保険業法施行規則（第二編第六章以降（暫定版））
Regulation for Enforcement of the Insurance Business Act (Part II Chapter VI through Part V (Tentative translation))

（平成八年二月二十九日大蔵省令第五号）
(Ministry of Finance Order No. 5 of February 29, 1996)

第六章　監督
Chapter VI Supervision

（事業方法書等に定めた事項の変更に係る届出）
(Notification of Change in Matters Specified in Statement of Business Procedures)

第八十三条　法第百二十三条第一項に規定する内閣府令で定める事項は、次に掲げる事項とする。

Article 83 The matters to be specified by Cabinet Office Order, as provided in Article 123, paragraph (1) of the Act, are as follows:

一　生命保険会社の次に掲げる保険契約に係る法第四条第二項第二号から第四号までに掲げる書類に定めた事項

(i) the matters specified in the documents set forth in Article 3, paragraph (2), items (ii) to (iv) of the Act, which pertain to the following insurance contracts of a Life Insurance Company:

イ　厚生年金保険法第百三十条第五項（基金の業務）及び第百三十条の二第一項（年金たる給付及び一時金たる給付に要する費用に関する契約）の規定に基づき厚生年金基金を保険契約者とする保険契約

(a) an insurance contract wherein the Employees' Pension Fund becomes the policyholder, pursuant to the provisions of Article 130, paragraph (5) (Fund Business) and Article 130-2, paragraph (1) (Agreement Relating to Expenses Incurred in Pension Payments and Lump-Sum Payments) of the Employees' Pension Insurance Act;

ロ　平成二十五年厚生年金等改正法附則第四十条第九項（存続連合会の業務）及び平成二十五年厚生年金等改正法附則第三十八条第一項（存続連合会に係る改正前厚生年金保険法の効力等）の規定によりなおその効力を有するものとされる改正前厚生年金保険法第百五十九条の二第一項（年金たる給付及び一時金たる給付に要する費用に関する契約）の規定に基づき平成二十五年厚生年金等改正法附則第三条第十三号（定義）に規定する存続連合会を保険契約者とする保険契約並びに確定給付企業年金法（平成十三年法律第五十号）第九十一条の十八第七項（連合

会の業務）及び同法第九十一条の二十五（準用規定）において準用する同法第六十六条第一項（基金の積立金の運用に関する契約）の規定に基づき企業年金連合会を保険契約者とする保険契約

(b) an insurance contract wherein the Surviving Federation as provided in Article 3, item (xiii) (Definitions) of the Supplementary Provisions of the 2013 Act Revising the Employees' Pension Act, etc. becomes the policyholder, pursuant to the provisions of Article 159-2, paragraph (1) (Agreement Relating to Expenses Incurred in Pension Payments and Lump-Sum Payments) of the Employees' Pension Insurance Act Prior to Revision, which is to remain in force pursuant to the provisions of Article 40, paragraph (9) (Business of Surviving Federation) of the Supplementary provisions of the 2013 Act Revising the Employees' Pension Act, etc. and Article 38, paragraph (1) (Effect of the Employees' Pension Insurance Act Prior to Revision Pertaining to Surviving Federation) of the Supplementary Provisions of the 2013 Act Revising the Employees' Pension Act, etc., and an insurance contract wherein the Pension Fund Association becomes the policyholder, pursuant to the provisions of Article 66, paragraph (1) (Agreement Relating to Investment of Funds) of the Defined Benefit Corporation Pension Act (Act No. 50 of 2001) as applied mutatis mutandis pursuant to Article 91-18, paragraph (7) (Business of Federation) of the same Act and Article 91-25 (Provisions Applied Mutatis Mutandis) of the same Act;

ハ　国民年金法（昭和三十四年法律第百四十一号）第百二十八条第三項及び第五項（基金の業務）の規定に基づき国民年金基金を保険契約者とする保険契約

(c) an insurance contract wherein the National Pension Fund becomes the policyholder, pursuant to the provisions of Article 128, paragraphs (3) and (5) (Fund Business) of the National Pension Act (Act No. 141 of 1959);

ニ　国民年金法第百三十七条の十五第四項及び第六項（連合会の業務）の規定に基づき国民年金基金連合会を保険契約者とする保険契約

(d) an insurance contract wherein the National Pension Fund Association becomes the policyholder, pursuant to the provisions of Article 137-15, paragraphs (4) and (6) (Federation Business) of the National Pension Act;

ホ　年金積立金管理運用独立行政法人法（平成十六年法律第百五号）第二十一条第一項第四号（積立金の管理及び運用）の規定に基づき年金積立金管理運用独立行政法人を保険契約者とする保険契約（同法附則第八条（承継資金運用業務）の規定による資金の運用を行う場合には、同法附則第十条（合同運用）の規定により合同して行われる当該年金積立金及び同法附則第八条に規定する資金の運用のために締結される同法附則第十三条（管理運用業務に関する規定の準用等）の規定により読み替えて適用される同法第二十一条第一項第四号の規定に基づき年金積立金管理運用独立行政法人を保険契約者とする保険契約）（第百六十四条において「年金積立金管理運用独立行政法人保険契約」という。）

(e) an insurance contract wherein the Government Pension Investment Fund, Independent Administrative Agency becomes the policyholder, pursuant to the provisions of Article 21, paragraph (1), item (iv) (Management and Investment of Reserve Funds) of the Act on the Government Pension Investment Fund, Independent Administrative Agency (Act No. 105 of 2004) (when the investment of fund is to be made pursuant to the provisions of Article 8 (Succeeded Fund Investment Business) of the Supplementary Provisions to the same Act, meaning the insurance contract wherein the Government Pension Investment Fund, Independent Administrative Agency becomes the policyholder pursuant to the provisions of Article 21, paragraph (1), item (iv) of the same Act applied pursuant to the provisions of Article 13 (Mutatis Mutandis Application of Provisions Concerning Management and Investment Services) of the Supplementary Provisions to the same Act following the deemed replacement of terms, which are to be concluded for the purpose of investment of the pension reserve or the fund provided in Article 8 of the Supplementary Provisions to the same Act to be carried out jointly pursuant to the provisions of Article 10 (Joint Investment) of the Supplementary Provisions to the same Act) (referred to as a "Government Pension Investment Fund Insurance Contract" in Article 164);

へ　確定拠出年金法第二十三条第一項前段（同法第七十三条において準用する場合を含む。）の政令で定める運用の方法に該当する保険料の払込みに係る保険契約（第百六十四条において「確定拠出年金保険契約」という。）

(f) an insurance contract pertaining to payment of insurance premiums which fall under the investment method to be specified by Cabinet Order, as referred to in the first sentence of the Article 23, paragraph (1) of the Provided Contribution Pension Act (including the cases where applied mutatis mutandis pursuant to Article 73 of the same Act) (hereinafter referred to as "Provided Contribution Pension Insurance Contract" in Article 164);

ト　確定給付企業年金法第六十五条第一項の規定に基づき同法第三条第一項第一号の承認を受けた事業主を保険契約者とする保険契約（第百六十四条において「規約型確定給付企業年金保険契約」という。）

(g) an insurance contract wherein the entrepreneur approved under Article 3, paragraph (1), item (i) of the Defined-Benefit Corporation Pension Act, pursuant to the provisions of Article 65, paragraph (1) of the same Act (referred to as "Entrepreneur-type Provided-Benefit Corporate Pension Insurance Contract" in Article 164);

チ　確定給付企業年金法第六十六条第一項の規定に基づき同法第二条第四項に規定する企業年金基金を保険契約者とする保険契約（第百六十四条において「基金型確定給付企業年金保険契約」という。）

(h) an insurance contract wherein the corporate pension provided in Article 2, paragraph (4) of the Defined-Benefit Corporation Pension Act fund becomes the policyholder, pursuant to the provisions of Article 66, paragraph (1) of the same Act (referred to as "Fund-type Provided-Benefit Corporate Pension Insurance Contract" in Article 164);

リ　イからチまでに掲げるもののほか、法人若しくは法人に準ずるもの（以下リにおいて「団体」という。）又は被保険団体（同一の保険契約に属する被保険者の集団をいう。以下リにおいて同じ。）の代表者を保険契約者とし、原則として当該団体又は当該被保険団体を構成する者を十人以上被保険者とする保険契約であって、被保険者の年金支払開始日以降当該被保険者が生存している期間中又は当該保険契約において年金を受け取るべき者（以下リにおいて「受取人」という。）が生存している期間中又は当該保険契約で定める期間中、当該被保険者に係る年金を当該被保険者又は当該受取人に支払うことを約する保険契約（第百六十四条において「団体等年金保険契約」という。）

(i) beyond the contracts set forth in (a) to (h), a contract wherein the policyholder is the representative of a corporation or any other organization equivalent thereto (hereinafter referred to as "Organization" in (i)) or an organization of insured (meaning the group of the insured pertaining to the same insurance contracts; hereinafter the same applies in (i)), wherein the members of the Organization or the organization of insured constitute ten or more of the insured persons thereunder, and wherein the insurer undertakes to pay to the insured or the beneficiary the pension pertaining to the insured, for the period from the commencement of the payment of pension for the insured as long as the insured is alive, or for the period as long as the beneficiary of the pension under the insurance contract (hereinafter referred to as "Beneficiary" in (i)) or for the period specified by the insurance contract (referred to as "Group Pension Insurance Contract" in Article 164);

ヌ　法律に基づき共済制度を運営する団体を保険契約者とし、当該団体の共済資金の運用の規定に基づく保険契約（第百六十四条において「団体生存保険契約」という。）

(j) an insurance contract wherein the policyholder is an organization which operates the mutual aid system under the laws, in accordance with the provisions concerning investment of mutual fund of the group (hereinafter referred to as "Group Life Insurance Contract" in Article 164);

ル　独立行政法人農業者年金基金法施行令（平成十五年政令第三百四十三号）第九条第一項第四号（年金給付等準備金の運用）の規定に基づき独立行政法人農業者年金基金を保険契約者とする保険契約（第百六十四条において「農業者年金基金団体生存保険契約」という。）

(k) an insurance contract wherein the Farmers Pension Fund, Independent Administrative Agency becomes the policyholder, pursuant to the

provisions of Article 9, paragraph (1), item (iv) (Investment of Pension Benefit Reserve) of the Order for Enforcement of Act on the Farmers Pension Fund, Independent Administrative Agency (Cabinet Order No. 343 of 2003) (referred to as "Farmers Pension Fund Life Insurance Contract" in Article 164);

ヲ　独立行政法人福祉医療機構法（平成十四年法律第百六十六号）第十二条第四項（業務の範囲）の規定に基づき独立行政法人福祉医療機構を保険契約者とする保険契約

(l) an insurance contract wherein the Welfare and Medical Service Agency, Independent Administrative Agency becomes the policyholder, pursuant to the provisions of Article 12, paragraph (4) (Scope of Business) of the Act on the Welfare and Medical Service Agency, Independent Administrative Agency;

ワ　勤労者財産形成促進法（昭和四十六年法律第九十二号）第六条の二第一項の規定に基づき事業主を保険契約者とする保険契約（第百六十四条において「勤労者財産形成給付金保険契約」という。）

(m) an insurance contract wherein an entrepreneur becomes the policyholder, pursuant to the provisions of Article 6-2, paragraph (1) of the Workers' Property Accumulation Promotion Act (Act No. 92 of 1971) (referred to as "Workers' Property Accumulation Benefit Insurance Contract" in Article 164);

カ　勤労者財産形成促進法第六条の三第二項の規定に基づき勤労者財産形成基金を保険契約者とする保険契約（第百六十四条において「勤労者財産形成基金保険契約」という。）

(n) an insurance contract wherein the workers' property accumulation fund becomes the policyholder, pursuant to the provisions of Article 6-3, paragraph (2) of the Workers' Property Accumulation Promotion Act (referred to as "Workers' Property Accumulation Fund Insurance Contract" in Article 164);

二　第六十八条各項に規定する保険契約に関し、法第百十六条第二項の規定に基づき金融庁長官が定めた積立方法及びその計算の基礎となる係数により計算される額以上となる第六十九条第一項第一号及び第七十条第一項第一号イの保険料積立金、第六十九条第一項第二号及び第七十条第一項第一号ロの未経過保険料、第六十九条第一項第二号の二及び第七十条第一項第三号の払戻積立金、第六十九条第一項第三号及び第七十条第一項第二号の二の危険準備金並びに第七十条第一項第二号の異常危険準備金の計算の方法及びその計算の基礎となる係数に関する事項

(ii) with regard to the insurance contracts provided in the paragraphs of Article 68, the matters related to the calculation method and coefficients serving the basis of calculation of Insurance Premium Reserve Under Article 69, paragraph (1), item (i) and Article 70, paragraph (1), item (i), (a), the Outstanding Insurance Premiums under Article 69, paragraph (1), item (ii)

and Article 70, paragraph (1), item (i), (b), the refund reserve under Article 69, paragraph (1), item (ii) and Article 70, paragraph (1), item (iii), Contingency Reserve under Article 69, paragraph (1), item (iii) and Article 70, paragraph (1), item (ii)-2 and Extraordinary Contingency Reserve under Article 70, paragraph (1), item (ii), all of which are the amount not less than the amount to be calculated in accordance with the method specified by the Commissioner of the Financial Services Agency pursuant to the provisions of Article 116, paragraph (2) of the Act and based on the coefficients serving the basis of calculation thereof;

三　損害保険会社の次に掲げる契約に係る法第四条第二項第三号及び第四号に掲げる書類に定めた事項並びに第八条第一項各号、第二項各号及び第三項各号に掲げる事項

(iii) the matters specified in the documents set forth in Article 4, paragraph (2), items (iii) and (iv) of the Act, which pertains to the following contracts of the Non-life Insurance Company; and the matters specified in the items of Article 8, paragraph (1), the items of Article 8, paragraph (2), and the items of Article 8, paragraph (3):

イ　資産に関する火災、落雷、破裂、爆発、風災、ひょう災、雪災による損害及びこれに関連する損害を対象とする保険契約（第百六十四条、第百八十九条及び第二百十二条の二第一項第一号において「火災保険契約」という。）

(a) an insurance contract covering the damage caused to assets due to fire, thunderbolt, rupture, explosion, wind, hailstorm and snow, as well as any damage incidental thereto (referred to as "Fire Insurance Contract" in Article 164, Article 189 and Article 212-2, paragraph (1), item (i));

ロ　火災、落雷、破裂又は爆発による損害及びこれに関連する損害が生じたことにより被保険者の被担保債権に生じる損害を対象とする保険契約（第百六十四条及び第百八十九条において「債権保全火災保険契約」という。）

(b) an insurance contract covering the damage caused to secured claim of the insured, due to the occurrence of the damage from fire, thunderbolt, rupture or explosion or any other damage incidental thereto (referred to as "Secured Claim Fire Insurance Contract" in Article 164 and Article 189);

ハ　林地内に所在する立木竹に関する火災による損害を対象とする保険契約（第百六十四条及び第百八十九条において「森林火災保険契約」という。）

(c) an insurance contract covering the damage caused to trees located in the forest due to the fire (referred to as "Forest Fire Insurance Contract" in Article 184 and Article 189);

ニ　国際博覧会に関する条約に基づいて開催される博覧会、地方公共団体が主催する博覧会又はこれらに準ずる博覧会を対象とする保険契約（第百六十四条及び第百八十九条において「博覧会総合保険契約」という。）

(d) an insurance contract covering the exhibition held pursuant to the provisions of the treaties concerning international exhibitions, exhibition

sponsored by local governments and any other exhibitions equivalent thereto (referred to as "Exhibition General Insurance Contract" in Article 184 and Article 189);

ホ　船舶及び海上運送に使用される船舶により運送中の貨物及びこれらのものから生ずる責任のいずれか又はすべてを対象とする保険契約（第百六十四条及び第百八十九条において「海上保険契約」という。）

(e) an insurance contract covering, in whole or in part, vessels, cargos internationally shipped by such vessels, and liabilities arising from any of the foregoing (referred to as "Marine Insurance Contract" in Article 184 and Article 189);

ヘ　陸上を運送中の貨物若しくは当該貨物から生ずる責任を対象とする保険契約（第百六十四条及び第百八十九条において「運送保険契約」という。）又は陸上を運送中のその送り状ごとの保険価額が三十万円を超えない貨物を対象とする保険契約（第百六十四条及び第百八十九条において「小口貨物運送保険契約」という。）

(f) an insurance contract covering the cargos shipped on the ground or liabilities arising from such cargos (referred to as "Transportation Insurance Contract" in Article 184 and Article 189); or an insurance contract covering cargos being shipped on the ground whose insured value do not exceed 300,000 yen per each cover letter (referred to as "Small Cargo Transportation Insurance Contract" in Article 184 and Article 189);

ト　旅行業法（昭和二十七年法律第二百三十九号）第三条に規定する登録を受けて旅行業を営む者その他これに準ずる者が旅行者の偶然の事故に伴って負担する見舞費用、救援者費用若しくは事故対応費用その他これらに準ずる費用を対象とする保険契約（第百六十四条及び第百八十九条において「旅行事故対策費用保険契約」という。）又は同法第三条に規定する登録を受けて旅行業を営む者が旅行者が身体に傷害を被ったときに旅行業約款に基づいて負担する補償金又は入院見舞金を対象とする保険契約（第百六十四条及び第百八十九条において「旅行特別補償保険契約」という。）

(g) an insurance contract covering the expenses of gift for patients, rescuer's expenses, accident handling expenses or any other expenses equivalent thereto borne by a person engaged in travel agency business with a registration provided in Article 3 of the Travel Agency Act (Act No. 239 of 1952) or any other person equivalent thereto (referred to as "Travel Accident Handling Expenses Insurance Contract" under Article 164 and Article 189); or an insurance contract covering the compensation or gift money for hospitalized patients suffered by the person engaged in travel agency business with a registration provided in Article 3 of the same Article borne under the travel agency business terms and conditions (referred to as "Travel Special Compensation Insurance Contract" under Article 164 and Article 189);

チ　勤労者財産形成促進法第六条の二第一項の規定に基づき事業主を保険契約者とする保険契約（第百六十四条及び第百八十九条において「勤労者財産形成給付傷害保険契約」という。）

(h) an insurance contract wherein the entrepreneur becomes the policyholder, pursuant to the provisions of Article 6-2, paragraph (1) of the Workers' Property Accumulation Promotion Act (referred to as "Workers' Asset Saving Damage Benefit Insurance Contract" in Article 164 and Article 189);

リ　勤労者財産形成促進法第六条の三第二項の規定に基づき勤労者財産形成基金を保険契約者とする保険契約（第百六十四条及び第百八十九条において「勤労者財産形成基金傷害保険契約」という。）

(i) an insurance contract wherein the workers' asset savings fund becomes the policyholder, pursuant to the provisions of Article 6-3, paragraph (1) of the Workers' Property Accumulation Promotion Act (referred to as "Workers' Asset Saving Fund Non-Life Insurance Contract" under Article 164 and Article 189);

ヌ　確定拠出年金法第二十三条第一項前段（同法第七十三条において準用する場合を含む。）の政令で定める運用の方法に該当する保険料の払込みに係る保険契約（第百六十四条及び第百八十九条において「確定拠出年金傷害保険契約」という。）

(j) an insurance contract pertaining to payment of insurance premiums which fall under the investment method to be specified by Cabinet Order, as referred to in the first sentence of the Article 23, paragraph (1) of the Provided Contribution Pension Act (including the cases where applied mutatis mutandis pursuant to Article 73 of the same Act) (hereinafter referred to as "Provided Contribution Pension Non-Life Insurance Contract" in Article 164 and Article 189);

ル　自動車の管理又は運行に伴う損害を対象とする保険契約（第二百十二条の二第一項第六号及び第二百十二条の四第一項第五号において「自動車保険契約」という。）であって、次に掲げる要件を満たすもの（第百六十四条及び第百八十九条において「総付保台数十台以上の自動車保険契約」という。）

(k) an insurance contract covering the damage arising from management or driving of automobiles (referred to as "Automobile Insurance Contract" in Article 212-2, paragraph (1), item (vi) and Article 212-4, paragraph (1), item (v)), which falls under the following requirements (referred to as "Automobile Insurance Contract Covering More than Ten Automobiles" in Article 164 and Article 189):

（１）　自動車の使用者（自動車の車両損害を対象とする部分については、当該自動車の所有者）を被保険者とすること。

1. that the insured is to the user of the automobile (with regard to the portion covering the damage to the automobile body, the owner of the

automobile);

（２）　対象とする自動車の数が複数である場合には、当該自動車の使用者は全て同一とすること。

2. if the contract covers more than one automobiles, that all of the users thereof are to be the same user;

（３）　合計自動車数（対象とする自動車の総数と当該自動車の使用者を使用者とする自動車の管理又は運行に伴う損害を対象とする他の保険契約（（１）及び（２）に掲げる要件を満たすものに限る。）に係る自動車の総数との合計をいう。）が十台以上であること。

3. that the Total Number of Automobiles (meaning the total number of covered automobiles, and the total number of automobiles covered by other insurance contract (limited to the contract which satisfy the requirements under 1. and 2.) for the damage arising from management or driving of the automobile used by the user of the first-mentioned automobile) is to be ten or more;

ヲ　次に掲げる自動車の管理又は運行に伴う損害を対象とする保険契約（第百六十四条及び第百八十九条において「販売用等自動車保険契約」という。）

(l) an insurance contract covering the damage arising from management or driving of the following automobiles (referred to as "Automobile-for-Sale Insurance Contract" in Article 164 and Article 189):

（１）　道路運送法（昭和二十六年法律第百八十三号）第八十条第一項本文の規定に基づき業として有償で貸し渡すことの許可を受けた自家用自動車であって、道路運送法施行規則（昭和二十六年運輸省令第七十五号）第五十二条第一項の申請書に係るもの

1. private automobile for which a license for fee-based lease in the course of trade has been obtained pursuant to the provisions of the main clause of Article 80, paragraph (1) of the Road Transportation Act (Act No. 183 of 1951), and for which the application under Article 52, paragraph (1) of the Regulation for Enforcement of the Road Transportation Act (Ministry of Transportation Order No. 75 of 1951) has been filed;

（２）　自動車の販売、試験使用、輸送その他の事業を行う事業者（法人その他の団体及び事業として又は事業のために契約の当事者となる場合における個人をいう。第二百二十七条の二第二項第二号を除き、以下同じ。）がその事業のため一時的な管理又は運行を行う自動車

2. automobile temporary managed or driven by the business operator (meaning a corporation or any other organization, and an individual who becomes a party to a contract as a business or for the purpose of business; the same applies hereinafter, excluding Article 227-2, paragraph (2), item (ii)) engaged in sale, testing, transportation and any other business related to automobiles, in the course of its business;

ワ　業務の遂行又は個人の日常生活に伴う損害賠償責任を対象とする保険契約（自

動車の運行に係るもの及び本号中他に掲げる契約に該当するものを除く。第百六十四条及び第百八十九条において「賠償責任保険契約」という。）

(m) an insurance contract covering liability for damage accrued in connection with performance of duties or private daily lives (excluding the contract pertaining to driving of automobiles and also excluding any other contract specified in this item; referred to as "Damage Liability Insurance Contract" in Article 164 and Article 189);

カ　船舶により運送中の旅客の生命又は身体に係る損害賠償責任を対象とする保険契約（第百六十四条及び第百八十九条において「船客傷害賠償責任保険契約」という。）

(n) an insurance contract covering liability for damage pertaining to life or body of passengers being carried by vessel (referred to as "Passenger Damage Liability Insurance Contract" in Article 164 and Article 189);

ヨ　業務に従事している者に業務上の事由により生じた偶然の事故の補償責任を対象とする保険契約（第百六十四条及び第百八十九条において「労働者災害補償責任保険契約」という。）

(o) an insurance contract covering liability for indemnification for the contingent accident occurred to the person engaged in business in the course of the person's duties (referred to as "Workers' Accident Compensation Liability Insurance Contract" in Article 164 and Article 189);

タ　航空機及びこれにより運送中の貨物、宇宙空間への打上げ、当該打上げにより運送される貨物（人工衛星を含む。）及び当該貨物を運送する手段並びにこれらのものから生ずる責任のいずれか又はすべてを対象とする保険契約（第百六十四条及び第百八十九条において「航空保険契約」という。）

(p) an insurance contract which covers, in whole or part, aircrafts, cargoes shipped by the aircrafts, launching to the outer space, cargos shipped by such launching (including man-made satellites), means to ship the cargos and liabilities arising from the aforementioned (referred to as "Aircraft Insurance Contract" in Article 164 and Article 189);

レ　自己又はその家族が居住するため、土地又は住宅の購入に必要な資金を借り入れた場合において、その者が当該借入れに係る金銭消費貸借契約に定められた債務を履行しないことを対象とする保険契約（第百六十四条及び第百八十九条において「住宅ローン保証保険契約」という。）

(q) an insurance contract covering non-performance of obligation under the loan contract for the borrowing, when any person borrows the fund necessary for purchasing the land or housing for residence of the person or the family members (referred to as "Housing Loan Guarantee Insurance Contract" in Article 164 and Article 189);

ソ　法第三条第六項に規定する保証証券業務に係る保証契約（第百六十四条及び第百八十九条において「保証証券契約」という。）

(r) a guarantee contract for Guarantee Bond Business as provided in Article 3, paragraph (6) of the Act (referred to as "Guarantee Bond Insurance Contract" in Article 164 and Article 189);

ツ　建物又は建物の備品に設置されているガラスを対象とする保険契約（第百六十四条及び第百八十九条において「ガラス保険契約」という。）

(s) an insurance contract covering glasses installed in the building or building equipment (referred to as "Glass Insurance Contract" in Article 164 and Article 189);

ネ　機械、機械設備又は装置を対象とする保険契約（第百六十四条及び第百八十九条において「機械保険契約」という。）

(t) an insurance contract covering machine, machine equipment or device (referred to as "Machine Insurance Contract" in Article 164 and Article 189);

ナ　機械、機械設備、機械装置その他の構造物を組み立てる工事における当該構造物を対象とする保険契約（第百六十四条及び第百八十九条において「組立保険契約」という。）

(u) an insurance contract covering the structures such as machine, machine equipment or machine device for the assembly work of structures (referred to as "Machine Assembly Insurance Contract" in Article 164 and Article 189);

ラ　建物を建設する工事における当該建物を対象とする保険契約（第百六十四条及び第百八十九条において「建設工事保険契約」という。）又は土木構造物を建設する工事における当該土木構造物を対象とする保険契約（第百六十四条及び第百八十九条において「土木工事保険契約」という。）

(v) an insurance contract covering the building under construction work thereof (referred to as "Construction Work Insurance Contract" in Article 164 and Article 189); or an insurance contract covering civil structures under the civil engineering work thereof (referred to as "Civil Engineering Insurance Contract" in Article 164 and Article 189);

ム　土木構造物を対象とする保険契約（第百六十四条及び第百八十九条において「土木構造物保険契約」という。）

(w) an insurance contract covering the civil structures (referred to as "Civil Structure Insurance Contract" in Article 164 and Article 189);

ウ　動産（自動車、船舶及び航空機を除く。）及びこれに関する損害を対象とする保険契約（第百六十四条及び第百八十九条において「動産総合保険契約」という。）

(x) an insurance contract covering the movables (excluding automobiles, vessels and aircrafts) and liabilities relevant thereto (referred to as "Movables General Insurance Contract" in Article 164 and Article 189);

ヰ　ヨット又はモーターボートを対象とする保険契約（第百六十四条及び第百八十九条において「ヨット・モーターボート保険契約」という。）

(y) an insurance contract covering yachts and motor boats (referred to as "Yachts and Motor Boats Insurance Contract" in Article 164 and Article 189);

ノ　電子計算機及びその用に供する電磁的記録を対象とする保険契約（第百六十四条及び第百八十九条において「コンピューター総合保険契約」という。）

(z) an insurance contract covering computers and electronic or magnetic records to be made available for the use on the computers (referred to as "Computer General Insurance Contract" in Article 164 and Article 189);

オ　金融機関（臨時金利調整法（昭和二十二年法律第百八十一号）第一条に規定する金融機関をいう。）が発行する旅行小切手を対象とする保険契約（第百六十四条及び第百八十九条において「旅行小切手総合保険契約」という。）

(aa) an insurance covering traveler's checks issued by a financial institution (meaning a financial institution as provided in Article 1 of the Temporary Interest Rate Adjustment Act (Act No. 181 of 1947)) (referred to as "Traveler's Check General Insurance Contract" in Article 164 and Article 189);

ク　特定の者との間の地域を限定した営業権を取得する契約に基づき店舗において物品販売又はサービス事業を行う者を被保険者とし、被保険者が当該店舗において所有し又は事業に供するために輸送中である動産（自動車、船舶及び航空機を除く。）に関し偶然の事故による損害を受けること及びこれに伴う店舗の営業上の損失又は損害賠償責任を対象とする保険契約（第百六十四条及び第百八十九条において「フランチャイズチェーン総合保険契約」という。）

(bb) an insurance contract wherein the insured is a party carrying out the sale of goods or providing services at the stores pursuant to the contract with a specific party whereby goodwill within the certain district are acquired, and which covers the damage suffered by the insured arising from the contingent accident related to movables (excluding automobiles, vessels and aircrafts) owned at the store or shipped for the purpose of offering them for business, business losses caused to the store incidental to the aforementioned accident or liability for damage (referred to as "Franchise Stores General Insurance Contract" in Article 164 and Article 189);

ヤ　事業の用に供するため施設を借用している者を被保険者とし、当該施設内における動産（自動車、船舶及び航空機を除く。ヤにおいて同じ。）に関し偶然の事故による損害を受けること及び当該施設又は動産が偶然の事故により損害を受けた結果として事業に生じる損害（被保険者が事業の継続のために支出する費用の負担を含む。）又は損害賠償責任を対象とする保険契約（第百六十四条及び第百八十九条において「テナント総合保険契約」という。）

(cc) an insurance contract wherein the insured is a party which borrows facilities for the purpose of providing it for the business, and which covers the damage suffered by the insured arising from the contingent accident

related to movables (excluding automobiles, vessels and aircrafts; the same applies in item (cc)) equipped at the facility damage caused to the business resulting from the damage to the facility or movables due to contingent accident (including payment of expenses disbursed by the insured for the purpose of continuance of business) or liability for damage (referred to as "Tenant General Insurance Contract" in Article 164 and Article 189);

マ　動産（自動車、船舶及び航空機を除く。）の盗難若しくは盗難により生じたき損若しくは汚損を対象とする保険契約（第百六十四条及び第百八十九条において「盗難保険契約」という。）又はそれと引換えに若しくはそれを提示して特定の販売業者から商品を購入することができる証票その他の物が窃取、紛失その他の偶然の事故により他人に不正に使用されたことを対象とする保険契約（第百六十四条及び第百八十九条において「クレジットカード盗難保険契約」という。）

(dd) an insurance contract covering theft of movables (excluding automobiles, vessels and aircrafts) or destruction or defacement arising from such theft (referred to as "Theft Insurance Contract" in Article 164 and Article 189); or an insurance contract covering the unauthorized use by a third party of a ticket which entitles the holder thereof to purchase goods from certain distributors in exchange for, or by presenting such ticket, due to theft, loss or any other contingent accident (referred to as "Credit Card Theft Insurance Contract" in Article 164 and Article 189);

ケ　不動産及び動産（農作物を除く。）に関する風水害のいずれか又はすべてを対象とする保険契約（第百六十四条及び第百八十九条において「風水害保険契約」という。）

(ee) an insurance contract covering, in whole or in part, wind or flood damage on real properties and movables (excluding crops) (referred to as "Wind or Flood Non-Life Insurance Contract" in Article 164 and Article 189);

フ　競走馬、ミンク、にわとり又は動物園で飼育されるせきつい動物門に属する動物を対象とする保険契約（第百六十四条及び第百八十九条において「競走馬等保険契約」という。）

(ff) an insurance contract covering racehorses, minks, domestic fowl or vertebrate animal raised at zoo (referred to as "Racehorses, etc. Insurance Contract" in Article 164 and Article 189);

コ　ボイラー又は蒸気タービン発電機を対象とする保険契約（第百六十四条及び第百八十九条において「ボイラー・ターボセット保険契約」という。）

(gg) an insurance contract covering boilers or steam turbine electricity generator (referred to as "Boiler and Turbo-Set Insurance Contract" in Article 164 and Article 189);

エ　知的財産権が侵害されたこと又はそのおそれがあることを理由として、損害賠償請求その他の訴訟の提起又は仲裁の申出を行うことにより生じる費用を対象とする保険契約（第百六十四条及び第百八十九条において「知的財産権訴訟費用保険契約」という。）

(hh) an insurance contract covering the expenses accrued from instituting a claim for compensation of damage or any other lawsuit or referring the dispute to an arbitration on the grounds of actual or potential infringement of intellectual properties (referred to as "Intellectual Property Litigation Expenses Insurance Contract" in Article 164 and Article 189); and

テ　事業活動に伴い、事業者が被る損害であって、法第三条第五項第一号に規定する損害に該当するものを対象とする保険契約（イからヌまで及びワからエまでに掲げる保険契約に該当するもの、自動車の管理及び運行を対象とするもの並びに人の身体に関する状態、治療及び死亡によるものを除く。）（第百六十四条及び第百八十九条において「事業活動損害保険契約」という。）

(ii) an insurance contract covering damage suffered by business operator in the course of business activities which fall under the damage provided in Article 3, paragraph (5), (i) of the Act (excluding a contract which falls under the contract set forth in (a) to (j) and (m) to (gg), contracts covering management and driving of automobiles, and contracts covering the state of physical conditions, treatment and death of human beings) (referred to as "Business Activities Non-Life Insurance Contract" in Article 164 and Article 189).

