

THE KOBE EARTHQUAKE AND ITS IMPLICATION IN EARTHQUAKE INSURANCE IN JAPAN

TSUNEO KATAYAMA

Director General

National Institute for Earth Science and Disaster Prevention
Science and Technology Agency, Japan

1. THE OCCURRENCE

When the Kobe earthquake occurred at 5:46 in the early morning of January 17, 1995, I happened to be sleeping in a hotel in Osaka, only about 40 km to the east of the epicenter. It was the strongest shaking I had ever experienced. Within a quarter of an hour, TV started to show the distribution of the seismic intensities reported by the Japan Meteorological Agency.

Within half an hour, the epicenter was known to be near the city of Kobe, the magnitude 7.2 and the focal depth about 20 km. I knew that the greater Kobe city has some 2 million people. With all this information at hand, I could not expect that a disaster which eventually claimed 6,300 lives was taking place.

"Buildings were toppled, houses were in rubbles, infernos swallowed entire towns, elevated highways and railways collapsed and crumbled cliffs buried houses. Everywhere people died," reported Asahi Evening News on the next day of the earthquake.

However, this was only a part of the damage of the 1995 Hyogoken-nambu earthquake which battered Kobe and nearby areas in the early morning of January 17. The death toll of 1,812 as reported by the same newspaper (as of 9:45 am. of January 18) continued to rise to finally reach 5,502 in May, 1995, making the earthquake the worst event since the 1923 Great Kanto earthquake that left 143,000 dead or missing. The number of the death toll further increased to some 6,300 including those who died because of indirect but earthquake-related causes.

It cannot be denied that both public and local authorities had taken it granted that a big earthquake would not happen in the Kansai region. The earthquake caught the residents of the Kansai region off guard. They had almost forgotten the major temblor of 1946 focused off Wakayama prefecture that claimed 1,330 lives.