



Japan Post Insurance Looks to the Future While Carrying Forward Its Founding DNA

Japan Post Insurance carries forward a 110-year-old public mission while pursuing new growth, stronger communities and lasting customer trust.

BY CIAN O'NEILL AND QUENTIN LANGE

“Japan Post Insurance entered a new phase in 2026 with the start of its midterm management plan, positioning the next three years as a period of ‘growth and challenge’ as it advances its business operations.”

Kunio Tanigaki
President, CEO and Representative Executive Officer, Japan Post Insurance Co., Ltd.

pan Post Insurance today. Since the privatization of the postal service in 2007, the company, now known as Japan Post Insurance, has continued to serve as part of the country’s social infrastructure.

Insurance Through a Nationwide Network
Today, Japan Post Insurance provides insurance services to a wide range of customers across Japan through a network of approximately 20,000 post offices nationwide and its directly managed branches.

Japan Post Insurance traces its roots to 1916, when Japan’s Ministry of Communications launched its predecessor, the Postal Life Insurance Service, with the social mission of “protecting the means of fundamental livelihood of the public through simple procedures.” That founding purpose continues to shape the company today. As the first life insurer in Japan to offer educational endowment insurance, Japan Post Insurance also has a long history of supporting children and younger generations through the protection that insurance can provide. That mission continued through the Postal Service Agency and Japan Post, and it remains central to Ja-



With simple, easy-to-understand products and deep roots in local communities, the company continues to provide peace of mind throughout the country. In fiscal 2025, Japan Post Insurance paid 3.7 trillion yen in total payments of insurance claims, annuity payments and benefits to its customers. This was the highest amount in the Japanese life insurance industry and serves as a testament to the trust its customers place in it, demonstrating how Japan Post Insurance provides peace of mind to a large number of customers through its insurance products. In recent years, Japan Post Insurance has improved the customer experience by using digital technologies to build mechanisms that allow for simple procedures and systems that enable prompt payment of insurance claims. Since its founding, the company has also made investments and loans in infrastructure development that supports local communities, including public facilities such as schools and community centers. These efforts reflect a role that extends beyond insurance products and services, contributing to the development of communities across Japan. That founding DNA continues to be passed down within Japan Post Insurance today. One example is its commitment to impact investing, which shows how its DNA of conducting a sound insurance busi-

ness while contributing to local communities and society through investments and loans funded by premiums entrusted to it by its customers has been passed down to the present day. Looking ahead, Japan Post Insurance plans to expand its unique impact investment framework, the Impact “K” Project, to help address social issues while pursuing financial returns. In 1971, Japan Post Insurance became the first Japanese life insurance company to launch educational endowment insurance, and since then it has been supporting the lives of younger generations through insurance. More recently, the company has signed memoranda of understanding with university corporations and other institutions to invest in innovative technologies and business development in academia. Through initiatives such as the formation of impact funds, guest lectures and exchanges between students and employees, Japan Post Insurance will continue to support sustainable growth and help develop the next generation of financial human resources.



Entering a New Phase of Growth and Challenge

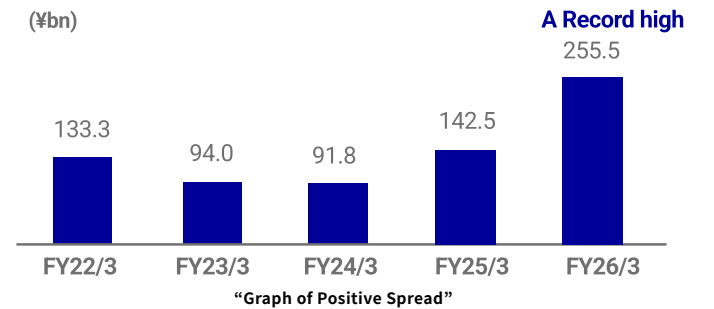
Japan Post Insurance entered a new phase in 2026 with the start of its midterm management plan, positioning the next three years as a period of “growth and challenge” as it advances its business operations. As one of Japan’s largest insurance companies, Japan Post Insurance’s business is built on four distinctive strengths: the trusted Post Office brand, known for its reach, close ties to local communities and familiarity to customers; a nationwide network of approximately 20,000 post offices and about 10,000 sales personnel; a customer base of approximately 16 million people, representing about 13 percent of Japan’s population; and total assets of approximately 60 trillion yen, among the largest in the industry. The midterm management plan is built around three key growth strategies: establishing a stronger sales structure, strengthening asset management capabilities and taking on the future.

Establishing a stronger sales structure

Japan Post Insurance is committed to meeting customers’ desire to purchase insurance through a trustworthy post office. The company continues to provide insurance services tailored to customer needs through its nationwide post office network and home-visiting services provided by its sales personnel. Although Japan’s population is declining and there are concerns that the domestic market will shrink, Japan Post Insurance sees an opportunity to meet a broader range of customer needs by expanding its product lineup, including medical care products, and promoting the acquisition of customer consent for cross-selling across the Japan Post Group. Through these efforts, the company aims to maintain and grow its customer base and remain the life insurer of choice for customers of all generations. Japan Post Insurance not only offers service at post office counters but also home-visiting services by sales personnel and digital communication. While the company continues to value the trust built through face-to-face communication, it also uses online tools and email to meet customers’ needs in ways that fit their lifestyles and preferences. Through this interactive communication utilizing both face-to-face and digital means, Japan Post Insurance aims to build lasting relationships and remain a company that customers are glad they have chosen.

Strengthening Asset Management

With total assets of approximately 60 trillion yen (\$375.1 billion), among the largest in the industry, Japan Post Insurance is using its scale to strengthen and advance its asset management capabilities. The company’s positive



spread reached a record high of 255.5 billion yen (\$1.6 billion) in fiscal 2025.

In the current interest-rate environment, Japan Post Insurance will continue to improve its portfolio of yen-denominated interest-bearing assets while taking a selective approach to income-generating investments. Through these efforts, the company aims to achieve another record-high positive spread during the current midterm management plan. In 2024, Japan Post Insurance began a partnership with Daiwa Securities Group to further strengthen its asset management capabilities. Through its investment in Daiwa Asset Management Co. Ltd. and broader collaboration with the company, Japan Post Insurance has entrusted a portion of its assets, including domestic equities and foreign corporate bonds, to the firm.

The partnership also gives Japan Post Insurance access to Daiwa Asset Management Co. Ltd.’s New York office and its specialized investment professionals. By dispatching its own investment personnel to Daiwa Asset Management Co. Ltd. and making investment decisions based on access to local primary markets and localized research and analysis, Japan Post Insurance aims to enhance investment returns and build deeper asset management expertise.

Taking on the Future

Japan Post Insurance sees further growth potential in its domestic insurance business, while recognizing the importance of diversifying revenue sources to stabilize and reinforce its business and support further profit growth. To create new opportunities, the company has pursued partnerships and investments with Mitsui & Co., KKR & Co. and Global Atlantic Financial Group Limited, Daiwa Securities Group and Ashmore Group plc, as well as a tripartite alliance among Mitsui & Co. and Daiwa Securities Group. Japan Post Insurance will continue deepening relationships with existing partners while exploring a wide range of business areas that have an affinity with its life insurance business and where synergies and contributions to profit can be anticipated. Through these efforts, the company aims to further diversify its business portfolio and generate returns that exceed its cost of capital. As it enters a new phase of growth and challenge, the company aims to enhance its corporate value by building on its strengths.



Alliance among Mitsui & Co., Daiwa Securities Group, and Japan Post Insurance

<https://www.jp-life.japanpost.jp/english/>



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