

# Human Capital Management



## Aiming for the growth of our people and an enhancement of corporate value

We aim for our company's sustainable growth by creating working environments where all employees feel motivated and engaged with confidence and pride.

**TACHIBANA Atsushi**  
Senior Managing Executive Officer

We aim to achieve sustainable growth by providing insurance products and services that inspire our customers in order to become the Company that remains trusted and selected. We believe it is essential to secure diverse human resources who can act independently and deliver results in order to achieve this. Recently, human capital management<sup>1</sup> has attracted attention, and we too have formulated Three Basic Principles of Human Capital Management to promote the growth of our people, which is the source of our corporate value, in an effort toward becoming a company where employees can work with confidence and pride.

As one example, we hold *Front-line Meetings*<sup>2</sup> between management and employees to provide an opportunity for every employee to gain a deeper understanding of our company's vision and management policies, and to actively consider organizational issues, thereby uniting the entire company in its efforts to improve corporate value.

In addition, as a new initiative, we have launched a project in which young employees form cross-departmental teams to tackle important missions independently. We will

encourage the growth of young employees and revitalize our company as a whole through this project. Furthermore, we are also focusing on promoting the active participation of women and building an LGBT friendly working environment to create a workplace where diverse human resources can thrive.

We work to verify and improve these initiatives by objectively measuring employee engagement through the engagement score (ES) survey conducted twice a year. In the fiscal year ended March 31, 2025, employees' expectations and confidence in our company's future increased and engagement improved significantly through these initiatives.

We will continue to promote human capital management, measure and improve the effectiveness of each initiative, and aim to realize a company where each employee thinks and acts independently and grows with a sense of fulfillment.

Notes: 1. A management approach that achieves the medium- to long-term enhancement of corporate value by considering human resources as capital and maximizing their value  
2. Regular opportunities to exchange opinions between management and employees

### Personnel Strategies Based on the Three Basic Principles of Human Capital Management

#### Basic Principle 1 Establish a corporate culture in which employees act independently

- Sharing and building empathy for the Company's future vision between management and employees
- Management practices that encourage employees to use their initiative
- Opportunities to take on the challenges through a diverse range of careers

Improve ES

### Actively investing in human capital to promote the growth of people, the source of our corporate value

#### Basic Principle 2 Secure human resources in a strategic manner

- Understanding the quantity and quality of human resources needed at present and in the future
- Recruiting human resources that match our business strategies, assigning personnel to priority areas and promoting their reskilling
- Developing employees according to their job level and area of business

Achieve Sustainable Growth of the Company

#### Basic Principle 3 Promote the active participation of diverse human resources and flexible work styles

- Creating an environment in which diverse human resources mutually respect their individuality, fulfill their roles and achieve results, and work flexibly regardless of time and location

Improve Employee and Customer Satisfaction

## Toward Realizing Basic Principle 1 *Establish a Corporate Culture in which Employees Act Independently*

We believe that enhancing communication between management and employees is important for establishing a corporate culture where employees act independently, and we strive to share and build an understanding and alignment regarding our company's future vision between management and employees. In

addition, we aim to improve employee engagement and foster human resources who act independently by implementing management practices that encourage employees to use their initiative, offering opportunities to take on diverse careers, and introducing young employee-led projects.

### Enhance Communication

We are implementing various initiatives to enhance communication. Specifically, we are conducting initiatives such as *Front-line Meetings* where management and employees regularly exchange opinions, the *Kampo Suggestions Box*—a system for

employees to make suggestions directly to the President—and *President's Message*, in which the President sends regular messages to all employees regarding issues facing our company and its initiatives.

### ■ Communication Between Management and Employees

#### *Front-line Meetings and President and Executive Cross-Meetings*

To enhance communication between management and employees, we hold discussions between management and front-line employees (Front-line Meetings), and between the President, executives, and head office employees (President and Executive Cross-meetings). It gives management an opportunity to talk directly with employees about our company's management policy and their expectations for employees, while employees also benefit from directly communicating with management through the fostering of mutual trust and a sense of unity between management and each employee.

