而シテ之カー一件平均保險金額142圓50錢ニシテ、之ヲ年度末現在契約ノ平均保險金額141圓ニ比スルハ1圓50錢高シ。

【死 亡 率】

本年度ニ於ケル死亡率ヲ觀察スルニ件數率ハ.01200、保險金額率ハ.01235ナリ。之ヲ保險種類別ニ觀ルトキハ、各種類共ニ加入者ノ差異ニ基テ特徴ヲ著シク反映セルヲ觀ルヘシ。即チ先ツ成人保險及小兒保險ノ別ニ觀ルトキハ、成人保險ハ件數率.01307、保險金額率.01345、小兒保險ハ件數率.00492、保險金額率.00503ニシテ、小兒保險ノ死亡率ハ成人保險ニ比シ著シク低率ヲ示セリ。之レ小兒保險加入者ノ屬スル年齢階級ノ死亡率カ成人保險ノ夫ニ比シ著シク低率ナルニ因ルモノナリ（第一編第十八表及附錄第一表参照）。更ニ成人保險ノ死亡率ヲ終身保險及養老保險ノ別ニ觀察スルトキハ、終身保險ノ死亡率ハ養老保險ニ比シ常ニ高率ヲ示セリ。蓋シ養老保險ノ被保險者ニ若年者多キト、弱者カ同一ノ保險料ニ對シ保險金額ノ比較的高額ナル保險契約ヲ締結シ得ヘキ終身保險ヲ選擇スル爲ナルヘシ。

年 度 別	終 身 保 險		養 老 保 險		計		小 兒 保 險		合 計	
	件數率	保險金額率	件數率	保險金額率	件數率	保險金額率	件數率	保險金額率	件數率	保險金額率
昭 和 十 一 年 度	.02380	.02390	.00977	.01004	.01307	.01345	.00492	.00503	.01200	.01235
昭 和 十 年 度	.02462	.02497	.01001	.01028	.01349	.01398	.00528	.00533	.01253	.01296
比 較 増 減	△.00082	△.00107	△.00024	△.00024	△.00042	△.00053	△.00036	△.00030	△.00053	△.00061

【逓信局別及府縣別死亡率】

本年度死亡率（件數率）ヲ逓信局別ニ觀察スルニ、次表ニ示ス如ク臺灣最モ高率ニシテ、東京都市逓信局之ニ次キ、熊本逓信局第三位ヲ占メ、其ノ他ノ逓信局ハ名古屋、大阪、札幌、仙臺、關東州、東京地方、廣島、樺太、南洋ノ順位ニアリ（第一編第十八表参照）。

逓 信 局 別	昭 和 十 一 年 度	昭 和 十 年 度	比 較 増 減	昭 和 十 一 年 度 順 位	昭 和 十 年 度 順 位
東 京 都 市	.01252 (.00542)	.01287 (.00579)	△.00035 (△.00037)	2 (2)	2 (3)
東 京 地 方	.01118 (.00479)	.01168 (.00525)	△.00050 (△.00046)	9 (8)	9 (7)
名 古 屋	.01227 (.00501)	.01284 (.00565)	△.00057 (△.00064)	4 (5)	3 (5)
大 阪	.01208 (.00508)	.01278 (.00524)	△.00070 (△.00016)	5 (4)	4 (8)
廣 島	.01105 (.00456)	.01151 (.00490)	△.00046 (△.00034)	10 (9)	10 (10)
熊 本	.01229 (.00529)	.01274 (.00534)	△.00045 (△.00005)	3 (3)	5 (6)
仙 臺	.01165 (.00371)	.01231 (.00448)	△.00066 (△.00077)	7 (10)	7 (11)
札 幌	.01180 (.00492)	.01180 (.00499)	— (△.00007)	6 (6)	8 (9)
内 地 平 均	.01109 (.00491)	.01240 (.00527)	△.00051 (△.00036)		
逓 信 局 外					
南洋	.00663 (.00281)	.00897 (.00569)	△.00234 (△.00288)	12 (11)	12 (4)
關 東 州	.01142 (.00482)	.01234 (.00654)	△.00092 (△.00172)	8 (7)	6 (1)
樺 太	.01063 (.00607)	.01113 (.00582)	△.00050 (△.00025)	11 (1)	11 (2)
臺 灣	.02034	.02306	△.00272	1	1
全 國 平 均	.01200 (.00492)	.01253 (.00528)	△.00053 (△.00036)		

備考 括弧内ノ數字ハ小兒保險ニ對スルモノヲ示ス。

更ニ死亡率ヲ府縣別ニ觀察スルニ、其ノ最モ高キハ石川ノ .01637 ニシテ福井、秋田、富山等之ニ次キテ高率ヲ示セリ。前記ノ外全國平均 .01200 以上ノモノハ福岡、大阪、京都、長崎、佐賀、東京、沖繩、新潟、群馬、山口、滋賀ノ三府八縣ナリ。而シテ低率ヲ示セルモノハ山梨、高知、静岡、香川、宮崎等ニシテ何レモ .01000 以下ヲ示セリ (第一編第十八表及第六圖参照)。

【生年別男女別被保險者死亡率】

本年度ニ於ケル成人保險及小兒保險ノ死亡率ヲ件數及其ノ保險金額ニ就キ男女別及年齡別ニ算出シ、之ヲ豫定死亡率及內閣統計局最近ノ發表ニ係ル國民死亡率 (第五回生命表) ニ比較セル結果次ノ如シ (第一編第二十表及第二十一表並第九圖及第十圖参照)。

一、成人保險

保險金額ニ依ル死亡率ハ件數ニ依ル死亡率ニ比シ、各年齡ヲ通シ高率ヲ示セルカ、如斯現象ハ既往年度ニ於テモ同様ナルヲ觀ル。之レ被保險者中比較的危險多キモノカ保險金額ノ高額ナル契約ヲ締結スル傾向アルヲメナリ。男女別年齡別死亡率ハ內閣統計局第五表ノ死亡率ニ概ネ一致ス。但シ二十歳前後ノ年齡ニ於テハ、被保險者死亡率ハ著シク第五表ノ率ヲ超過セリ。

豫定死亡率ハ內閣統計局第二表男子死亡率ノ二割増ヲ以テセル結果トシテ、女子被保險者ノ實際死亡率ハ豫定死亡率ト一致セサルモノ尠カラズ、殊ニ四十歳以上ノ年齡ニ於テ甚シ (第一編第二十表及第九圖参照)。

二、小兒保險

小兒保險ノ死亡率ハ內閣統計局第五表ノ死亡率ニ殆ント一致ス、但シ十歳以上ノ年齡ニ於テハ被保險者死亡率ハ第五表ノ死亡率ヲ稍超過セリ。更ニ被保險者死亡率ヲ豫定死亡率 (內閣統計局第二表男子死亡率ノ二割増) ト比較スルニ大體ニ於テ豫定死亡率以下ニアルヲ觀ル (第一編第二十一表及第九圖参照)。

【月別死亡率】

創業以來ノ毎月ノ死亡率ヲ觀察スルニ、大正五年度ハ創業早々ニシテ死亡率著シク低カリシカ、大正六年度ヨリ漸次増加セリ。然レトモ未タ豫定死亡率ヲ超過スルニ至ラザリシカ、大正七年度下半年期ニ入りテ急激ニ増加シ、殊ニ大正七年十一月ノ如キハ平月ノ三倍ニ上レリ。之レ大正七年九月以來全國ニ慘害ヲ逞シウセル流行性感冒ノ結果ニシテ、同年度末迄ハ常態ニ復スルニ至ラザリシモ八年度ニ入りテ其ノ勢漸次減退シ、一時ハ殆ント平常ニ復セリ。然ルニ大正九年一月以來流行性感冒再ヒ猖獗ノ極メ、爲メニ同年一月ノ如キハ死亡率平常ニ二倍スルニ至レリ。而シテ年度末ニ至リテ其ノ勢漸次衰退スルト共ニ、大正九年度ニ於テハ平常ニ復シ、同十年度、同十一年度ニ至リテ更ニ低下ノ傾向ヲ示セリ。斯クテ大正十二年度ニ至リ同年九月ニ起レル關東地方震火災ノ結果死亡率著シク高率トナレルモ十一月ヨリ漸次低率ヲ示シ、大正十三年度ニ至リテハ遂ニ豫定率以下ニ低下シ、爾來昭和十年度迄ハ各月大ナル變動ナシト雖モ稍上昇ノ傾向ヲ辿レリ。而シテ本年度ニ於テハ月ニ依リ多少ノ高低アルモ前年度ニ比シ低率ヲ示セリ。以上ハ成人保險ニ就キテ述ヘタルモノナルカ、小兒保險ニアリテハ創業以來各年度ヲ通シ七、八、九ノ各月ニ於テハ高率ヲ示シ居レルモ、全期間ヲ通觀スルトキハ稍低下ノ傾向ニアリト云フヲ得ヘシ (第一編第十九表及第八圖参照)。

IV. 満期契約狀況

保險期間満期契約ハ昭和元年度ニ於テ始メテ十年満期契約ノ満期ヲ見ルニ至リタルモノナルカ、更ニ昭和六年度ニ於テハ十五年満期契約、本年度ニ於テハ二十年満期契約ノ満期ヲ見ルニ至レリ。而シテ是等契約ノ

本年度ニ於テ満期トナリタル契約高ハ件數 329,062 件、保險金額 33,962,036 圓ニシテ、其ノ一件平均保險金額ハ 103 圓 20 錢ナリ。更ニ之ヲ遞信局別ニ觀ルトキハ大阪遞信局最モ多ク 80,452 件ニシテ、之ニ次クハ東京都市ノ 73,579 件、名古屋ノ 45,533 件、廣島ノ 35,114 件、熊本ノ 33,385 件、東京地方ノ 32,037 件、仙臺ノ 17,317 件ナリ (第一編第七表参照)。

V. 解約失效狀況

本年度ニ於ケル解約失效狀況ヲ觀察スルニ、解約失效件數ハ 614,237 件、其ノ保險金額 90,871,435 圓ニシテ、之ヲ前年度件數 679,358 件、保險金額 93,936,437 圓ニ比スレハ件數ニ於テ 65,121 件、保險金額ニ於テ 3,065,002 圓ノ減少ヲ示セリ。今本年度ニ於ケル解約失效狀況並ニ失效契約ニ對スル復活契約割合ヲ示セハ次表ノ如シ (第一編第一表参照)。

Table with columns: 年度別, 解約 (件數, 保險金額), 失效 (件數, 保險金額), 解約失效合計 (件數, 保險金額), 復活 (件數, 保險金額), 失效契約ニ對スル復活契約ノ割合 (件數, 保險金額). Rows include 昭和十一年度, 昭和十年度, and 比較増減.

備考 括弧内ノ數字ハ小兒保險ニ對スルモノヲ再掲セルモノナリ。

【解約失效率】

解約及失效ハ殆ント同一種類ノモノナルヲ以テ、之ヲ合併シ解約失效率ヲ算出スルニ、本年度ニ於ケル解約失效率ハ件數ニ於テハ .02480、保險金額ニ於テハ .02650 ナリ。之ヲ海外ノ簡易生命保險事業ニ於ケル解約失效率ニ比スレハ著シク低率ニシテ、成績頗ル良好ナリト云フヘシ。次ニ之ヲ保險種類別ニ觀ルニ終身保險ハ件數率 .02079、保險金額率 .02327、養老保險ハ件數率 .02718、保險金額率 .02925、小兒保險ハ件數率 .01905、保險金額率 .01803 ニシテ、之ヲ解約失效率ノ大サヨリ觀ルトキハ養老保險、終身保險、小兒保險ノ順位ナリ (第一編第十八表参照)。

次ニ最近ニ於ケル我解約失效率ノ趨勢ヲ按スルニ、昭和四年度以前數ケ年間ハ各年低下ノ一途ヲ辿リ頗ル順調ナル成績ヲ示シタルカ、昭和五年度ニ至リ財界不況ノ影響漸ク著シク、爲メニ同年度ノ解約失效率ハ前年度ノ 3 割 6 分ヲ増加セル .08300、六年度ニ於テハ五年度ノ 1 割 5 分ヲ増加セル .09581 ニ達セリ。而シテ事業當局ニ於テハ夙ニ此點ヲ憂慮シ、契約ノ維持ニ關シ種々ノ方策ヲ講シタル結果、昭和七年度ニ於テハ解約數及失效數ノ著シキ減少ヲ來シ解約失效率ハ .07663 ニ低下シ、更ニ昭和八年度乃至昭和十年度ニ於テハ低下ノ狀況著シク昭和七年度解約失效率ニ比シ 3 割 5 分乃至 6 割ヲ低下減少セリ。而シテ本年度ニ於テハ遞減ノ狀、益々顯著ニシテ昭和七年度解約失效率ニ比シ 6 割 8 分ヲ低下セル .02480 ヲ示現スルニ至レリ。

今昭和七年度以降本年度ニ至ル五ケ年間ノ解約失效率、復活率及復活控除ノ解約失效率ヲ掲ケ以上ノ狀勢ヲ示セハ次表ノ如シ。

Table with columns: 種別, 昭和十一年度, 昭和十年度, 昭和九年度, 昭和八年度, 昭和七年度. Rows include 解約失效率, 復活率, 復活控除解約失效率.

備考 復活率ハ年度始及年度末現在契約數ノ和ノ二分ノ一ヲ以テ復活數ヲ除シタルモノナリ。

【逓信局別府縣別解約失效率】

本年度ニ於ケル解約失效率ヲ件數ニ就キ逓信局別ニ觀察スルトキハ、次ニ示ス如ク關東州最モ高率ニシテ樺太之ニ次キ、最モ低キハ廣島ナリ。而シテ其ノ他ノ逓信局ハ南洋、東京都市、大阪、札幌、仙臺、臺灣、熊本、東京地方、名古屋ノ順位ナリ。更ニ小兒保險ノミニ就キテ之ヲ觀レハ最モ高キハ關東州ニシテ、南洋大阪、樺太、仙臺、札幌、東京都市、東京地方、熊本、廣島之ニ次キ、名古屋最モ低率ナリ（第一編第十八表參照）。

逓信局別	昭和十一年度	昭和十年度	比較増減	昭和十一年度 順位	昭和十年度 順位	
東京都市	.03175 (.02137)	.03738 (.02496)	▲.00563 (▲.00359)	4 (7)	5 (6)	
東京地方	.02270 (.01485)	.02904 (.02145)	▲.00634 (▲.00660)	10 (8)	9 (9)	
名古屋	.01714 (.01258)	.02070 (.01758)	▲.00356 (▲.00500)	11 (11)	11 (10)	
大阪	.03058 (.02536)	.03754 (.03036)	▲.00696 (▲.00500)	5 (3)	4 (5)	
廣島	.01506 (.01289)	.01866 (.01641)	▲.00360 (▲.00352)	12 (10)	12 (11)	
熊本	.02392 (.01877)	.03011 (.02419)	▲.00619 (▲.00542)	9 (9)	8 (7)	
仙臺	.02709 (.02275)	.03355 (.03184)	▲.00646 (▲.00909)	7 (5)	6 (4)	
札幌	.02994 (.02256)	.03183 (.02332)	▲.00189 (▲.00076)	6 (6)	7 (8)	
内地平均	.02452 (.01876)	.02950 (.02373)	▲.00498 (▲.00497)			
逓信局外	南洋	.03230 (.02949)	.06723 (.06844)	▲.03490 (▲.03895)	3 (2)	1 (1)
	關東州	.05259 (.03990)	.04763 (.03249)	.00496 (.00741)	1 (1)	2 (3)
	樺太 臺灣	.03295 (.02496)	.04157 (.03626)	▲.00862 (▲.01130)	2 (4)	3 (2)
全國平均	.02480 (.01905)	.02967 (.02394)	▲.00487 (▲.00489)			

備考 括弧内ノ數字ハ小兒保險ニ對スルモノヲ示ス。

更ニ解約失效率ヲ府縣別ニ觀察スルニ、大阪ノ .03663 最モ高率ニシテ第一位ヲ占メ、宮城ノ .03449、東京ノ .03288 之ニ次キ高率ナリ。以上ノ外全國平均 .02480 以上ヲ占ムルモノハ沖繩、北海道、京都、徳島、高知、宮崎、奈良、兵庫、鹿児島、千葉、山形、神奈川、青森、和歌山、長野、福島、山梨ノ十七地方ナリ。而シテ最モ低率ナルハ福井ノ .01075 ニシテ石川ノ .01167 之ニ次キ低率ヲ示セリ（第一編第十八表參照）。

尙ホ小兒保險ノミニ就キテ之ヲ觀ルトキハ、最モ高率ヲ示セルハ沖繩ノ .03585 ニシテ大阪ノ .02877 之ニ次キ、最モ低キハ岐阜ノ .00932 ナリ（第一編第十八表參照）。

VI. 拂込期間満了契約狀況

保險料拂込期間満了契約ハ昭和元年度ニ於テ始メテ十年拂込ノモノニ就キ之カ計上ヲ見ルニ至レルモノナルカ、更ニ昭和六年度ニ於テハ十五年拂込、本年度ニ於テ二十年拂込ノモノノ満了ヲ見ルニ至レリ。而シテ是等契約ノ本年度ニ於テ拂込期間ノ満了セルモノハ件數 403,197 件、保險金額 42,097,411 圓ニシテ、本年度末現在高ハ件數 1,724,825 件、保險金額 171,969,657 圓ナリ。而シテ其ノ平均保險金額ハ本年度ニ於テ拂込期間ノ満了セルモノニアリテハ 104 圓 40 錢、本年度末現在高ニアリテハ 99 圓 70 錢ナリ（第一編第十一表參照）。

VII. 被保險者産業別狀況

簡易生命保險ノ被保險者産業別調査ハ年度末現在契約件數ニ就キ三年毎ニ行フモノニシテ、第一回ハ大正九年度、第二回ハ大正十二年度、第三回ハ昭和元年度、第四回ハ昭和四年度、第五回ハ昭和七年度、第六回ハ昭和十年度末ニ於テ行ヒタリ。而シテ之カ調査ノ方法ハ正式調査ニ依ラス、所謂抽出統計法ニ依ルモノニシテ、第一編第十四表備考欄ニ掲載セルカ如シ。尙本調査ハ第四回調査迄ハ被保險者職業別ト稱シタルカ昭和七年度ノ調査ヨリ被保險者産業別調査ト改稱スルト共ニ其ノ産業分類ヲ内閣訓令第三號ニ準シ調査シタリ。

今最近ノ調査ニ依ル結果ニ就キテ觀ルニ、被保險者産業(大分類)中最モ多キヲ占ムルハ「工業」ニシテ、「農業」之ニ次キ、「商業」ハ第三位ニアリ。而シテ是等三者ハ既往ノ調査ニ於テモ被保險者産業中常ニ最モ多數ヲ占ムルノ順位ハ調査年度ニ依リ互ニ前後セリ。其ノ他「公務、自由業」及「交通業」モ前掲各産業ニ次テ多數ヲ占ムルモノナルカ、其ノ順位ハ毎回ノ調査ニ於テ不變ノ第四位及第五位ヲ保テリ（第一編第十四表(イ)及第三圖參照）。

以上ハ被保險者ノ所屬産業別(有業者ノ家族ニシテ業ヲ有セサル者ヲ各産業ニ組入レ調査セルモノ)ニ觀察シタルモノナルカ、一般國民ノ狀勢ト比較スルタメ更ニ是等ヲ無業者トシテ取扱ヒ實際ニ産業ニ従事セルモノノミニ就キ調査シタル結果ヲ國民現在人口ニ對シ其ノ割合ヲ示セハ次表ノ如シ。

産業別	被保險者産業別加入件數 (昭和十年度末現在)	同 上 百 分 比	産業別國民人口 (昭和十一年三月末推計) 現在推計	人口千人ニ對スル 加入件數
農 業	2,761,000	11.92	15,293,918	180.53
水 産 業	185,000	.80	615,215	300.71
漁 業	124,000	.54	341,437	363.17
工 業	2,923,000	12.62	6,359,548	459.62
商 業	2,662,000	11.50	5,309,359	501.38
交 通 業	594,000	2.57	1,022,892	580.71
公 務、自 由 業	1,654,000	7.14	2,170,208	762.14
家 事	21,000	.09	866,162	24.19
其ノ他ノ産業	31,000	.13	76,389	405.82
無 業	12,073,000	52.14	37,696,684	320.27
不 明	127,000	.55	—	—
合 計	23,155,000	100.00	69,753,832	331.95

1. 産業別國民人口ハ昭和五年國勢調査産業別人口ヲ基トシテ推計シタルモノナリ。
2. 國勢調査ノ産業分類ハ各産業中ノ有業者ノミヲ計上シ、有業者ノ家族ニシテ業ヲ有セサル者ハ無業者トシテ取扱ヒタリ。
3. 簡易生命保險被保險者産業分類ハ前記ノ國勢調査ニ於ケル分類法ニ準據セリ。
4. 簡易生命保險被保險者産業別加入件數ハ國勢調査産業別國民人口ト比較上内地ニ於テ契約シタルモノノミニ就キテ調査セリ。

前表ニヨリ觀察スルニ産業別國民人口千人ニ對スル被保險者ノ加入割合ハ「公務、自由業」ノ 762.1 件ヲ首位トシ、「交通業」ノ 580.7 件、「商業」ノ 501.4 件、「工業」ノ 459.6 件、「其ノ他ノ産業」ノ 405.8 件ノ順位ナリ。然ルニ産業別國民人口中、「無業」及「農業」ハ多數ノ人口ヲ包容スル階級ナルニ拘ハラズ、其ノ普及率著シク低率ヲ示セルヲ觀ル。

VIII. 癩疾條項ヲ適用セル契約狀況

本年度ニ於テ癩疾條項（簡易生命保險規則第二十二條ノ二）ヲ適用セル結果、保險料ノ免除ヲ爲シタル契約ハ件數 783 件、保險料月額 671 圓、保險金額 106,847 圓ニシテ昭和八年度以來著シキ増加ヲ示シツアリ。而シテ之カ原因トシテハ昭和八年十一月保險規則中ノ一部改正ニ依リ癩疾承認適用範圍ノ擴張ニ伴ヒ、從來兩眼盲ノ癩疾承認ハ傷害ニ因ル場合ノミニ限リタルヲ疾病ニ因ル場合ニモ之ヲ及ホスニ至リタル結果ニシテ、是等疾病ニ因ル兩眼盲ノ癩疾承認契約件數ハ全件數ノ 9 割 5 分ニ當レリ。次ニ之カ年度末現在高ハ件數 2,992 件、保險料月額 2,453 圓、保險金額 405,936 圓ニ達スルニ至レリ。今之ヲ癩疾承認事由別ニ示セハ次ノ如シ（第一編第十表參照）。

種別	昭和十一年度中ニ於ケル癩疾承認契約件數					昭和十一年度末現在癩疾承認契約件數					
	兩手ヲ失 ヘルモノ	兩足ヲ失 ヘルモノ	一手一足ヲ失 ヘルモノ	兩眼ヲ盲シ タルモノ	計	兩手ヲ失 ヘルモノ	兩足ヲ失 ヘルモノ	一手一足ヲ失 ヘルモノ	兩眼ヲ盲シ タルモノ	計	
終身保險	男	—	5	2	214	221	12	29	3	837	881
	女	—	2	—	276	278	1	2	1	937	941
養老保險	男	2	16	2	158	178	51	99	21	611	782
	女	—	1	—	100	101	1	9	—	366	376
小兒保險	男	—	1	—	2	3	—	1	—	6	7
	女	—	—	—	2	2	—	—	—	5	5
合計	2	25	4	752	783	65	140	25	2,762	2,992	

尙ホ本年度ニ於テ癩疾ヲ承認セル契約件數 783 件ヲ、傷害ニ因ルモノト疾病ニ因ルモノトニ區別セハ前者ハ 23 件、後者ハ 760 件ナリ。

IX. 收支計算並積立金運用狀況

本事業創始以來二十年六月ノ成績ニ依レハ、其ノ資産狀態ハ頗ル良好ニシテ、一般會計ヨリ補助ヲ受ケタルハ、事業創始ノ初年タル大正五年度ノミナリ。而シテ本年度末ニ於ケル積立金ノ總額ハ 1,298,848,403 圓ニシテ、前年度末ニ比シ 156,669,950 圓ノ増加ナリ（第一編第二十四表參照）。次ニ本年度末ニ於ケル積立金ノ運用狀況ヲ觀察スルニ、本年度末ニ於テ運用セラレタル積立金額ハ 1,142,178,454 圓ニシテ、前年度末ニ於ケル積立金總額ニ相當スルモノナリ（第一編第二十五表備考參照）。

今之カ運用種目ヲ其ノ貸付額ノ大ナル順序ニ舉クレハ、地方債證券放資額ノ 362,491,585 圓第一位ヲ占メ積立金總額ノ 3 割 1 分 7 厘ニ當リ、之ニ次クハ公共貸付額 285,831,239 圓ノ 2 割 5 分、帝國政府公債證券放資額 205,086,195 圓ノ 1 割 8 分、其ノ他ノ有價證券放資額 145,827,638 圓ノ 1 割 3 分、保險契約者ニ對スル貸付額 136,276,941 圓ノ 1 割 1 分 9 厘、短期放資額 4,486,084 圓ノ 4 厘ニシテ、預金部預金額 925,297 圓ノ 1 厘最モ少シ。尙ホ上記ノ外ニ現金トシテ 1,253,475 圓アリテ總額ノ 1 厘ヲ占ム（第一編第二十五表參照）。

更ニ本年度ニ於ケル前掲公共貸付額 285,831,239 圓ノ中 282,148,167 圓ヲ逓信局別及府縣別ニ觀察スルニ次ニ示ス如ク各逓信局中貸付額ノ最大ナルハ大阪逓信局ノ 45,786,341 圓ニシテ、之ニ次クハ東京都市逓信局ノ 38,618,991 圓、熊本逓信局ノ 38,498,870 圓、東京地方逓信局ノ 38,471,939 圓、名古屋逓信局ノ 34,861,170 圓、廣島逓信局ノ 30,437,401 圓、仙臺逓信局ノ 29,989,581 圓、札幌逓信局ノ 11,318,265 圓、關東州ノ 2,730,501 圓、樺太ノ 1,127,644 圓ナリ。

逓信局別	貸付金額	同上百分比	同上順位
東京都市	38,618,990.57	13.69	2
東京地方	38,471,938.82	13.64	4
名古屋	34,861,169.63	12.36	5
大阪	45,786,341.33	16.23	1
廣島	30,437,400.57	10.79	6
熊本	38,498,869.92	13.64	3
仙臺	29,989,580.62	10.63	7
札幌	11,318,264.53	4.01	8
内地合計	267,982,556.29	94.98	
南洋	—	—	—
關東州	2,730,500.80	.97	10
樺太	1,127,643.77	.40	11
臺灣	10,307,465.94	3.65	9
全國總計	282,148,166.80	100.00	

更ニ是等逓信局管内貸付額ノ大ナル府縣ヲ舉クレハ東京ノ 33,891,898 圓第一位ヲ占メ、之ニ次クハ大阪ノ 17,086,560 圓、北海道ノ 11,318,265 圓ナリ。以上ノ外五百萬圓ヲ超過セルモノハ愛知、兵庫、宮城、福岡、新潟、長崎、廣島、群馬、静岡、青森、熊本、長野、福島、三重、京都、宮崎等トス（第一編第二十八表及同表下段備考欄參照）。

次ニ貸付種目別ニ其ノ貸付額五百萬圓以上ノモノヲ舉クレハ、自作農創設維持資金ノ 147,658,067 圓、小學校資金貸付ノ 31,404,025 圓、上水道資金貸付ノ 23,143,561 圓、下水道資金貸付ノ 11,748,167 圓、道路資金貸付ノ 6,810,404 圓、住宅資金貸付ノ 5,029,595 圓等ニシテ、既往年度ニ於テモ是等貸付種目ハ年度ニ依リ多少ノ消長アリト雖モ、概ネ貸付種目ノ主ナルモノト云フ得ヘシ（第一編第二十六表及同表下段備考欄參照）。

X. 健康相談所ノ施設及利用狀況

被保險者ニ對スル保健施設中、健康相談所ノ設立ハ大正十一年度ニ始マリ、爾來十五ケ年ヲ經過セル本年度末ニ於テハ其ノ總數 223 ヶ所 198 都市ニ及ヘリ。是等健康相談所ノ取扱事務ノ内容ハ設備ノ關係上相談所ニ依リ多少ノ相違アリ。即チ元中央健康相談所ト稱シタル芝健康相談所ニ於テハ被保險者ノ直接來所ニ係ル健康相談ノ外、書面ニ依ル健康相談及（一）血清化學的検査、（二）醫化學的検査、（三）細菌學的検査、（四）レントゲン検査、（五）衛生試驗、（六）動物試驗、（七）初期結核病腫等ノ如キ複雑ナル手數ニ依ル診察ヲ必要トスル健康相談事務ヲ取扱フ。

前記芝健康相談所以外ノ相談所ニ於ケル取扱事項ハ主トシテ被保險者ノ健康相談及訪問看護事務ナルカ、主要都市ニ於ケル健康相談所ニ於テハ血清化學的検査又ハレントゲン検査ヲモ取扱フ。是等健康相談所ハ被保險者ノ健康増進ニ關シ輔導並ニ相談ニ應ジ、必要ニ際シテハ擔任醫師ハ檢診ヲ行ヒ、處方箋若シクハ指定醫師ニ對スル診療券ヲ交付シ、疾病又ハ傷痍ノタメ看護ヲ必要トスル患者ノ居宅ニ於テ看護手當ヲ行フモノナルカ、一回ノ看護手當ハ簡易保險健康相談所規則第五條ニ依リ通例三十分以内トセリ。尙設備ノ關係上試験並ニ検査ニ不適當ナル場合ニハ必要ナル資料ヲ採リ之ヲ設備完成セル健康相談所ニ送付シ、其ノ結果ヲ通

告セシメ以テ機能ノ充實ヲ期セリ、而シテ是等健康相談所ノ利用ハ何レモ無料ニテ爲ナルモノトス。

健康相談所ニ關スル梗概ハ以上ノ如クナルカ、本施設創始以來其ノ利用成績頗ル良好ニシテ、將來益々盛況ヲ呈スヘキ趨勢ニアルハ以下ノ數字ニ依リ之ヲ窺フコトヲ得ヘシ（第一編第二十九表及第十一圖參照）。

年 度 別	相 談 所 數	直 接 相 談	通 信 相 談	訪 問 看 護	試 驗 檢 査
大 正 十 一 年 度	7	4,700	—	2,976	—
大 正 十 二 年 度	11	30,707	—	12,935	—
大 正 十 三 年 度	16	64,370	249	28,819	1,804
大 正 十 四 年 度	23	115,537	388	83,114	4,359
昭 和 元 年 度	48	223,706	483	235,003	28,670
昭 和 二 年 度	63	411,465	633	177,481	67,296
昭 和 三 年 度	63	673,174	687	258,993	109,036
昭 和 四 年 度	87	972,550	910	353,698	168,992
昭 和 五 年 度	99	1,431,238	1,162	103,350	268,846
昭 和 六 年 度	115	1,966,472	1,192	58,480	380,917
昭 和 七 年 度	135	3,087,853	1,454	39,372	748,321
昭 和 八 年 度	155	4,201,933	1,616	22,110	1,100,980
昭 和 九 年 度	175	5,097,656	19,502	16,560	1,377,299
昭 和 十 年 度	197	6,116,123	7,791	12,805	1,710,210
昭 和 十 一 年 度	223	7,299,820	5,560	7,154	2,050,518
合 計	223	31,697,304	41,027	1,412,850	8,017,248

