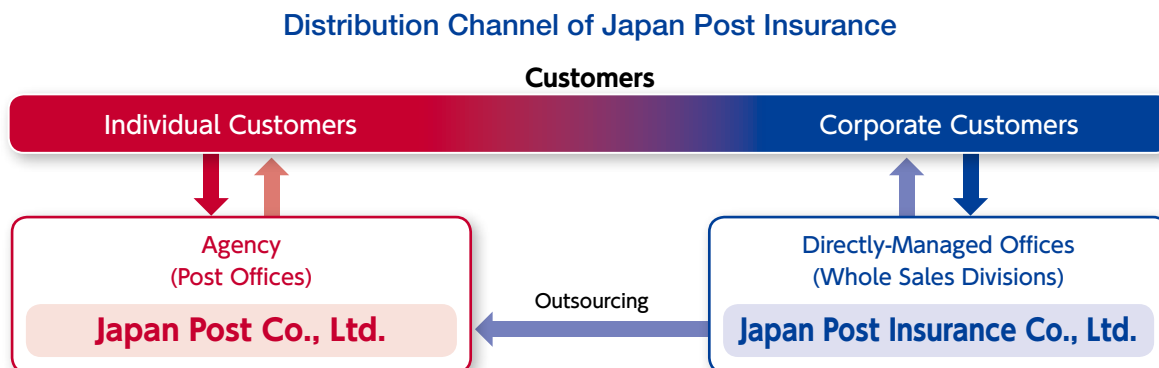


## Special Feature

# Aiming to be the No. 1 Japanese Insurance Company Selected by Customers

## 1. Distribution Channel of Japan Post Insurance



### Agency sales channel

Japan Post Insurance outsources certain parts of insurance services to Japan Post. Japan Post solicits our insurance products at its over 20,000 post offices, which can be found in every corner of the country. Japan Post makes use of these post offices as a nationwide supply network for simple and easy-to-understand products with smaller coverage amounts using easy procedures, as well as the supply of associated services, primarily targeting households and individuals.

We have set up an agency support organization (Agency Relations Divisions) in our 76 directly-managed offices.

### Directly-managed offices sales channel

Japan Post Insurance has 76 directly-managed offices (Whole Sales Divisions) in major Japanese cities, with its sales personnel providing products and services primarily to small- and mid-sized companies and company employees. These divisions also sell certain products, including those for corporate customers, of other life insurance companies under consignment.

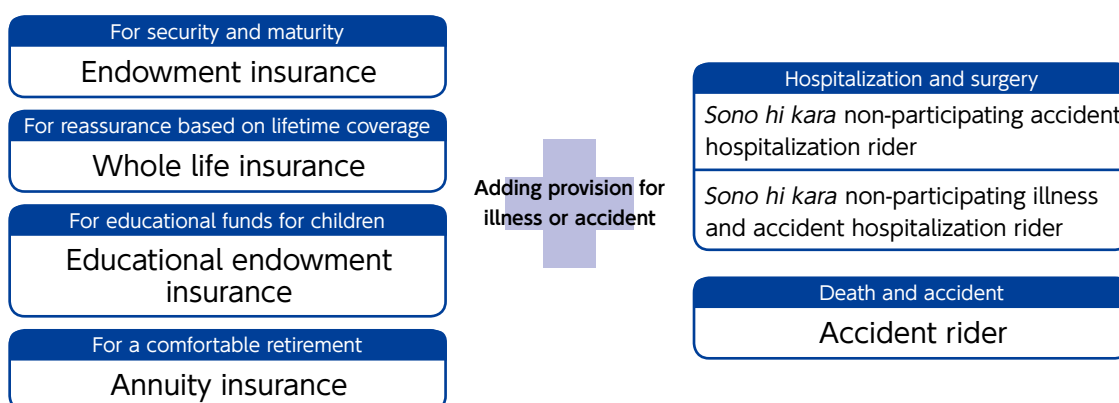
## 2. Our Insurance Products

We offer products and services, which are easy to understand and highly convenient for customers, by leveraging our nationwide network of post offices as our primary sales channel.

