

Value Creation History

**Our unchanging philosophy since the Company was founded:
Protecting our customers' lives by providing life insurance product.**

For more than a century since our founding in 1916, we have supported people's lives by providing insurance services that meet the social challenges and needs of our time. When Japan privatized its postal services in 2007, our organization changed from a state-run business to a private company. But our mission of supporting people's lives through insurance continues unchanged.

Through our nationwide post office network, we will continue to provide customers across Japan with the peace of mind that insurance brings. We will continue to support and protect the lives of each customer through the power of insurance.

1916

Commenced the Postal Life Insurance Service

When our predecessor Postal Life Insurance Service was formed, life insurance was difficult to obtain for everyone except the wealthy. The Company was founded on the idea of offering life insurance in smaller coverage amounts and spreading basic coverage through the familiar network of post offices.



1971

Established educational endowment insurance

At the time, while the enrollment rates in higher education had grown considerably, soaring education costs posed a heavy burden for most households. In response to the growing demand for insurance to help prepare future education funds, we established the educational endowment insurance, the first of its kind in the industry, as an insurance product from the post office.



Social Mission (Purpose)

We will remain trusted and selected by customers, thereby protecting their lives by providing life insurance product.

Established special whole life insurance

Issues surrounding the elderly came to the forefront as a social issue due to a remarkable increase in the average life expectancy and the trend toward nuclear families. We established the special whole life insurance in response to a strong demand for the insured to receive some sort of insurance benefit while they are still alive, in addition to the coverage in the event of their death.



2000

Established designated endowment insurance

The number of people receiving treatment for chronic diseases, such as diabetes, without hindrance to their work or daily life increased. A new attitude to health also emerged that it is possible to live healthily even with an illness, based on the idea that those who suffer from an illness often tend to take better care of their health and end up living longer. The designated endowment insurance was established to support the self-help efforts of a wide range of citizens and customers, including those suffering from chronic diseases.



2007

Privatization of the postal service

With the privatization of the postal service, Japan Post Group was established and began its life insurance business as Japan Post Insurance Co., Ltd.



2015

Listed on the First Section of the Tokyo Stock Exchange

Our stock was listed on the First Section of the Tokyo Stock Exchange.



2024

Launched *Tsunagu Shiawase*, lump-sum payment whole life insurance

We began selling lump-sum payment whole life insurance to meet the needs of middle-aged and elderly customers for lifetime death benefits and for those who want to promptly secure funeral expenses and living funds for surviving family members in the event of their death.



2004

Launched double/fivefold premium whole life insurance

To meet the need for lifelong coverage tailored to one's life cycle with low insurance premiums, we began selling whole life insurance in which the death benefit before the premium payment period expires is either double or five times the amount after that period expires.



2008

Launched *Sono hi kara*, a new hospitalization rider

To respond to requests from customers regarding short-term hospitalization coverage, we reviewed the details of previous hospitalization riders to include coverage for hospitalization of one day or more and expanded the scope of surgery benefits. This was the first product we launched after privatization.



Source of Value Creation



Nationwide post office network

We provide insurance services to individual and corporate customers through around 20,000 post office counters spread throughout Japan, as well as Japan Post Insurance branches and Retail Service Divisions.

There are more post offices than elementary schools or police boxes, making them a reassuring presence in the community.



Extremely large customer base

We provide customers with simple and easy-to-understand products (with easy procedures and smaller coverage amounts) and services, focusing on endowment insurance and whole life insurance. Our customer base amounts to approximately 15% of Japan's population.

Our payment amount of insurance claims and others is among the highest in the industry, and we pay insurance claims to a large number of customers to ensure that we fulfill our social mission as a life insurance company.



Among the largest total assets in the industry; sound financial base

We are an institutional investor whose total assets are among the largest in the industry. We manage our assets based on the insurance premiums we receive from our customers. Our solvency margin ratio, an indicator of the financial soundness of a life insurance company, far exceeds the 200% threshold below which corrective measures would be required by regulatory authorities. We have also received high credit ratings.