二、郵 便 年 金 事 業

I. 普 及 狀 況

郵便年金事業ノ本年度末ニ於ケル成績ハ、現在契約件數 369,080 件、年金額 30,414,412 圓ニシテ、大正十五年十月創業以來十年六ヶ月間ノ実績トシテハ、其ノ普及發達ノ狀良好ナリト云フヘシ（第二編第一表參照）。尙既往年度ニ於ケル事業發達ノ經過ニ關シテハ、第二編第二表月別統計表下段ノ數字ニ依リ之ヲ窺フヲ得ヘシ。

【逓信局別普及狀況】

今逓信局別ニ其ノ普及狀況ヲ示セハ次表ノ如シ（第二編第六表參照）。

逓 信 局 別	件 數	年 金 額	件數ノ大サニ依ル順位	年金額ノ大サニ依ル順位
東 京 都 市	38,034	4,379,327.64	6	3
東 京 地 方	52,913	4,058,596.67	3	4
名 古 屋	68,284	4,884,141.26	2	2
大 阪	74,148	5,768,468.73	1	1
廣 島	43,904	3,604,768.34	4	5
熊 本	39,761	3,386,567.34	5	6
仙 臺	36,133	2,650,336.49	7	7
札 幌	12,670	1,330,040.65	8	8
内 地 合 計	365,847	30,062,247.12		
南 洋	6	3,054.00	13	13
關 東 州	1,631	162,995.32	9	9
逓 信 局 外				
樺 太	639	90,913.62	11	10
臺 灣	948	90,792.29	10	11
海 外 在 留 本 邦 人	9	4,410.00	12	12
全 國 總 計	369,080	30,414,412.35		

【人口一萬人ニ對スル現在契約割合】

更ニ年度末現在契約ヲ逓信局管内在住人口（内閣統計局發表ニ係ル昭和十一年十月一日現在推計人口）ニ對比シ、其ノ普及狀況ヲ人口一萬人ニ就キテ示セハ次表ノ如シ（第二編第十三表及第三圖參照）。

逓信局別	人口	人口一萬人ニ對スル 年度末現在契約件數	同上年金額	件數割合 ニ依ル順位	年金額割合 ニ依ル順位
東 京 都 市	8,579,200	44.33	5,104.59	6	2
東 京 地 方	11,812,100	44.80	3,435.97	5	8
名 古 屋	9,321,250	73.26	5,239.79	1	1
大 阪	12,959,700	57.21	4,451.08	3	4
廣 島	7,561,700	58.06	4,767.14	2	3
熊 本	10,261,000	38.75	3,300.43	9	9
仙 臺	7,112,250	50.80	3,725.44	4	7
札 幌	3,148,300	40.24	4,224.63	8	5
内地合計	70,755,500	51.71	4,248.75		
南洋	58,980	1.02	517.80	12	11
關 東 州	404,556	40.32	4,028.99	7	6
逓信局外 樺 太	321,406	19.88	2,828.62	10	10
臺灣	5,392,620	1.76	168.36	11	12
海外在留 本 邦 人	—	—	—	—	—
全 國 總 計	76,933,062	47.97	3,953.36		

【府縣別人口一萬人ニ對スル現在契約割合】

年度末現在契約件數ヲ人口一萬人ニ對スル割合ニ就キ府縣別ニ觀察スルニ、三重ノ103件7分第一位ヲ占メ、福井ノ82件9分、岐阜ノ82件5分、京都ノ82件4分之ニ次キ、何レモ80件以上ヲ占ム。更ニ60件以上ヲ占ムルモノハ滋賀、山形、石川、愛知、香川、長野、廣島、鳥取、山口等ノ九縣ナリ。上記ノ外全國平均48件ヲ超ユルモノハ新潟、福島、富山、兵庫、静岡、和歌山、岡山、宮城、徳島、島根、愛媛、奈良等ナリ。尙普及割合ノ最も低キハ沖縄ノ19件3分ニシテ、鹿児島ノ31件之ニ次ケリ（第二編第十三表及第三圖參照）。

【年金種類別】

一、元金拋棄及元金留保

年度末現在契約元金拋棄ト元金留保トノ別ニ觀察スルニ、元金拋棄ハ件數4,751件、年金額355,196圓、元金留保ハ件數364,329件、年金額30,059,216圓ニシテ、總高ニ對シ前者ハ件數ノ1分3厘、年金額1分2厘ヲ占メ、後者ハ件數9割8分7厘、年金額9割8分8厘ヲ占ム。尙ホ本年度ニ於ケル是等契約ノ増加高ヲ觀ルニ、元金留保ハ件數33,361件、年金額2,899,617圓ニシテ、總増加高ニ對シ件數9割8分8厘年金額9割8分4厘ニ當リ、契約増加ノ大部分ハ此種契約ノ占ムル處ナルヲ觀ル（第二編第一表及第十四表（イ）參照）。

二、即時、据置一時拂及据置分割拂

年度末現在契約ヲ即時、据置一時拂及据置分割拂ニ區別シテ觀察スルニ、即時ハ件數41,590件、年金額3,426,841圓、据置一時拂ハ件數202,939件、年金額11,286,818圓、据置分割拂ハ件數124,551件、年金額15,700,752圓ニシテ、總高ニ對シ即時ハ件數、年金額共ニ1割1分、据置一時拂ハ件數5割5分、年金額3割7分1厘、据置分割拂ハ件數3割3分8厘、年金額5割1分6厘ヲ占ム。尙ホ本年度ニ於ケル増加高ヲ觀ルニ、据置一時拂ハ總増加高ニ對シ件數4割4分3厘、年金額3割7分ノ増加ヲ示シ、据置分割拂ハ

件數3割2分2厘、年金額4割4分1厘ノ増加ニシテ、即時ハ件數2割3分5厘、年金額1割8分9厘ノ増加ヲ示セリ（第二編第一表及第十四表（イ）參照）。

種 別	即 時		据 置 一 時 拂		据 置 分 割 拂		合 計	
	件 數	年 金 額	件 數	年 金 額	件 數	年 金 額	件 數	年 金 額
昭和十一年度末現在 契 約	41,590	3,426,841.44	202,939	11,286,818.45	124,551	15,700,752.46	369,080	30,414,412.35
同 上 百 分 比	11.27%	11.27%	54.99%	37.11%	33.75%	51.62%	100.00%	100.00%
本年度ニ於ケル増加高	7,941	556,637.29	14,954	1,089,602.23	10,873	1,299,874.20	33,768	2,946,113.72
同 上 百 分 比	23.52%	18.89%	44.28%	36.98%	32.20%	44.12%	100.00%	100.00%

三、据置年金ニ於ケル年金支拂開始年齢別

据置年金ノ年度末現在契約ヲ年金支拂開始年齢別ニ觀察スルニ、五十歳支拂開始ノモノ最も多ク、總高ニ對シ件數5割2分3厘、年金額6割4厘ヲ占メ、六十歳支拂開始ノモノ最も少ク、件數1割2分、年金額1割4厘ヲ占ム。次ニ本年度ニ於ケル増加高ヲ觀ルニ、五十歳支拂開始ノモノ最も多ク、總増加高ニ對シ件數5割9分、年金額6割3分1厘ノ増加ヲ示セリ（第二編第四表及第十四表（ロ）參照）。

種 別	五十歳支拂開始		五十五歳支拂開始		六十歳支拂開始		六十五歳支拂開始		合 計	
	件 數	年 金 額	件 數	年 金 額	件 數	年 金 額	件 數	年 金 額	件 數	年 金 額
昭和十一年度末現在 契 約	171,318	16,295,332.92	57,978	4,976,951.08	39,037	2,812,393.23	59,157	2,902,893.68	327,490	26,987,570.91
同 上 百 分 比	52.31%	60.38%	17.70%	18.44%	11.92%	10.42%	18.06%	10.76%	109.00%	100.00%
本年度ニ於ケル増加高	15,230	1,506,862.90	5,647	517,475.14	2,984	256,833.74	1,966	108,304.65	25,827	2,389,476.43
同 上 百 分 比	58.97%	63.06%	21.86%	21.66%	11.55%	10.75%	7.61%	4.53%	100.00%	100.00%

以上ハ年度末現在契約ノ年金支拂開始年齢別契約狀況ヲ述ヘタルモノナルカ、是等据置年金契約ハ本事業創始後五ケ年ヲ経過セル昭和六年度ニ於テ始メテ其ノ年金ノ支拂開始ヲ見ルニ至レリ。而シテ本年度ニ於テ新ニ之カ支拂ヲ開始セル件數ハ1,045件、其ノ支拂年金額97,519圓ニシテ、是等支拂ヲ開始セル契約ノ年度末現在高ハ件數3,098件、支拂年金額296,035圓ナリ。今是等契約ノ年度末現在高ヲ年金支拂開始年齢別ニ其ノ總高ニ對スル割合ヲ示セハ次表ノ如シ（第二編第九表參照）。

種 別	五十歳支拂開始		五十五歳支拂開始		六十歳支拂開始		六十五歳支拂開始		合 計	
	件 數	年 金 額	件 數	年 金 額	件 數	年 金 額	件 數	年 金 額	件 數	年 金 額
据 置 一 時 拂	40.29%	35.99%	29.24%	33.39%	20.44%	19.89%	10.02%	10.73%	100.00%	100.00%
据 置 分 割 拂	36.94%	37.22%	29.25%	28.62%	22.87%	25.11%	10.92%	8.85%	100.00%	100.00%
合 計	39.15%	36.58%	29.24%	31.19%	21.27%	22.40%	10.33%	9.83%	100.00%	100.00%

四、据置分割拂掛金拂込期間別

据置分割拂契約ハ初メ全期間拂込ノモノノミナリシカ、昭和五年十月ヨリ新ニ短期拂込制度開始セラレルニ至レリ。今据置分割拂契約ノ本年度末現在高及本年度ニ於ケル増加高ヲ拂込期間別ニ示セハ次表ノ如シ（第二編第五表及第十四表（ハ）參照）。

種 別	全期拂込		十年拂込		十五年拂込		二十年拂込		合 計	
	件数	年金額	件数	年金額	件数	年金額	件数	年金額	件数	年金額
昭和十一年度末現在契約	93,332	11,419,205.50	16,144	2,295,741.59	7,306	974,195.37	7,769	1,012,010.00	124,551	15,700,752.46
同上百分比	74.93	72.73	12.96	14.62	5.87	6.20	6.24	6.45	100.00	100.00
本年度ニ於ケル増加高	6,677	777,506.77	1,926	243,543.16	1,055	127,312.54	1,215	151,511.73	10,873	1,299,874.20
同上百分比	61.41	59.81	17.71	18.74	9.70	9.79	11.17	11.66	100.00	100.00

【年金額別】

年度末現在契約件数ヲ年金額別ニ觀察スルニ五十圓未満ノ契約最モ多ク、總件數ニ對シ4割6分5厘ヲ占メ、百五十圓未満ノ3割7分4厘ニ次キ、其ノ他ノモノハ百圓未満、三百圓未満、五百圓未満、千圓未満二百圓未満、二千圓未満、二千圓以上ノ順位ニシテ、百圓未満ノ8分1厘ヲ除キ、何レモ五分ニ達スルモノナク、二千圓以上ノモノハ僅ニ五毛ノ微率ヲ示スニ過キス。更ニ之ヲ年金額種類ニ觀ルニ、即時及据置一時拂ニ於テハ、五十圓未満ノモノ第一位ヲ占メ、百五十圓未満、百圓未満之ニ次キ第二位及第三位ヲ占ムルモ、据置分割拂ニ於テハ第一位ヲ占ムルモノハ百五十圓未満ニシテ五十圓未満、三百圓未満之ニ次ケリ。而シテ是等年金額種類毎ニ百五十圓未満ノ各階級ノ割合ヲ合計スレバ即時ハ9割1厘、一時拂ハ9割3分9厘、分割拂ハ8割9分5厘ニシテ、大部分ノ契約カ百五十圓未満ノモノナルコトヲ示セリ（第二編第三表及第十四表(ホ)参照）。

種 別	五十圓	百圓未満	百五十圓	二百圓	三百圓	五百圓	千圓未満	二千圓	二千圓以上	合 計
	未 滿	未 滿	未 滿	未 滿	未 滿	未 滿	未 滿	未 滿	以 上	
即 時	45.57	19.65	24.83	1.29	4.24	2.43	1.41	.49	.09	100.00
据 置 一 時 拂	67.64	10.14	16.16	.63	2.54	1.52	.96	.35	.06	100.00
据 置 分 割 拂	12.29	.97	76.27	1.66	5.26	2.15	1.10	.26	.03	100.00
合 計	46.47	8.12	37.42	1.05	3.65	1.83	1.06	.34	.05	100.00

【男 女 別】

年度末現在契約件数ヲ年金受取人ノ性別ニ觀察スレバ男子ハ 217,230 件、女子ハ 151,850 件ニシテ、男子ハ總件數ノ5割8分9厘、女子ハ4割1分1厘ナリ（第二編第一表及第十四表(ニ)参照）。

II. 新 契 約 状 況

本年度ニ於ケル新契約高ハ件數 45,531 件、年金額 4,553,322 圓ニシテ、前年度ニ比シ件數ニ於テ 5,832 件年金額ニ於テ 812,778 圓ノ増加ヲ示セリ。今本年度ニ於ケル新契約高ヲ、年金額種類別ニ示セハ次表ノ如シ（第二編第一表参照）。

種 別	元 金 抛 棄		元 金 留 保		合 計	
	件 數	年 金 額	件 數	年 金 額	件 數	年 金 額
即 時	285	33,603.00	8,359	594,160.00	8,644	627,763.00
据 置 一 時 拂	125	13,211.00	17,814	1,223,866.00	17,939	1,243,077.00
据 置 分 割 拂	49	7,323.00	18,899	2,675,159.00	18,948	2,682,482.00
合 計	459	54,137.00	45,072	4,499,185.00	45,531	4,553,322.00

【一日平均新契約高】

本年度ニ於ケル一日平均新契約高ヲ算出スレバ、件數 125 件、年金額 12,475 圓ナリ。

【月別新契約高】

本年度中ノ新契約件數ヲ月別ニ觀察スレバ、最モ多キハ昭和十一年七月ノ 16,170 件ニシテ、同年六月ノ 5,784 件、同年四月ノ 5,425 件、同年五月ノ 5,346 件各之ニ次キ、最モ少キハ昭和十二年三月ノ 973 件ナリ（第二編第二表参照）。

【年齢別新契約高】

本年度中ノ新契約高ヲ年金受取人ノ年齢別ニ示セハ次表ノ如シ（第二編第七表参照）。

契 約 年 齡 別	新 契 約 件 數			同 上 百 分 比			同 上 順 位		
	男	女	計	男	女	計	男	女	計
十 五 歳 以 下	4,316	2,555	6,871	17.15	12.55	15.09	1	2	1
二 十 歳 以 下	3,519	1,890	5,409	13.98	9.28	11.88	3	6	4
二 十 五 歳 以 下	3,597	2,005	5,602	14.29	9.85	12.30	2	5	3
三 十 歳 以 下	3,089	2,566	5,655	12.27	12.60	12.42	4	1	2
三 十 五 歳 以 下	2,607	2,482	5,089	10.36	12.19	11.18	5	3	5
四 十 歳 以 下	2,130	2,121	4,251	8.46	10.42	9.34	6	4	6
四 十 五 歳 以 下	1,705	1,830	3,535	6.77	8.99	7.76	7	7	7
五 十 歳 以 下	1,272	1,503	2,775	5.05	7.38	6.09	8	8	8
五 十 五 歳 以 下	991	1,219	2,210	3.94	5.99	4.85	9	9	9
六 十 歳 以 下	799	1,025	1,824	3.17	5.03	4.01	10	10	10
六 十 五 歳 以 下	521	563	1,084	2.07	2.76	2.38	11	11	11
七 十 歳 以 下	376	361	737	1.49	1.77	1.62	12	12	12
七 十 五 歳 以 下	171	171	342	.68	.84	.75	13	13	13
八 十 歳 以 下	76	71	147	.30	.35	.32	14	14	14
合 計	25,169	20,362	45,531	100.00	100.00	100.00			

【新契約平均掛金額及平均年金額】

本年度新契約平均掛金額及平均年金額ヲ即時、据置一時拂及据置分割拂ノ別ニ示セハ次表ノ如シ（第二編第十一表参照）。

選 信 局 別	即 時				据 置 一 時 拂				据 置 分 割 拂			
	平 均 掛 金 額	平 均 年 金 額	平 均 掛 金 額	平 均 年 金 額	平 均 掛 金 額	平 均 年 金 額	平 均 掛 金 額	平 均 年 金 額	平 均 掛 金 額	平 均 年 金 額	平 均 掛 金 額	平 均 年 金 額
東 京 都 市	1,397.9	95.4	4	4	641.8	100.9	3	3	73.7	145.4	6	7
京 地 方	845.0	56.6	9	9	272.4	54.0	11	11	52.0	131.2	10	11
東 名 古 屋	854.4	58.8	8	8	395.3	77.3	8	8	59.7	136.7	8	9
大 阪 府	973.1	67.2	7	7	349.2	63.8	9	9	87.5	158.7	5	4
廣 島 県	1,214.9	82.4	6	5	407.7	82.6	7	6	46.9	136.7	12	10
熊 本 県	1,220.4	81.9	5	6	331.2	60.3	10	10	54.8	136.9	9	8
仙 臺 県	793.7	54.2	10	10	254.7	52.3	12	12	48.4	131.2	11	12
札 幌 市	1,481.7	101.6	3	3	460.9	84.2	6	4	64.8	150.8	7	6
内 地 平 均	1,061.7	72.4			372.1	69.2			62.8	141.3		
南 洋 關 東 州	—	—	—	—	80.2	12.0	13	13	84.5	757.5	1	1
博 多 港 灣	2,983.0	186.7	2	2	554.8	80.3	4	7	125.5	197.8	2	2
海 外 在 留 人	661.8	42.7	11	11	519.7	83.8	5	5	117.7	165.8	3	3
本 邦 平 均	3,569.5	234.3	1	1	1,367.2	243.6	1	1	89.9	154.1	4	5
全 國 平 均	1,064.7	72.6			373.2	69.3			63.3	141.6		

更ニ本年度新契約ノ平均掛金額及平均年金額ヲ前年度ニ比スレハ次表ノ如シ。

年 度 別	即 時		据 置 一 時 拂		据 置 分 割 拂	
	平均掛金額	平均年金額	平均掛金額	平均年金額	平均掛金額	平均年金額
昭和十一年度	1,064.7	72.6	373.2	69.3	63.3	141.6
昭和十年度	926.4	65.4	270.2	55.9	52.4	135.7
比較増減	138.3	7.2	103.0	13.4	10.9	5.9

【新契約掛金額別】

本年度中ニ於ケル新契約件数ヲ掛金額別(半年掛及三ヶ月掛ハ半年掛ニ換算ス)ニ觀察スルニ、年金種類ノ如何ニ依リ其ノ趣ヲ異ニスト雖モ、之ヲ通觀スルトキハ二百圓未満ノモノ最モ多ク、總件数ノ1割4分9厘ヲ占メ、五十圓未満ノ1割4分1厘、七十圓未満ノ8分8厘之ニ次キ、最モ少キハ一萬圓未満ノ2厘ナリ。而シテ之ヲ概觀スルニ、五百圓未満ノ諸階級大部分ヲ占メ、是等諸階級ノ割合ヲ合計シテ總件数ニ比スレハ、其ノ8割3厘ヲ占ムルヲ觀ル。尙年金種類別ニ掛金額別割合ヲ示セハ次表ノ如シ(第二編第八表參照)。

掛 金 額 別	即 時	据 置 一 時 拂	据 置 分 割 拂	合 計	同 上 順 位			
					即 時	据 置 一 時 拂	据 置 分 割 拂	合 計
五 圓 未 滿	—	—	.79	.33	—	—	11	18
十 圓 未 滿	—	1.08	7.27	3.45	—	15	6	12
十 五 圓 未 滿	—	3.69	5.91	3.91	—	11	7	11
二 十 圓 未 滿	—	2.27	5.65	3.25	—	12	8	13
三 十 圓 未 滿	—	4.73	15.71	8.40	—	9	2	4
五 十 圓 未 滿	—	10.66	23.70	14.06	—	3	1	2
七 十 圓 未 滿	—	7.44	14.15	8.82	—	6	3	3
百 圓 未 滿	.05	9.09	10.51	7.96	13	5	5	5
二 百 圓 未 滿	16.69	16.80	12.28	14.90	1	1	4	1
三 百 圓 未 滿	11.66	10.41	2.50	7.35	4	4	9	7
五 百 圓 未 滿	11.66	13.26	.93	7.83	5	2	10	6
七 百 圓 未 滿	10.26	6.74	.34	4.75	7	7	12	10
千 圓 未 滿	14.90	5.67	.14	5.12	3	8	13	8
千 五 百 圓 未 滿	15.79	4.68	.10	4.88	2	10	14	9
二 千 圓 未 滿	10.40	1.27	.02	2.48	6	14	15	14
三 千 五 百 圓 未 滿	4.55	1.34	.02	1.40	8	13	16	15
五 千 圓 未 滿	1.39	.42	—	.43	10	16	—	16
七 千 五 百 圓 未 滿	1.45	.22	—	.36	9	17	—	17
一 萬 圓 未 滿	.56	.13	—	.16	12	18	—	19
一 萬 圓 以 上	.65	.10	—	.16	11	19	—	20
合 計	100.00	100.00	100.00	100.00				

III. 消 滅 狀 況

【死亡數及死亡率】

本年度ニ於ケル實際死亡數ハ件數 3,097 件、年金額 247,933 圓ニシテ、之カー一件平均年金額ハ 80 圓 10 錢

ナリ。次ニ本年度ノ實際死亡率ヲ觀察スルニ、件數率ハ .00875、年金額率ハ .00853 ニシテ、之ヲ即時、据置一時拂及据置分割拂ノ別ニ前年度ニ比較スレハ次表ノ如シ(第二編第一表及第十二表參照)。

年 度 別	即 時		据 置 一 時 拂		据 置 分 割 拂		合 計	
	件數率	年金額率	件數率	年金額率	件數率	年金額率	件數率	年金額率
昭和十一年度	.02408	.02589	.00726	.00634	.00633	.00643	.00875	.00853
昭和十年度	.02703	.02504	.00775	.00743	.00650	.00619	.00920	.00870
比較増減	△.00295	△.00015	△.00049	△.00109	△.00017	.00024	△.00045	△.00017

【解約數及解約率】

本年度ニ於ケル解約數ハ件數 6,244 件、年金額 591,684 圓ニシテ、之カー一件平均年金額ハ 94 圓 80 錢ナリ。今本年度ニ於ケル解約率ヲ、据置一時拂及据置分割拂ノ別ニ前年度ニ比較スレハ次表ノ如シ(第二編第一表及第十二表參照)。

年 度 別	据 置 一 時 拂		据 置 分 割 拂		合 計	
	件 數 率	年 金 額 率	件 數 率	年 金 額 率	件 數 率	年 金 額 率
昭和十一年度	.00732	.00562	.04041	.03530	.01985	.02294
昭和十年度	.00897	.00829	.04818	.04438	.02366	.02942
比較増減	△.00165	△.00267	△.00777	△.00908	△.00381	△.00648

【法定解除數及法定解除率】

本年度ニ於ケル法定解除數ハ件數 2,375 件、年金額 291,746 圓ニシテ、之カー一件平均年金額ハ 122 圓 80 錢ナリ。而シテ法定解除率ハ件數率 .01994、年金額率 .01938 ナリ。今之ヲ逡信局別ニ示セハ次表ノ如シ(第二編第一表及第十二表參照)。尙法定解除率算出ニ就キテハ、据置分割拂契約中掛金拂濟契約ニ變更セルモノアルヲ考慮シ、之カ精確ナル算出ハ件數率ニアリテハ .02295、年金額率ニアリテハ .01993 ナリ(第二編第十二表及同表備考參照)。

逡 信 局 別	昭 和 十 一 年 度		昭 和 十 年 度		比 較 増 減	
	件 數 率	年 金 額 率	件 數 率	年 金 額 率	件 數 率	年 金 額 率
東 京 都 市	.01716	.01571	.01666	.01523	.00050	.00048
東 京 地 方	.01913	.01868	.01747	.01720	.00166	.00148
名 古 屋	.00794	.00813	.01306	.01300	△.00512	△.00487
大 阪	.02751	.02559	.04825	.04345	△.02074	△.01786
廣 島	.02687	.02703	.02487	.02472	.00200	.00231
飛 騨 本	.02823	.02831	.02832	.02840	△.00009	△.00009
仙 臺	.01583	.01651	.02093	.02114	△.00510	△.00463
札 幌	.01512	.01389	.03072	.02876	△.01560	△.01487
内 地 平 均	.02015	.01959	.02542	.02444	△.00527	△.00485
南 洋	—	—	—	—	—	—
關 東 州	.00094	.00103	—	—	.00094	.00103
逡 信 局 外	.01655	.01403	—	—	.01655	.01403
樺 太 灣	.00789	.00642	.00409	.00332	.00380	.00310
豪 外 在 留 人	—	—	—	—	—	—
全 國 平 均	.01994	.01938	.02504	.02408	△.00510	△.00470

IV. 年金受取人産業別状況

年金受取人ノ産業別調査ハ、簡易生命保険ト同様抽出統計法ニ依リ、昭和四年四月末現在契約ニ就キ其ノ第一回調査ヲ行ヒタルカ、最近ノ調査ハ之カ第二回調査トシテ、昭和十一年六月末現在契約ニ就キ行ヒタルモノナリ。

因ニ本調査ハ、前回ニ於テハ年金受取人職業別ト稱シタルカ、今回調査ヨリ年金受取人産業別調査ト改稱スルト共ニ、其ノ産業分類ヲ内閣訓令第三號ニ準シ調査シタリ。

今、今回ノ調査ニ依ル結果ニ就キテ觀ルニ、年金受取人ノ産業（大分類）中最モ多クヲ占ムルハ『公務、自由業』、『商業』ニシテ、之ニ次クハ『工業』、『農業』、『無業』ノ如キ順位ナルモ、年金種類ニ依リ加入割合及順位ヲ異ニシ、産業ノ種類ニ依ル生活程度ノ差異ヲ契約種類ノ選擇上ニ反映セルヲ觀ルヘシ（第二編第十表及第二圖参照）。

今年金種類別ニ加入割合ヲ示セハ次表ノ如シ。

産 業 別	加 入 件 数				同 上 百 分 比			
	即 時	据置一時拂	据置分割拂	計	即 時	据置一時拂	据置分割拂	計
農 業	6,150	32,200	14,900	53,250	16.52	16.62	12.65	15.27
水 産 業	140	400	200	740	.38	.21	.17	.21
織 業	140	1,700	600	2,440	.38	.88	.51	.70
工 業	5,260	35,100	19,300	59,660	14.13	18.12	16.38	17.11
商 業	9,350	45,200	30,900	85,450	25.12	23.34	26.23	24.50
交 通 業	400	6,700	4,000	11,100	1.07	3.46	3.40	3.18
公 務、自 由 業	7,290	57,800	41,700	106,790	19.58	29.84	35.40	30.62
家 事	200	100	—	300	.54	.05	—	.09
其ノ他ノ産業	40	100	200	340	.11	.05	.17	.10
無 業	8,150	11,500	5,100	24,750	21.90	5.94	4.33	7.10
不 明	100	2,900	900	3,900	.27	1.49	.76	1.12
合 計	37,220	193,700	117,800	348,720	100.00	100.00	100.00	100.00

以上ハ年金受取人ヲ所屬産業別（有業者ノ家族ニシテ業ヲ有セサル者ヲ各産業ニ組入レ調査セルモノ）ニ觀察シタルモノナルカ、更ニ一般國民ノ狀勢ト比較スルタメニ、有業者ノ家族ニシテ業ヲ有セサル加入者ハ無業者トシテ取扱ヒ、實際ニ産業ニ従事セルモノノミニ就キ調査シタル結果ヲ國民現在人口ニ對シ共ノ割合ヲ示セハ次表ノ如シ。

産 業 別	年金受取人産業別 加入件数	同 上 百 分 比	産業別國民人口 (昭和十一年三月 末現在推計)	人口一萬人ニ 對スル件数
農 業	33,190	9.61	15,293,918	21.7
水 産 業	480	.14	615,215	7.8
織 業	980	.28	341,437	28.7
工 業	33,960	9.83	6,359,548	53.4
商 業	44,070	12.75	5,309,359	83.0
交 通 業	7,120	2.06	1,022,892	69.6
公 務、自 由 業	65,660	19.00	2,170,208	302.6
家 事	140	.04	868,182	1.6
其ノ他ノ産業	220	.06	76,389	28.8
無 業	155,860	45.10	37,696,684	41.4
不 明	3,900	1.13	—	—
合 計	345,580	100.00	69,753,832	49.5

備考 1. 産業別國民人口ハ、昭和五年國勢調査産業別人口ヲ基トシテ推計シタルモノナリ。

2. 國勢調査ノ産業分類ハ、各産業中ノ有業者ノミヲ計上シ、有業者ノ家族ニシテ業ヲ有セサル者ハ無業者トシテ取扱ヒタリ。

3. 年金受取人産業分類ハ、前記ノ國勢調査ニ於ケル分類法ニ準據セリ。

4. 年金受取人産業別加入件数ハ、國勢調査産業別國民人口ト比較上内地ニ於テ契約シタルモノ、ミニ就キ調査セリ。

前表ニ依リ觀察スルニ、産業別國民人口一萬人ニ對スル年金受取人ノ加入割合ハ『公務、自由業』ノ 302.6 件首位ヲ占メ、之ニ次クハ『商業』ノ 83.0 件、『工業』ノ 53.4 件、『無業』ノ 41.4 件ノ順位ナリ。然ルニ産業別國民人口中多數ノ人口ヲ包容スル『無業』及『農業』ニ於テ其ノ普及率ノ低率ナルヲ觀ル。

V. 收支計算並積立金運用状況

本事業創始以來十年六ヶ月ノ成績ニ徴スルニ、其ノ資産状態ハ一般會計ヨリ何等ノ補助ヲ受クルコトナク、頗ル順調ニ推移シツツアリ。而シテ本年度末ニ於ケル積立金ハ 114,707,869 圓ニシテ、前年度末ニ比シ 20,287,269 圓ノ増加ナリ（第二編第十五表参照）。

今本年度ニ於ケル積立金ノ運用状況ヲ觀察スルニ、本年度ニ於テ運用セラレアル積立金ハ 94,420,601 圓ニシテ、前年度末ニ於ケル積立金總額ニ相當スルモノナリ（第二編第十六表備考参照）。今之カ運用種目ヲ舉クニ、地方債證券放資額ノ 48,736,640 圓第一位ヲ占メ、本年度末現在運用積立金總額ノ 5 割 1 分 6 厘ニ相當シ、之ニ次クハ帝國政府公債證券放資額 41,859,881 圓ノ 4 割 4 分 3 厘、公共貸付額 1,825,652 圓ノ 1 分 9 厘、年金契約者等ニ對スル貸付額 1,479,945 圓ノ 1 分 6 厘ナリ。而シテ最モ少キハ預金部預金額ノ 518,481 圓ニシテ、運用總額ノ 5 厘ヲ占ムルニ過キス（第二編第十六表参照）。

更ニ本年度ニ於ケル前掲公共貸付額 1,825,652 圓ノ中 1,817,447 圓ヲ共ノ貸付種目ノ主ナルモノニ就キテ觀ルニ、家畜市場資金貸付ノ 500,600 圓、道路資金貸付ノ 304,808 圓、災害復舊區劃整理資金貸付ノ 164,900 圓、共同宿泊所ノ 164,493 圓、上水道資金貸付ノ 143,064 圓等ナリ（第二編第十七表及同表下段備考欄参照）。

次ニ之ヲ逓信局別ニ觀ルニ、大阪逓信局ノ 743,500 圓最モ多ク、臺灣ノ 520,889 圓ニ次キ、其ノ他ノモノハ東京地方逓信局ノ 215,562 圓、熊本逓信局ノ 188,027 圓、仙臺逓信局ノ 85,989 圓、東京都市逓信局ノ 40,815 圓、名古屋逓信局ノ 19,165 圓ノ順位ニシテ、最モ少キハ廣島逓信局ノ 3,500 圓ナリ（第二編第十八表参照）。

**SUMMARIES OF THE STATISTICS OF THE
BUSINESS FOR THE PRESENT
FISCAL YEAR (1936-7).**

I.

