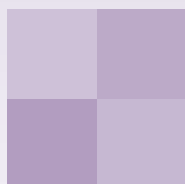


Japan Institute of Life Insurance

Summary of Activities for FY2024



 Japan Institute of Life Insurance

おかげさまで
59
周年

<July2025>

Table of Contents

Message	2
Overview of Our Activities	3
FY2024 Topics	4~5
Consumer Awareness Program	6~14
Academic Promotion Program	15~18
Research Program	19~20
Officers, Organization and Brief History	21
Financial Statements	22
Member Companies	Back Cover

Period Covered by the Report

Fiscal Year 2024 (April 1st, 2024 to March 31st, 2025)

*The report also covers some of the activities conducted in FY2023 and FY2025.

Website

Please visit our website for more detailed information on life planning and the functions of life insurance:

<https://www.jili.or.jp/>

Japan Institute of Life Insurance

Search



The Sustainable Development Goals (SDGs), adopted by the United Nations in 2015, aim to create a society where “no one is left behind”. The Japan Institute of Life Insurance provides information from a fair and neutral standpoint, enabling all individuals to understand the role of the social security system and life insurance, and to plan for potential future risks through life planning and self-preparation.

Message



Nobuyoshi YAMORI

Chairperson



Hiroyuki OBARA

President

Since its establishment in 1976, the Japan Institute of Life Insurance (JILI) has been dedicated to the sound development of the life insurance system by engaging in a wide range of activities, including consumer awareness program, academic promotion program, and research program. This booklet introduces the various activities undertaken by JILI during the FY2024.

In the area of "Consumer Awareness Program", we have focused on enhancing education related to life planning and life security for junior high school, high school, and university students. This is in response to the curriculum guidelines for junior high and high schools, which emphasize the understanding of self-help, mutual help, public help, private insurance, and risk management. We have continued to promote and expand the reach of our annual "Essay Contest for Junior High School Students" through the provision of videos and utilization of classroom resources tailored for junior high school students. Additionally, we have developed "Sonasona", a new card game-style teaching aid that integrates active learning. We remain committed to providing educational and awareness programs that cater to all generations, from junior high school students to senior citizens. Furthermore, we have made efforts to offer the latest, reliable information through various channels, including our website, booklets, and social media platforms such as YouTube and X (formerly Twitter).

In the area of "Academic Promotion Program", we have focused on invigorating research related to life insurance by supporting researchers through activities such as managing research groups and providing research grants. We continue to mobilize a special research group called the "Study Group on the Vision of Insurance amid the Diversification of Family Structure" to broadly examine the role of life insurance, considering the increasing diversity in life courses. We have also been active in promoting academic exchange through the organization and operation of seminars on insurance studies.

In the area of "Research Program", we published the findings and analysis of the 21st "National Field Survey on Life Insurance". Additionally, we developed and planned the content and questionnaires for the "Survey on Life Security", which will be conducted in FY2025.

Economic activities nowadays are instantly connected on a global scale as a result of the globalization of the financial economy and the development of artificial intelligence (AI). Moreover, technological innovation and the changing socio-economic circumstances have transformed and diversified our lifestyles, including the way we work. Thus, finance and insurance literacy is now more essential than ever, if we are to lead prosperous lives in line with our own lifestyles and values, while addressing the increasingly diversified and complicated risks.

Amidst these circumstances, we recognize that the role expected of JILI has become increasingly important. On January 5, 2026, we will celebrate our 50th anniversary. Aiming to meet your expectations, we will continue to adapt to these societal changes and remain steadfast in our efforts to carry out the aforementioned projects, contributing to the stability and improvement of the lives of the public and the advancement of their interests through the sound development of the life insurance system.

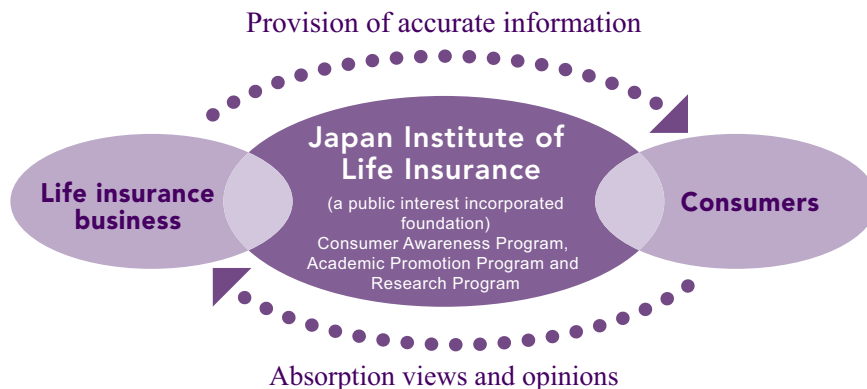
We hope that this booklet will serve as a valuable resource for deepening your understanding of our activities.

Overview of Our Activities

Purpose of Activities

Through various initiatives aimed at promoting the sound development of the life insurance system, we contribute to the stability and improvement of citizens' quality of life and the enhancement of public welfare.

“Promotion of mutual understanding between consumers and the life insurance industry”



The Japan Institute of Life Insurance (JILI) conducts public-interest activities through three main programs: Consumer Awareness Program, Academic Promotion Program, and Research Program.

1. Consumer Awareness Program

P6~14

To ensure that consumers can appropriately utilize life insurance as part of their individual life planning, JILI conducts various educational and informational activities on life insurance through diverse methods, such as life insurance study sessions, booklets, and its website. The activities include:

- Essay Contest for Junior High School Students
- Activities for teachers
- Practical life insurance lectures for students
- Life insurance study sessions for adults
- Provision of supplementary educational materials for school use
- Information provision to consumer life advisors (including study sessions)
- Collaboration and interaction with consumer organizations
- Publishing activities (information dissemination through booklets)
- Information dissemination via website
- Information dissemination through videos and X (formerly Twitter)
- Consultation services

2. Academic Promotion Program

P15~18

To promote academic research related to life insurance, JILI manages various research groups and provides research grants. These activities include:

- Management of research groups on life insurance, consisting of academics, experts, and professionals
- Research grants to support the development of young researchers
- Publication of academic books for scholars, researchers, and experts, as well as their posting on the website

3. Research Program

P19~20

JILI also conducts surveys every three years on public awareness of life security and life insurance participation, providing valuable information through these activities:

- National Field Survey on Life Insurance
- Survey on Life Management by the Senior Population
- Survey on Life Security (to be conducted in FY2025)

FY2024 Topics

■ Development of Card Game-Style Teaching Aid: “Sonasona – Blessed Are Those Who Prepare Themselves”

Co-hosted with The General Insurance Association of Japan (GIAJ) under a comprehensive collaborative agreement on insurance education concluded in November 2023, we have developed a card game-style teaching aid for high school students: “Sonasona – Blessed Are Those Who Prepare Themselves”.

This teaching aid is intended to facilitate learning about private insurance (life and general insurance) and social insurance to raise awareness of the risks that might materialize along people’s lifestages, including diseases, injuries, death, long-term care, accidents and natural disasters, and to understand how to prepare for them and what tools are available for that purpose.



(1) Features of this teaching aid

This card game-style teaching aid is designed for a group of two to seven students, and can be adapted to group work, among others. It is best suited to active learning. A “long version” of around 40 minutes and a “short version” of around 25 minutes are available, to be used depending on the number and scheduling of lessons dedicated to the subject.

(2) Types of cards used

[Event Cards]

Cards describing various risks affecting people’s lives in their 20s through 70s



[Safety Cards]

Cards describing insurance products required to protect yourself from financial damages



[Bonus Cards]

Lucky cards that increase your deposits and savings



*Also available are support tools including worksheets for students, introductory slides and videos for teachers, and a guidebook for teachers.