#### *Kampo Suggestions Box*

We have introduced a system called the *Kampo Suggestions Box*, an initiative that allows employees to make proposals directly to the President. The opinions received from employees are shared with management and related departments, who consider their effectiveness and feasibility and channel them toward business improvements. The system also serves as an effective mechanism for detecting risks.



Front-line Meeting held at the Hakodate Branch



President and Executive Cross-meeting

### Examples of Improvements *Realization of Easy to Understand Policy Illustrations for Customers*

For customers who make advance premium payments when enrolling in an insurance policy, we have improved the policy illustrations to clearly state that the premium paid will be lower, thereby communicating the benefits of advance payment in an easy-to-understand manner.

#### Voices of Employees

##### Group Proposal by All Employees of the Kasugai Branch

Because we frequently received feedback from customers who had prepaid their premiums that the policy illustrations were difficult to understand, we held a series of discussions within the branch on how to make the contents easier for customers to understand, and submitted our proposal through the Kampo Suggestions Box. We believe this initiative will lead to an improvement in CX.

(From left)  
OTSUKA Kazuki and MIURA  
Masatoshi, Kasugai Branch



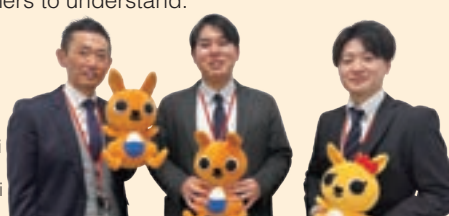
#### Voices of Employees

##### Improvement by Sales Development Team I staff, Sales Promotion Department

We adopted the ideas submitted through the Kampo Suggestions Box and improved the policy illustrations to make it easier for customers to understand by adding a note that the premium to be paid will be lower.

We will continue striving to create forms that are easy for customers to understand.

(From left)  
Sales Promotion  
Department  
KONNO Yoshinori  
KITANO Naoya  
YAMASATO Naoki



## ■ Communication through Internal Newsletters

### Internal Newsletters (President's Message, Executive's Message, Kampo Satellite)

We issue the President's Message through which the President communicates our company's direction to all employees. Employees have responded positively, saying they understand and are aligned with our company's future vision and management's thinking. This shows that the President's Message is working as a tool for communication between management and employees. Furthermore, video messages from the executive in charge are distributed to explain the purpose and details of each initiative. We also publish an internal newsletter called Kampo Satellite, which visually communicates our company's events and introduces each workplace and its initiatives.



## ■ Communication Among Employees

### Small Meetings

With the aim of enhancing communication among employees, we decide on a theme every time and set up opportunities at each workplace for employees to exchange opinions. This is done by splitting into small groups, which makes it easier for each employee to express their own ideas. Because new insights are more likely to emerge when discussions are conducted with members who have little contact with each other on a daily basis, we encourage the formation of teams across offices, departments, and lines.



Small meetings

Through these initiatives, we are enhancing communication by increasing meaningful interactions not only between management and employees, but also among the employees themselves. We are also deepening mutual understanding and promoting employee-wide understanding of our company's future vision and policies, thereby enhancing our sense of unity as a company.

## Efforts That Encourage Employee Initiative

As efforts that encourage employee initiative, we hold Human Resources Development Meetings to discuss each employee's development policy, based on their own wishes regarding their career, and we have introduced the career challenge system aimed at supporting employees' autonomous growth. We also provide coaching training<sup>(Note)</sup> for managers to create an

environment in which staff members can fully demonstrate their abilities. Furthermore, we have launched young employee-led projects to promote growth by giving young employees greater discretionary authority as a new initiative for the fiscal year ended March 31, 2025.

## ■ Launch of Young Employee-Led Projects

In order to develop employees who act independently and strengthen organizational capabilities, we are working on young employee-led projects in which young employees form cross-organizational teams and take the lead in executing important missions at their own discretion. This initiative aims to give discretion to young employees and encourage their growth through the experience of a strong sense of accomplishment. In the fiscal year ended March 31, 2025, we created a recruitment pamphlet that clearly communicates the appeal of our company to students hunting for a job. We aim to revitalize our company as a whole by increasing the number of employees who have experience in independently running such projects.