The power of human resources to support our customers throughout their lives

Around 18,000 sales personnel and other employees work closely with our customers across Japan, supporting them throughout their lives.

To create an environment where diverse human resources can work comfortably, we are promoting the advancement of women and providing support for balancing work and childcare. We have achieved a 100% rate of male and female employees taking childcare leave.

Notes: 1. Number of elementary schools sourced from Ministry of Education, Culture, Sports, Science and Technology, "School Basic Survey"; as of May 1, 2023
 2. Number of police boxes and police stations; source: National Police Agency "National Police Facility Names, Locations, etc.," as of April 1, 2023
 3. 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).
 4. Total population; source: Statistics Bureau of Ministry of Internal Affairs and Communications, "Population Estimates," as of April 1, 2024 (approximate values)
 5. The amount of insurance claims and others paid is the sum of insurance claims, annuity payments, and benefits.
 6. Scope is 42 life insurance companies in Japan (domestic standalone (the Japanese entity in the case of foreign life insurance companies)).
 7. Source: The Life Insurance Association of Japan, "Life Insurance Statistics Summary (2023)"

Number of post offices
(post offices or contracted post offices undertaking life insurance solicitation)

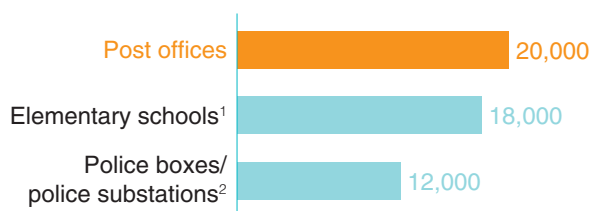
20,348

Japan Post Insurance
branches

82

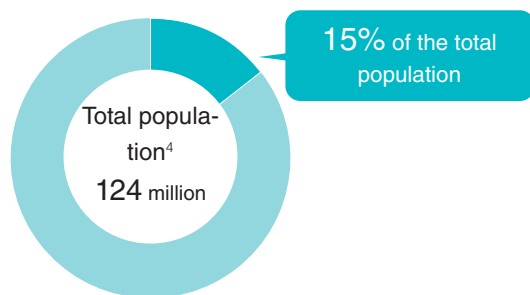
Retail Service
Divisions

623

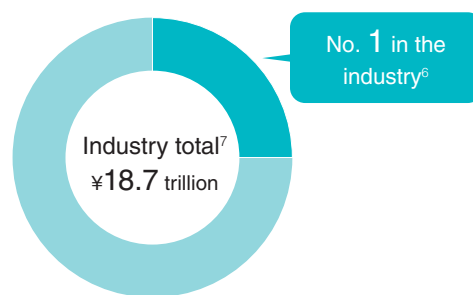


The Retail Service Division is an organization under Japan Post Insurance branches and is located at post offices within the branch's area of responsibility. The division is staffed by consultants who mainly visit customers' homes to conduct activities.

Number of customers³ **18.07 million**



Insurance claims and others paid⁵ **¥4.5 trillion**



Total assets

¥**60.8 trillion**

No. 2 in the industry⁸

Consolidated solvency margin ratio

1,023.2%

● Credit ratings (as of June 1, 2024)

AA-

Insurance Claims Paying Ability
Rating and Investment
Information, Inc. (R&I)

AA

Ability to Pay Insurance Claims Rating
Japan Credit Rating
Agency, Ltd. (JCR)

A+

Insurer Financial Strength Ratings
Standard & Poor's (S&P)

Number of employees

18,427

Of which, number of sales personnel

9,673

Ratio of female managers (head office) (as of April 1, 2024)

15.0%

Rate of taking childcare leave

**100% for both male
and female employees**

Average number of days
of childcare leave taken
by male employees
52.2 days

Value Creation Process

Management Philosophy

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

Changes in the business environment

March 2024 Revision

1

Provide insurance products and services through the network of post offices, etc.