Details can be viewed on our website.



■ First winter session of Seminars for Teachers

Since FY2006, we have been co-hosted with The General Insurance Association of Japan (GIAJ) to hold seminars for teachers in charge of home economics, social studies, and civics at junior and senior high schools nationwide. In FY2024, we organized the first winter session, in addition to the regular summer sessions (as noted on P6).



FY2024 Topics

■ Report on the 21st National Field Survey on Life Insurance

This triennial survey has been conducted since 1965 to grasp historical trends in people's perception of life insurance and life security, centered on the trend of life insurance policy-holding. Starting in FY2024, the survey covers single-member households, in addition to the traditional coverage of multiple-member households (as noted on P19).

The questionnaire survey was conducted during April through May 2024, with the publication of a bulletin report in November, and the final report in January 2025.

■ Research Grant Scheme: Award Ceremony and Briefing Session for the Award of Excellence Winners

As part of our support for young researchers in life insurance and related disciplines, we organized an award ceremony/briefing session to honor the winners and facilitate academic exchange and information sharing (as noted on P16).



■ Public lectures

We hold public lectures for general consumers and life insurance industry stakeholders to provide information on trends related to life insurance and related fields.

In February 2025, Mr. Yoshimi Kikuchi, Vice President and Professor, Faculty of Law at Waseda University, delivered a lecture on the theme "Current Situation of Japanese Social Security Reform for a Whole Generation" (as noted on P17).



Consumer Awareness Program

Educational Activities on Life Planning and Life Security

● "Essay Contest for Junior High School Students"

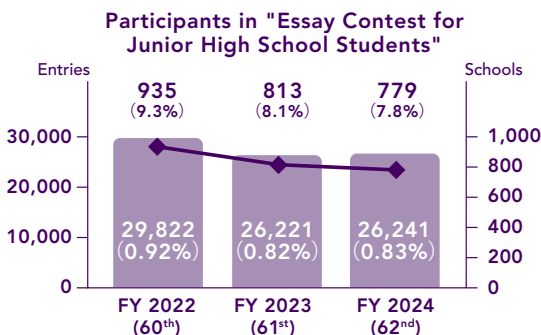
To foster the ability of junior high school students to express in writing their thoughts and observations on the relationship between life insurance and daily life, or the family dynamics experienced through life insurance, we organize an essay contest under the theme "Our Lives and Life Insurance". This contest, supported by the Ministry of Education, Culture, Sports, Science and Technology (MEXT), the Financial Services Agency (FSA), the All Japan Junior High School Principals' Association, and sponsored by the Life Insurance Association of Japan (LIAJ), was first held in 1963 and marked its 62nd anniversary in FY2024. In 2024, there were 26,241 entries from 779 schools, out of approximately 10,000 junior high schools nationwide. Since the contest's inception in 1963, the total number of submissions has exceeded 1.12 million.

FY2024 (62 nd) Contest) National Award Winners	
◆ The MEXT Minister Award	Mr. Keito Murakami
1st Grade, Seimei Junior High School, Kurobe City, Toyama Prefecture	
◆ The All Japan Junior High School Principals' Association Award	Ms. Saki Masuda
2nd Grade, Sasame Junior High School, Anjou City, Aichi Prefecture	
◆ The JILI Award	Ms. Mirei Yoshimura
2nd Grade, Hokuto Junior High School, Sapporo City, Hokkaido Prefecture	
◆ Excellence Awards	Ms. Haruna Okada
3rd Grade, Tsuchiura Daiyon Junior High School, Tsuchiura City, Ibaraki Prefecture	
Mr. Shigeto Fujishima	
3rd Grade, Kaichi Mirai Junior High School, Saitama Prefecture	
Ms. Yuzu Nakajima	
1st Grade, Omi Brotherhood Junior High School, Shiga Prefecture	
Mr. Sora Fujii	
3rd Grade, Rakuhoku High School-Affiliated Junior High School, Kyoto Prefecture	
Ms. Kiori Okubo	
2nd Grade, Heijo Junior High School, Nara City, Nara Prefecture	

The winning entries can be viewed on our website.



Winner of the MEXT Minister Award in the 62nd Essay Contest
Mr. Keito Murakami, Seimei Junior High School, Kurobe City, Toyama Prefecture
"Life Insurance as a Reassuring Partner"



* Figures in white indicate the number of entries.

* Figures in parentheses under the number of participating schools indicate the ratio of participating schools to the total number of junior high schools nationwide. Figures in parentheses under the number of entries indicate the ratio of participants to the total number of junior high school students nationwide.

◆ No. of participating schools
■ No. of entries

Supporting Videos for "Essay Contest for Junior High School Students"

We have uploaded 6 videos to support students in their essay writing.



"Is Life Insurance Close to Us?"

Supporting videos can be viewed on our website.



● Activities for Teachers

• Organization of Seminars for Teachers

To deepen understanding of the role of insurance in life planning and to assist in classroom instruction, we hold seminars for teachers in charge of home economics, social studies, and civics at junior high and high schools nationwide. These seminars are offered both in-person and online.

☆ FY 2024 : Held twice in Tokyo and once in Osaka in summer, and once in Tokyo in winter, with a total of 153 participants.

* Co-hosted with the General Insurance Association of Japan (GIAJ).

• Dispatch of Lecturers for Teachers' Study Groups

In response to requests from study groups of teachers, we dispatch our staff as lecturers, free of charge, to conduct study sessions on how to use supplementary teaching materials and on topics related to social insurance and life insurance.

☆ FY2024: three sessions held with 140 participants.

* Two of the sessions were co-hosted with The General Insurance Association of Japan (GIAJ).

Consumer Awareness Program

● Practical Life Insurance Lectures for Students

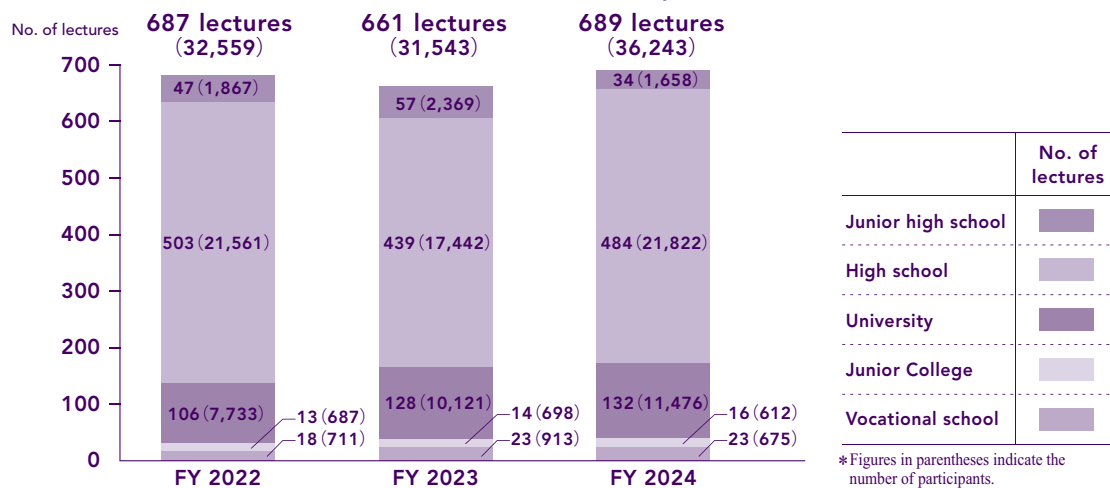
We provide opportunities for students at junior high schools, high schools, universities, junior colleges, and vocational schools to learn the basic knowledge of life planning and life security. With the cooperation of teachers, our staff conducts these lectures, free of charge, during the class hours.

