



# Value Creation Process

As a member of the Japan Post Group, which provides services that entail a strong community role, Japan Post Insurance aims for sustainable enhancement of corporate value while contributing to the realization of a sustainable society by identifying social issues and needs and continuing to provide value to stakeholders.

## Management Resources

(As of March 31, 2019)

### Financial Capital

#### Sound financial base

- Total assets (consolidated):  
¥73,905.0 billion
- Consolidated solvency margin ratio:  
1,189.8%
- Insurer financial strength ratings (S&P): A+

### Social and Relationship Capital

#### Nationwide network of post offices and the industry's largest customer base

- Number of customers:  
26.48 million

Note: The number of customers is the sum of policyholders and insured persons (including individual insurance and individual annuities as well as Postal Life Insurance reinsured by us)

- Number of post offices engaged in life insurance solicitation:  
20,035 offices

### Human and Intellectual Capital

#### Customer-first human resources and information systems supporting customer service

- Number of employees: 7,617
- An IT system that manages information for approximately 32 million policies in force
- Utilization of AI in insurance claim payment examination operations and Call Centers

## Social Issues

Declining birthrates and an aging society

Diversification of lifestyles

Evolution of medical technology and ICT

Continuation of a historically low interest rate environment

## We aim to become the No. 1 insurance company selected

### Japan Post Insurance Business Activities

#### Fundamental Management Approach

Pursue customer-first business operations

Achieve sustainable growth



### Medium-term Management

Key strategies	Sales and product strategies
	Administrative services strategy
	Asset management strategy
Strengthening the management base	Digitization strategy
	Human resources strategy



### Material Topics of Japan Post Insurance

Provision of fundamental insurance services through the network of post offices

Prevention of risks through health promotion, etc.

Adapting to climate change and environmental protection

Promotion of diversity and inclusion, workstyle reform and human resources development

Corporate governance

# Be a trustful partner for people, always being close at hand and endeavoring to protect their well-being.

Japanese by customers.

Maintain sound business operations

Plan 2020

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Sustainability Management

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## Value Created and Shared with Stakeholders (FY2019/3 results)

### Customers

#### Providing basic insurance services through the post office network

- Insurance claims and others: ¥6,868.8 billion
- Customer satisfaction: 82%

Note: Total percentage of "satisfied" and "somewhat satisfied" ratings on a five-point scale

### Shareholders and Investors

#### Improvement of corporate value through sustainable growth

- Dividend per share: ¥72
- Net income (consolidated): ¥120.4 billion

Note: Net income attributable to Japan Post Insurance

### Local Communities and Society

#### Risk prevention through health promotion services Contribution to revitalization of regional society through social contribution activities

- Radio exercise and *Minna no Taiso* ("Exercise for Everyone") Summer Tour held in: 43 venues nationwide

Note: Number of events expected to be held every year

- Donations for environmental conservation in line with online provision of Contract Guidelines and Policy Conditions: 33 organizations

### Employees

#### Realizing a workplace environment where all employees can deliver their full potential

- Ratio of female managers: 12.1%
- Note: As of April 1, 2019
- Average number of annual paid leave days taken: 17.5 days

Providing protection in times of need



Delivering reliable insurance services to customers nationwide and supporting the future of regional communities



Supporting healthy and affluent lifestyles



Passing on a sound global environment and resources to the next generation



Strengthening the management base for sustainable value creation



Creating a diverse and vibrant organization