（定款の変更に係る認可の申請等）

(Application for Authorization of Amendment to Articles of Incorporation)

第八十四条　保険会社は、法第百二十六条の規定による認可を受けようとするときは、認可申請書に次に掲げる書類を添付して金融庁長官に提出しなければならない。

Article 84 (1) When an Insurance Company intends to obtain an authorization under Article 126 of the Act, it must submit to the Commissioner of the Financial Services Agency a written application for authorization, as well as the following documents attached thereto:

一　理由書

(i) a written statement of reasons;

二　株主総会又は社員総会若しくは総代会（以下「株主総会等」という。）の議事録その他必要な手続があったことを証する書面

(ii) the minutes of a shareholders meeting, general meeting of members or Member Representatives Meeting (hereinafter referred to as "Shareholders Meeting, etc.") or any other documents certifying that necessary procedures have been followed;

三　その他参考となるべき事項を記載した書類

(iii) a document containing any other matters which would serve as reference information.

2　金融庁長官は、前項の規定による認可の申請があったときは、次に掲げる基準に適合するかどうかを審査するものとする。

(2) When an application for the authorization under the preceding paragraph has

been filed, the Commissioner of the Financial Services Agency or Other Competent Official is to examine whether the application conforms the following standards:

一　当該認可の申請に係る変更後の定款が当該認可の申請をした保険会社の業務の健全かつ適切な運営が確保されるものであること。

(i) that the amended articles of incorporation for which the authorization has been filed will ensure the sound and proper business management of the Insurance Company which has filed the application for authorization;

二　当該認可の申請に係る変更後の定款に法第九条第一項の公告方法及び会社法第二十七条各号（定款の記載又は記録事項）に掲げる事項（相互会社にあっては法第二十三条第一項各号に掲げる事項）が記載されていること。

(ii) that the amended articles of incorporation for which the authorization has been filed contains the Method of Public Notice under Article 9, paragraph (1) of the Act and the matters specified in the items of Article 27 (Matters to be Specified or Recorded in articles of incorporation) of the Companies Act (in the case of a Mutual Company, the matters specified in Article 23, paragraph (1) of the Act.

（届出事項等）

(Matters to Be Notified)

第八十五条　法第百二十七条第一項第八号に規定する内閣府令で定める場合は、次に掲げる場合とする。

Article 85 (1) The cases to be specified by Cabinet Office Order, as provided in Article 127, paragraph (1), item (viii) of the Act, are as follows:

一　保険会社である株式会社が新株予約権又は新株予約権付社債を発行しようとする場合

(i) cases where a stock company which is an Insurance Company intends to issue share options or corporate bond with share options;

二　保険会社を代表する取締役、保険会社の常務に従事する取締役又は監査役（監査等委員会設置会社にあっては保険会社を代表する取締役、保険会社の常務に従事する取締役又は監査等委員（保険会社の常務に従事する取締役を除く。）、指名委員会等設置会社にあっては保険会社の常務に従事する取締役、代表執行役、執行役又は監査委員（保険会社の常務に従事する取締役を除く。）。以下この号及び次号において「役員等」という。）を選任しようとする場合又は役員等が退任しようとする場合（次号に掲げる場合を除く。）

(ii) cases where a director representing the Insurance Company or a director or a company auditor engaged in ordinary business of the Insurance Company (or a director representing the Insurance Company, or a director or an audit and supervisory committee member (excluding a director engaged in ordinary business of the Insurance Company) engaged in ordinary business of the Insurance Company, in the case of a company with audit and supervisory

committee; or a director, a representative director, a representative executive officer, an executive officer or an audit committee member (excluding a director engaged in ordinary business of the Insurance Company) engaged in ordinary business of the Insurance Company, in the case of a company with nominating committee, etc.; hereinafter referred to as an "Officer, etc." in this item and the following item) is to be elected or an Officer, etc. intends to retire from office (excluding cases set forth in the following item);

二の二　役員等の選任又は退任（以下「選退任」という。）があった場合（役員等の選退任の前に、役員等を選任しようとする旨又は役員等が退任しようとする旨の届出をすることができないことについて、やむを得ない事情がある場合に限る。）

(ii)-2 cases where an Officer, etc. has been elected or has retired (hereinafter referred to as the "Election or Retirement") (limited to the case where there is a compelling reason for not being able to provide, prior to the Election or Retirement of an Officer, etc., notification to the effect that an Officer, etc. is to be elected or an Officer, etc. intends to retire);

二の三　会計参与を選任しようとする場合又は会計参与が退任しようとする場合（次号に掲げる場合を除く。）

(ii)-3 cases where an accounting advisor is to be elected or an accounting advisor intends to retire (excluding cases set forth in the following item);

二の四　会計参与の選退任があった場合（会計参与の選退任の前に、会計参与を選任しようとする旨又は会計参与が退任しようとする旨の届出をすることができないことについて、やむを得ない事情がある場合に限る。）

(ii)-4 cases where the Election or Retirement of an accounting advisor has occurred (limited to the case where there is a compelling reason for not being able to provide, prior to the Election or Retirement of an accounting advisor, notification to the effect that an accounting advisor is to be elected or an accounting advisor intends to retire);

二の五　会計監査人を選任しようとする場合又は会計監査人が退任しようとする場合（次号に掲げる場合を除く。）

(ii)-5 cases where a financial auditor is to be elected or a financial auditor intends to retire (excluding cases set forth in the following item);

二の六　会計監査人の選退任があった場合（会社法第三百三十八条第二項（会計監査人の任期）（法第五十三条の七において準用する場合を含む。）の規定により再任されたものとみなされた場合を除き、会計監査人の選退任の前に、会計監査人を選任しようとする旨又は会計監査人が退任しようとする旨の届出をすることができないことについて、やむを得ない事情がある場合に限る。）

(ii)-6 cases where the Election or Retirement of a financial auditor has occurred (excluding the case where a financial auditor is deemed to have been re-elected pursuant to the provisions of Article 338, paragraph (2) (Financial Auditors' Terms of Office) of the Companies Act (including the cases where applied mutatis mutandis pursuant to Article 53-7 of the Act), and limited to

the case where there is a compelling reason for not being able to provide, prior to the Election or Retirement of a financial auditor, notification to the effect that a financial auditor is to be elected or a financial auditor intends to retire);

二の七　特定取引勘定を設けようとする場合

(ii)-7 cases where a Special Transaction Account is to be established;

二の八　特定取引勘定を廃止しようとする場合

(ii)-8 cases where a Special Transaction Account is to be discontinued;

三　削除

(iii) deleted;

四　保険会社若しくはその子会社の担保権の実行による株式若しくは持分の取得又は第五十七条第一項各号に掲げる事由により他の会社を子会社（他業保険業高度化等会社にあっては、当該保険会社又はその子会社が合算してその基準議決権数を超える議決権を保有する会社。第六号において同じ。）とした場合（法第百二十七条第一項第二号の規定又は第四号の三の規定により届出をしなければならない場合を除く。）

(iv) cases where the insurance company made any other company its subsidiary company (in the case of an advanced insurance service company engaged in non-insurance businesses, a company for which the total of the voting rights held by the insurance company or its subsidiary exceed the voting rights threshold; the same applies in item (vi)), due to the acquisition of shares or equity interests by the exercise of security interests by the insurance company or its subsidiary company or the grounds specified in the items of Article 57, paragraph (1) (excluding the cases where a notification under Article 127, paragraph (1), item (ii) or (iv)-3 of the Act is required);

四の二　法第百六条第四項の認可を受けて保険会社若しくはその子会社が合算してその基準議決権数を超えて議決権を保有する他業保険業高度化等会社又は同項の認可を受けて保険会社が子会社としている外国の保険業高度化等会社の議決権を取得し、又は保有した場合（前号又は第九号に該当する場合を除く。）

(iv)-2 if the insurance company acquires or holds voting rights in an advanced insurance service company engaged in non-insurance businesses for which the total of the voting rights held by the insurance company or its subsidiary exceed the voting rights threshold in accordance with the authorization under Article 106, paragraph (4) of the Act or a foreign advanced insurance service company held by the insurance company as its subsidiary with the authorization under that paragraph (excluding the cases specified in the preceding item of item (ix));

四の三　子会社対象会社（法第百六条第一項に規定する子会社対象会社をいう。以下この号、次号及び第十三号並びに第二百四十六条第一項第十二号及び第十三号において同じ。）以外の外国の会社（法第百六条第六項第一号に規定する特例持株会社を含む。以下この号及び次号において同じ。）を子会社としようとする場合（同条

第七項において準用する同条第四項又は同条第十一項の認可を受けて子会社対象会社以外の外国の会社を子会社としようとする場合及び法第百二十七条第一項第三号に該当する場合を除く。）

(iv)-3 cases where the insurance company intends to make a foreign company (including a holding company subject to special provisions provided in Article 106, paragraph (1), item (i) of the Act; hereinafter the same applies in this item and the following item) other than a company eligible to be subsidiary company (meaning a company eligible to be subsidiary company as provided in Article 106, paragraph (1) of the Act; hereinafter the same applies in this item, the following item and item (xiii) as well as Article 246, paragraph (1), items (xii) and (xiii)) its subsidiary company (excluding the case where the insurance company intends to hold a foreign company other than a company eligible to be subsidiary company as its subsidiary company with authorization under Article 106, paragraph (4) or (11) of the Act as applied mutatis mutandis pursuant to paragraph (7) of that Article and the case where Article 127, paragraph (1), item (iii) applies);

四の四　子会社対象会社以外の外国の会社を子会社とした場合（法第百二十七条第一項第三号に該当する場合及び第四号に該当する場合を除く。）

(iv)-4 when holding a foreign company other than a company eligible to be a subsidiary company as its subsidiary company (excluding the case specified in Article 127, paragraph (1), items (iii) and (iv));

五　保険会社を子会社とする者に変更があった場合

(v) case where the party which has the Insurance Company as its Subsidiary Company has been changed;

六　その子会社（新規事業分野開拓会社等又は事業再生会社の子会社を除く。）が名称若しくは主な業務の内容若しくは本店の位置の変更（変更前の位置に復することが明らかな場合を除く。）、合併、解散又は業務の全部の廃止を行った場合（法第百二十七条第一項第三号又は次号に該当する場合を除く。）

(vi) cases where the subsidiary company (excluding the subsidiary company of a new business marketing company, etc. or business restructuring company) has made any amendment to its name, principal business or location of the head office (excluding the case where it is clear that the subsidiary company reverts to its original location), merger, dissolution or discontinuance of all of its business (excluding the cases where Article 127, paragraph (1), item (iii) of the Act or the following item applies);

七　保険会社又はその子会社が合算してその基準議決権数を超えて保有する他業保険業高度化等会社の議決権のうちその基準議決権数を超える部分の議決権を保有しなくなった場合

(vii) cases where, among the total of the voting rights in an advanced insurance service company engaged in non-insurance businesses held by the insurance company or its subsidiary company in excess of the voting rights thresholds,

the insurance company or its subsidiary company has ceased to hold the portion of the voting rights exceeding the voting rights thresholds;

八　法第百六条第十四項の承認を受けた事項を実行した場合（法第百二十七条第一項第三号に該当する場合を除く。）

(viii) when the insurance company has implemented the matters authorized under Article (14) (excluding the cases specified in Article 127, paragraph (1), item (iii));

九　第四十八条の四各号又は第五十九条第三項各号のいずれかに掲げる者に該当する者（子会社及び新規事業分野開拓会社等又は事業再生会社（保険会社の子会社であるものに限る。）の子法人等又は関連法人等を除く。以下この項において「特殊関係者」という。）を新たに有することとなった場合（新たに有することとなった特殊関係者が法第百六条第四項の認可を受けて保険会社又はその子会社が合算してその基準議決権数を超えて議決権を新たに取得し、又は保有する他業保険業高度化等会社である場合を除く。）

(ix) cases where the insurance company newly holds a party which falls under the party specified in any of the items of Article 48-4 or Article 59, paragraph (3) (excluding a subsidiary company, and also excluding a subsidiary company, etc. or affiliated corporation of a new business marketing company or business restructuring company (limited to a company that is a subsidiary company of an insurance company); hereinafter referred to as a "specific interest party" in this paragraph) (excluding the case where the specific interest party to be newly held is an advanced insurance service company engaged in non-insurance businesses for which an insurance company or its subsidiary company newly acquires or holds voting rights in excess of the voting rights threshold, on an aggregated basis, with authorization under Article 106, paragraph (4) of the Act.)

十　その特殊関係者が特殊関係者でなくなった場合

(x) cases where the specific interest party no longer falls under that category;

十一　保険会社又はその子会社が、他の会社（外国の会社、新規事業分野開拓会社等、事業再生会社、他業保険業高度化等会社及び特例事業再生会社を除く。）の議決権を合算してその基準議決権数を超えて取得し、又は保有した場合（当該他の会社が当該保険会社の子会社又は特殊関係者となった場合を除く。）

(xi) cases where the insurance company or its subsidiary company have acquired or held the number of voting rights in other company (excluding a foreign company, new business marketing company, etc., business restructuring company, advanced insurance service company engaged in non-insurance businesses and business restructuring company under special provisions) in excess of the voting rights thresholds (excluding the case where the other company has become a subsidiary company or specific interested party of the insurance company);

十二　保険会社又はその子会社が合算してその基準議決権数を超えて保有することと

なった国内の会社の議決権のうちその基準議決権数を超える部分の議決権を保有しなくなった場合

(xii) cases where the Insurance Company or its Subsidiary Company have ceased to hold portion of the voting rights exceeding the Voting Rights Thresholds, among the voting rights in a domestic company held in excess of the Voting Rights Thresholds;

十三　保険会社又はその子会社が合算してその基準議決権数を超えて議決権を保有する子会社対象会社（当該保険会社の子会社及び外国の会社を除く。）又は保険会社の特殊関係者（子会社対象会社に限る。）が当該子会社対象会社以外の子会社対象保険会社等（法第百六条第四項に規定する子会社対象保険会社等をいう。次号において同じ。）に該当する会社となったことを知った場合

(xiii) cases where the insurance company becomes aware that a company eligible to be a subsidiary company (excluding the relevant insurance company's subsidiary company and also excluding foreign companies) in which it or its subsidiary, in total, holds voting rights in excess of the voting rights threshold or its specific interested party (limited to a company eligible to be a subsidiary company) has become a company which is an insurance company, etc. eligible for subsidiary company (meaning an insurance company, etc. eligible for subsidiary company provided in Article 106, paragraph (4) of the Act; the same applies in the following item) other than the company eligible to be a subsidiary company;

十四　保険会社又はその子会社が合算してその基準議決権数を超えて議決権を保有する子会社対象保険会社等（当該保険会社の子会社及び外国の会社を除く。）又は保険会社の特殊関係者（子会社対象保険会社等に限る。）が当該子会社対象保険会社等に該当しない会社となったことを知った場合（前号に該当する場合を除く。）

(xiv) cases where the insurance company becomes aware that an insurance company, etc. eligible to be a subsidiary company (excluding the insurance company's subsidiary companies and foreign companies) in which it or its subsidiary, in total, holds voting rights in excess of the voting rights threshold or its specific interest party (limited to an insurance company, etc. eligible to be a subsidiary company) no longer falls under the category of insurance company, etc. eligible to be a subsidiary company (excluding the case falling under the preceding item).

十五　保険会社又はその子会社が合算してその基準議決権数を超えて議決権を保有する法第百六条第一項第十六号に掲げる会社（当該保険会社の子会社及び他業保険業高度化会社を除く。）又は保険会社の特殊関係者（同号に掲げる会社（他業保険業高度化等会社を除く。）に限る。）が他業保険業高度化等会社となったことを知った場合

(xv) cases where the insurance company becomes aware that a company, etc. set forth in Article 106, paragraph (1), item (xvi) of the Act (excluding the insurance company's subsidiary companies and advanced insurance service

companies engaged in non-insurance businesses) in which it or its subsidiary, in total, holds voting rights in excess of the voting rights threshold or its specific interest party (limited to a company set forth in that item (excluding an advanced insurance service company engaged in non-insurance businesses)) no longer falls under the category of advanced insurance service company engaged in non-insurance businesses.

十六　外国において支店若しくは従たる事務所又は駐在員事務所を廃止した場合

(xvi) cases where the Insurance Company has abolished its branch office, secondary office or liaison office in a foreign state;

十七　第六十九条第一項第三号の危険準備金について同条第七項に規定する金融庁長官が定める積立てに関する基準によらない積立てを行おうとする場合又は取崩しを行おうとする場合

(xvii) cases where, in relation to the Contingency Reserve under Article 69, paragraph (1), item (iii), the Insurance Company intends to make reserve or reversal not in accordance with the requirements for reserve as designated by the Commissioner of the Financial Services Agency provided in paragraph (7) of the same Article;

十八　損害保険会社が第七十条第四項の規定により責任準備金の額の計算をするに際し金融庁長官に届け出なければならない場合として金融庁長官が定める場合

(xviii) cases where, pursuant to the provisions of Article 70, paragraph (4), the Commissioner of the Financial Services Agency designates as the case where a Non-Life Insurance Company is required to make a notification with the Commissioner of the Financial Services Agency when implementing the calculation of the amount of policy reserve;

十九　第七十条第一項第二号の二の危険準備金について同条第六項に規定する金融庁長官が定める積立てに関する基準によらない積立てを行おうとする場合又は取崩しを行おうとする場合

(xix) cases where, in relation to the Contingency Reserve under Article 70, paragraph (1), item (ii)-2, the Insurance Company intends to make reserve or reversal not in accordance with the requirements for reserve as designated by the Commissioner of the Financial Services Agency provided in paragraph (6) of the same Article;

二十　第七十一条第二項に規定する金融庁長官が定める再保険の契約を締結しようとし、又は当該契約を契約期間の終了前に解約しようとする場合

(xx) cases where the Insurance Company intends to conclude a reinsurance contract specified by the Commissioner of the Financial Services Agency as provided in Article 71, paragraph (2), or to cancel the contract before the expiration of the contract term;

二十一　劣後特約付金銭消費貸借（元利金の支払について劣後的内容を有する特約が付された金銭の消費貸借であって、保険会社の保険金等の支払能力の充実に資するものとして金融庁長官が定める金銭の消費貸借に該当するものをいう。以下この条、

第百六十六条及び第百九十二条において同じ。）による借入れをしようとする場合又は劣後特約付社債（元利金の支払について劣後的内容を有する特約が付された社債であって、保険会社の保険金等の支払能力の充実に資するものとして金融庁長官が定める社債に該当するものをいう。以下この条、第百六十六条及び第百九十二条において同じ。）を発行しようとする場合

(xxi) cases where the Insurance Company intends to take out any Subordinated Loan (meaning monetary loan for consumption with an option setting forth subordinated conditions on the principal and interest payment, and which fall under the category of the monetary loan for consumption to be specified by the Commissioner of the Financial Services Agency as the loan which would facilitate enhancement the Insurance Company's solvency margin for Insurance Proceeds, etc.; hereinafter the same applies in Article 166 and Article 192); or where it intends to issue Subordinated Corporate Bond (meaning corporate bond with an option setting forth subordinated conditions on the principal and interest payment, and which fall under the category of the corporate bonds to be specified by the Commissioner of the Financial Services Agency as the corporate bonds which would facilitate enhancement of the Insurance Company's solvency margin for Insurance Proceeds, etc.; hereinafter the same applies in Article 166 and Article 192);

二十二　劣後特約付金銭消費貸借に係る債務について期限前弁済をしようとする場合又は劣後特約付社債について期限前償還をしようとする場合（期限のないものについて弁済又は償還をしようとする場合を含む。）

(xxii) where the Insurance Company intends to make an accelerated repayment of the debt pertaining to Subordinated Loan, or where it intends to make an accelerated redemption of Subordinated Corporate Bonds (including in the case of payment or redemption with regard to a loan or corporate bonds without a fixed due date);

二十三　第八十七条第二号の二又は第八十八条第一号若しくは第五号に掲げる額を算出するため、金融庁長官が定めるところにより保険会社の定める算出方法を用いようとする場合

(xxiii) cases where, for the purpose of the calculation of the amount set forth in Article 87, item (ii)-2 or Article 88, item (i) or item (v), the Insurance Company intends to use the formula specified by the Insurance Company in accordance with the requirements specified by the Commissioner of the Financial Services Agency;

二十四　前号に規定する算出方法の使用を中断し、又は当該算出方法に重大な変更を加えた場合

(xxiv) cases where the Insurance Company ceased to use the formula as provided in the preceding item, or to effect any material amendment to such formula;

二十五　特定取引勘定設置会社において、特定取引として経理しようとする取引の種

類その他第三項各号に定める書類に係る事項を変更しようとする場合（軽微な変更をしようとする場合を除く。）

(xxv) cases where the Insurance Company intends to amend the type of transactions for which accounting is to be handled as the Specified Transaction or any other matters pertaining to the documents specified in the items of paragraph (3) (limited to the case where the amendment to be made is minor);

二十六　会社法第百五十六条第一項（株式の取得に関する事項の決定）（同法第百六十五条第三項の規定により読み替えて適用する場合を含む。）の規定による株主総会又は取締役会の決議により自己の株式を取得しようとする場合

(xxvi) cases where the Insurance Company intends to acquire the treasury shares based on the resolution of the shareholders meeting or board of directors meeting pursuant to the provisions of Article 156, paragraph (1) (Determination of Matters Regarding Acquisition of Shares) of the Companies Act (including the case where it is applied pursuant to the provisions of Article 165, paragraph (3) of the same Act following the deemed replacement of terms);

二十七　保険会社、その子会社又は業務の委託先において不祥事件（業務の委託先にあっては、当該保険会社が委託する業務に係るものに限る。）が発生したことを知った場合

(xxvii) cases where it has come to the knowledge of the Insurance Company that any Deplorable Event (in the case of a party to whom its business is commissioned, limited to the event pertaining to the business entrusted by the Insurance Company) has occurred to the Insurance Company, its Subsidiary Company or a party to whom its business is commissioned; and

二十八　第二百十二条の六の三第二項各号に掲げる書類に定めた事項を変更しようとする場合

(xxviii) cases where it intends to amend the matters specified in the documents set forth in the items of Article 212-6-3, paragraph (2).

2　法第二条第十五項の規定は、前項第四号、第四号の二、第七号、第九号及び第十一号から第十五号まで、第五項並びに第六項に規定する議決権について準用する。

(2) The provisions of Article 2, paragraph (15) of the Act apply mutatis mutandis to the voting rights as provided in items (iv), (iv)-2, (vii), (ix), (xi) through (xv) and paragraphs (5) and (6) of the preceding paragraph.

3　保険会社は、法第百二十七条第一項の規定による届出をしようとするときは、届出書に理由書その他の参考となるべき事項を記載した書類（第一項第二号の七に掲げる場合にあっては、次の各号に掲げる書類）を添付して金融庁長官に提出しなければならない。

(3) For filing the notification under Article 127, paragraph (1) of the Act, an Insurance Company must submit to the Commissioner of the Financial Services Agency the notification, attaching thereto a written statement of

reasons and any other document which would be informative (when paragraph (1), item (ii)-7 applies, the documents specified in the following items):

一　特定取引として経理しようとする取引の種類及び当該取引を行う部署の名称を記載した書類

(i) a document describing the type of transactions for which accounting is to be handled as the Specified Transaction, and the name of the section in charge of such transactions;

二　時価等の算定（特定取引に係る利益若しくは損失又は当該取引の対象となる財産の価格を算定することをいう。）を行う部署の名称を記載した書類

(ii) a document describing the section in charge of calculation of market value, etc. (meaning the calculation of the profit or loss from the Specified Transactions, or price of properties subject to such transactions);

三　特定取引及びその対象となる財産とその他の取引及び財産との区別に関する経理の方針（特定取引勘定を設ける前に行った取引及びその対象となる財産についての区別に関する経理の方針を含む。）を記載した書類

(iii) a document describing the policy for segregation of Specified Transaction from other transactions, and for segregation of properties subject to Specified Transactions from any other properties (including the accounting policy related to segregation from transactions consummated prior to the creation of the Specified Transaction Account and from the properties subject to such transactions);

四　内部取引（一の保険会社において、特定取引勘定とその他の勘定との間で行う第五十三条の六の二第二項第五号から第十四号までに掲げる取引（当該取引に類似し、又は密接に関連する取引として同項第十六号の規定により特定取引とされる取引を含む。）をいう。）を行う場合（当該内部取引を解約する場合を含む。）の取扱いに関する事項を記載した書類

(iv) a document describing the matters related to treatment of internal transaction (meaning a transaction of a single Insurance Company consummated between a Specified Transaction Account and any other accounts, as specified in Article 53-6-2, paragraph (2), items (v) to (xiv) (including a transaction to be treated as a Specific Transaction pursuant to the provisions of item (xvi) of the same paragraph as being similar or closely connected to the transaction) (including the matters related to the cancellation of such internal transactions));

五　勘定間振替（第五十三条の六の二第三項各号に掲げる行為（同条第四項に規定する取引を含む。）をいう。）を行う場合の取扱いに関する事項を記載した書類

(v) a document describing the matters related to treatment of intra-account transfer (meaning the activities set forth in the items of Article 53-6-2, paragraph (3) (including the transactions provided in paragraph (4) of the same Article)).

4　第一項第四号の二、第四号の四、第十一号又は第十二号に該当するときの届出は、

半期ごとに一括して行うことができる。

(4) The notifications regarding the matters set forth in items (iv)-2, (iv)-4, (xi) or (xii) of paragraph (1) may be made collectively as a single notification on a semiannual basis.

5　第一項第十二号に掲げる場合において、法第百六条第一項第十三号から第十五号までに掲げる会社の議決権の取得又は保有については、同項第十三号に規定する特定子会社は、保険会社の子会社に該当しないものとみなす。

(5) In the case referred to in item (xii) of paragraph (1), with regard to the acquisition or holding of voting rights in a company set forth in Article 106, paragraph (1), items (xiii) through (xv) of the Act, a specified subsidiary company provided in item (xiii) of that paragraph is deemed not to fall under the category of a subsidiary company of an insurance company.

6　第一項第十一号から第十五号までに掲げる場合において、第五十六条第十四項に規定する新規事業分野開拓会社等又は同項に規定する事業再生会社（同条第七項に定める要件に該当するものに限る。）による他の会社の議決権の取得又は保有については、当該新規事業分野開拓会社等又は当該事業再生会社は、保険会社の子会社に該当しないものとみなす。

(6) In the case referred to in items (xi) through (xv) of paragraph (1), with regard to the acquisition or holding of voting rights in another company by a new business marketing company provided in Article 56, paragraph (14) or a business restructuring company provided in that paragraph (limited to a company which satisfies the requirements under paragraph (7) of that Article), the new business marketing company or business restructuring company is deemed not to fall under the category of a subsidiary company of an insurance company.

7　第一項第十七号又は第十九号に該当するときの届出は、計算書類の作成後、速やかに、当該計算書類を添付して行うものとする。

(7) The notification, when paragraph (1), item (xvii) or (xix) is applicable, is to be filed promptly after the completion of preparation of the financial statements together with the financial statements.

8　第一項第二十七号に規定する不祥事件とは、保険会社、その子会社若しくは業務の委託先、保険会社、その子会社若しくは業務の委託先の役員若しくは使用人（生命保険募集人及び損害保険募集人である者を除く。）、保険会社若しくはその子会社の生命保険募集人若しくは損害保険募集人又はそれらの役員若しくは使用人が次の各号のいずれかに該当する行為を行ったことをいう。

(8) A Deplorable Event as provided in paragraph (1), item (xxvii) means the case where the Insurance Company, its Subsidiary Company, a party to whom its business is commissioned, or their respective officers or employees (excluding the persons who fall under the category of the Life Insurance Agents and Non-Life Insurance Agents), their respective Life Insurance Agents or Non-Life Insurance Agents or such agents' respective officers or employees has

committed any of the acts as set forth in the following items:

一　保険会社の業務を遂行するに際しての詐欺、横領、背任その他の犯罪行為

(i) fraud, embezzlement, breach of trust or any other criminal act committed in the course of performance of the Insurance Company;

二　出資の受入れ、預り金及び金利等の取締りに関する法律（昭和二十九年法律第百九十五号）に違反する行為

(ii) an act in violation of the Act on Regulation of Receiving of Capital Subscription, Deposits, and Interest Rates, etc. (Act No. 195 of 1954);

三　法第二百九十四条第一項、第二百九十四条の二若しくは第三百条第一項の規定、法第三百条の二において準用する金融商品取引法第三十八条第三号から第六号まで若しくは第九号若しくは第三十九条第一項の規定若しくは第二百三十四条の二十一の二第一項の規定に違反する行為又は法第三百七条第一項第三号に該当する行為

(iii) an act in violation of Article 294, paragraph (1), item (i), Article 294-2 or Article 300, paragraph (1) of the Act, Article 38, items (iii) to (vi) or (ix), Article 39, paragraph (1) or Article 234-21-2, paragraph (1) of the Financial Instruments and Exchange Act as applied mutatis mutandis pursuant to Article 300-2 of the Act; or an act which fall under Article 307, paragraph (1), item (iii) of the Act;

四　現金、手形、小切手又は有価証券その他有価物の紛失（盗難に遭うこと及び過不足を生じさせることを含む。以下同じ。）のうち、保険会社の業務の特性、規模その他の事情を勘案し、当該業務の管理上重大な紛失と認められるもの

(iv) loss of cash, bills, checks, securities or any other valuable item (including the case of theft and depreciation or appreciation; the same applies hereinafter), which is considered material in relation to the management of the business, considering the characteristics, scale and other situations of the business of the Insurance Company;

五　海外で発生した前各号に掲げる行為又はこれに準ずるもので、発生地の監督当局に報告したもの

(v) an act set forth in any of the foregoing items or any other act similar thereto, which took place overseas and which was reported to the competent supervisory authority of the place of the occurrence; and

六　その他保険会社の業務の健全かつ適切な運営に支障を来す行為又はそのおそれのある行為であって前各号に掲げる行為に準ずるもの

(vi) any other act similar to those set forth in the preceding items, which would give actual or potential negative impact on the Insurance Company in carrying out its business operation in a sound and proper manner.

9　第一項第二十七号に該当するときの届出は、不祥事件の発生を保険会社が知った日から三十日以内に行わなければならない。

(9) A notification, when paragraph (1), item (xxvii) is applicable, must be filed within 30 days from the day when the Insurance Company learns the occurrence of the Deplorable Event.

（保険会社がその経営を支配している法人）

(Corporation Whose Business Management Is Under Control of Insurance Company)

第八十五条の二　法第百二十八条第二項に規定する内閣府令で定める法人は、当該保険会社の子法人等のうち子会社以外のものとする。

Article 85-2 The corporations to be specified by Cabinet Office Order, as provided in Article 128, paragraph (2) of the Act, are the Insurance Company's Subsidiary Corporations, etc. excluding the Subsidiary Companies.