☆ FY2024: 689 lectures held at 250 schools, including 17 junior high schools, 124 high schools, 77 universities, 13 junior colleges and 19 vocational schools, with a total of 36,243 participants.

* Among the 689 lectures held, 35 were conducted online and 57 were on-demand.
* The list of schools (for the last five years) can be viewed on our website.



Number of Life Insurance Practical Lectures and Participants



Sample Topics: "Life Planning and Risk Management", "Preparing for a 100-Year Life", "What it Means to Become an 'Adult'?", "Risk Management through Case Studies", "Let's Think about Self-Help, Mutual Help and Public Help", etc.

Feedback from Participants: *Excerpts

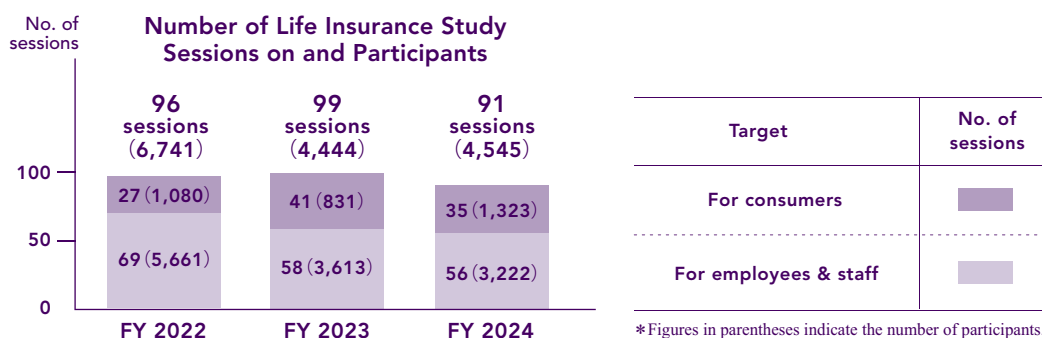
- "Learning about life planning and risk management provided a great opportunity to reconsider my future."
- "I realized the importance of life planning, as the necessary coverage varies from person to person."

● Life Insurance Study Sessions for Consumers

In response to requests from consumer protection agencies, companies, government offices, and other organizations across the nation, we dispatch our staff as lecturers, free of charge, to conduct study sessions and workshops for adults on topics such as the appropriate use of life insurance, life planning, pensions, and healthcare.

☆ FY2024: 91 sessions held with 4,545 participants.

* Among the 91 sessions held, 10 were conducted online and 4 were on-demand.
* The list of organizations (for the last five years) can be viewed on our website.



During the Life Insurance Study Sessions, we explain the "Guidelines for Life Insurance Contracts" and "Guidelines for Claiming and Receiving Insurance Benefits" to promote understanding of life insurance.

* These booklets are also available on our website.

Details of the guidelines can be viewed on our website.



Guidelines for Life Insurance Contracts



Guidelines for Claiming and Receiving Insurance Benefits



To request the dispatch of lecturers (including online and on-demand sessions):

Applications for the dispatch of lecturers (including online and on-demand sessions) can be made through the "Lecturer Dispatch Information" section on our website, either via "Web" or by using the "Lecturer Dispatch Application Form". In addition to dispatching lecturers to venues, we also offer interactive online lectures using Zoom and on-demand lectures through recorded videos.

For inquiries, please contact our Lecturer Dispatch Team at **Tel. +81-3-5220-8517**.

(9:00 - 17:00 except on Saturdays, Sundays, public holidays and year-end and New Year holidays)

● Provision of Supplementary Teaching Materials for School Use

We produce and provide supplementary teaching materials for junior high schools, high schools, and universities, for distribution to schools and teachers free of charge, at request.

Details of supplementary teaching materials can be viewed on our website.



<For junior high school>	<For high school>	<For university>
Booklet "What is Life Insurance?" (B5 size, 30 pages)	Booklet "Your Future and Life Planning" Student's workbook (B5 size, 26 pages) Teacher's guidebook (A4 size, 32 pages)	Booklet "Life Planning and Risk Management" (A4 size, 24 pages)
☆ FY2024 42,207 copies distributed	☆ FY2024 122,380 (student's workbook) and 1,522 (teacher's guidebook) copies distributed	☆ FY2024 11,153 copies distributed
Home economics ★ "Preparing for Risks"	Home economics ★ "Life Planning and Risk Preparedness" ★ "Risk Management through Case Studies"	★ "Life Planning and Risk Management" (A4 size, 24 pages)
Civics ★ "Preparing for a 100-Year Life"	Civics ★ "Let's Think about Self-Help, Mutual Help and Public Help"	
<For junior and senior high school>		
Common to all subjects ★ "What It Means to Become an Adult"	Common to all subjects ★ Reference slide collections	

* Presentation materials: These come with student worksheets and a 50-minute lesson plan, which are available on our website for download (marked with ★).
* It is also possible to customize various supplementary teaching materials freely by using the reference slide collections.

Consumer Awareness Program

● Education of Young Adults through “The Basics of Insurance for Beginners”

As part of our educational efforts focused on life planning and life protection for young adults, we distributed "The Basics of Insurance for Beginners", free of charge. The primary recipients were students nearing graduation from institutions such as vocational high schools, as well as young parents reached through health centers. Additionally, we held explanatory sessions using this booklet.

☆ FY2024 Distribution: 149,893 copies

Explanatory sessions: Held at 34 schools with 56 sessions for students nearing graduation from institutions such as vocational high schools, as well as 5 sessions for young parents.

* Note: The sessions for graduating students mentioned above are included in the Practical Life Insurance Lectures statistics on P7, and the sessions for young parents are included in the Life Insurance Learning Sessions statistics on P7.

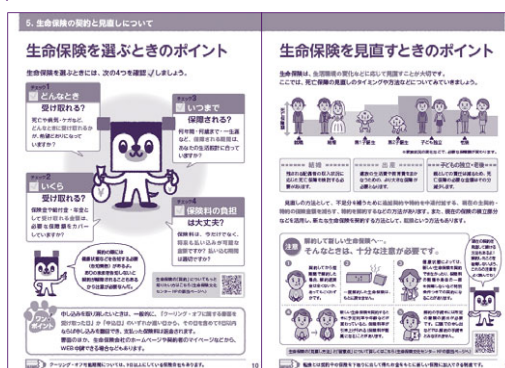
● Booklet “The Basics of Insurance for Beginners” (A5 size, 12 pages)



For high school students and new graduates



For the child-rearing generation



The e-booklet version of “The Basics of Insurance for Beginners” is available for download on our website.



For high school students and new graduates



For the child-rearing generation

* Only the e-booklet version will be available from FY2025 onward.

Collaboration and Exchange Activities with Consumer Organizations

● Information Provision to Consumer Life Advisors, etc. (Including Study Sessions)

・Study Sessions for Advisors, etc.

1) Study Sessions for Advisors

We dispatch our staff as lecturers, free of charge, to life insurance study sessions and similar events held by consumer advisors who work in the consultation offices of consumer administrative agencies across the nation.

☆ FY2024: 15 sessions, 685 participants

2) Regional Workshops for Advisors, etc.

In collaboration with Japan Association of Consumer Affairs Specialists (JACAS) and Nippon Association of Consumer Specialists (NACS), we organize regional workshops to expand regular information provision opportunities for advisors.

☆ FY2024: eight sessions, 156 participants

3) Life Planning Workshops, etc.