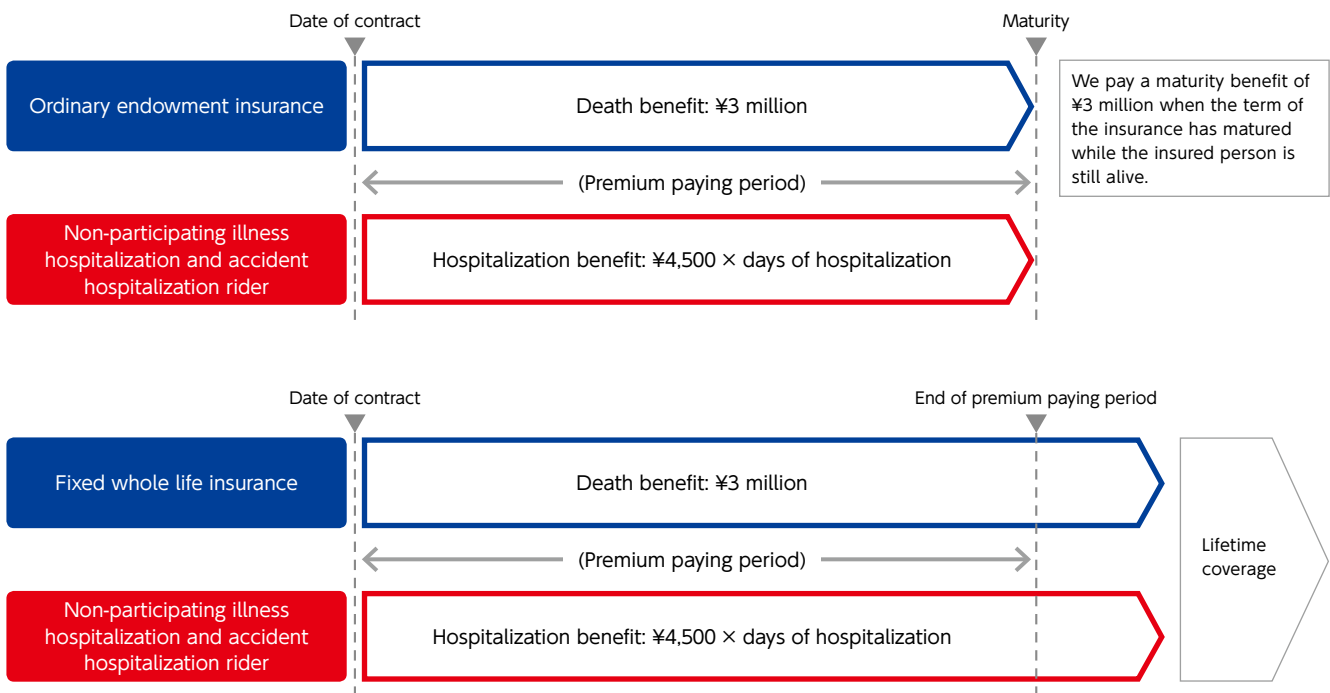
### Products Offered (Major Types of Insurance)

Products offered by Japan Post Insurance are simple, in small amounts and do not require examinations by a physician. The lineup is centered on endowment and whole life insurance, which are focused products under our universal service strategy.

To respond to a broader scope of customer needs, we also offer hospitalization and accident riders that ensure provision for an illness or accident.



<Reference> Examples of endowment or whole life insurance sold with a hospitalization rider



### 3. Topics on Japan Post Insurance

#### Promotion of “Kampo Platinum Life Service” (Service Focusing on Elderly Customers)

We are conducting an initiative called “Kampo Platinum Life Service” to offer age-friendly services that emphasize a sense of security and trust by improving every customer contact from the elderly customer’s perspective.

This initiative aims to provide services and develop products, both matched to the needs of elderly customers. Under the initiative, we intend to encourage improvement at each customer contact point and build a business model that is friendly to elderly customers.

##### Examples of Main Activities

- Extending the upper age limit of our ordinary endowment insurance and whole life insurance
- Efforts for explaining our products to elderly customers more easily and thoroughly in the solicitation process, including requesting the presence of a family member
- Establishment of a dedicated call center for elderly customers
- Efforts for more legible and easier notifications
- Holding a free seminar on the use of tablet devices



2014 Insurance Policy Handbook



Seminar

## Comprehensive and Heartfelt Services (“Feel Secure with Kampo” Activities)

We have been undertaking a joint effort with post offices to provide “Comprehensive and Heartfelt Services” at every point of customer contact. As part of this effort, we are engaging in “Feel Secure with Kampo” activities to directly interact with our customers and inform the availability of various services.