（健全性の基準に用いる単体の資本金、基金、準備金等）

(Non-Consolidated Capital, Equity Fund, Reserve Used for Requirement for Soundness)

第八十六条　法第百三十条第一号に規定する資本金、基金、準備金その他の内閣府令で定めるものの額（保険金等の支払能力の充実の状況が適当であるかどうかの基準を定めるために用いる保険会社に係る額に限る。）は、次に掲げる額から繰延税金資産（税効果会計（貸借対照表に計上されている資産及び負債の金額と課税所得の計算の結果算定された資産及び負債の金額との間に差異がある場合において、当該差異に係る法人税等（法人税その他利益又は剰余に関連する金額を課税標準として課される租税をいう。以下この項及び次条第一項において同じ。）の金額を適切に期間配分することにより、法人税等を控除する前の当期純利益又は当期純剰余の金額と法人税等の金額を合理的に対応させるための会計処理をいう。第五号において同じ。）の適用により資産として計上される金額をいう。以下同じ。）の不算入額として金融庁長官が定めるところにより算出した額を控除した額とする。

Article 86 (1) The amount of stated capital, funds, reserve or any other amount to be specified by Cabinet Office Order (limited to such amount relating to an Insurance Company to be used to establish criteria regarding whether or not the Insurance Company has an appropriate level of solvency in terms of its ability to pay for Insurance Proceeds, etc.), as provided in Article 130, item (i) of the Act, is the amount obtained by deducting the amount calculated as exclusion from deferred tax assets (meaning the amount to be recorded as assets by the application of tax effect accounting (meaning an accounting method which, where there are differences between the amounts of assets and liabilities reported on the balance sheet and the amounts of assets and liabilities derived as a result of calculating the tax base, reasonably matches the amount of net income or net surplus for the period before deducting Corporation Tax, etc. (meaning corporation tax and any other taxes that are imposed on amounts related to profits or surplus as the tax base; hereinafter the same applies in this paragraph and paragraph (1) of the following Article) with the applicable amount of corporation tax, etc. through an appropriate inter-period allocation of the amount of Corporation Tax, etc. pertaining to

such differences; the same applies in item (v)); hereafter the same applies) by the method specified by the Commissioner of the Financial Services Agency, from the following amounts:

一　資本金又は基金等の額（貸借対照表の純資産の部の合計額から剰余金の処分として支出する金額（保険会社である相互会社にあっては、社員配当準備金に積み立てる金額を含む。）、貸借対照表の評価・換算差額等（財務諸表等規則第六十七条の評価・換算差額等をいう。第二百十一条の五十九において同じ。）の科目に計上した金額、法第百十三条前段の規定により貸借対照表の資産の部に計上した金額及び繰延資産として貸借対照表の資産の部に計上した金額を控除した額をいう。）

(i) the amount of stated capital or funds, etc. (meaning the total amount recorded in the net asset section of the balance sheet, less the amount to be disbursed as the disposition of surplus (in the case of an Insurance Company which is a Mutual Company, including the amount to be set aside for members' dividend reserve), the amount recorded in the items of Valuation and Translation Adjustments, etc. (meaning the valuation and translation adjustments, etc. as set forth in Article 67 of the Regulation on Financial Statements; the same applies in Article 211-59) in the balance sheet, the amount recorded in the asset section of the balance sheet pursuant to the provisions of the first sentence of Article 113 of the Act and the amount recorded as the deferred asset in the asset section of the balance sheet);

二　法第百十五条第一項の価格変動準備金の額

(ii) the amount of Price Fluctuation Reserve under Article 115, paragraph (1) of the Act;

三　第六十九条第一項第三号又は第七十条第一項第二号の二の危険準備金の額

(iii) the amount of Contingency Reserve under Article 69, paragraph (1), item (iii) or Article 70, paragraph (1), item (ii)-2;

三の二　第七十条第一項第二号の異常危険準備金（地震保険に関する法律施行規則（昭和四十一年大蔵省令第三十五号）第七条第一項（地震保険責任準備金の計算方法）に定める危険準備金を含む。次条第一項第四号及び第二百十条の十一の三第一項第四号において同じ。）の額

(iii)-2 the amount of Extraordinary Contingency Reserve (including the risk reserve under Article 7, paragraph (1) (Calculation Formula for Earthquake Risk Policy Reserve) of the Regulation for Enforcement of the Act on Earthquake Insurance (Ministry of Finance Order No. 35 of 1966); the same applies in paragraph (1), item (iv) of the following Article and Article 210-11-3, paragraph (1), item (iv)) under Article 70, paragraph (1), item (ii);

四　一般貸倒引当金の額

(iv) the amount of general loan-loss reserves;

五　保険会社が有するその他有価証券については、貸借対照表に計上した次に掲げる額であって税効果会計適用前のものの合計額に金融庁長官が定める率を乗じた額

(v) with regard to available-for sale securities owned by the Insurance

Company, the following amounts recorded in the balance sheet before the application of the tax effect accounting, multiplied by the ratio to be specified by the Commissioner of the Financial Services Agency:

イ　その他有価証券評価差額金の科目に計上した額

(a) the amount recorded in the item of valuation differences on available-for-sale securities;

ロ　繰延ヘッジ損益の科目に計上した額（ヘッジ対象に係る評価差額が貸借対照表のその他有価証券評価差額金の科目に計上されている場合におけるものに限る。）

(b) the amount recorded in the item of deferred gain or loss on hedges (limited to the amount in the case where the amount of valuation differences on hedging instruments is recorded in the item of valuation difference on available-for-sale securities);

六　保険会社が有する土地（海外の土地を含む。）については、時価と帳簿価額の差額に金融庁長官が定める率を乗じた額

(vi) with regard to lands (including lands outside Japan) owned by the Insurance Company, the amount of difference between the Market Value and book value thereof, multiplied by the ratio to be specified by the Commissioner of the Financial Services Agency; and

七　その他前各号に準ずるものとして金融庁長官が定めるものの額

(vii) the amount similar to those set forth in the preceding items, as designated by the Commissioner of the Financial Services Agency.

２　前項第六号中「時価」とは、保険金等の支払能力の充実の状況を示す比率の算出を行う日の適正な評価価格に基づき算出した価額をいう。

(2) The term "Market Value" as referred to in item (vi) of the preceding paragraph means the value calculated based on the fairly appraised price as of the day when the ratio to indicate the soundness of solvency margin for Insurance Proceeds, etc.

（健全性の基準に用いる連結の資本金、基金、準備金等）

(Consolidated Capital, Equity Fund, Reserve Used for Requirement for Soundness)

第八十六条の二　法第百三十条第一号に規定する資本金、基金、準備金その他の内閣府令で定めるものの額（保険金等の支払能力の充実の状況が適当であるかどうかの基準を定めるために用いる保険会社及びその子会社等（法第百十条第二項に規定する子会社等をいう。第六号及び第七号並びに第三項第二号及び第三号において同じ。）に係る額に限る。同項において同じ。）は、次に掲げる額から繰延税金資産（税効果会計（連結貸借対照表に計上されている資産及び負債の金額と課税所得の計算の結果算定された資産及び負債の金額との間に差異がある場合において、当該差異に係る法人税等の金額を適切に期間配分することにより、法人税等を控除する前の当期純利益又は当期純剰余の金額と法人税等の金額を合理的に対応させるための会計処理をいう。第

六号において同じ。）の適用により資産として計上される金額をいう。同項において同じ。）の不算入額として金融庁長官が定めるところにより算出した額を控除した額とする。

Article 86-2 (1) The amount of stated capital, funds, reserve or any other amount to be specified by Cabinet Office Order, as provided in Article 130, item (i) of the Act (limited to such amount relating to an insurance company insurance company and its subsidiary companies, etc. (meaning a subsidiary company, etc. provided in Article 110, paragraph (2) of the Act; the same applies in items (vi) and (vii) and paragraph (3), items (ii) and (iii); the same applies in that paragraph) to be used to establish criteria regarding an appropriate level of solvency in terms of its ability to pay insurance proceeds, etc.; the same applies in this paragraph) is the amount obtained by deducting the amount calculated as exclusion from deferred tax assets (meaning the amount calculated as assets by the application of tax effect accounting (meaning an accounting method which, in cases where there are differences between the amounts of assets and liabilities reported on the consolidated balance sheet and the amounts of assets and liabilities derived as a result of calculating the tax base, reasonably matches the amount of net profit or net surplus for the period before deducting the Corporation Tax, etc. with the applicable amount of Corporation Tax, etc. through appropriate interperiod allocation of the amount of Corporation Tax, etc. pertaining to such differences; the same applies in item (vi)); the same applies in that paragraph) by the method specified by the Commissioner of the Financial Services Agency, from the following amounts:

一　資本金又は基金等の額（連結貸借対照表の純資産の部の合計額から剰余金の処分として支出する金額（保険会社である相互会社にあっては、社員配当準備金に積み立てる金額を含む。）、連結貸借対照表のその他の包括利益累計額（連結財務諸表規則第四十三条の二第一項のその他の包括利益累計額をいう。第二百十条の十一の三第一項第一号において同じ。）の科目に計上した金額、法第百十三条前段の規定により連結貸借対照表の資産の部に計上した金額に相当する額、のれん（のれんに類する額を含む。）及び繰延資産として連結貸借対照表の資産の部に計上した金額を控除した額をいう。）

(i) the amount of stated capital or funds, etc. (meaning the total amount recorded in the net asset section of the consolidated balance sheet, less the amount to be disbursed as the disposition of surplus (in the case of an Insurance Company which is a Mutual Company, including the amount to be set aside for members' dividend reserve), the amount recorded in the items of Accumulated Other Comprehensive Income (meaning the Accumulated Other Comprehensive Income as prescribed in Article 43-2, paragraph (1) of the Regulation on Consolidated Financial Statements; the same applies in Article 210-11-3, paragraph (1), item (i)) in the consolidated balance sheet, the amount recorded in the asset section of the consolidated balance sheet

pursuant to the provisions of the first sentence of Article 113 of the Act, goodwill (including an amount similar to goodwill), and the amount recorded as the deferred asset in the asset section of the consolidated balance sheet);

二　法第百十五条第一項の価格変動準備金の額に基づき連結貸借対照表の負債の部に計上された額（当該額と同様の額（連結貸借対照表の負債の部に計上されたものであって、外国の当局が当該外国の法令における法第百三十条第一号に掲げる額に相当する額に算入することを認めたものに限る。）を含めることができる。）

(ii) the amount recorded in the liability section of the consolidated balance sheet based on the Price Fluctuation Reserve under Article 115, paragraph (1) of the Act (an amount similar to that amount (limited to an amount recorded in the liability section of the consolidated balance sheet and permitted by the authorities of a foreign state to be included in an amount equivalent to the amount set forth in Article 130, item (i) of the Act under the laws and regulations of the foreign state) may be included);

三　第六十九条第一項第三号及び第七十条第一項第二号の二の危険準備金の額に基づき連結貸借対照表の負債の部に計上された額（当該額と同様の額（連結貸借対照表の負債の部に計上されたものであって、外国の当局が当該外国の法令における法第百三十条第一号に掲げる額に相当する額に算入することを認めたものに限る。）を含めることができる。）

(iii) the amount recorded in the liability section of the consolidated balance sheet based on the Contingency Reserve under Article 69, paragraph (1), item (iii) and Article 70, paragraph (1), item (ii)-2 (an amount similar to that amount (limited to an amount recorded in the liability section of the consolidated balance sheet and permitted by the authorities of a foreign state to be included in an amount equivalent to the amount set forth in Article 130, item (i) of the Act under the laws and regulations of the foreign state) may be included);

四　第七十条第一項第二号の異常危険準備金の額に基づき連結貸借対照表の負債の部に計上された額（当該額と同様の額（連結貸借対照表の負債の部に計上されたものであって、外国の当局が当該外国の法令における法第百三十条第一号に掲げる額に相当する額に算入することを認めたものに限る。）を含めることができる。）

(iv) the amount recorded in the liability section of the consolidated balance sheet based on the Extraordinary Contingency Reserve under Article 70, paragraph (1), item (ii) (an amount similar to that amount (limited to an amount recorded in the liability section of the consolidated balance sheet and permitted by the authorities of a foreign state to be included in an amount equivalent to the amount set forth in Article 130, item (i) of the Act under the laws and regulations of the foreign state) may be included);

五　一般貸倒引当金の額

(v) the amount of general loan-loss reserves;

六　保険会社及びその子会社等が有するその他有価証券については、連結貸借対照表

に計上した次に掲げる額であって税効果会計適用前のものの合計額に金融庁長官が定める率を乗じた額

(vi) with regard to available-for sale securities owned by the Insurance Company and its Subsidiary Company, etc., the following amounts recorded in the balance sheet before the application of the tax effect accounting, multiplied by the ratio to be specified by the Commissioner of the Financial Services Agency:

イ　その他有価証券評価差額金の科目に計上した額

(a) the amount recorded in the item of valuation differences on available-for-sale securities;

ロ　繰延ヘッジ損益の科目に計上した額（ヘッジ対象に係る評価差額が連結貸借対照表のその他有価証券評価差額金の科目に計上されている場合におけるものに限る。）

(b) the amount recorded in the item of deferred gain or loss on hedges (limited to the amount in the case where the amount of valuation differences on hedging instruments is recorded in the item of valuation difference on available-for-sale securities);

七　保険会社及びその子会社等が有する土地（海外の土地を含む。）については、時価と帳簿価額の差額に金融庁長官が定める率を乗じた額

(vii) with regard to lands (including lands outside Japan) owned by the Insurance Company and its Subsidiary Company, etc., the amount of difference between the Market Value and book value thereof, multiplied by the ratio to be specified by the Commissioner of the Financial Services Agency;

八　未認識数理計算上の差異（財務諸表等規則第八条第六十二項に規定する未認識数理計算上の差異をいう。第二百十条の十一の三第一項第八号において同じ。）の額及び未認識過去勤務費用（財務諸表等規則第八条第六十三項に規定する未認識過去勤務費用をいう。同号において同じ。）の額の合計額

(viii) the total of the amount of Unidentified Actuarial Difference (meaning an Unidentified Actuarial Difference as provided in Article 8, paragraph (62) of the Regulation on Financial Statements; the same applies in Article 210-11-3, paragraph (1), item (viii)) and the amount of Unidentified Prior Service Cost (meaning an Unidentified Prior Service Cost as provided in Article 8, paragraph (63) of the Regulation on Financial Statements; the same applies in the same item); and

九　その他前各号に準ずるものとして金融庁長官が定めるものの額

(ix) the amount similar to those set forth in the preceding items, as designated by the Commissioner of the Financial Services Agency.

2　前項第七号中「時価」とは、保険金等の支払能力の充実の状況を示す比率の算出を行う日の適正な評価価格に基づき算出した価額をいう。

(2) The term "Market Value" as referred to in item (vii) of the preceding

paragraph means the value calculated based on the fairly appraised price as of the day when the ratio to indicate the soundness of solvency margin for Insurance Proceeds, etc.

3　第一項の規定にかかわらず、保険会社が特例企業会計基準等適用法人等である場合には、法第百三十条第一号に規定する資本金、基金、準備金その他の内閣府令で定めるものの額は、次に掲げる額から繰延税金資産の不算入額として金融庁長官が定めるところにより算出した額を控除した額とする。

(3) Notwithstanding the provisions of paragraph (1), for an insurance company is a corporation, etc. subject to special business accounting standards, etc., the amount of stated capital, funds, reserves and other items to be specified by Cabinet Office Order, as provided in Article 130, item (i) of the Act, is the amount obtained by deducting from the following amount the amount calculated in accordance with the formula specified by the Commissioner of the Financial Services Agency as the amount excluded from deferred tax assets.

一　その採用する企業会計の基準において第一項第一号に掲げる額に係るものに相当するものの額（連結財務諸表規則第一条第一項に規定する一般に公正妥当と認められる企業会計の基準において連結貸借対照表の負債の部に計上される金融商品（財務諸表等規則第八条第四十一項に規定する金融商品をいう。以下この号及び第二百十条の十一の三第三項第一号において同じ。）に該当するものの額を除き、その採用する企業会計の基準に従って作成した連結貸借対照表に類するものの負債の部に計上された金融商品に相当するもの（連結財務諸表規則第一条第一項に規定する一般に公正妥当と認められる企業会計の基準において連結貸借対照表の純資産の部に計上される金融商品に該当するものに限る。）の額を含む。）

(i) the amount equivalent to the items relating to the amount set forth in paragraph (1), item (i) (excluding the amount of financial instruments (meaning the financial instruments provided in Article 8, paragraph (41) of the Regulation on Financial Statements, etc.; hereinafter the same applies in this item and Article 210-11-3, paragraph (3), item (i))) recorded on the liabilities section of a consolidated balance sheet according to the corporate accounting criteria that are generally accepted as fair and appropriate, as provided in Article 1, paragraph (1) of the Regulation on Financial Statements, etc.; and including the amount of instruments equivalent to financial instruments (limited to instruments falling under the categories of financial instruments recorded in the net asset section of a consolidated balance sheet according to the corporate accounting criteria that are generally accepted as fair and appropriate, as provided in Article 1, paragraph (1) of the Regulation on Financial Statements, etc.) recorded in the liabilities section of an equivalent of a consolidated balance sheet prepared according to the corporate accounting criteria adopted by the insurance company);

二　保険会社及びその子会社等が有する有価証券については、その採用する企業会計

の基準において第一項第六号に規定する合計額に係るものに相当するものの合計額（満期保有目的の債券又は責任準備金対応債券（満期保有目的の債券以外の債券であって、責任準備金との間で利回りの変動に対する時価の変動の程度をおおむね一致させることを目的として保有し、時価評価をしないものをいう。第二百十条の十一の三第三項第二号において同じ。）に該当するものの額を除く。）に金融庁長官が定める率を乗じた額

(ii) with regard to securities held by the insurance company and its subsidiary company, etc., the amount obtained by multiplying the total amount of assets equivalent to the assets concerning the total amount provided in paragraph (1), item (vi) (excluding the amount of assets that fall under the bonds held to maturity or bonds for adjustment of policy reserve (meaning bonds other than bonds held to maturity, that are held for the purpose of approximating the fluctuation of returns and market value relative to policy reserve, and that are not subject to market value assessment; the same applies in Article 210-11-3, paragraph (3), item (ii))) according to the corporate accounting criteria adopted by the insurance company, by the rate specified by the Commissioner of Financial Services Agency;

三　保険会社及びその子会社等が有する土地（海外の土地を含む。）については、その採用する企業会計の基準において第一項第七号に規定する差額に係るものに相当するものの差額に金融庁長官が定める率を乗じた額

(iii) with regard to lands (including lands outside Japan) owned by the insurance company and its subsidiary companies, etc., the amount of difference of equivalent assets concerning the difference provided in paragraph (1), item (vii) according to the corporate accounting criteria adopted by the insurance company, multiplied by the ratio to be specified by the Commissioner of the Financial Services Agency;

四　その採用する企業会計の基準において第一項第八号に規定する合計額に係るものに相当するものの合計額

(iv) the total amount of equivalent assets concerning the total amount provided in paragraph (1), item (vii) according to the corporate accounting criteria adopted by the insurance company; and

五　その他前各号に準ずるものとして金融庁長官が定めるものの額

(v) the amount of other items specified by the Commissioner of the Financial Services Agency as being equivalent to the items specified in the preceding items.

（単体の通常の予測を超える危険に対応する額）

(Non-Consolidated Amount Equivalent to Risk Not Normally Predictable)

第八十七条　法第百三十条第二号に規定する引き受けている保険に係る保険事故の発生その他の理由により発生し得る危険であって通常の予測を超えるものに対応する額（保険金等の支払能力の充実の状況が適当であるかどうかの基準を定めるために用い

る保険会社に係る額に限る。）は、次に掲げる額を基礎として金融庁長官が定めるところにより計算した額とする。

Article 87 The amount equivalent to the risk not normally predictable that may accrued from the occurrence of the insured event for which the insurance is underwritten, as provided in Article 130, item (ii) of the Act, or any from other grounds (limited to such amount relating to an Insurance Company to be used to establish criteria regarding whether or not the Insurance Company has an appropriate level of solvency in terms of its ability to pay for Insurance Proceeds, etc.) is the amount calculated by the method specified by the Commissioner of the Financial Services Agency based upon the following amounts:

一　保険リスク（実際の保険事故の発生率等が通常の予測を超えることにより発生し得る危険をいう。次号、次条第一号から第三号まで、第百六十二条第一号及び第一号の二、第二百十条の十一の四第一号から第三号まで並びに第二百十一条の六十第一号において同じ。）に対応する額として金融庁長官が定めるところにより計算した額（次号に掲げる額を除く。）

(i) the amount calculated in accordance with the formula specified by the Commissioner of the Financial Services Agency as the amount equivalent to the Insurance Risk (meaning the risk which may accrued from the Actual Incidence Rate of insured accident being in excess of the normally predictable range; the same applies in the following item, items (i) to (iii) of the following Article, Article 162, items (i) and (i)-2, Article 210-11-4, items (i) to (iii), and Article 211-60, item (i)) (excluding the following amounts);

一の二　第三分野保険の保険リスクに対応する額として金融庁長官が定めるところにより計算した額

(i)-2 the amount calculated in accordance with the formula specified by the Commissioner of the Financial Services Agency as the amount equivalent to the Third-Sector Insurance Risk;

二　予定利率リスク（責任準備金の算出の基礎となる予定利率を確保できなくなる危険をいう。次条第四号、第百六十二条第二号及び第二百十条の十一の四第四号において同じ。）に対応する額として金融庁長官が定めるところにより計算した額

(ii) the amount calculated in accordance with the formula specified by the Commissioner of the Financial Services Agency as the amount equivalent to the Scheduled Interest Rate Risk (meaning the risk that the Insurance Company may be unable to assure the scheduled interest rate which would serve the basis of calculation of the policy reserve; the same applies in item (iv) of the following Article, Article 162, item (ii), and Article 210-11-4, item (iv));

二の二　最低保証リスク（特別勘定を設けた保険契約であって、保険金等の額を最低保証するものについて、当該保険金等を支払うときにおける特別勘定に属する財産の価額が、当該保険契約が最低保証する保険金等の額を下回る危険であって、当該

特別勘定に属する財産の通常の予測を超える価額の変動等により発生し得る危険をいう。次条第五号及び第二百十条の十一の四第五号において同じ。）に対応する額として金融庁長官が定めるところにより計算した額

(ii)-2 the amount calculated in accordance with the formula specified by the Commissioner of the Financial Services Agency as the amount equivalent to the Minimum Guarantee Risk (meaning the risk where, in connection with an insurance contract for which a special account is established and for which the minimum amount of Insurance Proceeds, etc. is guaranteed, the value of the properties in the special account as of the time of payment of the Insurance Proceeds, etc. falls short of the minimum amount of the Insurance Proceeds, etc. guaranteed by the insurance contract, which accrues from fluctuation in value of properties in the special account beyond the normally predictable range; the same applies in item (v) of the following Article and Article 210-11-4, item (v));

三　資産運用リスク（資産の運用等に関する危険であって、保有する有価証券その他の資産の通常の予測を超える価格の変動その他の理由により発生し得る危険をいう。次条第六号、第二百十条の十一の四第六号及び第二百十一条の六十第二号において同じ。）に対応する額として次のイからへまでに掲げる額の合計額

(iii) the total of the amount set forth in (a) to (f) below, which is the amount equivalent to the Asset Investment Risk (meaning the risk related to investment, etc. of assets, which may accrue from fluctuation in price of securities or any other assets held, beyond the normally predictable range or any other grounds; the same applies in item (vi) of the following Article, Article 210-11-4, item (vi) and Article 211-60, item (ii)):

イ　価格変動等リスク（保有する有価証券その他の資産の通常の予測を超える価格変動等により発生し得る危険をいう。次条第六号イ、第二百十条の十一の四第六号イ及び第二百十一条の六十第二号イにおいて同じ。）に対応する額として金融庁長官が定めるところにより計算した額

(a) the amount calculated in accordance with the formula specified by the Commissioner of the Financial Services Agency as the amount equivalent to the Price Fluctuation, etc. Risk (meaning the risk which may accrue from fluctuation in price of securities or any other assets held, beyond the normally predictable range or any other grounds; the same applies in item (vi), (a) of the following Article, Article 210-11-4, item (vi), (a), and Article 211-60, item (ii), (a));

ロ　信用リスク（保有する有価証券その他の資産について取引の相手方の債務不履行その他の理由により発生し得る危険をいう。次条第六号ロ、第二百十条の十一の四第六号ロ及び第二百十一条の六十第二号ロにおいて同じ。）に対応する額として金融庁長官が定めるところにより計算した額

(b) the amount calculated in accordance with the formula specified by the Commissioner of the Financial Services Agency as the amount equivalent

to the Credit Risk (meaning the risk which may accrue from the counterparties' default in regard to securities or any other any other assets held, beyond the normally predictable range, or any other grounds; the same applies in item (vi), (b) of the following Article, Article 210-11-4, item (vi), (b), and Article 211-60, item (ii), (b));

ハ　子会社等リスク（子会社等（法第百十条第二項に規定する子会社等をいう。）への投資その他の理由により発生し得る危険をいう。第百六十二条第三号ハにおいて同じ。）に対応する額として金融庁長官が定めるところにより計算した額

(c) the amount calculated in accordance with the formula specified by the Commissioner of the Financial Services Agency as the amount equivalent to the Subsidiary Company, etc. Risk (meaning the risk which may accrue from the investment in Subsidiary Company, etc. (meaning the Subsidiary Company, etc. as provided in Article 110, paragraph (2) of the Act) or any other grounds; the same applies in Article 162, item (iii), (c));

ニ　デリバティブ取引リスク（デリバティブ取引、法第九十八条第一項第八号に規定する金融等デリバティブ取引、先物外国為替取引その他これらと類似の取引により発生し得る危険をいう。次条第六号ハ、第百六十二条第三号ニ及び第二百十条の十一の四第六号ハにおいて同じ。）に対応する額として金融庁長官が定めるところにより計算した額

(d) the amount calculated in accordance with the formula specified by the Commissioner of the Financial Services Agency as the amount equivalent to the Derivative Transactions Risk (meaning the risk which may accrue from the Transactions of Derivatives, Financial Derivatives Transactions as provided in Article 98, paragraph (1), item (viii) of the Act, foreign exchange transactions or any other transaction similar to the aforementioned; the same applies in item (vi), (c) of the following Article, Article 162, item (iii), (d), and Article 210-11-4, item (vi), (c));

ホ　信用スプレッドリスク（金融商品取引法第二条第二十一項第五号に掲げる取引（同号イに係るものに限る。）又はこれらに類似する取引において、通常の予測を超える価格の変動その他の理由により発生し得る危険をいう。次条第六号ニ、第百六十二条第三号ホ及び第二百十条の十一の四第六号ニにおいて同じ。）に対応する額として金融庁長官が定めるところにより計算した額

(e) the amount calculated by the method specified by the Commissioner of the Financial Services Agency as the amount corresponding to Credit Spread Risk (meaning the risk which might accrue due to fluctuation of prices beyond normal expectations or other reasons in the transaction prescribed in Article 2, paragraph (21), item (v) of the Financial Instruments and Exchange Act (limited to the transaction concerning (a) of the same item) or the transactions prescribed in paragraph (22), item (vi) of the same Article (limited to the transaction concerning (a) of the same item) or any transaction equivalent thereto; the same applies in item (vi),

(d) of the following Article, Article 162, item (iii), (e), and Article 210-11-4, item (vi), (d));

ヘ　イからホまでのリスクに準ずるものに対応する額として金融庁長官が定めるところにより計算した額

(f) the amount calculated in accordance with the formula specified by the Commissioner of the Financial Services Agency, as the amount corresponding to the risks set forth in (a) to (e); and

四　経営管理リスク（業務の運営上通常の予測を超えて発生し得る危険であって、前各号に掲げる危険に該当しないものをいう。次条第七号、第二百十条の十一の四第七号及び第二百十一条の六十第三号において同じ。）に対応する額として、前各号に対応する額に基づき金融庁長官が定めるところにより計算した額

(iv) the amount calculated in accordance with the formula specified by the Commissioner of the Financial Services Agency as the amount equivalent to the Management Risk (meaning the risk which may accrue in the course of business management beyond the normally predictable range, but which do not fall under the category as set forth in the preceding items; the same applies in item (vii) of the following Article, Article 210-11-4, item (vii), and Article 211-60, item (iii)).

（連結の通常の予測を超える危険に対応する額）

(Consolidated Amount Equivalent to Risk Not Normally Predictable)

第八十八条　法第百三十条第二号に規定する引き受けている保険に係る保険事故の発生その他の理由により発生し得る危険であって通常の予測を超えるものに対応する額（保険金等の支払能力の充実の状況が適当であるかどうかの基準を定めるために用いる保険会社及びその子会社等に係る額に限る。）は、次に掲げる額を基礎として金融庁長官が定めるところにより計算した額とする。

Article 88　The amount equivalent to the risk not normally predictable that may accrued from the occurrence of the insured event for which the insurance is underwritten, as referred to in Article 130, item (ii) of the Act, or any from other grounds (limited to such amount relating to an Insurance Company and its Subsidiary Company, etc. to be used to establish criteria regarding whether or not the Insurance Company has an appropriate level of solvency in terms of its ability to pay for Insurance Proceeds, etc.) is the amount calculated by the method specified by the Commissioner of the Financial Services Agency based upon the following amounts:

一　保険リスクに対応する額として金融庁長官が定めるところにより計算した額（次号及び第三号に掲げる額を除く。）

(i) the amount calculated in accordance with the formula specified by the Commissioner of the Financial Services Agency as the amount equivalent to the Insurance Risk (excluding the amounts set forth in the following item and item (iii));

二　第三分野保険の保険リスクに対応する額として金融庁長官が定めるところにより計算した額

(ii) the amount calculated in accordance with the formula specified by the Commissioner of the Financial Services Agency as the amount equivalent to the Third-Sector Insurance Risk;

三　子会社等である少額短期保険業者の保険リスクに対応する額として金融庁長官が定めるところにより計算した額

(iii) the amount calculated in accordance with the formula specified by the Commissioner of the Financial Services Agency as the amount equivalent to the Insurance Risk for the Small Amount and Short Term Insurance Company which is the Subsidiary Company, etc.;

四　予定利率リスクに対応する額として金融庁長官が定めるところにより計算した額

(iv) the amount calculated in accordance with the formula specified by the Commissioner of the Financial Services Agency as the amount equivalent to the Scheduled Interest Rate Risk;

五　最低保証リスクに対応する額として金融庁長官が定めるところにより計算した額

(v) the amount calculated in accordance with the formula specified by the Commissioner of the Financial Services Agency as the amount equivalent to the Minimum Guarantee Risk;

六　資産運用リスクに対応する額として次のイからホまでに掲げる額の合計額

(vi) the total of the amount set forth in (a) to (e) below, which is the amount equivalent to the Asset Investment Risk:

イ　価格変動等リスクに対応する額として金融庁長官が定めるところにより計算した額

(a) the amount calculated in accordance with the formula specified by the Commissioner of the Financial Services Agency as the amount equivalent to the Price Fluctuation, etc. Risk;

ロ　信用リスクに対応する額として金融庁長官が定めるところにより計算した額

(b) the amount calculated in accordance with the formula specified by the Commissioner of the Financial Services Agency as the amount equivalent to the Credit Risk;

ハ　デリバティブ取引リスクに対応する額として金融庁長官が定めるところにより計算した額

(c) the amount calculated in accordance with the formula specified by the Commissioner of the Financial Services Agency as the amount equivalent to the Derivative Transactions Risk;

ニ　信用スプレッドリスクに対応する額として金融庁長官が定めるところにより計算した額

(d) the amount calculated by the method specified by the Commissioner of the Financial Services Agency as the amount corresponding to Credit Spread Risk;

ホ　イからニまでのリスクに準ずるものに対応する額として金融庁長官が定めるところにより計算した額

(e) the amount calculated in accordance with the formula specified by the Commissioner of the Financial Services Agency, as the amount corresponding to the risks set forth in (a) to (d); and

七　経営管理リスクに対応する額として、金融庁長官が定めるとこにより計算した額

(vii) the amount calculated in accordance with the formula specified by the Commissioner of the Financial Services Agency as the amount equivalent to the Management Risk.

第七章　保険契約の移転、事業の譲渡又は譲受け並びに業務及び財産の管理の委託

Chapter VII Transfer of Insurance Contracts; Transfer or Acquisition of Business; and Entrustment of Business and Property Administration

第一節　保険契約の移転

Section 1 Transfer of Insurance Contracts

（保険契約の移転に係る備置書類）

(Documents to Be Kept in Relation to Transfer of Insurance Contracts)

第八十八条の二　法第百三十六条の二第一項に規定する内閣府令で定める書類は、次に掲げる書類とする。

Article 88-2 The documents to be specified by Cabinet Office Order, as provided in Article 136-2, paragraph (1) of the Act, are as follows:

一　法第百三十五条第一項の契約に係る契約書

(i) contract documents pertaining to the contract under Article 135, paragraph (1) of the Act; and

二　法第百三十五条第三項に規定する移転会社（以下この節において「移転会社」という。）及び同条第一項に規定する移転先会社（以下この節において「移転先会社」という。）の貸借対照表（外国保険会社等の場合にあっては、日本における保険業の貸借対照表）

(ii) the balance sheet of the transferor company provided in Article 135, paragraph (3) of the Act (hereinafter referred to as "Transferor Company" in this Section) and the transferee company provided in paragraph (1) of the same Article (hereinafter referred to as "Transferee Company" in this Section) (in the case of a Foreign Insurance Company, etc., the balance sheet for the Insurance Business in Japan).