2

Deploy solutions to improve people's well-being and protect their smiles and health

Materiality

May 2024 Revision

Medium-Term Management Plan

Along with a sense of familiarity as "Post Office insurance," we will continue to connect with customers as a "strong company" that can secure stable profits

INPUT

Source of Value Creation p.15

Nationwide post office network



Extremely large customer base



Among the largest total assets in the industry; sound financial base



The power of human resources to support our customers throughout their lives



BUSINESS

Individual customers

Provision of

JAPAN POST

Post office counters nationwide

Retail Service Division
Based at the post office, visits customers

Consignment of operations

JAPAN POST INSURANCE

Providing services in line

- Strengthening the sales system p.27
- Promoting DX to improve CX p.33

Reinforcing

- Achieving greater depth and evolution of asset management p.39
- ERM and capital policy p.49
- Sustainability p.61

A base for the day-to-day thoughts,

Thank you

Social Mission (Purpose)

We will remain trusted and selected by customers, thereby protecting their lives by providing life insurance product.

(Important Issues) p.19

3

Contribute to the development of safe, secure, and comfortable communities and a society where diversity and human rights are respected

4

Contribute to environmental conservation that nurtures abundant nature

5

Build a foundation to support sustainability management

(FY2021-FY2025) p.25

reliable and casual advisor to provide peace of mind across life stages and generations, growing into a sustainable and

ACTIVITY



Corporate customers

insurance services

Branches

Company visits to corporate clients

with customer needs

• Enhancing products and services p.31

management base

• Diversifying revenue sources and creating new growth opportunities p.47

• Human capital management p.53

• Corporate governance p.73

decisions, and actions of all employees

for being here p.23

OUTCOME (FY2025 Targets)

Non-financial targets p.21

• Number of policies in force (individual insurance)	More than 18.5 million policies
• Customer satisfaction	90% or more
• NPS®	One of the highest in the industry
• “Radio-Taiso” performance rate	25%
• Impact “K” Project Certified Funds	15 funds worth ¥50 billion in cumulative total
• Implementing social contribution activities	
• Greenhouse gas emissions (Scope 1, 2)	46% reduction (compared to FY2020/3) (FY2031/3 target)
• ES survey results	B, which is peer average
• Ratio of female managers at the head office	30% (FY2031/3 target)
• Rate of taking childcare leave	100% for both male and female employees
• Ratio of employees with disabilities (for the entire Japan Post Group)	3.0%
• Implementation of initiatives based on the Compliance Program	

Financial targets p.25

• Adjusted profit	¥97.0 billion
• Adjusted ROE	Approx. 6%
• Dividend per share (DPS)	In principle, we aim not to decrease but to increase dividend per share for the period of the Medium-Term Management Plan (Total payout ratio: medium-term average of 40% to 50%)
• EV growth (RoEV)	Target growth of 6% to 8%

Materiality (Important Issues)

To fulfill our social mission of protecting our customers' lives by providing life insurance product, we position the provision of insurance services through post offices, branches, and the Retail Service Division as our primary materiality (important issues). We also conduct sustainable business operations that take people's health, diversity, human rights, and the environment into account.

Review of materiality

In light of various changes since the previous formulation of our materiality (March 2021), such as those in the external environment, we recognized a need to update our materiality and reviewed it in March 2024.

- Changes in our external environment: Growing interest in human rights, human capital, and biodiversity
- Changes in our internal environment: Approximately 10,000 consultants now belong to the Company as part of our new Japan Post Insurance sales system (since April 2022)

Materiality Identification Process

STEP 1 Extracting social issues related to our business

From the 169 specific targets for achieving the 17 goals of the SDGs, we have extracted social issues for the Company, which runs a life insurance business. (Colored items are those that were newly added in this review.)