Note: A communication skill for managers that encourages subordinate employees to act independently by clarifying the goals that they aim to achieve together with their subordinate employees, thereby broadening perspectives and options for action.

### Voices of Employees

### Feelings Toward Growth and Contribution Gained Through Young Employee-Led Projects

I was involved in the production of a digital pamphlet to be used in recruiting activities to help students hunting for a job learn more about Japan Post Insurance.

Although there were difficulties in the project, I gained a great sense of fulfillment and was able to feel my own growth by working earnestly together with my team members.

Through the projects, I also reaffirmed that our company offers many opportunities to play an active role and that it wishes for young employees to grow.

Going forward, I would like to make use of the experience gained through the project to deliver products and services with an even deeper understanding of our customers' needs.

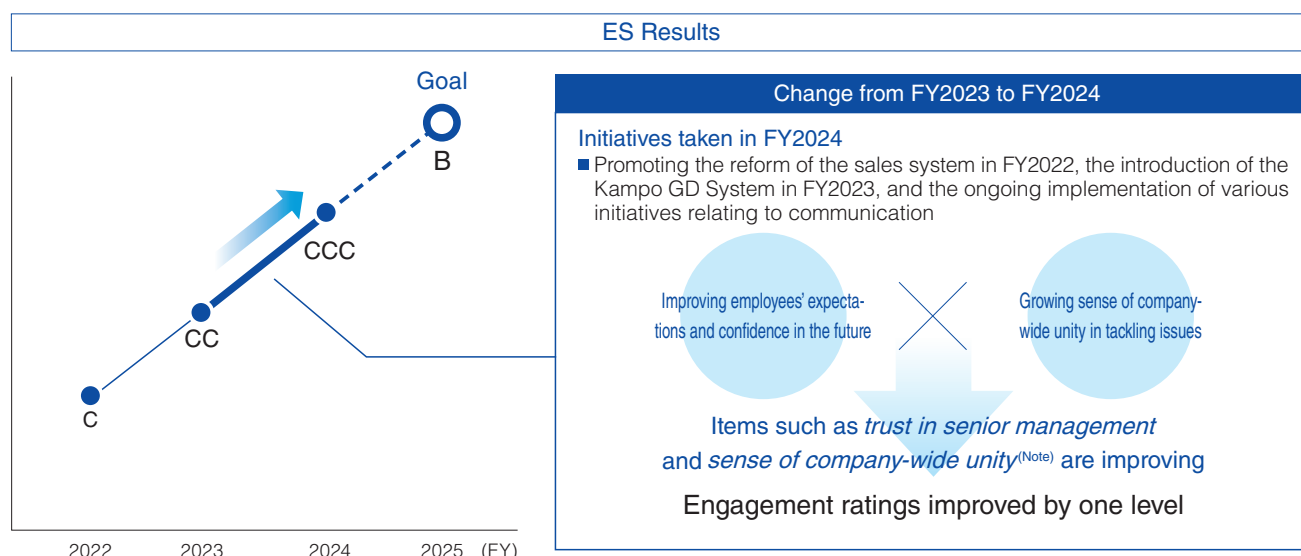
SHIJIMA Hiromi,  
Customer Relations Department



## Status of the Engagement Score Survey

In order to objectively measure employee engagement through these efforts, we carry out the engagement score survey (ES survey) twice a year and use the results to set metrics and targets. In the fiscal year ended March 31, 2025, we saw a significant improvement in employee engagement as employees' expectations and confidence in the future increased due to factors

including various ongoing initiatives relating to communication. We will continue to identify issues and problems related to the workplace environment at each office, and engage in ongoing improvement activities. Our target for the fiscal year ending March 31, 2026 is to achieve a rating of "B" or above, which is the peer average.



\* C is the 9th from the top of all 11 levels, CC is the 8th from the top, CCC is the 7th from the top and B is the 6th from the top.  
Note: Items related to our company foundations.

Although engagement ratings improved in fiscal year ended March 31, 2025, we recognize that continuous improvements are needed in areas such as our company foundation, organizational culture, and human capital to achieve the targets for the fiscal year ending March 31,

2026, and we will continue to promote initiatives to enhance communication and efforts that encourage employee initiative mentioned above to create an environment where employees can work with vigor and fulfillment.

