

Basic Policy on Anti-social Forces

RGA Reinsurance Company Japan Branch

RGA Reinsurance Company Japan Branch shall herein set forth the Basic Policy on Anti-social Forces (*) to maintain social confidence in reinsurers and ensure the adequacy and soundness of reinsurance business as follows:

1. We shall have no association or business whatsoever with anti-social forces. In case a relationship is made with an anti-social force without realizing it, we shall dissolve the relationship immediately when it is identified.
2. We shall provide no monetary benefit or other facilities to anti-social forces at all.
3. We shall keep close relations with external specialized organizations such as the police, the National Center for the Elimination of Boryokudan, and lawyers to resolutely respond to any undue demand from anti-social forces.
4. If we receive any undue demand from anti-social forces, we shall firmly decline such request. In such occasions, we shall take civil action and also have no hesitation to take criminal action, including filing a complaint or a lawsuit.
5. Even if any undue demand from anti-social forces is caused by operational improprieties or RGA associates' misconduct, we shall not accept any backstage deal to cover up the facts with anti-social forces at all.
6. The entire company including the senior management such as Legal Representative in Japan shall work together as one team to resolutely resist any undue demand arisen from anti-social forces.
7. We shall ensure and prioritize the safety of associates who deal with any undue demand from anti-social forces.

(*) "Anti-social forces" is defined as a group or an individual who commit illegal activities on a continuous basis or gain unlawful economic benefit such as money from companies or general citizens by committing illegal activities, including organized crime groups

(including so-called “front company” and “business associates” or companies that have close relations with organized crime groups), extortionists at shareholder meetings, fake anti-discrimination groups, and fake right wing groups, etc.

-There is also a group called “special journalism” that tries to gain unlawful economic benefit in the form of money by threatening a company with release of corporate scandal articles, etc.