

Personal Information Protection Policy

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General Reinsurance AG Shanghai Branch (hereinafter referred to as “we”) attaches great importance to the protection of personal information. The personal information we process may correspond to the insured of the reinsurance policy, the beneficiary, the subject of the insurance claim application, individuals related to insurance accidents, as well as contact persons/legal representatives of our partners, participants in conference activities, etc. (hereinafter collectively referred to as “you”). This policy aims to introduce how we collect, use, store, provide, transmit, disclose or otherwise process personal information in the process of conducting business, as well as your rights related to personal information. This policy is applicable to all websites, WeChat official account, other platforms and offline channels that we own or manage to process personal information. This policy is not applicable to any third party (including any third-party operator of any website or service pointed to by the official website link) activities related to privacy and personal information. **We suggest that you carefully read and understand all the contents of this policy, especially to ensure that you have fully understood the meaning and corresponding legal consequences of the bold font content.** We will abide by the principles of legality, legitimacy, necessity, and integrity to protect your personal information. If you have any questions about this policy, you can consult us through the contact information provided in this policy. We reserve the right to modify and interpret this policy within the scope permitted by laws and regulations.

This policy contains the following content:

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1. Definition

Personal information: refers to various information related to identified or identifiable natural persons recorded in electronic or other ways, excluding anonymized information.

Sensitive personal information: refers to personal information that, once leaked or illegally used, can easily lead to the infringement of a natural person’s personal dignity or endanger their personal and property safety, including biometric data, religious beliefs, specific identities, medical and health, financial accounts, tracking trajectories, and personal information of minors under the age of fourteen.

De-identification: refers to the process of processing personal information to make it impossible to identify a specific natural person without the aid of additional information.

Anonymization: refers to the process where personal information is processed so that specific individuals can no be identified, and the information cannot be recovered.

Processing: including the collection, storage, use, processing, transmission, provision, disclosure, deletion, etc. of personal information.

Unless otherwise specified, terms not defined in this policy shall be consistent with the relevant laws and regulations of the People’s Republic of China on personal information protection.

2. How do we collect and use your personal information

(1) The types and ways in which we collect and use personal information

In the reinsurance business scenario, the personal information we collect and use may include the following types (highlighted in bold as sensitive personal information), but the specific scope depends on the type of reinsurance service we provide:

- a) Personal basic information: such as personal name, date of birth, gender, nationality, age;
- b) Personal identity information: such as **personal identification documents, marriage certificates, and driver's license information;**
- c) Personal health and physiological information: such as **physical examination information, medical and examination information, medical records, and medical history information;**
- d) Personal education work information: such as education level and occupation;
- e) Personal property information: such as **income, assets, and debt information;**
- f) Insurance information: such as **insurance notices and health notices;**
- g) Policy information: such as policy number, customer number, coverage amount, insurance liability information;
- h) Claims information: such as **accident reports, inspection reports, appraisal reports;**
- i) Other necessary information we need when providing reinsurance services, such as **marital and childbirth history, and social insurance status.**

As a reinsurance company, we do not directly collect personal information from natural persons when conducting reinsurance business. We collect your personal information from insurance companies, insurance brokers and other intermediaries, authorized agencies, regulatory agencies, public information sources that we cooperate with. The partners who cooperate with us in reinsurance business will provide us with your personal information after informing and obtaining your consent, except for those who are not required to obtain personal consent by laws and administrative regulations.

In other scenarios, the personal information we collect and use is as follows: if you are the contact person of our partner, we may collect your name, contact information, employer, and position; If you are the legal representative of our partner, we may collect

your name; If you are the participant in our conference activities, we may collect your name, contact information, employer, position, **passport or ID card number**.

You are aware and understand that it is necessary for us to process your sensitive personal information and the potential impact on your personal rights and interests is as follows: Processing your sensitive personal information is necessary for us to carry out relevant reinsurance business and business management, and is directly related to achieving the processing purpose. If we do not process such information, we will not be able to carry out reinsurance business and business management activities, and we will not be able to provide reinsurance services to the insurance companies, which will in turn affect the insurance companies' underwriting and claims for personal information subjects. If the aforementioned sensitive personal information is leaked or illegally used, it may easily lead to infringement of your personal rights and interests such as reputation and dignity, as well as threaten your personal safety and property security.

