【外資系再保険会社】金融ソリューション開発｜年収2,000万円〜

資本市場×再保険｜最先端の金融商品開発・ストラクチャリング

Job Information

Recruiter
Morgan McKinley

Job ID
1621968

Industry
Bank, Trust Bank

Job Type
Permanent Full-time

Location
Tokyo - 23 Wards

Salary
Negotiable, based on experience

Refreshed
November 11th, 2026 21:16

General Requirements

Minimum Experience Level
Over 10 years

Career Level
Executive

Minimum English Level
Fluent Level

Minimum Japanese Level
Fluent Level

Minimum Education Level
Bachelor's Degree

Visa Status
Permission to work in Japan required

Job Description

世界有数の外資系再保険会社にて、日本の生命保険会社向けに**高度な金融ソリューションの開発**を担うシニアポジションです。

資本市場と再保険を融合した金融商品の企画・設計から、金融モデリング、ストラクチャリング、顧客への提案まで幅広く担当。

従来の投資銀行のような縦割り組織にとらわれず、大きな裁量を持って新しい金融スキームを生み出せる環境です。

アクチュアリー、投資銀行の**ストラクチャリング**、**クオンツ**などの専門性を活かし、経営層に近い立場で高度な金融ビジネスに挑戦したい方におすすめです。

主な職務内容

- **商品開発・金融モデリング：** 日本の生命保険会社向けに、貯蓄・投資・年金関連商品の企画から定量的な金融モデリング、商品設計まで一貫して担当する。
- **最適な金融ソリューションの提供：** 規制環境の変化、資産・負債のデュレーションギャップ、経済価値ベースのソルベンシー規制などに対応した金融スキームを設計・提案する。
- **案件組成・実現可能性の検証：** 法務、会計、税務、国内規制など多角的な観点から案件の実現可能性を検証し、社内のワンストップ窓口として推進する。
- **経営層への提案・折衝：** 営業・案件開拓チームと連携し、複雑な金融モデル、リスク移転スキーム、デリバティブの価格評価などを顧客企業の経営幹部に直接説明・提案する。
- **戦略的パートナーシップの構築：** 国内販売会社、資産運用会社、金融テクノロジー企業との関係構築・強化を推進する。
- **市場分析・対外活動：** 日本の保険市場や業界動向を継続的に把握し、業界イベントや経営層向けセミナーなどで自社ビジネスを代表する役割を担う。

Are you an experienced **Life Actuary, Investment Banking Structurer, Quantitative Strategist, or Insurance Capital Solutions Specialist** looking for a senior opportunity in Tokyo's financial services market?

A leading **global reinsurance and risk solutions institution** is seeking a senior professional to join its **Capital Solutions & Structured Products** team in Tokyo.

This executive-level opportunity combines **insurance capital optimization, structured financial products, derivatives, quantitative modeling, and strategic client advisory** to deliver innovative solutions for Japan's leading life insurance companies.

You will lead the development of bespoke **structured savings, investment, and retirement solutions**, helping Japanese insurers address complex challenges involving capital efficiency, asset-liability management, regulatory solvency requirements, and financial risk transfer.

Working at the intersection of **reinsurance, capital markets, actuarial science, and financial engineering**, you will design sophisticated structures that respond to evolving Japanese insurance regulations and client investment objectives.

You will collaborate with global structuring and trading teams while engaging directly with **C-suite executives and senior decision-makers at major Japanese insurance companies**.

This role offers a rare opportunity to combine deep quantitative expertise with commercial leadership in an entrepreneurial front-office environment, developing differentiated solutions without the traditional organizational silos of large investment banks.

The ideal candidate will have a strong background in **life insurance actuarial modeling, investment banking structuring, derivatives, insurance-linked capital solutions, or quantitative financial engineering**, together with fluent Japanese and English communication skills.

