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

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

CEO of Japan Branch Hironori Takahashi

Please refer to RGA Group Privacy Policy by visiting

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.

Specifically, we have taken the following safety management measures.

(Formulation of Privacy Policy)

In order to ensure the proper handling of personal data, the Company has established this Personal Information Protection Policy, a basic policy that stipulates the name of the business operator, compliance with relevant laws and guidelines, matters related to safety management measures, contact points for handling inquiries and complaints, etc.

(Development of Discipline Pertaining to the Handling of Personal Data)

At each stage of acquisition / input, use / processing, storage, transfer / transmission, deletion

/ disposal, we have established rules for the handling of personal data, including handling methods, responsible personnel and their duties.

(Organizational Safety Management Measures)

In addition to appointing a person responsible for handling personal data, the Company clarifies who handles personal data and the scope of personal data handled by such employees. Also the Company has established a system for reporting to responsible personnel when they are aware of any fact or sign of violation of laws and handling regulations. The Company also conducts regular self-inspections of the handling status of personal data.

(Human Safety Management Measures)

Employees are given regular training regarding the handling of personal data, and the confidentiality of personal data is stated in the rules of employment.

(Physical Safety Management Measures)

We take measures to prevent the theft or loss of equipment, electronic media, and documents that handle personal data. We also take measures to ensure that personal data is not easily revealed when the equipment, electronic media, and other items are carried around, including when moving within the office.

(Technical Safety Management Measures)

The Company retains Personal Data as follows.

(1) Name, Address and CEO of the said Personal Information Handling Business Operator RGA Reinsurance Company Japan Branch Akasaka 9-7-1, Midtown Tower 41F, Minato-ku, Tokyo, Japan CEO of Japan Branch Hironori Takahashi

(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.

HP http://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 & December 29th to January 4th)

(*) "Foreign country" refers to a country or region outside Japan, and excludes foreign countries that have systems for the protection of personal information that are considered to be at the same level as Japan in terms of protecting the rights and interests of individuals as defined by the eo

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