In partnership with the Japan Consumers' Association (JCA), we have been holding Life Planning Workshops annually since 1983 to provide information on life insurance and impart useful knowledge for consultation work to consumer consultants. We also dispatch lecturers to the "Consumer Consultant Training Course".

☆ FY2024: two sessions, 20 participants

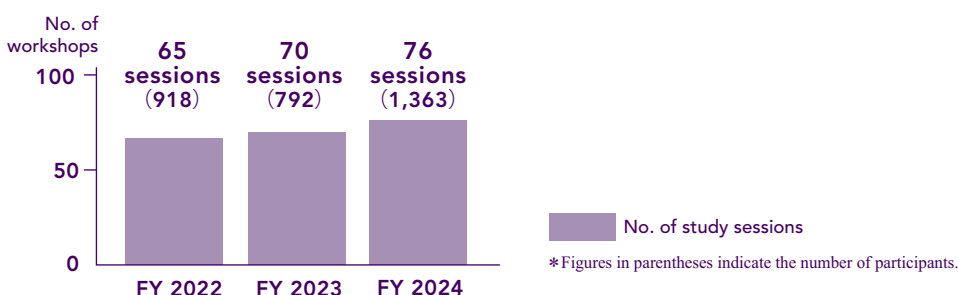
* Consumer Life Consultant is a graduate of the Consumer Life Consultant Training Course organized by JCA

4) Study Sessions Utilizing Opinion Exchange Meetings with Consumer Administrative Agencies, etc.

We hold study sessions for administrative officers and consumer advisors during opinion exchange meetings with consumer administrative agencies conducted in 54 regions nationwide.

☆ FY2024: 51 sessions, 502 participants

Number of Study Sessions and Participants



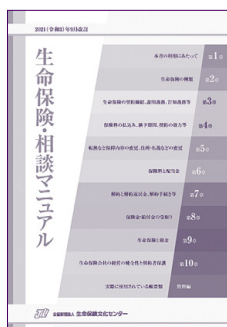
* This includes the total number of sessions and participants mentioned in items 1) through 4) above, as listed on P9 and P10 under "Study Sessions for Advisors, etc"

• Provision of the "Life Insurance Consultation Manual"

To assist consumer advisors who handle consultation work with consumers, we have been regularly revising this manual since its first edition in 1985. We also actively use this manual in study sessions for advisors to promote its effective utilization.

- "Life Insurance Consultation Manual"
(A4 size, 212 pages)

* As revised in September 2021.



The whole text of the manual is also available on the "Content for Consumer Consultant" page of our website.

Content for consumer advisors can be viewed on our website.



● Interaction and Collaboration with Consumer Organizations

• Interaction with consumer organizations

We participate in opinion exchange meetings with consumer organizations such as National Consumer Affairs Center of Japan (NCAC), JACAS, and NACS, to strengthen collaboration.

• Collaboration with Japan Academy of Consumer Education (JACE)

To promote the development of consumer education, we present the "JILI Award" as a supplementary prize for outstanding research in consumer education recommended by JACE.

FY2024 Awardees: Ms. Yuka Kawahara, National Institute on Consumer Education
Ms. Yuka Sakamoto, Graduate School of Education, Naruto University of Education
Ms. Masako Horie, Gifu Sogo Gakuen High School

Consumer Awareness Program

Publishing Activities (Information Dissemination Through Booklets)

We provide up-to-date and useful information on life planning, life insurance, pensions, etc., through various booklets. In FY2024, we distributed approximately 101,000 booklets (including e-booklets) of these publications, which have been widely used. You can find the table of contents and key features of each booklet on the "Introduction to Publications (Booklets) for Consumers" page on our website.

Overview of Booklets



The Basics of Insurance: Life Insurance Illustrated

«Revised June 2022»

This basic guide offers an easy-to-understand explanation of the structure and usage of life insurance.

☆ FY2024 Distribution: 9,012 booklets

(B5 size, 64 pages, Price: 200 yen, tax included; the same applies hereinafter)



Survivor Protection Guidebook: Life Insurance “Just in Case”

«Revised November 2023»

This guide explains how to prepare for unexpected death through public benefits such as survivor pensions, corporate benefits, and individual life insurance, as well as topics such as inheritance, wills, and gifts.

☆ FY2024 Distribution: 6,665 booklets (B5 size, 56 pages, Price: 200 yen)



Pension Guidebook: Planning for Post-Retirement Coverage

«Revised June 2024 and June 2025»

This guide explains the basics of the public pension system and the structure of individual pension insurance using case studies and charts.

☆ FY2024 Distribution: 23,813 booklets (B5 size, 68 pages, Price: 200 yen)



Health Protection Guidebook: How to Utilize Life Insurance to Protect against Illnesses and Injuries

«Revised April 2025»

This guide explains the basics of the public health insurance system, as well as how to use life insurance to cover medical expenses through 6 case studies.

☆ FY2024 Distribution: 5,593 booklets (B5 size, 56 pages, Price: 200 yen)



Long-Term Care Protection Guidebook: Preparing for Future Long-Term Care Risks

«Revised October 2024»

This guide explains the basics of the public long-term care insurance system, costs when using care services, and the structure of long-term care insurance offered by life insurance companies, through case studies and charts.

☆ FY2024 Distribution: 10,623 booklets (B5 size, 52 pages, Price: 200 yen)



Everything You Should Know about Life Insurance and Taxes

«Revised April 2024»

This guide provides a clear explanation of taxes related to life insurance, including types and calculation methods, based on case studies.

☆ FY2024 Distribution: 25,220 booklets (B5 size, 60 pages, Price: 200 yen)



Life Plan Information Book: For Data-Based Life Planning

«Revised February 2025»

This data book offers information helpful for preparing for life events (marriage, childbirth, education, and housing purchase) and unexpected situations (death, illness, injury, retirement, and long-term care).

☆ FY2024 Distribution: 14,094 booklets (B5 size, 60 pages, Price: 200 yen)



Retirement Go!: Life Planning for the 40s and 50s

«Revised April 2023»

Targeted at company employees and public servants in their 40s and 50s, this guide provides a clear explanation of life planning and life insurance usage, with a focus on post-retirement life.

☆ FY2024 Distribution: 5,558 booklets (B5 size, 60 pages, Price: 200 yen)

Ordering Booklets

Booklets can be ordered through the "Introduction to Publications (Booklets) for Consumers" page on our website. Orders can also be placed via fax or mail (order forms are available on the website). (Shipping costs to be borne separately)

For inquiries: Please call **+81-48-423-5227**

(9:00-17:00 except on Saturdays, Sundays, public holidays and year-end and New Year holidays)

The following bookstores (limited branches) also handle our booklets:

Amazon, Kinokuniya, Junkudo, Maruzen, and Yurindo

E-booklets are available on Amazon Kindle store.

Consumer Awareness Program

Information Dissemination via Website

● Enhancement of Online Information

FY 2022	- Updating of “e-Life Planning” tool in line with the revised public pension system - Upgrading of content for “Easy-to-Understand Life Planning Information” and “Learning About Life Insurance”
FY 2023	Publication of a new content: “Types of Life Insurance (Main Contract, Rider, Others),” providing detailed explanations on 17 types of main contract, 23 types of rider and 6 types of other life insurance products.
FY 2024	Partial updating of the content for “Easy-to-Understand Life Planning Information” to improve viewability Scan the 2D code to access “Easy-to-Understand Life Planning Information” 

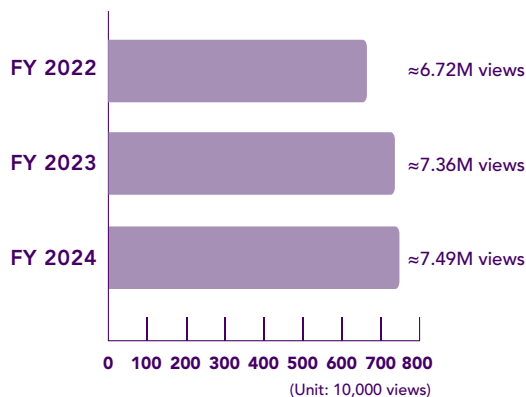


Website (<https://www.jili.or.jp/>)

Information can be viewed on our website



Website Access Count



* Note: Access statistics were measured using Universal Analytics until FY2022 and Google Analytics 4 from FY2023 onward.