**THE POST OFFICE LIFE INSURANCE
BUSINESS.**

The Spread of Business.

The Post Office Life Insurance Business has made a phenomenal progress in a short interval of time since its introduction in October 1916, and such may undoubtedly be regarded as the realization of the true spirit embodied in the system itself.

According to the result of business operation at the end of the present fiscal year which it has passed twenty and a half years dating from the time of the inauguration, the business in force has well reached over 25,765,142 policies assuring the sum of 3,634,151,558 yen, an increase of 1,999,433 policies and 410,972,849 yen in sum insured over the preceding fiscal year; amongst these figures of the business in force, there are included 3,588,092 Infantile Policies assuring the sum of 496,371,869 yen, an increase of 622,684 policies and 93,027,659 yen in sum insured as compared with the preceding fiscal year. The Infantile business being introduced into our system since October 1931, such an outcome for only five and a half years dating from its inception may also be said a remarkable stride in the development of business (See Table Nos. I-II, Part I).

Distribution of Business among the Regional Directorates of Communications. The whole volume of business in force at the end of the present fiscal year is distributed as shown in the following table, among Regional Directorates of Communications under whose control the business in districts is attached (See Table No. VII, Part I):-

Regional Directorates of Communications.	(1)	(2)	(3)	Order of	Order of	Order of
	Number of Policies.	Premiums.	Sums Insured.	(1)	(2)	(3)
	Yen	Yen	Yen			
Tōkyō Municipal.	(91,340) 3,275,362	(236,725.2) 3,657,711.7	(61,488,755.3) 591,734,085.7	(5) 4	(3) 2	(3) 2
Tōkyō Provincial.	(425,619) 3,520,393	(306,811.4) 2,845,860.2	(60,719,765.3) 485,290,086.7	(4) 3	(4) 4	(4) 4
Nagoya.	(500,964) 3,884,874	(113,310.2) 2,918,624.5	(81,719,595.0) 510,013,722.8	(2) 2	(2) 3	(2) 3
Osaka.	(716,730) 4,796,013	(521,905.0) 4,478,464.7	(107,202,382.5) 714,406,481.8	(1) 1	(1) 1	(1) 1
Hirosima.	(398,893) 2,947,911	(261,289.1) 2,015,453.4	(51,210,018.8) 349,704,276.4	(6) 6	(6) 6	(6) 6
Kumamoto.	(457,733) 3,089,106	(287,419.0) 2,153,031.9	(58,447,128.8) 380,442,379.0	(3) 5	(5) 5	(5) 5
Sendai.	(312,071) 2,237,098	(204,377.3) 1,573,187.2	(40,162,271.7) 270,649,294.8	(7) 7	(7) 7	(7) 7
Sapporo.	(190,538) 1,251,115	(132,584.4) 928,275.9	(27,204,419.7) 180,003,032.9	(8) 8	(8) 8	(8) 8
Total (the Inland).	(3,516,880) 25,051,872	(2,464,992.5) 20,570,609.5	(485,250,319.0) 3,482,243,360.1			
Outsides of the above Directorates.						
South Seas.	(885) 2,721	(761.0) 3,329.2	(157,728.0) 572,029.7	(11) 12	(11) 12	(11) 12
The Kwantung Province, Manchuria.	(42,081) 236,380	(32,493.9) 217,718.7	(5,441,918.1) 43,219,579.0	(10) 10	(9) 10	(9) 10
Saghalien.	(28,732) 110,664	(22,140.9) 131,206.1	(4,521,908.2) 23,209,667.4	(9) 11	(10) 11	(10) 11
Formosa.	363,505	462,918.7	64,876,922.1	9	9	9
Grand Total.	(3,880,362) 25,765,142	(2,820,398.3) 21,385,782.2	(495,371,869.3) 3,634,151,558.3			

Note:- The figures in the parentheses denote those for the Infantile Policies contained therein.

Ratios of Policies Distributed per 1,000 Inhabitants in Localities.

The above, however, being the mere arrangement of figures of the business, it has been calculated into ratios of policies in proportion to the population in each locality so as to facilitate to compare the spreading conditions of business among the localities, as the growth of the business much depends upon the number of inhabitants in the localities in which they are dwelling (See Table No. XXIII, Part I):-

Regional Directorates of Communications.	Number of Population.	(1)	(2)	Order of (1)	Order of (2)
		Number of Policies in Force per 1,000 Inhabitants.	Sums Insured per 1,000 Inhabitants.		
	Yen	Yen	Yen		
Tōkyō Municipal.	8,579,200	381.78	68,973.11	5	3
Tōkyō Provincial.	11,812,100	298.03	41,084.15	10	8
Nagoya.	9,321,250	416.78	54,715.16	2	6
Osaka.	12,959,700	370.07	55,125.23	6	5
Hirosima.	7,561,700	389.85	46,246.78	4	7
Kumamoto.	10,261,000	301.05	27,076.54	9	10
Sendai.	7,112,250	321.57	38,053.96	8	9
Sapporo.	3,148,300	397.39	57,174.68	3	4
Total (the Inland).	70,755,500	354.06	49,215.16		
Outsides of the above Directorates.					
South Seas.	58,980	46.13	9,698.71	12	12
The Kwantung Province, Manchuria.	404,556	584.29	106,832.13	1	1
Saghalien.	321,406	344.31	72,306.26	7	2
Formosa.	5,392,620	67.41	15,739.46	11	11
Grand Total.	76,933,062	334.90	47,237.84		

Ratios of Policies Distributed per 1,000 Inhabitants by Ages.

As regards the distribution ratios of policies in force to the number of inhabitants in localities, its trend has briefly been observed in the preceding section. In the Post Office Life Insurance System, however, the age of contracts being bounded to be within certain fixed limit, the matter of distribution of policies can more exactly be illuminated, upon making it show in the ratios to the number of inhabitants classified into their ages.

In this view, the ratios of distribution of policies in force at the end of the present fiscal year have been calculated per 1,000 inhabitants of every age, which results may be summed up as follows (See Table No. XXII, Part I):-

First, as regards the Adult Policies, the ages of entrants being limited to be between 12 years and 60 years inclusive, the ages of the insured at the end of the present fiscal year are ranging from 12 years to 80 years.

Now, looking at these age distributions of the policies to the number of inhabitants, the ratios for ages between 12 and 25 years are generally in increasing tendency with advancement of ages; but, at the ages between 31 and 40, the ratios attain at between 55 per cent. and 60 per cent. of the population of the same ages, giving the highest degree throughout the whole age distributions; even from the age 41 up to the age 60, the ratios are giving about 50 per cent.; to sum up the foregoing, the ratios at ages between 12 and 25 indicate that there exist comparatively large number of people left unprotected under the System, while the ages between 26 and 60 years generally represent the ratio more than 50 per cent. of population of each corresponding age.

Further, classifying the above into the Whole Life and the Endowment Insurance, the each kind represents much peculiar trends how selection of policies by entrants varies with their ages; that is, in the Whole Life Policies, the ratios of age distribution gradually rise from the age 12 onwards to the age 60 at which age the ratio represents the highest, while, in the Endowment Insurance Policies, the ages between 26 and 40 give highest.

The following is the age distribution of the Adult Policies per 1,000 inhabitants, shown in every fifth year of ages at the end of the present fiscal year (See Table No. XXII, Part I):-

Kinds of Policies.	Ages.	15	20	25	30	35	40	45	50	55	60	65	70	Total.
		years.	years.	years.	years.	years.	years.	years.	years.	years.	years.	years.		
Whole Life.		6.97	15.61	31.64	44.84	67.55	97.38	132.20	227.68	345.10	433.51	213.56	107.07	96.35
Endowment Ins.		166.47	323.10	471.78	445.27	505.48	460.58	348.08	290.66	192.05	104.63	32.13	.85	315.78
Total.		173.44	338.71	503.42	490.11	573.03	557.96	480.28	518.34	537.15	538.14	245.69	107.92	412.13

Lastly, looking at the Infantile Policies in force at the end of the present fiscal year into which business the entry is allowed for the ages between 3 and 12, the highest ratios are

given for the ages between 5 and 8; and from 8 years onwards, the ratios decrease with advancement of ages (See Table No. XXII, Part I.).

**Kinds of Policies,
Insurance Terms,
and Premium-
Paying-Periods.**

The whole business in force at the end of the present fiscal year consists of 5,184,750 Whole Life Policies assuring the sum of 758,436,374 yen; 16,992,300 Endowment Insurance Policies assuring the sum of 2,379,343,315 yen; and 3,588,092 Infantile Policies assuring the sum of 496,371,869 yen. To show these number of the respective policies in percentages to the whole number of policies, the Whole Life Policies give 20.1 per cent; the Endowment Insurance Policies 66.0 per cent., and the Infantile 13.9 per cent. (See Table Nos. VI and XVII (A), Part I.).

Further, subdividing the above into the Insurance Terms and Premium-Paying-Periods, they are in the following specification:-

I. Insurance Terms:

As regards the Endowment Insurance Policies, what is predominant is the Twenty-Year-Endowment, giving 53.3 per cent. of the whole number of policies, which is followed by the Ten-Year-Endowment with 21.6 per cent., and the Fifteen-Year-Endowment ranks third with 19.3 per cent., and the other classes are in such succession as the Thirty-Year-Endowment, the Twenty-Five-Year-Endowment, the Forty-Year-Endowment, the Thirty-Five-Year Endowment (See Table No. XVII (C), Part I.); in looking into the increasing condition of these policies, what is most increasing is the Twenty-Year-Endowment, giving 45.8 per cent. of the whole increased policies; what is increasing next to this is the Fifteen-Year-Endowment, giving 33.4 per cent.; what is coming third is the Thirty-Year-Endowment with 12.0 per cent.; and the aggregate of the kinds of Policies which insurance terms longer than 25 years is giving 28.8 per cent., a greater increase as compared with 14.7 per cent. of the preceding fiscal year, and this is owing to the encouragement of the long term insurances instead of the short term ones the effect of which is less than the former.

The following shows the details of the above:-

Description.	10 Year Endowment.	15 Year Endowment.	20 Year Endowment.	25 Year Endowment.	30 Year Endowment.	35 Year Endowment.	40 Year Endowment.	Total.
Policies in Force at the End of the Present Fiscal Year.	3,667,155	3,283,748	9,052,495	320,921	416,283	70,402	181,296	16,992,300
Percentages of the Above.	% 21.58	% 19.32	% 53.27	% 1.89	% 2.45	% .41	% 1.07	100.00
Increased Number of Policies as compared with the Preceding Fiscal Year.	△ 87,710	362,729	497,828	94,065	130,234	23,705	65,075	1,085,926
Percentages of the Above.	△ % 8.08	% 33.40	% 45.84	% 8.66	% 11.99	% 2.18	% 5.99	100.00

Next, as to the Infantile Policies, the insurance term being limited to two classes only, that is, the Fifteen-Year-Endowment and the Twenty-Year-Endowment, the most of the policies belonging to the former class, which gives 92.0 per cent. of the whole, while the latter class gives only 8.0 per cent. (See Table No. XVII (D), Part I.).

II. Premium-Paying-Periods:

Adult Policies, that is, the Whole Life and Endowment Insurance, are composed of the following specifications of the Premium-Paying-Periods:-

Description.	Whole Life Policies.					Endowment Insurance Policies.			
	Ordinary Payment.	10 Year- Payment.	15 Year- Payment.	20 Year- Payment.	Total.	10 Year- Payment.	20 Year- Payment.	Ordinary Payment.	Total.
Policies in Force at the End of the Present Fiscal Year.	3,751,711	932,456	178,972	321,611	5,184,750	5,713,119	114,756	11,164,425	16,992,300
Percentages of the Above.	% 72.36	% 17.98	% 3.45	% 6.20	100.00	% 33.62	% .68	% 65.70	100.00
Increased Number of Policies as compared with the Preceding Fiscal Year.	258,909	669	11,187	20,158	290,823	△ 5,736	37,169	1,054,493	1,085,926
Percentages of the Above.	% 88.99	% .23	% 3.85	% 6.93	100.00	△ % .53	% 3.42	% 97.11	100.00

According to the above, what is predominating over the Whole Life Policies is the Ordinary Payment which gives 72.4 per cent. of the entire class; next to this, what are standing one after another are the Ten-Year-Payment and the Twenty-Year-Payment, the former giving 18.0 per cent. and the latter, 6.2 per cent.; and the smallest percentage is given for the Fifteen-Year-Payment with only 3.5 per cent.

Next, as to the Premium-Paying-Periods of the Endowment Insurance Policies, the Ordinary Payment predominates over all other premium-payment classes, giving 65.7 per cent. of the entire policies and second ranks the Ten-Year-Payment with 33.6 per cent., and the smallest percentage is shown for the Twenty-Year-Payment with only 0.7 per cent. (See Table No. XVII (C), Part I.).

**Classification of
Policies by
Sums Insured.**

The whole policies in force at the end of the present fiscal year have been classified by sums-insured, grouping the sizes of sums-insured into various grades, the result of which is as follows:-

As regards the Adult Policies, the grade to which the most of policies belong is 100 yen or under, giving 29.1 per cent. of the whole policies; the next one to which many policies belong is of 150 yen or under, giving 24.5 per cent.; the grade of 50 yen or under ranks third with 13.6 per cent.; the other grades are in such succession as 250 yen or under, 200 yen or under, 450 yen or under, 350 yen or under, 300 yen or under, 400 yen or under (See Table Nos. IV & XVII (G), Part I.).

The following shows the details of the above conditions with the number increased of each grade during the present fiscal year:-

Description.	¥ 50 or under.	¥ 100 or under.	¥ 150 or under.	¥ 200 or under.	¥ 250 or under.	¥ 300 or under.	¥ 350 or under.	¥ 400 or under.	¥ 450 or under.	Total.
Policies in Force at the End of the Present Fiscal Year.	3,012,880	6,452,196	5,433,665	2,195,690	2,203,984	626,313	813,450	138,817	1,300,055	22,177,050
Percentages of the Above.	% 13.59	% 29.09	% 24.50	% 9.90	% 9.94	% 2.82	% 3.67	% .63	% 5.86	100.00
Increased Number of Policies as compared with the Preceding Fiscal Year.	△ 81,755	113,764	302,478	300,834	352,716	78,068	84,659	18,935	207,050	1,376,749
Percentages of the Above.	△ % 5.94	% 8.26	% 21.97	% 21.85	% 25.62	% 5.67	% 6.15	% 1.38	% 15.04	100.00

Next, about the Infantile Policies, as it will be seen in the following, the most of the policies belong to the grade of 100 yen or under, giving 53.0 per cent. of the whole policies; the grade which follows next is of 200 yen or under, giving 39.2 per cent.; and the rest of the grades are in much lower percentages, that is, the grade of 300 yen or under gives only 4.2 per cent., and that of 150 yen or under, 3.6 per cent. (See Table No. IV, Part I):-

Description.	¥ 100 or under.	¥ 150 or under.	¥ 200 or under.	¥ 250 or under.	¥ 300 or under.	Total.
Policies in Force at the End of the Present Fiscal Year.	1,899,898	129,948	1,407,833	—	150,513	3,588,092
Percentages of the Above.	% 52.95	% 3.62	% 39.24	—	% 4.19	100.00
Increased Number of Policies as compared with the Preceding Fiscal Year.	271,803	42,353	265,599	—	42,929	622,684
Percentages of the Above.	% 43.65	% 6.80	% 42.65	—	% 6.89	100.00

Classification of Policies by Amount of Premiums.

Further, the classification of the whole policies in force by amount of premiums is as follows:-

As regards the Adult Policies, the grade which is predominantly great is of the policies that bear the premiums of 50 sen, giving 33.5 per cent. of the whole; one that ranks second is of 1 yen or under with 32.1 per cent.; the grades of 30 sen and 20 sen are following in turn; and the other grades are giving much smaller percentages, each one not exceeding more than 6.0 per cent.

Further, looking at the increasing condition of number of policies by these grades, the most part of the increase is found concentrated upon the two grades of 1 yen or under and 50 sen. the former giving 54.9 per cent. of the whole increased policies, and the latter, 28.7 per cent. It will, however, be found that, upon aggregating those increased policies, each of which bears the premiums over 1 yen, the aggregation amounts to 21.5 per cent., giving the increase of the higher premium policies, though but a slight, as compared with 17.5 per cent. of the preceding fiscal year (See Table Nos. V & XVII (E), Part I.).

The following shows the details of the above condition:-

Grades of Premium Amount.	Policies in Force at the End of the Present Fiscal Year.	Percentages.	Increased Number of Policies as compared with the Preceding Fiscal Year.	Percentages.
¥ .10	439,686	% 1.98	△ 11,441	△ % .83
¥ .20	1,627,162	7.34	△ 42,719	△ 3.10
¥ .30	1,725,645	7.78	△ 29,854	△ 2.17
¥ .40	206,896	.93	△ 2,347	△ .17
¥ .50	7,435,326	33.53	394,725	28.67
¥ 1 or under.	7,125,280	32.13	755,154	54.85
¥ 1.5 or under.	1,192,447	5.38	135,996	9.88
¥ 2 or under.	1,177,157	5.31	122,850	8.92
¥ 3 or under.	740,109	3.34	41,769	3.03
¥ 4 or under.	253,340	1.14	△ 622	△ .05
¥ 5 or under.	120,527	.54	△ 3,991	△ .29
Above 5 Yen.	2,863	.01	△ 53	△ 0
Paid-up.	130,612	.59	17,282	1.26
Total.	22,177,050	100.00	1,376,749	100.00

Note:- The "Paid-up" in the above indicates those policies converted into the paid-up contracts on request of the policy-holders, in case of discontinuation of paying the premiums.

As for the Infantile Policies, with a view to simplifying the transaction of business, the premiums to be paid in by the policy-holder are limited to the four classes only, namely, 30 sen, 50 sen, 70 sen and 1 yen. Among these classes of premiums, what predominates is the class of 50 sen, giving 49.1 per cent. of the whole number of policies; the class next to this is of 1 yen with 43.4 per cent.; the class of 30 sen ranks third with 7.0 per cent.; and the class of 70 sen stands last with only 0.3 per cent. (See Table Nos. V & XVII (D), Part I.). Further, it is added that the class that has made the most increasing in the present fiscal year is that of 1 yen which gives 49.4 per cent. of the whole increased policies.

The following shows the details of the above:-

Description.	30 Sen.	50 Sen.	70 Sen.	1 Yen.	Paid-up-Policies.	Total.
Policies in Force at the End of the Present Fiscal Year.	251,725	1,762,843	8,829	1,557,269	7,426	3,588,092
Percentages of the Above.	% 7.02	% 49.13	% .25	% 43.40	% .21	100.00
Increased Number of Policies as compared with the Preceding Fiscal Year.	13,417	289,458	8,829	307,451	3,529	622,684
Percentages of the Above.	% 2.15	% 46.49	% 1.42	% 49.28	% .57	100.00

Note:- The "Paid-up" in the above indicates those policies converted into the paid-up contracts on request of the policy-holders in case of discontinuation of paying the premiums.

Average Premium and Average Sum Insured.

Referring to the average premium and the average sum-insured of the whole policies in force, the former is 83 sen while the latter is 141 yen; in

comparison of these figures with 82 sen and 135 yen 60 sen of the preceding fiscal year, some increase will be found on the both of the figures though it is very slight (See Table No. XV, Part I.).

The following shows the above specified into kinds of policies:-

Description.	Average Premiums.				Average Sums Insured.			
	Whole Life Policies.	Endowment Ins. Policies.	Infantile Policies.	Total.	Whole Life Policies.	Endowment Ins. Policies.	Infantile Policies.	Total.
Policies in Force at the End of the Present Fiscal Year 1936-7.	Yen .683	Yen .902	Yen .702	Yen .830	Yen 146.3	Yen 143.0	Yen 130.3	Yen 141.0
Policies in Force at the End of the Preceding Fiscal Year 1935-6.	.663	.892	.694	.820	143.0	133.3	136.0	135.6
Comparison.	.020	.010	.008	.010	3.3	6.7	2.3	5.4

Classification of Policies by Sexes of Insured Persons.

As regards the sexes of the insured persons, the whole business in force consists of 13,940,757 policies of the male insured and 11,824,385 policies of the female insured, the former being equal to 54.1 per cent. of the whole policies, and the latter, 45.9 per cent.; in comparison of these figures with the same of the preceding fiscal year, the policies of the male insured are increased by 1,064,073 policies, while those of the female insured are increased by 935,360 policies; but, as to the increasing vitality of policies by sexes, we shall find from the past records that the increasing ratio of the policies of the female insured is growing bigger year by year as against that of policies of the male insured.

The above being the general view on the condition of the whole business in force, here we shall look into the condition of the Infantile Policies separated. In the Infantile Policies in force at the end of the present fiscal year, the percentage of policies of the male insured shows 52.0 per cent. of the whole, while that of the female insured give 48.0 per cent., representing roughly the balance between the sexes (See Table Nos. I & XVII (F), Part I.).

Growing Tendency of Business.

The foregoing statements being the outline of business condition as at the end of the present fiscal year, a few remarks are here to be given on the growing tendency of the business shown in the past years. First, to state from the increasing number of policies, the business in force at the end of the fiscal year 1916-7, which was the first year of business operation and covered a period of only six months, amounted to 261,000 policies, and up to the end of the fiscal year 1919-20, there was a net increase of about 450,000 policies every fiscal year; since the fiscal year 1920-1, however, on inauguration of the Bureau of Post Office Life Insurance for sole management of this business, the tendency begun to be more conspicuous than ever, that is, in that fiscal year, a marked increase of 622,000 policies was made; in the fiscal year 1921-2 and 1922-3, the increases of 863,000 policies and 1,125,000 policies followed one after another; even in the fiscal year 1923-4, the very year in which that disastrous earthquake occurred in Tōkyō and its vicinities, an increase of 947,000 policies was made; in the fiscal year

1924-5, 1,366,000 policies were increased; during the fiscal years from 1925-6 down to 1928-9, a yearly increase was ranging from 1,615,000 policies to 1,791,000 policies; from the fiscal year 1929-30 down to 1930-1, the net increase was ranging from 1,099,000 policies to 1,222,000 policies, somewhat a setback in the tendency being viewed for a time; in the fiscal year 1931-2 when the Infantile Policies were first introduced in, the net increase attained at 1,167,000 policies, in spite of the economical depression in this country; in the fiscal year 1932-3, the net increase again taking its upward tendency, it was increased by 1,390,000 policies; in the fiscal years 1933-4 and 1934-5, the net increases of 1,874,000 policies and 1,965,000 policies were followed respectively; in the fiscal year 1935-6, it was increased by 1,743,000 policies, and the present fiscal year giving further remarkable increase of 1,999,000 policies, the business in force has reached over 25,765,142 policies.

Second, turning to the increasing sum of insurance, it will be found that the tendency has been still more remarkable as compared with increasing number of policies, that is, in the fiscal year 1916-7, the total sum insured amounted to 25,000,000 yen; in the fiscal year following, it was increased by 36,000,000 yen; during the fiscal years 1918-9 and 1919-20, the net increase ranged from 45,000,000 yen to 47,000,000 yen, in the fiscal year 1920-1, an increase was made by 71,000,000 yen; in the fiscal year 1921-2, 102,000,000 yen, and up to this year, the increasing tendency was keeping almost a similar pace with that of number of policies; in the fiscal year 1922-3, however, the maximum sum to be insured on any one life having been raised from 250 yen to 350 yen, the increasing vitality became more enhanced and there was a net increase of 151,000,000 yen; in the fiscal year 1923-4, the increase was made by 141,000,000 yen; in the fiscal year 1924-5, 203,000,000 yen; in the fiscal year 1925-6, 232,000,000 yen; in the fiscal year 1926-7, the maximum sum to be insured on any one life having further been raised from 350 yen to 450 yen, an increase of 233,000,000 yen was made, notwithstanding a slight fall in increasing number of policies in that year; in the fiscal year 1927-8, an increase was made by 200,000,000 yen and in the fiscal years 1928-9 and 1929-30, an increase of 251,000,000 yen and 212,000,000 yen, respectively; in the fiscal years 1930-1, 1931-2 and 1932-3, the yearly increase was ranging from 151,000,000 yen to 160,000,000 yen; but, in the fiscal years 1933-4, 1934-5 and 1935-6, the net increase which was being in a state of rather standstill for the previous three fiscal years regained its vitality and attained at 241,000,000 yen, 273,000,000 yen and 296,000,000 yen respectively; and in the present fiscal year, a further remarkable stride of increase in the amount has been made by 411,000,000 yen; this is attributable to the fact that the maximum possible amounts of each policy have been encouraged in the aquirement of the business in the field, the total sum insured really standing over 3,634,000,000 yen (See Table No. II & Diagram No. I, Part I.).

II. New Business.

Total New Business Transacted.

The new business transacted during the present fiscal year aggregates 3,189,259 policies assuring the sum of 597,497,485 yen; in comparison of these figures with the same of the preceding fiscal year, an increase of 249,348 policies is given, yet an increase of 118,343,437 yen is given of the sum-insured.

The following shows the above classified into kinds of policies (See Table No. I, part I.):

Description.	Whole Life Policies.		Endowment Ins. Policies.		Infantile Policies.		Total.	
	Number.	Sums Insured.	Number.	Sums Insured.	Number.	Sums Insured.	Number.	Sums Insured.
For the Present Fiscal Year 1936-7.	534,666	100,468,666.1	1,958,798	393,023,132.4	695,795	104,005,686.0	3,189,259	597,497,484.5
For the Preceding Fiscal Year.	470,109	83,440,464.8	1,817,471	302,978,227.7	652,331	92,735,355.0	2,939,911	479,154,047.5
Comparison.	64,557	17,028,201.3	141,327	90,044,904.7	43,464	11,270,331.0	249,348	118,343,437.0

Average Transaction of New Business per Day.

The transaction of the above new business averages per day 8,738 policies assuring the sum of 1,636,979 yen.

Monthly condition of New Business.

According to the monthly condition of the new business transacted during the present fiscal year, April 1936 has been the biggest of the transaction, the number of policies issued amounting to 518,744 policies; May 1936 ranks second with 421,139 policies; the third stands June 1936 with 378,849 policies, which is followed by July 1936 with 302,002 policies; the month which has the smallest of transaction has been January 1937, issuing only 114,284 policies; and as to the rest of the months, the transaction has been in the range between 120,000 policies and 290,000 policies (See Table No. III, Part I.).

Specification of New Business into Ages of the Insured.

The age-distribution of the insured persons in the new business transacted during the present fiscal year will be shown in the distinction of the Adult or Infantile policies.

First, as regards the Adult Policies, the age-distribution will be shown for every fifth year group of ages as follows (See Table No. IX, part I.):

Ages.	Number of policies.			Percentages.			Order.		
	Males.	Females.	Total.	Males.	Females.	Total.	Males.	Females.	Total.
15 Years or under.	170,048	106,854	276,902	12.42	9.50	11.11	4	4	4
20 Years or under.	248,187	143,265	391,452	18.13	12.74	15.70	1	3	2
25 Years or under.	246,271	225,339	471,610	17.99	20.04	18.91	2	1	1
30 Years or under.	190,355	160,077	350,432	13.91	14.23	14.05	3	2	3
35 Years or under.	126,066	103,424	229,490	9.21	9.20	9.20	5	5	5
40 Years or under.	96,066	78,209	174,275	7.02	6.95	6.99	6	8	6
45 Years or under.	80,674	75,058	155,732	5.89	6.57	6.25	7	9	8
50 Years or under.	76,453	79,297	155,750	5.59	7.05	6.25	8	7	7
55 Years or under.	69,935	79,926	149,861	5.11	7.11	6.01	9	6	9
60 Years or under.	64,829	73,131	137,960	4.74	6.50	5.53	10	10	10
Total.	1,368,884	1,124,580	2,493,464	100.00	100.00	100.00			

Regarding the Infantile Policies, the age-distribution is shown for every age of children from 3 years to 12 years as in the following table, in which what is predominating is the children of 3 years old, giving 26.4 per cent. of the whole; those of 4 years old ranks second with 21.4 per cent.; and of the children over 5 years old, the entry will be seen diminishing with the advancement of ages (See Table No. VIII, Part I.):

Description.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	Total.
New Infantile Policies during the Present Fiscal Year.	183,816	146,644	95,117	73,051	55,382	42,646	36,121	30,667	24,298	8,053	695,795
Percentages of the Above.	26.42	21.08	13.67	10.50	7.96	6.13	5.19	4.41	3.49	1.16	100.00

Average Premium and Average Sum-Insured.

The average premium of the total new business transacted during the present fiscal year has been 95 sen 7 rin, to which the average sum-insured has been 187 yen 30 sen; in comparison with the corresponding figures 94 sen 5 rin and 163 yen of the preceding fiscal year, some increases will be found either on the average premium or on the average sum-insured.

The following shows the average premium and average sum-insured of the new business for the present fiscal year, specified into the Regional Directorates of Communications (See Table No. XV, Part I.):

Regional Directorates of Communications.	Average Premiums.		Order.	Average Sums Insured.		Order.
	Yen	Sen		Yen	Sen	
Tōkyō Municipal.	1.093	(.809)	5 (2)	206.1	(161.4)	3 (3)
Tōkyō Provincial.	.915	(.749)	8 (7)	180.1	(150.9)	9 (5)
Nagoya.	.930	(.745)	7 (8)	194.7	(150.7)	7 (7)
Ōsaka.	1.002	(.750)	6 (6)	196.8	(147.2)	5 (8)
Hirosima.	.897	(.711)	10 (9)	183.1	(143.9)	8 (10)
Kumamoto.	.911	(.752)	9 (5)	167.5	(150.8)	11 (6)
Sendai.	.802	(.678)	11 (11)	150.8	(136.2)	12 (11)
Sapporo.	.790	(.689)	12 (10)	178.1	(146.6)	10 (9)
Total (the Inland).	.945	(.744)		185.9	(149.2)	
South Seas.	1.278	(.851)	2 (1)	201.6	(172.1)	4 (1)
Outsides of the above Directorates.	1.096	(.798)	4 (4)	195.7	(158.1)	6 (4)
Manchuria.	1.198	(.807)	3 (3)	209.1	(166.9)	2 (2)
Saghalien.	1.334		1	241.1		1
Formosa.						
Average throughout the Whole Country.	.957	(.745)		187.3	(149.5)	

Note:- The figures in the parentheses denote those for the Infantile Policies.

Infantile Policies Classified into Policy-Holders' Relationship with Insured Children.

In accordance with second paragraph of Article V of the Regulation relating to the Post Office Life Insurance, the Policy-Holders who may take out the policies of the Infantile contracts are bounded to be true parents, adoptive parents, true grand parents, true elder brothers, or true elder sisters, of a child

to be insured.

Now, classifying these policies of new business in the present fiscal year into the policy-holders' relationship with the insured children, what is predominant is the true fathers, giving 84.1 per cent. of the whole, and the true mothers rank second with 12.1 per cent.; and the others are giving much smaller percentages, which orders are in such succession as adoptive fathers, true grand fathers, true elder brothers, true grand mothers, adoptive mothers, and true elder sisters (See Table No. VIII, Part I.).