（保険契約の移転に係る公告事項）

(Matters Subject to Public Notice of Transfer of Insurance Contracts)

第八十八条の三　法第百三十七条第一項本文（法第二百五十一条第二項及び第三項により読み替えて適用する場合並びに法第二百七十条の四第九項の規定により読み替えて

準用する場合を含む。）に規定する内閣府令で定める事項は、次に掲げる事項（法第二百五十一条第二項及び第三項の規定により法第百三十七条第一項本文の規定を読み替えて適用する場合並びに法第二百七十条の四第九項の規定により法第百三十七条第一項本文の規定を読み替えて準用する場合にあっては、第一号及び第二号に掲げる事項）とする。

Article 88-3 The matters to be specified by Cabinet Office Order, as provided in the main clause of Article 137, paragraph (1) of the Act (including the cases where it is applied mutatis mutandis pursuant to Article 251, paragraphs (2) and (3) of the Act following the deemed replacement of terms and the cases where it is applied mutatis mutandis pursuant to the provisions of Article 270-4, paragraph (9) of the Act following the deemed replacement of terms), are the following matters (in cases where the main clause of Article 137, paragraph (1) of the Act is applied pursuant to the provisions of Article 251, paragraphs (2) and (3) of the Act following the deemed replacement of terms, and in cases where the main clause of Article 137, paragraph (1) of the Act is applied mutatis mutandis pursuant to the provisions of Article 270-4, paragraph (9) of the Act following the deemed replacement of terms, the matters set forth in items (i) and (ii)):

一　移転先会社の商号、名称又は氏名

(i) the trade name or name of the Transferee Company;

二　移転先会社の本店、主たる事務所又は日本における主たる店舗の所在地

(ii) the location of the head office, principal office or principal establishment in Japan of the Transferee Company;

三　移転会社及び移転先会社の直近の事業年度における保険金等の支払能力の充実の状況を示す比率（法第百三十条又は第二百二条の保険金等の支払能力の充実の状況が適当であるかどうかの基準に係る算式により得られる比率をいう。以下この号及び第九十条第二項第十四号において同じ。）及び保険契約の移転の日に見込まれる保険金等の支払能力の充実の状況を示す比率

(iii) the ratio to indicate the soundness of solvency margin for Insurance Proceeds, etc. (meaning a ratio derived from the formula pertaining to the criteria regarding the appropriateness of the solvency margin for Insurance Proceeds, etc. under Article 130 or Article 202 of the Act; hereinafter the same applies in this item and Article 90, paragraph (2), item (xiv)) of the Transferor Company and the Transferee Company for the Most Recent Business Year, and the prospective ratio to indicate the soundness of their solvency margin for Insurance Proceeds, etc. as of the day of transfer of insurance contracts;

四　保険契約の移転後における移転対象契約（法第百三十五条第三項に規定する移転対象契約をいう。第九十条第二項及び第九十条の二第一号において同じ。）に関するサービスの内容の概要

(iv) the outline of the content of the services relating to the Transferred

Contracts (meaning the Transferred Contracts as provided in Article 135, paragraph (3) of the Act; the same applies in Article 90, paragraph (2) and Article 90-2, item (i)) after the transfer of insurance contracts;

五　法第百三十七条第五項に関する事項

(v) the matters relating to Article 137, paragraph (5) of the Act;

六　保険契約の移転前及び移転後における移転会社及び移転先会社の法第百十四条第一項に規定する契約者配当又は社員に対する剰余金の分配（以下この号において「配当等」という。）の方針並びに保険契約の移転前における移転会社及び移転先会社の配当等の額

(vi) the policy regarding the Policy Dividend or distribution of surplus to members as prescribed in Article 114, paragraph (1) of the Act (hereinafter referred to as "Dividend, etc." in this item) of the Transferor Company and the Transferee Company before and after the transfer of insurance contracts, and the amount of Dividend, etc. by the Transferor Company and the Transferee Company before the transfer of insurance contracts;

七　移転対象契約者（法第百三十五条第三項に規定する移転対象契約者をいう。第九十条第二項及び第九十条の二第五号において同じ。）に対する剰余金の分配をする場合には、その旨及びその分配の方法

(vii) in cases where a surplus is distributed to Affected Policyholders (meaning the Affected Policyholders as prescribed in Article 135, paragraph (3) of the Act; the same applies in Article 90, paragraph (2) and Article 90-2, item (v)), such fact and the method of distribution; and

八　法第百三十七条第一項ただし書の規定により当該通知を省略する場合には、その旨

(viii) in cases where the notification is omitted pursuant to the provisions of the proviso to Article 137, paragraph (1) of the Act, such fact.

（保険契約の移転に係る通知の省略）

(Omission of Notification Pertaining to Transfer of Insurance Contracts)

第八十八条の四　法第百三十七条第一項ただし書に規定する内閣府令で定める場合は、次に掲げる要件のいずれにも該当する場合とする。

Article 88-4 The cases to be specified by Cabinet Office Order, as provided in the proviso to Article 137, paragraph (1) of the Act, are the cases which satisfy all of the following requirements:

一　共同保険契約（二以上の保険会社（外国保険会社等を含む。以下この号において同じ。）又は少額短期保険業者が共同で同一の保険を引き受ける保険契約であって、これらの保険会社又は少額短期保険業者（以下「引受保険会社等」という。）が当該保険契約を引き受ける割合（以下「引受割合」という。）に応じて当該保険契約に係る権利を有し、又は義務を負うものをいう。以下同じ。）の移転であること。

(i) that the transfer is a transfer of a coinsurance contract (meaning an insurance contract under which the same insurance is underwritten jointly

by two or more Insurance Companies (including Foreign Insurance Companies, etc.; hereinafter the same applies in this item) or Small Amount and Short Term Insurance Companies, and these Insurance Companies or Small Amount and Short Term Insurance Companies (hereinafter referred to as "Underwriting Insurance Company, etc.") have the rights or obligations pertaining to the insurance contract according to the ratios of underwriting of the insurance contract (hereinafter referred to as the "Underwriting Ratio"); the same applies hereinafter);

二　共同保険契約の移転をしようとする引受保険会社等（保険会社に限る。）が、当該共同保険契約の非幹事会社等（引受保険会社等のうち、当該共同保険契約に係る主要な事務を行う者以外の者をいう。以下同じ。）であって、次に掲げる要件のいずれにも該当する者であること。

(ii) that the Underwriting Insurance Company, etc. (limited to an Insurance Company) intending to transfer the coinsurance contract is a Non-managing Underwriter, etc. (meaning an Underwriting Insurance Company, etc. which does not execute main administrative affairs pertaining to the coinsurance contract; the same applies hereinafter) and satisfies all of the following requirements:

イ　当該非幹事会社等に係る共同保険契約の引受割合が百分の十以下であること。

(a) that the Underwriting Ratio of the coinsurance contract pertaining to the Non-managing Underwriter, etc. is no more than 10 percent; and

ロ　当該非幹事会社等に係る引受割合の全てに応じた共同保険契約を移転するものであること。

(b) that the transfer is a transfer by which a coinsurance contract is transferred according to the entire Underwriting Ratio pertaining to the Non-managing Underwriter, etc.

（保険契約に係る債権の額）

(Amount of Claim Pertaining to Insurance Contract)

第八十九条　法第百三十七条第三項（法第二百五十一条第二項及び第三項の規定により読み替えて適用する場合並びに法第二百七十条の四第九項の規定により読み替えて準用する場合を含む。）に規定する内閣府令で定める金額は、生命保険会社にあっては第一号に掲げる金額とし、損害保険会社にあっては第二号及び第三号に掲げる金額の合計額とする。

Article 89 The amount to be specified by Cabinet Office Order, as provided in Article 137, paragraph (3) of the Act (including the cases where it is applied pursuant to the provisions of Article 251, paragraphs (2) and (3) of the Act following the deemed replacement of terms and the cases where it is applied mutatis mutandis pursuant to the provisions of Article 270-4, paragraph (9) of the Act following the deemed replacement of terms), is the amount set forth in item (i), in the case of a Life Insurance Company; or the total of the amounts

set forth in items (ii) and (iii), in the case of a Non-Life Insurance Company:
一　法第百三十七条第一項の公告（以下この条において「公告」という。）の時において被保険者のために積み立てるべき金額
(i) the amount to be reserved for the insured, as of the time of the public notice under Article 137, paragraph (1) of the Act (hereinafter referred to as the "Public Notice" in this Article);
二　未経過期間（保険契約に定めた保険期間のうち、公告の時において、まだ経過していない期間をいう。）に対応する保険料の金額
(ii) the amount of the insurance premiums corresponding to the Unexpired Period (meaning the insurance period specified in an insurance contract which have not been passed as of the time of the public notice); and
三　公告の時において第七十条第一項第三号の払戻積立金として積み立てるべき金額
(iii) the amount to be reserved as the refund reserve as set forth in Article 70, paragraph (1), item (iii), as of the time of the public notice.

（移転会社が払い戻すべき金額）
(Amount to Be Refunded from Transferor Company)
第八十九条の二　法第百三十七条第五項に規定する内閣府令で定める金額は、第六十九条第一項第二号の二又は第七十条第一項第三号の払戻積立金として積み立てた金額とする。
Article 89-2 The amount to be specified by Cabinet Office Order, as referred to in Article 137, paragraph (5) of the Act, is the amount set aside as the refund reserve prescribed in Article 69, paragraph (1), item (ii)-2 or Article 70, paragraph (1), item (iii).

（保険契約移転手続中の契約に係る通知事項）
(Matters Subject to Notification Regarding Contracts in the Course of Procedure for Transfer of Insurance Contracts)
第八十九条の三　法第百三十八条第一項第三号に規定する内閣府令で定める事項は、第八十八条の三各号に掲げる事とする。
Article 89-3 The matters to be specified by Cabinet Office Order, as referred to in Article 138, paragraph (1), item (iii) of the Act, are the matters set forth in the items of Article 88-3.

（保険契約の移転の認可の申請）
(Application for Authorization of Transfer of Insurance Contracts)
第九十条　法第百三十九条第一項の規定による認可の申請は、法第百三十七条第一項の異議を述べるべき期間経過後一月以内に、移転会社及び移転先会社の連名の認可申請書を金融庁長官に提出して行わなければならない。
Article 90 (1) The application for authorization under Article 139, paragraph (1) of the Act must be filed by way of submitting to the Commissioner of the

Financial Services Agency the written application for authorization under the joint name of the Transferor and the Transferee, within one month from the passage of the period for objection under Article 137, paragraph (1) of the Act.

2　前項の認可申請書には、次に掲げる書類（法第二百五十条第一項の規定により保険契約の移転をする場合、法第二百七十条の四第九項の規定により法第百三十九条第一項の規定を読み替えて準用する場合及び更生特例法第二百六十二条第五号又は第三百五十九条第一号の規定により更生計画において更生会社が更生特例法第二百六十二条第五号又は第三百五十九条第一号に掲げる行為をする場合にあっては、第一号から第五号まで、第七号から第十一号まで、第十七号及び第十八号に掲げる書類）を添付しなければならない。

(2) For filing the written application for authorization under the preceding paragraph, the following documents (in cases where insurance contracts are transferred under Article 250, paragraph (1) of the Act, cases where Article 139, paragraph (1) of the Act is applied mutatis mutandis pursuant to the provisions of Article 270-4, paragraph (9) of the Act following the deemed replacement of terms, and cases where a Company under Reorganization Proceedings performs any of the activities set forth in Article 262, item (v) or Article 359, item (i) of the Special Act for Reorganization in accordance with a Reorganization Plan pursuant to Article 262, item (v) or Article 359, item (i) of the Special Act for Reorganization: the documents set forth in items (xvii) and (xviii)) must be attached:

一　理由書

(i) a written statement of reasons;

二　法第百三十五条第一項の契約に係る契約書

(ii) contract documents pertaining to the contract under Article 135, paragraph (1) of the Act;

三　移転会社及び移転先会社（外国保険会社等を除く。）の株主総会等の議事録

(iii) the minutes of Shareholders Meeting, etc. of the Transferor Company and the Transferee Company (excluding Foreign Insurance Company, etc.);

四　移転会社及び移転先会社の貸借対照表（外国保険会社等の場合にあっては、日本における保険業の貸借対照表）

(iv) the balance sheet of the Transferor Company and Transferee Company (in the case of a Foreign Insurance Company, etc., the balance sheet for the Insurance Business in Japan);

五　移転会社の財産目録

(v) the inventory of property of the Transferor Company;

六　移転対象契約の選定基準及び対象範囲を記載した書面

(vi) the document describing the selection criteria and the scope of Transferred Contracts;

七　移転会社を保険者とする保険契約について、次に掲げる事項を記載した書面

(vii) the document describing the following matters for insurance contracts

wherein the insurer is the Transferor Company:

イ　当該保険契約の種類ごとに保険契約の移転前及び移転後における保険契約者の数、保険契約の件数及び保険金額の合計額並びに責任準備金その他の準備金の額

(a) the number of policyholders, the number of insurance contracts, the total of the insured amount, and the amount of Policy Reserve and any other reserves before and after the transfer of insurance contracts, for each type of insurance contract;

ロ　当該保険契約の種類ごとに保険契約の移転前における移転対象契約に係る責任準備金その他の準備金の額及びそれらの算定の適切性

(b) the amount of Policy Reserve and any other reserves for the Transferred Contracts before the transfer of insurance contract and the appropriateness of the calculation of such amount, for each type of insurance contract;

ハ　保険契約の移転後における責任準備金その他の準備金の算定の適切性

(c) the appropriateness of the calculation of the amount of Policy Reserve and any other reserves after the transfer of insurance contracts;

八　法第百三十五条第一項の契約により移転対象契約とともに移転するものとされる財産について、その種類ごとに数量及び価額を記載した書面

(viii) the document describing the quantity and value, for each type of properties to be transferred associated with the Transferred Contract pursuant to the contract referred to in Article 135, paragraph (1) of the Act;

九　移転先会社を保険者とする保険契約（外国保険会社等にあっては、日本における保険契約）について、次に掲げる事項を記載した書面

(ix) with regard to each type of insurance contract wherein the insurer is the Transferor Company (or insurance contracts in Japan, in the case of a Foreign Insurance Company, etc.), the document describing the following matters:

イ　当該保険契約の種類ごとに保険契約の移転前及び移転後における保険契約者の数、保険契約の件数及び保険金額の合計額並びに責任準備金（外国保険会社等にあっては、法第百九十九条において準用する法第百十六条第一項の責任準備金をいう。ロ及びハ並びに次条第二号において同じ。）その他の準備金の額

(a) the number of policyholders, the number of insurance contracts, the total of the insured amount, and the amount of Policy Reserve (in the case of a Foreign Insurance Company, etc., meaning the Policy Reserve set forth in Article 116, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 199 of the Act; the same applies in (b) and (c) and item (ii) of the following Article) and any other reserves before and after the transfer of insurance contracts, for each type of insurance contract;

ロ　当該保険契約の種類ごとに保険契約の移転後における移転対象契約に係る責任準備金その他の準備金の額及びそれらの算定の適切性

(b) the amount of Policy Reserve and any other reserves for the Transferred

Contracts after the transfer of insurance contract and the appropriateness of the calculation of such amount, for each type of insurance contract;

ハ　保険契約の移転後における責任準備金その他の準備金の算定の適切性

(c) the appropriateness of the calculation of the amount of Policy Reserve and any other reserves after the transfer of insurance contracts;

十　法第百三十七条第一項本文の規定による公告及び通知をしたことを証する書面（同項ただし書の規定により当該通知を省略したときは、第八十八条の四各号に掲げる要件の全てを満たしていることを証する書面を含む。）

(x) a document certifying that the public notice and notification under the main clause of Article 137, paragraph (1) of the Act have been given (including a document certifying that all the requirements listed in the items of Article 88-4 are met, in cases where the notification has been omitted pursuant to the provisions of the proviso to the same paragraph);

十一　法第百三十七条第一項の異議を述べるべき期間内に異議を述べた移転対象契約者の数又はその者の第八十九条に規定する金額が、法第百三十七条第三項（法第二百五十一条第二項及び第三項の規定により読み替えて適用する場合並びに法第二百七十条の四第九項の規定により読み替えて準用する場合を含む。）に定める割合を超えなかったことを証する書面

(xi) a document certifying that the number of Affected Policyholders who stated their objections within the period for objection under Article 137, paragraph (1) of the Act or the amount pertaining to such policyholders as provided in Article 89 has not the certain ratio as set forth in Article 137, paragraph (3) of the Act (including the cases where it is applied pursuant to the provisions of Article 251, paragraphs (2) and (3) of the Act following the deemed replacement of terms and the cases where it is applied mutatis mutandis pursuant to the provisions of Article 270-4, paragraph (9) of the Act following the deemed replacement of terms);

十二　前号の異議を述べた移転対象契約者の異議の理由及び当該異議に対する移転会社又は移転先会社の対応を記載した書面

(xii) a document describing the grounds for the objections stated by the Affected Policyholders under the preceding item and the measures taken by the Transferor Company or the Transferee Company in response to such objections;

十三　移転対象契約者に対する剰余金の分配をする場合には、その額及びその算出方法並びにその分配の方法を記載した書面

(xiii) in cases where surplus is distributed to the Affected Policyholders, a document describing the amount distributed and the calculation method thereof as well as the method of distribution;

十四　移転会社及び移転先会社の直近の事業年度における保険金等の支払能力の充実の状況を示す比率及び保険契約の移転の日に見込まれる保険金等の支払能力の充実の状況を示す比率を記載した書面

(xiv) a document describing the ratio to indicate the soundness of solvency margin for Insurance Proceeds, etc. of the Transferor Company and the Transferee Company for the Most Recent Business Year, and the prospective ratio to indicate the soundness of their solvency margin for Insurance Proceeds, etc. as of the day of transfer of insurance contracts;

十五　移転先会社の移転対象契約に係る業務の実施体制及びサービスの内容を記載した書面

(xv) a document describing the system for carrying out the business relating to the Transferred Contracts at the Transferee Company and the content of its services;

十六　保険契約の種類ごとに法第百三十七条第五項に規定する場合において解約する旨を申し入れた移転対象契約者の数並びに同項の規定により移転会社が払い戻すべき金額及びその算出方法を記載した書面

(xvi) a document describing the number of Affected Policyholders who applied for cancellation of their contracts in the case prescribed in Article 137, paragraph (5) of the Act, as well as the amount to be refunded by the Transferor Company under the same paragraph and the calculation method of such amount, for each type of insurance contract;

十七　法第二百五十条第四項の規定による公告をしたときは、これを証する書面

(xvii) a document certifying that the public notice under Article 250, paragraph (4) of the Act, if any, has been given; and

十八　その他法第百三十九条第二項の規定による審査をするため参考となるべき事項を記載した書類

(xviii) any other document containing the matters which would serve as reference information for examination under Article 139, paragraph (2) of the Act.

（保険契約の移転の認可の審査）

(Examination for Authorization of Transfer of Insurance Contracts)

第九十条の二　金融庁長官は、前条第一項の規定による認可の申請に係る法第百三十九条第二項に規定する審査をするときは、次に掲げる事項に配慮するものとする。

Article 90-2 When conducting an examination under Article 139, paragraph (2) of the Act upon an application for authorization under paragraph (1) of the preceding Article, the Commissioner of the Financial Services Agency is to take into account the following circumstances:

一　保険契約の移転の目的及び移転対象契約の選定基準が保険契約者等の保護に欠けるおそれのないものであること。

(i) that the purpose of the transfer of insurance contracts and the selection criteria for Transferred Contracts are not likely to give negative impact on protection of policyholders, etc.;

二　保険契約の移転後において、移転会社を保険者とする保険契約及び移転先会社を

保険者とする保険契約に係る責任準備金が保険数理に基づき合理的かつ妥当な方法により積み立てられることが見込まれること。

(ii) that the Policy Reserves for the insurance contracts wherein the issuer is the Transferor Company and for the insurance contracts wherein the issuer is the Transferee Company are expected to be set aside using a reasonable and relevant method based on actuarial science after the transfer of insurance contracts;

三　保険契約の移転後において、移転先会社の第三十条の五第一項第一号の社員配当準備金又は第六十四条第一項の契約者配当準備金（外国保険会社等にあっては、第百四十六条第一項の契約者配当準備金）が適正に積み立てられることが見込まれること。

(iii) that the Transferee Company is expected to set aside the members' dividend reserve set forth in Article 30-5, paragraph (1), item (i) or the Policyholders' Dividend Reserve set forth in Article 64, paragraph (1) (in the case of a Foreign Insurance Company, etc., the Policyholders' Dividend Reserve set forth in Article 146, paragraph (1)) appropriately after the transfer of insurance contracts;

四　保険契約の移転後において、移転会社及び移転先会社の保険金等の支払能力の充実の状況が保険数理に基づき適当であると見込まれること。

(iv) that the Transferor Company and the Transferee Company are expected to have an appropriate level of solvency in terms of its ability to pay for Insurance Proceeds, etc. after the transfer of insurance contracts; and

五　移転会社が、移転対象契約者に対して剰余金の分配をする場合には、当該分配が適正に行われるものであること。

(v) in cases where the Transferor Company distributes surplus to the Affected Policyholders, that such distribution will be made properly.

（保険契約の移転後の公告事項）

(Matters Subject to Ex-Post Facto Public Notice of Transfer of Insurance Contract)

第九十一条　法第百四十条第一項前段に規定する内閣府令で定める事項は、次に掲げる事項とする。

Article 91　The matters to be specified by Cabinet Office Order, as provided in the first sentence of Article 140, paragraph (1) of the Act, are as follows:

一　法第百三十七条第一項から第三項までの規定（共同保険契約以外の保険契約にあっては、同条第一項ただし書の規定を除く。）による手続の経過

(i) the progress of the procedures under Article 137, paragraphs (1) to (3) of the Act (excluding the provisions of the proviso to paragraph (1) of the same Article, in the case of an insurance contract other than a coinsurance contract);

二　移転先会社の商号、名称又は氏名及び本店、主たる事務所又は日本における主た

る店舗の所在地

(ii) the Transferee's the trade name or name of the Transferee Company, and the location of its head office, principal office or principal establishment in Japan.

（保険契約の移転後の通知の省略）

(Omission of Notification After Transfer of Insurance Contracts)

第九十一条の二　法第百四十条第二項ただし書に規定する内閣府令で定める場合は、第八十八条の四各号に掲げる要件のいずれにも該当する場合とする。

Article 91-2 The cases to be specified by Cabinet Office Order, as provided in the proviso to Article 140, paragraph (2) of the Act, are the cases which satisfy all of the requirements listed in the items of Article 88-4.

（保険契約の移転の効力）

(Validity of Transfer of Insurance Contracts)

第九十二条　保険契約の移転を受けたことにより、法第四条第二項第二号から第四号までに掲げる書類（以下この項において「事業方法書等」という。）又は法第百八十七条第三項第二号から第四号までに掲げる書類に定めた事項を、移転会社の事業方法書等に定めた事項のうち当該保険契約の移転に係る保険契約に関する部分を付加した内容に変更しなければならない場合においては、法第百三十九条第一項の規定による認可を受けた時に、法第百二十三条第一項（法第二百七条において準用する場合を含む。）の規定による認可を要する事項については、その認可を受けたものと、法第百二十三条第二項（法第二百七条において準用する場合を含む。）の規定による届出を要する事項については、変更があったものとみなす。

Article 92 (1) When, as a result of the implementation of a transfer of insurance contracts, the matters specified in the documents under Article 4, paragraph (2), items (ii) to (iv), of the Act (hereinafter collectively referred to as the "Statement of Business Procedures, etc." in this paragraph) or Article 187, paragraph (3), items (ii) to (iv), of the Act require amendment reflecting the matters set forth in the Statement of Business Procedures, etc. of the Transferor Company, the matters which require authorization under Article 123, paragraph (1) of the Act (including cases where applied mutatis mutandis pursuant to Article 207 of the Act) are deemed to have been authorized, and the matters which require reporting under Article 123, paragraph (2) of the Act (including cases where applied mutatis mutandis pursuant to Article 207 of the Act) are deemed to have been amended, at the time when the authorization under Article 139, paragraph (1) is granted.

２　移転先会社は、資産の運用方法又は第四十八条の三第一項及び第四十八条の五第一項に掲げる資産の運用額（外国保険会社等の場合にあっては、第百四十条の三第一項に掲げる資産の運用額）が保険契約の移転とともにする財産の移転を受けたことにより第四十七条から第四十九条までの規定（外国保険会社等の場合にあっては、第百三

十九条及び第百四十条の三並びに第百六十条において準用する第四十九条の規定。以下この項において同じ。）による制限に反することとなった場合においては、その方法又は額により資産の運用を行うことができる。この場合において、当該移転先会社は、漸次、第四十七条から第四十九条までの規定の趣旨に従って、その資産の運用方法又は運用額を改めなければならない。

(2) A Transferee Company may, if, as a result of the transfer of property associated with a transfer of insurance contracts, the method of investment of assets or the amount of investment of assets under Article 48-3, paragraph (1) and Article 48-5, paragraph (1) (or, in the case of a Foreign Insurance Company, etc., the amount of investment under Article 140-3, paragraph (1)) contravenes the restriction under Articles 47 to 49 (or, in the case of a Foreign Insurance Company, etc., the amount of investment under Article 139, Article 140-3, and Article 49 as applied mutatis mutandis pursuant to Article 160; hereinafter the same applies in this paragraph), make investments in accordance with such method or in such amount. In this case, the Transferee Company must gradually amend the method or amount of investment of its assets in accordance with the spirit of the provisions of Articles 47 to 49.

第二節　事業の譲渡又は譲受け
Section 2 Transfer or Acquisition of Business

（認可を要しない事業の譲渡又は譲受け）

(Transfer or Acquisition of Business Not Requiring Authorization)

第九十三条　法第百四十二条（法第二百十一条において準用する場合を含む。）に規定する内閣府令で定めるものは、有価証券の保護預りのみに係る事業の譲渡又は譲受けとする。

Article 93 The transfer or acquisition to be specified by Cabinet Office Order, as provided in Article 142 (including the cases where applied mutatis mutandis pursuant to Article 211 of the Act), is transfer or acquisition of business which only pertains to safe custody of Securities.

（事業譲渡等の認可の申請）

(Application for Authorization of Business Transfer, etc.)

第九十四条　保険会社（外国保険会社等を含む。以下この条において同じ。）は、法第百四十二条（法第二百十一条において準用する場合を含む。）の規定による認可を受けようとするときは、認可申請書に次に掲げる書類を添付して金融庁長官に提出しなければならない。

Article 94 (1) When an Insurance Company (including a Foreign Insurance Company, etc.; hereinafter the same applies in this Article) intends to obtain the authorization under Article 142 of the Act (including the cases where applied mutatis mutandis pursuant to Article 211 of the Act), it must submit to

the Commissioner of the Financial Services Agency a written application for authorization, attaching thereto the following documents:

一　理由書

(i) a written statement of reasons;

二　事業の譲渡又は譲受け（次項及び第三項において「事業譲渡等」という。）に係る契約の内容を記載した書面

(ii) a document describing the terms and conditions of the contracts subject to transfer or acquisition of business (referred to as "Business Transfer, etc." in the following paragraph and paragraph (3));

三　当事者である保険会社（外国保険会社等を除く。）の株主総会等の議事録その他必要な手続があったことを証する書面

(iii) minutes of the Shareholders' Meeting, etc. of the Insurance Company, etc. (excluding a Foreign Insurance Company, etc.) which is the party, or and any other document certifying that necessary procedures have been taken;

四　当事者である保険会社の貸借対照表（外国保険会社等の場合にあっては、日本における保険業の貸借対照表）

(iv) inventories of properties and the balance sheet and profit and loss statement of the Insurance Company, etc. which is the party (or the balance sheet for the Insurance Business in Japan, in the case of a Foreign Insurance Company, etc.);

五　譲渡しようとする事業又は譲り受けようとする事業に係る損益の状況を記載した書面

(v) a document specifying the status of profit and loss pertaining to the business to be transferred or acquired;

六　法第百四十三条第一項に規定する保険金信託業務に係る事業の譲渡の認可の申請の場合にあっては、同項の規定による公告をしたことを証する書面

(vi) in the case of an application for authorization of transfer of business pertaining to Insurance Proceeds Trust Business as provided in Article 143, paragraph (1) of the Act, a document certifying that the public notice under the same paragraph has been given;

七　私的独占の禁止及び公正取引の確保に関する法律（昭和二十二年法律第五十四号。以下「独占禁止法」という。）第十六条第二項の規定による届出を要する場合においては、当該届出をしたことを証する書類

(vii) a document certifying that the notification under Article 16, paragraph (2) of the Act on Prohibition of Private Monopolization and Maintenance of Fair Trade (Act No. 54 of 1947; hereinafter referred to as the "Anti-Monopoly Act") has been completed, if such notification is required;

八　当該事業譲渡等を行った後における保険会社が子会社等（法第九十七条の二第三項前段に規定する子会社等をいう。以下この号、第百五条第一項第二十号及び第百五条の六第一項第十九号において同じ。）を有する場合には、当該保険会社及び当該子会社等の収支及び保険金等の支払能力の充実の状況を示す比率の見込みを記載

した書類

(viii) if the Insurance Company is to have any Subsidiary Company, etc. (meaning the Subsidiary Company, etc. as provided in the first sentence of Article 97-2, paragraph (3) of the Act; hereinafter the same applies in this item, Article 105, paragraph (1), item (xx) and Article 105-6, paragraph (1), item (xix)) after the implementation of the Business Transfer, etc., a document specifying the prospective income and expenditure of the Insurance Company and Subsidiary Company, etc. and the prospective ratio to indicate the soundness of their solvency margin for Insurance Proceeds, etc.;

九　当該事業の譲渡により当該保険会社の子会社が子会社でなくなる場合には、当該子会社の名称を記載した書類

(ix) when, as a result of the transfer of business, the Insurance Company's Subsidiary Company, etc. no longer falls under the category of the Subsidiary Company, the document specifying the name of such Subsidiary Company;

十　当該事業の譲受けにより子会社対象会社を子会社とする場合には、当該子会社対象会社に関する第五十八条第一項第四号に掲げる書類

(x) when, as a result of the acquisition of business, the Company Eligible to be Subsidiary Company is to fall under the category of the Subsidiary Company, the document regarding such Company Eligible to be Subsidiary Company as set forth in Article 58, paragraph (1), item (iv);

十の二　当該事業の譲受けにより保険会社又はその子会社が他業保険業高度化等会社の議決権を合算してその基準議決権数を超えて保有すること又は外国の保険業高度化等会社を子会社とすることとなる場合には、当該会社に関する第五十八条の二第一項第四号に掲げる書類

(x)-2 if the business transfer would cause the insurance company or its subsidiary company to hold voting rights in an advanced insurance service company that, when combined, would exceed the voting rights threshold, or make a foreign advanced insurance service company its subsidiary company: a document set forth in Article 58-2, paragraph (1), item (iv) relating to the company;

十一　当該事業の譲受けにより保険会社又はその子会社が国内の会社の議決権を合算してその基準議決権数を超えて保有することとなる場合（第十号に規定する場合を除く。）には、当該国内の会社の名称及び業務の内容を記載した書類

(xi) when, as a result of the acquisition of business, the Insurance Company or its Subsidiary Company are to have voting rights in a Domestic Company of which the total number exceeds the Voting Right Holding Threshold (excluding the case provided in item (x)), the document specifying the name and business details of the domestic company; and

十二　その他参考となるべき事項を記載した書類

(xii) a document containing any other matters which would serve as reference

information.

２　前項の認可申請書は、保険会社を全部の当事者とする事業譲渡等の場合にあっては、当事者である保険会社の連名で提出しなければならない。ただし、外国保険会社等を全部又は一部の当事者とする日本における事業以外の事業のみに係る事業譲渡等の場合にあっては、この限りでない。

(2) In the case of the Business Transfer, etc. among Insurance Companies, the written application for authorization under the preceding paragraph must be submitted under the joint names of the Insurance Companies which are the parties; provided, however, that this does not apply to the case of the Business Transfer, etc. of the business other than business in Japan wherein all or part of the parties thereto comprise Foreign Insurance Company, etc.

３　第一項の認可申請書は、少額短期保険業者を一部の当事者とする事業譲渡等の場合にあっては、第二百十一条の六十七第一項の認可申請書とあわせて提出しなければならない。

(3) In the case of the Business Transfer, etc. wherein a Small Amount and Short Term Insurance Company is one of the parties thereto, the written application for authorization under paragraph (3) must be submitted together with the written application for authorization under Article 211-67, paragraph (1) of the Act.

４　法第二条第十五項の規定は、第一項第十号の二及び第十一号に規定する議決権について準用する。

(4) The provisions of Article 2, paragraph (15) of the Act apply mutatis mutandis to the voting rights provided in paragraph (1), items (x)-2 and (xi).

第三節　業務及び財産の管理の委託
Section 3 Entrustment of Business and Property Administration

（業務及び財産の管理を受託できない外国保険会社等）

(Foreign Insurance Company Not Allowed to Accept Entrustment of Business and Property Administration)

第九十五条　法第百四十四条第一項に規定する内閣府令で定めるものは、法第百八十五条第一項の日本における保険業に係る保険の引受けの代理をする者の事務所を設けている外国保険会社等とする。

Article 95 The companies to be specified by Cabinet Office Order, as provided in Article 144, paragraph (1) of the Act, are a Foreign Insurance Company, etc., which has established an office of a person acting as an agent for underwriting insurances pertaining to its Insurance Business in Japan, as set forth in Article 185, paragraph (1) of the Act.

（業務及び財産の管理の委託の認可の申請）

(Application for Authorization of Entrustment of Business and Property

Administration)

第九十六条　法第百四十五条第一項の規定による認可の申請は、委託会社（法第百四十四条第二項に規定する委託会社をいう。以下この条及び次条において同じ。）及び受託会社（法第百四十四条第一項に規定する受託会社をいう。以下この条及び次条において同じ。）の連名の認可申請書を金融庁長官に提出して行わなければならない。

Article 96 (1) An application for authorization under Article 145, paragraph (1) of the Act must be made by way of submitting to the Commissioner of the Financial Services Agency a written application for authorization under the joint names of the Entrusting Company (meaning the Entrusting Company as provided in Article 144, paragraph (2) of the Act; hereinafter the same applies in this Article and the following Article) and Entrusted Company (meaning the Entrusted Company as provided in Article 144, paragraph (1) of the Act; hereinafter the same applies in this Article and the following Article).