## Toward realizing Basic Principle 2 *Secure Human Resources in a Strategic Manner*

We are working to secure human resources who support the sustainable growth of our company by understanding the quantity and quality of human resources needed at present and in the future, recruiting human resources

that match our management strategies, assigning personnel to our priority areas and promoting their reskilling, and developing them according to job level and business area.

## Recruitment and Human Resources Development

### ■ Development of Human Resource Portfolio

As a tool to support the business expansion and transformation of each division from organizational and human resource perspectives, we are developing a human resources portfolio that visualizes the quantity and quality of the human resources needed at present and in the future. This portfolio allows us to clarify the number of personnel needed based on future plans in

each business area and promote personnel transfers to strengthen priority areas. Through this initiative, we will be able to identify priority organizations that need enhancement and human resources that will be required in each area, and by analyzing the gap between the ideal and current situation, we will hire, allocate and train human resources strategically to fill the gap.



■ Recruitment Activities

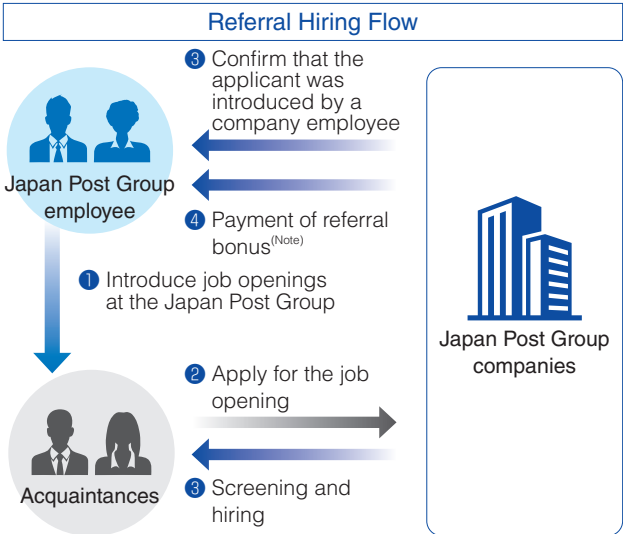
In recruiting new graduates, we are working on career development support through activities such as company information sessions and internships, as well as proactive activities by recruiters. For mid-career recruitment, we are strengthening employment through recruitment agencies to hire specialists in sales, actuary,<sup>(Note)</sup> asset management and risk management, and IT and digital fields.

In addition, as the Japan Post Group, we are working on various initiatives to secure diverse human resources, such as introducing a comeback hiring system that allows former employees to apply for re-employment and a referral hiring system that allows employees to refer candidates to our company.

Note: Professionals who use methods such as probability and statistics to evaluate uncertain future events and perform actuarial work and risk management.

■ Allocation of Human Resources to Priority Areas

As we transform our business model through means such as streamlining back-office operations, including document screening and data entry of claim details at branches and Services Centers, we will reskill personnel



Note: An employee referral allowance is paid to the employee who made the referral if an employee who was hired through a referral meets certain requirements, such as performing well at work.

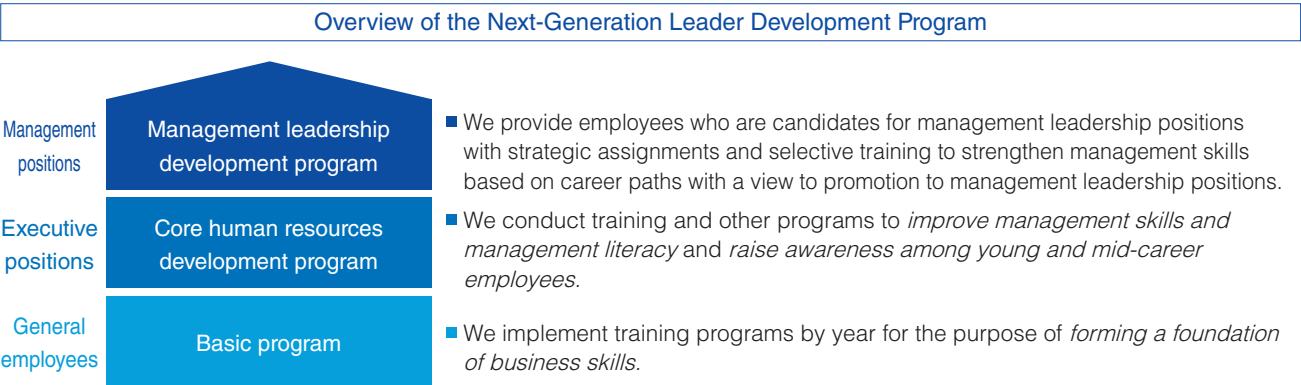
engaged in such operations and shift them to priority areas, such as divisions that handle customer services.