The following shows the details of the above:-

Description.	Number of policies.			Percentages.		
	15 Year Endowment.	20 Year Endowment.	Total.	15 Year Endowment.	20 Year Endowment.	Total.
True Fathers.	510,620	74,802	585,422	83.96	85.37	84.14
True Mothers.	75,276	9,020	84,296	12.38	10.29	12.12
Adoptive Fathers.	6,343	1,038	7,381	1.04	1.18	1.06
Adoptive Mothers.	2,068	293	2,361	.34	.33	.34
True Grand Fathers.	6,109	1,165	7,274	1.00	1.33	1.05
True Grand Mothers.	2,476	348	2,824	.41	.40	.41
True Elder Brothers.	4,239	788	5,027	.70	.90	.72
True Elder Sisters.	1,047	163	1,210	.17	.19	.17
Total.	608,178	87,617	695,795	100.00	100.00	100.00

III. Mortality Condition.

Number of Deaths and their Average Sum Insured. The number of deaths among the insured persons during the present fiscal year amounts to 298,929 policies assuring the sum of 42,605,001 yen, which averages 142 yen 50 sen per policy; this average sum-insured, as compared with that of the policies in force at the end of the present fiscal year, shows exceeding of 1 yen 50 sen (See Table No. I, part I.).

Mortality-Rates Classified into Kinds of Policies. The mortality-rates during the present fiscal year represent .01200 in number of policies and .01235 in sum-insured. Classifying these mortality-rates into kinds of policies, every kind reflects its particular feature of mortality resulted from the difference of the entrants; that is, in the classification into the Adult and Infantile Policies, the former shows the rates of .01307 in number of policies and .01345 in sum-insured, while the latter shows the rates of .00492 in number of policies and .00503 in sum-insured. From these mortality rates, it will be found that the Infantile mortality is much lower than the Adult mortality; and such a consequence is due to the fact that the entrants of the Infantile Policies are composed of the age-groups of much lower mortality, excluding the children of age-groups under 3 years where the mortality usually represents the highest throughout all age-groups (See Table No. XVIII, Part I & Appendix Table No. I.).

Further, subdividing the Adult mortality into the Whole Life and Endowment Insurance Policies, the former kind of policies, according to the past records, represents the higher rates than the latter. This is probably due to the facts that those who apply for the Endowment Insurance contracts are mostly composed of the younger and stronger lives, while the weaker ones are apt to select the Whole Life contracts which afford them comparatively large sum of insurance with one and the same amount of premium payable in the case of the Endowment Insurance contracts.

The following shows the details of the above:-

Description.	Whole Life Policies.		Endowment Ins. Policies.		Sub-Total.		Infantile Policies.		Total.	
	In No. of Policies.	In Sums Insured.	In No. of Policies.	In Sums Insured.	In No. of Policies.	In Sums Insured.	In No. of Policies.	In Sums Insured.	In No. of Policies.	In Sums Insured.
Mortality Rates during the Present Fiscal Year 1936-7.	.02380	.02390	.00977	.01004	.01307	.01345	.00492	.00503	.01200	.01235
Mortality Rates during the previous Fiscal Year.	.02462	.02497	.01001	.01028	.01349	.01398	.00528	.00533	.01253	.01296
Comparison.	△ .00082	△ .00107	△ .00024	△ .00024	△ .00042	△ .00053	△ .00036	△ .00030	△ .00053	△ .00061

Mortality-Rates Specified into Regional Directorates of Communications.

Specifying the mortality-rates for the present fiscal year into the Regional Directorates of Communications, the highest is shown for Formosa, which is followed by Tōkyō Municipal, and Kumamoto ranks third, the other Directorates being in such succession as Nagoya; Ōsaka; Sapporo; Sendai; the Kwantung Province, Manchuria; Tōkyō Provincial; Hirosima; Saghalien; South Seas (See Table No, XVIII, Part I.).

The comparison of the above with the preceding fiscal year is as follows:-

Regional Directorates of Communications.	(1) Mortality-Rates during the Present Fiscal Year.	(2) Mortality-Rates during the Previous Fiscal Year.	Comparison.	Order of (1)	Order of (2)
Tōkyō Municipal.	.01252 (.00542)	.01287 (.00579)	△ .00035 △ (.00037)	2 (2)	2 (3)
Tōkyō Provincial.	.01118 (.00479)	.01168 (.00525)	△ .00050 △ (.00046)	9 (8)	9 (7)
Nagoya.	.01227 (.00501)	.01284 (.00565)	△ .00057 △ (.00054)	4 (5)	3 (5)
Ōsaka.	.01208 (.00506)	.01278 (.00524)	△ .00070 △ (.00016)	5 (4)	4 (8)
Hirosima.	.01105 (.00456)	.01151 (.00490)	△ .00046 △ (.00034)	10 (9)	10 (10)
Kumamoto.	.01229 (.00529)	.01274 (.00534)	△ .00045 △ (.00005)	3 (3)	5 (6)
Sendai.	.01165 (.00371)	.01231 (.00448)	△ .00066 △ (.00077)	7 (10)	7 (11)
Sapporo.	.01180 (.00482)	.01180 (.00499)	0 △ (.00007)	6 (6)	8 (9)
Total (the Inland).	.01189 (.00491)	.01240 (.00527)	△ .00051 △ (.00035)		
Outsides of the above Directorates.					
South Seas.	.00663 (.00291)	.00897 (.00666)	△ .00234 △ (.00288)	12 (11)	12 (4)
The Kwantung Province, Manchuria.	.01142 (.00482)	.01234 (.00614)	△ .00092 △ (.00172)	8 (7)	6 (1)
Saghalien.	.01063 (.00307)	.01113 (.00382)	△ .00050 △ (.00025)	11 (1)	11 (2)
Formosa.	.02034	.02306	△ .00272	1	1
Average throughout the whole country.	.01200 (.00482)	.01253 (.00525)	△ .00053 △ (.00035)		

Note:- The figures in the parentheses denote those for the Infantile Policies.

**Monthly conditions of
Mortality and their
Past Records.**

The monthly conditions of the mortality during the present fiscal year represent no material change as compared with those of the recent fiscal years, generally giving a moderate showing as for an outcome of business operation of this kind of the enterprise. Yet, in observation of the past records by going far back to those days of inception of business, a few remarks on the fluctuations and their trends of mortality affected by the various circumstances may be given.

The fiscal year 1916-7 being the first year of business operation and covering only a short interval of six months, the mortality-rate did not generally rise to a considerable degree, and from the fiscal year 1917-8 up to the first half of the following fiscal year, it became gradually higher, but it did not yet attain at so serious a degree that it exceeds over the expected rate of mortality.

In the latter half of the fiscal year 1918-9, a rapid increase was made in the mortality-rates which, especially in November 1918, rose up to as high as three times the normal months, owing to the disastrous prevalence of influenza epidemic over this country since September of the same year, and such state of things continued until the close of the same fiscal year.

Setting in the fiscal year 1919-20, such abnormal state of mortality gradually became mitigated and was at one time restored to the normal. In January 1920, however, the influenza epidemic regained its force that the mortality-rate in the same month attained at as twice as normal rates, and towards the close of the same fiscal year, the situation gradually became slackened that it restored to the normal condition. From the beginning of the fiscal year 1921-2 up to August 1923, the mortality-rates, in general speaking, were representing a further lowering trend with a few exceptions. In September 1923, however, the rate considerably rose up high, on account of that unprecedented catastrophe of the earthquake raged over Tōkyō and its vicinities, but from the following month onwards, it became lowered by degree, and setting in the year 1924, it fell under the expected rate of mortality, and such state of things is continuing on up to the present fiscal year, giving no material change though they represent somewhat upward tendency in the recent fiscal years (See Table No. XIX & Diagram No. VIII, Part I.).

The above being the view on the Adult Policies alone, as regards the Infantile Policies, it may be said that the highest mortality has been given generally between July and September every fiscal year; yet, looking it through every fiscal year, the mortality are in rather lowering tendency year after year (See Table No. XIX & Diagram No. VIII, Part I.).

**Mortality Experience by
Sexes and Ages.**

The investigation on mortality experience (based on the number of policies and on the sum insured) for the present fiscal year has been made in classifying it into sexes and ages of the insured, and has been compared with the Expected Rates of Mortality computed by adding 20% to the Male Mortality-Rates of the Japanese Population Table No. 2, compiled by the Government Statistics Bureau from the data of the years

1899-1903 (See Appendix, Table No. I.) and further has been compared with the mortality-rates of the same Table No. 5 newly compiled by the said Bureau from the data of the years 1926-1930 (See Table Nos. XX & XXI, Diagram Nos. IX & X, Part I.).

The result of the investigation may be summed up as follows:-

1. The morality experience of the Adult policies.....The mortality experience based on the sum insured is higher than that based on the number of policies throughout every age-class. The similar tendency may also be found in the preceding fiscal year.

This is due to the fact that more hazardous lives are apt to apply for the large sum of insurance.

Classifying the mortality experience into sexes and ages of the insured, it is generally in conformity with the mortality-rates of the Japanese Population Table No. 5 (See Table No. XX, & Diagram No. IX, Part I.), the exceptional ages being the neighbourhood of 20 where the experience is much higher than the Population Rates.

Further, on comparing with the Expected Rates of Mortality, of which the calculation is based on the Male Population Rates, the experience of the females differs great deal in some ages from the expectation, especially in ages higher than forty years (See Table No. XX, & Diagram No. IX, Part I.).

2. The mortality experience of the Infantile Policies.....The mortality experience of the Infantile Policies should be said that it is nearly in conformity with the Population Table No. 5, with only exception of ages over 10 years; further, comparing this mortality experience with the Expected Rates of Mortality computed by adding 20% to the Male Mortality Rates of Population Table No. 2, it will be found that the both are generally in conformity (See Table No. XXI & Diagram No. IX, Part I.).

IV. The Endowment Insurance Policies Matured.

The maturing of our Post Office Life Insurance having first come in October 1926 of the tenth anniversary, the fifteenth anniversary next in October 1931, and the twentieth anniversary having further attained at October 1936, the Ten-Year-Endowment-Policies, the Fifteen-Year-Endowment-Policies, and the Twenty-Year-Endowment-Policies begun to mature since the respective periods of the said anniversaries.

The aggregation of these kinds of policies matured during the present fiscal year amounts to 329,062 policies with payment of claims 33,962,036 yen, the average amount of claims being equal to 103 yen 20 sen (See Table No. VII, Part I.).

V. Surrendered and Lapsed Policies.

In the system of the Post Office Life Insurance, the surrender-values and the refund of premiums are equally paid in either case of surrendering or lapsing of policies; the only difference between the both cases exists in causes of their transaction; that is to say, the former originates on requests of policy-holders, and the latter, in default of payment of any premiums beyond expiration of the grace term allowed.



The policies surrendered and lapsed during the present fiscal year aggregate 614,237 policies assuring the sum of 90,871,435 yen; in comparison with the figures of the preceding fiscal year, viz., 679,358 policies assuring the sum of 93,936,437 yen, it is the decrease of 65,121 policies and 3,065,002 yen in sum insured.

The following shows the comparison with the same of the preceding fiscal year and the ratios of Revivals against the Lapses (See Table No. I, Part I.):

Description.	Surrenders.		Lapses.		Surrender-&-Lapse-Policies.		Revivals.		Ratios of Revivals to Lapses.	
	Number of Policies.	Sums Insured.	(1) Number of Policies.	(2) Sums Insured.	Number of Policies.	Sums Insured.	(3) Number of Policies.	(4) Sums Insured.	Ratio of (3) to (1)	Ratio of (4) to (2)
For the Present Fiscal Year 1936-7.	(17,074) 243,152	(2,130,396.7) 31,593,075.3	(45,337) 371,085	(1,811,011.5) 59,278,359.7	(62,415) 614,237	(9,111,408.3) 90,871,435.0	(7,232) 58,951	(82,421.1) 8,456,210.7	(.160) .159	(.168) .143
For the Preceding Fiscal Year.	(16,022) 269,583	(2,081,012.7) 35,396,127.5	(46,010) 439,775	(6,127,493.5) 58,540,379.4	(64,062) 679,358	(8,158,537.2) 93,936,436.9	(8,525) 61,723	(94,891.1) 8,583,430.5	(.136) .151	(.138) .147
Comparison.	(1,052) △ 26,431	(9,383.0) △ 3,833,052.2	(-673) △ 38,690	(-1,016,381.8) 738,050.3	(-1,647) △ 65,121	(-1,428,9) △ 3,065,001.9	(-1,492) △ 2,772	(-10,469.0) △ 127,219.8	(.001) △ .008	(.021) △ .004

Note:- The figures in the parentheses denote those for the Infantile Policies contained therein.

Surrender-and-Lapse-Rates. The surrenders and lapses being almost of a similar nature as stated in the preceding section, the rates will be shown in their combination, and the rates for the present fiscal year amount to .02480 in number of policies and .02650 in sum-insured; comparing these rates with the similar line of business in abroad, ours may be found much lower than the others (See Table No. I, Part I.).

Further, classifying these rates into kinds of policies, the Whole Life represents .02079 in number of policies and .02327 in sum-insured; the Endowment Insurance, .02718 in number of policies and .02925 in sum-insured; and the Infantile, .01905 in number of policies and .01803 in sum-insured; that is, looking at the sizes of these rates by kinds of policies, what is predominant is the Endowment Insurance and the Whole Life ranks second, the Infantile standing in the last (See Table No. XVIII, Part I.).

Now, referring to the trend of the above Surrender-and-Lapse-Rates in the recent years they have been representing very favourable a manner up to the close of the fiscal year 1929-30, the rates lowering for a few years in a straight line. In the fiscal year 1930-1, however, the effect of financial depression in this country having become more remarkable, the rates went up as high as .08300, increasing 36.0 per cent. of the previous fiscal year, and in the fiscal year 1931-2, the rates further attained at .09581, showing an increase of 15.0 per cent. of the preceding fiscal year.

So, the authorities concerned, who were at all times paying a keen attention to the subjects, did not fail in taking every possible measures that may be useful for maintaining the policies in force. In consequence of such efforts, the number of surrenders and lapses begun to lessen markedly since the following fiscal year, or 1932-3, together with a notable increase of revivals of contracts, and at the same time, the Surrender-and-Lapse-Rates for the same fiscal year lowered down to .07663 a decrease of 20.0 per cent. as compared with the figures of the previous fiscal year when these rates

attained at a critical moment; in the next fiscal year, the rate further made a remarkable decrease of 35.0 per cent. of the previous fiscal year, falling down to .05015; in the fiscal years 1934-5, and 1935-6 the rate again fell down to .03793, and .02967, respectively; and in the present fiscal year, it has at last gone down to .02480, a decrease of 68.0 per cent as compared with that of the fiscal year 1932-3.

With a view to representing the above situation, the Surrender-and-Lapse-Rates, the Revival-Rates, and the Surrender-and-Lapse-Rates less Revivals, for the fiscal years between 1932-3 and 1936-7, are given below:-

Description.	Fiscal Year 1936-7.	Fiscal Year 1935-6.	Fiscal Year 1934-5.	Fiscal Year 1933-4.	Fiscal Year 1932-3.
The Surrender-and-Lapse-Rates.	.02480	.02967	.03793	.05015	.07663
The Revival-Rates.	.00238	.00269	.00375	.00600	.01014
The Surrender-and-Lapse-Rates less Revivals.	.02242	.02698	.03418	.04415	.06649

Note:- The Revival Rates in the above are found by dividing the number of Revived Policies with one half of sum of the policies in force at each end of the preceding and the following fiscal year.

Surrender-and-Lapse-Rates Specified into Regional Directorates of Communications.

The Surrender-Lapse-Rate for the present fiscal year is shown in the specification into the Regional Directorates of Communications as in the following table, according to which the highest is shown for the Kwantung Province, Manchuria; Saghalien ranks second; what is giving the lowest rate is Hirosima; the other Directorates ranking next to the Saghalien, are in such order as South Seas; Tōkyō Municipal; Ōsaka; Sapporo; Sendai; Formosa; Kumamoto; Tōkyō Provincial; and Nagoya.

Further, looking into the Infantile Policies alone separated from the above, what is showing the highest is the Kwantung Province, Manchuria, the other Directorates ranking in such order as South Seas; Ōsaka; Saghalien; Sendai; Sapporo; Tōkyō Municipal; Tōkyō Provincial; Kumamoto; Hirosima; and what is giving the lowest is Nagoya (See Table No. XVIII, Part I.):

Regional Directorates of Communications.	(1) The Surrender and Lapse-Rates during the Present Fiscal Year.	(2) The Surrender-and-Lapse-Rates during the Previous Fiscal Year.	Increase of Decrease as compared with the Previous Fiscal Year.	Order of (1)	Order of (2)
Tōkyō Municipal.	.03175 (.02137)	.03738 (.02496)	△.00563 (△.00359)	4 (7)	5 (6)
Tōkyō Provincial.	.02270 (.01485)	.02904 (.02145)	△.00634 (△.00660)	10 (8)	9 (9)
Nagoya.	.01714 (.01258)	.02070 (.01758)	△.00356 (△.00500)	11 (11)	11 (10)
Ōsaka.	.03058 (.02536)	.03754 (.03036)	△.00698 (△.00500)	5 (3)	4 (5)
Hirosima.	.01506 (.01289)	.01866 (.01641)	△.00360 (△.00352)	12 (10)	12 (11)
Kumamoto.	.02392 (.01877)	.03011 (.02419)	△.00619 (△.00542)	9 (9)	8 (7)
Sendai.	.02709 (.02275)	.03355 (.03184)	△.00646 (△.00909)	7 (5)	6 (4)
Sapporo.	.02994 (.02256)	.03183 (.02332)	△.00189 (△.00076)	6 (6)	7 (8)
Total (the Inland).	.02452 (.01876)	.02950 (.02373)	△.00498 (△.00497)		
Outsides of the above Directorates.					
South Seas.	.03230 (.02949)	.06720 (.06844)	△.03490 (△.03895)	3 (2)	1 (1)
The Kwantung Province, Manchuria.	.05259 (.03990)	.04763 (.03249)	.00496 (.00741)	1 (1)	2 (3)
Saghalien.	.03295 (.02496)	.04157 (.03626)	△.00862 (△.01130)	2 (4)	3 (2)
Formosa.	.02410	.02710	△.00300	8	10
Average throughout the Whole Country.	.02480 (.01905)	.02967 (.02394)	△.00487 (△.00489)		

Note:- The figures in the parentheses denote those for the Infantile Policies.

VI. Limited Payment Policies Completed their Premium-Paying-Periods.

The Limited Payment Policies which have completed their Premium-Paying-Periods during the present fiscal year aggregate 403,197 policies assuring the sum of 42,097,411 yen with the monthly premium of 295,744 yen 80 sen. These kinds of policies beginning to mature their premium-paying-periods, of the Ten-Year-Payment Policies first, in October 1926 when they attained the tenth anniversary of business operation, the Fifteen-Year-Payment Policies and the Twenty-Year-Payment Policies followingly to do so in October 1931. and 1936 respectively, the aggregated number of these policies in force at the end of the present fiscal year are standing at a total of 1,724,825 policies assuring the sum of 171,969,657 yen with the monthly premium of 1,204,933 yen 90 sen. The average sum insured is 104 yen 40 sen of those completed in the present fiscal year while that of the whole of these policies in force at the end of the present fiscal year is 99 yen 70 sen (See Table No. XI, Part I.).

VII. Industries of the Insured Persons.

In the Post Office Life Insurance Business, the investigations on industries of the insured persons were being made triennially of the policies in force at the end of March or at the end of the fiscal years by the Methods of Sampling (about the details of the process applied to, refer to the foot-note of the Table No. XIV (A), Part I.). The first investigation was made in the year 1921, the second in the year 1924, the third in the year 1927, the fourth in the year 1930, and the fifth in the year 1933; and up to the fourth investigation, they were being made under the title of "Occupation of Insured Persons", but in the fifth investigation, it has been altered as it is named, and at the same time, the classification of industries was done in accordance with the lists of the nomenclature newly standardized by the Government in the year 1930; and the latest investigation was made in the year 1936 as same classification as made in the fifth investigation.

Now, according to the result of the latest investigation, the industry of the insured persons which predominates over the classes is the Manufacturing Industry, which is followed by the Agriculture, the Commerce ranking third. These three Industries comprising the most of the insured persons even in the past investigations, their order is following so closely one upon the other at every period of investigations. Besides, the "Civil Services & Liberal Professions" and "Transport & Communication Industry" are also comprising many insured persons, the order of these two over whole classes being invariably the fourth and the fifth whenever the investigations are made (See Table No. XIV (A), & Diagram No. III, Part I.).

While the above has been an observation on the result of the latest investigation based on the way of ordinary classification which has hitherto been applying to the ordinary statistical use of this Business only, the following also shows the result of investigation based on the other different way of classification which is intended for the purpose of comparing the spreading condition of the business

with the population at large:-

Classification.	Number of Policies Classified according to the Industries of the Insured.	Percentages.	Population by Industries estimated at the End of March, 1936.	Ratios of Policies per 1,000 Inhabitants.
Agriculture.	2,761,000	11.92	15,293,918	180.53
Aquatic Products Industry.	185,000	.80	615,215	300.71
Mining Industry.	124,000	.54	341,437	363.17
Manufacturing Industry.	2,923,000	12.62	6,359,548	459.62
Commerce.	2,662,000	11.50	5,309,359	501.38
Transport & Communication Industry.	594,000	2.57	1,022,892	580.71
Civil Services & Liberal Professions.	1,654,000	7.14	2,170,208	762.14
Domestic Affairs.	21,000	.09	868,182	24.19
Other Industry.	31,000	.13	76,399	405.82
No Industry.	12,073,000	52.14	37,696,684	320.27
Unknown.	127,000	.55	—	—
Total.	23,155,000	100.00	69,753,892	331.95

Note:-

1. The population by industries in the above are the estimation based on the figures of the Census Taking in 1930.
2. The population by industries in the said Census Taking were estimated by the Method of Sampling published by the Government Bureau of Statistics.
3. In the classification of population by industries in the Census Taking, only those who are engaged in the industries are counted in, the members of a family who are not engaged in any industry being excluded from the classification though they are under the head of a family who is engaged in the industries.
4. The classification of policies by industries given above is based on the same principle as the Census Taking for comparison.
5. The number of policies by industries given above are limited to those in Japan proper as to accord with the condition of population.

On the difference between the above two ways of classification, a few remarks have to be given here that the difference exists in the way how to dispose the insured members of a family who are not engaged in any occupation. The one way which has been used in the first instance has been including such non-occupied insureds into any industry according to the occupations of the head of a family or their supporters; while the other way which has been adopted in the above table for comparison with the population at large is based on the classification of industries in which the insureds should be those actually engaged in some industries, though the both ways are equally subject to the same Nomenclature of the Industries standardized by the Government.

Now, looking from the above table, the distribution ratio of policies among the population by industries, what is predominantly great is the "Civil Service and Liberal Profession", giving 762.1 policies per 1,000 inhabitants; the one that ranks next is the "Transport & Communication Industry", giving 580.7 policies; what is coming third is the "Commerce", which gives 501.4 policies; the others that are following are the "Manufacturing Industry" and "Other Industries", the ratios of these two ranging from 405.8 policies to 459.6 policies; as regards the "Agriculture" and "No Industry", it is worth noticing that much smaller ratios are given in spite of a great magnitude of people being

gathered in these classes.

VIII. Waiver of Premium by Disability Provision.

By virtue of the Disability-Provision in the Post Office Life Insurance Law, the policies whose premiums have been waived during the present fiscal year aggregate 783 policies assuring the sum of 106,847 yen with monthly premium of 671 yen, making a remarkable increase in the recent fiscal years.

Such a rapid increase of this sort of policies in the recent years is due to the fact that, in consequence of the said Provision having been revised since November 1933, the application of the clause or the waiver of premiums to the losing of the sight of both eyes has been enlarged even to the case of the disability which has resulted from any diseases, whereas the application was formerly limited to the disability resulted from accidents only.

The number of policies, which premiums have been waived during the present fiscal year from this cause amount to 95.0 per cent. of the whole premium-waived policies, and the whole of such policies in force at the end of the present fiscal year are standing at a total of 2,992 policies assuring the sum of 405,936 yen with monthly premium of 2,453 yen.

The following shows the condition of the above specified into the causes of disability (See Table No. X, Part I):-

Description.	Policies which Premiums have been waived during the Present Fiscal Year.					Policies in Force at the End of the Present Fiscal Year, which Premiums have been waived.					
	By Severance of Both Hands.	By Severance of Both Feet.	By Severance of One Hand and One Foot.	By Loss of Sight of Both Eyes.	Total.	By Severance of Both Hands.	By Severance of Both Feet.	By Severance of One Hand and One Foot.	By Loss of Sight of Both Eyes.	Total.	
Whole Life Policies.	Males.	—	5	2	214	221	12	29	3	837	881
	Females.	—	2	—	276	278	1	2	1	937	941
Endowment Ins. Policies.	Males.	2	16	2	158	178	51	99	21	611	782
	Females.	—	1	—	100	101	1	9	—	366	376
Infantile Policies.	Males.	—	1	—	2	3	—	1	—	6	7
	Females.	—	—	—	2	2	—	—	—	5	5
Total.	2	25	4	752	783	65	140	25	2,762	2,992	

Further, of those 783 policies, the premium of which have been waived during the present fiscal year, 23 policies have been due to the accidents and 760 policies to the diseases.

IX. Revenue Account and Investment of Insurance Fund.

According to the result of business operation for the past twenty and a half years dating from the time of introducing the business, it may be said that the financial condition has been very sound the subsidy being only once transferred from the Treasury in the first business year, viz., 1916-7. The insurance fund as at the end of the present fiscal year amounts to 1,298,848,403 yen, an increase of 156,669,950 yen over the preceding fiscal year 1935-6 (See Table No. XXIV, Part I.).

Revenue Account.

Investment of Insurance Fund.

As regards the condition of investments, the insurance fund which stands invested at the end of the present fiscal year amounts to 1,142,178,454 yen, which is equal to the whole existing amount of the fund at the end of the previous fiscal year (about the reason why the whole insurance fund accumulated up to the end of the present fiscal year has not been invested, refer to the foot-note of the Table No. XXV, Part I.)

To cite the kinds of investments above mentioned in order of the size of sums invested, the Purchasement of Public Local Bonds amounts to 362,491,585 yen or 31.7 per cent. of the whole insurance fund availed; the Loans for Public Welfare Enterprises, 285,831,239 yen or 25.0 per cent.; the Purchasement of National Bonds, 205,086,195 yen or 18.0 per cent.; the Purchasement of other Securities, 145,827,638 yen or 13.0 per cent.; the Loans on Policies, 136,276,941 yen or 11.9 per cent.; the Short Term Loans 4,486,084 yen or 0.4 Per cent.; the Deposit at Deposit Section of Treasury, 925,297 yen or 0.1 per cent., giving the smallest of the items; besides the foregoing items, there is a cash of 1,253,475 yen or 0.1 per cent (See Table No. XXV, Part I.).

Further, specifying the Loans for Public Welfare Enterprises into Regional Directorates of Communications, the condition of distribution over the whole Directorates is as follows (See Table No. XXVIII, Part I):-

Regional Directorates of Communications.	Amount of Loans Granted.	Percentages.	Order.	
Tōkyō Municipal.	38,618,990.87	13.69	2	
Tōkyō Provincial.	38,471,938.82	13.64	4	
Nagoya.	34,861,169.63	12.36	5	
Osaka.	45,786,341.33	16.23	1	
Hirosima.	30,437,400.57	10.79	6	
Kumamoto.	38,498,869.92	13.64	3	
Sendai.	29,989,580.62	10.63	7	
Sapporo.	11,318,264.53	4.01	8	
Total (the Inland).	267,982,556.29	94.98		
Outsides of the above Directorates.	South Seas.	—	—	
	The Kwantung Province, Manchuria.	2,730,500.80	.97	10
	Saghalien.	1,127,643.77	.40	11
	Formosa.	10,307,465.94	3.65	9
	Total.	282,148,166.80	100.00	

Again, specifying the above cited Loans for Public Welfare Enterprises into kinds of the enterprises for which the Loans granted exceed 5,000,000 yen, their arrangement according to the size of the amount is as follows (See Table No. XXVI, Part I):-

Creation and Maintenance of Peasant Proprietorship, 147,658,067 yen; Building of Primary Schools, 31,404,025 yen, Service Water Supply Works, 23,143,561 yen; Sewage Works, 11,748,167 yen; Construction of Public Loads, 6,810,404 yen, Supply Works of Public Dwelling Houses,

5,029,595 yen, etc.

The kinds of the enterprises as above cited may be regarded as the principal ones for which the loans were granted in the past fiscal years, though the amounts of the loans for these enterprises have shown some variation with the fiscal years (See Table No. XXVI, Part I).

X. Welfare Service For the Insured Persons.

Health service work is one of the subjects which has been given constant attention since the very inception of the system of the Post Office Life Insurance in this country. Of the various kinds of health campaigns which have been embarked upon by the Bureau with a view to maintaining and promoting the health of the insured, the establishment of the Health Consultation Stations was first realized in 1922. The new Stations having since been opened year by year, the total at the end of the present fiscal year has been brought to 223 Stations in 198 cities and towns.

The scope of activities in the Stations slightly differs from each other, according to equipment of a Station. The services dealt with in the Siba Station which was formerly called the Central Station, are as follows:-

- (1) The health consultations, on which the guidance and counsel are offered to the insured in connection with the safe-guarding and improvement of health; and in such a case, if deemed advisable, the physician in charge makes examinations and prescribes for them or give them the consultation-tickets that they may get the medical examination or treatment at any adequate doctors or dentists appointed by the Bureau.
- (2) The consultation by mails, in which the insured may apply mails, for medical advices or guidances such as useful for their health preservation.
- (3) The various experiments and the researches on the specimens obtained from the insured, on completion of which transactions, the findings are notified to the applicants. The items of experiments and researches transacted thereat are any one of the following:-
 - (a) Serochemical Research, (b) Biochemical Research,
 - (c) Bacteriological Research, (d) Roentgen Diagnosis,
 - (e) Hygienic Research, (f) Animal Experiment,
 - (g) Complicated Diagnosis of Initial Tuberculosis, Carcinoma, etc.

As regards the Stations other than the Siba Station, the services principally offered are consisted of the Health Consultation (as same service as (1) stated in case of the Siba Station) and the Free Nursing Attention. In case of the latter service, the nurses visit ill or injured persons in their homes, and give them medical treatment or nursing advices, or such beside care as the case may require, in which case a nurse is not permitted to stay longer than half an hour per visit; but, in the Station located in the principal cities or towns, the equipments of the Serochemical Research or the Roentgen Research are also installed, and, if the equipment is found too poor to

make such experiment or research as may be required, the specimen obtained is forwarded to any Station where the equipment is perfect, and its findings are forwarded through the original Stations.

In all of these Consultation Stations, the insured are given services, as many times as they may choose and irrespective of the amount of insurance they may carry. The fact that the service is administered absolutely without cost to the insured is to be emphasized.

The annual trend of ever-increasing utilization by the insured of the service since it was inaugurated in 1922 is best illustrated in the following table (See Table No. XXIX & Diagram No. XI, Part I):-

Years.	Number of Health Consultation Stations.	Health Consultation. (Number of Cases.)	Health Consultation by Mails. (Number of Cases.)	Free Nursing Attention. (Number of Visits.)	Experiments and Researches. (Number of Cases.)
1922	7	4,700	—	2,976	—
1923	11	30,707	—	12,935	—
1924	16	64,370	249	28,819	1,804
1925	23	115,537	388	83,114	4,359
1926	48	223,706	483	235,003	28,670
1927	63	411,465	633	177,481	67,296
1928	63	673,174	687	258,993	109,036
1929	87	972,550	910	353,698	168,992
1930	99	1,431,238	1,162	103,350	268,846
1931	115	1,966,472	1,192	58,480	380,917
1932	135	3,087,853	1,454	39,372	748,321
1933	155	4,201,933	1,616	22,110	1,100,980
1934	175	5,097,656	19,502	16,560	1,377,299
1935	197	6,116,123	7,791	12,805	1,710,210
1936	223	7,299,820	5,560	7,154	2,050,518
Total.	223	31,697,304	41,627	1,412,850	8,017,248

II.

