

# Annual Report

## Main Section

2024.4.1 2025.3.31

2025

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JAPAN POST INSURANCE Annual Report 2025

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## Editorial Policy

Japan Post Insurance produces this report to provide stakeholders with easy-to-understand information about the Company's management foundation, growth strategies, governance, and other matters in terms of both financial and non-financial information.

In this Annual Report, we aim to promote understanding of our initiatives for sustainable value creation by clearly presenting our current status and future goals, as well as management's approach to financial and capital policies and each of our growth strategies. This Annual Report was compiled with reference to the “International Integrated Reporting Framework” issued by the International Integrated Reporting Council (IIRC) and the “Guidance for Integrated Corporate Disclosure and Company-Investor Dialogue for Collaborative Value Creation” issued by the Ministry of Economy, Trade and Industry. In addition, this Annual Report is issued as a disclosure material prepared based on Article 111 of the Insurance Business Act.



Reporting period: Operating performance for the fiscal period from April 1, 2024 to March 31, 2025. The report also includes some activities after April 2025.

Notes: 1. This report is intended to provide information to the public and is not intended to constitute a solicitation to invest in stock or other marketable securities of Japan Post Insurance Co., Ltd. or its subsidiaries (hereinafter, “the Group”). In addition to the Group's current status, this report contains forward-looking statements regarding the outlook and targets of the Group, which are based on information available when the report was prepared or on Japan Post Insurance's expectations derived from projections or assumptions made at the time of the report's preparation. Please note that these forward-looking statements are subject to a broad range of risks and uncertainties, and actual results might vary materially from the statements contained in this report as a result of changes in the economic conditions or business trends, revisions to laws or regulations, effects of large-scale disasters, fluctuations in the value of assets owned, harmful rumors or false information.

2. Unless otherwise noted, the numbers and percentages shown in this report are based on the latest available data as of March 31, 2025.

3. Unless otherwise noted, financial figures in this report are reported on a non-consolidated basis. Unless the context indicates otherwise, references in this report to “we,” “us,” “our,” “the Company” or similar terms refer to Japan Post Insurance Co., Ltd.

4. The Company has been commissioned by the Organization for Postal Savings, Postal Life Insurance and Post Office Network (the “Management Network”), which succeeded the rights and obligations of the Postal Life Insurance Policies enrolled in before September 2007, to engage in insurance policy operations. As of April 1, 2019, the Management Network has changed its name from the Management Organization for Postal Savings and Postal Life Insurance.

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#### Positioning of the Annual Report

##### Annual Report

##### Financial Information (Investor Relations website)

- Financial Results & Corporate Strategy Meeting Materials
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##### Non-Financial Information (Sustainability website)

- Sustainability Report
- Corporate Governance Report
- Responsible Investment Report

##### Annual Report

[https://www.jp-life.japanpost.jp/english/aboutus/financial/en\\_abt\\_fnc\\_ar.html](https://www.jp-life.japanpost.jp/english/aboutus/financial/en_abt_fnc_ar.html)



The Annual Report consists of a main section and a data section.

##### Financial Information (Investor Relations website)

<https://www.jp-life.japanpost.jp/IR/en/index.html>



##### Non-Financial Information (Sustainability website)

<https://www.jp-life.japanpost.jp/english/aboutus/sustainability/index.html>





### **Social Mission (Purpose) of Japan Post Insurance**

**We will remain trusted and selected by customers,  
thereby protecting their lives  
through the provision of life insurance products.**

### **Management Philosophy**

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

### **A base for the day-to-day thoughts, decisions, and actions of all employees**

1. The value of our existence becomes most apparent when people tell us “Thank you for being here.”  
We are a company that customers can rely on when they are anxious or when they want support.
2. We will continue to develop, grow, and exist as a company so that we can always protect the lives of all our customers.
3. To this end, each and every one of us will independently think, act, and challenge ourselves every day.





**Aiming to Provide Peace of Mind by  
Communicating with a Deep Understanding  
of Our Customers' Needs**

As a customer service operator, I respond to customers by telephone. I try to answer in a warm, cheerful, and clear voice to provide a reassuring first impression that I'm on their side. I also provide peace of mind to customers by checking their understanding through conversations. As the face of our company, I will continue my efforts to understand customers' needs and provide peace of mind.