1.4 Provision of life insurance products and services	3.3 Contribution to the prevention of the spread of infectious diseases	3.4, 3.8, and 3.a Health promotion and health management	3.6 Reduction of traffic accidents
4.3 Support for enabling children to receive appropriate education	4.4 Human resource development	4.7 Health and financial literacy	5.1 Elimination of gender discrimination
5.4 Support for balancing work with childcare and nursing care	5.5 Increasing the ratio of female managers	5.b Promotion of telework	5.c Support for women's advancement
6.6 Activities to protect clean water and water-related ecosystems	7.2, 7.3, and 7.a Practical use of renewable energy	8.5 Corporate culture reform and work style reform	8.7 Prohibition of child labor (labor that interferes with compulsory education, etc.)
8.8 Promotion of employment of people with disabilities	8.8 Safe and secure working environment where employees can work comfortably	8.10 Designing an environment where products and services are easy to access	9.4 Efforts to reduce CO ₂ emissions
9.5 Promotion of innovation, research, and study	10.2 Promotion of diversity	10.3 Promotion of efforts to respect human rights	11.1 and 11.5 Contribution to the local community
11.6 and 12.5 Recycling of resources and proper disposal of waste	12.6 Publication and disclosure of sustainability initiatives	13.2 and 13.3 Addressing global warming and other climate change issues	14.1 and 14.2 Activities to protect clean oceans and marine ecosystems
15.1 and 15.4 Activities to protect nature and ecosystems	16.3 Ensuring compliance	16.4 Elimination of money laundering, etc.	16.4 Elimination of antisocial forces
16.5 Preventing misconduct such as bribery and embezzlement	16.7 Corporate governance for sound management	16.b Elimination of discrimination	17.16 Promotion of sustainable investment

Note: The number assigned to each social issue is the one for the 169 targets of the related SDGs.

STEP 2 Identifying high-priority social issues

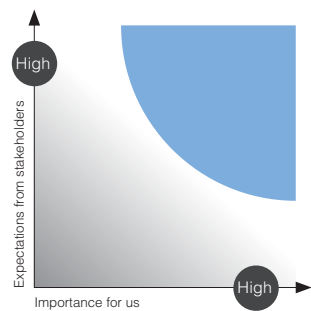
We identified high-priority social issues by prioritizing social issues extracted in STEP 1 based on two standards: "importance for us (strategic importance)" and "expectations from stakeholders."

Importance for us (strategic importance)

Selected based on our management philosophy, social mission (purpose), and Medium-Term Management Plan (FY2021-FY2025)

Expectations from stakeholders

Selected based on opinions received from stakeholders, such as society, shareholders/investors, customers, and employees (See next page)



[Reference] Process of identifying expectations from stakeholders

Stakeholders	Identification process
Society	Reviewed government and industry guidelines and additional elements of evaluation (questionnaire) items related to third-party assessors and SDGs
Shareholders and investors	Reviewed expectations of the Company from comments received during shareholder relations activities
Customers	Reviewed requests, comments, etc. to the Company from customers based on the voices of customers
Employees	Conducted employee questionnaires to confirm the social issues for the Company to prioritize

As a result, we have identified the following as high-priority social issues.

1.4 Provision of life insurance products and services	3.3 Contribution to the prevention of the spread of infectious diseases	3.4, 3.8, and 3.a Health promotion and health management	4.4 Human resource development
5.4 Support for balancing work with childcare and nursing care	5.c Support for women's advancement	8.5 Corporate culture reform and work style reform	8.8 Promotion of employment of people with disabilities
8.8 Safe and secure working environment where employees can work comfortably	8.10 Designing an environment where products and services are easy to access	9.4 Efforts to reduce CO ₂ emissions	9.5 Promotion of innovation, research, and study
10.2 Promotion of diversity	10.3 Promotion of respect for human rights	11.1 and 11.5 Contribution to the local community	13.2 and 13.3 Addressing global warming and other climate change issues
15.1 and 15.4 Activities to protect nature and ecosystems	16.3 Ensuring compliance	16.7 Corporate governance for sound management	17.16 Promotion of sustainable investment

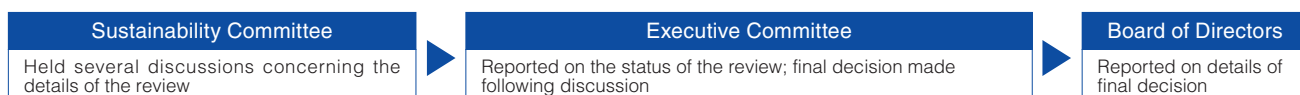
Note: The number assigned to each social issue is the one for the 169 targets of the related SDGs.