THE POST OFFICE LIFE ANNUITIES BUSINESS.

I. The Spread of Business.

According to the result of business operation of the Post Office Life Annuities at the end of the present fiscal year, the business stands at a total of 369,080 policies assuring the amount of annuities 30,414,412 yen.

Such a showing as an outcome for only ten and a half years dating from the inception of business in October 1926 may be deemed satisfactory beyond expectation (See Table No. I, Part II.).

Distribution of Business among the Regional Directorates of Communications.

The whole business in force at the end of the present fiscal year is distributed, as shown in the following table, among the Regional Directorates of Communications, under whose control the business in each district is

attached (See Table No. VI, Part II.):-

Regional Directorates of Communications.	(1) Number.	(2) Amount of Annuities. Yen	Order of (1)	Order of (2)	
Tōkyō Municipal.	38,034	4,379,327.64	6	3	
Tōkyō Provincial.	52,913	4,058,596.67	3	4	
Nagoya.	68,284	4,884,141.26	2	2	
Ōsaka.	74,148	5,768,468.73	1	1	
Hirosima.	43,904	3,604,768.34	4	5	
Kumamoto.	39,761	3,386,567.34	5	6	
Sendai.	36,133	2,650,336.49	7	7	
Sapporo.	12,670	1,330,040.65	8	8	
Total (the Inland).	365,847	30,062,247.12			
Outsides of the above Directorates.	South Seas.	6	3,054.00	13	13
	The Kwantung Province, Manchuria.	1,631	162,995.32	9	9
	Saghalien.	639	90,913.62	11	10
	Formosa.	948	90,792.29	10	11
Japanese Residents in Abroad.	9	4,410.00	12	12	
Grand Total.	369,080	30,414,412.35			

Ratios of Policies Distributed per 10,000 Inhabitants.

For comparison of the above figures, in proportion to the number of inhabitants in the localities placed under the control of the Regional Directorates of Communications, they have been calculated into ratios per 10,000 inhabitants as follows (See Table No. XIII, & Diagram No. III, Part II.):-

Regional Directorates of Communications.	Number of Population.	(1) Ratio of Policies per 10,000 Inhabitants.	(2) Ratio of Amount of Annuities per 10,000 Inhabitants. Yen	Order of (1)	Order of (2)	
Tōkyō Municipal.	8,579,200	44.33	5,104.59	6	2	
Tōkyō Provincial.	1,812,100	44.80	3,435.97	5	8	
Nagoya.	9,321,250	73.26	5,239.79	1	1	
Ōsaka.	12,939,700	57.21	4,451.08	3	4	
Hirosima.	7,561,700	58.06	4,767.14	2	3	
Kumamoto.	10,261,000	38.75	3,300.43	9	9	
Sendai.	7,112,250	50.80	3,726.44	4	7	
Sapporo.	3,148,300	40.24	4,224.63	8	5	
Total (the Inland).	70,755,500	51.71	4,248.75			
Outsides of the above Directorates.	South Seas.	58,980	1.02	517.80	12	11
	The Kwantung Province, Manchuria.	404,556	40.32	4,028.99	7	6
	Saghalien.	321,406	19.88	2,828.62	10	10
	Formosa.	5,392,620	1.76	168.36	11	12
Japanese Residents in Abroad.	—	—	—	—	—	
Grand Total.	76,833,062	47.97	3,953.36			

Classification of Business in Force by Kinds of Policies.

The entire business in force at the end of the present fiscal year shall be shown in the classification by kinds of policies with their respective amount as follows:-

I. Policies With or Without Return of Purchase Money:

In classifying the whole business into Policies With or Without Return of Purchase Money, those Without Return of Purchase Money amount to 4,751 policies assuring the amount of annuities 355,196 yen, while those With Return of Purchase Money amount to 364,329 policies assuring the amount of annuities 30,059,216 yen; the percentage of the former policies to the whole is 1.3 per cent. in number of policies and 1.2 per cent. in amount of annuities, and that of the latter policies is 98.7 per cent. in number of policies and 98.8 per cent. in amount of annuities. Further, looking at the increasing condition of these two respective kinds of policies, it will be seen that the latter kind of policies is increased by 33,361 policies with amount of annuities 2,899,617 yen in the present fiscal year, which quantities are equal to 98.8 per cent., in number of policies and 98.4 per cent. in amount of annuities, of the whole increased business (See Table Nos. I & XIV (A), Part II.).

II. Immediate Policies, Deferred Policies under the Single Premium Plan and Deferred Policies under the Instalment Premium Plan:

According to the classification of the whole business in force into these three kinds of policies, the Immediate Policies stand at a total of 41,590 policies assuring the amount of annuities 3,426,841 yen; the Deferred Policies under the Single Premium Plan, 202,939 policies assuring the amount of annuities 11,286,818 yen; the Deferred Policies under the Instalment Premium Plan, 124,551 policies assuring the amount of annuities 15,700,752 yen. The percentage of the first mentioned policies to the whole business in force amounts to

11.0 per cent. both in number of policies and in amount of annuities; that of the second mentioned, to 55.0 per cent. in number of policies and 37.1 per cent. in amount of annuities; and that of the third mentioned, to 33.8 per cent. in number of policies and 51.6 per cent. in amount of annuities. Further, looking at the increasing condition of the respective kind of policies during the present fiscal year, the Deferred Policies under the Single Premium Plan, give 44.3 per cent. of the whole increased number of policies, and 37.0 per cent. of the whole increased amount of annuities; and the Deferred Policies under the Instalment Premium Plan follow next with 32.2 per cent. in number of policies and 44.1 per cent. in amount of annuities; the Immediate Policies standing in the last with 23.5 per cent. in number of policies and 18.9 per cent. in amount of annuities (See Table Nos. I & XIV (A), Part II.).

The following shows the details of the above with the increased policies of the respective kind during the present fiscal year:-

Description.	Immediate.		Deferred, under the Single Premium Plan.		Deferred, under the Instalment Premium Plan.		Total.	
	Number.	Amount of Annuities.	Number.	Amount of Annuities.	Number.	Amount of Annuities.	Number.	Amount of Annuities.
Policies in Force at the End of the Present Fiscal Year.	41,590	3,426,841.44	202,939	11,286,818.45	124,551	15,700,752.46	369,080	30,414,412.35
Percentages of the Above.	% 11.27	% 11.27	% 54.99	% 37.11	% 33.75	% 51.62	100.00	100.00
Increased Policies in the Present Fiscal Year.	7,941	556,637.29	14,954	1,089,602.23	10,873	1,299,874.20	33,768	2,946,113.72
Percentages of the Above.	% 23.52	% 18.89	% 44.28	% 36.98	% 32.20	% 44.12	100.00	100.00

III. Deferred Policies classified into Annuity-Commencing Ages:

In classifying the whole Deferred Policies into annuity-commencing ages regardless of the premium-payment plans, those of the annuity-commencing-at-age-50 are predominant over all the annuity-commencing-age-classes, giving 52.3 per cent. in number of policies and 60.4 per cent. in amount of annuities, and the smallest percentage is shown for the class of the annuity-commencing-at-age-60, giving only 11.9 per cent. in number of policies and 10.4 per cent. in amount of annuities. In looking at each quantity of these annuity-commencing-age-classes, what is most increased is the class of the annuity-commencing-at-age-50, giving 59.0 per cent. of whole increased number and 63.1 per cent. in amount of annuities (See Table Nos. IV & XIV (B), Part II.).

The following shows the details of the above:-

Description.	Annuity Commencing at Age 50.		Annuity Commencing at Age 55.		Annuity Commencing at Age 60.		Annuity Commencing at Age 65.		Total.	
	Number.	Amount of Annuities.	Number.	Amount of Annuities.	Number.	Amount of Annuities.	Number.	Amount of Annuities.	Number.	Amount of Annuities.
Policies in Force at the End of the Present Fiscal Year.	171,318	16,386,332.82	57,978	4,876,861.08	39,037	2,812,383.23	59,157	2,922,882.88	327,490	26,998,470.01
Percentages of the Above.	% 52.31	% 60.38	% 17.70	% 18.44	% 11.92	% 10.42	% 18.06	% 10.76	100.00	100.00
Increased Policies in the Present Fiscal Year.	15,230	1,806,862.80	5,647	517,475.14	2,964	25,833.71	1,966	198,304.65	25,827	2,388,476.30
Percentages of the Above.	% 58.97	% 63.06	% 21.86	% 21.66	% 11.55	% 10.75	% 7.61	% 4.53	100.00	100.00

The above being the condition of the Deferred Policies in force classified into the annuity-commencing-ages, some of these policies first begun to attain at their annuity-commencing-periods in the fiscal year 1931-2 when it passed five years since the introduction of this business, and those that have arrived at their annuity-commencing-periods during the present fiscal year aggregate 1,045 policies with payment of annuities 97,519 yen, the total of such policies amounting to 3,098 policies with payment of annuities 296,035 yen at the end of the present fiscal year.

In the following, those that have arrived at their annuity-commencing-periods in the present fiscal year are shown in the percentages specified into annuity-commencing-ages (See Table No. IX, Part II.):-

Description.	Annuity Commencing at Age 50.		Annuity Commencing at Age 55.		Annuity Commencing at Age 60.		Annuity Commencing at Age 65.		Total.	
	Number.	Amount of Annuities.	Number.	Amount of Annuities.	Number.	Amount of Annuities.	Number.	Amount of Annuities.	Number.	Amount of Annuities.
Deferred Policies under the Single Premium Plan.	% 40.29	% 35.99	% 29.24	% 33.39	% 20.44	% 19.89	% 10.02	% 10.73	100.00	100.00
Deferred Policies under the Instalment Premium Plan.	36.94	37.22	29.25	28.82	22.87	25.11	10.92	8.85	100.00	100.00
Total.	39.15	36.58	29.24	31.19	21.27	22.40	10.33	9.83	100.00	100.00

IV. Deferred Policies under the Instalment Premium Plan with Limited Payment:

With regard to the premium-paying-periods of the Deferred Policies, the premium payment was originally limited to the Ordinary Payment class only; since October 1930, however, the Policies of short term (limited) Payment classes have been added to the System.

The amounts of each payment class of these policies in force at the end of the present fiscal year are arranged with their increases as compared with the preceding fiscal year as follows (See Table Nos. V & XIV (C), Part II.):-

Description.	Ordinary.		10 Year Payment.		15 Year Payment.		20 Year Payment.		Total.	
	Number.	Amount of Annuities.	Number.	Amount of Annuities.	Number.	Amount of Annuities.	Number.	Amount of Annuities.	Number.	Amount of Annuities.
Policies in Force at the End of the Present Fiscal Year.	93,332	11,619,206.50	16,144	2,285,341.58	7,306	874,185.37	7,769	1,012,010.00	124,551	15,700,752.46
Percentages of the Above.	% 74.93	% 72.73	% 12.96	% 14.62	% 5.87	% 6.20	% 6.24	% 6.45	100.00	100.00
Increased policies in the Present Fiscal Year.	6,677	777,506.77	1,926	243,542.16	1,055	127,312.54	1,215	161,511.73	10,873	1,299,874.20
Percentages of the Above.	% 61.41	% 59.81	% 17.71	% 18.74	% 9.70	% 9.79	% 11.17	% 11.66	100.00	100.00

Classification of Policies in Force by Amount of Annuities.

In classification of the policies in force at the end of the present fiscal year into amount of annuities, the grade which predominates is of

under-50-yen, giving 46.5 per cent. of the whole policies, and the grade of under-150-yen ranks second with 37.4 per cent.; the other grades are following in such order as under-100-yen, under-300-yen, under-500-yen, under-1,000-yen, under-200-yen, under-2,000-yen, and over 2,000-yen, each percentage of these grades not exceeding more than 5.0 per cent.

Further, looking the above condition into kinds of policies, what predominates throughout the Immediate Policies and the Deferred Policies under the Single Premium Plan is the grade of under-50-yen; following this stand the grades of under-150-yen and under-100-yen in turn. In the Deferred Policies under the Instalment Premium Plan, however, the grade of under-150-yen is predominant, and the other leading grades are of those for under-50-yen and under-300-yen.

From the foregoing, it may be summed up that the aggregate of the policies each of which bears annuity not exceeding 150 yen compose a large part of the respective kind of the policies, that is, the Immediate Policies giving 90.1 per cent., the Deferred Policies under the Single Premium Plan, 93.9 per cent., and the Deferred Policies under the Instalment Premium Plan, 89.5 per cent. (See Table Nos. III & XIV (E), Part II.).

The following shows the percentages of each grade to the total policies:-

Description.	Under ¥ 50	Under ¥ 100	Under ¥ 150	Under ¥ 200	Under ¥ 300	Under ¥ 500	Under ¥ 1,000	Under ¥ 2,000	Above ¥ 2,000	Total.
Immediate.	45.57	19.65	24.83	1.29	4.24	2.43	1.41	.49	.09	100.00
Deferred {	Under the Single Premium Plan.	67.64	10.14	16.16	.63	2.54	1.52	.96	.35	100.00
	Under the Instalment Premium Plan.	12.29	.97	76.27	1.66	5.26	2.15	1.10	.26	100.00
Total.	46.47	8.12	37.42	1.05	3.65	1.83	1.06	.34	.05	100.00

Classification of Policies in Force by Sexes of Annuitants.

Specifying the business in force into sexes of annuitants, the whole business consists of 217,230 policies of male annuitants and 151,850 policies of female annuitants, the former giving 58.9 per cent. of the whole policies, and the latter, 41.1 per cent.; in comparison with the preceding fiscal year, the policies of female annuitants are in more increasing trend than that of male annuitants (See Table Nos. I & XIV (D), Part II.).

II. New Business.

Total New Business.

The new business transacted during the present fiscal year aggregates 45,531 policies assuring the amount of annuities 4,553,322 yen (See Table No. I, Part II.).

The following shows the classification of the above business into kinds of policies:-

Description.	Without Return of Purchase Money.		With Return of Purchase Money.		Total.		
	Number.	Amount of Annuities.	Number.	Amount of Annuities.	Number.	Amount of Annuities.	
Immediate.	285	33,603.00	8,359	594,160.00	8,644	627,763.00	
Deferred {	Under the Single Premium Plan.	125	13,211.00	17,814	1,229,866.00	17,939	1,243,077.00
	Under the Instalment Premium Plan.	49	7,323.00	18,899	2,675,159.00	18,948	2,682,482.00
Total.	450	54,137.00	45,072	4,499,185.00	45,531	4,553,322.00	

Average Transaction per Day.

The transaction of new business during the present fiscal year averages 125 policies per day with amount of annuities 12,475 yen.

Monthly Condition of New Business.

The monthly condition of new business transacted during the present fiscal year discloses that July 1936 is the biggest transaction, issuing 16,170 policies which is followed by June 1936 with 5,784 policies and then by April 1936 with 5,425 policies, and by May 1936 with 5,346 policies, the smallest transaction being March 1937 with only 973 policies (See Table No. II, Part II.).

Classification of New Business by Ages of Annuitants.

The new business transacted during the present fiscal year is classified by every fifth year group of ages of annuitants as follows (See Table No. VII, Part II.):—

Description.	Number of Policies.			Percentages to Whole Number of Policies.			Order of Percentages.		
	Males.	Females.	Total.	Males.	Females.	Total.	Males.	Females.	Total.
15 Years or under.	4,316	2,555	6,871	17.15	12.55	15.09	1	2	1
20 Years or under.	3,519	1,890	5,409	13.98	9.28	11.88	3	6	4
25 Years or under.	3,597	2,005	5,602	14.29	9.85	12.30	2	5	3
30 Years or under.	3,089	2,566	5,655	12.27	12.60	12.42	4	1	2
35 Years or under.	2,607	2,482	5,089	10.36	12.19	11.18	5	3	5
40 Years or under.	2,130	2,121	4,251	8.46	10.42	9.34	6	4	6
45 Years or under.	1,705	1,830	3,535	6.77	8.99	7.76	7	7	7
50 Years or under.	1,272	1,503	2,775	5.05	7.38	6.09	8	8	8
55 Years or under.	991	1,219	2,210	3.94	5.99	4.85	9	9	9
60 Years or under.	799	1,025	1,824	3.17	5.03	4.01	10	10	10
65 Years or under.	521	563	1,084	2.07	2.76	2.38	11	11	11
70 Years or under.	376	361	737	1.49	1.77	1.62	12	12	12
75 Years or under.	171	171	342	.68	.84	.75	13	13	13
80 Years or under.	76	71	147	.30	.35	.32	14	14	14
Total.	25,169	20,362	45,531	100.00	100.00	100.00			

Average Premium and Average Amount of Annuities of New Business.

The following is the average premium and average amount of annuities of new business classified into kinds of policies and specified into Regional Directorates of Communications (See Table No. XI, Part II):-

Regional Directorates of Communications.	Immediate Annuities.				Deferred Annuities under the Single Premium Plan.				Deferred Annuities under the Instalment Premium Plan.				
	Average Premium.	Order.	Average Amount of Annuities.	Order.	Average Premium.	Order.	Average Amount of Annuities.	Order.	Average Premium.	Order.	Average Amount of Annuities.	Order.	
	Yen		Yen		Yen		Yen		Yen		Yen		
Tōkyō Municipal.	1,397.9	4	95.4	4	641.8	3	100.9	3	73.7	6	145.4	7	
Tōkyō Provincial.	845.0	9	56.6	9	272.4	11	54.0	11	52.0	10	131.2	11	
Nagoya.	854.4	8	58.8	8	395.3	8	77.3	8	59.7	8	136.7	9	
Ōsaka.	973.1	7	67.2	7	349.2	9	63.8	9	87.5	5	158.7	4	
Hirosima.	1,214.9	6	82.4	5	407.7	7	82.6	6	46.9	12	136.7	10	
Kumamoto.	1,220.4	5	81.9	6	331.2	10	60.3	10	54.8	9	136.9	8	
Sendai.	793.7	10	54.2	10	254.7	12	52.3	12	48.4	11	131.2	12	
Sapporo.	1,481.7	3	101.6	3	460.9	6	84.2	4	64.8	7	150.8	6	
Total (the Inland.)	1,061.7		72.4		372.1		69.2		62.8		141.3		
Outsides of the above Directorates.	South Seas.	—	—	—	80.2	13	12.0	13	848.5	1	757.5	1	
	The Kwantung Province, Manchuria.	2,983.0	2	186.7	2	554.8	4	80.3	7	128.5	2	197.8	2
	Saghalien.	661.8	11	42.7	11	519.7	5	83.8	5	117.7	3	165.8	3
	Formosa.	3,569.5	1	234.3	1	1,367.2	1	243.6	1	89.9	4	154.1	5
	Japanese Residents in Abroad.	—	—	—	—	777.5	2	120.0	2	—	—	—	—
Grand Total.	1,064.7		72.6		373.2		69.3		63.3		141.6		

Further, the average premium and average amount of annuities of the total new business are compared with the same of the preceding fiscal year as follows:-

Description.	Immediate Annuities.		Deferred Annuities under the Single Premium Plan.		Deferred Annuities under the Instalment Premium Plan.	
	Average Premium.	Average Amount of Annuities.	Average Premium.	Average Amount of Annuities.	Average Premium.	Average Amount of Annuities.
	Yen	Yen	Yen	Yen	Yen	Yen
Average Premium and Average Amount of Annuities during the Present Fiscal Year 1936-7.	1,064.7	72.6	373.2	69.3	63.3	141.6
Average Premium and Average Amount of Annuities during the Previous Fiscal Year 1935-6.	926.4	65.4	270.2	55.9	52.4	135.7
Comparison.	138.3	7.2	103.0	13.4	10.9	5.9

Classification of New Business by Amount of Premium.

Classifying the total new business transacted during the present fiscal year into amount of premiums (as regards the Deferred Policies under the Instalment Premium Plan, the classification is based on the amounts of Yearly Payment even in the case of Quarterly Payment or Half-Yearly Payment), the percentages of every premium-grade are shown in the following table (See Table No. VIII, Part II):-

Description.	(1)	(2)	(3)	(4)	Order of	Order of	Order of	Order of
	Immediate Annuities.	Deferred Annuities under the Single Premium Plan.	Deferred Annuities under the Instalment Premium Plan.	Total.	(1)	(2)	(3)	(4)
Under 5 Yen.	—	—	.79	.33	—	—	11	18
Under 10 Yen.	—	1.08	7.27	3.45	—	15	6	12
Under 15 Yen.	—	3.69	5.91	3.91	—	11	7	11
Under 20 Yen.	—	2.27	5.65	3.25	—	12	8	13
Under 30 Yen.	—	4.73	15.71	8.40	—	9	2	4
Under 50 Yen.	—	10.66	23.70	14.06	—	3	1	2
Under 70 Yen.	—	7.44	14.15	8.82	—	6	3	3
Under 100 Yen.	.05	9.09	10.51	7.96	13	5	5	5
Under 200 Yen.	16.69	16.80	12.28	14.90	1	1	4	1
Under 300 Yen.	11.66	10.41	2.50	7.35	4	4	9	7
Under 500 Yen.	11.66	13.26	.93	7.63	5	2	10	6
Under 700 Yen.	10.26	6.74	.34	4.75	7	7	12	10
Under 1,000 Yen.	14.90	5.67	.14	5.12	3	8	13	8
Under 1,500 Yen.	15.79	4.68	.10	4.88	2	10	14	9
Under 2,000 Yen.	10.40	1.27	.02	2.48	6	14	15	14
Under 3,500 Yen.	4.55	1.34	.02	1.40	8	13	16	15
Under 5,000 Yen.	1.39	.42	—	.43	10	16	—	16
Under 7,500 Yen.	1.45	.22	—	.36	9	17	—	17
Under 10,000 Yen.	.56	.13	—	.16	12	18	—	19
Above 10,000 Yen.	.65	.10	—	.16	11	19	—	20
Total.	100.00	100.00	100.00	100.00				

III. Extinction of Business.

Number of Deaths and Mortality.

The number of deaths among the annuitants during the present fiscal year totals 3,097 policies assuring the amount of annuities 247,933 yen which averages 80 yen 10 sen per policy and the mortality calculated from these figures is equal to the rates of .00875 in number of policies and .00853 in amount of annuities.

The following is the specification of the above mortality and the comparison with the preceding fiscal year (See Table Nos. I & XII, Part II):-

Description.	Immediate.		Deferred under the Single Premium Plan.		Deferred under the Instalment Premium Plan.		Total.	
	In Number of Policies.	In Amount of Annuities.	In Number of Policies.	In Amount of Annuities.	In Number of Policies.	In Amount of Annuities.	In Number of Policies.	In Amount of Annuities.
Mortality-Rates during the Present Fiscal Year 1936-7.	.02408	.02589	.00726	.00634	.00633	.00643	.00875	.00853
Mortality-Rates during the Present Fiscal Year 1935-6.	.02703	.02604	.00775	.00743	.00650	.00619	.00920	.00870
Comparison.	△ .00295	△ .00015	△ .00049	△ .00109	△ .00017	△ .00024	△ .00045	△ .00017

Number of Surrenders and Surrender-Rates

The policies surrendered during the present fiscal year aggregate 6,244 policies with the amount of annuities 591,684 yen which average amount of annuities is 94 yen 80 sen per policy.

The following is the surrender-rates of the Deferred Policies classified by their premium payment plans, that is, the Single Premium Plan or the Instalment Premium Plan, and is the comparison with those of the preceding fiscal year (See Table Nos. I & XII, Part II.):

Description.	Deferred Annuities under the Single Premium Plan.		Deferred Annuities under the Instalment Premium Plan.		Total.	
	In Number of Policies.	In Amount of Annuities.	In Number of Policies.	In Amount of Annuities.	In Number of Policies.	In Amount of Annuities.
Surrender-Rates during the Present Fiscal Year 1936-7.	.00732	.00562	.04041	.03530	.01985	.02294
Surrender-Rates during the Present Fiscal Year 1935-6.	.00897	.00329	.04818	.04433	.02366	.02942
Comparison.	△ .00165	△ .00267	△ .00777	△ .00908	△ .00381	△ .00648

Number of Policies Cancelled by Statutes and Cancellation-Rates. The policies cancelled by statutes during the present fiscal year (as regards the meaning of Cancellation of Policies, refer to the Preface VII, and also to the Résumé of the System of the Post Office Life Annuities, paragraph "Change of Contract" p. 17) aggregate 2,375 policies with the amount of annuities 291,746 yen, which average amount of annuities is 122 yen 80 sen.

The cancellation-rates of the above are .01994 in number of policies and .01938 in amount of annuities, the details of which are compared with the same of the preceding fiscal year as follows (See Table Nos. I & XII, Part II.):

Regional Directorates of Communications.	The Fiscal Year 1936-7.		The Fiscal Year 1935-6.		The Fiscal Year 1934-5.	
	In Number of Policies.	In Amount of Annuities.	In Number of Policies.	In Amount of Annuities.	In Number of Policies.	In Amount of Annuities.
Tōkyō Municipal.	.01716	.01571	.01666	.01523	.00050	.00048
Tōkyō Provincial.	.01913	.01868	.01747	.01720	.00166	.00148
Nagoya.	.00794	.00813	.01306	.01300	△ .00512	△ .00487
Ōsaka.	.02751	.02559	.04825	.04345	△ .02074	△ .01786
Hiroshima.	.02687	.02703	.02487	.02472	.00200	.00231
Kumamoto.	.02823	.02831	.02832	.02840	△ .00009	△ .00009
Sendai.	.01583	.01651	.02093	.02114	△ .00510	△ .00463
Sapporo.	.01512	.01389	.03072	.02876	△ .01560	△ .01487
Total (the Inland).	.02015	.01959	.02542	.02444	△ .00527	△ .00485
Outsides of the above Directorates.						
South Seas.	—	—	—	—	—	—
The Kwantung Province, Manchuria.	.00094	.00103	—	—	.00094	.00103
Saghalien.	.01655	.01403	—	—	.01655	.01403
Formosa.	.00789	.00642	.00409	.00332	.00380	.00310
Japanese Residents in Abroad.	—	—	—	—	—	—
Grand Total.	.01994	.01938	.02504	.02408	△ .00510	△ .00470

IV. Industries of Annuitants.

The investigation on industries of annuitants is made in the similar idea as stated in the part of the Post Office Life Insurance Business (as regards the details of the investigation methods

practically applied to, refer to the foot-note of the Table No. X, Part II.). The first investigation since the inception of this business was effected of the policies in force at the end of April 1929, and the second investigation was made of the policies in force at the end of June 1936 under the title of "Industries of Annuitants" as is given in the heading of this section (as regards the alteration of the title which was previously given as "Occupations of Annuitants" refer to the page 140 on the similar matter of the Post Office Life Insurance, Part I.).

According to the result of the latter investigation, the industry that predominates throughout every kind of Policies is the Civil Services & Liberal Professions; the Commerce is following next; and the other outstanding industries are in such order as the Manufacturing Industry, the Agriculture and No Industry. These are the general view on the whole policies; yet, specifying these into kinds of policies, it will be found that some of Industries are showing their particular rates of entry varied with the kinds of policies, such as the Civil Services & Liberal Professions, No Industry, etc.

The following shows the percentages of every industries classified by kinds of policies (See Table No. X & Diagram No. II, Part II.).

Classification.	Immediate Annuities.		Deferred Annuities under the Single Premium Plan.		Deferred Annuities under the Instalment Premium Plan.		Total.	
	Number of Policies.	Percentages.	Number of Policies.	Percentages.	Number of Policies.	Percentages.	Number of Policies.	Percentages.
Agriculture.	6,150	16.52	32,200	16.62	14,900	12.65	53,250	15.27
Aquatic Products Industry.	140	.38	400	.21	200	.17	740	.21
Mining Industry.	140	.38	1,700	.88	600	.51	2,440	.70
Manufacturing Industry.	5,260	14.13	35,100	18.12	19,300	16.38	59,660	17.11
Commerce.	9,350	25.12	45,200	23.34	30,900	26.23	85,450	24.50
Transport & Communications Industry.	400	1.07	6,700	3.46	4,000	3.40	11,100	3.18
Civil Service & Liberal Professions.	7,290	19.58	57,800	29.84	41,700	35.40	106,790	30.62
Domestic Affairs.	200	.54	100	.05	—	—	300	.09
Other Industry.	40	.11	100	.05	200	.17	340	.10
No Industry.	8,150	21.90	11,500	5.94	5,100	4.33	24,750	7.10
Unknown.	100	.27	2,900	1.49	900	.76	3,900	1.12
Total.	37,220	100.00	193,700	100.00	117,800	100.00	348,720	100.00

The foregoing is the classification of annuitants by industries which has been done with a view to investigating the spreading condition of business itself; yet, in order to compare the condition with the population by industries at large, another classification has been made; in this classification, the annuitants who are not actually engaged in any industry (though they are under a head of the families with some industries) are classed into No Industry, the result of which classification is as follows:-

Classification.	Number of Policies Classified according to the Industries of Annuitants.	Percentages.	Population by Industries as at the End of March 1936.	Ratios of Policies per 10,000 Inhabitants.
Agriculture.	33,190	9.61	15,293,918	21.7
Aquatic Products Industry.	480	.14	615,215	7.8
Mining Industry.	980	.28	341,437	26.7
Manufacturing Industry.	33,960	9.83	6,359,548	53.4
Commerce.	44,070	12.75	5,309,359	83.0
Transport & Communications Industry.	7,120	2.06	1,022,892	69.6
Civil Services & Liberal Professions.	65,660	19.00	2,170,208	302.6
Domestic Affairs	140	.04	868,182	1.6
Other Industry.	220	.06	76,389	28.8
No Industry.	155,860	45.10	37,696,684	41.4
Unknown.	3,900	1.13	—	—
Total.	345,580	100.00	69,753,832	49.5

Note:-

1. The population by industries in the above are the estimation based on the figures of the Census-Taking in 1930.
2. The population by industries in the said Census-Taking were estimated by the Method of Sampling published by the Government Bureau of Statistics.
3. In the classification of population by industries in the Census-Taking, only those who are engaged in the industries are counted in, the members of a family who are not engaged in any industry being excluded from the classification though they are under the head of a family who is engaged in the industries.
4. The classification of Policies by industries given above is based on the same principle as the Census-Taking for comparison.
5. The number of policies by industries given above are limited to those in Japan Proper as to accord with the condition of population.

According to the above, what is predominant in the spreading ratios of annuitants by industries to the population is the Civil Services & Liberal Professions, giving 302.6 policies per 10,000 inhabitants; what are following this are in such order as the Commerce with 83.0 policies; the Manufacturing Industry with 53.4 policies; No Industry with 41.4 policies; &C. From such a condition, it will be seen that No Industry and Agriculture, in spite of these two classes covering so great magnitudes of inhabitants, give much smaller percentages; especially, the Agriculture is standing eighth, notwithstanding its population is giving next to the "No Industry" which predominates over all other classes of industries.

V. Revenue Account and Investment of Annuity-Fund.

Revenue Account. According to the result of business operation for the past ten and a half years dating from the introduction of this business, it may be said that the financial condition is getting along in a favourable manner, the business standing on its accounts without receiving any support from the Treasury. The annuity fund as at the end of the present fiscal year amounts to 114,707,869 yen, an increase of 20,287,269 yen over the preceding fiscal year (See Table No. XV, Part II.).

Investment of Annuity Fund.