● E-newsletters

In order to provide timely and relevant information to consumers, consumer affairs officials, educators, and publication subscribers, we send e-newsletters covering topics such as life insurance, life planning, the social security system and tax reform, 2-3 times per month (38 issues annually).

To subscribe, please visit the "Email Newsletter" section on our website.

☆ Number of Subscribers as of FY2024 Year-End: 29,714

Sign up for our e-newsletters here



● Webzines

We post webzines on our website – “Essay”, a series of articles contributed primarily by consumer-related organization staff, university professors, and tax advisors mainly on life insurance, life planning, and social security system; “From the Field of Education”, a collection of practical lessons on life planning and financial education at junior high and high schools (12 “Essay” and 5 “From the Field of Education” were published this year).

● Web simulation tool, “e-Life Planning”

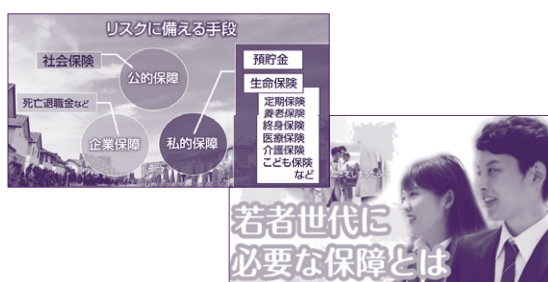
To enhance consumers' awareness of life planning and support life planning tailored to their life stages, we have made deployed “e-Life Planning” tool, which allows users to easily create a life plan by entering basic information such as date of birth along with specific income and expenditure items.

Scan the 2D code to access “e-Life Planning”



Information Dissemination via Video and X (formerly Twitter)

Based on the information provided in our publications and website, videos covering topics such as life insurance contracts, taxes, and protection plans for younger and parenting generations are available on our official YouTube channel. Additionally, we disseminate information via posts on X (formerly Twitter), mainly focusing on press releases.



Official YouTube



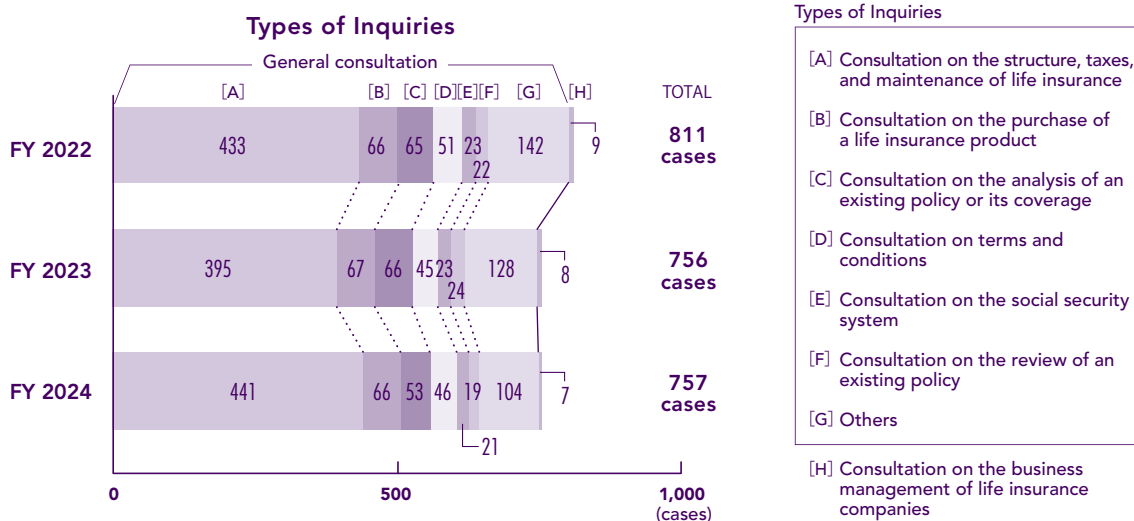
Official X
(formerly Twitter)



Consultation Services

We provide information and advice on life insurance-related inquiries from consumers from a fair and neutral standpoint. More than half of the inquiries relate to "Structure, Taxes, and Maintenance of Life Insurance". These inquiries are compiled and analyzed, with the findings published in the mid-year and annual editions of the "Life Insurance Consultation Report," available on our website.

* Note: The "Life Insurance Consultation Report" can be viewed on our website.



For general consultation on life insurance:

Please contact by phone or in person.

Consultation hotline: +81-3-5220-8520

9:30-16:00 (except on Saturdays, Sundays, public holidays and New Year holidays)

In-person consultation for visitors: by appointment only

(Please contact the above consultation hotline for an appointment.)

10:00-16:00 (except on Saturdays, Sundays, public holidays and New Year holidays)

A wide range of materials are available for viewing, including product brochures of life insurance companies and policy booklets (articles and clauses).

Academic Promotion Program

Initiatives to Promote Insurance Research

● Study Groups

We organize study groups with members including academics, lawyers and life insurance business practitioners. The study group meetings are now being held both in-person and online.

Insurance Case Study Group <Tokyo, Osaka>

Conducts research on the latest cases involving insurance in general, and life insurance in particular.

Chair:

Tokyo: Mr. Tomonobu Yamashita (Professor Emeritus, The University of Tokyo)*

*Succeeded in April 2025 by Mr. Aken Ban (Professor, Faculty of Law, Hosei University)

Osaka: Mr. Osamu Takehama (Specially-Appointed Professor, College of Law, Ritsumeikan University)

☆ Nine meetings were held in FY2024 in both Tokyo and Osaka.

Examples of research themes:

“Effectiveness of policy terms pertaining to a change of beneficiaries”

“Cases where a will to ‘transfer insurance benefits’ was recognized as a manifestation of intention to change beneficiaries”

Life Insurance and Financial Law Study Group <Osaka>

Conducts research on life insurance and financial laws in general.

Chair: Mr. Hiroshi Suzuki (Professor, Law School, Doshisha University)

☆ Five meetings were held in FY2024.

Example of research themes:

“Issues of mutual insurance offered by mutual insurance companies and its qualification as a commercial act – Annex: Mutual life insurance companies and stock life insurance companies today”

Life Insurance Accounting Study Group

Conducts research on accounting in general, and life insurance accounting in particular, including in light of deliberations at the International Accounting Standards Board (IASB).

Chair: Mr. Masao Yanaga (Professor, Professional Graduate School of Professional Accountancy, Meiji University)

☆ Five meetings were held in FY2024.

Example of research themes:

“Analysis of the First Time Adoption of IFRS9 and IFRS17”

Life Insurance-Related Law Study Group <Tokyo>

Conducts research on laws related to finance, and life insurance in particular.

Chair: Mr. Shuya Nomura (Professor, Chuo Law School)

☆ Six meetings were held in FY2024.