■ Human Resources Development

Next-Generation Leader Development Program

We have established a next-generation leader development program for the purpose of strategically developing employees in the context of a long-term plan

to continuously produce management leaders who will support our company's growth. Looking to the future, we implement employee training tailored to each job level.



Human Resources Development of Sales Personnel

The Kampo GD System has been introduced in order to provide a comprehensive and quantitative evaluation of the ability and growth of each sales employee, and we are developing sales personnel from a medium- to long-term perspective. In April 2025, we established the site-based GD System to ensure both the quality of recruitment and an increase in the number of new

policies by more comprehensively evaluating the activities of our sales employees. Moreover, in June of the same year, we established a new base where newly hired employees are intensively assigned to receive initial training, and we are working to improve their skills so that they can offer proposals of coverage that solve our customers' issues.

## Human Resources Development in the Digital Field

In order to systematically develop human resources in the digital field, we have implemented a separate development curriculum for each type of human resource, such as human resources who utilize data. We have prepared a training lineup that is unique and tailored to our business operations, while utilizing the common training programs of the Japan Post Group. We have also established an environment in which

employees can learn necessary skills and knowledge by pairing them with experienced employees, incorporating knowledge from outside our company, and providing on-the-job training (OJT) in the course of actual work. In the future, we will build a framework for continuously producing digital human resources and accelerate the promotion of digital transformation.

## Toward Realizing Basic Principle 3 *Promote the Active Participation of Diverse Human Resources and Flexible Work Styles*

We aim to meet the needs of an increasingly diverse society and to improve employee and customer satisfaction by creating an environment in which diverse human resources mutually respect their individuality, fulfill their roles and achieve results, and work flexibly regardless of time and location. To promote the active

participation of diverse human resources and flexible work styles, we specifically promote the expansion of the roles of women, support for balancing work with childcare or nursing care, and employment of and support for people with disabilities.

### Promoting the Expansion of the Roles of Women

We are working to promote the active participation of women to realize our vision of becoming a company where more women will play active roles in various workplaces and positions. We will create an environment where each employee can play an active role, fully demonstrate her potential and empower herself, and achieve the career (vision) she aspires to.

#### ■ Systematic Development of Women Manager Candidates

In order to utilize the perspectives of diverse human resources in management, we aim to increase the ratio of women managers at the head office (including Services Centers) to 30% or more by April 1, 2031. We will continue to strongly promote the active participation of women through various training programs and other initiatives toward achieving this target.

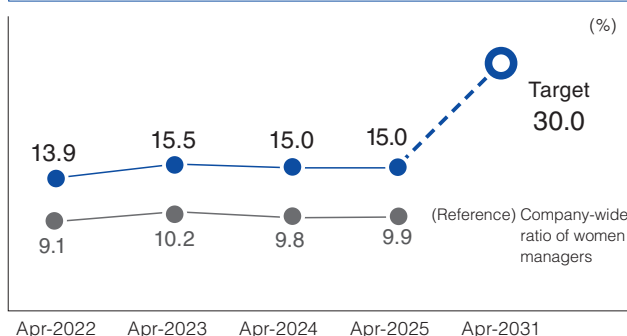
#### Organizational Measures to Develop Women Foundations

We are strengthening the development of women who are expected to be candidates for management positions in the future at each site through regular dialogue with their supervisors.

#### Training for Future Managers STEP 1 to 3

The training is designed for women who are expected to be candidates for management positions in the future, and is held in accordance with their stage of development, with the objectives of encouraging them to aspire to higher positions, understanding the current status of skills required for management positions, and improving skills.

