

# Personal Information Protection Policy (Privacy Policy)

RGA Japan Branch (“the Company”) recognizes the importance of protection of personal information. The Company shall comply with Personal Information Protection Act and other applicable laws as well as the FSA personal information guideline and other applicable guidelines, and secure appropriate personal information handling and information security measures to maintain and reinforce customer trust.

## 1. Purpose of Personal Information Use

The Company through reinsurance transaction receives personal information from other life insurers for the purposes listed below to the extent necessary to conduct our business.

- ① Underwriting, maintaining and managing the reinsured policies
- ② Payment of reinsurance money (death benefit, medical benefit etc.)
- ③ Other business conduct and operation necessary for reinsurance business

## 2. Types of Personal Information to Receive

Names, date of birth, gender, address, phone number, insurance policy data, or other information required for underwriting of reinsurance policies or claim payment

## 3. Disclosure of Personal Information

The Company shall not disclose any personal information except when;

- ① The Company has prior consent of the principal.
- ② The Company outsources part of its operation to a third party vendor for the purposes set forth in Section 1 of this policy by entering into a contract that has non-disclosure clause.
- ③ It is required by laws, ordinances or court order.

## 4. Sensitive Information

The Company shall not handle sensitive information unless the purpose is in compliance with Article 53-10 and Article 234-1 (17) of Ordinance for Insurance Business Law.

## 5. Notice, Disclosure, Correction, Addition, Deletion and Suspension of Use

The Company shall convey to a ceding insurer the information of any principal's request to such insurer on notifying purpose, disclosure, correction, addition, deletion or suspension of its use.



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## 6. Joint Use of Personal Information by RGA Group Companies

The Company may use personal information jointly with RGA Group companies for the purposes listed below to the extent necessary to conduct our business, in order to make a concerted efforts to provide comprehensive services in reinsurance business in an efficient manner . The following shows the information commonly used.

(1) Data items for joint use

Names, date of birth, gender, address, phone number, insurance policy data, or other information required for underwriting of reinsurance policies or claim payment

(2) Extent of users

- ① RGA Reinsurance Company Japan Branch
- ② RGA Reinsurance Company Headquarters
- ③ RGA Inc. and affiliated companies (i.e. offshore entities with a majority of outstanding voting shares or stakes owned directly or indirectly by RGA Inc.)

(3) Purposes: The following operations jointly conducted by RGA Group entities listed the above (2)

- ① Underwriting, maintaining and managing the reinsured policies
- ② Payment of reinsurance money (death benefit, medical benefit etc.)
- ③ Other business conduct and operation necessary for reinsurance business

(4) Responsible party to personal information management

RGA Reinsurance Company Japan Branch

## 7. Personal Information Security Measures

The Company sets out rules on personal information protection and takes measures in accordance with such rules to prevent leakage and loss of or damage to personal information. The Company conducts personal information protection training to its employees and commit itself to continuous effort for improvement.

Please do not hesitate to contact any of below contacts should you have any questions, consultations or opinions.

### <Contacts>

**RGA Reinsurance Company Japan Branch**

41F, Midtown Tower, 9-7-1Akasaka, Minato-ku

Tel: 03-3479-7191 (Compliance)

From 9:00 to 17:00(except for Sat, Sun & holidays)

**Foreign Non-Life Insurance Association of Japan (FNLIA)**

7F Toranomom Suzuki Bldg. 3-20-4Toranomom, Minato-ku

Tel: 03-5425-7854

From : 9:00~17:00(except for 12:00~13:00 and Sat, Sun & holidays)

**Insurance Ombudsman**

Address same as FNLIA'S

Tel: 03-5425-7963

Office hour same as FNLIA