(2) The purposes for which we collect and use personal information

The purposes for which we collect and use your personal information include: risk assessment of insurance applications and review of claims, accounting, reserve assessment, experience analysis, database management, retrocession arrangements, compliance and internal control, auditing, anti money laundering and counter-terrorism financing verification, disclosure in accordance with legal procedures or regulatory requirements, and all other necessary purposes related to reinsurance business and services, as well as communication and contact with partners, organizing conference events, etc.

(3) Exceptions with your consent

According to relevant laws and regulations, we may lawfully collect and use your personal information without your consent in the following situations:

- a) Necessary for us to fulfill our legal obligations or duties;**
- b) Necessary for the conclusion and performance of a contract to which you are a party;**

- c) **Necessary to respond to sudden public health emergencies or to protect the life, health, and property safety of natural persons in emergency situations;**
- d) **Process yourself disclosed or other legally disclosed personal information within a reasonable scope in accordance with the law;**
- e) **Other circumstances stipulated by laws and administrative regulations.**

3. How do we entrust processing, sharing, transfer, and disclosure of your personal information

(1) Entrusted processing

We may entrust our partners to process your personal information to assist us in providing reinsurance related services. We will agree with our partners on the purpose, deadline, processing method, types of personal information, protection measures, as well as the rights and obligations of both parties, and supervise the personal information processing activities of our partners. If the cooperating party uses your personal information for purposes that we have not entrusted, they will obtain your consent separately.

(2) Sharing

We share your personal information on the premise of complying with the principles of legality, minimum necessity, and clear purpose, and will take appropriate technical protection measures to ensure the security of your personal information. We will strictly require our partners who receive personal information to fulfill their obligations and responsibilities for personal information protection. At present, we may share your personal information with the following third parties:

- a) Our head company, group company, and other affiliated companies within the same group;
- b) Third parties such as conference companies, hotels;
- c) Government agencies or dispute resolution institutions (such as courts, arbitration institutions).

(3) Transferring

If we need to transfer personal information due to merger, division, dissolution, be declared bankrupt, or other reasons, we will inform you of the recipient's name and contact information. The recipient shall continue to fulfill the obligations stipulated in this policy and process your personal information in accordance with this policy. If the recipient changes the original processing purpose or method, they shall obtain your consent again in accordance with relevant laws and regulations.

(4) Disclosure

We will not publicly disclose your personal information, except with your consent obtained in accordance with the law.

(5) Exceptions to obtaining consent

According to relevant laws and regulations, we may lawfully share, transfer, or disclose your personal information without your consent in the following situations:

- a) Necessary for us to fulfill our legal obligations or duties;**
- b) Necessary for the conclusion and performance of a contract to which you are a party;**
- c) Necessary to respond to sudden public health emergencies or to protect the life, health, and property safety of natural persons in emergency situations;**
- d) Process your self disclosed or other legally disclosed personal information within a reasonable scope in accordance with the law;**
- e) Other circumstances stipulated by laws and administrative regulations.**

4. How do we store and protect your personal information

(1) Storage

Unless otherwise provided by laws and administrative regulations, we will only store your personal information for the shortest time necessary to achieve the processing purpose. After exceeding the aforementioned storage period, we will delete or anonymize your personal information. If the retention period stipulated by laws and administrative regulations has not expired, or if it is technically difficult to delete

personal information, we will stop processing other than storage and taking necessary security protection measures.

(2) Protection

We attach great importance to the security of your personal information and will strive to take reasonable security measures to protect your personal information, prevent unauthorized access, public disclosure, use, modification, damage or loss of personal information. For example, adopting security measures and technical means such as encryption and de-identification to store and protect your personal information, and using firewalls for security attack protection, providing encrypted transmission channels for information providers, deploying access control mechanisms to authenticate employees processing personal information and control their permissions, as well as providing regular training on data security and personal information protection for employees, conducting security testing on the system to ensure effective security measures for both the system and data.

If a personal information security incident unfortunately occurs, we will promptly inform you of the relevant information of the incident through email, letter, phone, push notifications, etc. in accordance with the requirements of laws and regulations, or adopt reasonable and effective methods to publish announcements, or send notifications to you through third parties who provide us with your personal information. At the same time, we will also report the handling of personal information security incidents to relevant departments in accordance with laws and regulations.

5. How is your information transferred globally

In principle, personal information collected and generated during our operations within the territory of the People's Republic of China will be stored within the country. However, due to the fact that our headquarters is located overseas, we may need to transfer your personal information overseas based on requirements such as unauthorized approval or authorization. We will take appropriate compliance procedures and safeguard measures in accordance with applicable laws and regulations to ensure that your personal information is fully protected.