２　前項の認可申請書には、次に掲げる書類を添付しなければならない。

(2) The following documents must be attached to a written application for authorization under the preceding paragraph:

一　理由書

(i) a written statement of reasons;

二　管理委託契約（法第百四十四条第一項の契約をいう。次条において同じ。）に係る契約書

(ii) a contract document pertaining to the Management Entrustment Contract (meaning the contract set forth in Article 144, paragraph (1) of the Act; the same applies in the following Article);

三　委託会社及び受託会社（外国保険会社等を除く。）の株主総会等の議事録

(iii) the minutes of Shareholders' Meeting, etc. of the Entrusting Company and the Entrusted Company (excluding a Foreign Insurance Company, etc.);

四　委託会社及び受託会社の貸借対照表（外国保険会社等の場合にあっては、日本における保険業の貸借対照表）

(iv) the balance sheet of the Entrusting Company and the Entrusted Company (in the case of a Foreign Insurance Company, etc., the balance sheet for its Insurance Business in Japan);

五　管理の委託をしようとする業務及び財産に係る損益の状況を記載した書面

(v) a document describing the status of profit and loss from the business and properties the administration of which is to be entrusted;

六　受託会社が委託会社の業務及び財産の管理を行う方法及び受託会社が法第百四十八条第一項の規定による表示をする方法を記載した書面

(vi) the method whereby the Entrusted Company carries out administration of the business and properties of the Entrusting Company, and the method for indication under Article 148, paragraph (1) of the Act;

七　その他法第百四十五条第二項の規定による審査をするため参考となるべき事項を記載した書類

(vii) any other document containing the matters which would serve as reference information for examination under Article 145, paragraph (2) of the Act.

（管理委託契約の変更又は解除の認可の申請）

(Application for Authorization of Amendment or Cancellation of Management Entrustment Contract)

第九十七条　法第百四十九条第二項の規定による認可の申請は、委託会社及び受託会社の連名の認可申請書を金融庁長官に提出して行わなければならない。

Article 97 (1) An application for authorization under Article 149, paragraph (2) of the Act must be made by way of submitting to the Commissioner of the Financial Services Agency a written application for authorization under the joint names of the Entrusting Company and the Entrusted Company.

２　前項の認可申請書には、次に掲げる書類を添付しなければならない。

(2) For filing the written application for authorization under the preceding paragraph, the following documents must be attached:

一　理由書

(i) a written statement of reasons;

二　管理委託契約に定めた事項の変更の認可の申請をする場合においては、変更後の管理委託契約書

(ii) in the case of filing an application for authorization of the amendment to the matters set forth in the Management Entrustment Contract, the amended Management Entrustment Contract;

三　委託会社及び受託会社（外国保険会社等を除く。）の株主総会等の議事録

(iii) the minutes of Shareholders' Meeting, etc. of the Entrusting Company and the Entrusted Company (excluding Foreign Insurance Company, etc.);

四　委託会社及び受託会社の貸借対照表（外国保険会社等の場合にあっては、日本における保険業の貸借対照表）

(iv) the balance sheet of the Entrusting Company and the Entrusted Company (in the case of a Foreign Insurance Company, etc., the balance sheet for the Insurance Business in Japan);

五　管理の委託をしている業務及び財産に係る損益の状況を記載した書面

(v) a document describing the status of profit and loss from the business and properties the administration of which is entrusted;

六　管理の委託をする業務及び財産の範囲に係る変更の認可を申請する場合においては、当該変更後に管理の委託をしようとする業務及び財産に係る損益の状況を記載した書面

(vi) in the case of filing an application for authorization of amendment to the scope of business and properties the administration of which is to be entrusted, a document describing the status of profit and loss from the business and properties the administration of which will be entrusted after

the amendment; and

七　その他参考となるべき事項を記載した書類

(vii) a document containing any other matters which would serve as reference information.

第八章　解散、合併、会社分割及び清算
Chapter VIII Dissolution, Merger, Company Split and Liquidation

第一節　解散
Section 1 Dissolution

（解散等の認可の申請）

(Application for Authorization of Dissolution)

第九十八条　保険会社等は、法第百五十三条第一項の規定による認可を受けようとするときは、認可申請書に、次の各号に掲げる認可事項に応じ、当該各号に掲げる書類を添付して金融庁長官等に提出しなければならない。

Article 98　When an Insurance Company, etc. intends to obtain the authorization under Article 153, paragraph (1) of the Act, it must submit to the Commissioner of the Financial Services Agency or Other Official a written application for authorization in accordance with the categories of the authorization as specified in the following items, together with the following documents respectively set forth in the respective item:

一　解散についての株主総会等の決議

(i) resolution of the shareholders meeting, etc. in relation to the dissolution:

イ　理由書

(a) a written statement of reasons;

ロ　株主総会等の議事録

(b) the minutes of shareholders meeting, etc.;

ハ　財産目録及び貸借対照表

(c) the inventory of property and the balance sheet;

ニ　総代会がした解散の決議の認可の申請の場合においては、法第百五十七条第一項の規定による公告をしたことを証する書面及び同条第二項の社員である者が同項の請求をしなかったことを証する書面又は同条第三項の社員総会の決議に係る議事録

(d) in the case of an application for authorization of resolution of dissolution adopted by the Member Representatives Meeting, the document certifying that the public notice under Article 156, paragraph (1) has been given; and the document certifying that none of the members set forth in paragraph (2) of the same Article has made a request pursuant to the provisions of the same paragraph or the minutes pertaining to the resolution of the general meeting of members as set forth in paragraph (3) of the same Article;

ホ　当該保険会社等（株式会社及び法第六十三条第一項の定款の定めをしている相

互会社に限る。）を保険者とする保険契約（令第十六条に規定する保険契約を除く。）がないことを証する書面

(e) the document certifying the non-existence of the insurance contract (excluding the insurance contract provided in Article 16 of the Cabinet Order) wherein the insurer is the Insurance Company, etc. (limited to a stock company, and a Mutual Company which has provisions in its articles of incorporation as set forth in Article 63, paragraph (1) of the Act);

ヘ　当該保険会社等を保険者とする保険契約があるときは、当該保険契約の処理方針を記載した書面

(f) if there is any insurance contract wherein the insurer is the Insurance Company, etc., the document specifying the handling policy for such insurance contracts;

ト　その他法第百五十三条第二項の規定による審査をするため参考となるべき事項を記載した書類

(g) a document stating any other matters which would serve as reference information in an examination conducted pursuant to the provisions of Article 153, paragraph (2);

二　保険業の廃止についての株主総会の決議

(ii) the resolution of the shareholders meeting in relation to the abolition of Insurance Business:

イ　理由書

(a) a written statement of reasons;

ロ　株主総会の議事録

(b) the minutes of shareholders meeting, etc.;

ハ　貸借対照表

(c) the balance sheet;

ニ　当該保険会社等を保険者とする保険契約（令第十六条に規定する保険契約を除く。）がないことを証する書面

(d) the document certifying the non-existence of the insurance contract (excluding the insurance contract provided in Article 16 of the Cabinet Order) wherein the insurer is the Insurance Company, etc.;

ホ　当該保険会社等を保険者とする保険契約があるときは、当該保険契約の処理方針を記載した書面

(e) if there is any insurance contract wherein the insurer is the Insurance Company, etc., the document specifying the handling policy for such insurance contracts;

ヘ　その他法第百五十三条第二項の規定による審査をするため参考となるべき事項を記載した書類

(f) a document stating any other matters which would serve as reference information in an examination conducted pursuant to the provisions of Article 153, paragraph (2);

三　保険業を営む株式会社を全部又は一部の当事者とする合併

(iii) the merger including the stock company engaged in Insurance Business as the all or part of parties:

イ　理由書

(a) a written statement of reasons;

ロ　合併契約の内容を記載した書面

(b) a document describing the terms and conditions of the merger agreement;

ハ　当事者である保険会社等の株主総会の議事録その他必要な手続があったことを証する書面

(c) the minutes of the shareholders meeting of the Insurance Company, etc. which is the party to the merger, or and any other document certifying that necessary procedures have been taken;

ニ　各当事者の財産目録並びに貸借対照表及び損益計算書

(d) the inventories of properties and the balance sheet and profit and loss statement of each of the parties to the merger;

ホ　合併費用を記載した書面

(e) a document describing the cost of merger;

ヘ　会社法第七百八十九条第二項、第七百九十九条第二項又は第八百十条第二項（債権者の異議）の規定による公告又は催告をしたこと及び異議を述べた債権者があるときは、その者に対し弁済し、若しくは担保を提供し、若しくは信託したこと又は合併をしてもその者を害するおそれがないことを証する書面

(f) a document certifying that the public notice and notices under the provisions of Article 789, paragraph (2), Article 799, paragraph (2) or Article 810, paragraph (2) (Objection of Creditors) of the Companies Act have been given, and if any creditor has raised an objection, the fact that the payment has been made or reasonable security has been provided to the creditor or reasonable property has been deposited in trust for the purpose of having the creditor receive the payment, or that the merger is not likely to harm the creditor;

ト　当事者である保険会社等を保険者とする保険契約（令第十六条に規定する保険契約を除く。）がないことを証する書面

(g) the document certifying the non-existence of the insurance contract (excluding the insurance contract provided in Article 16 of the Cabinet Order) wherein the insurer is the Insurance Company, etc. which the party to the merger;

チ　当事者である保険会社等を保険者とする保険契約があるときは、当該保険契約の処理の方針を記載した書面

(h) if there is any insurance contract wherein the insurer is the Insurance Company, etc. which is the party to the merger, the document specifying the handling policy for such insurance contracts;

リ　合併の当事者の一方が保険会社等でない場合においては、当該保険会社等でな

い当事者の従前の定款

(i) if the counterparty to the merger is not an Insurance Company, its articles of incorporation formerly in effect; and

ヌ　その他法第百五十三条第二項の規定による審査をするため参考となるべき事項を記載した書類

(j) a document stating any other matters which would serve as reference information in an examination conducted pursuant to the provisions of Article 153, paragraph (2).

（解散等の公告）

(Public Notice of Dissolution)

第九十九条　保険会社等は、法第百五十四条の規定による公告をする場合において、当該保険会社等を保険者とする保険契約があるときは、当該保険契約の処理方針を示すものとする。

Article 99　When an Insurance Company, etc. intends to give a public notice under Article 154 of the Act, and where there is any insurance contract wherein the insurer is the Insurance Company, it is to present the handling policy for such insurance contracts.

（解散に係る備置書類）

(Documents to Be Kept in Relation to Dissolution)

第九十九条の二　法第百五十六条の二第一項に規定する内閣府令で定める事項は、次に掲げる事項とする。

Article 99-2　The matters to be specified by Cabinet Office Order, as provided in Article 156-2, paragraph (1) of the Act, are as follows:

一　解散に関する議案

(i) item on the agenda for dissolution;

二　貸借対照表

(ii) a balance sheet; and

三　当該保険会社等を保険者とする保険契約があるときは、当該保険契約の処理方針

(iii) if there is any insurance contract wherein the insurer is the Insurance Company, etc., the document specifying the handling policy for such insurance contracts.

（解散に係る公告事項）

(Matters Subject to Public Notice in Relation to Dissolution)

第九十九条の三　法第百五十七条第一項に規定する内閣府令で定める事項は、当該保険会社等を保険者とする保険契約の処理方針とする。

Article 99-3　The matters to be specified by Cabinet Office Order, as provided in Article 157, paragraph (1) of the Act, are the handling policy for insurance contracts where the Insurance Company, etc. is the insurer.

第二節　合併
Section 2 Merger

（相互会社が存続するときの株式会社と相互会社との吸収合併契約）
(Absorption-Type Merger Agreement between Stock Company and Mutual Company Whereby Mutual Company Survives)

第九十九条の三の二　法第百六十二条第一項第六号に規定する内閣府令で定める事項は、次に掲げる事項とする。

Article 99-3-2 The matters to be specified by Cabinet Office Order, as provided in Article 162, paragraph (1), item (vi) of the Act, are as follows:

一　吸収合併存続相互会社が吸収合併に際して吸収合併消滅株式会社（法第百六十二条第一項第一号に規定する吸収合併消滅株式会社をいう。以下この節（第百一条の二の二十一、第百一条の二の二十二、第百一条の二の二十四、第百三条第一号ホ及び第百三条の二第一号ホを除く。）において同じ。）の株主に対してその株式に代わる金銭を交付するときは、当該金銭の額又はその算定方法

(i) if the Mutual Company Surviving the Absorption-Type Merger is to deliver to shareholders of the Absorbed Stock Company (meaning the Absorbed Stock Company as provided in Article 162, paragraph (1), item (i) of the Act; hereinafter the same in this Section (excluding Article 101-2-21, Article 101-2-22, Article 101-2-2-24, Article 103, item (i), (e) and Article 103-2, item (i), (e))) the money in lieu of the shares thereof when effecting the Absorption-type Merger, the amount of such money and method of calculation thereof;

二　前号に規定する場合には、吸収合併消滅株式会社の株主（吸収合併消滅株式会社を除く。）に対する同号の金銭の割当てに関する事項

(ii) in the case provided in the preceding item, the matters related to allocation of money under the same item to the shareholder of the Absorbed Stock Company (such shareholder excludes the Absorbed Stock Company);

三　吸収合併消滅株式会社が新株予約権を発行しているときは、吸収合併存続相互会社が吸収合併に際して当該新株予約権の新株予約権者に対して交付する当該新株予約権に代わる金銭の額又はその算定方法

(iii) when the Absorbed Stock Company has issued share options, the amount or calculation method of money in lieu of the share options, which is to be delivered by the Mutual Company Surviving the Absorption-Type Merger to the share option holders when implementing the Absorption-type Merger; and

四　前号に規定する場合には、吸収合併消滅株式会社の新株予約権の新株予約権者に対する同号の金銭の割当てに関する事項

(iv) in the case provided in the preceding item, the matters related to allocation of money under the same paragraph to be allocated to the holder of share options of the Absorbed Stock Company.

（相互会社を設立するときの株式会社と相互会社との新設合併契約）

(Absorption-Type Merger Agreement between Stock Company and Mutual Company Whereby Mutual Company Is Incorporated)

第九十九条の三の三　法第百六十三条第一項第十号に規定する内閣府令で定める事項は、次に掲げる事項とする。

Article 99-3-3 The matters to be specified by Cabinet Office Order, as provided in Article 163, paragraph (1), item (x) of the Act, are as follows:

一　新設合併設立相互会社（法第百六十一条第一項第二号に規定する新設合併設立相互会社をいう。以下この節において同じ。）が新設合併に際して新設合併消滅株式会社（法第百六十三条第一項第一号に規定する新設合併消滅株式会社をいう。以下この節（第百一条の二の二十三、第百一条の二の二十四、第百三条第一号ホ及び第百三条の二第一号ホを除く。）において同じ。）の株主に対してその株式に代わる金銭を交付するときは、当該金銭の額又はその算定方法

(i) if the Formed Mutual Company in Consolidation-Type Merger (meaning a Formed Mutual Company in Consolidation-Type Merger as provided in Article 161, paragraph (1), item (ii) of the Act; hereinafter; hereinafter the same in this Section) delivers to the shareholders of the Consolidated Stock Company (meaning the Consolidated Stock Company as provided in Article 163, paragraph (1), item (i) of the Act; hereinafter the same applies in this Section (excluding Article 101-2-21, Article 101-2-22, Article 101-2-2-24, Article 103, item (i), (e) and Article 103-2, item (i), (e))) the money in lieu of the shares thereof when effecting the Absorption-type Merger, the amount of such money and method of calculation thereof;

二　前号に規定する場合には、新設合併消滅株式会社の株主（新設合併消滅株式会社を除く。）に対する同号の金銭の割当てに関する事項

(ii) in the case provided in the preceding item, the matters related to allocation of money under the same item to the shareholder of the Consolidated Stock Company (such shareholder excludes the Consolidated Stock Company);

三　新設合併消滅株式会社の全部又は一部が新株予約権を発行しているときは、新設合併設立相互会社が新設合併に際して当該新株予約権の新株予約権者に対して交付する当該新株予約権に代わる金銭の額又はその算定方法

(iii) when the Consolidated Stock Company has issued share options, the amount or calculation method of money in lieu of the share options, which is to be delivered by the Formed Mutual Company in Consolidation-Type Merger to the share option holders when implementing the Consolidation-type Merger; and

四　前号に規定する場合には、新設合併消滅株式会社の新株予約権の新株予約権者に対する同号の金銭の割当てに関する事項

(iv) in the case provided in the preceding item, the matters related to allocation of money under the same paragraph to be allocated to the holder of share

options of the Consolidated Stock Company.

（一株に満たない端数に係る部分につき新たに発行する株式の売却に関する事項）
(Matters Related to Sale of Shares Newly Issued for Fractional Lots)

第九十九条の四　法第百六十四条第一項第四号及び第百六十五条第一項第十号に規定する売却に関し内閣府令で定める事項は、次の各号に掲げる売却の区分に応じ、それぞれ当該各号に定める事項とする。

Article 99-4 The matters related to sales to be specified by Cabinet Office Order, as provided in Article 164, paragraph (1), item (iv) and Article 165, paragraph (1), item (x) of the Act, are the matters set forth in the following items, in accordance with the categories of the sale as respectively set forth therein:

一　競売による売却　売却予定時期

(i) sale by way of auction: the schedule date of sale;

二　市場価格による売却　売却予定先及び売却予定時期

(ii) sale at the market price: the scheduled purchaser and the scheduled date of sale; and

三　裁判所の許可を得て行う売却　売却価格の算定方法、売却予定先及び売却予定時期

(iii) sales with permission from the court: the method of calculation of sales price, the scheduled purchaser, and the scheduled date of sale.

（一株に満たない端数に係る部分につき新たに発行する株式の買受けに関する事項）
(Matters Related to Purchase of Shares Newly Issued for Fractional Lots)

第九十九条の五　法第百六十四条第一項第五号及び第百六十五条第一項第十一号に規定する買受けに関し内閣府令で定める事項は、次の各号に掲げる買受けの区分に応じ、それぞれ当該各号に定める事項とする。

Article 99-5 The matters related to purchase to be specified by Cabinet Office Order, as provided in Article 164, paragraph (1), item (v) and Article 165, paragraph (1), item (xi) of the Act, are the matters set forth in the following items, in accordance with the categories of the sale as respectively set forth therein:

一　前条第二号に定める方法により売却した場合の買受け　買受け予定時期

(i) purchase, when the shares are sold by the method specified in item (ii) of the preceding Article: the scheduled date of purchase; and

二　前条第三号に定める方法により売却した場合の買受け　買受け価格の算定方法及び買受け予定時期

(ii) purchase, when the shares are sold by the method specified in item (iii) of the preceding Article: the method of calculation of the purchase price and the scheduled date of purchase.

（社員の寄与分の計算）

(Calculation of Members' Amount of Contribution)

第百条　法第百六十四条第三項又は第百六十五条第六項において準用する法第九十条第二項に規定する内閣府令で定めるところにより計算した金額は、吸収合併消滅相互会社（法第百六十条第一号に規定する吸収合併消滅相互会社をいう。以下この節において同じ。）又は新設合併消滅相互会社（法第百六十一条第一項第一号に規定する新設合併消滅相互会社をいう。以下この節において同じ。）の社員が当該吸収合併消滅相互会社又は新設合併消滅相互会社と締結している保険契約ごとの寄与分の合計額とする。

Article 100 (1) The amount calculated in accordance with the formula to be specified by Cabinet Office Order, as provided in Article 90, paragraph (2) of the Act as applied mutatis mutandis pursuant to Article 164, paragraph (3) or Article 165, paragraph (6) of the Act, is the total of the amount of contribution per insurance contract concluded between the members of the Absorbing Mutual Company (meaning an Absorbing Mutual Company as provided in Article 160, item (i) of the Act; hereinafter the same applies in this Section) or Consolidated Mutual Company (meaning a Consolidated Mutual Company as provided in Article 161, paragraph (1), item (i) of the Act; hereinafter the same applies in this Section) and such Absorbing Mutual Company or Consolidated Mutual Company.

２　前項に規定する保険契約ごとの寄与分は、消滅相互会社（法第百六十五条の十五第一項に規定する消滅相互会社をいう。以下この節において同じ。）が設定した保険契約の区分（以下この条において「区分」という。）ごとに、第一号に掲げる額から第二号に掲げる額を控除した額を、当該区分に属する保険契約ごとにその責任準備金、保険金、保険料その他の基準となる金額に応じて計算した金額とする。

(2) The amount of contribution per each insurance contract as provided in the preceding paragraph is the amount calculated by deducting the amount set forth in item (ii) from the amount set forth in item (i) for each Insurance Contract Category of the insurance contract provided by the Extinct Mutual Company (meaning the Extinct Mutual Company as provided in Article 165-15, paragraph (1) of the Act; hereinafter the same applies in this Section) (hereinafter referred to as "Insurance Contract Category" in this Article), and then further calculated in accordance with the amount of policy reserve, insurance proceeds, insurance premiums and any other base amount for each insurance contract which fall under the relevant Insurance Contract Category:

一　社員に係る保険契約について、社員の支払った保険料及び当該保険料として収受した金銭を運用することによって得られた収益の合計額から、保険金、返戻金その他の給付金の支払、事業費の支出その他の支出に充てられた額を控除した額

(i) the total of the profits related to the member's insurance contract generated from investment of insurance premiums paid by the member and money received as the insurance premiums, less the amount allocated for expenditures such as payment of the insurance proceeds, refund or any other

benefits, expenditures of operating costs and any other costs;

二　社員に係る保険契約について、保険契約上の債務を履行するために確保すべき資産の額

(ii) the amount of assets in relation to the member's insurance contracts which are to be secured to perform obligations under insurance contracts.

（株式の発行等により一に満たない端数を処理する場合における市場価格）

(Market Price for Processing of Fractions of Less Than One Share Upon Issuance of Shares)

第百条の二　法第百六十四条第三項又は第百六十五条第六項において読み替えて準用する法第九十条第三項において準用する会社法第二百三十四条第二項（一に満たない端数の処理）に規定する内閣府令で定める方法は、次の各号に掲げる場合の区分に応じ、当該各号に定める額をもって法第百六十四条第三項又は第百六十五条第六項において準用する法第九十条第三項において準用する会社法第二百三十四条第二項に規定する株式の価格とする方法とする。

Article 100-2 The method specified by Cabinet Office Order, provided in Article 234, paragraph (2) (Processing of Fractions of Less Than One Share) of the Companies Act as applied mutatis mutandis pursuant to Article 90, paragraph (3) of the Act as applied mutatis mutandis pursuant to Article 164, paragraph (3) and Article 165, paragraph (6) of the Act following the deemed replacement of terms, is the method whereby the amount listed in the following items is treated as the price of shares provided in Article 234, paragraph (2) of the Act as applied mutatis mutandis pursuant to Article 90, paragraph (3) of the Act as further applied mutatis mutandis pursuant to Article 164, paragraph (3) and Article 165, paragraph (6) of the Act, in accordance with the categories of the respective cases set forth therein:

一　当該株式を市場において行う取引によって売却する場合　当該取引によって売却する価格

(i) if the shares are sold through a market transaction: the sale price of the transaction;

二　前号に掲げる場合以外の場合　次に掲げる額のうちいずれか高い額

(ii) in cases other than the case set forth the preceding item: the higher of the following prices:

イ　法第百六十四条第三項又は第百六十五条第六項において準用する法第九十条第三項において準用する会社法第二百三十四条第二項の規定により売却する日（以下この号において「売却日」という。）における当該株式を取引する市場における最終の価格（当該売却日に売買取引がない場合又は当該売却日が当該市場の休業日に当たる場合にあっては、その後最初になされた売買取引の成立価格）

(a) the closing price of the shares on the market in which the shares are traded, as of the day when the shares were sold, pursuant to the provisions of Article 234, paragraph (2) of the Companies Act as applied mutatis

mutandis pursuant to Article 90, paragraph (3) of the Act as further applied mutatis mutandis pursuant to Article 164, paragraph (3) and Article 165, paragraph (6) of the Act (hereinafter referred to as the "Sales Date" in this item) (if no sale and purchase transaction has been conducted on the Sales Date, or where the Sales Date falls in a non-business day of the market, the contract price of the sale and purchase transaction effected for the first time after the relevant day); or

ロ　売却日において当該株式が公開買付け等の対象であるときは、当該売却日における当該公開買付け等に係る契約における当該株式の価格

(b) if, as of the Sales Date, the shares are the subject of a Tender Offer, etc., the price of the shares provided for in the contract pertaining to the Tender Offer, etc. as of the Sales Date.

（合併剰余金額の計算等）

(Calculation of Amount of Surplus from Merger)

第百一条　法第百六十四条第四項又は第百六十五条第七項において準用する法第九十一条第三項に規定する内閣府令で定めるところにより計算した金額は、消滅相互会社の合併時における純資産額として計算した金額に第一号に掲げる額のうちに第二号に掲げる額の占める割合を乗じて算出される金額とする。

Article 101 (1) The amount calculated in accordance with the formula to be specified by Cabinet Office Order, as provided in Article 91, paragraph (3) of the Act as applied mutatis mutandis pursuant to Article 164, paragraph (4) or Article 165, paragraph (7) of the Act, is the amount calculated as the net asset as of the time of the Merger of the Extinct Mutual Company, multiplied by the ratio of the amount set forth in item (ii) to the amount set forth in item (i):

一　第百条第一項により社員の寄与分の合計額を計算する場合に用いる方法と同様の方法により評価した消滅相互会社の合併時における総資産の額から次に掲げる額の合計額を控除した額

(i) the amount of total assets of the Extinct Mutual Company as of the time of the Entity Conversion which are appraised by the same method as those used for the purpose of calculation of the total amount of members' contributions under Article 100, paragraph (1), less the total of the following amounts:

イ　第百条第二項第二号に掲げる額

(a) the amount set forth in Article 100, paragraph (2), item (ii);

ロ　法第六十三条第一項の保険契約について、第百条第二項第二号に掲げる額を計算する場合に用いる方法と同様の方法により評価した保険契約上の債務を履行するために確保すべき資産の額

(b) in connection with the insurance contract under Article 63, paragraph (1) of the Act, the amount of assets to be secured for the purpose of performance of obligations under insurance contracts which are appraised by the same method as those used for the purpose of calculation of the

amount set forth in Article 100, paragraph (2), item (ii);

ハ　第百条第二項第二号に掲げる額を計算する場合に用いる方法と同様の方法により評価した消滅相互会社の合併時における債務を履行するために確保すべき資産の額（イ及びロに掲げるものを除く。）

(c) the amount of assets to be secured for the purpose of performance of obligations of the Extinct Mutual Company at the time of the Merger, which are appraised by the same method as those used for the purpose of calculation of the amount set forth in Article 100, paragraph (2), item (ii); and

二　前号に掲げる額から第百条第一項に規定する社員の寄与分の合計額を控除した額

(ii) the amount set forth in the preceding paragraph, less the total of the amount of members' contributions as provided in Article 100, paragraph (1).

2　吸収合併存続株式会社（法第百六十四条第一項第一号に規定する吸収合併存続株式会社をいう。以下この節（第百一条の二の二十二、第百一条の二の二十四、第百三条第一号ホ及び第百三条の二第一号ホを除く。）において同じ。）又は新設合併設立株式会社（法第百六十五条第一項第二号に規定する新設合併設立株式会社をいう。以下この節において同じ。）において、次に掲げる事由により貸借対照表の純資産の部又は負債の部に計上した金額が減少する場合には、当該減少額につき合併剰余金額を減額することができる。

(2) When, with regard to the Stock Company Surviving the Absorption-Type Merger (meaning the Stock Company Surviving the Absorption-Type Merger as provided in Article 164, paragraph (1), item (i) of the Act; hereinafter the same applies in this Section (excluding Article 101-2-21, Article 101-2-22, Article 101-2-2-24, Article 103, item (i), (e) and Article 103-2, item (i), (e))) or Formed Stock Company (meaning the Formed Stock Company as provided in Article 165, paragraph (1), item (ii) of the Act; hereinafter the same applies in this Section), the amount recorded in the net asset section or liability section of the balance sheet is reduced due to any reason set forth in the following items, the amount of surplus from merger may be reduced accordingly based upon such reduction:

一　剰余金、資本準備金又は利益準備金による欠損のてん補

(i) compensation of loss by the use of surplus, capital reserve or retained earnings reserve;

二　資本金の額の減少

(ii) reduction in the amount of stated capital;

三　法第四条第二項第四号に掲げる書類を変更することによる第六十九条第一項第一号又は第七十条第一項第一号イの保険料積立金の追加積立て

(iii) addition to the insurance premiums reserve under Article 69, paragraph (1), item (i) or Article 70, paragraph (1), item (i), (a) by way of effecting amendment to the document set forth in Article 4, paragraph (2), item (iv) of the Act;

四　法第百十五条第一項の価格変動準備金の取崩し
(iv) reversal of Price Fluctuation Reserve under Article 115, paragraph (1) of the Act;
五　第六十九条第一項第三号又は第七十条第一項第二号の二の危険準備金の取崩し
(v) reversal of Contingency Reserve under Article 69, paragraph (1), item (iii) or Article 70, paragraph (1), item (ii)-2.

（消滅株式会社の事前開示事項）
(Matters Subject to Prior Disclosure by Extinct Stock Company)
第百一条の二　法第百六十五条の二第一項に規定する内閣府令で定める事項は、消滅株式会社（同項に規定する消滅株式会社をいう。以下この節において同じ。）が吸収合併消滅株式会社である場合には、次に掲げる事項とする。
Article 101-2 (1) If an Extinct Stock Company (meaning an Extinct Stock Company as provided in Article 165-2, paragraph (1) of the Act; hereinafter the same applies in this Section) is an Absorbed Stock Company, the matters to be specified by Cabinet Office Order, as provided in the same paragraph, are as follows:
一　第九十九条の三の二第一号及び第二号に掲げる事項についての定め（当該定めがない場合にあっては、当該定めがないこと）の相当性に関する事項
(i) matters related to adequacy of the provisions on the matters set forth in Article 99-3, items (i) and (ii) (if there is no such provision, the adequacy as to the lack thereof);
二　吸収合併消滅株式会社が新株予約権を発行しているときは、第九十九条の三の二第三号及び第四号に掲げる事項についての定めの相当性に関する事項
(ii) the matters related to adequacy of the provisions on the matters set forth in Article 99-3-2, items (iii) and (iv), in cases the Absorbed Stock Company has issued share options;
三　法第百六十二条第一項第三号に掲げる事項についての定めの相当性に関する事項
(iii) the matters pertaining to the adequacy of provisions concerning the matters listed in Article 162, paragraph (1), items (iii) of the Act;
四　吸収合併消滅株式会社（清算株式会社を除く。）についての次に掲げる事項
(iv) the following matters related to the Absorbed Stock Company (excluding a Liquidating Stock Company):
イ　最終事業年度に係る計算書類等（最終事業年度がない場合にあっては、吸収合併消滅株式会社の成立の日における貸借対照表）の内容
(a) the details of the financial statements for the Most Recent Business Year (if the company has no Most Recent Business Year, the balance sheet as of the day of incorporation of the Absorbed Stock Company);
ロ　最終事業年度の末日（最終事業年度がない場合にあっては、吸収合併消滅株式会社の成立の日。ハにおいて同じ。）後の日を臨時決算日（二以上の臨時決算日がある場合にあっては、最も遅いもの）とする臨時計算書類等があるときは、当

該臨時計算書類等の内容

(b) if there are Temporary Financial Statements, etc. prepared as of a certain day after the last day of the Most Recent Business Year (if the company has no Most Recent Business Year, the date of incorporation of the Absorbed Stock Company; the same applies in item (c)) as the provisional account closing date (if there are two or more provisional account closing dates, the most recent day), the details of the Temporary Financial Statements, etc.;

ハ　最終事業年度の末日後に重要な財産の処分、重大な債務の負担その他の会社財産の状況に重要な影響を与える事象が生じたときは、その内容（法第百六十五条の二第一項の規定により同項の書面又は電磁的記録を各営業所に備え置いた日（以下この条において「吸収合併契約備置開始日」という。）後吸収合併の効力が生ずる日までの間に新たな最終事業年度が存することとなる場合にあっては、当該新たな最終事業年度の末日後に生じた事象の内容に限る。）

(c) if, after the last day of the Most Recent Business Year, disposition of any important asset, assumption of a material obligation or any other event which would have a material impact on the company's property status has taken place, the details thereof (if the new Most Recent Business Year falls in the period between the day of commencement of keeping of documents or Electronic or Magnetic Records under Article 165-2, paragraph (1) of the Act (hereinafter referred to as "Day on Which the Absorption-type Merger Agreement Began To Be Kept") and the day when the Absorption-type Merger becomes effective, the above is limited to the details of the events which have taken place after the last day of the new Most Recent Business Year);

五　吸収合併消滅株式会社（清算株式会社に限る。）が会社法第四百九十二条第一項（財産目録等の作成等）の規定により作成した貸借対照表

(v) the balance sheet prepared by the Absorbed Stock Company (limited to a Liquidating Stock Company) pursuant to the provisions of Article 492, paragraph (1) (Preparation of Inventory of Property) of the Companies Act;

六　吸収合併存続相互会社についての次に掲げる事項

(vi) the following matters related to the Mutual Company Surviving the Absorption-Type Merger:

イ　最終事業年度に係る計算書類等（最終事業年度がない場合にあっては、吸収合併存続相互会社の成立の日における貸借対照表）の内容

(a) the details of the financial statements for the Most Recent Business Year (if the company has no Most Recent Business Year, the balance sheet as of the day of incorporation of the Mutual Company Surviving the Absorption-Type Merger);

ロ　最終事業年度の末日（最終事業年度がない場合にあっては、吸収合併存続相互会社の成立の日）後に重要な財産の処分、重大な債務の負担その他の会社財産の

状況に重要な影響を与える事象が生じたときは、その内容（吸収合併契約備置開始日後吸収合併の効力が生ずる日までの間に新たな最終事業年度が存することとなる場合にあっては、当該新たな最終事業年度の末日後に生じた事象の内容に限る。）

(b) if, after the last day of the Most Recent Business Year (if there is no such Most Recent Business Year, the day of incorporation of the Mutual Company Surviving the Absorption-Type Merger), disposition of any important asset, assumption of a material obligation or any other event which would have a material impact on the company's property status has taken place, the details thereof (if the new Most Recent Business Year falls in the period between the Day on Which the Absorption-type Merger Agreement Began To Be Kept and the day when the Absorption-type Merger becomes effective, the above is limited to the details of the events which have taken place after the last day of the new Most Recent Business Year);

七　吸収合併が効力を生ずる日以後における吸収合併存続相互会社の債務（法第百六十五条の七第一項の規定により吸収合併について異議を述べることができる保険契約者その他の債権者に対して負担する債務（保険契約者その他保険契約に係る権利を有する者の当該権利（保険金請求権等を除く。）に係る債務を除く。）に限る。）の履行の見込みに関する事項

(vii) the matters pertaining to the prospect on performance of the obligations of the Mutual Company Surviving the Absorption-Type Merger on or after the day when the Absorption-type Merger becomes effective (limited to the obligations (excluding the obligations pertaining to the rights of policyholders or any other right holders pertaining to the insurance contracts (excluding Insurance Claims, etc.)) against policyholders or any other creditors who may raise objection as to the Absorption-type Merger pursuant to the provisions of Article 165-7, paragraph (1) of the Act); and

八　吸収合併契約備置開始日後、前各号に掲げる事項に変更が生じたときは、変更後の当該事項

(viii) if, after the Day on Which the Absorption-type Merger Agreement Began To Be Kept, any change has arisen in any of the matters listed in the items of the preceding item, those matters after the change.