As regards the condition of investments, the annuity fund which stands invested at the end of the present fiscal year amounts to 94,420,601 yen which is equal to the whole existing amount of fund at the end of the preceding fiscal year (about the circumstances why the full fund as at the end of the present fiscal year is not availed, refer to the foot-note of Table No. XVI, Part II.).

To cite the kinds of investments of the above fund in order of the sums invested, what is predominating is the investment for the Local Public Bonds, which amounts to 48,736,640 yen or 51.6 per cent. of the whole sum invested; next stands the investment for the National Bonds with the sum of 41,859,281 yen or 44.3 per cent.; the third, the Loans for Public Welfare Enterprises with 1,825,652 yen or 1.9 per cent.; the fourth the Loans on Policies with 1,479,945 yen or 1.6 per cent.; and the smallest of the investments is the Deposit at the Deposit Section of Treasury which sum amounts to 518,481 yen or 0.5 per cent. (See Table No. XVI, Part II.).

Further, to cite the principal items of the Public Welfare Enterprises, for which the loans of 1,817,447 yen are practically being invested out of the whole amount 1,825,652 yen as stated in the preceding paragraph, the Loans for Establishment of the Live-Stock Markets amount to 500,600 yen; the Loans for Construction of Public Loads, to 304,808 yen; the Loans for Restoration of the Boundary Readjustment Devastated by Disasters, to 164,900 yen; the Loans for Establishment of Free Lodging Houses, to 164,493 yen; the Loans for Service Water-Supply Works, to 143,064 yen. (See Table No. XVII, Part II.).

最近ニ於ケル
LATEST CONDITION OF

昭和十二年 皇 四 月
The Post Office Life Insurance Business

Table with 13 columns: 種別 (Description), 月始現在契約 (Policies in Force at the Beginning of the Month), 新契約 (New Business), 復活 (Revivals), 死亡 (Deaths), 満 (Number). Rows for months April to September 1937.

備考 本表ノ計數ハ概數ヲ示シ、括弧内ノ數字ハ小兒保險契約ニ對スルモノヲ再掲セルモノナリ。

- Note- 1. The above shows the estimated figures.
2. The figures in the parentheses are those for the Infantile Policies included therein.

昭和十二年 皇 四 月
The Post Office Life Annuities Business

Table with 7 columns: 種別 (Description), 月始現在契約 (Policies in Force at the Beginning of the Month), 新契約 (New Business), 死亡 (Deaths). Rows for months April to September 1937.

備考 本表ノ計數ハ概數ヲ示ス。

Note- The above shows the estimated figures.

事業成績一覽表
BUSINESS TRANSACTIONS.

簡易生命保險事業
during the Period from April to September 1937.

Table with 13 columns: 期 (Period), 解約 (Surrenders), 失効 (Lapses), 其他ノ事由ニ因ル増減 (Increase or Decrease from Other Causes), 月末現在契約 (Policies in Force at the End of the Month). Rows for months April to September 1937.

郵便年金事業
during the Period from April to September 1937.

Table with 7 columns: 解約 (Surrenders), 法定解除 (Cancellation of Policies by Statute), 其他ノ事由ニ因ル増減 (Increase or Decrease from Other Causes), 月末現在契約 (Policies in Force at the End of the Month). Rows for months April to September 1937.

第一編

簡易生命保險事業

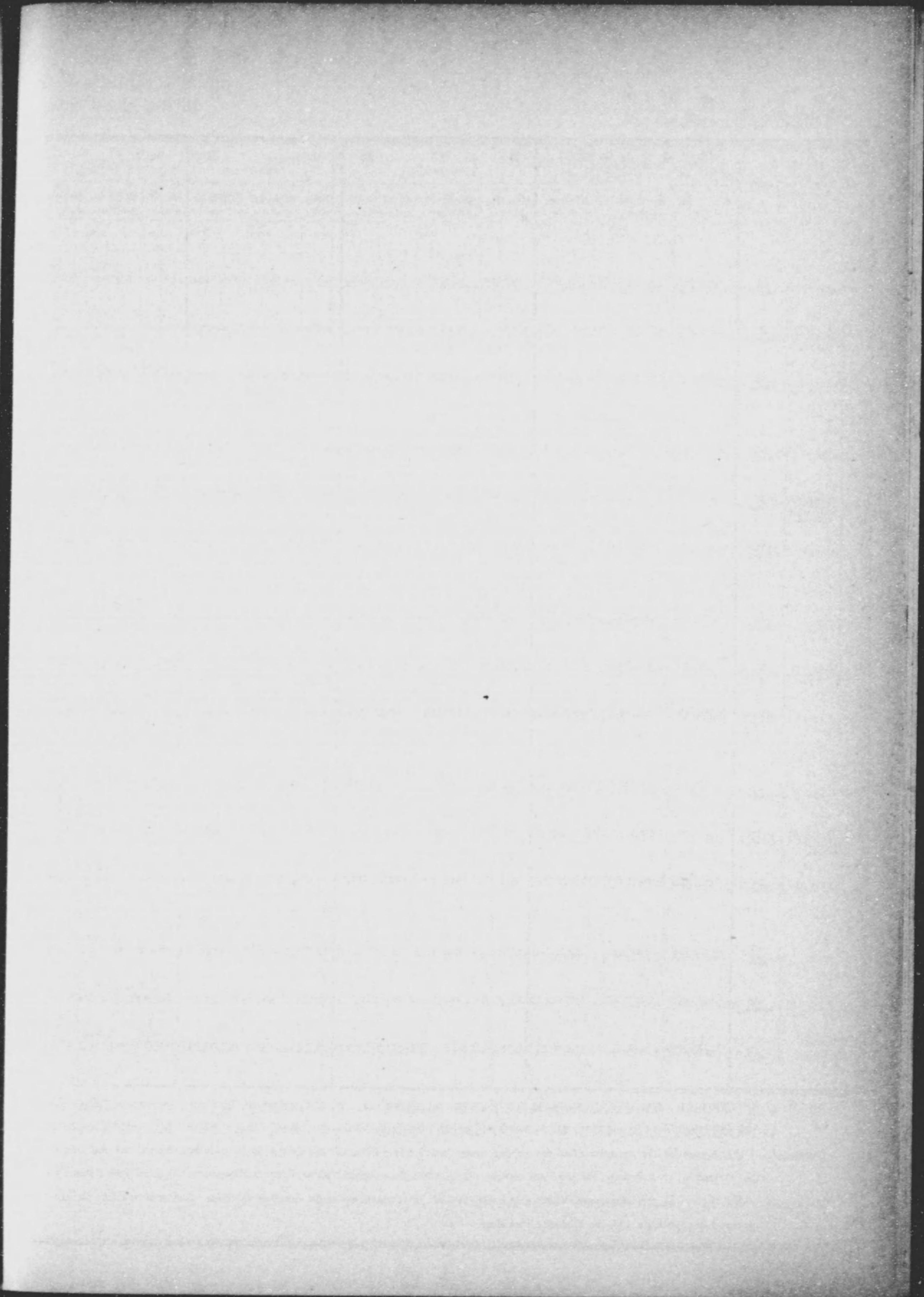
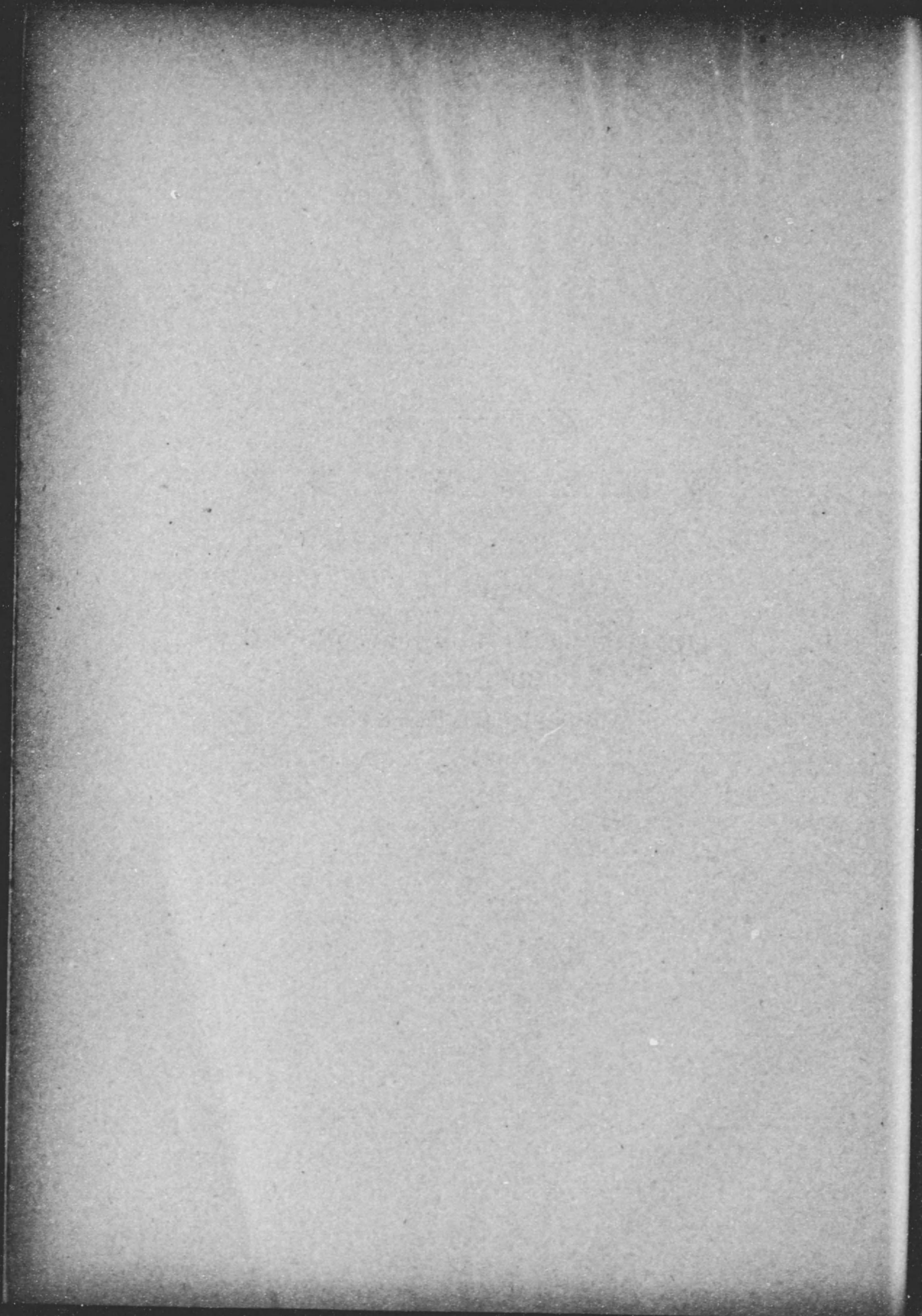
昭和十一年度統計

PART I.

THE POST OFFICE LIFE INSURANCE
BUSINESS.

Statistics for the Fiscal Year

1936-7.



第一表 Table No. I

本年度中事業 Summary of Business during the Present

Table with 13 columns: 種別 (Description), 前年度末現在契約 (Policies in Force at the End of the Previous Fiscal Year), 新契約 (New Business), 復活 (Revivals), 死亡 (Deaths), 件數 (Number), 保險料 (Premiums), 保險金額 (Sums Insured). Rows include Adult Policies (Whole Life, Endowment, Old Age), Child Policies, and Grand Total.

備考 1. 死亡欄中括弧内ノ数字ハ災害又ハ傳染病豫防法第一條第一項ノ傳染病(コレラ、赤痢(瘧疾ヲ含ム)、腸チフス、パラチフス、痘瘡、發疹チフス、猩紅熱、ダフテリア、流行性腦脊髄膜炎、ペスト)ニ因リ契約締結後一年六ヶ月以内ニ死亡シタルモノヲ示ス。

成績一覽表 Transactions Fiscal Year.

昭和十一年度 For the Fiscal Year 1936-7.

Table with 13 columns: 種別 (Description), 前年度末現在契約 (Policies in Force at the End of the Previous Fiscal Year), 新契約 (New Business), 復活 (Revivals), 死亡 (Deaths), 件數 (Number), 保險料 (Premiums), 保險金額 (Sums Insured). Rows include Adult Policies (Whole Life, Endowment, Old Age), Child Policies, and Grand Total.

備考 1. 死亡欄中括弧内ノ数字ハ災害又ハ傳染病豫防法第一條第一項ノ傳染病(コレラ、赤痢(瘧疾ヲ含ム)、腸チフス、パラチフス、痘瘡、發疹チフス、猩紅熱、ダフテリア、流行性腦脊髄膜炎、ペスト)ニ因リ契約締結後一年六ヶ月以内ニ死亡シタルモノヲ示ス。

第二表 Table No. II.

年度別事業 Summary of Business the Successive

Table with columns for Fiscal Year, New Business (件数, 保険料, 保険金額), Revivals (件数, 保険料, 保険金額), Deaths (件数, 保険料, 保険金額), and Endowment Policies Matured (件数, 保険料, 保険金額). Rows include years from 1916-7 to 1931-2, with sub-rows for Adult and Infantile policies.

成績一覽表 Transactions shown in Fiscal Years.

Table with columns for Surrenders, Lapses, Increase or Decrease from Other Causes, Net Increase, and Policies in Force at each End of the Fiscal Years. Rows include years from 1916-7 to 1931-2, with sub-rows for Adult and Infantile policies.

第三表 Table No. III.

月別 Monthly Conditions of Business

Table with columns for New Business, Revivals, Deaths, Endowment Policies Matured, and Surrenders. Rows include months from April 1936 to March 1937, categorized by Adult and Infant Policies, and a Total section.

統計表 Transaction during the Present Fiscal Year.

Transaction during the Present Fiscal Year.

昭和十一年度 For the Fiscal Year 1936-7.

Table with columns for Losses, Increase or Decrease from Other Causes, Net Increase, and Policies in Force at the End of the Month. Rows include months from April 1936 to March 1937, categorized by Adult and Infant Policies, and a Total section.

第四表 Table No. IV.

保險金額 Classification of Business

Table with columns: 前年度末現在契約 (Policies in Force at the End of the Previous Fiscal Year), 新契約 (New Business), 復活 (Revivals), 死 (Deaths). Rows include classifications like 五拾圓以下, 百圓以下, 二百圓以下, etc., with sub-rows for 終身保險 (Whole Life Policies) and 養老保險 (Endowment Policies).

別統計表 by Sums Insured.

昭和十一年度 For the Fiscal Year 1936-7.

Table with columns: 亡 (Deaths), 満期 (Maturity), 解約 (Surrenders), 失効 (Lapses), 其他ノ事由ニ因ル増減 (Increase/Decrease from Other Causes), 年度末現在契約 (Policies in Force at the End of the Present Fiscal Year). Rows correspond to the same classifications as Table No. IV.

第四表 Table No. IV.

(續) 保險金額

(Continued) Classification of Business

Table with 9 columns: 前年度末現在契約 (Policies in Force at the End of the Previous Fiscal Year), 新契約 (New Business), 復活 (Revivals), 死 (Deaths), and 總計 (Grand Total). Rows include classifications like 十五年滿期, 二十年滿期, 小兒保險, and 總計.

別統計表

by Sums Insured.

昭和十一年度 For the Fiscal Year 1936-7.

Table with 12 columns: 亡 (Deaths), 滿期 (Maturity), 解約 (Surrenders), 失効 (Lapses), 其他事由 (Other Causes), and 年度末現在契約 (Policies in Force at the End of the Present Fiscal Year). Rows include 保險金額 (Sums Insured), 件數 (Number), and 總計 (Grand Total).

第五表 Table No. V.

保險料別 Classification of Business

Table with 9 main columns: No. of Order, Classifications, Policies in Force at the End of the Previous Fiscal Year, New Business, Revisals, Deaths, and Total. It lists various insurance types like Whole Life Policies and Endowment Policies across different age groups and amounts.

統計表 by Premiums.

昭和十一年度 For the Fiscal Year 1936-7.

Table with 12 main columns: Deaths, Endowment Policies Matured, Surrenders, Lapses, Increase or Decrease from Other Causes, and Policies in Force at the End of the Present Fiscal Year. It provides a detailed breakdown of premium-related statistics for the fiscal year 1936-7.

(續) 保 險 料 別

第五表 Table No. V.

(Continued) Classification of Business

順序 No. of Order	種 別 Classifications	前年度末現在契約 Policies in Force at the End of the Previous Fiscal Year.		新 契 約 New Business.		復 活 Revivals.		死 Number.		
		件 數 Number.	保 險 料 Premiums. 円 Yen	件 數 Number.	保 險 料 Premiums. 円 Yen	件 數 Number.	保 險 料 Premiums. 円 Yen			
28	成人 成人 成人 成人	終身保險 Whole Life Policies.	25,933	89,339.6	4,893	16,783.3	80	275.6	1,129	
29		四圓以下 4 Yen or Under.	養老保險 Endowment Policies.	228,029	751,166.8	13,856	46,298.9	536	1,778.0	2,418
30		計 Total.		253,962	840,506.4	18,749	63,082.2	616	2,053.6	3,547
31	成人 成人 成人 成人	終身保險 Whole Life Policies.	2,294	10,228.6	238	1,061.4	4	16.7	92	
32		五圓以下 5 Yen or Under.	養老保險 Endowment Policies.	122,224	529,054.2	10,024	43,144.9	268	1,153.9	1,347
33		計 Total.		124,518	539,282.8	10,262	44,206.3	272	1,170.6	1,439
34	成人 成人 成人 成人	終身保險 Whole Life Policies.	1	9.6	—	—	—	—	—	
35		五圓ヲ超 Above 5 Yen.	養老保險 Endowment Policies.	2,915	15,304.0	350	1,823.5	8	41.6	102
36		計 Total.		2,916	15,313.6	350	1,823.5	8	41.6	102
37	成人 成人 成人 成人	保險料拂濟 Policies Converted Into Paid-up Contracts.	33,492	—	—	—	—	—	850	
38		終身保險 Whole Life Policies.	79,838	—	—	—	—	—	878	
39		養老保險 Endowment Policies.	113,330	—	—	—	—	—	1,728	
40	成人 成人 成人 成人	終身保險 Whole Life Policies.	4,893,927	3,244,896.6	534,666	492,819.3	12,657	9,829.8	121,360	
41		養老保險 Endowment Policies.	15,906,374	14,193,176.9	1,958,798	2,040,296.8	39,062	36,372.7	161,417	
42		計 Total.	20,800,301	17,438,073.5	2,493,464	2,533,116.1	51,719	46,202.5	282,777	
43	小兒 小兒 小兒 小兒	十五年滿期 15 Year Endowment.	225,488	67,646.4	13,929	4,178.7	671	201.3	992	
44		二十年滿期 20 Year Endowment.	12,820	3,846.0	2,233	669.9	47	14.1	63	
45		計 Total.	238,308	71,492.4	16,162	4,848.6	718	215.4	1,055	
46	小兒 小兒 小兒 小兒	十五年滿期 15 Year Endowment.	1,385,890	692,945.0	289,175	144,587.5	3,566	1,783.0	7,288	
47		二十年滿期 20 Year Endowment.	87,495	43,747.5	37,511	18,755.5	241	120.5	691	
48		計 Total.	1,473,385	736,692.5	326,686	163,343.0	3,807	1,903.5	7,979	
49	小兒 小兒 小兒 小兒	十五年滿期 15 Year Endowment.	—	—	7,531	5,481.7	—	—	16	
50		二十年滿期 20 Year Endowment.	—	—	1,087	760.9	—	—	2	
51		計 Total.	—	—	8,618	6,242.6	—	—	18	
52	小兒 小兒 小兒 小兒	十五年滿期 15 Year Endowment.	1,142,234	1,142,234.0	297,243	297,243.0	2,393	2,393.0	6,200	
53		二十年滿期 20 Year Endowment.	107,584	107,584.0	46,786	46,786.0	314	314.0	883	
54		計 Total.	1,249,818	1,249,818.0	344,029	344,029.0	2,707	2,707.0	7,083	
55	小兒 小兒 小兒 小兒	保險料拂濟 Policies Converted Into Paid-up Contracts.	3,631	—	—	—	—	—	14	
56		十五年滿期 15 Year Endowment.	266	—	—	—	—	—	3	
57		二十年滿期 20 Year Endowment.	3,897	—	—	—	—	—	17	
58	小兒 小兒 小兒 小兒	十五年滿期 15 Year Endowment.	2,757,243	1,902,825.4	608,178	451,490.9	6,630	4,377.3	14,510	
59		二十年滿期 20 Year Endowment.	208,165	155,177.5	87,617	66,972.3	602	448.6	1,642	
60		計 Total.	2,965,408	2,058,002.9	695,795	518,463.2	7,232	4,825.9	16,152	
61	總計 Grand Total.	23,765,709	19,496,076.4	3,189,259	3,051,579.3	58,951	51,028.4	298,929		

備考 「其他ノ事由ニ因ル増減」欄中括弧内ノ數字ハ本年度中ニ於テ新ニ保險料拂濟保險契約ニ變更セルモノヲ示ス。

Note: The figures in the parentheses in the column under the heading "Increase or Decrease from Other Causes" indicate those for the

統 計 表

by Premiums.

昭和十一年度 For the Fiscal Year 1936-7.

順序 No. of Order	種 別 Classifications	件 數 Number.	保 險 料 Premiums. 円 Yen	件 數 Number.	保 險 料 Premiums. 円 Yen	件 數 Number.	保 險 料 Premiums. 円 Yen	件 數 Number.	保 險 料 Premiums. 円 Yen	件 數 Number.	保 險 料 Premiums. 円 Yen	其他ノ事由ニ因ル増減 Increase or Decrease from Other Causes.		年度末現在契約 Policies in Force at the End of the Present Fiscal Year.	
												件 數 Number.	保 險 料 Premiums. 円 Yen	件 數 Number.	保 險 料 Premiums. 円 Yen
28	成人 成人 成人 成人	終身保險 Whole Life Policies.	3,882.3	—	142	490.4	390	1,345.5	490	1,684.9	28,755	99,000.4	28		
29		四圓以下 4 Yen or Under.	8,057.2	8,260	27,887.3	2,413	7,883.4	2,214	7,394.2	2,531	8,412.8	224,585	739,608.8	29	
30		計 Total.	11,939.5	8,260	27,887.3	2,555	8,373.8	2,604	8,739.7	3,021	10,097.7	253,340	838,609.2	30	
31	成人 成人 成人 成人	終身保險 Whole Life Policies.	409.7	—	13	57.8	17	75.5	43	191.1	2,371	10,572.6	31		
32		五圓以下 5 Yen or Under.	5,947.2	8,930	38,532.1	765	3,279.6	1,445	6,187.2	1,973	8,453.4	118,156	510,953.5	32	
33		計 Total.	6,356.9	8,930	38,532.1	778	3,337.4	1,462	6,262.7	2,016	8,644.5	120,527	521,526.1	33	
34	成人 成人 成人 成人	終身保險 Whole Life Policies.	—	—	—	—	—	—	—	—	1	9.6	34		
35		五圓ヲ超 Above 5 Yen.	545.2	209	1,087.3	12	62.3	31	161.3	57	297.0	2,862	15,016.0	35	
36		計 Total.	545.2	209	1,087.3	12	62.3	31	161.3	57	297.0	2,863	15,025.6	36	
37	成人 成人 成人 成人	保險料拂濟 Policies Converted Into Paid-up Contracts.	—	—	—	—	—	—	—	—	—	—	—	37	
38		終身保險 Whole Life Policies.	—	—	—	—	—	—	—	—	—	(7,883)	37,421	38	
39		養老保險 Endowment Policies.	—	—	—	—	—	—	—	—	—	(29,945)	93,191	39	
40	成人 成人 成人 成人	終身保險 Whole Life Policies.	94,672.3	—	—	—	—	—	—	—	—	—	—	40	
41		養老保險 Endowment Policies.	148,337.1	329,062	318,500.9	184,457	155,572.5	262,595	251,342.8	25,597	74,204.6	16,992,300	15,321,887.5	41	
42		計 Total.	243,009.4	329,062	318,500.9	226,074	179,878.0	325,748	301,951.1	4,773	108,658.8	22,177,050	18,865,393.9	42	
43	小兒 小兒 小兒 小兒	十五年滿期 15 Year Endowment.	297.6	—	—	1,400	420.0	3,660	1,098.0	2,740	822.0	236,776	71,032.8	43	
44		二十年滿期 20 Year Endowment.	18.9	—	—	91	27.3	267	80.1	270	81.0	14,949	4,484.7	44	
45		計 Total.	316.5	—	—	1,491	447.3	3,927	1,178.1	3,010	903.0	251,725	75,517.5	45	
46	小兒 小兒 小兒 小兒	十五年滿期 15 Year Endowment.	3,644.0	—	—	7,382	3,691.0	22,592	11,296.0	622	311.0	1,640,747	820,373.5	46	
47		二十年滿期 20 Year Endowment.	345.5	—	—	535	267.5	1,928	964.0	3	1.5	122,096	61,048.0	47	
48		計 Total.	3,989.5	—	—	7,917	3,958.5	24,520	12,260.0	619	309.5	1,762,843	881,421.5	48	
49	小兒 小兒 小兒 小兒	十五年滿期 15 Year Endowment.	11.2	—	—	11	7.7	37	25.9	15	10.5	7,752	5,426.4	49	
50		二十年滿期 20 Year Endowment.	1.4	—	—	3	2.1	5	3.5	—	—	1,077	753.9	50	
51		計 Total.	12.6	—	—	14	9.8	42	29.4	15	10.5	8,829	6,180.3	51	
52	小兒 小兒 小兒 小兒	十五年滿期 15 Year Endowment.	6,200.0	—	—	5,750	5,750.0	15,086	15,086.0	8,078	8,078.0	1,406,756	1,406,756.0	52	
53		二十年滿期 20 Year Endowment.	883.0	—	—	520	520.0	1,762	1,762.0	1,006	1,006.0	150,513	150,513.0	53	
54		計 Total.	7,083.0	—	—	6,270	6,270.0	16,848	16,848.0	9,084	9,084.0	1,557,269	1,557,269.0	54	
55	小兒 小兒 小兒 小兒	保險料拂濟 Policies Converted Into Paid-up Contracts.	—	—	—	—	—	—	—	—	(4,609)	6,917	55		
56		十五年滿期 15 Year Endowment.	—	—	—	—	—	—	—	—	—	(323)	509	56	
57		二十年滿期 20 Year Endowment.	—	—	—	—	—	—	—	—	—	(4,932)	7,426	57	
58	小兒 小兒 小兒 小兒	十五年滿期 15 Year Endowment.	10,152.8	—	—	15,852	9,818.7	41,875	27,505.9	1,366	7,577.5	3,298,948	2,303,588.7	58	
59		二十年滿期 20 Year Endowment.	1,248.8	—	—	1,226	816.9	3,962	2,809.6	410	923.5	289,144	216,799.6	59	
60		計 Total.	11,401.6	—	—	17,078	10,685.6	45,337	30,315.5	1,776	8,501.0	3,588,092	2,520,388.3	60	
61	總計 Grand Total.	254,411.0	329,062	318,500.9	243,152	190,563.6	371,085	332,266.6	6,549	117,159.8	25,765,142	21,385,782.2	61		

policies converted into Paid-up Contracts during the present fiscal year.

第六表 Table No. VI

保險種類 Classification of Business

Table with columns for classifications (Whole Life Policies, Endowment Policies, Insurance Policies), previous year's business, new business, revivals, deaths, and a total row. Sub-headers include Number, Premiums, and Sums Insured in Yen.

別統計表 by Kinds of Policies.

昭和十一年度 For the Fiscal Year 1936-7.

Table with columns for Endowment Policies Maturesd, Surrenders, Lapses, Increase or Decrease from Other Causes, and Policies in Force at the End of the Present Fiscal Year. Sub-headers include Number, Premiums, and Sums Insured in Yen.

(續) 保 險 種 類

第 六 表
Table No. VI.

(Continued) Classification of Business

種 別 Classifications.	前年度末現在契約 Policies in Force at the End of the Previous Fiscal Year.			新 契 約 New Business.			復 活 Reverts.			死 亡 Deaths.			
	件 數 Number.	保 險 料 Premiums.	保 險 金 額 Sums Insured.	件 數 Number.	保 險 料 Premiums.	保 險 金 額 Sums Insured.	件 數 Number.	保 險 料 Premiums.	保 險 金 額 Sums Insured.	件 數 Number.	保 險 料 Premiums.	保 險 金 額 Sums Insured.	
													円 Yen
三 十 五 年 滿 期 Ordinary	十年滿期 10 Year Payment.	5,455	4,635.4	860,480.3	1,702	1,621.0	301,351.0	12	10.0	1,796.4	48	39.5	7,415.3
	二十年滿期 20 Year Payment.	5,002	3,598.7	1,065,575.2	2,047	1,940.6	576,765.1	10	6.2	1,832.9	68	57.2	16,916.3
	全期滿期 Ordinary.	36,240	26,683.9	10,399,680.7	23,633	20,002.5	7,473,274.9	82	60.0	22,337.7	726	579.6	216,297.1
	計 Total.	46,697	34,918.0	12,325,736.2	27,382	23,564.1	8,351,391.0	104	76.2	25,967.0	842	676.3	240,628.7
四 十 年 滿 期 Ordinary	十年滿期 10 Year Payment.	13,508	10,276.2	2,123,688.4	3,073	3,117.5	638,618.9	35	24.2	5,058.6	146	121.7	25,083.3
	二十年滿期 20 Year Payment.	10,194	6,886.8	2,254,110.4	3,536	3,018.1	980,041.1	26	18.9	6,112.3	137	112.8	36,444.7
	全期滿期 Ordinary.	92,519	59,623.7	25,408,634.8	70,956	51,836.2	22,420,840.1	280	179.2	76,784.9	2,051	1,450.1	628,841.3
	計 Total.	116,221	76,786.7	29,786,433.6	77,565	57,971.8	24,039,500.1	341	222.3	87,955.8	2,334	1,684.6	690,369.3
合 計 Sub-Total	十年滿期 10 Year Payment.	5,718,855	4,821,637.8	665,438,775.3	232,173	236,082.7	33,279,868.8	11,566	10,263.0	1,420,148.4	47,559	40,946.6	5,610,841.0
	二十年滿期 20 Year Payment.	77,587	51,046.3	14,407,727.3	40,782	36,893.3	10,288,471.2	188	130.6	36,826.4	916	712.6	200,910.9
	全期滿期 Ordinary.	10,109,932	9,320,492.8	1,440,373,323.2	1,685,843	1,767,320.8	349,454,792.4	27,308	23,979.1	4,027,434.3	112,942	106,677.9	16,895,470.2
	計 Total.	15,906,374	14,193,176.9	2,120,219,825.8	1,958,798	2,040,296.8	393,023,132.4	39,062	36,372.7	5,484,409.1	161,417	148,337.1	22,707,222.1
小 兒 保 險 Infantile Policies.	十五年滿期 15 Year Endowment.	2,757,243	1,902,825.4	360,983,602.0	608,178	451,490.9	85,691,381.0	6,630	4,377.3	830,063.1	14,510	10,152.8	1,926,198.4
	二十年滿期 20 Year Endowment.	208,165	155,177.5	42,360,608.4	87,617	66,972.3	18,314,305.0	602	448.6	122,358.0	1,642	1,248.8	340,712.0
	計 Total.	2,965,408	2,058,002.9	403,344,210.4	695,795	518,463.2	104,005,686.0	7,232	4,825.9	952,421.1	16,152	11,401.6	2,266,910.4
總 計 Grand Total.	23,765,709	19,496,076.4	5,225,178,791.9	3,189,259	3,051,579.3	597,497,484.5	58,951	51,028.4	8,456,210.7	298,929	254,411.0	42,605,000.7	

別 統 計 表

by Kinds of Policies.