The following table is an example of our cross-border transfer of your personal information. Whether we actually transfer your personal information across borders or not will depend on the specific situation.

Overseas recipient	Processing method	Processing purpose	Types of personal information processed	contact information
General Reinsurance Corporation General Reinsurance AG	Collect, store, use, process, delete	Manage policy data, conduct risk assessments for temporary cases, and manage the review of claims cases	Personal basic information (such as age, birthday, gender) Personal education work information (such as education level, occupational category) Personal health and physiological information (such as physical examination, medical records, medical history information) Personal property information (such as income, assets, and liabilities) Insurance information (such as health notification) Policy information (such as policy number, customer number, coverage amount, insurance liability information) Claims information (such as accident information,	DPO_EU@genre.com

			inspection information, appraisal information) Other necessary information (such as marriage and childbearing history, social security status)	
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In the aforementioned cross-border transferring scenario, if you wish to exercise your legal rights related to personal information, the method and procedure are: directly contact the overseas recipient through the contact information provided in the form or contact us through the contact information specified in this policy to make your request.

6. Your personal information related rights

According to relevant laws and regulations, we guarantee that you exercise the following rights over your personal information:

(1) Right to access and copy

You have the right to access and copy the personal information we process, except as otherwise provided by laws and administrative regulations.

(2) Right to correct and supplement

If you find that the personal information we process is inaccurate or incomplete, you have the right to make corrections or supplements.

(3) Right to delete

If the following situations occur, you have the right to request us to delete your personal information:

- a) The processing purpose has been achieved, cannot be achieved, or is no longer necessary to achieve the processing purpose;
- b) We cease to provide products or services, or the retention period has expired;
- c) You withdraw your consent;
- d) We handle personal information in violation of laws, administrative regulations, or agreements;
- e) Other circumstances stipulated by laws and administrative regulations.

If the retention period stipulated by laws and administrative regulations has not expired, or if it is technically difficult to delete personal information, we will stop processing other than storage and taking necessary security protection measures.

(4) Other legal rights to personal information

You also have other personal information related rights in accordance with laws and regulations, such as requesting us to provide an explanation of this policy, or requesting us to transfer your personal information to a designated personal information processor under the conditions stipulated by the cyberspace administration. If you wish to exercise these rights, you can contact us through the contact information provided in this policy.

(5) How we response to your above request

To ensure the security of your personal information, you may need to send a written request to the contact information stated in this policy and prove your identity. We will process your request after verifying your identity. If there are no special circumstances, we will reply within 15 working days.

We generally do not charge any fees for your reasonable requests. But for requests that are repeated multiple times and exceed reasonable limits, we will charge a certain cost fee depending on the situation. We have the right to refuse requests that are unnecessarily repetitive, technically difficult (such as requiring the development of new systems or reshaping new processes), pose risks to the legitimate rights and interests of others, lack reasonable basis, or abuse of rights.

7. How do we process children's personal information

We attach great importance to the protection of personal information of children (minors under the age of 14). If you are the parent or guardian of children, we remind you to fulfill your guardianship responsibilities correctly and protect the security of the children's personal information. As we are a reinsurance company, we generally do not collect personal information directly from natural persons. Instead, we collect your or your children's personal information from the third parties listed in this policy. Please read the privacy policy of these partners and this policy carefully before deciding

whether to provide your or your children's personal information to our partners. When you have any questions about the processing of personal information of children under your guardianship, please contact us through the contact information provided in this policy.

For cases where personal information of children is collected with the consent of parents or guardians, we will only process it as permitted by laws and regulations, with the consent of parents or guardians, or as necessary to protect the children.

8. How do we update this policy

We may revise this policy in whole or in part in accordance with changes in laws and regulations or business operation needs. The revised policy will be published on this page and you can check it at any time. But without your consent, we will not reduce the rights you are entitled to under this policy.

When there are changes related to the following matters, we will specifically remind you of the changes of this policy. Please pay attention to reviewing:

- a) Our name and contact information;
- b) The purpose and method of processing personal information, the types of personal information processed, and the retention period;
- c) The ways and procedures in which you exercise your legal rights;
- d) Other matters that should be notified in accordance with laws and administrative regulations.

9. How to contact us

If you have any questions about our processing of your personal information or this policy, or if you wish to exercise your legal rights to personal information, you can contact us through the following methods: DP_CN@genre.com.cn. If there are no special circumstances, we will reply within 15 working days.