Key Responsibilities

- **Insurance Capital Solutions & Structured Products:** Lead the development of bespoke capital markets and reinsurance solutions for major Japanese life insurance companies, addressing capital optimization, savings, investment, and retirement needs.
- **Financial Structuring & Product Innovation:** Manage end-to-end idea generation, product design, quantitative analysis, and financial structuring for customized insurance and investment solutions.
- **Quantitative Financial Modeling:** Develop and evaluate sophisticated financial models to assess product economics, risk transfer mechanisms, investment returns, and structural feasibility.
- **Asset-Intensive & Capital Relief Solutions:** Design tailored **asset-intensive reinsurance and capital relief structures** to help insurers improve capital efficiency and manage balance sheet risks.
- **Insurance Regulatory Capital Optimization:** Develop solutions that respond to evolving **Japanese insurance capital regulations, economic solvency requirements, and J-ICS / ICS frameworks**.
- **Asset-Liability Management (ALM):** Structure solutions addressing duration mismatches, insurance liabilities, investment risks, and long-term balance sheet management.
- **Derivatives & Financial Risk Management:** Apply expertise in **derivatives pricing, capital markets hedging, and financial risk transfer** to develop effective insurance capital solutions.
- **End-to-End Transaction Feasibility:** Act as an internal structuring specialist, evaluating proposed transactions from **legal, accounting, taxation, regulatory, and commercial perspectives**.
- **Executive-Level Client Advisory:** Work alongside origination colleagues to present quantitative models, structured products, derivative pricing concepts, and risk transfer strategies to **C-suite executives and senior insurance industry leaders**.
- **Commercial Solution Development:** Translate complex financial engineering concepts into commercially viable solutions aligned with client objectives and regulatory requirements.
- **Strategic Partnership Development:** Build and maintain relationships with **Japanese distributors, asset managers, and financial technology platforms** to support market development and solution delivery.
- **Cross-Border Collaboration:** Coordinate with global structuring, trading, actuarial, and risk management teams to deliver integrated solutions for Japanese insurance clients.
- **Japanese Insurance Market Analysis:** Monitor insurance market trends, regulatory developments, capital requirements, and emerging investment opportunities to identify new business opportunities.
- **Industry Leadership & Market Representation:** Represent the organization at senior-level insurance industry events, executive seminars, and strategic market discussions.

Required Skills

必須条件 経験・資格：

- **金融分野での実務経験：** 投資銀行、資産運用会社、再保険会社、生命保険会社などで、金融商品のストラクチャリング、金融工学、商品開発に携わった経験
- **金融工学・定量分析の知識：** デリバティブのプライシング、資本市場でのヘッジ、保険負債のモデリングに関する専門知識
- **アクチュアリー資格：日本または米国のアクチュアリー資格（正会員・準会員、または資格取得過程にある方）。デリバティブや金融市場に関する知識も必須。**
- アクチュアリー以外でも、保険ソリューションを担当する**投資銀行のストラクチャラー / クオンツ・ストラテジスト**も可

ソフトスキル：
- **ビジネス感覚：** 高い商業的視点を持ち、顧客のニーズやビジネス課題を的確に把握できること
- **コミュニケーション能力：** 複雑な金融モデルや定量的なソリューションを、専門知識のない相手にも分かりやすく説明できること
- **提案力：** 金融・数理分析の結果を、顧客の経営判断や事業成果につながる具体的な提案に落とし込めること
- **対人折衝力：** 社外の経営層や意思決定者と良好な関係を構築し、円滑に交渉・調整できること

語学力：
- **日本語：** ネイティブレベル
- **英語：** ビジネスレベル以上（海外チームと日常的なやりとりあり）

歓迎条件
- **数理・モデリングスキル：** Pythonなどのプログラミング言語や定量分析ツールの使用経験
- J-ICS / ICSなどの経済価値ベースの資本規制に関する知識も歓迎