２　法第百六十五条の二第一項に規定する内閣府令で定める事項は、消滅株式会社が新設合併消滅株式会社である場合は、次に掲げる事項とする。

(2) If an Extinct Stock Company is a Consolidated Stock Company, the matters to be specified by Cabinet Office Order, as provided in Article 165-2, paragraph (1) of the Act, are as follows:

一　次のイ又はロに掲げる場合の区分に応じ、当該イ又はロに定める事項

(i) the matters set forth in (a) or (b) below, in accordance with the categories of the respective cases set forth therein:

イ　新設合併設立会社（法第百六十五条の四第一項に規定する新設合併設立会社をいう。以下この節において同じ。）が相互会社である場合　次に掲げる事項

(a) if the Formed Company (meaning the Formed Company as provided in Article 165-4, paragraph (1) of the Act; hereinafter the same applies in this Section) is a Mutual Company: the following matters:

（１）　第九十九条の三の三第一号及び第二号に掲げる事項についての定め（当該定めがない場合にあっては、当該定めがないこと）の相当性に関する事項

1. matters related to adequacy of the provisions on the matters set forth in Article 99-3, items (i) and (ii) (if there is no such provision, the adequacy as to the lack thereof);

（２）　新設合併消滅株式会社の全部又は一部が新株予約権を発行しているときは、第九十九条の三の三第三号及び第四号に掲げる事項についての定めの相当性に関する事項

2. the matters related to adequacy of the provisions on the matters set forth in Article 99-3-2, items (iii) and (iv), in cases the Consolidated Stock Company has issued share options;

（３）　法第百六十三条第一項第七号に掲げる事項についての定め（当該定めがない場合にあっては、当該定めがないこと）の相当性に関する事項

3. matters related to adequacy of the provisions on the matters set forth in Article 163, paragraph (1), item (vii) (if there is no such provision, the adequacy as to the lack thereof);

（４）　法第百六十三条第一項第八号に掲げる事項についての定めの相当性に関する事項

4. matters related to adequacy of the provisions on the matters set forth in Article 163, paragraph (1), item (viii);

ロ　新設合併設立会社が株式会社である場合　次に掲げる事項

(b) if the Formed Company is a stock company: the following matters:

（１）　法第百六十五条第一項第六号から第十一号までに掲げる事項についての定めの相当性に関する事項

1. matters related to adequacy of the provisions on the matters set forth in Article 165, paragraph (1), items (vi) to (xi);

（２）　新設合併消滅株式会社の全部又は一部が新株予約権を発行しているときは、法第百六十五条第一項第十二号及び第十三号に掲げる事項についての定めの相当性に関する事項

2. the matters related to adequacy of the provisions on the matters set forth in Article 165, paragraph (1), items (xii) and (xiii) of the Act, in cases the Consolidated Stock Company has issued share options;

（３）　法第百六十五条第一項第十四号に掲げる事項についての定め（当該定めがない場合にあっては、当該定めがないこと）の相当性に関する事項

3. matters related to adequacy of the provisions on the matters set forth in Article 165, paragraph (1), item (xiv) (if there is no such provision, the

adequacy as to the lack thereof);

二　新設合併消滅株式会社（他の新設合併消滅株式会社を含み、清算株式会社を除く。）についての次に掲げる事項

(ii) the following matters related to the Consolidated Stock Company (including other Consolidated Stock Companies; and excluding Liquidating Stock Companies):

イ　最終事業年度に係る計算書類等（最終事業年度がない場合にあっては、新設合併消滅株式会社の成立の日における貸借対照表）の内容

(a) the details of the financial statements for the Most Recent Business Year (if the company has no Most Recent Business Year, the balance sheet as of the day of incorporation of the Consolidated Mutual Company);

ロ　最終事業年度の末日（最終事業年度がない場合にあっては、新設合併消滅株式会社の成立の日。ハにおいて同じ。）後の日を臨時決算日（二以上の臨時決算日がある場合にあっては、最も遅いもの）とする臨時計算書類等があるときは、当該臨時計算書類等の内容

(b) if there are Temporary Financial Statements, etc. prepared as of a certain day after the last day of the Most Recent Business Year (if the company has no Most Recent Business Year, the date of incorporation of the Consolidated Stock Company; the same applies in item (c)) as the provisional account closing date (if there are two or more provisional account closing dates, the most recent day), the details of the Temporary Financial Statements, etc.;

ハ　最終事業年度の末日後に重要な財産の処分、重大な債務の負担その他の会社財産の状況に重要な影響を与える事象が生じたときは、その内容（法第百六十五条の二第一項の規定により同項の書面又は電磁的記録を各営業所に備え置いた日（以下この条において「新設合併契約備置開始日」という。）後新設合併の効力が生ずる日までの間に新たな最終事業年度が存することとなる場合にあっては、当該新たな最終事業年度の末日後に生じた事象の内容に限る。）

(c) if, after the last day of the Most Recent Business Year, disposition of any important asset, assumption of a material obligation or any other event which would have a material impact on the company's property status has taken place, the details thereof (if the new Most Recent Business Year falls in the period between the day of commencement of keeping of documents or Electronic or Magnetic Records under Article 165-2, paragraph (1) of the Act (hereinafter referred to as "Day of Commencement of Keeping Consolidation-Type Merger Agreement") and the day when the Consolidation-type Merger becomes effective, the above is limited to the details of the events which have taken place after the last day of the new Most Recent Business Year);

三　新設合併消滅相互会社（清算相互会社を除く。）についての次に掲げる事項

(iii) the following matters in relation to the Consolidated Mutual Company

(excluding Liquidating Mutual Companies):

イ　最終事業年度に係る計算書類等（最終事業年度がない場合にあっては、新設合併消滅相互会社の成立の日における貸借対照表）の内容

(a) the details of the financial statements for the Most Recent Business Year (if the company has no Most Recent Business Year, the balance sheet as of the day of incorporation of the Consolidated Mutual Company);

ロ　最終事業年度の末日（最終事業年度がない場合にあっては、新設合併消滅相互会社の成立の日）後に重要な財産の処分、重大な債務の負担その他の会社財産の状況に重要な影響を与える事象が生じたときは、その内容（新設合併契約備置開始日後新設合併の効力が生ずる日までの間に新たな最終事業年度が存することとなる場合にあっては、当該新たな最終事業年度の末日後に生じた事象の内容に限る。）

(b) if, after the last day of the Most Recent Business Year (if there is no such Most Recent Business Year, the date of incorporation of the Consolidated Mutual Company), disposition of any important asset, assumption of a material obligation or any other event which would have a material impact on the company's property status has taken place, the details thereof (if the new Most Recent Business Year falls in the period between the Day of Commencement of Keeping Consolidation-type Merger Agreement and the day when the Consolidation-type Merger becomes effective, the above is limited to the details of the events which have taken place after the last day of the new Most Recent Business Year);

四　当該新設合併消滅株式会社（清算株式会社に限る。）及び他の新設合併消滅会社（法第百六十五条第一項第一号に規定する新設合併消滅会社をいう。以下この節において同じ。）（清算株式会社又は清算相互会社に限る。）が会社法第四百九十二条第一項（法第百八十条の十七において準用する場合を含む。）の規定により作成した貸借対照表

(iv) the balance sheet prepared by the Consolidated Stock Company (limited to a Liquidating Stock Company) and other Consolidated Company (meaning the Consolidated Company as provided in Article 165, paragraph (1), item (i) of the Act; hereinafter the same applies in this Section) (limited to a Liquidating Stock Company and Liquidating Mutual Company) pursuant to the provisions of Article 492, paragraph (1) (including the cases where applied mutatis mutandis pursuant to Article 180-17 of the Act);

五　新設合併が効力を生ずる日以後における新設合併設立会社の債務（保険契約者その他保険契約に係る権利を有する者の当該権利（保険金請求権等を除く。）に係る債務及び他の新設合併消滅会社から承継する債務を除く。）の履行の見込みに関する事項

(v) the matters pertaining to the prospect on performance of the obligations of the Formed Company after the day when the Consolidation-type Merger becomes effective (excluding the obligations pertaining to the rights

(excluding Insurance Claims, etc.) of the policyholders or any other person holding the rights pertaining to insurance contract, and also excluding the obligations to be assumed from other Consolidated Companies); and

六　新設合併契約備置開始日後、前各号に掲げる事項に変更が生じたときは、変更後の当該事項

(vi) if, after the Day of Commencement of Keeping a Consolidation-Type Merger Agreement, any change has arisen in the matters listed in the preceding items, those matters after the change.

（消滅株式会社の計算書類に関する公告事項）

(Matters Related to Financial Statements of Extinguished Companies)

第百一条の二の二　法第百六十五条の七第二項第三号に規定する内閣府令で定めるものは、同項の規定による公告の日における次の各号に掲げる場合の区分に応じ、当該各号に定めるものとする。

Article 101-2-2 The matters to be specified by Cabinet Office Order, as provided in Article 165-7, paragraph (2), item (iii) of the Act, are the matters set forth in the following items, in accordance with the categories of the cases applicable as of the day of publication as set forth in the same paragraph:

一　最終事業年度に係る貸借対照表又はその要旨につき消滅株式会社（消滅株式会社が新設合併消滅株式会社である場合にあっては、他の新設合併消滅株式会社を含む。以下この条において同じ。）が法第十三条の規定により読み替えて適用する会社法第四百四十条第一項（計算書類の公告）の規定又は同条第二項の規定による公告をしている場合　次に掲げるもの

(i) if, pursuant to the provisions of Article 440, paragraph (1) (Public Notice of Financial Statements) of the Companies Act applied pursuant to the provisions of Article 13 of the Act following the deemed replacement of terms or Article 440, paragraph (2) of the Companies Act, an Extinguished Stock Company (if an Extinguished Stock Company is a Stock Company Extinguished Upon a Consolidation-Type Merger, other Stock Companies Extinguished Upon a Consolidation-Type Merger are included; hereinafter the same applies in this Article) has given a public notice of its balance sheet for the Most Recent Business Year or summary thereof: the following information:

イ　時事に関する事項を掲載する日刊新聞紙で公告をしているときは、当該日刊新聞紙の名称、日付及び当該公告が掲載されている頁

(a) if the public notice has been made by means of a daily newspaper that publishes news on current events, the name and date of the newspaper, and the page number on which the public notice has been published;

ロ　電子公告により公告をしているときは、会社法第九百十一条第三項第二十八号イ（株式会社の設立の登記）に掲げる事項

(b) if the public notice has been made by means of an Electronic Public

Notice, the matters listed in Article 911, paragraph (3), item (xxviii), (a) (Registration of Incorporation of Stock Company) of the Companies Act;

二　最終事業年度に係る貸借対照表につき消滅株式会社が会社法第四百四十条第三項に規定する措置をとっている場合　同法第九百十一条第三項第二十六号に掲げる事項

(ii) if, in regard to the balance sheet pertaining to the Most Recent Business year, the Notifying Company has implemented the measures provided in Article 440, paragraph (3) of the Companies Act: the matters listed in Article 911, paragraph (3), item (xxvi) of the Companies Act;

三　消滅株式会社が会社法第四百四十条第四項に規定する株式会社である場合において、当該株式会社が金融商品取引法第二十四条第一項（有価証券報告書の提出）の規定により最終事業年度に係る有価証券報告書を提出しているとき　その旨

(iii) if the Extinguished Stock Company is a stock company as provided in Article 440, paragraph (4) of the Companies Act, and where it has submitted the Annual Securities Report pertaining to the Most Recent Business Year pursuant to the provisions of Article 24, paragraph (1) (Submission of Annual Reports) of the Financial Instruments and Exchange Act: such fact;

四　消滅株式会社が会社法の施行に伴う関係法律の整備等に関する法律第二十八条（計算書類の公告等に関する規定の適用除外）の規定により会社法第四百四十条の規定が適用されないものである場合　その旨

(iv) if, pursuant to the provisions of Article 28 (Exclusion from Application of Provisions Pertaining to Public Notice of Financial Statements) of the Act on Arrangement of Relevant Acts Incidental to Enforcement of the Companies Act, the Notifying Company is excluded from application of the provisions of Article 440 of the Companies Act: such fact;

五　消滅株式会社につき最終事業年度がない場合　その旨

(v) if the Extinguished Stock Company has no Most Recent Business Year: such fact;

六　消滅株式会社が清算株式会社である場合　その旨

(vi) if the Extinguished Stock Company is a Liquidating Stock Company: such fact; and

七　前各号に掲げる場合以外の場合　最終事業年度に係る別紙様式第二号（少額短期保険業者にあっては別紙様式第二号の三、特定取引勘定設置会社にあっては別紙様式第二号の二）に定める貸借対照表の要旨の内容

(vii) other cases than as set forth in the preceding items: the details of the summary of the balance sheet for the Most Recent Business Year prepared in accordance with Appended Form No. 2 (or Appended Form No. 2-3, in the case of a Small Amount and Short Term Insurance Company; or Appended Form No. 2-2, in the case of a Company with Specified Transaction Account).

（消滅株式会社の公告事項）

(Matters Subject to Public Notice by Extinct Stock Company)

第百一条の二の三　法第百六十五条の七第二項第五号に規定する内閣府令で定める事項は、次に掲げる事項とする。

Article 101-2-3 The matters to be specified by Cabinet Office Order, as provided in Article 165-7, paragraph (2), item (v) of the Act, are as follows:

一　吸収合併存続会社（法第百六十五条の十七第二項第二号に規定する吸収合併存続会社をいう。以下この節において同じ。）又は新設合併設立会社の基金の総額又は資本金の額

(i) the total amount of the funds or the amount of stated capital of the Absorbing Company (meaning the Absorbing Company as provided in Article 165-17, paragraph (2), item (ii) of the Act; hereinafter the same applies in this Section) or the Formed Company;

二　次のイ又はロに掲げる場合の区分に応じ、当該イ又はロに定める事項

(ii) the matters set forth in (a) or (b) below, in accordance with the categories of the respective cases set forth therein:

イ　吸収合併存続会社又は新設合併設立会社が相互会社であるとき　消滅株式会社（消滅株式会社が新設合併消滅株式会社である場合にあっては、他の新設合併消滅株式会社を含む。）の株主及び新株予約権者又は新設合併消滅相互会社の社員に対する金銭の割当てに関する事項

(a) if the Absorbing Company or the Formed Company is a Mutual Company: the matters related to the allocation of money to the shareholders or share option holder of the Extinct Stock Company (if the Extinct Stock Company is a Consolidated Stock Company, including other Consolidated Stock Companies) or to the members of the Consolidated Mutual Company;

ロ　新設合併設立会社が株式会社であるとき　次に掲げる事項

(b) if the Formed Company is a stock company: the following matters:

（１）　新設合併消滅株式会社（他の新設合併消滅株式会社を含む。以下この号において同じ。）の株主に対する株式又は金銭の割当てに関する事項

1. the matters related to allocation of shares or money to the shareholders of the Consolidated Stock Company (including other Consolidated Stock Companies; hereinafter the same applies in this item);

（２）　全部又は一部の新設合併消滅株式会社の新株予約権者に対する新株予約権又は金銭の割当てに関する事項

2. the matters related to allocation of share options or monies to the share option holders of all or part of the Consolidated Stock Companies;

（３）　新設合併消滅相互会社の社員に対する株式又は金銭の割当てに関する事項

3. the matters related to allocation of shares or monies to the members of the Consolidated Mutual Company;

（４）　新設合併消滅相互会社の社員に対する株式の割当てにより生ずる一株に満たない端数に係る部分につき新たに発行する株式の売却の方法その他売却

に関し第九十九条の四に規定する事項

4. the method of selling any additional fraction of shares to be issued as a result of the allocation of shares to the members of the Consolidated Mutual Company and any other matter provided in Article 99-4;

（５）　（４）の株式を買い受けるときは、買受けの方法その他買受けに関し第九十九条の五各号に掲げる事項

5. the method of purchasing any fraction of shares arising under 4. and any other matter specified by Cabinet Office Order regarding such purchase;

三　消滅株式会社の保険契約者の合併後における権利に関する事項

(iii) the matters related to the rights of policyholders of the Extinct Stock Company after the merger;

四　公告対象会社（吸収合併存続相互会社又は新設合併消滅相互会社をいう。以下この号において同じ。）の計算書類に関する事項として、法第百六十五条の七第二項の規定による公告の日における次のイからへまでに掲げる場合の区分に応じ、当該イからへまでに定めるもの

(iv) the matters set forth in the following items, in accordance with the categories of the cases applicable as of the day of publication as specified in Article 165-7, paragraph (2) of the Act as the matters related to the financial statements of Notifying Company (meaning the Mutual Company Surviving the Absorption-Type Merger or Consolidated Mutual Company; hereinafter the same applies in this item):

イ　最終事業年度に係る貸借対照表又はその要旨につき公告対象会社が法第五十四条の七第一項又は第二項の規定による公告をしている場合　次に掲げるもの

(a) if the Notifying Company has given public notice of the balance sheet pertaining to the Most Recent Business Year or a summary thereof pursuant to the provisions of Article 54-7, paragraph (1) or (2) of the Companies Act: the following matters:

（１）　時事に関する事項を掲載する日刊新聞紙で公告をしているときは、当該日刊新聞紙の名称、日付及び当該公告が掲載されている頁

1. if the public notice has been made by means of a daily newspaper that publishes news on current events, the name and date of the newspaper, and the page number on which the public notice has been published;

（２）　電子公告により公告をしているときは、法第六十四条第二項第十八号イに掲げる事項

2. if the public notice has been made by means of an Electronic Public Notice, the matters listed in Article 64, paragraph (2), item (xviii), (a) of the Act;

ロ　最終事業年度に係る貸借対照表につき公告対象会社が法第五十四条の七第三項に規定する措置をとっている場合　法第六十四条第二項第十六号に掲げる事項

(b) if, in regard to the balance sheet pertaining to the Most Recent Business

Year, the Notifying Company has implemented the measures provided in Article 54-7, paragraph (3) of the Act: the matters listed in Article 64, paragraph (2), item (xvi);

ハ　公告対象会社が法第五十四条の七第四項に規定する相互会社である場合において、当該相互会社が金融商品取引法第二十四条第一項（有価証券報告書の提出）の規定により最終事業年度に係る有価証券報告書を提出しているとき　その旨

(c) if the Notifying Company is a Mutual Company as provided in Article 54-7, paragraph (4) of the Act, and where it has submitted the Annual Securities Report pertaining to the Most Recent Business Year pursuant to the provisions of Article 24, paragraph (1) (Submission of Annual Reports) of the Financial Instruments and Exchange Act: such fact;

ニ　公告対象会社につき最終事業年度がない場合　その旨

(d) if the Notifying Company has no Most Recent Business Year: such fact;

ホ　公告対象会社が清算相互会社である場合　その旨

(e) if the Notifying Company is a Liquidating Mutual Company: such fact;

ヘ　イからホまでに掲げる場合以外の場合　最終事業年度に係る別紙様式第三号（少額短期保険業者にあっては別紙様式第三号の三、特定取引勘定設置会社にあっては別紙様式第三号の二）に定める貸借対照表の要旨の内容

(f) other cases than as set forth in (a) to (e): the details of the summary of the balance sheet for the Most Recent Business Year as set forth in Appended Form No. 3 (the Appended Form No. 3-3, in the case of a Small Amount and Short Term Insurance Company; or the Appended Form No. 3-2, in the case of a Company with Specified Transaction Account).

（保険契約に係る債権の額）

(Amount of Claim Pertaining to Insurance Contract)

第百一条の二の四　法第百六十五条の七第四項において準用する法第七十条第六項に規定する内閣府令で定める金額は、生命保険会社にあっては第一号に掲げる金額とし、損害保険会社にあっては第二号及び第三号に掲げる金額の合計額とし、少額短期保険業者にあっては第二号に掲げる金額とする。

Article 101-2-4 The amount to be specified by Cabinet Office Order, as provided in Article 70, paragraph (6) of the Act as applied mutatis mutandis pursuant to Article 165-7, paragraph (4) of the Act, is the amount set forth in item (i), in the case of a Life Insurance Company; the total of the amounts set forth in items (ii) and (iii), in the case of a Non-Life Insurance Company; and the amount set forth in item (ii), in the case of a Small Amount and Short Term Insurance Company:

一　法第百六十五条の七第二項の公告（以下この条において「公告」という。）の時において被保険者のために積み立てるべき金額

(i) the amount to be reserved for the insured, as of the time of the public notice under Article 165-7, paragraph (2) of the Act (hereinafter referred to as the

"Public Notice" in this Article);

二　未経過期間（保険契約に定めた保険期間のうち、公告の時において、まだ経過していない期間をいう。）に対応する保険料の金額

(ii) the amount of the insurance premiums corresponding to the Unexpired Period (meaning the insurance period specified in an insurance contract which have not been passed as of the time of the public notice); and

三　公告の時において第七十条第一項第三号の払戻積立金として積み立てるべき金額

(iii) the amount to be reserved as the refund reserve as set forth in Article 70, paragraph (1), item (iii), as of the time of the public notice.

（吸収合併存続株式会社の事前開示事項）

(Matters Subject to Disclosure by Stock Company Surviving the Absorption-Type Merger)

第百一条の二の五　法第百六十五条の九第一項に規定する内閣府令で定める事項は、次に掲げる事項とする。

Article 101-2-5 The matters to be specified by Cabinet Office Order, as provided in Article 165-9, paragraph (1) of the Act, are as follows:

一　法第百六十四条第一項第二号から第六号までに掲げる事項についての定め（当該定めがない場合にあっては、当該定めがないこと）の相当性に関する事項

(i) matters related to adequacy of the provisions on the matters set forth in Article 164, paragraph (1), items (i) to (vi) (if there is no such provision, the adequacy as to the lack thereof);

二　吸収合併存続株式会社についての次に掲げる事項

(ii) the following matters related to the Stock Company Surviving the Absorption-Type Merger:

イ　最終事業年度に係る計算書類等（最終事業年度がない場合にあっては、吸収合併存続株式会社の成立の日における貸借対照表）の内容

(a) the details of the Financial Statements, etc. for the Most Recent Business Year (if the company has no Most Recent Business Year, the balance sheet as of the day of incorporation of the Stock Company Surviving the Absorption-Type Merger);

ロ　最終事業年度の末日（最終事業年度がない場合にあっては、吸収合併存続株式会社の成立の日。ハにおいて同じ。）後の日を臨時決算日（二以上の臨時決算日がある場合にあっては、最も遅いもの）とする臨時計算書類等があるときは、当該臨時計算書類等の内容

(b) if there are Temporary Financial Statements, etc. prepared as of a certain day after the last day of the Most Recent Business Year (if the company has no Most Recent Business Year, the date of incorporation of the Stock Company Surviving the Absorption-Type Merger; the same applies in item (c)) as the provisional account closing date (if there are two or more provisional account closing dates, the most recent day), the details of the

Temporary Financial Statements, etc.;

ハ　最終事業年度の末日後に重要な財産の処分、重大な債務の負担その他の会社財産の状況に重要な影響を与える事象が生じたときは、その内容（法第百六十五条の九第一項の規定により同項の書面又は電磁的記録を各営業所に備え置いた日（以下この条において「吸収合併契約備置開始日」という。）後吸収合併の効力が生ずる日までの間に新たな最終事業年度が存することとなる場合にあっては、当該新たな最終事業年度の末日後に生じた事象の内容に限る。）

(c) if, after the last day of the Most Recent Business Year, disposition of any important asset, assumption of a material obligation or any other event which would have a material impact on the company's property status has taken place, the details thereof (if the new Most Recent Business Year falls in the period between the day of commencement of keeping of documents or Electronic or Magnetic Records under Article 165-9, paragraph (1) of the Act (hereinafter referred to as "Day on Which the Absorption-type Merger Agreement Began To Be Kept") and the day when the Absorption-type Merger becomes effective, the above is limited to the details of the events which have taken place after the last day of the new Most Recent Business Year);

三　吸収合併消滅相互会社（清算相互会社を除く。）についての次に掲げる事項

(iii) the following matters related to the Absorbed Mutual Company (excluding Liquidating Mutual Company):

イ　最終事業年度に係る計算書類等（最終事業年度がない場合にあっては、吸収合併消滅相互会社の成立の日における貸借対照表）の内容

(a) the details of the financial statements for the Most Recent Business Year (if the company has no Most Recent Business Year, the balance sheet as of the day of incorporation of the Absorbed Mutual Company);

ロ　最終事業年度の末日（最終事業年度がない場合にあっては、吸収合併消滅相互会社の成立の日）後に重要な財産の処分、重大な債務の負担その他の会社財産の状況に重要な影響を与える事象が生じたときは、その内容（吸収合併契約備置開始日後吸収合併の効力が生ずる日までの間に新たな最終事業年度が存することとなる場合にあっては、当該新たな最終事業年度の末日後に生じた事象の内容に限る。）

(b) if, after the last day of the Most Recent Business Year (if there is no such Most Recent Business Year, the day of incorporation of the Absorbed Mutual Company), disposition of any important asset, assumption of a material obligation or any other event which would have a material impact on the company's property status has taken place, the details thereof (if the new Most Recent Business Year falls in the period between the Day on Which the Absorption-type Merger Agreement Began To Be Kept and the day when the Absorption-Type Merger becomes effective, the above is limited to the details of the events which have taken place after the last

day of the new Most Recent Business Year);

四　吸収合併消滅相互会社（清算相互会社に限る。）が法第百八十条の十七において準用する会社法第四百九十二条第一項（財産目録等の作成等）の規定により作成した貸借対照表

(iv) the balance sheet prepared by the Absorbed Mutual Company (limited to a Liquidating Mutual Company) pursuant to the provisions of Article 492, paragraph (1) (Preparation of Inventory of Property) of the Companies Act;

五　吸収合併が効力を生ずる日以後における吸収合併存続株式会社の債務（法第百六十五条の十二において準用する法第百六十五条の七第一項の規定により吸収合併について異議を述べることができる保険契約者その他の債権者に対して負担する債務（保険契約者その他保険契約に係る権利を有する者の当該権利（保険金請求権等を除く。）に係る債務を除く。）に限る。）の履行の見込みに関する事項

(v) the matters pertaining to the prospect on performance of the obligations of the Stock Company Surviving the Absorption-Type Merger on or after the day when the Absorption-type Merger becomes effective (limited to the obligations (excluding the obligations pertaining to the rights of policyholders or any other right holders pertaining to the insurance contracts (excluding Insurance Claims, etc.)) against policyholders or any other creditors who may raise objection as to the Absorption-type Merger pursuant to the provisions of Article 165-7, paragraph (1) of the Act, as applied mutatis mutandis pursuant to Article 165-12 of the Act); and

六　吸収合併契約備置開始日後吸収合併が効力を生ずるまでの間に、前各号に掲げる事項に変更が生じたときは、変更後の当該事項

(vi) if, for the period between the Day on Which the Absorption-type Merger Agreement Began To Be Kept and the day when the Absorption-type Merger becomes effective, any change has arisen in any of the matters listed in the items of the preceding item, those matters after the change.

（純資産の額）

(Amount of Net Assets)

第百一条の二の六　法第百六十五条の十一第一項第二号に規定する内閣府令で定める方法は、算定基準日（吸収合併契約を締結した日（当該契約により当該契約を締結した日と異なる時（当該契約を締結した日後から当該吸収合併の効力が生ずる時の直前までの間の時に限る。）を定めた場合にあっては、当該時）をいう。）における第一号から第七号までに掲げる額の合計額から第八号に掲げる額を減じて得た額（当該額が五百万円を下回る場合にあっては、五百万円）をもって吸収合併存続株式会社の純資産額とする方法とする。

Article 101-2-6 The method to be specified by Cabinet Office Order, as provided in Article 165-11, paragraph (1), item (ii) of the Act, is the method whereby the total of the amounts set forth in items (i) to (vii), as of the Cut-Off Date (meaning the date of conclusion of the absorption-type merger agreement (if,

pursuant to the agreement, the timing other than the conclusion date (limited to the timing between the date of conclusion of the contract and the time immediately prior to the time when the Absorption-type Merger becomes effective) has been designated, such timing)), less the amount set forth in item (viii) (or five million yen, if the amount is less than five million yen), is regarded as the amount of net assets of the Stock Company Surviving the Absorption-Type Merger:

一　資本金の額

(i) the amount of stated capital;

二　資本準備金の額

(ii) the amount of capital reserve;

三　利益準備金の額

(iii) the amount of retained earnings reserve;

四　会社法第四百四十六条（剰余金の額）に規定する剰余金の額

(iv) the amount of surplus as provided in Article 446 (Amount of Surplus) of the Companies Act;

五　最終事業年度の末日（最終事業年度がない場合にあっては、吸収合併存続株式会社の成立の日）における評価・換算差額等に係る額

(v) the amount pertaining to valuation and translation adjustments, etc. as of the last day of the Most Recent Business Year (if there is no Most Recent Business Year, the day of incorporation of the Stock Company Surviving the Absorption-Type Merger);

六　株式引受権の帳簿価額

(vi) the book value of share award rights;

七　新株予約権の帳簿価額

(vii) the book value of share options; and

八　自己株式及び自己新株予約権の帳簿価額の合計額

(viii) the total amount of the book value of its treasury shares and its own share options.

（株式の数）

(Number of Shares)

第百一条の二の七　法第百六十五条の十一第二項に規定する内閣府令で定める数は、次に掲げる数のうちいずれか小さい数とする。

Article 101-2-7　The number to be specified by Cabinet Office Order, as provided in Article 165-11 paragraph (2) of the Act, is the smallest of the following numbers:

一　特定株式（法第百六十五条の十一第二項に規定する行為に係る株主総会において議決権を行使することができることを内容とする株式をいう。以下この条において同じ。）の総数に二分の一（当該株主総会の決議が成立するための要件として当該特定株式の議決権の総数の一定の割合以上の議決権を有する株主が出席しなければ

ならない旨の定款の定めがある場合にあっては、当該一定の割合）を乗じて得た数に三分の一（当該株主総会の決議が成立するための要件として当該株主総会に出席した当該特定株主（特定株式の株主をいう。以下この条において同じ。）の有する議決権の総数の一定の割合以上の多数が賛成しなければならない旨の定款の定めがある場合にあっては、一から当該一定の割合を減じて得た割合）を乗じて得た数に一を加えた数

(i) the number obtained by adding one to the number obtained by multiplying the total number of Specific Shares (meaning the shares which entitles the shareholders to exercise their voting rights at a shareholders meeting pertaining to the act as provided in Article 165-11 paragraph (2) of the Act; hereinafter the same applies in this Article) by half (if the articles of incorporation provide that adoption of such a resolution at a shareholders meeting requires the presence of shareholders having voting rights of not less than a certain proportion of all voting rights pertaining to the Specific Shares, by such proportion), and further by one-third (if the articles of incorporation provide that adoption of such a resolution at a shareholders meeting requires affirmative votes of not less than a certain proportion of the total number of voting rights held by the Specific Shareholders (meaning the shareholders of Specific Shares; the same applies hereinafter in this Article) present at the meeting, by a proportion obtained by subtracting the proportion from one);

二　法第百六十五条の十一第二項に規定する行為に係る決議が成立するための要件として一定の数以上の特定株主の賛成を要する旨の定款の定めがある場合において、特定株主の総数から株式会社に対して当該行為に反対する旨の通知をした特定株主の数を減じて得た数が当該一定の数未満となるときにおける当該行為に反対する旨の通知をした特定株主の有する特定株式の数

(ii) the number of Specific Shares held by the Specific Shareholders who have given notice to the effect that they dissent from the act provided in Article 165-11 paragraph (2) of the Act, in the case where the articles of incorporation provide that adoption of the resolution pertaining to that act requires affirmative votes of not less than a certain number of Specific Shareholders, and where the total number of Specific Shareholders, less the number of Specific Shareholders who have given notice to the stock company to the effect that they dissent from that act, is less than the certain number;

三　法第百六十五条の十一第二項に規定する行為に係る決議が成立するための要件として前二号の定款の定め以外の定款の定めがある場合において、当該行為に反対する旨の通知をした特定株主の全部が同項に規定する株主総会において反対したとすれば当該決議が成立しないときは、当該行為に反対する旨の通知をした特定株主の有する特定株式の数

(iii) the number of Specific Shares held by the Specific Shareholders who have given notice to the effect that they dissent from the act provided in Article

165-11 paragraph (2) of the Act, if the articles of incorporation provide that adoption of the resolution pertaining to that act is subject to any provisions of the articles of incorporation other than those set forth in the preceding two items, and where the resolution is not adopted if all of the Specific Shareholders who have given notice to the effect that they dissent from that act cast dissenting votes at the shareholders meeting provided in the same paragraph; and

四　定款で定めた数

(iv) the number specified by the articles of incorporation.