**UMEDA Kaito**  
Customer Services Unit,  
Kyoto Customer Services Center

**Working Together with Customers to Envision  
Their Future with the Aim of Providing Peace of  
Mind Through Consultation**

As a consultant, I visit customers' homes. When doing so, I take it upon myself to be of help to all the customers I meet. I consider it my mission as a consultant to provide information tailored to each customer's stage in life, so I make sure to work closely with each customer. I will continue to work hand-in-hand with customers to think about the future of them and their family and provide our insurance products and services so they can live out their days with peace of mind.



**AOYAGI Yusuke**  
Retail Service Division, Kumagaya Post Office,  
Kumagaya Branch

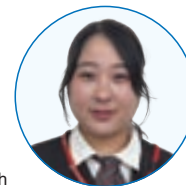
# Striving to Make Customers Feel Glad They Shared Their Concerns with Us

—What we can do to provide peace of mind—

We approach our work with the aim of reassuring our customers throughout Japan that we are there for them and that they can consult with us at any time, to make them feel glad they shared their concerns with us. In this section, we introduce the efforts our employees make on a daily basis.

**Aiming to Take on More Challenges to Better Meet the Needs of Each Customer**

I actively engage in home visits as part of my daily duties to make customers feel glad to have me as their insurance representative. I constantly strive to find new ways to explain insurance in an easy-to-understand manner, even to customers who find the topic too formal or difficult. In doing so, I try to help reaffirm the necessity of insurance and propose essential procedures and coverage tailored to each individual. Now that I have more junior members on my team and my capabilities are steadily growing, I want to take on more challenges to open up even more possibilities.



**HONDA Yukako**  
Retail Service Division, Niigata Chuo Post Office, Niigata Branch





### Providing Swift and Courteous Support for Consultants That Leads to Customers' Peace of Mind

My daily duties involve conducting training for the Retail Service Division and responding to inquiries from consultants. Drawing on my prior experience in sales, I strive to respond to inquiries quickly and courteously so that consultants can deal with customers' needs with confidence. While keeping in mind the customers they serve, I will continue my efforts to support our consultants to help them continue providing peace of mind to our customers.



**TAKAHASHI Yuki**  
Retail Service Control Division, Sendai Branch

### Aiming to Resolve Customers' Questions and Concerns

As a customer service operator, I respond to inquiries from customers by telephone. I try to accurately grasp the purpose of their call and their needs, and make a point to consider how to convey my message clearly before giving my response. I will continue my efforts to resolve customers' questions and concerns, and to respond in a manner that makes them feel glad they shared their concerns with me.



**INOUE Natsumi**  
Customer Services Unit,  
Chubu Customer Services Center

### Aiming to Continue Providing High-Quality Services while Maintaining a Customer-Oriented Approach

As a consultant, taking the customer-oriented approach first is of utmost importance. I believe that value lies not only in providing insurance products and services, but also in putting myself in my customers' shoes to identify and propose what they really need. My biggest goal is to become someone that my customers trust and be their immediate go-to when something comes up. I will continue to work hard to provide even higher-quality services going forward.



**GOTOU Yuki**  
Retail Service Division, Oita Chuo Post Office,  
Oita Branch

### Conveying the Appeal of Japan Post Insurance to Bring More Smiles to Our Customers

I have been involved in wholesales activities since joining the Company. Every day I strive to convey the appeal of the Company to customers. While carrying out my day-to-day work, I ask myself what kind of appeal and value I can provide as I interact with customers. Going forward, I will continue to do my utmost to convey the appeal of the Company so that I can bring more smiles to our customers.



**KAWASAKI Keisuke**  
Whole Sales Division, Okayama Branch

### Aiming to Enhance Customer Support to Provide Peace of Mind for the Future

As a consultant, I aim to provide our customers with peace of mind for the future by confirming contract details and sincerely addressing their inquiries. I work to enhance customer support so that my customers feel glad and thankful that they shared their concerns with me, and want to consult with me again. I think that building relationships of trust with my customers is an important step in providing peace of mind. Moving forward, I will continue my efforts to better understand my customers' needs as we walk toward the future together.



**SUDOU Ryouta**  
Retail Service Division, Uwajima Post Office, Matsuyama Branch