STEP 3 Determining materialities

We organized the high-priority social issues identified in STEP 2 into the following five materiality items, discussed and determined them at the Sustainability Committee and Executive Committee, and reported them to the Board of Directors. We also set KPIs for monitoring the progress of each materiality. (See next page.)

Materiality	The High-Priority Social Issues Identified in STEP 2		Goals of Achieving SDGs
1 Provide insurance products and services through the network of post offices, etc.	1.4 Provision of life insurance products and services	8.10 Designing an environment where products and services are easy to access	
	9.5 Promotion of innovation, research, and study		
2 Deploy solutions to improve well-being and protect smiles and health	3.3 Contribution to the prevention of the spread of infectious diseases	3.4, 3.8, and 3.a Health promotion and health management	
	17.16 Promotion of sustainable investment		
3 Contribute to the development of safe, secure, and comfortable communities and a society where diversity and human rights are respected	10.3 Promotion of respect for human rights	11.1 and 11.5 Contribution to the local community	
	17.16 Promotion of sustainable investment		
4 Contribute to environmental conservation that nurtures abundant nature	9.4 Efforts to reduce CO ₂ emissions	13.2 and 13.3 Addressing global warming and other climate change issues	
	15.1 and 15.4 Activities to protect nature and ecosystems	17.16 Promotion of sustainable investment	
5 Build a foundation to support sustainability management	4.4 Human resource development	5.4 Support for balancing work with childcare and nursing care	
	5.c Support for women's advancement	8.5 Corporate culture reform and work style reform	
	8.8 Promotion of employment of people with disabilities	8.8 Safe and secure working environment where employees can work comfortably	
	10.2 Promotion of diversity	16.3 Ensuring compliance	
	16.7 Corporate governance for sound management		

[Reference] Internal decision process



In addition to the above, we also sought opinions at an internal meeting of external experts to consider further revisions.

Main Initiatives and Targets for Materiality

The Company is promoting the following initiatives for our five materiality items (important issues), setting related targets, and managing their progress.

Materiality	Reason for initiative, etc.	Major initiatives
<p>1 Provide insurance products and services through the network of post offices, etc.</p> 	<p>Since the establishment of its predecessor, the Postal Life Insurance Service, the Company has been providing basic insurance products and services to customers across Japan, through its network of post offices, etc. The Company believes that its social mission is to protect customers' lives with the power of insurance, and to meet the protection needs of customers of all generations in the age of the 100-year life. By fulfilling this mission, the Company aims to contribute to solving social challenges related to sustainability and pursues its sustainable growth. To this end, the Company will always offer insurance services that meet the needs of customers and develop a structure so that we can pay insurance benefits promptly without fail to customers in critical need.</p>	<ul style="list-style-type: none"> • Provide basic protection and services through the network of community-based post offices • Integrate the network of post offices and digital contact points through DX promotion • Develop products that respond to the protection needs of all generations, etc.
<p>2 Deploy solutions to improve well-being and protect smiles and health</p> 	<p>We aim to contribute to making people's daily lives into something full of vigor and smiles through not only supporting customers' contingencies as a life insurance company, but also through supporting their daily health promotion activities and working to promote sustainable investment. We believe that implementing these initiatives and supporting the healthy and fulfilling lives of people will also contribute to the sustainable growth of the Company as a life insurance company.</p>	<ul style="list-style-type: none"> • Popularize "Radio-Taiso" • Provide services utilizing the health promotion app "Sukoyakanpo" • Promote sustainable investment, etc.
<p>3 Contribute to the development of safe, secure, and comfortable communities and a society where diversity and human rights are respected</p> 	<p>Under the growing social demands for diversity and respect for human rights, Japan Post Insurance recognizes that it must engage in corporate activities without compromising them. To this end, the Company will be committed, with a view to ensuring that people can live with safety and security into the future, to realizing an inclusive society where every one of us can live a plentiful life with something to live for, by engaging in the initiatives for contributing to the sustainable development of communities and society that embrace respect for diversity and human rights.</p>	<ul style="list-style-type: none"> • Initiatives to realize a society that respects human rights (human rights due diligence initiatives, etc.) • Support for wheelchair tennis and social contribution activities at the local level • Promote sustainable investment, etc.
<p>4 Contribute to environmental conservation that nurtures abundant nature</p> 	<p>Under the philosophy that our sustainable growth can only be achieved with a sustainable global environment, we are addressing environmental challenges, such as climate change as well as biodiversity and natural capital, for which there is a growing social demand.</p>	<ul style="list-style-type: none"> • Climate change initiatives • Initiatives related to biodiversity and natural capital • Promote sustainable investment, etc.
<p>5 Build a foundation to support sustainability management</p> 	<p>We recognize that the essential prerequisite to achieving Materiality items 1, 2, 3, and 4 is a working environment that allows each employee to fully exert their individual talent, coupled with a sound management base of the Company. To realize them, the Company will promote human capital management that enhances employee engagement and taps into diversified human resources, as well as thoroughly implement compliance, and strengthen corporate governance.</p>	<ul style="list-style-type: none"> • Promote human capital management • Thorough compliance • Strengthen corporate governance, etc.

