

Privacy Statement pursuant to Article. 17, 30 and 48 of the Personal Information Protection Law of the People's Republic of China

By means of this statement we are informing you as individual (in particular as policyholders, contracting parties, injured parties and claimants, beneficiaries of our customers, negotiating partners, brokers, interested parties, investors, suppliers, service providers, lessees, guests, other visitors, participants in an (online) event as well as contact persons for the aforementioned groups) about the handling of your personal information that we, as Hannover Rück SE Shanghai Branch, have received directly and/or indirectly and about the rights to which you are entitled under *the Personal Information Protection Law of the People's Republic of China* (hereinafter referred to as "**PIPL**").

As a branch office of Hannover Rück SE, we are also required to comply with the General Data Protection Regulation (GDPR). For the General Data Privacy Statement pursuant to the GDPR, please use the following link: <https://www.hannover-re.com/1265023/general-data-privacy-statement-pursuant-to-art-13-and-14-eu-general-data-protection-regulation-gdpr>

1. Personal information handler

Hannover Rück SE, Shanghai Branch
Address: 6th F, 1188 Minsheng Road, Shanghai Pilot Free Trade Zone, Shanghai P.R.China
Tel. +86 (21) 2035 8999

You can reach our Information Protection Person Mr. Sunny Sheng through the above contact information, or the contact person in our docking department (if you know).

2. Purposes and legal bases of information handling

We process your personal information in conformity with the PIPL and all other relevant laws.

Insurance undertakings may pass on part of their risks from insurance contracts to reinsurers in order to actively manage their insured portfolio and so as to be able to fulfil their obligations to indemnify under the insurance relationships at all times. For the purpose of properly establishing, implementing or terminating a reinsurance treaty, we normally receive your personal information from your insurer.

We receive your personal information primarily only to the extent that this is necessary for the purposes of the reinsurance. In particular, this may occur for the following reasons:

- independent underwriting or claims management in the case of, for example, large contract amounts or in connection with a risk that is difficult to assess in a specific case,
- evaluation of portfolio lists for the purpose of determining possible accumulation risks,
- verification of the obligation to indemnify your insurer or checking of the underwriting and claims management performed by the primary insurer on a random basis or in relation to specific cases,
- assisting your insurer with the assessment of risks and claims as well as with the evaluation of process flows.

Furthermore, we require your personal information for the compilation of insurance-specific statistics, for example for the development of new tariffs or for the fulfilment of supervisory requirements, in order to organize your visit to our premises as well as to issue invitations and facilitate your participation in our (online) events.

The legal basis for the handling of personal information for the aforementioned purposes is Article 13 of the PIPL, insofar as handling is necessary for the initiation, fulfilment or settlement of a contractual relationship with you. This also includes:

- 1) a reinsurance treaty is required to realize or fulfill the insurance contract signed by and between you and your insurer; and
- 2) to allow your insurer to comply with regulatory requirements and perform its contractual obligation by entering into a reinsurance treaty.

Further purposes for which personal information are processed include, most notably, for the administration of members of bodies required by law, suppliers and service providers, interested parties / newsletter subscribers as well as for the offering of media services and real estate / building management and property security. These handling operations are also conducted on the legal basis of Article 13 of the PIPL.

We also process your personal information in order to safeguard our legitimate interests or those of third parties. In particular, this can be necessary:

- to ensure IT security and IT operations
- in connection with the use of professional service providers for our support, especially in the areas of IT, communication analysis, marketing and event technology
- to comply with official requirements.

Above and beyond this, we process your personal information in order to fulfil legal requirements such as supervisory standards and retention obligations under commercial and tax law or the cross-checking of your personal information against so-called sanctions lists in order to comply with legal stipulations for combatting terrorism.

Should we wish to process your personal information for a purpose not specified above, we shall inform you in advance within the framework of the applicable legal provisions.

3. Sources of personal information

As a general principle, your information are passed on to us by your insurer within the scope of the aforementioned purposes. In addition, we also make use of information bases from third-party providers in conformity with legal provisions. Furthermore, we use data from publicly accessible sources, especially for the evaluation of large losses or for accumulation control.

4. Categories of handled personal information

Essentially, the following personal information and sensitive personal information and categories of those information are collected, processed and used:

- Address information
- Insurance contract information
- Claims information
- Health information
- Billing and benefit information
- Contact information
- Bank details
- Share register information

5. Categories of recipients of handled personal information

In order to fulfil our contractual and legal obligations we utilise to some extent external service providers in the following categories:

- Surveyors / medical experts for the preparation of expert opinions for underwriting and claims management
- IT service providers for the maintenance, operation and protection of personal information, systems and applications (on-premise and cloud-based), data recovery and destruction of data media
- Software providers and service providers, e.g. for office, communication, Customer Relation Management(CRM), marketing and analytics purposes
- Service providers to assist with application and portfolio processing, such as translators, audit service providers, service providers for the storage and destruction of files

In addition, we may transfer your personal information in specific cases to other recipients. These include, for example, regulatory authorities in order to fulfil statutory duties of notification or other reinsurers to whom we transfer risks (retrocessionaires).

6. Retention period of personal information storage

We erase your personal information as soon as they are no longer needed for the aforementioned purposes. In some specific cases, anonymization is also performed instead of erasing the personal information. In this context it may occur that personal information are stored for the period in which claims can be asserted against our company (statutory limitation period of three or up to twenty years). In addition, we store your personal information to the extent that we are required to do so by law. Corresponding documentation and retention duties derive from, among other things, the laws and regulations of the People's Republic of China. The maximum retention periods under such laws may be indefinite.

7. Personal Information transfer abroad

In accordance with the PIPL, transfer of personal information abroad needs to meet various prerequisites stipulated by laws and regulations. Personal information processors shall take necessary measures to ensure that the activities of overseas recipients handling personal information meet the protection standards stipulated in the PIPL.

If we transfer personal information abroad, in accordance with the provisions of the PIPL, we will inform you the name and contact information of the overseas recipient, handling purpose, handling method, types of personal information being processed, and methods and procedures for you to exercise your rights to overseas recipients. We will obtain your consent according to the PIPL.

8. Automated decision-making and profiling

We process your personal information on a partially automated basis in order to support decision-making by our employees in certain situations.

9. Rights of individuals

You may require information about the data stored on your person by contacting the address specified above. You have the right to request access to and copy of your personal information stored by us, and the right to transfer your personal information to another information handler.

In addition, you may, under certain circumstances, require the rectification or erasure of your data. Furthermore, you may be entitled to a right to restrict the handling of your personal information.

Consent that has been given may be withdrawn at any time with future effect.

You have the right to request us to explain the personal information handling rules.

Where personal information handlers reject individuals' requests to exercise their rights, individuals may file a lawsuit with a People's Court according to the PIPL.

10. Rights to know and refuse

You have the right to know and sole discretion with regard to the handling of your personal information. You also have the right to restrict or refuse the handling of personal information by others, unless otherwise provided by laws and administrative regulation.

11. Right to complain

You have the option to complain to our Information Protection Person or a responsible information protection supervisory authority stipulated by the PIPL.

Our Information Protection Person: Sunny Sheng

Tel. +86 (21) 2035 8998

Address: 6th F, 1188 Minsheng Road, Shanghai Pilot Free Trade Zone, Shanghai P.R.China

12. Local specificities

Insofar as country-specific peculiarities need to be observed for the handling of your personal information, you will find them in the country-specific sections of our website.

13. Reservation of right of modification

We reserve the right to modify this Privacy Statement at any time within the limits set by applicable laws.

Information as of November 2021