

Personal Information Protection Policy (Privacy Policy)

RGA Reinsurance Company Japan Branch

As the Personal Information Handling Business Operator, RGA Reinsurance Company Japan Branch (“the Company”) strongly recognizes the importance of protection of personal information. The Company shall comply with Act on the Protection of Personal Information (“APPI”) and other applicable laws and regulations, and secure appropriate personal information handling without damaging 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.

- Discussion, negotiation and conclusion of Reinsurance Treaties (including retrocession)
- Underwriting, maintaining and managing the reinsured policies
- Payment of reinsurance money (death benefit, medical benefit etc.)
- Other business conduct and operation incidental or relating to reinsurance business

2. Types of Personal Information to Receive

The company receives the necessary information, such as names, date of birth, gender, address, phone number, insurance policy data, or other information required for executing the business mentioned in Section 1 of this policy.

3. Sensitive Information

The Company shall not handle information concerning health and medical, etc. (“Sensitive Information”) unless the purpose is in compliance with Article 53-10 of Ordinance for Insurance Business Law and Article 5 of the FSA personal information guideline..

4. Personal Information Provision to Third Party

The Company shall not provide any personal information to a third party except when;

- The Company has prior consent of the principal.
- 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 and compliance clause with APPI .
- It is required by laws and regulations, etc.
- There is a need to protect a human life, body or fortune, and when it is difficult to obtain a principal's consent
- There is a special need to enhance public hygiene or promote fostering healthy children, and when it is difficult to obtain a principal's consent
- There is a need to cooperate in regard to a central government organization or a local

government, or a person entrusted by them performing affairs prescribed by laws and regulations, and when there is a possibility that obtaining a principal's consent would interfere with the performance of the said affairs

5. Joint Use of Personal Information by RGA Group Companies

The Company may use personal information jointly with RGA Group entities 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 contents of joint use are as follows.

(1) Data items for joint use

Such as names, date of birth, gender, address, phone number, insurance policy data, or other information required for executing the business mentioned in Section 1 of this policy.

(2) Extent of users

Entities listed in "SUBSIDIARIES OF REINSURANCE GROUP OF AMERICA, INCORPORATED" attached to the Form 10-K of Reinsurance Group of America, Incorporated

(3) Purposes

The following operations jointly conducted by RGA group entities stated in (2) above
Operations specified in the Section 1 of this policy

(4) Responsible party to personal information management

RGA Reinsurance Company Japan Branch

6. 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 data. The Company conducts personal information protection training to its employees and commit itself to continuous effort for improvement.

7. Retained Personal Data

The Company retains Personal Data as follows.

(1) Name of the said Personal Information Handling Business Operator

RGA Reinsurance Company Japan Branch

(2) Purpose of use for all retained personal data

Purpose of use specified in Section 1 of this policy

(3) Data items of retained personal data

Such as names, date of birth, gender, address, insurance policy data, or other information required for executing the business specified in Section 1 of this policy.

8. Notice, Disclosure, Correction, Addition, Deletion and Suspension of Use for Retained Personal Data

The Company shall respond any principal's request to such insurer on notifying purpose of use or disclosure of retained personal data complying with the laws and regulations when the requester shall be identified as the principal. The Company shall convey to a ceding insurer the information of any principal's request to such insurer on notifying correction, addition, deletion or suspension of its use.

Please contact RGA Contact in Section 9 with the evidence for personal identification by post regarding above requests.

We ask for your understanding that the requester should bear the costs for sending documents.

9. Contacts

Please do not hesitate to contact any of the contacts below should you have any questions, consultations or opinions regarding the personal information handling.

<RGA Contact>

RGA Reinsurance Company Japan Branch

Compliance and Legal

41F, Midtown Tower, 9-7-1Akasaka, Minato-ku, Tokyo, 107-6241

Tel : 03-3479-7191(Main)

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

<Contact regarding Personal Information >

The Company is a member of Foreign Non-Life Insurance Association (<https://www.fnlia.or.jp/>) of Japan which is one of the Authorized Personal Information Protection Organization.

Contact information is as follows.

General Association Insurance Ombudsman

HP: <https://www.hoken-ombs.or.jp/>

TEL : 03-5425-7963

From : 9:00 to 17:00 (except for 12:00 to 13:00 and Sat, Sun, holidays and Year End/New Year)