Example of research themes:

“Economic security systems and the life insurance business”

Study Group on Fundamental Life Insurance Case

Conducts research on fundamental insurance case law to improve understanding thereof and the basic ability to interpret life insurance policy terms among the mid-level staff of life insurance companies, thereby contributing to the development of future senior management.

Mentors:

Mr. Aken Ban (Professor, Faculty of Law, Hosei University)

Mr. Noritaka Yamashita (Professor, Faculty of Law, Aoyama Gakuin University)

Mr. Satoshi Toyama (Professor, School of Law, Senshu University)

Mr. Tomohiro Okanoya (Attorney-at-Law, Kawamura Law Office)*

*Succeeded in April 2025 by Mr. Yasuhiro Amano (Attorney at Law, Kashiwagi & Amano Law Office).

☆ Eight meetings were held in FY2024 (a series of 16 meetings over two years).

Example of research themes:

“Cancellation on material grounds and exclusion of antisocial forces (effectiveness and applicability of the organized crime group exclusion clause)”

Study Group on the Vision of Insurance amid the Diversification of Family Structure

〈April 2023–March 2025〉

The Study Group seeks to gain wider perspectives for necessary insurance coverage and support, also focusing on those who are not represented in the standard model (including those who remain single throughout their life, and those divorced or widowed) to identify the role of life insurance, as well as changes in the market, products and distribution channels, on the assumption of diversified life courses.

Chair: Mr. Masahiro Yamada (Professor, Faculty of Letters, Chuo University)

☆ Five meetings were held in FY2024.

Example of research themes:

“Can the principle of relatives as life insurance beneficiaries eliminate moral risks – Consideration of a process to extend exceptions to same-sex couples”

● Research Grants

We provide grants for young researchers and general researchers (professors, etc.) in support of research on life insurance and related fields.

	FY2022	FY2023	FY2024
Young researchers	11 grants	8 grants	7 grants
General researchers	2 grants	5 grants	6 grants

We reviewed the outcome papers published in FY2023 by the researchers who had received research grants in FY2022, and conferred the Research Incentive Award on the following grant beneficiaries. We organized a briefing session and award ceremony to honor the winners.

《Research Incentive Award》

Ms. Chiaki Araki (Contractual Appointed Lecturer, Media Communication Center, Osaka Electro-Communication University)

Research theme: Diversifying Life Insurance Subscription Channels and Behavior – Perspective of Insurance Literacy



Academic Promotion Program

Initiatives for Promotion of Academic Exchanges

● Insurance Science Seminars and Round-Table Conference on Insurance Science Seminars <Tokyo, Osaka>

The Insurance Science Seminars provide a forum for university researchers to announce and discuss their findings, whereas the Round-Table Conference on Insurance Science Seminars serves as a platform to provide university researchers with information on the insurance industry. The Seminars are now being held both in-person and online.

Principals:

Tokyo: Mr. Akira Tokutsu (Professor, Graduate School of Law, Hitotsubashi University)

Mr. Noriyoshi Yanase (Professor, Faculty of Business and Commerce, Keio University)

Osaka: Mr. Hiroaki Hara (Professor, Faculty of Law, Kansai University)

Mr. Shigenori Ishida (Professor, Faculty of Policy Studies, Kansai University*)

* As of FY2024 (Professor, Faculty of Business Administration, Tokyo Keizai University since FY2025)

☆ In FY2024, the Seminar and Round-Table Conference were held six times each in Tokyo and in Osaka.

Examples of research themes:

(Insurance Science Seminars)

“An Economic Analysis of Incentive Effects in Health Promotion Insurance”

“The status of the French Insurance Code as a mandatory statute”

(Round-Table Conference on Insurance Science Seminars)

“Policy trends pertaining to women’s empowerment and the status of the life insurance industry”

“Trends in the reform of the Act against Unjustifiable Premiums and Misleading Representations and business practices in life insurance”

● Open Lecture

In February 2025, we organized a lecture in a hybrid format (in-person and online) for consumers and stakeholders in the life insurance industry to share information on recent developments in the life insurance and related industries.

Theme: “Current Situation of Japanese Social Security Reform for a Whole Generation”

Speaker: Mr. Yoshimi Kikuchi, Vice President and Professor, Faculty of Law, Waseda University

結婚・子育ての将来展望を描けない、2 子育てしづらい社
ににくい職場環境がある、3 子育ての経済的・精神的負担
:平感が存在する

世代の所得を増やす、2 社会全体の構造・意識を変える、3
世帯を切れ目なく支援する

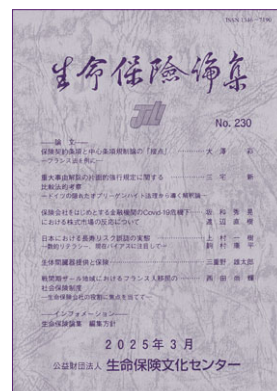


Information Program

● JILI JOURNAL

We publish a collection of papers on insurance in general, and particularly life insurance, with the aim of contributing to the development of insurance science.

- ☆ Four volumes were issued during FY2024, in June, September, December and March (6,000 yen for annual subscription, incl. tax and postage).



● Digest of Life Insurance Case Law

We publish a collection of judicial precedents on life insurance to help promote research on insurance law, and the business practices and compliance of insurance companies.

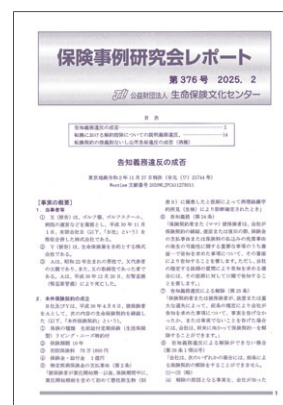
- ☆ "Digest of Life Insurance Case Law Vol. 28" was published in March 2025 (containing 85 judicial precedents from 2019 to 2020; CD-ROM, 786 pages, 9,000 yen, incl. tax, excl. postage).



● Report of Insurance Case Study Group

We publish a report of the findings of the Insurance Case Study Group in the form of a report.

- ☆ Nine reports were published in FY2024 (6,000 yen for annual subscription, incl. tax and postage).



You can order publications listed on this page on our website, by fax or mail, as indicated on P12.

● Online Dictionary of Life Insurance Terms – English / Japanese, Japanese / English

We updated the English/Japanese, Japanese/English Online Dictionary of Life Insurance Terms, posted on our website, by adding or modifying two items.

Research Program

■ 21st National Field Survey on Life Insurance

This triennial survey has been conducted since 1965 to grasp historical trends in the perception of life insurance and life security, as reflected in the situation of life insurance contracts in force. Starting in FY2024, the survey covers single-member households, in addition to the traditional coverage of multiple-member households.

The following are some of the findings of the survey conducted in FY2024 (bulletin report published in November, and final report in January). (Starting from the FY2024 edition, we only publish the Web version of the report.)

[Outline of survey design]		
	Multiple-member households	Single-member households
(1) Geographical coverage	Nationwide (400 sites)	Nationwide
(2) Targets	General households with two or more members	Single-member households of male or female individuals aged 20 – 79
(3) No. of respondents	4,000	2,200
(4) Sampling method	Stratified two-stage random sampling	Monitors of a research company (adjusted for geographical area, sex and age)
(5) Survey method	Leaving method (leaving and collecting the survey door-to-door)	Online survey
(6) Survey period	April 5 – May 26, 2024	April 5 – 19, 2024

《Newspaper articles, etc.》

Jiji Press (November 27, 2024), Asahi Shimbun (March 1, 2025), Shimotsuke Shimbun (March 2, 2025), Chugoku Shimbun (March 16, 2025), etc.