採用企業について
大手外資系再保険会社。

100年以上の財務基盤と実績を持ち、優れた金融リスクソリューションを提供しています。

この求人がおすすめの理由
- **世界有数の外資系再保険会社：** 100年以上の歴史と強固な財務基盤を持つグローバル企業で、安定したキャリアを築けます。
- **最先端の金融ビジネス：** 資本市場と再保険を融合した、高度な金融ソリューションの開発に携われます。
- **自由な商品設計が可能：** 従来の投資銀行のような縦割り組織にとらわれず、顧客ニーズに合わせた新しい商品・スキームを企画できます。
- **フロント部門での高い存在感：** 顧客や経営層に近い立場で、ビジネスに直接インパクトを与えられます。
- **柔軟な働き方：** ハイブリッド勤務を導入しており、柔軟な働き方が可能です。
- **エグゼクティブクラスの報酬：** 年収2,000万円台。詳細はお問い合わせください。

Required Skills and Qualifications**Experience:**
- Substantial professional experience in **quantitative structuring, financial engineering, actuarial modeling, or structured product development** within an **investment bank, asset management firm, insurance company, or reinsurance institution**.
- Strong technical knowledge of **derivatives pricing, capital markets hedging, insurance liability modeling, or financial risk transfer structures**.
- Demonstrated ability to develop and evaluate complex financial solutions using quantitative analysis and financial modeling.
- Experience working with sophisticated institutional financial products, insurance capital solutions, or structured investment strategies.
- Understanding of how financial market risks, insurance liabilities, and capital requirements influence product structuring and commercial decision-making.
- Ability to assess the feasibility of complex financial transactions while considering legal, accounting, taxation, regulatory, and commercial implications.
- A professional background matching one of the following profiles:
    - **Qualified or partially qualified Life Actuary**, such as **IAJ** / **FIAJ** / **AIAJ** / **FSA** , with strong knowledge of derivatives and financial markets.
    - **Investment Banking Structurer or Quantitative Strategist** with experience developing financial solutions for insurance companies.
- Ability to work with senior institutional clients and internal specialists to develop technically sound, commercially viable financial solutions.
- Strong understanding of the interaction between **insurance balance sheets, capital markets, financial derivatives, and risk management**.

Soft Skills:
- Exceptional **commercial awareness and strategic thinking**, with the ability to identify opportunities for innovative financial solutions.
- Strong analytical and quantitative problem-solving capabilities when addressing complex financial and actuarial challenges.
- Excellent communication and presentation skills, particularly when explaining sophisticated financial models to non-technical senior decision-makers.
- Ability to translate complex quantitative structures into **clear commercial benefits and measurable business outcomes**.
- Strong interpersonal skills and confidence engaging with **C-suite executives, institutional investors, and senior insurance stakeholders**.
- Entrepreneurial mindset with the ability to identify opportunities, develop new solutions, and take ownership of complex transactions.
- Ability to collaborate effectively with global structuring, trading, actuarial, legal, tax, and regulatory specialists.
- Strong stakeholder management and relationship-building capabilities across financial institutions and strategic business partners.
- High level of independence, professional judgment, and accountability.

- Adaptability and creativity when developing innovative products in an evolving regulatory and financial market environment.

Language Requirements:

- **Japanese:** Native-level proficiency for senior client engagement, commercial discussions, and relationship management with Japanese life insurers and financial institutions.
- **English:** Business-level to fluent proficiency for regular collaboration with global structuring teams, trading desks, and international stakeholders.
- **Bilingual Japanese-English communication skills are required** to operate effectively across the Japanese insurance market and global capital markets teams.

Preferred Skills & Qualifications

- Familiarity with **Japan's Insurance Capital Standard (J-ICS), the International Capital Standard (ICS), and economic solvency regulations**.
- Experience applying **Python or other quantitative programming and financial modeling tools** to derivatives, actuarial, or structured product analysis.
- Deep knowledge of **asset-liability management (ALM), insurance liability valuation, economic capital modeling, or solvency optimization**.
- Experience structuring **asset-intensive reinsurance, capital relief transactions, or insurance-linked investment solutions**.
- Advanced knowledge of financial derivatives, hedging strategies, or capital markets products relevant to life insurance balance sheets.
- Experience developing customized savings, retirement, or investment solutions for institutional insurance clients.
- Familiarity with Japanese life insurance industry dynamics, institutional distribution channels, and insurance-related regulatory developments.
- Experience collaborating with international structuring and trading teams on complex cross-border transactions.
- Established relationships with Japanese life insurers, asset managers, distributors, or financial technology providers.
- Experience presenting sophisticated quantitative solutions to executive management or institutional investment committees.