（吸収合併存続株式会社の計算書類に関する公告事項）

(Matters Subject to Public Notice in Relation to Financial Statements of Stock Company Surviving the Absorption-Type Merger)

第百一条の二の八　法第百六十五条の十二において準用する法第百六十五条の七第二項第三号に規定する内閣府令で定めるものは、法第百六十五条の十二において準用する法第百六十五条の七第二項の規定による公告の日における次の各号に掲げる場合の区分に応じ、当該各号に定めるものとする。

Article 101-2-8 The matters to be specified by Cabinet Office Order, as provided in Article 165-7, paragraph (2), item (iii) of the Act as applied mutatis mutandis pursuant to Article 165-12 of the Act, are the matters set forth in the following items, in accordance with the categories of the cases applicable as of the day of publication as set forth in Article 165-7, paragraph (2) of the Act as applied mutatis mutandis pursuant to Article 165-12 of the Act:

一　最終事業年度に係る貸借対照表又はその要旨につき吸収合併存続株式会社が法第十三条の規定により読み替えて適用する会社法第四百四十条第一項（計算書類の公告）の規定又は同条第二項の規定による公告をしている場合　次に掲げるもの

(i) if, pursuant to the provisions of Article 440, paragraph (1) (Public Notice of Financial Statements) of the Companies Act applied pursuant to the provisions of Article 13 of the Act following the deemed replacement of terms or Article 440, paragraph (2) of the Companies Act, a Stock Company Surviving the Absorption-Type Merger has given a public notice of its balance sheet for the Most Recent Business Year: the following information:

イ　時事に関する事項を掲載する日刊新聞紙で公告をしているときは、当該日刊新聞紙の名称、日付及び当該公告が掲載されている頁

(a) if the public notice has been made by means of a daily newspaper that publishes news on current events, the name and date of the newspaper, and the page number on which the public notice has been published;

ロ　電子公告により公告をしているときは、会社法第九百十一条第三項第二十八号イ（株式会社の設立の登記）に掲げる事項

(b) if the public notice has been made by means of an Electronic Public Notice, the matters listed in Article 911, paragraph (3), item (xxviii), (a)

(Registration of Incorporation of Stock Company) of the Companies Act;

二　最終事業年度に係る貸借対照表につき吸収合併存続株式会社が会社法第四百四十条第三項に規定する措置をとっている場合　同法第九百十一条第三項第二十六号に掲げる事項

(ii) if, in regard to the balance sheet pertaining to the Most Recent Business year, the Stock Company Surviving the Absorption-Type Merger has implemented the measures provided in Article 440, paragraph (3) of the Companies Act: the matters listed in Article 911, paragraph (3), item (xxvi) of the Companies Act;

三　吸収合併存続株式会社が会社法第四百四十条第四項に規定する株式会社である場合において、当該株式会社が金融商品取引法第二十四条第一項（有価証券報告書の提出）の規定により最終事業年度に係る有価証券報告書を提出しているとき　その旨

(iii) if the Stock Company Surviving the Absorption-Type Merger is a stock company as provided in Article 440, paragraph (4) of the Companies Act, and it has submitted the Annual Securities Report pertaining to the Most Recent Business Year pursuant to the provisions of Article 24, paragraph (1) (Submission of Annual Reports) of the Financial Instruments and Exchange Act: such fact;

四　吸収合併存続株式会社につき最終事業年度がない場合　その旨

(iv) if the Stock Company Surviving the Absorption-Type Merger has no Most Recent Business Year: such fact; and

五　前各号に掲げる場合以外の場合　最終事業年度に係る別紙様式第二号（少額短期保険業者にあっては別紙様式第二号の三、特定取引勘定設置会社にあっては別紙様式第二号の二）に定める貸借対照表の要旨の内容

(v) other cases than as set forth in the preceding items: the details of the summary of the balance sheet for the Most Recent Business Year prepared in accordance with Appended Form No. 2 (or Appended Form No. 2-3, in the case of a Small Amount and Short Term Insurance Company; or Appended Form No. 2-2, in the case of a Company with Specified Transaction Account).

（吸収合併存続株式会社の公告事項）

(Matters Subject to Public Notice of Stock Company Surviving the Absorption-Type Merger)

第百一条の二の九　法第百六十五条の十二において準用する法第百六十五条の七第二項第五号に規定する内閣府令で定める事項は、次に掲げる事項とする。

Article 101-2-9 The matters to be specified by Cabinet Office Order, as provided in Article 165-7, paragraph (2), item (v) of the Act as applied mutatis mutandis pursuant to Article 165-12 of the Act, are as follows:

一　吸収合併存続株式会社の資本金の額

(i) the amount of stated capital of the Stock Company Surviving the

Absorption-Type Merger;

二　吸収合併消滅相互会社の社員に対する株式又は金銭の割当てに関する事項

(ii) the matters related to allocation of shares or money to members of the Absorbed Mutual Company;

三　吸収合併消滅相互会社の社員に対する株式の割当てにより生ずる一株に満たない端数に係る部分につき新たに発行する株式の売却の方法その他売却に関し第九十九条の四に規定する事項

(iii) the method of selling any additional fraction of shares to be issued as a result of the allocation of shares to the members of the Absorbed Mutual Company and any other matter provided in Article 99-4 regarding such sale;

四　吸収合併消滅相互会社の保険契約者の吸収合併後における権利に関する事項

(iv) the matters related to the rights of policyholders of the Absorbed Mutual Company after the Absorption-type Merger;

五　第三号の株式を買い受けるときは、買受けの方法その他買受けに関し第九十九条の五各号に掲げる事項

(v) when the shares set forth in item (iii) are to be purchased, the method or purchasing and any other matters related to purchasing as set forth in the items of Article 99-5;

六　吸収合併消滅相互会社の計算書類に関する事項として、法第百六十五条の十二において準用する法第百六十五条の七第二項の規定による公告の日における次のイからへまでに掲げる場合の区分に応じ、当該イからへまでに定めるもの

(vi) the following matters related to financial statements of the Absorbed Mutual Company, as referred to in Article 165-7, paragraph (2) of the Act as applied mutatis mutandis pursuant to Article 165-12 of the Act, are the matters set forth in (a) to (f) below, in accordance with the categories of the cases applicable as of the day of publication as set forth in the same paragraph:

イ　最終事業年度に係る貸借対照表又はその要旨につき吸収合併消滅相互会社が法第五十四条の七第一項又は第二項の規定による公告をしている場合　次に掲げるもの

(a) if the converting Mutual Company has given public notice of the balance sheet pertaining to the Most Recent Business Year or a summary thereof pursuant to the provisions of Article 54-7, paragraph (1) or (2) of the Act: the matters listed in the following:

（１）　時事に関する事項を掲載する日刊新聞紙で公告をしているときは、当該日刊新聞紙の名称、日付及び当該公告が掲載されている頁

1. if the public notice has been made by means of a daily newspaper that publishes news on current events, the name and date of the newspaper, and the page number on which the public notice has been published;

（２）　電子公告により公告をしているときは、法第六十四条第二項第十八号イに掲げる事項

2. if the public notice has been made by means of an Electronic Public Notice, the matters listed in Article 64, paragraph (2), item (xviii), (a) of the Act;

ロ　最終事業年度に係る貸借対照表につき吸収合併消滅相互会社が法第五十四条の七第三項に規定する措置をとっている場合　法第六十四条第二項第十六号に掲げる事項

(b) if, in regard to the balance sheet pertaining to the Most Recent Business year, the Absorbed Mutual Company has implemented the measures provided in Article 54-7, paragraph (3) of the Act: the matters listed in Article 64, paragraph (2), item (xvi) of the Act;

ハ　吸収合併消滅相互会社が法第五十四条の七第四項に規定する相互会社である場合において、当該相互会社が金融商品取引法第二十四条第一項（有価証券報告書の提出）の規定により最終事業年度に係る有価証券報告書を提出しているときその旨

(c) if the Absorbed Mutual Company is a Mutual Company as provided in Article 54-7, paragraph (4) of the Act, and where it has submitted the Annual Securities Report pertaining to the Most Recent Business Year pursuant to the provisions of Article 24, paragraph (1) (Submission of Annual Reports) of the Financial Instruments and Exchange Act: such fact;

ニ　吸収合併消滅相互会社につき最終事業年度がない場合　その旨

(d) if the Absorbed Mutual Company has no Most Recent Business Year: such fact;

ホ　吸収合併消滅相互会社が清算相互会社である場合　その旨

(e) if the Absorbed Mutual Company is a Liquidating Mutual Company: such fact; or

ヘ　イからホまでに掲げる場合以外の場合　最終事業年度に係る別紙様式第三号（少額短期保険業者にあっては別紙様式第三号の三、特定取引勘定設置会社にあっては別紙様式第三号の二）に定める貸借対照表の要旨の内容

(f) other cases than as set forth in (a) to (e): the details of the summary of the balance sheet for the Most Recent Business Year prepared in accordance with Appended Form No. 3 (or Appended Form No. 3-3, in the case of a Small Amount and Short Term Insurance Company; or Appended Form No. 3-2, in the case of a Company with Specified Transaction Account).

（保険契約に係る債権の額）

(Amount of Claim Pertaining to Insurance Contract)

第百一条の二の十　法第百六十五条の十二において準用する法第百六十五条の七第四項において準用する法第七十条第六項に規定する内閣府令で定める金額は、生命保険会社にあっては第一号に掲げる金額とし、損害保険会社にあっては第二号及び第三号に掲げる金額の合計額とし、少額短期保険業者にあっては第二号に掲げる金額とする。

Article 101-2-10　The amount to be specified by Cabinet Office Order, as provided

in Article 70, paragraph (6) of the Act as applied mutatis mutandis pursuant to Article 165-7, paragraph (4) of the Act as further applied mutatis mutandis pursuant to Article 165-12 of the act, is the amount set forth in item (i), in the case of a Life Insurance Company; the total of the amounts set forth in items (ii) and (iii), in the case of a Non-Life Insurance Company; and the amount set forth in item (ii), in the case of a Small Amount and Short Term Insurance Company:

一　法第百六十五条の十二において準用する法第百六十五条の七第二項の公告（以下この条において「公告」という。）の時において被保険者のために積み立てるべき金額

(i) the amount to be reserved for the insured, as of the time of the public notice under Article 165-7, paragraph (2) of the Act as applied mutatis mutandis pursuant to Article 165-12 of the Act (hereinafter referred to as the "Public Notice" in this Article);

二　未経過期間（保険契約に定めた保険期間のうち、公告の時において、まだ経過していない期間をいう。）に対応する保険料の金額

(ii) the amount of the insurance premiums corresponding to the Unexpired Period (meaning the insurance period specified in an insurance contract which have not been passed as of the time of the public notice); and

三　公告の時において第七十条第一項第三号の払戻積立金として積み立てるべき金額

(iii) the amount to be reserved as the refund reserve as set forth in Article 70, paragraph (1), item (iii), as of the time of the public notice.

（吸収合併存続株式会社の事後開示事項）

(Matters Subject to Ex-Post Facto Disclosure of Stock Company Surviving the Absorption-Type Merger)

第百一条の二の十一　法第百六十五条の十三第一項に規定する内閣府令で定める事項は、次に掲げる事項とする。

Article 101-2-11 The matters to be specified by Cabinet Office Order, as provided in Article 165-13, paragraph (1) of the Act, are as follows:

一　吸収合併が効力を生じた日

(i) the day when the Absorption-type Merger becomes effective;

二　吸収合併消滅相互会社における次に掲げる手続の経過

(ii) the progress of the following procedures which are implemented by the Absorbed Mutual Company:

イ　法第百六十五条の十六の二の規定による請求に係る手続の経過

(a) the progress of the procedures pertaining to the demand under Article 165-16-2 of the Act;

ロ　法第百六十五条の十七の規定による手続の経過

(b) the progress of the procedures under Article 165-17 of the Act;

三　吸収合併存続株式会社における次に掲げる手続の経過

(iii) the progress of the following procedures by the Stock Company Surviving the Absorption-type Merger:

イ　法第百六十五条の十一の二の規定による請求に係る手続の経過

(a) the progress of the procedures pertaining to the demand under Article 165-11-2 of the Act;

ロ　法第百六十五条の十二において準用する法第百六十五条の四第一項及び第二項の規定、法第百六十五条の十二において準用する法第百六十五条の五第二項において準用する会社法第七百九十七条第五項から第九項まで（反対株主の株式買取請求）の規定、法第百六十五条の十二において準用する法第百六十五条の七の規定並びに法第百六十五条の十二において準用する会社法第七百九十七条第一項及び第二項の規定による手続の経過

(b) the progress of the procedures under Article 165-4, paragraphs (1) and (2) of the Act as applied mutatis mutandis pursuant to Article 165-12 of the Act, Article 797, paragraphs (5) to (9) (Dissenting Shareholders' Appraisal Rights) of the Companies Act as applied mutatis mutandis pursuant to Article 165-5, paragraph (2) of the Act as applied mutatis mutandis pursuant to Article 165-12 of the Act, Article 165-7 of the Act as applied mutatis mutandis pursuant to Article 165-12 of the Act and Article 797, paragraphs (1) and (2) of the Companies Act as applied mutatis mutandis pursuant to Article 165-12 of the Act;

四　吸収合併により吸収合併存続株式会社が吸収合併消滅相互会社から承継した重要な権利義務に関する事項

(iv) the matters related to important rights and obligations succeeded from the Absorbed Mutual Company to the Stock Company Surviving the Absorption-Type Merger upon the Absorption-type Merger;

五　法第百六十五条の十五第一項の規定により吸収合併消滅相互会社が備え置いた書面又は電磁的記録に記載又は記録がされた事項（吸収合併契約の内容を除く。）

(v) the matters stated or recorded in the Electronic or Magnetic Records kept by the Absorbed Mutual Company pursuant to the provisions of Article 165-15, paragraph (1) of the Act (excluding the terms and conditions of the absorption-type merger agreement);

六　法第百六十九条の五第一項の変更の登記をした日

(vi) the day when the registration of change under Article 169-5, paragraph (1) of the Act was effect; and

七　前各号に掲げるもののほか、吸収合併に関する重要な事項

(vii) beyond what is set forth in the preceding items, the material matters related to the Absorption-type Merger.

（新設合併設立株式会社の事後開示事項）

(Matters Subject to Ex-Post Facto Disclosure by Formed Stock Company)

第百一条の二の十二　法第百六十五条の十四第三項において準用する法第百六十五条の

十三第一項に規定する内閣府令で定める事項は、次に掲げる事項とする。

Article 101-2-12 The matters to be specified by Cabinet Office Order, as provided in Article 165-13, paragraph (1) of the Act as applied mutatis mutandis to Article 165-14, paragraph (3) of the Act, are as follows:

一　新設合併が効力を生じた日

(i) the day when the Consolidation-type Merger becomes effective;

二　法第百六十五条の四第一項及び第二項の規定による株主及び新株予約権者に対する通知又は公告の手続の経過

(ii) the progress of notices to shareholder and share option holders or public notices under Article 165-4, paragraphs (1) and (2) of the Act;

三　法第百六十五条の三の二又は第百六十五条の十六の二の規定による請求に係る手続の経過

(iii) the progress of the procedures pertaining to the demand under Article 165-3-2 or Article 165-16-2 of the Act;

四　法第百六十五条の五第一項及び同条第二項において準用する会社法第七百八十五条第五項から第九項まで（反対株主の株式買取請求）、法第百六十五条の六第一項及び同条第二項において準用する会社法第七百八十七条第五項から第十項まで（新株予約権買取請求）、法第百六十五条の七並びに第百六十五条の十七の規定による手続の経過

(iv) the progress of the procedure under Article 785, paragraphs (5) to (9) (Dissenting Shareholders' Appraisal Rights) of the Companies Act as applied mutatis mutandis pursuant to Article 165-5, paragraph (1) of the Act and paragraph (2) of the same Article, Article 787, paragraphs (5) to (10) (Exercise of Appraisal Rights on Share Options) of the Companies Act as applied mutatis mutandis pursuant to Article 165-6, paragraph (1) of the Act and paragraph (2) of the same Article, and Article 165-7 and Article 165-17 of the Act;

五　新設合併により新設合併設立株式会社が新設合併消滅会社から承継した重要な権利義務に関する事項

(v) the matters related to important rights and obligations succeeded from the Consolidated Company to the Formed Company upon the Consolidation-type Merger;

六　法第百六十五条の二第一項又は第百六十五条の十五第一項の規定により新設合併消滅会社が備え置いた書面又は電磁的記録に記載又は記録がされた事項

(vi) the matters stated or recorded in the Electronic or Magnetic Records kept by the Consolidated Company pursuant to the provisions of Article 165-2, paragraph (1) and Article 165-15, paragraph (1) of the Act (excluding the terms and conditions of the Absorption-type Merger Agreement); and

七　前各号に掲げるもののほか、新設合併に関する重要な事項

(vii) beyond what is set forth in the preceding items, the material matters related to the Consolidation-type Merger.

（消滅相互会社の事前開示事項）

(Matters Subject to Prior Disclosure by Extinct Mutual Company)

第百一条の二の十三　法第百六十五条の十五第一項に規定する内閣府令で定める事項は、消滅相互会社が吸収合併消滅相互会社である場合には、次に掲げる事項とする。

Article 101-2-13 (1) If an Extinct Mutual Company is an Absorbed Mutual Company, the matters to be specified by Cabinet Office Order, as provided in Article 165-15, paragraph (1) of the Act, are as follows:

一　次のイ又はロに掲げる場合の区分に応じ、当該イ又はロに定める定め（当該定めがない場合にあっては、当該定めがないこと）の相当性に関する事項

(i) the matters related to adequacy of the provisions as specified in (a) or (b) below, in accordance with the categories of the cases as respectively set forth therein (if there is no such provision, the adequacy as to the lack thereof):

イ　吸収合併存続会社が相互会社である場合　法第百六十条第二号に掲げる事項についての定め

(a) if the Absorbing Company is a Mutual Company: the provisions on the matters specified in Article 160, item (ii) of the Act;

ロ　吸収合併存続会社が株式会社である場合　法第百六十四条第一項第二号から第六号までに掲げる事項についての定め

(b) if the Absorbing Company is a stock company: the provisions on the matters specified in Article 160, items (ii) to (vi) of the Act;

二　吸収合併消滅相互会社の社員に対して交付する株式等（法第百六十四条第一項第二号に規定する株式等をいう。）の全部又は一部が吸収合併存続株式会社の株式であるときは、当該吸収合併存続株式会社の定款の定め

(ii) if all or part of Shares, etc. (meaning the Shares, etc. as provided in Article 164, paragraph (1), item (ii) of the Act) to be delivered to the members of the Absorbed Mutual Company comprise the shares in the Stock Company Surviving the Absorption-Type Merger, the provisions of the articles of incorporation of the Stock Company Surviving the Absorption-Type Merger;

三　吸収合併消滅相互会社（清算相互会社を除く。）についての次に掲げる事項

(iii) the following matters related to the Absorbed Mutual Company (excluding a Liquidating Mutual Company):

イ　最終事業年度に係る計算書類等（最終事業年度がない場合にあっては、吸収合併消滅相互会社の成立の日における貸借対照表）の内容

(a) the details of the Financial Statements for the Most Recent Business Year (if the company has no Most Recent Business Year, the balance sheet as of the date of incorporation of the Absorbed Mutual Company);

ロ　最終事業年度の末日（最終事業年度がない場合にあっては、吸収合併消滅相互会社の成立の日）後に重要な財産の処分、重大な債務の負担その他の会社財産の状況に重要な影響を与える事象が生じたときは、その内容（法第百六十五条の十五第一項の規定により同項の書面又は電磁的記録を各事務所に備え置いた日（以

下この項において「吸収合併契約備置開始日」という。）後吸収合併の効力が生ずる日までの間に新たな最終事業年度が存することとなる場合にあっては、当該新たな最終事業年度の末日後に生じた事象の内容に限る。）

(b) if, after the last day of the Most Recent Business Year (if there is no Most Recent Business Year, the date of incorporation of the Absorbed Mutual Company), disposition of any important asset, assumption of a material obligation or any other event which would have a material impact on the company's property status has taken place, the details thereof (if the new Most Recent Business Year falls in the period between the day of commencement of keeping the document or Electronic or Magnetic Records under Article 165-15, paragraph (1) at each business office (hereinafter referred to as the "Day on Which the Absorption-type Merger Agreement Began To Be Kept") and the day when the Absorption-type Merger becomes effective, the above is limited to the details of the events which have taken place after the last day of the new Most Recent Business Year);

四　吸収合併消滅相互会社（清算相互会社に限る。）が法第百八十条の十七において準用する会社法第四百九十二条第一項（財産目録等の作成等）の規定により作成した貸借対照表

(iv) the balance sheet prepared by the Absorbed Mutual Company (limited to a Liquidating Mutual Company) pursuant to the provisions of Article 492, paragraph (1) (Preparation of Inventory of Property) of the Companies Act as applied mutatis mutandis pursuant to Article 180-17 of the Act;

五　次のイ又はロに掲げる場合の区分に応じ、当該イ又はロに掲げる事項

(v) the matters related to adequacy of the provisions as specified in (a) or (b) below, in accordance with the categories of the cases as respectively set forth therein:

イ　吸収合併存続会社が相互会社である場合　吸収合併存続相互会社についての次に掲げる事項

(a) if the Absorbing Company is a Mutual Company: the following matters related to the Mutual Company Surviving the Absorption-Type Merger:

（１）　最終事業年度に係る計算書類等（最終事業年度がない場合にあっては、吸収合併存続相互会社の成立の日における貸借対照表）の内容

1. the details of the financial statements for the Most Recent Business Year (if the company has no Most Recent Business Year, the balance sheet as of the day of incorporation of the Mutual Company Surviving the Absorption-Type Merger);

（２）　最終事業年度の末日（最終事業年度がない場合にあっては、吸収合併存続相互会社の成立の日）後に重要な財産の処分、重大な債務の負担その他の会社財産の状況に重要な影響を与える事象が生じたときは、その内容（吸収合併契約備置開始日後吸収合併の効力が生ずる日までの間に新たな最終事業年度が存することとなる場合にあっては、当該新たな最終事業年度の末日後

に生じた事象の内容に限る。）

2. if, after the last day of the Most Recent Business Year (if there is no Most Recent Business Year, the date of incorporation of the Mutual Company Surviving the Absorption-Type Merger), disposition of any important asset, assumption of a material obligation or any other event which would have a material impact on the company's property status has taken place, the details thereof (if the new Most Recent Business Year falls in the period between the Day on Which the Absorption-type Merger Agreement Began To Be Kept and the day when the Absorption-type Merger becomes effective, the above is limited to the details of the events which have taken place after the last day of the new Most Recent Business Year);

ロ　吸収合併存続会社が株式会社である場合　吸収合併存続株式会社についての次に掲げる事項

(b) if the Absorbing Company is a stock company: the following matters related to the Stock Company Surviving the Absorption-Type Merger:

（１）　最終事業年度に係る計算書類等（最終事業年度がない場合にあっては、吸収合併存続株式会社の成立の日における貸借対照表）の内容

1. the details of the financial statements for the Most Recent Business Year (if the company has no Most Recent Business Year, the balance sheet as of the day of incorporation of the Stock Company Surviving the Absorption-Type Merger);

（２）　最終事業年度の末日（最終事業年度がない場合にあっては、吸収合併存続株式会社の成立の日。（３）において同じ。）後の日を臨時決算日（二以上の臨時決算日がある場合にあっては、最も遅いもの）とする臨時計算書類等があるときは、当該臨時計算書類等の内容

2. if there are Temporary Financial Statements, etc. prepared as of a certain day after the last day of the Most Recent Business Year (if the company has no Most Recent Business Year, the date of incorporation of the Stock Company Surviving the Absorption-Type Merger; the same applies in 3.) as the provisional account closing date (if there are two or more provisional account closing dates, the most recent day), the details of the Temporary Financial Statements, etc.;

（３）　最終事業年度の末日後に重要な財産の処分、重大な債務の負担その他の会社財産の状況に重要な影響を与える事象が生じたときは、その内容（吸収合併契約備置開始日後吸収合併の効力が生ずる日までの間に新たな最終事業年度が存することとなる場合にあっては、当該新たな最終事業年度の末日後に生じた事象の内容に限る。）

3. if, after the last day of the Most Recent Business Year, disposition of any important asset, assumption of a material obligation or any other event which would have a material impact on the company's property

status has taken place, the details thereof (if the new Most Recent Business Year falls in the period between the Day on Which the Absorption-type Merger Agreement Began To Be Kept and the day when the Absorption-type Merger becomes effective, the above is limited to the details of the events which have taken place after the last day of the new Most Recent Business Year);

六　吸収合併が効力を生ずる日以後における吸収合併存続相互会社又は吸収合併存続株式会社の債務（法第百六十五条の十七第一項の規定により吸収合併について異議を述べることができる保険契約者その他の債権者に対して負担する債務（保険契約者その他保険契約に係る権利を有する者の当該権利（保険金請求権等を除く。）に係る債務を除く。）に限る。）の履行の見込みに関する事項

(vi) the matters pertaining to the prospect on performance of the obligations of the Mutual Company Surviving the Absorption-Type Merger or Stock Company Surviving the Absorption-Type Merger on or after the day when the Absorption-type Merger becomes effective (limited to the obligations (excluding the obligations pertaining to the rights of policyholders or any other right holders pertaining to the insurance contracts (excluding Insurance Claims, etc.)) against policyholders or any other creditors who may raise objection as to the Absorption-type Merger pursuant to the provisions of Article 165-17, paragraph (1) of the Act); and

七　吸収合併契約備置開始日後、前各号に掲げる事項に変更が生じたときは、変更後の当該事項

(vii) if, after the Day on Which the Absorption-type Merger Agreement Began To Be Kept, any change has arisen in any of the matters listed in the items of the preceding item, those matters after the change.

2　法第百六十五条の十五第一項に規定する内閣府令で定める事項は、消滅相互会社が新設合併消滅相互会社である場合は、次に掲げる事項とする。

(2) If an Extinct Mutual Company is a Consolidated Mutual Company, the matters to be specified by Cabinet Office Order, as provided in Article 165-15, paragraph (1) of the Act, are as follows:

一　次のイ又はロに掲げる場合の区分に応じ、当該イ又はロに定める定めの相当性に関する事項

(i) the adequacy of the provisions set forth in (a) or (b) below, in accordance with the categories of the respective cases set forth therein:

イ　新設合併設立会社が相互会社である場合　法第百六十一条第一項第六号又は第百六十三条第一項第六号から第八号までに掲げる事項についての定め

(a) if the Formed Company is a Mutual Company: the provisions on the matters set forth in Article 161, paragraph (1), item (vi) or Article 163, paragraph (1), items (vi) to (viii) of the Act;

ロ　新設合併設立会社が株式会社である場合　法第百六十五条第一項第六号から第十四号までに掲げる事項についての定め

(b) if the Formed Company is a stock company: the provisions on the matters set forth in Article 165, paragraph (1), items (vi) to (xiv) of the Act;

二　新設合併消滅相互会社（他の新設合併消滅相互会社を含み、清算相互会社を除く。）についての次に掲げる事項

(ii) the following matters related to the Consolidated Mutual Company (including other Consolidated Mutual Companies; and excluding Liquidating Mutual Companies):

イ　最終事業年度に係る計算書類等（最終事業年度がない場合にあっては、新設合併消滅相互会社の成立の日における貸借対照表）の内容

(a) the details of the financial statements for the Most Recent Business Year (if the company has no Most Recent Business Year, the balance sheet as of the day of incorporation of the Consolidated Mutual Company);

ロ　最終事業年度の末日（最終事業年度がない場合にあっては、新設合併消滅相互会社の成立の日）後に重要な財産の処分、重大な債務の負担その他の会社財産の状況に重要な影響を与える事象が生じたときは、その内容（法第百六十五条の十五第一項の規定により同項の書面又は電磁的記録を各事務所に備え置いた日（以下この項において「新設合併契約備置開始日」という。）後新設合併の効力が生ずる日までの間に新たな最終事業年度が存することとなる場合にあっては、当該新たな最終事業年度の末日後に生じた事象の内容に限る。）

(b) if, after the last day of the Most Recent Business Year (if there is no Most Recent Business Year, the date of incorporation of the Consolidated Mutual Company), disposition of any important asset, assumption of a material obligation or any other event which would have a material impact on the company's property status has taken place, the details thereof (if the new Most Recent Business Year falls in the period between the day of commencement of keeping the document or Electronic or Magnetic Records under Article 165-15, paragraph (1) at each business office (hereinafter referred to as the "Day of Commencement of Keeping Consolidation-type Merger Agreement") and the day when the Consolidation-type Merger becomes effective, the above is limited to the details of the events which have taken place after the last day of the new Most Recent Business Year);

三　新設合併消滅株式会社（清算株式会社を除く。）についての次に掲げる事項

(iii) the following matters in relation to the Consolidated Stock Company (excluding Liquidating Stock Companies):

イ　最終事業年度に係る計算書類等（最終事業年度がない場合にあっては、新設合併消滅株式会社の成立の日における貸借対照表）の内容

(a) the details of the financial statements for the Most Recent Business Year (if the company has no Most Recent Business Year, the balance sheet as of the day of incorporation of the Consolidated Stock Company);

ロ　最終事業年度の末日（最終事業年度がない場合にあっては、新設合併消滅株式会社の成立の日。ハにおいて同じ。）後の日を臨時決算日（二以上の臨時決算日

がある場合にあっては、最も遅いもの）とする臨時計算書類等があるときは、当該臨時計算書類等の内容

(b) if there are Temporary Financial Statements, etc. prepared as of a certain day after the last day of the Most Recent Business Year (if the company has no Most Recent Business Year, the date of incorporation of the Consolidated Stock Company; the same applies in item (c)) as the provisional account closing date (if there are two or more provisional account closing dates, the most recent day), the details of the Temporary Financial Statements, etc.;

ハ　最終事業年度の末日後に重要な財産の処分、重大な債務の負担その他の会社財産の状況に重要な影響を与える事象が生じたときは、その内容（新設合併契約備置開始日後新設合併の効力が生ずる日までの間に新たな最終事業年度が存することとなる場合にあっては、当該新たな最終事業年度の末日後に生じた事象の内容に限る。）

(c) if, after the last day of the Most Recent Business Year (if there is no such Most Recent Business Year, the date of incorporation of the Consolidated Stock Company), disposition of any important asset, assumption of a material obligation or any other event which would have a material impact on the company's property status has taken place, the details thereof (if the new Most Recent Business Year falls in the period between the Day of Commencement of Keeping Consolidation-type Merger Agreement and the day when the Consolidation-type Merger becomes effective, the above is limited to the details of the events which have taken place after the last day of the new Most Recent Business Year);

四　当該新設合併消滅相互会社（清算相互会社に限る。）及び他の新設合併消滅会社（清算株式会社又は清算相互会社に限る。）が会社法第四百九十二条第一項（法第百八十条の十七において準用する場合を含む。）の規定により作成した貸借対照表

(iv) the balance sheet prepared by the Consolidated Mutual Company (limited to a Liquidating Mutual Company) and other Consolidated Company (limited to a Liquidating Stock Company and Liquidating Mutual Company), pursuant to the provisions of Article 492, paragraph (1) of the Companies Act (including the cases where applied mutatis mutandis pursuant to Article 180-17 of the Act);

五　新設合併が効力を生ずる日以後における新設合併設立会社の債務（保険契約者その他保険契約に係る権利を有する者の当該権利（保険金請求権等を除く。）に係る債務及び他の新設合併消滅会社から承継する債務を除く。）の履行の見込みに関する事項

(v) the matters pertaining to the prospect on performance of the obligations of the Formed Company after the day when the Consolidation-type Merger becomes effective (excluding the obligations pertaining to the rights (excluding Insurance Claims, etc.) of the policyholders or any other person

holding the rights pertaining to insurance contract, and also excluding the obligations to be assumed from the other Consolidated Companies); and

六　新設合併契約備置開始日後、前各号に掲げる事項に変更が生じたときは、変更後の当該事項

(vi) if, after the Day of Commencement of Keeping a Consolidation-Type Merger Agreement, any change has arisen in the matters listed in the preceding items, those matters after the change.