Through these activities, we will endeavor to bring even greater satisfaction and confidence to our customers.

### Examples of Main Activities

- Verifying policy details
- Informing procedures for receiving benefits
- Informing various services and helping customers revise coverage details



## Launched Sales of Short-Term Premium Payment Endowment Insurance

In October 2015, we initiated sales of 10-year premium payment 15-year maturity endowment insurance (ordinary endowment insurance with the premium period of 10 years and the term of the insurance of 15 years). This product releases customers from

the burden of paying premiums early and is believed to contribute to increasing convenience for our customers who want to focus more on savings and ensuring the stability of our operations.

## Launched Sales of *Hajime no Kampo* Educational Endowment Insurance

To respond to customers’ diverse, ever-changing needs, we updated our educational endowment insurance products and commenced sales of *Hajime no Kampo* (official names: Educational Endowment Insurance (H24) and Educational Endowment Insurance (H24) (without Premium Protection Agreement)) in April 2014. These revised products have been well-received by customers.



### Product Features

#### Feature 1: High saving features

These new products yield a higher return (sum of benefits received / sum of premiums paid) compared with our conventional products, enabling customers to efficiently accumulate educational funds.

#### Feature 2: Allowing application for insurance before birth

Our educational endowment insurance is available for purchase as early as 140 days prior to the estimated delivery date.

#### Feature 3: Three insurance programs to choose from

We offer three programs from which customers can choose the one best suited for the purpose of their respective educational funds.

### Three insurance programs

Program to accumulate educational funds for enrolling in university — maturity at the age of 18\*

Program to accumulate educational funds for a child’s entire education with benefits — maturity at the age of 18\*

Program to accumulate educational funds for enrolling in university and the subsequent four years of education — maturity at the age of 21

\* An option for maturity at the age of 17 is also available.

\* An option for maturity at the age of 17 is also available.

## Japan Post Holdings and Aflac to Form a Business Alliance

Under the business alliance formed between Japan Post Holdings and American Family Life Assurance Company of Columbus (Aflac), we launched sales of cancer insurance products of Aflac and started providing training and guidance on cancer insurance to Japan Post in July 2014. We also initiated sales of a new cancer insurance product, New Cancer Days – Cancer Insurance for Daily Living (JP Only Product), developed by Aflac for the Japan Post Group, in October of the same year.



## Further Upgrading Claims Payment Process through the Use of IBM Watson

We utilize IBM Watson, a cutting-edge cognitive computing system developed by International Business Machines Corp. (IBM), to devise ways to further upgrade our business processes.

More specifically, we are now studying the use of IT-supported assistance to enable examination staff to handle payment operations more promptly and accurately. This IT assistance will involve analyzing our database, the largest in Japan, of payment examination data, contract terms, relevant laws and regulations and past case examples and then presenting possible payment

decision options with certainty factors.

We will continue to work toward our management philosophy of becoming “Japan’s most familiar and trusted insurance company” through initiatives such as improvement of our services.

\* What is cognitive computing?

A technology whereby computers make links to various data input and analyze and learn from it to provide support to decision making through computing the estimated results with evaluation and bases of such results.

## Promoting Diversity and Inclusion

As one of the goals we set in becoming the “No. 1 Japanese insurance company selected by customers,” we aim to create pleasant and rewarding workplaces for our employees.

We have implemented various initiatives to achieve this goal, including a seminar to encourage active engagement of female employees, measures to support child care and proactive employment of persons with disabilities.

Moreover, in April 2015, we rolled out a shorter work-hour system and launched a project to improve ways of working to accelerate our efforts toward a better work-life balance.

We have established the Diversity Promotion Office within the Human Resources Department to gain momentum for these initiatives. We will work to create a bright and energetic work environment in which employees can take active roles and fully exert their respective capabilities.



Seminar for female employees



Employees with disabilities engaging in data entry operations