About the Company

Our client is a **leading global reinsurance and financial risk solutions institution** with more than a century of financial strength and an established reputation for innovation in capital markets and insurance risk management.

Supported by a substantial global balance sheet, the organization develops sophisticated solutions at the intersection of **reinsurance, structured finance, financial derivatives, and insurance capital optimization**.

The firm is recognized for its ability to transform complex financial risks into customized solutions that support insurers' capital management, investment strategies, and long-term financial stability.

Its global structuring and trading capabilities enable the development of advanced **asset-intensive reinsurance solutions, capital relief transactions, structured savings products, and risk transfer strategies**.

In Japan, the organization works with leading life insurance companies to address evolving market conditions, regulatory capital requirements, and increasingly sophisticated investment and retirement needs.

The business brings together specialists from **actuarial science, quantitative finance, investment banking, derivatives trading, and insurance risk management** to create innovative solutions tailored to institutional clients.

The team operates with an **entrepreneurial, commercially focused approach**, allowing experienced professionals to take ownership of complex transactions and collaborate directly with global specialists.

For professionals seeking to combine **actuarial expertise, financial engineering, capital markets structuring, and executive-level client advisory**, this opportunity offers a distinctive platform for career development in Tokyo's insurance and reinsurance industry.

Why You'll Love Working Here

- **Competitive Executive-Level Compensation:** Receive a competitive compensation package reflecting the seniority, technical expertise, and commercial responsibilities of the position.
- **Leading Global Reinsurance Institution:** Join an internationally established financial risk solutions organization with more than a century of financial strength.
- **Elite Capital Solutions & Structuring Team:** Work alongside specialists developing sophisticated products at the intersection of **capital markets, reinsurance, derivatives, and actuarial science**.
- **High-Impact Front Office Role:** Take ownership of complex financial solutions and engage directly with senior decision-makers at Japan's leading life insurance companies.
- **Innovative Structured Products:** Develop bespoke **savings, investment, retirement, asset-intensive reinsurance, and capital optimization solutions**.
- **Executive Client Exposure:** Present financial models, risk transfer structures, and investment solutions to **C-suite executives and senior institutional stakeholders**.
- **Entrepreneurial Working Environment:** Build innovative, market-first solutions with greater flexibility and fewer organizational silos than traditional investment banking structures.
- **Global Structuring & Trading Collaboration:** Work closely with international financial engineering, derivatives trading, and quantitative structuring teams.
- **Japanese Insurance Market Leadership:** Contribute to solutions addressing **J-ICS** / **ICS, economic solvency requirements, and evolving insurance capital regulations**.
- **Strategic Commercial Influence:** Help shape institutional client solutions, strategic partnerships, and new business opportunities in Japan's insurance market.
- **Broad Technical & Commercial Exposure:** Combine expertise in **actuarial modeling, derivatives pricing, ALM, capital optimization, and financial product development**.
- **International Career Development:** Strengthen your experience across global capital markets and reinsurance while

developing high-level commercial and structuring capabilities.
- **Hybrid Working Model:** Benefit from a modern, flexible working environment that combines office-based collaboration with remote working opportunities.
- **Remote Work & WFH:** Enjoy work-from-home arrangements that support flexibility while maintaining close collaboration with clients and global teams.

Company Description

Morgan McKinleyは国際的な人材コンサルティング会社として、さまざまな業界・分野をリードする採用企業様と、スペシャリストとしてのスキルを有する人材とを結びつけるお手伝いをしています。1988年の創立以来、Morgan McKinleyの名は、「卓越した質のサービス」「市場知識の豊富さ」「No.1企業であり続けようとする強い意志」、そして何よりも「実績」を体現する会社として知られています。

リクルーティング スペシャリストである弊社コンサルタントまでお気軽にお問い合わせください。