Notes: 1. The total percentage of customers who responded as "satisfied" or "somewhat satisfied" within the 5-level rating of customer satisfaction.
 2. NPS® (Net Promoter Score) is a registered trademark of Bain & Company, Inc., Fred Reichheld, and Satmetrix Systems, Inc. (currently NICE Systems, Inc.)
 3. "NPS® Benchmark Study, Life Insurance Division (2023)" by NTTCom Online Marketing Solutions
 4. "Radio-Taiso" performance rate refers to the percentage of respondents who answered "I do "Radio-Taiso" once or more in a year." among those who answered "I know what "Radio-Taiso" is." in the regular online survey (on 2,400 men and women aged between 20 and 69) conducted by the Company.

Basic policies of our Medium-Term Management Plan 

(1) Continue efforts to regain trust
(3) Improve customer experience value
(5) Corporate culture and work style reform

(2) Reinforce business foundations
(4) Promote ESG management
(6) Reinforcement of governance, solvency policy

FY2025 targets	FY2023 results	Reference page	Related basic policies of the Medium-term Management Plan
Number of policies in force (individual insurance): More than 18.5 million policies	19.7 million policies	p.27	(1)(2)(3)(4)
Customer satisfaction ¹ : Aim for 90% or more	83%	p.33	
NPS ^{®2} : Aim for one of the highest in the industry	[Reference] NPS [®] benchmark survey ³ : (56.1)		
“Radio-Taiso” performance rate ⁴ : 25%	24.0%	p.69	(4)
Impact “K” Project Certified Funds: 15 funds worth ¥50 billion in cumulative total	6 funds worth ¥22.55 billion in cumulative total	p.44	(4)
Implementing social contribution activities	Implemented community contribution activities at the local level, sponsored wheelchair tennis, etc.	p.71	
Cumulative total number and amounts of Impact “K” Project Certified Funds (as described in Materiality 2)			
Greenhouse gas emissions (Scope 1, 2) -FY2031/3 target: 46% reduction (compared to FY2020/3) -2050 target: Achieve carbon neutrality	Reduced by 33.9% (compared to FY2020/3) (FY2023/3 Results)	p.65	(4)
Cumulative total number and amounts of Impact “K” Project Certified Funds (as described in Materiality 2)			
ES survey results: B, which is peer average	CC	p.54	(1)(4)(5)(6)
Ratio of female managers at the head offices: 30% (FY2031/3 target)	15.0% (As of April 1, 2024)	p.58	
Rate of taking childcare leave: 100% for both male and female employees	Male: 100%; Female:100%	p.59	
Ratio of employees with disabilities (for the entire Japan Post Group): 3.0%	2.56% (As of June 1, 2023)		
Implementation of initiatives based on the Compliance Program	Selected “crime prevention plan” and “solicitation quality and control plan” as focus areas, and implemented related initiatives.	p.87	

A Base for the Day-to-Day Thoughts, Decisions, and Actions of All Employees

In order to realize our management philosophy, “Be a trustful partner for people, always being close at hand and endeavoring to protect their well-being,” we have come up with “base” as a word that embodies our philosophy and connects it to the actions of our employees, so that each employee can make it their own and bring about a change in behavior.