昭 和 十 一 年 度
For the Fiscal Year 1936-7.

種 別 Classifications.	滿 期 Endowment Policies Matured.			解 約 Surrender.			失 效 Lapses.			其他ノ事由ニ因リ増減 Increase or Decrease from Other Cause.			年 度 末 現 在 契 約 Policies in Force at the End of the Present Fiscal Year.		
	件 數 Number.	保 險 料 Premiums.	保 險 金 額 Sums Insured.	件 數 Number.	保 險 料 Premiums.	保 險 金 額 Sums Insured.	件 數 Number.	保 險 料 Premiums.	保 險 金 額 Sums Insured.	件 數 Number.	保 險 料 Premiums.	保 險 金 額 Sums Insured.	件 數 Number.	保 險 料 Premiums.	保 險 金 額 Sums Insured.
三 十 五 年 滿 期 Ordinary	—	—	—	77	60.8	11,346.8	125	120.3	22,070.8	△ 12	△ 50.2	△ 9,362.5	6,907	5,995.6	1,113,432.3
	—	—	—	35	22.9	7,176.7	125	107.4	31,694.9	△ 13	△ 59.8	△ 17,910.2	6,818	5,298.2	1,570,475.1
	—	—	—	388	271.1	102,413.5	1,649	1,349.1	495,666.7	△ 515	△ 735.3	△ 275,334.1	56,677	43,811.3	16,805,581.9
	—	—	—	500	354.8	120,937.0	1,899	1,576.8	549,432.4	△ 540	△ 843.3	△ 302,606.8	70,402	55,105.1	19,489,489.3
四 十 年 滿 期 Ordinary	—	—	—	184	121.0	25,085.4	247	220.8	44,802.1	△ 45	△ 170.9	△ 33,795.3	15,994	12,783.5	2,638,599.8
	—	—	—	83	49.1	17,007.1	263	205.8	66,255.0	△ 29	△ 96.7	△ 32,379.7	13,244	9,457.4	3,088,177.3
	—	—	—	1,166	704.6	306,466.3	6,236	4,628.1	1,985,042.4	△ 2,244	△ 2,377.8	△ 1,020,092.8	152,056	102,478.5	43,965,797.0
	—	—	—	1,433	874.7	348,578.8	6,746	5,054.7	2,096,099.5	△ 2,318	△ 2,647.4	△ 1,086,267.8	181,296	124,719.4	49,692,574.1
合 計 Sub-Total	704	310.9	43,866.9	92,104	75,504.8	10,577,710.5	50,125	44,979.0	6,236,990.3	△ 58,983	△ 77,199.3	△ 10,489,641.5	5,713,119	4,829,029	667,179,742.3
	—	—	—	612	388.8	113,583.5	1,998	1,727.7	481,642.5	△ 275	△ 796.3	△ 228,125.9	114,756	84,444.8	23,708,762.1
	328,358	318,190.0	33,818,169.0	91,741	79,678.9	13,167,404.6	210,472	204,637.1	35,219,428.9	84,855	3,791.0	△ 6,200,256.7	11,164,425	10,408,399.8	1,828,454,820.5
	329,062	318,903.9	33,982,036.9	184,457	158,572.8	23,858,598.6	262,595	281,343.8	41,938,061.7	25,597	△ 74,204.6	△ 16,918,034.1	18,932,300	18,321,887.5	2,579,545,514.9
小 兒 保 險 Infantile Policies.	—	—	—	15,852	9,868.7	1,905,604.8	41,375	27,505.9	5,215,778.6	△ 1,366	△ 7,577.5	△ 1,311,512.7	3,298,948	2,333,887.7	437,145,951.6
	—	—	—	1,226	816.9	224,791.9	3,962	2,809.6	765,233.0	△ 410	△ 923.5	△ 240,616.8	289,144	216,799.6	59,225,917.7
	—	—	—	17,078	10,685.6	2,130,396.7	45,337	30,315.5	5,981,011.6	△ 1,776	△ 8,501.0	△ 1,552,129.5	3,588,092	2,550,687.3	496,371,869.3
總 計 Grand Total.	329,062	319,009.9	33,982,036.9	243,152	189,965.6	31,593,075.3	371,085	332,299.6	59,278,359.7	△ 6,549	△ 117,159.8	△ 27,542,374.2	25,765,142	21,338,732.2	5,654,161,683.5

第七表 Table No. VII

府縣別 統計表 Classification of Business by Prefectures.

Main table on the left page showing insurance statistics by prefecture (東京, 神奈川, 新潟, 埼玉, 群馬, 千葉, 茨城, 栃木) and insurance type (終身, 養老, 小兒). Columns include: 前年度末現在契約 (Policies in Force at the End of the Previous Fiscal Year), 新契約 (New Business), 復活 (Revivals), 死亡 (Deaths), and 満期 (Maturity). Each category is further divided into Number, Premiums, and Sums Insured.

府縣別 統計表 Classification of Business by Prefectures.

昭和十一年度 For the Fiscal Year 1936-7.

Main table on the right page showing insurance statistics by prefecture (東京, 神奈川, 新潟, 埼玉, 群馬, 千葉, 茨城, 栃木) and insurance type (終身, 養老, 小兒). Columns include: 満期 (Maturity), 解約 (Surrender), 失効 (Lapses), 其他ノ事由ニ因リ増減 (Increase or Decrease from Other Causes), and 年度末現在契約 (Policies in Force at the End of the Present Fiscal Year). Each category is further divided into Number, Premiums, and Sums Insured.

第七表 Table No. VII.

(續) 府 縣 別 (Continued) Classification of

Main table showing insurance statistics by prefecture (e.g., 靜岡, 山梨, 愛知, 三重, 名古屋, 岐阜, 長野, 福井) with columns for policy types (Whole Life, Endowment, Infantile) and financial metrics (Number, Premiums, Sums Insured) for previous year, new business, revivals, and deaths.

統計表 Business by Prefectures.

昭和十一年度 For the Fiscal Year 1936-7.

Summary table of business by prefectures, including columns for '期滿' (Maturity), '解約' (Surrender), '失効' (Lapses), '其他事由' (Other causes), and '年度末現在契約' (Policies in force at the end of the year), with sub-columns for number and amount.

第七表 Table No. VII.

(續) 府 縣 別 (Continued) Classification of

Main table on the left page showing insurance statistics by prefecture (石川, 富山, 大阪, 京都, 兵庫, 奈良, 滋賀) and insurance type (終身, 養老, 小兒). Columns include: 前年度末現在契約 (Policies in Force at the End of the Previous Fiscal Year), 新契約 (New Business), 復活 (Revivals), 死亡 (Deaths), 満期 (Maturity).

統 計 表 (Business by Prefectures.)

昭和十一年度 For the Fiscal Year 1936-7.

Main table on the right page showing insurance statistics by prefecture (石川, 富山, 大阪, 京都, 兵庫, 奈良, 滋賀) and insurance type (終身, 養老, 小兒). Columns include: 期滿 (Maturity), 解約 (Surrenders), 失効 (Lapses), 其他ノ事由ニ因ル増減 (Increase or Decrease from Other Causes), 年度末現在契約 (Policies in Force at the End of the Present Fiscal Year).

第七表 Table No. VII.

(Continued) Classification of

Main table on the left page showing insurance statistics by prefecture (Wakayama, Tokushima, Kochi, Hiroshima, Tottori, Simane, Okayama) and insurance type (Whole Life, Endowment, Infantile). Columns include: 前年度末現在契約 (Policies in Force at the End of the Previous Fiscal Year), 新契約 (New Business), 復活 (Revivals), 死亡 (Deaths), 新 (New). Sub-columns for each category include Number, Premiums, and Sums Insured.

Business by Prefectures.

昭和十一年度 For the Fiscal Year 1936-7.

Main table on the right page showing insurance statistics by prefecture (Wakayama, Tokushima, Kochi, Hiroshima, Tottori, Simane, Okayama) and insurance type (Whole Life, Endowment, Infantile). Columns include: 期 (Period), 解約 (Surrenders), 失効 (Lapses), 其他事由 (Increase or Decrease from Other Causes), 年度末現在契約 (Policies in Force at the End of the Present Fiscal Year). Sub-columns for each category include Number, Premiums, and Sums Insured.

第七表 Table No. VII.

(Continued) Classification of

種 別 監督局 及府縣別	前年度末現在契約 Policies in Force at the End of the Previous Fiscal Year.			新 契 約 New Business.			復 活 Revivals.			死 亡 Deaths.			備 註 Notes.	
	件 數 Number.	保 險 料 Premiums.	保 險 金 額 Sums Insured.	件 數 Number.	保 險 料 Premiums.	保 險 金 額 Sums Insured.	件 數 Number.	保 險 料 Premiums.	保 險 金 額 Sums Insured.	件 數 Number.	保 險 料 Premiums.	保 險 金 額 Sums Insured.		
														円 Yen
山 口 Yamaguchi.	終身保險 Whole Life.	108,775	57,007.5	14,649,444.8	7,424	6,166.5	1,331,501.6	230	147.7	34,394.8	2,287	1,415.9	302,757.7	—
	養老保險 Endowment.	275,726	207,388.1	31,994,032.2	31,236	29,942.4	5,898,143.5	548	405.5	63,582.2	3,008	2,361.0	374,006.2	3,342
	小兒保險 Infantile.	55,543	35,826.1	7,045,349.6	11,628	7,963.7	1,634,305.0	106	70.5	13,748.0	341	221.9	44,303.5	—
	計 Total.	440,044	300,221.7	53,688,826.6	50,288	44,072.6	8,863,950.1	884	623.7	111,725.0	5,636	3,998.8	721,067.4	3,342
	香 川 Kagawa.	終身保險 Whole Life.	42,056	22,387.0	4,716,463.3	3,141	2,955.5	589,481.2	34	22.9	5,062.0	898	573.1	103,732.9
養老保險 Endowment.	217,623	162,528.8	23,497,654.8	23,112	22,663.6	4,763,184.8	226	190.8	28,086.5	1,946	1,534.5	232,398.2	4,621	
小兒保險 Infantile.	38,037	25,735.0	4,974,889.3	7,716	5,769.2	1,175,889.0	40	25.8	5,046.0	162	119.1	23,342.0	—	
計 Total.	297,716	210,650.8	33,189,007.4	33,969	31,388.3	6,528,555.0	300	239.5	38,194.5	3,006	2,226.7	359,473.1	4,621	
愛 媛 Ehime.	終身保險 Whole Life.	73,914	37,314.2	8,923,201.6	5,358	4,636.0	973,012.6	91	55.3	13,434.6	1,543	964.5	192,343.0	—
	養老保險 Endowment.	257,270	178,473.6	25,812,507.7	29,949	29,223.0	5,933,626.8	327	258.8	36,501.3	2,554	1,810.5	274,067.2	5,108
	小兒保險 Infantile.	46,680	28,912.9	5,626,907.9	10,139	7,073.3	1,406,572.0	67	40.4	7,895.0	197	125.1	24,461.0	—
	計 Total.	377,864	244,700.7	40,362,617.2	45,446	40,932.3	8,313,211.4	485	354.5	57,830.9	4,294	2,901.1	490,871.2	5,108
	計 Total.	545,968	279,548.1	67,856,356.0	37,654	32,925.0	6,878,683.3	781	495.9	115,937.2	11,781	7,239.7	1,471,588.6	—
熊 本 Kumamoto.	終身保險 Whole Life.	1,861,452	1,328,125.9	197,472,569.9	203,176	196,011.4	39,928,093.6	2,518	1,908.9	288,049.1	18,159	13,457.6	2,073,038.3	35,114
	養老保險 Endowment.	337,072	217,214.2	42,346,380.4	68,889	48,952.5	9,912,243.0	482	309.1	60,713.0	1,683	1,123.4	222,297.2	—
	小兒保險 Infantile.	—	—	—	—	—	—	—	—	—	—	—	—	—
	計 Total.	2,744,492	1,824,888.2	307,675,306.3	309,719	277,888.9	56,719,019.9	3,781	2,713.9	464,699.3	31,623	21,820.7	3,765,924.1	35,114
	福 岡 Fukuoka.	終身保險 Whole Life.	68,585	45,394.7	11,242,497.4	5,511	4,867.4	982,111.2	281	150.4	35,016.7	1,946	1,174.3	235,485.8
養老保險 Endowment.	226,520	165,532.4	25,219,808.2	28,624	28,201.5	5,119,977.7	729	506.1	79,116.5	2,168	1,652.4	253,281.9	3,456	
小兒保險 Infantile.	46,294	30,010.5	5,899,742.9	10,139	7,912.1	1,595,302.0	116	70.3	13,717.0	259	179.9	35,414.0	—	
計 Total.	361,409	240,937.6	42,362,048.5	44,274	40,981.0	7,697,390.9	1,126	726.8	127,850.2	4,373	3,006.6	524,181.7	3,456	
長 崎 Nagasaki.	終身保險 Whole Life.	94,659	48,602.1	12,186,564.3	6,122	5,230.0	1,053,980.9	255	140.7	34,201.5	2,314	1,357.8	280,980.5	—
	養老保險 Endowment.	281,891	201,676.5	33,340,895.0	31,660	30,919.5	5,774,324.1	677	519.2	55,042.7	3,180	2,296.1	381,084.2	4,593
	小兒保險 Infantile.	58,098	36,077.3	7,119,139.3	10,662	8,090.7	1,655,252.0	93	56.5	11,607.0	330	210.5	42,112.2	—
	計 Total.	434,648	286,355.9	52,646,598.6	48,444	44,240.2	8,483,557.0	1,025	716.4	100,851.2	5,824	3,864.4	704,176.9	4,593
	福 岡 Fukuoka.	終身保險 Whole Life.	263,843	143,936.4	36,675,410.4	16,378	14,565.5	3,045,422.0	455	301.2	69,322.2	6,059	3,901.8	823,477.8
養老保險 Endowment.	539,648	440,344.3	65,510,369.0	70,706	73,917.1	12,371,192.6	1,161	983.1	144,791.6	6,105	4,971.1	751,139.0	10,363	
小兒保險 Infantile.	137,192	88,496.7	17,204,729.2	25,544	19,673.0	3,954,222.0	235	157.3	33,924.0	870	577.2	113,432.0	—	
計 Total.	940,683	672,777.4	119,390,508.6	112,628	108,155.6	19,300,836.6	1,851	1,441.6	245,037.8	13,034	9,450.1	1,688,048.8	10,363	
大 分 Oita.	終身保險 Whole Life.	56,164	34,008.3	7,267,848.5	5,696	5,020.5	1,012,868.2	163	104.2	23,264.1	1,337	947.7	170,975.5	—
	養老保險 Endowment.	198,269	154,591.0	22,890,211.5	23,890	23,730.6	4,315,641.4	580	487.3	71,699.3	2,070	1,681.7	255,797.5	4,463
	小兒保險 Infantile.	42,714	27,924.1	5,463,764.8	8,459	6,572.1	1,319,726.0	121	78.7	15,911.0	267	179.4	35,435.3	—
	計 Total.	297,147	216,523.4	35,611,824.8	38,045	35,343.2	6,648,235.6	864	670.2	110,874.4	3,674	2,808.8	462,208.3	4,463

Business by Prefectures.

昭和十一年度 For the Fiscal Year 1936-7.

期 Maturity	解 約 Surrenders.	失 效 Lapses.	其他ノ事由ニ因ル増減 Increase or Decrease from Other Causes.			年度末現在契約 Policies in Force at the End of the Present Fiscal Year.			府縣別 Prefectures.					
			件 數 Number.	保 險 料 Premiums.	保 險 金 額 Sums Insured.	件 數 Number.	保 險 料 Premiums.	保 險 金 額 Sums Insured.						
										円 Yen	円 Yen	円 Yen	円 Yen	円 Yen
—	—	580	273.4	76,883.8	946	676.7	155,798.5	△ 529	△ 521.2	△ 163,031.0	112,087	60,434.5	15,316,870.2	山 口 Yamaguchi.
2,312.6	260,386.4	1,756	1,343.5	216,497.7	4,071	3,455.8	565,334.0	△ 492	△ 1,260.0	△ 208,646.8	295,815	227,003.1	36,280,856.8	
—	—	253	145.9	29,503.1	668	429.9	85,831.0	△ 18	△ 131.8	△ 24,939.1	65,997	42,930.8	8,508,826.1	
2,312.6	260,386.4	2,589	1,762.8	322,884.6	5,685	4,562.4	826,963.5	△ 65	△ 1,913.0	△ 426,616.9	473,899	330,368.4	60,106,553.1	
—	—	167	78.8	18,837.7	253	168.8	39,140.4	△ 402	△ 389.8	△ 107,095.9	43,511	24,154.9	5,042,199.6	
2,993.3	316,765.4	851	592.9	89,930.9	1,987	1,558.6	272,312.2	△ 352	△ 1,269.7	△ 292,456.1	231,908	177,434.2	27,085,063.3	
—	—	117	73.2	14,422.7	307	196.2	38,956.0	△ 18	△ 139.9	△ 24,579.0	45,189	31,001.6	6,054,524.6	
2,993.3	316,765.4	1,135	744.9	123,191.3	2,547	1,923.6	350,408.6	△ 68	△ 1,799.4	△ 424,131.0	320,008	232,590.7	38,181,787.5	
—	—	472	210.8	54,570.3	594	388.0	100,905.8	△ 771	△ 652.4	△ 194,741.1	75,983	39,789.8	9,367,088.6	愛 媛 Ehime.
3,283.4	343,844.5	1,793	1,183.4	184,569.1	2,920	2,450.8	414,965.6	704	△ 1,051.5	△ 249,070.0	275,878	198,175.8	30,316,119.4	
—	—	205	107.7	21,900.1	478	293.1	58,432.0	△ 17	△ 133.6	△ 23,910.6	55,989	35,367.1	6,912,671.2	
3,283.4	343,844.5	2,470	1,501.9	261,039.5	3,992	3,131.9	574,303.4	△ 84	△ 1,807.5	△ 467,721.7	407,850	273,332.7	46,595,879.2	
—	—	2,898	1,410.2	365,412.4	3,926	2,632.5	635,151.6	△ 4,359	△ 4,095.4	△ 1,150,391.9	561,439	297,591.2	71,227,432.0	
22,924.9	2,485,827.4	10,898	7,712.2	1,200,622.3	20,383	16,981.2	2,898,157.3	3,990	△ 8,397.2	△ 1,864,242.5	1,986,582	1,456,573.1	227,166,824.8	
—	—	1,335	787.7	156,682.6	3,412	2,186.6	432,692.4	△ 122	△ 1,089.0	△ 197,644.6	399,890	261,289.1	51,310,019.6	
22,924.9	2,485,827.4	15,132	9,910.1	1,722,717.3	27,721	21,800.3	3,967,001.3	△ 491	△ 13,581.6	△ 3,212,279.0	2,947,911	2,015,453.4	349,704,276.4	
—	—	732	367.1	94,282.7	1,072	676.5	155,851.6	△ 583	△ 458.5	△ 146,123.2	90,044	47,736.1	11,627,882.0	熊 本 Kumamoto.
2,327.9	265,222.5	2,134	1,516.0	236,344.3	4,332	3,597.3	575,316.4	548	△ 453.5	△ 137,854.3	244,631	184,690.9	23,950,883.0	
—	—	208	122.5	25,027.1	734	476.1	93,041.0	△ 24	△ 115.2	△ 21,456.0	55,324	37,099.2	7,333,823.8	
2,327.9	265,222.5	3,074	2,007.6	355,654.1	6,138	4,749.9	824,209.0	△ 59	△ 1,027.2	△ 305,433.5	389,999	280,526.2	47,912,588.8	
—	—	626	361.8	90,812.6	932	620.1	148,002.0	△ 546	△ 457.0	△ 139,094.8	96,618	51,176.1	12,615,856.8	
3,303.1	387,297.0	2,228	1,819.6	311,890.2	4,390	3,681.7	624,549.1	495	△ 992.5	△ 223,679.0	300,332	221,022.2	37,271,762.3	
—	—	376	231.2	45,867.7	628	399.0	80,460.0	△ 17	△ 160.9	△ 28,329.2	67,502	43,222.9	8,589,229.2	
3,303.1	387,297.0	3,230	2,412.6	448,570.5	5,950	4,700.8	853,011.1	△ 68	△ 1,610.4	△ 391,103.0	464,432	315,421.2	58,476,848.3	
—	—	2,055	1,124.5	301,515.7	2,456	1,672.4	415,508.8	△ 1,722	△ 1,569.4	△ 486,912.4	268,384	150,505.0	37,762,739.9	福 岡 Fukuoka.
8,518.9	925,843.3	5,064	4,339.4	669,442.2	9,820									

第七表 Table No. VII.

(續) 府 縣 別 (Continued) Classification of

Main table showing insurance statistics by prefecture (佐賀, 宮崎, 鹿兒島, 沖縄, 計, 宮城, 福島, 岩手) with columns for policy types (終身, 養老, 小兒), status (前年度末現在契約, 新契約, 復活, 死亡), and amounts (件數, 保險料, 保險金額).

統計表 Business by Prefectures.

昭和十一年度 For the Fiscal Year 1936-7.

Summary table showing business by prefectures (佐賀, 宮崎, 鹿兒島, 沖縄, 計, 宮城, 福島, 岩手) with columns for lapses, surrenders, and other causes, along with policy counts and amounts.

第七表 Table No. VII.

(續) 府 縣 別 統 計 表 (Continued) Classification of Business by Prefectures.

Main table showing insurance statistics by prefecture (e.g., Aomori, Yamagata, Akita, Hokkaido, Interior, South Seas, Outside) with columns for policy types (Whole Life, Endowment, Infantile) and metrics like Number, Premiums, and Sums Insured.

統 計 表 Business by Prefectures.

昭和十一年度 For the Fiscal Year 1936-7.

Summary table of insurance business by prefecture, including columns for Maturity, Surrenders, Lapses, and other causes, with sub-columns for Number, Premiums, and Sums Insured.

第七表 Table No. VII.

(Continued) Classification of

Table with 13 columns: Prefecture, Policy Type, Previous Year, New Business, Revivable, Death, and Endowment. Rows include Sakhalin, Formosa, and Grand Total.

小兒保險契約者續柄 Infantile Policies of New Policy-holders' Relationship

第八表 Table No. VIII.

Table with 8 columns: Policy-holders' Relationship, New Policies, Policy Types, and Premiums. Rows list relationships like True Fathers, Adoptive Mothers, etc.

Business by Prefectures.

昭和十一年度 For the Fiscal Year 1936-7.

Table with 13 columns: Maturity, Surrenders, Lapses, Other Causes, and Policies in Force. Rows include Sakhalin, Formosa, and Grand Total.

別新契約件數統計表 Business Classified by Age at Entry with Insured Children.

昭和十一年度 For the Fiscal Year 1936-7.

Table with 11 columns: Age at Entry (3-12 years) and Order. Rows show policy counts for each age group.

成人保險年齡五歲階級別新契約統計表
Adult Policies of New Business Classified by
Fifth Year Grouping of Ages of the Insured.

昭和十一年度
For the Fiscal Year 1936-7.

Table with columns for Age Group, Sex, Policy Type (Whole Life, Endowment), and Total. Rows include age groups from 15 to 60+ years, with sub-rows for Males, Females, and Totals. Columns include Number, Premiums, and Sums Insured in Yen.

癱疾條項ヲ適用セル契約ノ癱疾承認事由別統計表
Classification of Premium-Waived-Policies
by kinds of Disablement.

第十表
Table No. X.

Table with columns for Description, Cause of Disablement, Death, Endowment, and Premium-Waived Policies. Rows list various causes like 'Severance of Both Hands', 'Loss of Sight of Both Eyes', etc. Columns include Number, Premiums, and Sums Insured.

備考 括弧内ノ數字ハ小兒保險ニ對スルモノヲ再掲セルモノナリ。
Note: The figures in the parentheses indicate those for the Infantile Policies included therein.

保 險 料 拂 込 期 間

第十 一 表 Table No. XI.

Limited Payment Policies, which Premium-

No. of Order	種 別 Classification	前年度末現在拂込満了契約 Premium-Payment-Completed Policies in Force at the End of the Previous Fiscal Year.			本年度中拂込満了契約 Policies Completed Their Premium Payment during the Present Fiscal Year.			死 亡 Deaths.			
		件 數 Number.	保 險 料 Premiums.	保 險 金 額 Sums Insured.	件 數 Number.	保 險 料 Premiums.	保 險 金 額 Sums Insured.	件 數 Number.	保 險 料 Premiums.	保 險 金 額 Sums Insured.	
											円 Yen
1	終身保 險 Whole Life Policies	十年拂込 10 Year Payment.	325,561	185,519.1	30,689,948.8	57,198	38,270.2	5,926,083.6	6,537	4,271.1	583,354.2
2		十五年拂込 15 Year Payment.	28,507	11,702.4	2,543,352.5	7,781	4,071.5	875,888.5	716	338.0	60,700.2
3		二十年拂込 20 Year Payment.	—	—	—	11,105	3,922.8	1,088,281.5	91	33.8	7,703.1
4		合 計 Total.	354,068	197,221.5	33,233,301.3	76,084	46,264.5	7,990,253.7	7,344	4,642.9	651,757.5
5	養老保 險 Endowment Policies.	二十年満期 20 Year Endowment.	1,017,625	753,007.5	102,196,010.2	320,752	245,064.6	33,481,861.2	9,754	7,441.6	993,749.0
6		二十五年満期 25 Year Endowment.	16,826	11,842.6	1,788,299.9	2,665	1,919.5	289,780.6	151	106.9	16,064.2
7		三十年満期 30 Year Endowment.	13,239	8,735.5	1,471,703.8	2,718	1,902.8	321,724.9	103	67.8	11,271.9
8		三十五年満期 35 Year Endowment.	1,437	875.9	160,538.7	272	200.4	37,271.1	13	7.3	1,364.9
9		四十年満期 40 Year Endowment.	3,111	1,700.9	347,896.8	622	349.8	71,360.9	21	9.1	1,895.1
10		計 Total.	1,052,438	776,162.4	105,964,449.4	327,029	249,457.1	34,201,998.7	10,042	7,632.7	1,024,345.1
11		二十年満期 20 Year Endowment.	—	—	—	75	21.3	4,673.1	1	.2	39.9
12		二十五年満期 25 Year Endowment.	—	—	—	5	.6	163.8	—	—	—
13		三十年満期 30 Year Endowment.	—	—	—	4	1.3	321.6	—	—	—
14		計 Total.	—	—	—	84	23.2	5,158.5	1	.2	39.9
15	合 計 Total.	1,052,438	776,162.4	105,964,449.4	327,113	249,480.3	34,207,157.2	10,043	7,632.9	1,024,385.0	
16	總 計 Grand Total.	1,406,506	973,383.9	139,197,750.7	403,197	295,744.8	42,097,410.9	17,387	12,275.8	1,676,142.5	
17	昭 和 十 年 度 Fiscal Year 1935-6.	1,091,081	740,722.6	106,705,124.3	395,313	292,473.2	41,131,770.9	14,897	10,518.3	1,442,941.9	
18	昭 和 九 年 度 Fiscal Year 1934-5.	862,960	560,747.4	81,434,128.0	297,967	231,476.2	32,727,904.9	11,391	7,755.7	1,070,644.4	
19	昭 和 八 年 度 Fiscal Year 1933-4.	709,382	443,128.6	64,652,413.2	212,032	159,444.6	22,802,991.5	9,429	6,249.3	865,278.1	
20	昭 和 七 年 度 Fiscal Year 1932-3.	516,940	308,589.7	45,385,418.4	258,785	179,342.1	25,762,946.7	7,403	4,682.0	650,991.2	
21	昭 和 六 年 度 Fiscal Year 1931-2.	345,318	190,936.7	28,448,733.2	221,741	150,686.8	21,751,756.7	5,372	3,268.0	459,351.7	
22	昭 和 五 年 度 Fiscal Year 1930-1.	216,685	108,013.9	16,532,621.9	148,900	94,608.1	13,675,296.5	3,721	2,013.5	284,128.2	
23	昭 和 四 年 度 Fiscal Year 1929-30.	119,410	53,169.8	8,538,466.1	105,656	59,130.6	8,666,770.6	2,344	1,153.5	165,815.9	
24	昭 和 三 年 度 Fiscal Year 1928-9.	50,352	19,270.7	3,263,486.5	72,655	35,465.4	5,551,185.3	1,080	477.5	70,895.9	
25	昭 和 二 年 度 Fiscal Year 1927-8.	12,429	5,275.8	867,566.7	38,948	14,403.9	2,462,464.8	241	103.7	15,262.3	
26	昭 和 元 年 度 Fiscal Year 1926-7.	—	—	—	12,633	5,368.9	832,590.2	54	30.1	4,541.1	

満了契約統計表

Paying-Periods have been Completed.

昭 和 十 一 年 度 For the Fiscal Year 1936-7.

No. of Order	満 期 Endowment Policies Matured.	件 數 Number.	保 險 料 Premiums.	保 險 金 額 Sums Insured.	解 約 Surrenders.	件 數 Number.	保 險 料 Premiums.	保 險 金 額 Sums Insured.	其 他 / 事 由 = 因 此 増 減 Increase or Decrease from Other Causes.			年 度 末 現 在 拂 込 満 了 契 約 Premium-Payment-Completed Policies in Force at the End of the Present Fiscal Year.				
									件 數 Number.	保 險 料 Premiums.	保 險 金 額 Sums Insured.	件 數 Number.	保 險 料 Premiums.	保 險 金 額 Sums Insured.		
															円 Yen	円 Yen
1	—	—	—	—	11,220	6,847.7	1,181,907.1	△	615	△	363.6	△	130,659.8	364,387	212,306.9	34,720,111.3
2	—	—	—	—	1,090	490.3	110,670.7	—	—	—	△	5,764.9	34,482	14,945.6	3,242,105.2	
3	—	—	—	—	259	86.8	24,985.9	△	11	△	2.2	△	1,473.8	10,744	3,800.0	1,054,118.8
4	—	—	—	—	12,589	7,424.8	1,317,563.7	△	626	△	365.8	△	137,898.5	409,613	231,052.5	39,016,335.3
5	323	165.1	18,502.7	53,450	43,489.3	5,941,770.9	△	612	339.4	△	92,553.3	1,275,662	947,335.5	128,631,295.5		
6	—	—	—	—	586	414.0	63,068.1	—	4	1.7	△	2,959.4	18,758	13,242.9	1,995,988.8	
7	—	—	—	—	409	299.6	50,728.2	△	5	△	1.6	△	3,335.3	15,440	10,269.3	1,728,093.3
8	—	—	—	—	40	30.0	5,507.0	—	△	1.1	△	455.3	1,656	1,037.9	190,482.6	
9	—	—	—	—	107	68.5	14,102.3	△	2	△	1.8	△	1,237.1	3,603	1,971.3	402,023.2
10	323	165.1	18,502.7	54,592	44,301.4	6,075,176.5	△	609	336.6	△	100,540.4	1,315,119	973,856.9	132,947,883.4		
11	—	—	—	—	1	.7	179.6	—	11	2.2	499.6	84	22.6	4,953.2		
12	—	—	—	—	—	—	—	—	—	—	—	5	.6	163.8		
13	—	—	—	—	—	—	—	—	—	—	—	4	1.3	321.6		
14	—	—	—	—	1	.7	179.6	—	11	2.2	499.6	93	24.5	5,438.6		
15	323	165.1	18,502.7	54,593	44,302.1	6,075,356.1	△	620	338.8	△	100,040.8	1,315,212	973,881.4	132,953,822.0		
16	323	165.1	18,502.7	67,162	51,726.9	7,392,919.8	△	6	△	27.0	△	237,939.3	1,724,825	1,204,933.9	171,969,657.3	
17	—	—	—	—	64,991	49,292.3	7,043,761.3	—	△	1.3	△	152,441.3	1,406,506	973,383.9	139,197,750.7	
18	—	—	—	—	58,455	43,745.3	6,266,879.2	—	—	—	△	119,185.0	1,091,081	740,722.6	106,705,124.3	
19	—	—	—	—	49,025	35,576.5	5,126,130.2	—	—	—	△	29,868.4	862,960	560,747.4	81,434,128.0	
20	—	—	—	—	58,940	40,121.2	5,815,662.3	—	—	—	△	29,298.4	709,382	443,128.6	64,652,413.2	
21	—	—	—	—	44,747	29,765.8	4,327,854.9	—	—	—	△	27,864.9	516,940	308,589.7	45,385,418.4	
22	—	—	—	—	16,446	9,671.8	1,453,900.5	—	—	—	△	21,156.5	345,318	190,936.7	28,448,733.2	
23	—	—	—	—	6,037	3,133.0	481,066.0	—	—	—	△	25,732.9	216,685	108,013.9	16,532,621.9	
24	—	—	—	—	2,517	1,088.8	183,512.4	—	—	—	△	21,797.4	119,410	53,169.8	8,538,466.1	
25	—	—	—	—	784	305.3	51,228.6	—	—	—	△	54.2	50,352	19,270.7	3,263,486.5	
26	—	—	—	—	150	63.0	10,482.4	—	—	—	—	—	12,429	5,275.8	867,566.7	

契約變更統計表
Classification of Policies by Changes of Contracts.