[Key findings]

* Visit our website for details: <https://www.jili.or.jp/>

- **89.2% of the multiple-member households are life policyholders (including individual annuity insurance), almost unchanged from the previous survey. This ratio stands at 45.6% for the single-member households.**

The ratio of life policyholder households (including individual annuity insurance) stands at 89.2% overall (89.8% in the previous survey) and 79.9% for private insurance (80.3% in the previous survey) among the multiple-member households. As regards the single-member households, the ratio of life policyholders (including individual annuity insurance) stands at 45.6% overall and 37.3% for private insurance.

Ratio of households with life insurance policy (including individual annuity insurance) (%)

		Total	Private	Japan Post	JA	Prefectural mutual aid, coop, etc.
Multiple-member households	2024	89.2	79.9	4.7	7.1	30.0
	2021	89.8	80.3	7.4	9.5	31.6
Single-member households	2024	45.6	37.3	3.4	3.1	10.6

- **95.1% of the multiple-member households covered by private insurance are policyholders of health insurance, up 1.5 points from the previous survey.**

Among the households with private insurance (excluding Japan Post Insurance), “health insurance/rider” is the most popular choice for multiple-member households (95.1% covered, up 1.5 points from the previous survey) of all insurance and rider products with specific coverage functions. Among the single-member households, on the other hand, “health insurance/rider” is the most popular choice with 67.2%, followed by “cancer insurance/rider” with 39.1%.

Ratio of households with life insurance / rider with specific coverage functions
(among the households covered by private insurance; multiple answers) (%)

		Health insurance /rider	Cancer insurance /rider	Specific disease insurance /rider	Specific damage rider	Illness and injury/ serious chronic disease rider	Long-term care insurance/rider	Outpatient rider	Daily living disability insurance/rider	Dementia insurance /rider	Health promotion insurance /rider	Advanced medical care rider
Multiple-member households	2024	95.1	68.2	50.4	24.7	15.1	20.1	36.9	17.2	7.6	5.6	54.0
	2021	93.6	66.7	48.4	28.8	15.9	16.7	39.1	18.4	6.6	4.2	—
Single-member households	2024	67.2	39.1	18.5	3.5	1.4	6.8	10.3	3.1	1.8	2.1	22.1

- **Annual life insurance (including individual annuity insurance) premium payment among the multiple-member households amounts to 353,000 yen on average, almost unchanged from the previous survey.**
- **The most popular insurance contracting channel of late is “salespeople of life insurance companies” for both multiple- and single-member households.**

■ Second Survey on Life Management by the Senior Population

This survey has been conducted since 2020 to grasp the views of the senior population regarding the diversifying, long-lived society, their living situation, and their preferences, thereby exploring the future outlook for our long-lived society.

The following are some of the findings of the survey conducted in FY2023 (report published in December).
(A4 size, 235 pages, 2,200 yen incl. tax)

[Outline of survey design]

(1) Geographical coverage	Nationwide (200 sites)
(2) Target	Male/female individuals aged 60 and over
(3) No. of respondents	2,084
(4) Sampling method	Stratified two-stage random sampling
(5) Survey method	Leaving method (leaving and collecting the survey door-to-door)
(6) Survey period	April 6 – May 28, 2023

《Newspaper articles, etc.》

Jiji Press (December 21, 2023), Nara Shimbun (December 28, 2023), Ise Shimbun (December 31, 2023), Jomo Shimbun (January 31, 2024), etc.

[Key findings]

* Visit our website for details: <https://www.jili.or.jp/>

● Long-term care coverage, post-retirement coverage and medical coverage are the three largest economic concerns.

Asked about their concerns for life security, most of the respondents cited economic concern about their own long-term care (65.9%), followed by concern about their post-retirement cost of living (60.6%) and economic concern about their own diseases or injuries (59.6%), pointing to great uncertainties about life security focused on long-term care and health.

Uncertainties about life security (%)

	N	Concern about Post-retirement cost of living	Economic concern about one's own diseases and injuries	Economic concern about one's own long-term care	Economic concern about contingencies
2023	2,084	60.6	59.6	65.9	43.6
2020	2,083	58.5	61.9	66.9	41.9

● Learning, savings and exercise are the three biggest causes of regret in life.

Asked about what they should have done in their life, most of the respondents cited learning (57.1%), followed by savings with 54.2% and exercise with 43.6%.

■ Promoting Scientific Use of Individual Data

We solicited prize essays from undergraduate and graduate (master's program) students using individual data. The following winner was selected for the Award of Excellence by members of the Academic Promotion Committee (with an award ceremony held online in May 2025).

《Award of Excellence》

Mr. Kentaro Aoki (Seminar Group of Akio Hoshino, Faculty of Commerce, Waseda University)

Mr. Yuichiro Enomoto (same affiliation as above)

Research theme: A Study on Factors Affecting the Purchase of Life Insurance

The survey report is available on our website, by fax or by mail, as indicated on P12.



Mr. Kentaro Aoki



Mr. Yuichiro Enomoto

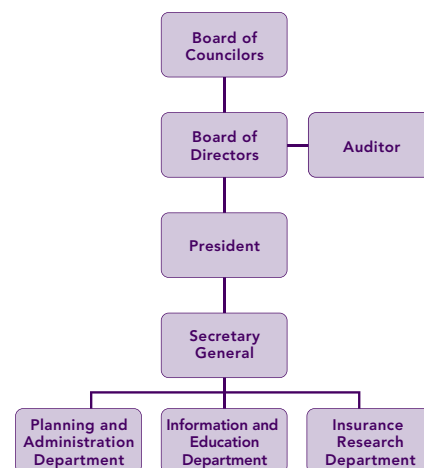
Officers, Organization and Brief History

as of June 30, 2025

Councilors

Chair	Nobuyoshi Yamori	Professor, Research Institute for Economics and Business Administration, Kobe University
Councilor	Mitsuko Kagami	Attorney-at-Law, Kagami Law Office
Councilor	Osamu Takehama	Specially-Appointed Professor, College of Law, Ritsumeikan University
Councilor	Mariko Nakabayashi	Professor, School of Commerce, Meiji University
Councilor	Shuzo Nishimura	Professor Emeritus, Kyoto University and Kyoto University of Advanced Science
Councilor	Takao Nishimura	Professor Emeritus, Yokohama National University
Councilor	Kazuyoshi Hotta	Professor, Keio University
Councilor	Etsuko Masuda	Adviser, Japan Association of Consumer Affairs Specialists
Councilor	Koji Yoshikuni	Director & President, The Graduate School of Social Design
Councilor	Satoshi Asahi	President, Nippon Life Insurance Company
Councilor	Toshiaki Sumino	President and Representative Director, The Dai-ichi Life Insurance Company, Limited
Councilor	Yukinori Takada	President & Chief Executive Officer, Sumitomo Life Insurance Company
Councilor	Hideki Nagashima	Director, President, Representative Executive Officer, Meiji Yasuda Life Insurance Company