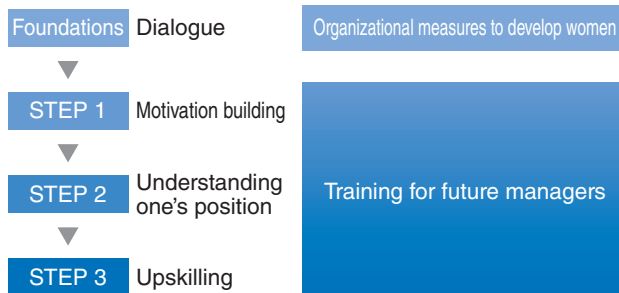
#### Ratio of Women Managers at the Head Office



Notes: 1. Partial amendments have been made to the calculation procedures from FY2024/3 (excluding the employees assigned from other companies and including those assigned from the Company to other companies).  
2. Partial amendments have been made to the calculation procedures from FY2025/3 (the scope of head office functions has been expanded due to organizational reform, etc.).

#### Training System for Women Manager Candidates

##### Development of women manager candidates



#### Voices of Employees

#### I Want to Create a Workplace Where Women Can Continue to Work with Peace of Mind

I have served as Deputy Senior Manager of the Tokyo Workplace Service Department since April 2025. For several years after returning from childcare leave, I lacked confidence in balancing work with family life and was hesitant about being promoted to a management position. During that time, my supervisor encouraged me to participate in the training for future managers. I felt more positive, and I took on the challenge of stepping into a management role when childcare settled down a bit. I believe many women struggle with balancing work with family life, so I would like to support and encourage my juniors.

KATAOKA Yuko, Tokyo Workplace Service Department



## ■ Networking for Women Sales Personnel

### Roundtable Discussion for Women of the Retail Service Division

Roundtable discussions for women are held in each area to strengthen cooperation among women of the Retail Service Division.

### Networking Events for Women of the Whole Sales Division

We hold online and in-person networking events to strengthen cooperation among women engaged in wholesales activities throughout Japan.



Women's roundtable discussion of the Retail Service Division, Minami (South)-Kanto Area

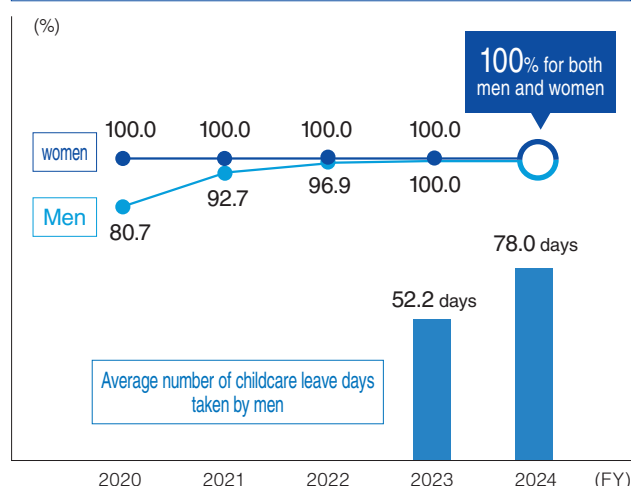
## Support for Balancing Work with Childcare and Nursing Care

We aim for a workplace culture where it is commonplace for both men and women to play an active role while balancing work and family lives. To ensure that employees can continue to work with peace of mind while raising children, we are working to thoroughly implement the return-to-work support program for employees who have taken childcare leave, and hold seminars to help employees achieve a balance between work and childcare.

Since May 2023, it has become compulsory to take paid childcare leave. In fiscal year 2024, as in the previous fiscal year, the rate of taking paid childcare leave reached 100% among eligible men and women.

We recognize that, for men, it is important not only to improve the rate of taking childcare leave, but also to improve the quality of childcare leave, including the number of days taken. As a result of addressing this issue, the average number of childcare leave days taken by men has also been increasing. We will continue efforts to support balancing work with childcare and nursing care.

### Rate of Taking Childcare Leave and Average Number of Childcare Leave Days Taken by Men



\* Partial amendments have been made to the calculation procedures from FY2023 (excluding the employees assigned from other companies, and including those assigned from the Company to other companies).