第十二表
Table No. XII.

昭和十一年度
For the Fiscal Year 1936-7.

Table with columns: 種別 (Changes of Contracts), 變更前契約 (Original Policies), 變更後契約 (Policies after Changing), 同上契約變更=依元差額 (Difference Caused by Changing). Rows include categories like 終身保險, 養老保險, 小兒保險, and 合計.

備考 1. 復活變更トアルハ契約復活ノ際未拂保料ノ拂込ニ代ヘ保險金ヲ減額セルモノヲ云ヒ、貸付變更トアルハ貸付金ノ辨濟ニ代ヘ保險金ヲ減額セルモノヲ云フ。
2. 「保險期間ヲ短縮セルモノ」欄中ニハ保險期間ヲ短縮ト同時ニ保料拂込期間ヲ短縮セルモノヲ含ム。
3. 保料種類變更ト同時ニ保料減額セルモノハ各變更種目中ニ計上ス。
4. 保料減額變更ト同時ニ復活變更又ハ貸付變更ヲ爲セルモノハ「保料減額セルモノ」欄中ニ計上ス。
5. 保料拂込期間變更ト同時ニ各種ノ變更ヲ爲セルモノハ「保料拂込期間變更ニ變更セルモノ」欄中ニ計上ス。
Note:- Where the amount of insurance is reduced for the revivals of Lapsed Contracts or for the Loans on Policies, the premiums to be paid as an arrears at the time of such revivals or the redemption to be made for such loans are replaced for the reduction of the amount of the original insurance.

保料拂濟保險ニ變更セル契約ノ年度別統計表
Policies Converted into Paid-up-Contracts, Arranged in the Successive Fiscal Years.

第十三表
Table No. XIII.

Table with columns: 年度別 (Fiscal Year), 種別 (Description), 年度中折=保料拂濟保險契約ニ變更セルモノ (Policies converted into Paid-up-Contracts during Each Fiscal Year), 死亡 (Deaths), 解約 (Surrenders), 満期 (Endowment Policies Matured), 其他ノ事由ニ因リ増減 (Increase or Decrease from Other Causes), 保料拂濟保險契約ニ變更セルモノノ年度末現在契約 (Policies of Paid-up-Contracts in Force at the End of Each Fiscal Year). Rows include categories like 終身保險, 養老保險, 小兒保險, and 合計.

被保險者産業別件数表 (1) 大分類 Classification of Policies by Industries of the Insured.

第十四表 Table No. XIV.

(A) Classification subject to the Abridged List of Nomenclature.

昭和十年度末現在 As at the End of March, 1936.

Table with 12 columns: Industry, Tokyo, Nagoya, Osaka, Hiroshima, Kumamoto, Sendai, Sapporo, Kwantung, Saghalien, Formosa, Total. Rows include Agriculture, Aquatic Products, Mining, Manufacturing, Commerce, Transport, Liberal Professions, Domestic Affairs, Other Industries, No Industry, and Unknown.

備考 一、本表ハ正式ノ調査ニ依ラス次ノ簡便法ニ據リタリ。即チ昭和十年度末現在契約ノ被保險者又ハ其扶養者ノ職業ヲ當該契約受持局ニ於テ實地調査シタルモノニ基キ各選信局別ニ是等ノ産業別割合ヲ求メ之ヲ現在契約件数ニ乗シ算出シタリ。

Notes: 1. The above tabulation was made, not by the regular process, but by the Method of Sampling as mentioned below: (A) About 1/1000 sample policies of all were taken, by selecting those having the figures 498 at the end of their policy-number.

(續) 被保險者産業別件数表 (ロ) 中分類 (Continued) Classification of Policies by Industries of the Insured.

第十四表 Table No. XIV.

(B) Classification subject to the More-Detailed List of Nomenclature.

昭和十年度末現在 As at the End of March, 1936.

Table with 12 columns: Industry, Tokyo, Nagoya, Osaka, Hiroshima, Kumamoto, Sendai, Sapporo, Kwantung, Saghalien, Formosa, Total. Rows include sub-categories of Agriculture, Aquatic Products, Mining, and Manufacturing.

工業 Manufacturing Industry.

(續) 被保險者產業別件數表 (口) 中分類

(Continued) Classification of Policies by Industries of the Insured.

第十四表 Table No. XIV.

(B) Classification subject to the More-Detailed List of Nomenclature.

昭和十年年度末現在 As at the End of March, 1936.

Table with columns for industry classification (e.g., Wholesale, Retail, Finance, etc.) and regional breakdown (Tokyo, Nagoya, Osaka, Hiroshima, etc.).

備考 本表ノ分類ハ前表(イ)ニ於ケル大分類ノ各種目ヲ内閣訓令第三號ニ依リ細分シタルモノニシテ細分種目ノ各欄ニ對スル合計ハ前表ノ各種目ニ一致スルモノトス。

契約異動消滅事項別平均保險料及平均保險金額表

第十五表 Average Premiums and Average Sums Insured Classified by Movements of Business. 昭和十一年度 Table No. XV. For the Fiscal Year 1936-7.

Table showing average premiums and sums insured for various business movements (New Business, Revivals, Deaths, etc.) categorized by age group (Adult, Infantile) and sex (Male, Female).

第十六表 Table No. XVI

新契約府縣別平均保險料及平均保險金額表 Average Premiums & Business, Classified

Table with columns for Order No., Supervisory Institutes & Prefectures, Whole Life Policies, Endowment Ins. Policies, Sub-Total, Infantile Policies, and Grand Total. Rows list various prefectures like Tokyo, Osaka, and others.

保險料及平均保險金額表 Average Sums Insured of New by Prefectures.

昭和十一年度 For the Fiscal Year 1936-7.

Table with columns for Order No., Supervisory Institutes & Prefectures, Whole Life Policies, Endowment Ins. Policies, Sub-Total, Infantile Policies, and Grand Total. Rows list various prefectures like Okayama, Hiroshima, and others.

第十七表 Table No. XVII.

昭和十一年度末現在 Tables Showing Percentages of Force at the End of the

(A) PERCENTAGES CLASSIFIED BY KINDS OF POLICIES.

Table with 5 columns: Description, Whole Life Policies, Endowment Insurance Policies, Infantile Policies, Total. Rows for Males, Females, and Total.

(C) PERCENTAGES OF NUMBER OF INSURANCE TERMS AND

Table with 12 columns: Description, 10 Year Endowment, 15 Year Endowment, 20 Year Endowment, 25 Year Endowment, 30 Year Endowment. Rows for Males, Females, and Total.

(D) PERCENTAGES OF NUMBER OF INFANTILE POLICIES CLASSIFIED BY INSURANCE TERMS AND AMOUNTS OF PREMIUMS.

Table with 16 columns: Description, 15 Year Endowment, 20 Year Endowment, Total. Rows for Males, Females, and Total.

(F) PERCENTAGES OF NUMBER OF POLICIES CLASSIFIED BY SEXES OF THE INSURED.

Table with 4 columns: Description, Males, Females, Total. Rows for Whole Life Policies, Endowment Ins. Policies, Infantile Policies, and Total.

備考 本表中(ニ)及(ホ)ノ保險料階級中ニ料済トアルハ保險料拂済保險契約ニ變更シタルモノナリ。 Note- In the tables D and E, the columns "Paid-up Policies" signify the policies converted into Paid-up Contracts.

契約件數百分比 of Number of Policies in Present Fiscal Year (1936-7).

(B) PERCENTAGES OF NUMBER OF WHOLE LIFE INSURANCE POLICIES CLASSIFIED BY PREMIUM-PAYING-PERIODS.

Table with 6 columns: Description, Ordinary, 10 Year Payment, 15 Year Payment, 20 Year Payment, Total. Rows for Males, Females, and Total.

及保險料拂込期間別 ENDOWMENT INSURANCE POLICIES CLASSIFIED BY PREMIUM-PAYING-PERIODS.

Table with 12 columns: Description, 10 Year Endowment, 20 Year Endowment, 30 Year Endowment, 40 Year Endowment, Total. Rows for Males, Females, and Total.

(E) PERCENTAGES OF NUMBER OF ADULT POLICIES CLASSIFIED BY AMOUNTS OF PREMIUMS.

Table with 16 columns: Description, 10 Sen, 20 Sen, 30 Sen, 40 Sen, 50 Sen, 1 Yen or Under, 1.5 Yen or Under, 2 Yen or Under, 3 Yen or Under, 4 Yen or Under, 5 Yen or Under, Above 5 Yen, Paid-up Policies, Total. Rows for Whole Life Policies, Endowment Ins. Policies, and Total.

(G) PERCENTAGES OF NUMBER OF ADULT POLICIES CLASSIFIED BY SUMS INSURED.

Table with 10 columns: Description, 50 Yen or Under, 100 Yen or Under, 150 Yen or Under, 200 Yen or Under, 250 Yen or Under, 300 Yen or Under, 350 Yen or Under, 400 Yen or Under, 450 Yen or Under, Total. Rows for Whole Life Policies, Endowment Ins. Policies, and Total.

第十八表 Table No. XVIII.

府縣別死亡率及解約 Mortality-Rates and Surrender-Classified by Prefectures

Table with columns for Supervisory Institutes & Prefectures, Mortality-Rates (Whole Life, Endowment, Sub-Total, Infantile, Total), and Surrender & Lapse-Rates (Whole Life, Endowment, Sub-Total, Infantile, Total). Rows include Tokyo, Kanagawa, Niigata, etc.

備考 Note: 本表中解約失效率合計欄括弧内ノ數字ハ復活ヲ控除シタル解約失效率ヲ示ス。 In the total column, the figures in the parentheses indicate the "Surrender-and-Lapse-Rates less Revivals."

失效率 (件數率) & Lapse-Rates, (Based on Number of Policies).

昭和十一年度 For the Fiscal Year 1936-7.

Table with columns for Supervisory Institutes & Prefectures, Mortality-Rates (Whole Life, Endowment, Sub-Total, Infantile, Total), and Surrender & Lapse-Rates (Whole Life, Endowment, Sub-Total, Infantile, Total). Rows include Okayama, Yamaguchi, Kagawa, Ehime, etc.

備考 Note: 本表中解約失效率合計欄括弧内ノ數字ハ復活ヲ控除シタル解約失效率ヲ示ス。 In the total column, the figures in the parentheses indicate the "Surrender-and-Lapse-Rates less Revivals."

第十九表 Table No. XIX.

月別死亡率及解約失効 Comparison of Mortality-Rates, Classified by Months in Successive

(イ) 死亡 (A) MORTALITY.

Table with columns for months (April to March) and years (1936-7 to 1939-40) for Whole Life Policies and Endowment Insurance Policies.

(ロ) 解約 (B) SURRENDER.

Table with columns for months (April to March) and years (1936-7 to 1939-40) for Whole Life Policies and Endowment Insurance Policies, showing surrender rates.

備考 本表中解約失効率合計欄括弧内ノ数字ハ復活ヲ控除シタル解約失効率ヲ示ス。 Note: In the total column, the figures in the parentheses indicate the "Surrender-and-Lapse-Rates less Revivals."

率累年比較表 (件数率) and Surrender-&Lapse-Rates, Years (Based on Number of Policies).

率 RATES.

Table with columns for months (April to March) and years (1936-7 to 1939-40) for Sub-Total, Infantile Policies, and Total, showing rates.

失効率 &-LAPSE-RATES.

Table with columns for months (April to March) and years (1936-7 to 1939-40) for Sub-Total, Infantile Policies, and Total, showing lapse rates.

成人保險生年別男女別
Mortality Experience of the Adult

第二十表
Table No. XX.

男子

Table with columns: 順序 (No. of Order), 生年 (Year of Birth), 現在年 (Age at the End of the Present Fiscal Year), 前年度末現在契約 (Policies in Force at the End of the Previous Fiscal Year), 年度末現在契約 (Policies in Force at the End of the Present Fiscal Year), 實際死亡數 (Actual Deaths), 經過契約 (Exposed to Risk), 實際死亡率 (Actual Rate of Mortality), 精確年齡 (Precise Ages), 預定死亡率 (Expected Rates of Mortality), 順序 (No. of Order).

被保險者死亡率比較表
Policies by Sexes and by Years of Births.

昭和十一年度
For the Fiscal Year 1936-7.

男子

Table with columns: 實際死亡數 (Actual Deaths), 經過契約 (Exposed to Risk), 實際死亡率 (Actual Rate of Mortality), 精確年齡 (Precise Ages), 預定死亡率 (Expected Rates of Mortality), 順序 (No. of Order).

第二十表 Table No. XX.

(續) 成人保險生年別男女別 Mortality Experience of the Adult

男子

Table with columns: 順序 (No. of Order), 生年 (Year of Birth), 現在年齡 (Age at the End of the Present Fiscal Year), 前年度末現在契約 (Policies in Force at the End of the Previous Fiscal Year), 年度末現在契約 (Policies in Force at the End of the Present Fiscal Year), 件數 (Number), 保險金額 (Sums Insured).

被保險者死亡率比較表 Policies by Sexes and by Years of Births.

Males.

昭和十一年度 For the Fiscal Year 1936-7.

Table with columns: 實際死亡數 (Actual Deaths), 經過契約 (Exposed to Risk), 實際死亡率 (Actual Rate of Mortality), 精確年齡 (Precise Ages), 推定死亡率 (Expected Rates of Mortality), 順序 (No. of Order).

第二十表 Table No. XX.

(續) 成人保險生年別男女別 (Continued) Mortality Experience of the Adult

女子

Table with 7 columns: 順序 (No. of Order), 生年 (Year of Birth), 現在年齡 (Ages at the End of the Present Fiscal Year), 前年度末現在契約 (Policies in Force at the End of the Previous Fiscal Year), 年度末現在契約 (Policies in Force at the End of the Present Fiscal Year), 件數 (Number), 保險金額 (Sum Insured).

被保險者死亡率比較表 Policies by sexes and by Years of Births.

昭和十一年度 For the Fiscal Year 1936-7.

Female.

Table with 10 columns: 實際死亡數 (Actual Deaths), 經過契約 (Exposed to Risk), 實際死亡率 (Actual Rate of Mortality), 精確年齡 (Precise Ages), 預定死亡率 (Expected Rates of Mortality), 順序 (No. of Order).

(續) 成人保險生年別男女別 (Continued) Mortality Experience of the Adult

第二十表 Table No. XX.

女子

Table with 7 columns: No. of Order, Year of Birth, Age at the End of the Present Fiscal Year, Policies in Force at the End of the Previous Fiscal Year (Number, Sums Insured), Policies in Force at the End of the Present Fiscal Year (Number, Sums Insured). Rows 41-70 show age groups from 51 to 80. Rows 71-73 show totals for males, females, and grand total.

備考 1. 本表ハ生年別ニ實際死亡率ヲ算出シ、之ヲ豫定死亡率ニ比較スルヲ目的トス。 2. 経過契約ハ前年度末現在契約數、年度末現在契約數及死亡數ノ和ヲ二分シタルモノナリ。但シ大正十四年生ハ年度末現在契約數ノ1/12ニ實際年度末現在契約數ノ和ノ7,079/15,348ニ實際死亡數ノ1/2ヲ加ヘタルモノ、明治九年生ハ前年度末及年度末現在契約數ノ和ノ2,519/5,620ニ實際死亡數ノ1/2ヲ加ヘタルモノトナシタリ。

Note- 1. The above tabulation aims at the comparison between the Expected Rates of Mortality and the Actual Rates of Mortality by 2. The "Exposed to Risk" denotes one-half of the sum of the three items; namely, the Policies in force at each end of the previous in force at the end of the present fiscal year, to one-half of the Actual Deaths; for those born in the calendar year 1924, by for those born in the calendar year 1877, by adding 7,079/15,348 of the sum of the Policies in force at each end of the previous and the in force at each end of the previous and the present fiscal years, to one-half of the Actual Deaths.

被保險者死亡率比較表 Policies by Sexes and by Years of Births.

昭和十一年度 For the Fiscal Year 1936-7.

Females.

Table with 10 columns: Actual Deaths (Number, Sums Insured), Exposed to Risk (Number, Sums Insured), Actual Rate of Mortality (Number, Sums Insured), Precise Ages, Expected Rates of Mortality, No. of Order. Rows 1-70 show age groups from 51 to 80. Rows 71-73 show totals for males, females, and grand total.

死亡數ノ1/2ヲ加ヘタルモノ、大正十三年生ハ前年度末及年度末現在契約數ノ和ノ41/100ニ實際死亡數ノ1/2ヲ加ヘタルモノ、明治十年生ハ前年度末及ヲ加ヘタルモノトナシタリ。

セル中心年齢ヨリ1/2年ヲ減シタルモノヲ云フ。(同書附録第六頁參照)

Birth-Year. and the present fiscal years and the Actual Deaths; for those born in the calendar year 1925, however, it is fixed by adding 1/12 of the policies adding 41/100 of the sum of the Policies in force at each end of the previous and the present fiscal years, to one-half of the Actual Deaths; present fiscal years, to one-half of the Actual Deaths; and for those born in the calendar year 1876, by adding 2,519/5,620 of the sum of the Policies next year of the birth year down to the present fiscal year. and are those equivalent less one-half year from the Central Ages given in the Appendix of the "Mortality Investigation of the Post Office

第二十一表 Table No. XXI.

小兒保險生年別男女別 Mortality Experience of the Infantile Policies by Sexes and by

Table with columns for Order, Sex, Year of Birth, Present Age, Policies in Force at End of Previous Fiscal Year, Policies in Force at End of Present Fiscal Year, Actual Deaths, and Expected Rates of Mortality. Includes sub-totals for Males, Females, and Grand Total.

備考 1. 本表ハ生年別ニ實際死亡率ヲ算出シ、之ヲ豫定死亡率ニ比較スルヲ目的トス。 2. 經過契約ハ前年度末現在契約數、年度末現在契約數及死亡數ノ和ヲ二分シタルモノナリ。但シ昭和九年生ハ前年度末及年度末現在契約數及死亡數ノ和ノ1,019/3,828ニ實際死亡率ノ1/2ヲ加ヘタルモノ、大正十三年生ハ前年度末及年度末現在契約數ノ和ノ300/1,180ニ實際死亡率ノ1/2ヲ加ヘタルモノナリ。 3. 實際死亡率ハ實際死亡數ヲ經過契約ニテ除シタルモノナリ。 4. 現在年齢ハ當該生年ニ對スル大體ノ年齢ヲ示シタルモノニシテ被保險者出生ノ翌年ヨリ本年度迄ノ年數ヲ指セタリ。 5. 精確年齢ハ豫定死亡率ヲ計算スル爲メニ算出シタルモノニシテ『簡易生命保險ノ死亡率ニ關スル調査(昭和三年及四年)』ノ附録ニ於テ記

Notes- 1. The above tabulation aims at the comparison between the Expected Rates of Mortality and the Actual Rates of Mortality by Birth-Year. 2. The "Exposed to Risk" denotes one-half of the sum of the three items; namely, the Policies in force at each end of the previous and the present fiscal years, to one-half of the Actual Deaths; for those born in the calendar year 1925, by adding 1,019/3,828 of the sum of the Policies in force at each end of the previous and the present fiscal years, to one-half of the Actual Deaths. 3. As to the computation of the Actual Rates of Mortality, the Ages at the End of the Present Fiscal Year, and the Precise Ages,

被保險者死亡率比較表 the Infantile Policies by Years of Births.

昭和十一年度 For the Fiscal Year 1936-7.

Table with columns for Actual Deaths, Exposed to Risk, Actual Rates of Mortality, Precise Ages, and Expected Rates of Mortality. Includes sub-totals for Males, Females, and Grand Total.

數ノ1/2ニ實際死亡數ノ1/2ヲ加ヘタルモノ、昭和八年生ハ前年度末及年度末現在契約數ノ和ノ41/100ニ實際死亡率ノ1/2ヲ加ヘタルモノ、大正十四年生ハ前年度末及年度末現在契約數ノ和ノ1/2ヲ加ヘタルモノトナシタリ。

述セル中心年齢ヨリ1/2年ヲ減シタルモノヲ云フ。(同書附録第六頁參照)

Year. and the present fiscal years and one-half of the Actual Deaths; for those born in the calendar year 1934, however, it is fixed by in the calendar year 1933, by adding 41/100 of the sum of the Policies in force at each end of the previous and the present fiscal years, to one-half of the Actual Deaths; and for those born in the calendar year 1924, by adding

refer to the foot-notes (3-5) given in the preceding table No. XX.

第二十二表 Table No. XXII.

年 齡 別 人 口 千 人 二 對

Ratio of Distribution of Policies

Table with columns for age groups (e.g., 3 Years, 4 Years, etc.), population estimates, and policy statistics (Number, Sums Insured) for Whole Life, Endowment, and Infantile policies.

ス ル 現 在 契 約 割 合

per 1,000 Inhabitants by Ages.

昭 和 十 一 年 度 For the Fiscal Year 1936-7.

Table showing the ratio of distribution of policies per 1,000 inhabitants by ages, with columns for age groups, population, and policy statistics (Number, Sums Insured) for Whole Life, Endowment, and Infantile policies.

(續) 年齡別人口千人ニ對

(Continued) Ratio of Distribution of Policies

第二十二表 Table No. XXII

Table with columns for age groups (41-70), population estimates, and policy distribution (Whole Life, Endowment, Infantile) with sub-columns for number of policies and sums insured.

備考 1. 本表ニ掲載セル推計人口ハ下記ノ方法ニ依リ算出シ、内地人及外人(樺太、臺灣、關東州、南洋)ノ人口ヲ合算セルモノナリ。 (イ) 内地人ハ昭和五年十月一日國勢調査年齡別人口ニ内閣統計局發表ニ係ル第五回生命表ニ依リ年齡別生存率ヲ乘シ計算セリ、但シ生數、昭和五年四月ヨリ同六年三月ニ至ル出生數ニ夫々前記ノ生存率ヲ乘シタルモノナリ。 (ロ) 外人ハ大正十四年及昭和五年ノ國勢調査ノ年齡別人口ヲ基礎トシテ、ラオーター氏ノ推計方法ニ依リ算出セリ。 2. 年齡別現在高ハ第二十二表及第二十一表ノ年度末現在高ヲ男女合計シ之ヲ終身保險、養老保險及小兒保險ノ別ニ分テタルモノナリ。 3. 人口千人ニ對スル割合關中小兒保險及合計欄ノ括弧内ノ數字ハ臺灣ノ人口ヲ控除シ算出セルモノナリ。又本欄ノ最下行即チ各年齡ノ合計 Note: The figures in the parentheses under the column "Rates per 1,000 Inhabitants" indicate the ratios of distribution calculated on the

スル現在契約割合

per 1,000 Inhabitants by Ages.

昭和十一年度 For the Fiscal Year 1936-7.

Table with columns for age groups (39-70), policy distribution (Whole Life, Endowment, Infantile), and ratios per 1,000 inhabitants.

三歳乃至六歳ノモノハ昭和八年四月ヨリ同九年三月ニ至ル出生數、昭和七年四月ヨリ同八年三月ニ至ル出生數、昭和六年四月ヨリ同七年三月ニ至ル出生數、昭和五年四月ヨリ同六年三月ニ至ル出生數ニ夫々前記ノ生存率ヲ乘シタルモノナリ。 (イ) 内地人ハ昭和五年十月一日國勢調査年齡別人口ニ内閣統計局發表ニ係ル第五回生命表ニ依リ年齡別生存率ヲ乘シ計算セリ、但シ生數、昭和五年四月ヨリ同六年三月ニ至ル出生數ニ夫々前記ノ生存率ヲ乘シタルモノナリ。 (ロ) 外人ハ大正十四年及昭和五年ノ國勢調査ノ年齡別人口ヲ基礎トシテ、ラオーター氏ノ推計方法ニ依リ算出セリ。 2. 年齡別現在高ハ第二十二表及第二十一表ノ年度末現在高ヲ男女合計シ之ヲ終身保險、養老保險及小兒保險ノ別ニ分テタルモノナリ。 3. 人口千人ニ對スル割合關中小兒保險及合計欄ノ括弧内ノ數字ハ臺灣ノ人口ヲ控除シ算出セルモノナリ。又本欄ノ最下行即チ各年齡ノ合計 Note: The figures in the parentheses under the column "Rates per 1,000 Inhabitants" indicate the ratios of distribution calculated on the

第二十三表 Table No. XXIII.

府縣別人口千人ニ對スル現在契約割合 Rates of Policies in Force per 1,000 Inhabitants by Prefectures.

Table with 9 columns: 順序, 監督局及府縣別, 人口, 件數, 同上千人ニ對スル割合, 保險料, 同上千人ニ對スル割合, 保險金額, 同上千人ニ對スル割合. Rows include Tokyo, Kanagawa, Niigata, etc.

備考 本表中人口ハ内閣統計局發表ニ係ル昭和十一年十月一日現在推計人口ト昭和十二年十月一日現在推計人口トノ和ノ二分ノ一ヲ掲ケタリ。但シ Note:- The population used in the above calculation is one-half of the sum of the two figures, viz., the number of inhabitants estimated Bureau of Statistics; the population in the parts other than Japan proper, however, is subject to the investigation made at various Zone of South Manchurian Railway, and Formosa, as at the last day of December 1936.

スル現在契約割合 Rates of Policies in Force per 1,000 Inhabitants by Prefectures.

昭和十一年度末現在 As at the End of March, 1937.

Table with 9 columns: 順序, 監督局及府縣別, 人口, 件數, 同上千人ニ對スル割合, 保險料, 同上千人ニ對スル割合, 保險金額, 同上千人ニ對スル割合. Rows include Okayama, Yamaguchi, Kagawa, Ehime, etc.

南洋ハ昭和十二年四月一日、關東州及滿鐵附屬地、臺灣及樺太ハ昭和十一年十二月末日現在各所管官廳調査ノ本邦人口ニ依レリ。 as at the first day of October 1937, and the number of inhabitants estimated as at the first day of October 1936, by the Government dates by their respective Governments; namely, South-Seas, as at the first day of April 1937, and Saghalien, Kwantung Province and Attached

收支計算累年比較表

(簡易生命保險特別會計)

第二十四表 Comparison of Revenue Accounts for the Last Five Years.
Table No. XXIV. (Special Account for the Post Office Life Insurance Business.)

年度別 種別 Classification	收入 Incomes				
	昭和十一年度 1936-7.	昭和十年度 1935-6.	昭和九年度 1934-5.	昭和八年度 1933-4.	昭和七年度 1932-3.
前年度末積立金 Insurance Fund at the End of the Previous Fiscal Year.	1,142,178,453.755	1,006,138,063.997	881,076,864.408	759,896,198.761	※ 657,957,972.249
收入保險料 Premiums Received.	232,909,514.020	213,417,544.780	196,418,042.890	178,544,590.620	162,849,316.970
運用收入 Interests.	56,283,707.347	48,627,055.183	42,462,694.089	40,857,909.077	35,580,400.342
雑収入 Others.	715,316.800	639,573.255	708,088.410	1,112,728.320	563,578.120
計 Total.	1,432,086,991.922	1,268,822,237.215	1,120,665,689.797	980,411,426.778	856,951,267.681
年度別 種別 Classification	支出 Outgoes				
	昭和十一年度 1936-7.	昭和十年度 1935-6.	昭和九年度 1934-5.	昭和八年度 1933-4.	昭和七年度 1932-3.
事業費 Business Expenses.	34,555,724.850	33,144,667.250	29,948,517.490	28,238,980.080	25,991,856.550
支拂保險金 Claims.	69,440,656.840	65,086,832.310	54,867,277.030	41,877,482.000	35,346,562.190
還付金 Surrender Values and Refund of Premiums in Case of Contracts of Long Duration.	28,991,621.480	28,402,802.750	29,105,602.780	28,042,222.830	35,291,111.070
新築費 Expenditure for Building of the Offices.	250,585.310	9,481.150	606,228.500	1,175,877.460	425,539.110
年度末積立金 Insurance Fund at the End of the Present Fiscal Year.	1,298,848,403.442	1,142,178,453.755	1,006,138,063.997	881,076,864.408	759,896,198.761
計 Total.	1,432,086,991.922	1,268,822,237.215	1,120,665,689.797	980,411,426.778	856,951,267.681

備考 収入欄中昭和七年度積立金 657,957,972.249 中 1.12 ハ大正十年度所屬雑収入ノ未拂込ニ係ルモノニシテ昭和八年度ニ於テ拂込ヲ了シタルモ便宜計上スルモノトス。

Note: ※ The amount includes 1 yen 12 sen; though this sum belonged to the account "Miscellaneous Receipts" for the fiscal year 1921-2, it has been added to the account for the fiscal year 1932-3 in which it was settled.

積立金運用状況

General Condition of Investment of the Insurance Fund.

第二十五表
Table No. XXV.

昭和十一年度末現在
As at the End of March, 1937.

種別 Kinds of Investment	金額 Amount
公共貸付額 Loans for Public Welfare Enterprises.	285,831,238.860
地方債証券放資額 Local Public Bonds.	362,491,585.210
帝國政府公債証券放資額 National Bonds.	205,086,194.900
其ノ他ノ有價証券放資額 Other Securities.	145,827,637.720
保險契約者ニ對スル貸付額 Loans on Policies.	136,276,940.815
短期放資 Short Term Loans.	4,486,083.750
預金部預金額 Deposit at the Deposit Section of Treasury.	925,297.300
現金 Cash.	1,253,475.200
計 Total.	1,142,178,453.755

備考 一、昭和十一年度末積立金總額ハ 1,298,848,403.442.249 ナルモ右ハ同年度收支決算ノ關係上昭和十二年五月末ニ於テ始メテ積立金トシテ運用シ得ルニ至ルモノナルヲ以テ本表ニハ便宜昭和十年度末積立金ニ依リ之ヲ計上セリ。

二、本表中「公共貸付額」ノ大部分ハ地方自治團體ニ對スル貸付ナリ。
Note: 1. The total amount of the fund at the end of the present fiscal year, i.e., the year ending at 31 March 1937 is 1,298,848,403 yen 44 sen 2 rin which sum, however, does not appear in the above table; the reason is that as the settlement of the account of the Treasury is usually completed in May of next fiscal year, the amount that should be availed as investment up to the end of the present fiscal year is applied with that at the end of the preceding fiscal year.
2. The most part of the above mentioned Loans for Public Welfare Enterprises is advanced on loan to the Local Self-Governments.