All employees think and act from this “base” from day to day.

FUJIOKA Riho

Retail Service Division,
Okayama Minami Post
Office, Okayama Branch



Aiming to be an employee who thinks about our customers' future together and supports them

As a consultant, I provide customers with guidance on insurance products. When I visit customers, by listening carefully to their situation and thoughts, I can imagine together with them where they see themselves in the future. I always think about what I can do to help bring about that future. Hearing a customer say, “Thank you for coming,” motivates me to carry out my duties every day.

FUJIWARA Yuta

Whole Sales Division 2,
Osaka Corporate Branch/
Whole Sales Department,
Head Office



Facing customers with sincerity and passion to truly respond to their needs and support them

As an employee of the Whole Sales Division, I provide corporate customers with guidance on insurance products. I meet with more than 360 companies a year, and I face my customers with passion every day so that everyone I meet, both current and future customers, say they're glad they asked me for guidance.

WATANABE Yoritaka

In charge of IT Utilization
Promotion, IT Systems
Planning Department



Respecting and supporting colleagues working on the front line

I plan and promote the use of systems, tools, etc. that consultants and employees at our head office and branches use. I strive to answer inquiries from within the company in a clear and thorough manner. I work hard every day, believing that the thanks I get from my colleagues at work will in turn lead to thanks from our customers.

YAMANE Mai

Sales Agency Support
Department, Fukui Branch



Supporting our post offices from behind the scenes, with our customers in mind

We offer training on products, procedures, etc. to post office employees, who have to carry out a wide range of tasks in areas including mail, savings, and insurance, so that they can confidently handle insurance-related customer inquiries. We sometimes receive inquiries from post offices, and in those cases, I respond as though the customer were sitting right in front of me. I will continue striving to support our post office staff from behind the scenes for the good of our customers.



ASAI Youko

Customer Service Unit, Sendai
Customer Services Center



To bring our customers peace of mind

I handle telephone inquiries from customers. Many people call because they have a problem and feel anxious, so I greet them in a warm voice that says, "I'll help you solve your problem!" and try to give answers that are easy to understand. It makes me happy to hear the relief in the customers' voices as they say, "I understand." I will continue to support our customers with a caring heart close to them.

MATSUURA Masaki

Examination and Investigation
Unit, Fukuoka Policy
Assessment Services Center



Making sure our customers receive their insurance claims as soon as possible

I think the moment when customers feel most glad that they have insurance is when they can promptly receive their insurance claims after being hospitalized or a family member passes. I handle insurance claim payment examination operations, and I strive to be of service to our customers by examining their claims accurately and quickly.

A Base for the Day-to-Day Thoughts, Decisions, and Actions of All Employees

“Thank you for being here”

IMAI Kosuke

Retail Service Division,
Asahikawa Higashi Post
Office, Asahikawa Branch



I meet with all my assigned customers so I can provide them with peace of mind

I carry out policy coverage confirmation activities to help customers deepen their understanding of the policies they have enrolled in. Even customers, who were initially reluctant, often express their gratitude after meeting me in person and discussing details, saying, "I'm glad I was able to confirm my coverage again." I will continue to carry out these activities so that our customers can use Japan Post Insurance with peace of mind.

HIROSE Ayumi

Retail Service Division,
Kohoku Post Office,
Yokohama Branch



I want us to be a place that people remember as somewhere they can ask for advice

As an in-house employee, I answer phone calls and provide support to our consultants. When answering the phone, I try to imagine the customer's situation and feelings, and speak in a way that will ease their anxiety and give them peace of mind. Although we don't meet with customers in person, I hope that the work we do as in-house employees will feed into the activities of our consultants and help build better relationships with our customers.