## Promoting Employment and Support for People with Disabilities

We actively promote the employment of people with disabilities, recognizing that fairly evaluating their work skills and providing work opportunities for a diverse population is a part of our corporate social responsibility. The Japan Post Group, as a whole, aims to reach a ratio of employees with disabilities of 3.0% by the fiscal year 2025.

We are promoting a range of measures to support the retention of people with disabilities. We have set up a dedicated consultation service for employees with disabilities and held roundtable discussions. We are also implementing workplace retention support measures for such employees by setting up dedicated consultation desks and holding roundtable discussions, as well as providing them with opportunities for dialogue with leaders who promote the employment of people with disabilities. These leaders are assigned to each of our regional headquarters and Services Centers. Additionally, we are expanding the areas of work and workload, such as opening an in-house café, as we work to create an environment where employees with disabilities can actively demonstrate their full potential.



Preparing to sell bread

### Ratio of employees with disabilities (for the entire Japan Post Group)

FY2024 results	FY2025 targets
2.71%	3.0%

\* Ratio of employees with disabilities (for the entire Japan Post Group) represents the number employed by all six companies of the Japan Post Group as of June 1 of each fiscal year.

## LGBT Friendly

We are conducting training to deepen the understanding of sexual diversity and promoting the expansion of allies who understand and support LGBTQ+, aiming to become an LGBT friendly company. We continue to take these initiatives to create a diverse and inclusive working environment, so that each and every employee can work with energy and vitality.



Our trademarked LGBT ALLY logo

## External Evaluation

We are advancing initiatives to promote diversity, such as creating an environment where each employee thrive and play an active role, and it has received the following recognition.

Advancement  
of women

Listed in the FY2023 Case Studies for the Acceleration of Women's Advancement Prepared by the Gender Equality Bureau Cabinet Office

Our efforts to promote the active participation of women, including training for women, were listed as good examples in the FY2023 Case Studies for the Acceleration of Women's Advancement<sup>(Note)</sup>.

We will continue our efforts to promote the active participation of women in order to become a company where more women play active roles in various workplaces and positions.



Note: This is a compilation of the results of a survey that the Cabinet Office Gender Equality Bureau conducted of companies listed on the Tokyo Stock Exchange Prime Market, regarding the positive effects of increasing women's advancement and good examples of companies that have promoted women's advancement.

## Health Management

In line with the policy that physical and mental health is important for each and every employee to fully demonstrate his or her abilities and work proactively, we have established the Japan Post Group Health Management Promotion System. We work on measures to maintain and promote health, such as curbing long working hours, health guidance to prevent and improve lifestyle-related diseases, and mental health care.

Indicators	FY2024 Results
Monthly average amount of overtime per employee	9.4 hours
Stress check implementation rate	92.6%

Support for balancing work with childcare



Platinum Kurumin

Support for balancing work with nursing care



Tomonin

LGBT friendly



PRIDE Index

Flexible workstyles



Top Hundred Telework Pioneers

Health management



Certified Health and Productivity Management Outstanding Organization



Sports Yell Company

## Japan Post Group Initiatives —Group Human Resources Policy—

The "Group Human Resources Policy" has been formulated to determine the basic direction for implementing management strategies and personnel strategies.

The policy identifies four elements to focus on: "pride and fulfillment" as the vision, three axes for achieving this vision, "recognizing each other's differences," "enhancing capabilities," and "demonstrating strengths," and identifies specific indicators and targets.

Note: It has been implemented among head office organizations since FY2022, and company-wide, including front organizations, since FY2024.

Key indicators and targets	Consolidated results of 4 Group companies (FY2024)
Employee engagement (pride and satisfaction) score: At least the score in the previous fiscal year	3.39pt
Average days of childcare leave acquired by men: 1 month or more	44.9 days
Ratio of women in management positions at our head office: 30% (by FY2030)	18.0%
In-house recruitment within the Group <sup>(Note)</sup> : At least the figure in the previous year	90 persons
Appropriate fit score: At least the score in the previous fiscal year	2.51pt
Average days taken for leave: 18 days or more	19.7 days