Organizational Chart



Directors

President	Hiroyuki Obara	(Full-time)	
Director	Tamami Azuma	(Part-time)	Professor, School of Modern Management, Sugiyama Jogakuen University
Director	Haruko Amano	(Part-time)	Dean & Professor, Faculty of Human Sciences and Design, Japan Women's University
Director	Shigenori Ishida	(Part-time)	Professor Emeritus, Faculty of Policy Studies, Kansai University and Professor, Faculty of Business Administration, Tokyo Keizai University
Director	Miki Suzuki	(Part-time)	Senior Partner & Attorney-at-Law, Kohwa Sohgo Law Offices
Director	Akira Tokutsu	(Part-time)	Professor, Graduate School of Law, Hitotsubashi University
Director	Noriyoshi Yanase	(Part-time)	Professor, Faculty of Business and Commerce, Keio University
Director	Tetsuya Yamashita	(Part-time)	Professor, Graduate School of Law, Kyoto University
Director	Nakahiro Yoshida	(Part-time)	Professor, Graduate School of Mathematical Sciences, The University of Tokyo
Director	Naoki Akahori	(Part-time)	Representative Director and Executive Vice President, Nippon Life Insurance Company
Director	Nobutaka Ebina	(Part-time)	Executive Officer, MetLife Insurance K.K.
Director	Takafumi Kinai	(Part-time)	Executive Officer, The Gibraltar Life Insurance Co., Ltd.
Director	Nobuji Takao	(Part-time)	Managing Executive Officer, Sumitomo Life Insurance Company
Director	Shoji Takeuchi	(Part-time)	Director, Managing Executive Officer, The Dai-ichi Life Insurance Company, Limited
Director	Nahoko Yamashita	(Part-time)	Director & Managing Executive Officer, Sony Life Insurance Co., Ltd.
Director	Toshiya Watanabe	(Part-time)	Managing Executive Officer, Meiji Yasuda Life Insurance Company
Director	Eiji Nomura	(Full-time)	Director, Secretary General, Japan Institute of Life Insurance
Auditor	Kazuya Sato	(Part-time)	Certified Public Accountant, Nishimura Accounting Office
Auditor	Takahiro Ono	(Part-time)	Director and Managing Executive Officer, Asahi Mutual Life Insurance Company
Auditor	Nobuyuki Taninaka	(Part-time)	Representative Director, Executive Vice President, Daido Life Insurance Company

Brief History of Activities

FY		Major activities
2022	October	Publication of the bulletin report on the 16th Survey on Life Security (final report published in March)
	November	Award ceremony to celebrate the 60th anniversary of the Essay Contest for Junior High School Students
	February	Publication of Digest of Life Insurance Case Law Vol. 26 (CD-ROM)
	March	Completion of new programs (three types) for university students
2023	November	Conclusion of the Comprehensive Collaborative Agreement on Insurance Education
	December	Publication of the report on the Second Survey on Life Management by the Senior Population
	February	Publication of Digest of Life Insurance Case Law Vol. 27 (CD-ROM)
	March	Completion of reference slide collection
2024	November	Publication of the bulletin report on the 21st National Field Survey on Life Insurance (final report published in January)
	March	Completion of the card game-style teaching aid: "Sonasona – Blessed Are Those Who Prepare Themselves"
	March	Publication of Digest of Life Insurance Case Law Vol. 28 (CD-ROM)

Financial Statements

Balance Sheet As of March 31, 2025

(Unit: yen)

Item	Current fiscal year	Previous fiscal year	Change
I. Assets			
1. Current asset	103,049,204	123,055,796	△ 20,006,592
2. Fixed assets			
1) Fundamental property	516,361,410	516,361,410	0
2) Specified assets	259,388,930	249,041,189	10,347,741
3) Other fixed assets	27,361,565	35,857,113	△ 8,495,548
Total fixed assets	803,111,905	801,259,712	1,852,193
Total assets	906,161,109	924,315,508	△ 18,154,399
II. Liabilities			
1. Current liabilities	17,644,905	28,648,932	△ 11,004,027
2. Fixed liabilities	305,349,139	298,567,320	6,781,819
Total liabilities	322,994,044	327,216,252	△ 4,222,208
III. Net assets			
1. Designated net assets	516,361,410	516,361,410	0
2. General net assets	66,805,655	80,737,846	△ 13,932,191
Total net assets	583,167,065	597,099,256	△ 13,932,191
Liabilities and total net assets	906,161,109	924,315,508	△ 18,154,399

Statement of Changes in Net Assets April 1, 2024 – March 31, 2025

(Unit: yen)

Item	Current fiscal year	Previous fiscal year	Change
I. Changes in general net assets			
1. Changes in ordinary income			
(1) Ordinary income			
① Basic asset investment income	3,354,962	3,354,962	0
② Designated asset investment income	1,468,000	1,353,255	△ 281,028
③ Membership fees received	512,512,000	512,512,000	0
④ Operating income	21,613,772	21,895,916	△ 282,144
⑤ Subsidy, etc. received	10,400,000	8,100,000	2,300,000
⑥ Miscellaneous income	66,000	957,363	△ 891,363
Total ordinary income	549,414,734	548,173,496	1,241,238
(2) Ordinary expenses			
① Operating expenses	491,230,458	453,998,310	37,232,148
② Management expenses	71,861,122	63,990,519	7,870,603
Total ordinary expenses	563,091,580	517,988,829	45,102,751
Changes in ordinary income for current year	△ 13,676,846	30,184,667	△ 43,861,513
2. Changes in extraordinary income			
(1) Extraordinary income	0	0	0
(2) Extraordinary expenses	255,345	0	255,345
Changes in extraordinary income for current year	△ 255,345	0	△ 255,345
Changes in general net assets for current year	△ 13,932,191	30,184,667	△ 44,116,858
Initial balance of general net assets	70,737,846	50,553,179	30,184,667
Term-end balance of general net assets	66,805,655	80,737,846	△ 13,932,191
II. Changes in designated net assets			
Changes in specific net assets for current year	0	0	0
Initial balance of designated net assets	516,361,410	516,361,410	0
Term-end balance of specific net assets	516,361,410	516,361,410	0
III. Term-end balance of net assets	583,167,065	597,099,256	△ 13,932,191

Member Companies

As of June 30, 2025
(in alphabetical order)

AEON Allianz Life Insurance Co., Ltd.
Aflac Life Insurance Japan Ltd.
Asahi Mutual Life Insurance Company
AXA Life Insurance Co., Ltd.
CARDIF Assurance Vie Japan
Crédit Agricole Life Insurance Company Japan Ltd.
DAIDO LIFE INSURANCE COMPANY
Fukoku Mutual Life Insurance Company
Fukokushinrai Life Insurance Company, Limited
FWD Life Insurance Company, Limited
HANASAKU LIFE INSURANCE Co., Ltd.
JAPAN POST INSURANCE Co., Ltd.
LIFENET INSURANCE COMPANY
Manulife Life Insurance Company
Medicare Life Insurance Co., Ltd.
Meiji Yasuda Life Insurance Company
MetLife Insurance K.K.
Midori Life Insurance Co., Ltd.
Mitsui Sumitomo Aioi Life Insurance Company, Limited
Mitsui Sumitomo Primary Life Insurance Company, Limited
Nanairo Life Insurance Co., Ltd.
NIPPON LIFE INSURANCE COMPANY
Nippon Wealth Life Insurance Company Limited
NN Life Insurance Company, Ltd.
ORIX Life Insurance Corporation
Rakuten Life Insurance Co., Ltd.
SBI Life Insurance Co., Ltd.
Sompo Himawari Life Insurance, Inc.
Sony Life Insurance Co., Ltd.
SUMITOMO LIFE INSURANCE COMPANY
The Dai-ichi Life Insurance Company, Limited
The Dai-ichi Frontier Life Insurance Co., Ltd.
The Gibraltar Life Insurance Co., Ltd.
The Neo First Life Insurance Company, Limited
The Prudential Life Insurance Co., Ltd.
The Prudential Gibraltar Financial Life Insurance Co., Ltd.
TAIJU LIFE INSURANCE COMPANY LIMITED
Taiyo Life Insurance Company
Tokio Marine & Nichido Life Insurance Co., Ltd.
T&D FINANCIAL LIFE INSURANCE COMPANY
Zurich Life Insurance Japan Company Ltd.

Japan Institute of Life Insurance 

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