（消滅相互会社の公告事項）

(Matters Subject to Public Notice by Extinct Mutual Company)

第百一条の二の十四　法第百六十五条の十七第二項第四号に規定する内閣府令で定める事項は、次に掲げる事項とする。

Article 101-2-14 The matters to be specified by Cabinet Office Order, as provided in Article 165-7, paragraph (2), item (iv) of the Act, are as follows:

一　吸収合併存続会社又は新設合併設立会社の基金の総額又は資本金の額

(i) the total amount of the funds or the amount of stated capital of the Absorbing Company or the Formed Company;

二　次のイ又はロに掲げる場合の区分に応じ、当該イ又はロに定める事項

(ii) the matters set forth in (a) or (b) below, in accordance with the categories of the respective cases set forth therein:

イ　吸収合併存続会社又は新設合併設立会社が相互会社であるとき　消滅相互会社（消滅相互会社が新設合併消滅相互会社である場合にあっては、他の新設合併消滅相互会社を含む。以下この号及び第五号において同じ。）の社員又は新設合併消滅株式会社の株主及び新株予約権者に対する金銭の割当てに関する事項

(a) if the Absorbing Company or the Formed Company is a Mutual Company: the matters related to the allocation of money to the shareholders or share option holder of the Extinct Mutual Company (if the Extinct Mutual Company is a Consolidated Mutual Company, including other Consolidated Mutual Companies) or to the members of the Consolidated Stock Company;

ロ　吸収合併存続会社又は新設合併設立会社が株式会社であるとき　次に掲げる事項

(b) if the Absorbing Company or the Formed Company is a stock company: the following matters:

（１）　消滅相互会社の社員に対する株式又は金銭の割当てに関する事項

1. the matters related to allocation of shares or money to the shareholders of the Extinct Mutual Company;

（２）　消滅相互会社の社員に対する株式の割当てにより生ずる一株に満たない端数に係る部分につき新たに発行する株式の売却の方法その他売却に関し第九十九条の四に規定する事項

2. the method of selling any additional fraction of shares to be issued as a result of the allocation of shares to the members of the Extinct Mutual

Company and any other matter provided in Article 99-4;

（３）　新設合併消滅株式会社の株主に対する株式又は金銭の割当てに関する事項

3. the matters related to allocation of shares or monies to the members of the Consolidated Stock Company;

（４）　新設合併消滅株式会社の新株予約権者に対する新株予約権又は金銭の割当てに関する事項

4. the matters related to allocation of shares or monies to the share option holders of the Consolidated Stock Company;

三　消滅相互会社の保険契約者の合併後における権利に関する事項

(iii) the matters related to the rights of policyholders of the Extinct Mutual Company after the merger;

四　第二号ロ（２）の株式を買い受けるときは、買受けの方法その他買受けに関し第九十九条の五各号に掲げる事項

(iv) the method of purchasing any fraction of shares arising under item (ii), (b), 2. and any other matter specified in Article 99-5 regarding such purchase;

五　公告対象会社（消滅相互会社、新設合併消滅株式会社及び吸収合併存続会社をいう。以下この号において同じ。）の計算書類に関する事項として、法第百六十五条の十七第二項の規定による公告の日における次のイからトまでに掲げる場合の区分に応じ、当該イからトまでに定めるもの

(v) the matters set forth in the following items, in accordance with the categories of the cases applicable as of the day of publication as specified in Article 165-17, paragraph (2) of the Act as the matters related to the financial statements of Notifying Company (meaning the Extinct Mutual Company, Consolidated Stock Company and Absorbing Company or Consolidated Mutual Company; hereinafter the same applies in this item):

イ　最終事業年度に係る貸借対照表又はその要旨につき公告対象会社が法第五十四条の七第一項若しくは第二項の規定又は法第十三条の規定により読み替えて適用する会社法第四百四十条第一項（計算書類の公告）の規定若しくは同条第二項の規定による公告をしている場合　次に掲げるもの

(a) if, pursuant to the provisions of Article 54-7, paragraph (1) or (2) of the Act, Article 440, paragraph (1) (Public Notice of Financial Statements) of the Companies Act applied pursuant to the provisions of Article 13 of the Act following the deemed replacement of terms, or Article 440, paragraph (2) of the Companies Act, a Notifying Company has given a public notice of its balance sheet for the Most Recent Business Year or summary thereof: the following information:

（１）　時事に関する事項を掲載する日刊新聞紙で公告をしているときは、当該日刊新聞紙の名称、日付及び当該公告が掲載されている頁

1. if the public notice has been made by means of a daily newspaper that publishes news on current events, the name and date of the newspaper,

and the page number on which the public notice has been published;

（２）　電子公告により公告をしているときは、法第六十四条第二項第十八号イ又は会社法第九百十一条第三項第二十八号イ（株式会社の設立の登記）に掲げる事項

2. if the public notice has been made by means of an Electronic Public Notice, the matters listed in Article 64, paragraph (2), item (xviii), (a) of the Act or Article 911, paragraph (3), item (xxviii), (a) (Registration of Incorporation of Stock Company) of the Companies Act;

ロ　最終事業年度に係る貸借対照表につき公告対象会社が法第五十四条の七第三項又は会社法第四百四十条第三項に規定する措置をとっている場合　法第六十四条第二項第十六号又は会社法第九百十一条第三項第二十六号に掲げる事項

(b) if, in regard to the balance sheet pertaining to the Most Recent Business year, the Notifying Company has implemented the measures provided in Article 54-7, paragraph (3) of the Act or in Article 440, paragraph (3) of the Companies Act: the matters listed in Article 64, paragraph (2), item (xvi) of the Act or Article 911, paragraph (3), item (xxvi) of the Companies Act;

ハ　公告対象会社が法第五十四条の七第四項に規定する相互会社又は会社法第四百四十条第四項に規定する株式会社である場合において、当該相互会社又は株式会社が金融商品取引法第二十四条第一項（有価証券報告書の提出）の規定により最終事業年度に係る有価証券報告書を提出しているとき　その旨

(c) if the Notifying Company is a Mutual Company as provided in Article 54-7, paragraph (4) of the Act or a stock company as provided in Article 440, paragraph (4) of the Companies Act, and it has submitted the Annual Securities Report pertaining to the Most Recent Business Year pursuant to the provisions of Article 24, paragraph (1) (Submission of Annual Reports) of the Financial Instruments and Exchange Act: such fact;

ニ　公告対象会社が会社法の施行に伴う関係法律の整備等に関する法律第二十八条（計算書類の公告等に関する規定の適用除外）の規定により会社法第四百四十条の規定が適用されないものである場合　その旨

(d) if, pursuant to the provisions of Article 28 (Exclusion from Application of Provisions Pertaining to Public Notice of Financial Statements) of the Act on Arrangement of Relevant Acts Incidental to Enforcement of the Companies Act, the Notifying Company is excluded from application of the provisions of Article 440 of the Companies Act: such fact;

ホ　公告対象会社につき最終事業年度がない場合　その旨

(e) if the Notifying Company does not have Most Recent Business Year: such fact;

ヘ　公告対象会社が清算株式会社又は清算相互会社である場合　その旨

(f) if the Notifying Company is a Liquidating Stock Company or a Liquidating Mutual Company: such fact;

ト　イからヘまでに掲げる場合以外の場合　次の（１）又は（２）に掲げる場合の

区分に応じ、当該（１）又は（２）に定める事項

(g) other cases than as set forth in items (a) to (f): the matters set forth in the following 1. or 2., in accordance with the categories of the cases as respectively set forth therein:

（１）　公告対象会社が相互会社であるとき　最終事業年度に係る別紙様式第三号（少額短期保険業者にあっては別紙様式第三号の三、特定取引勘定設置会社にあっては別紙様式第三号の二）に定める貸借対照表の要旨の内容

1. if the Notifying Company is a Mutual Company: the details of the summary of the balance sheet for the Most Recent Business Year as set forth in Appended Form No. 3 (the Appended Form No. 3-3, in the case of a Small Amount and Short Term Insurance Company; or the Appended Form No. 3-2, in the case of a Company with Specified Transaction Account); and

（２）　公告対象会社が株式会社であるとき　最終事業年度に係る別紙様式第二号（少額短期保険業者にあっては別紙様式第二号の三、特定取引勘定設置会社にあっては別紙様式第二号の二）に定める貸借対照表の要旨の内容

2. if the Notifying Company is a stock company: the details of the summary of the balance sheet for the Most Recent Business Year as set forth in Appended Form No. 2 (the Appended Form No. 2-3, in the case of a Small Amount and Short Term Insurance Company; or the Appended Form No. 2-2, in the case of a Company with Specified Transaction Account).

（保険契約に係る債権の額）

(Amount of Claim Pertaining to Insurance Contract)

第百一条の二の十五　法第百六十五条の十七第四項において準用する法第八十八条第六項に規定する内閣府令で定める金額は、生命保険会社にあっては第一号に掲げる金額とし、損害保険会社にあっては第二号及び第三号に掲げる金額の合計額とし、少額短期保険業者にあっては第二号に掲げる金額とする。

Article 101-2-15 The amount to be specified by Cabinet Office Order, as provided in Article 88, paragraph (6) of the Act as applied mutatis mutandis pursuant to Article 165-17, paragraph (4) of the Act, is the amount set forth in item (i), in the case of a Life Insurance Company; the total of the amounts set forth in items (ii) and (iii), in the case of a Non-Life Insurance Company; and the amount set forth in item (ii), in the case of a Small Amount and Short Term Insurance Company:

一　法第百六十五条の十七第二項の公告（以下この条において「公告」という。）の時において被保険者のために積み立てるべき金額

(i) the amount to be reserved for the insured, as of the time of the public notice under Article 175, paragraph (2) of the Act (hereinafter referred to as the "Public Notice" in this Article);

二　未経過期間（保険契約に定めた保険期間のうち、公告の時において、まだ経過していない期間をいう。）に対応する保険料の金額

(ii) the amount of the insurance premiums corresponding to the Unexpired Period (meaning the insurance period specified in an insurance contract which have not been passed as of the time of the public notice); and

三　公告の時において第七十条第一項第三号の払戻積立金として積み立てるべき金額

(iii) the amount to be reserved as the refund reserve as set forth in Article 70, paragraph (1), item (iii), as of the time of the public notice.

（吸収合併存続相互会社の事前開示事項）

(Matters Subject to Disclosure by Mutual Company Surviving the Absorption-Type Merger)

第百一条の二の十六　法第百六十五条の十九第一項に規定する内閣府令で定める事項は、次に掲げる事項とする。

Article 101-2-16 The matters to be specified by Cabinet Office Order, as provided in Article 165-19, paragraph (1) of the Act, are as follows:

一　次のイ又はロに掲げる場合の区分に応じ、当該イ又はロに定める事項

(i) the matters set forth in (a) or (b) below, in accordance with the categories of the respective cases set forth therein:

イ　吸収合併消滅会社（法第百六十九条第一項に規定する吸収合併消滅会社をいう。以下この節において同じ。）が相互会社である場合　法第百六十条第二号に掲げる事項についての定め（当該定めがない場合にあっては、当該定めがないこと）の相当性に関する事項

(a) if the Absorbed Company (meaning the Absorbed Company as provided in Article 169, paragraph (1) of the Act; hereinafter the same applies in this Section) is a Mutual Company: the matters related to adequacy of the provisions on the matters set forth in Article 160, item (ii) (if there is no such provision, the adequacy as to the lack thereof);

ロ　吸収合併消滅会社が株式会社である場合　次に掲げる事項

(b) if the Absorbed Company is a stock company: the following matters:

（１）　第九十九条の三の二第一号及び第二号に掲げる事項についての定め（当該定めがない場合にあっては、当該定めがないこと）の相当性に関する事項

1. matters related to adequacy of the provisions on the matters set forth in Article 99-3-2, items (i) and (ii) (if there is no such provision, the adequacy as to the lack thereof);

（２）　第九十九条の三の二第三号及び第四号に掲げる事項を定めたときは、当該事項についての定め（全部の新株予約権の新株予約権者に対して交付する金銭の額を零とする旨の定めを除く。）の相当性に関する事項

2. when the matters set forth in Article 99-3-2, items (iii) and (iv) are provided, the matters related to adequacy of such provisions (excluding the provisions that the amount of money to be delivered to the share

option holder for all share options is zero);

（３）　法第百六十二条第一項第三号に掲げる事項についての定めの相当性に関する事項

3. matters related to adequacy of the provisions on the matters set forth in Article 162, paragraph (1), item (iii);

二　吸収合併存続相互会社についての次に掲げる事項

(ii) the following matters related to the Mutual Company Surviving the Absorption-Type Merger:

イ　最終事業年度に係る計算書類等（最終事業年度がない場合にあっては、吸収合併存続相互会社の成立の日における貸借対照表）の内容

(a) the details of the financial statements for the Most Recent Business Year (if the company has no Most Recent Business Year, the balance sheet as of the day of incorporation of the Mutual Company Surviving the Absorption-Type Merger);

ロ　最終事業年度の末日（最終事業年度がない場合にあっては、吸収合併存続相互会社の成立の日）後に重要な財産の処分、重大な債務の負担その他の会社財産の状況に重要な影響を与える事象が生じたときは、その内容（法第百六十五条の十九第一項の規定により同項の書面又は電磁的記録を各事務所に備え置いた日（以下この条において「吸収合併契約備置開始日」という。）後吸収合併の効力が生ずる日までの間に新たな最終事業年度が存することとなる場合にあっては、当該新たな最終事業年度の末日後に生じた事象の内容に限る。）

(b) if, after the last day of the Most Recent Business Year (if there is no Most Recent Business Year, the date of incorporation of the Mutual Company Surviving the Absorption-Type Merger), disposition of any important asset, assumption of a material obligation or any other event which would have a material impact on the company's property status has taken place, the details thereof (if the new Most Recent Business Year falls in the period between the day of commencement of keeping the document or Electronic or Magnetic Records under Article 165-19, paragraph (1) at each business office (hereinafter referred to as the "Day on Which the Absorption-type Merger Agreement Began To Be Kept") and the day when the Absorption-type Merger becomes effective, the above is limited to the details of the events which have taken place after the last day of the new Most Recent Business Year);

三　次のイ又はロに掲げる場合の区分に応じ、当該イ又はロに掲げる事項

(iii) the matters set forth in (a) or (b) below, in accordance with the categories of the respective cases set forth therein:

イ　吸収合併消滅会社が相互会社である場合　吸収合併消滅相互会社（清算相互会社を除く。）についての次に掲げる事項

(a) if the Absorbed Company is a Mutual Company: the following matters related to the Absorbed Mutual Company (excluding the Liquidating

Mutual Company);

（１）　最終事業年度に係る計算書類等（最終事業年度がない場合にあっては、吸収合併消滅相互会社の成立の日における貸借対照表）の内容

1. the details of the Financial Statements for the Most Recent Business Year (if the company has no Most Recent Business Year, the balance sheet as of the date of incorporation of the Absorbed Mutual Company);

（２）　最終事業年度の末日（最終事業年度がない場合にあっては、吸収合併消滅相互会社の成立の日）後に重要な財産の処分、重大な債務の負担その他の会社財産の状況に重要な影響を与える事象が生じたときは、その内容（吸収合併契約備置開始日後吸収合併の効力が生ずる日までの間に新たな最終事業年度が存することとなる場合にあっては、当該新たな最終事業年度の末日後に生じた事象の内容に限る。）

2. if, after the last day of the Most Recent Business Year (if there is no Most Recent Business Year, the date of incorporation of the Absorbed Mutual Company), disposition of any important asset, assumption of a material obligation or any other event which would have a material impact on the company's property status has taken place, the details thereof (if the new Most Recent Business Year falls in the Day on Which the Absorption-type Merger Agreement Began To Be Kept and the day when the Absorption-type Merger becomes effective, the above is limited to the details of the events which have taken place after the last day of the new Most Recent Business Year);

ロ　吸収合併消滅会社が株式会社である場合　吸収合併消滅株式会社（清算株式会社を除く。）についての次に掲げる事項

(b) if the Absorbed Company is a stock company: the following matters related to the Absorbed Stock Company (excluding the Liquidating Stock Company):

（１）　最終事業年度に係る計算書類等（最終事業年度がない場合にあっては、吸収合併消滅株式会社の成立の日における貸借対照表）の内容

1. the details of the financial statements for the Most Recent Business Year (if the company has no Most Recent Business Year, the balance sheet as of the day of incorporation of the Absorbed Stock Company);

（２）　最終事業年度の末日（最終事業年度がない場合にあっては、吸収合併消滅株式会社の成立の日。（３）において同じ。）後の日を臨時決算日（二以上の臨時決算日がある場合にあっては、最も遅いもの）とする臨時計算書類等があるときは、当該臨時計算書類等の内容

2. if there are Temporary Financial Statements, etc. prepared as of a certain day after the last day of the Most Recent Business Year (if the company has no Most Recent Business Year, the date of incorporation of the Absorbed Stock Company; the same applies in 3.) as the provisional account closing date (if there are two or more provisional

account closing dates, the most recent day), the details of the Temporary Financial Statements, etc.;

（３）　最終事業年度の末日後に重要な財産の処分、重大な債務の負担その他の会社財産の状況に重要な影響を与える事象が生じたときは、その内容（吸収合併契約備置開始日後吸収合併の効力が生ずる日までの間に新たな最終事業年度が存することとなる場合にあっては、当該新たな最終事業年度の末日後に生じた事象の内容に限る。）

3. if, after the last day of the Most Recent Business Year, disposition of any important asset, assumption of a material obligation or any other event which would have a material impact on the company's property status has taken place, the details thereof (if the new Most Recent Business Year falls in the period between the Day on Which the Absorption-type Merger Agreement Began To Be Kept and the day when the Absorption-type Merger becomes effective, the above is limited to the details of the events which have taken place after the last day of the new Most Recent Business Year);

四　吸収合併消滅会社（清算株式会社又は清算相互会社に限る。）が会社法第四百九十二条第一項（財産目録等の作成等）（法第百八十条の十七において準用する場合を含む。）の規定により作成した貸借対照表

(iv) the balance sheet prepared by the Absorbed Company (limited to a Liquidating Stock Company or a Liquidating Mutual Company) pursuant to the provisions of Article 492, paragraph (1) (Preparation of Inventory of Property) of the Companies Act;

五　吸収合併が効力を生ずる日以後における吸収合併存続相互会社の債務（法第百六十五条の二十において準用する法第百六十五条の十七第一項の規定により吸収合併について異議を述べることができる保険契約者その他の債権者に対して負担する債務（保険契約者その他保険契約に係る権利を有する者の当該権利（保険金請求権等を除く。）に係る債務を除く。）に限る。）の履行の見込みに関する事項

(v) the matters pertaining to the prospect on performance of the obligations of the Mutual Company Surviving the Absorption-Type Merger after the day when the Absorption-type Merger becomes effective (limited to the obligations (excluding the obligations pertaining to the rights of policyholders or any other right holders pertaining to the insurance contracts (excluding Insurance Claims, etc.)) against policyholders or any other creditors who may raise objection as to the Absorption-type Merger pursuant to the provisions of Article 165-17, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 165-20 of the Act); and

六　吸収合併契約備置開始日後吸収合併が効力を生ずるまでの間に、前各号に掲げる事項に変更が生じたときは、変更後の当該事項

(vi) if, for the period between the Day on Which the Absorption-type Merger Agreement Began To Be Kept and the day when the Absorption-type Merger

becomes effective, any change has arisen in any of the matters listed in the items of the preceding item, those matters after the change.

（吸収合併存続相互会社の公告事項）

(Matters Subject to Public Notice of Mutual Company Surviving the Absorption-Type Merger)

第百一条の二の十七　法第百六十五条の二十において準用する法第百六十五条の十七第二項第四号に規定する内閣府令で定める事項は、次に掲げる事項とする。

Article 101-2-17 The matters to be specified by Cabinet Office Order, as provided in Article 165-17, paragraph (2), item (iv) of the Act as applied mutatis mutandis pursuant to Article 165-20 of the Act, are as follows:

一　吸収合併存続相互会社の基金の総額

(i) the total amount of the funds in the Mutual Company Surviving the Absorption-Type Merger;

二　次のイ又はロに掲げる場合の区分に応じ、当該イ又はロに定める事項

(ii) the matters set forth in (a) or (b) below, in accordance with the categories of the respective cases set forth therein:

イ　吸収合併消滅会社が相互会社であるとき　吸収合併消滅相互会社の社員に対する金銭の割当てに関する事項

(a) if the Absorbed Company is a Mutual Company: the matters related to the allocation of money to the members of the Absorbed Mutual Company;

ロ　吸収合併消滅会社が株式会社であるとき　吸収合併消滅株式会社の株主及び新株予約権者に対する補償に関する事項

(b) if the Absorbed Company is a stock company: the matters related to the compensation for the shareholders and share option holders of the Absorbed Stock Company;

三　吸収合併消滅会社の保険契約者の吸収合併後における権利に関する事項

(iii) the matters related to the rights of policyholders of the Absorbed Company after the Absorption-type Merger;

四　公告対象会社（吸収合併存続相互会社及び吸収合併消滅会社をいう。以下この号において同じ。）の計算書類に関する事項として、法第百六十五条の二十において準用する法第百六十五条の十七第二項の規定による公告の日における次のイからトまでに掲げる場合の区分に応じ、当該イからトまでに定めるもの

(iv) the matters set forth in the following items, in accordance with the categories of the cases applicable as of the day of publication as specified in Article 165-17, paragraph (2) of the Act as applied mutatis mutandis pursuant to Article 165-20 of the Act as the matters related to the financial statements of Notifying Company (meaning the Mutual Company Surviving the Absorption-Type Merger and the Absorbed Company; hereinafter the same applies in this item):

イ　最終事業年度に係る貸借対照表又はその要旨につき公告対象会社が法第五十四

条の七第一項若しくは第二項の規定又は法第十三条の規定により読み替えて適用する会社法第四百四十条第一項（計算書類の公告）の規定若しくは同条第二項の規定による公告をしている場合　次に掲げるもの

(a) if, pursuant to the provisions of Article 54-7, paragraph (1) or (2) of the Act, Article 440, paragraph (1) (Public Notice of Financial Statements) of the Companies Act applied pursuant to the provisions of Article 13 of the Act following the deemed replacement of terms, or Article 440, paragraph (2) of the Companies Act, a Notifying Company has given a public notice of its balance sheet for the Most Recent Business Year or summary thereof: the following information:

（１）　時事に関する事項を掲載する日刊新聞紙で公告をしているときは、当該日刊新聞紙の名称、日付及び当該公告が掲載されている頁

1. if the public notice has been made by means of a daily newspaper that publishes news on current events, the name and date of the newspaper, and the page number on which the public notice has been published;

（２）　電子公告により公告をしているときは、法第六十四条第二項第十八号イ又は会社法第九百十一条第三項第二十八号イ（株式会社の設立の登記）に掲げる事項

2. if the public notice has been made by means of an Electronic Public Notice, the matters listed in Article 64, paragraph (2), item (xviii), (a) of the Act or Article 911, paragraph (3), item (xxviii), (a) (Registration of Incorporation of Stock Company) of the Companies Act;

ロ　最終事業年度に係る貸借対照表につき公告対象会社が法第五十四条の七第三項又は会社法第四百四十条第三項に規定する措置をとっている場合　法第六十四条第二項第十六号又は会社法第九百十一条第三項第二十六号に掲げる事項

(b) if, in regard to the balance sheet pertaining to the Most Recent Business year, the Notifying Company has implemented the measures provided in Article 54-7, paragraph (3) of the Act or in Article 440, paragraph (3) of the Companies Act: the matters listed in Article 64, paragraph (2), item (xvi) of the Act or Article 911, paragraph (3), item (xxvi) of the Companies Act;

ハ　公告対象会社が法第五十四条の七第四項に規定する相互会社又は会社法第四百四十条第四項に規定する株式会社である場合において、当該相互会社又は株式会社が金融商品取引法第二十四条第一項（有価証券報告書の提出）の規定により最終事業年度に係る有価証券報告書を提出しているとき　その旨

(c) if the Notifying Company is a Mutual Company as provided in Article 54-7, paragraph (4) of the Act or a stock company as provided in Article 440, paragraph (4) of the Companies Act, and it has submitted the Annual Securities Report pertaining to the Most Recent Business Year pursuant to the provisions of Article 24, paragraph (1) (Submission of Annual Reports) of the Financial Instruments and Exchange Act: such fact;

ニ　公告対象会社が会社法の施行に伴う関係法律の整備等に関する法律第二十八条

（計算書類の公告等に関する規定の適用除外）の規定により会社法第四百四十条の規定が適用されないものである場合　その旨

(d) if, pursuant to the provisions of Article 28 (Exclusion from Application of Provisions Pertaining to Public Notice of Financial Statements) of the Act on Arrangement of Relevant Acts Incidental to Enforcement of the Companies Act, the Notifying Company is excluded from application of the provisions of Article 440 of the Companies Act: such fact;

ホ　公告対象会社につき最終事業年度がない場合　その旨

(e) if the Notifying Company has no Most Recent Business Year: such fact;

ヘ　公告対象会社が清算株式会社又は清算相互会社である場合　その旨

(f) if the Notifying Company is a Liquidating Stock Company or a Liquidating Mutual Company: such fact;

ト　イからヘまでに掲げる場合以外の場合　次の（１）又は（２）に掲げる場合の区分に応じ、当該（１）又は（２）に定める事項

(g) other cases than as set forth in items (a) to (f): the matters set forth in the following 1. or 2., in accordance with the categories of the cases as respectively set forth therein:

（１）　公告対象会社が相互会社であるとき　最終事業年度に係る別紙様式第三号（少額短期保険業者にあっては別紙様式第三号の三、特定取引勘定設置会社にあっては別紙様式第三号の二）に定める貸借対照表の要旨の内容

1. if the Notifying Company is a Mutual Company: the details of the summary of the balance sheet for the Most Recent Business Year as set forth in Appended Form No. 3 (the Appended Form No. 3-3, in the case of a Small Amount and Short Term Insurance Company; or the Appended Form No. 3-2, in the case of a Company with Specified Transaction Account); and

（２）　公告対象会社が株式会社であるとき　最終事業年度に係る別紙様式第二号（少額短期保険業者にあっては別紙様式第二号の三、特定取引勘定設置会社にあっては別紙様式第二号の二）に定める貸借対照表の要旨の内容

2. if the Notifying Company is a stock company: the details of the summary of the balance sheet for the Most Recent Business Year as set forth in Appended Form No. 2 (the Appended Form No. 2-3, in the case of a Small Amount and Short Term Insurance Company; or the Appended Form No. 2-2, in the case of a Company with Specified Transaction Account).

（保険契約に係る債権の額）

(Amount of Claim Pertaining to Insurance Contract)

第百一条の二の十八　法第百六十五条の二十において読み替えて準用する法第百六十五条の十七第四項において準用する法第八十八条第六項に規定する内閣府令で定める金額は、生命保険会社にあっては第一号に掲げる金額とし、損害保険会社にあっては第

二号及び第三号に掲げる金額の合計額とし、少額短期保険業者にあっては第二号に掲げる金額とする。

Article 101-2-18 The amount to be specified by Cabinet Office Order, as provided in Article 88, paragraph (6) of the Act as applied mutatis mutandis pursuant to Article 165-17, paragraph (4) of the Act as applied mutatis mutandis pursuant to Article 165-20 of the Act following the deemed replacement of terms, is the amount set forth in item (i), in the case of a Life Insurance Company; the total of the amounts set forth in items (ii) and (iii), in the case of a Non-Life Insurance Company; and the amount set forth in item (ii), in the case of a Small Amount and Short Term Insurance Company:

一　法第百六十五条の二十において準用する法第百六十五条の十七第二項の公告（以下この条において「公告」という。）の時において被保険者のために積み立てるべき金額

(i) the amount to be reserved for the insured, as of the time of the public notice under Article 175, paragraph (2) of the Act as applied mutatis mutandis pursuant to Article 165-20 of the Act (hereinafter referred to as the "Public Notice" in this Article);

二　未経過期間（保険契約に定めた保険期間のうち、公告の時において、まだ経過していない期間をいう。）に対応する保険料の金額

(ii) the amount of the insurance premiums corresponding to the Unexpired Period (meaning the insurance period specified in an insurance contract which have not been passed as of the time of the public notice); and

三　公告の時において第七十条第一項第三号の払戻積立金として積み立てるべき金額

(iii) the amount to be reserved as the refund reserve as set forth in Article 70, paragraph (1), item (iii), as of the time of the public notice.

（吸収合併存続相互会社の事後開示事項）

(Matters Subject to Ex-Post Facto Disclosure of Mutual Company Surviving the Absorption-Type Merger)

第百一条の二の十九　法第百六十五条の二十一第一項に規定する内閣府令で定める事項は、次に掲げる事項とする。

Article 101-2-19 The matters to be specified by Cabinet Office Order, as provided in Article 165-21, paragraph (1) of the Act, are as follows:

一　吸収合併が効力を生じた日

(i) the day when the Absorption-type Merger becomes effective;

二　次のイ又はロに掲げる場合の区分に応じ、吸収合併消滅会社における当該イ又はロに定める手続の経過

(ii) the progress of the procedures under (a) or (b) below in accordance with the cases as respectively set forth therein, which are implemented by the Absorbed Company:

イ　吸収合併消滅会社が株式会社である場合　次に定める手続の経過

(a) if the Absorbed Company is a stock company: the following matters:

（１）　法第百六十五条の四第一項及び第二項の規定による株主及び新株予約権者に対する通知又は公告の手続の経過

1. the of progress of notices to shareholder and share option holders or public notices under Article 165-4, paragraphs (1) and (2) of the Act;

（２）　法第百六十五条の三の二の規定による請求に係る手続の経過

2. the progress of the procedures pertaining to the demand under Article 165-3-2 of the Act;

（３）　法第百六十五条の五第一項及び同条第二項において準用する会社法第七百八十五条第五項から第九項まで（反対株主の株式買取請求）、法第百六十五条の六第一項及び同条第二項において準用する会社法第七百八十七条第五項から第十項まで（新株予約権買取請求）並びに法第百六十五条の七の規定による手続の経過

3. the progress of the procedures under Article 785, paragraphs (5) to (9) (Dissenting Shareholders' Appraisal Rights) of the Companies Act as applied mutatis mutandis pursuant to Article 165-5, paragraph (1) of the Act and paragraph (2) of the same Article, Article 787, paragraphs (5) to (10) (Exercise of Appraisal Rights on Share Options) of the Companies Act as applied mutatis mutandis pursuant to Article 165-6, paragraph (1) of the Act and paragraph (2) of the same Article, and Article 165-7 of the Act;

ロ　吸収合併消滅会社が相互会社である場合　次に掲げる手続の経過

(b) if the Absorbed Company is a Mutual Company: the progress of the following procedures:

（１）　法第百六十五条の十六の二の規定による請求に係る手続の経過

1. the progress of the procedures pertaining to the demand under Article 165-16-2 of the Act;

（２）　法第百六十五条の十七の規定による手続の経過

2. the progress of the procedures under Article 165-17 of the Act;

三　吸収合併存続相互会社における次に掲げる手続の経過

(iii) the progress of the following procedures by the Mutual Company Surviving the Absorption-Type Merger:

イ　法第百六十五条の二十において準用する法第百六十五条の十六の二の規定による請求に係る手続の経過

(a) the progress of the procedures pertaining to the demand under Article 165-16-2 of the Act as applied mutatis mutandis pursuant to Article 165-20 of the Act;

ロ　法第百六十五条の二十において準用する法第百六十五条の十七の規定による手続の経過

(b) the progress of the procedures under Article 165-17 of the Act as applied mutatis mutandis pursuant to Article 165-20 of the Act;

四　吸収合併により吸収合併存続相互会社が吸収合併消滅会社から承継した重要な権利義務に関する事項

(iv) the matters related to important rights and obligations succeeded from the Absorbed Company to the Mutual Company Surviving the Absorption-Type Merger upon the Absorption-type Merger;

五　法第百六十五条の二第一項又は第百六十五条の十五第一項の規定により吸収合併消滅会社が備え置いた書面又は電磁的記録に記載又は記録がされた事項（吸収合併契約の内容を除く。）

(v) the matters stated or recorded in the Electronic or Magnetic Records kept by the Absorbed Company pursuant to the provisions of Article 165-2, paragraph (1) or Article 165-15, paragraph (1) of the Act (excluding the terms and conditions of the absorption-type merger agreement);

六　法第百六十九条の五第一項の変更の登記をした日

(vi) the day when the registration of change under Article 169-5, paragraph (1) of the Act was effected; and

七　前各号に掲げるもののほか、吸収合併に関する重要な事項

(vii) beyond what is set forth in the preceding items, the material matters related to the Absorption-type Merger.

（新設合併設立相互会社の事後開示事項）

(Matters Subject to Ex-Post Facto Disclosure by Formed Mutual Company)

第百一条の二の二十　法第百六十五条の二十二第三項において準用する法第百六十五条の二十一第一項に規定する内閣府令で定める事項は、次に掲げる事項とする。

Article 101-2-20 The matters to be specified by Cabinet Office Order, as provided in Article 165-21, paragraph (1) of the Act as applied mutatis mutandis to Article 165-22, paragraph (3) of the Act, are as follows:

一　新設合併が効力を生じた日

(i) the day when the Consolidation-type Merger becomes effective;

二　次のイ又はロに掲げる場合の区分に応じ、新設合併消滅会社における当該イ又はロに定める手続の経過

(ii) the progress of the procedures under (a) or (b) below in accordance with the cases as respectively set forth therein, which are implemented by the Consolidated Company:

イ　株式会社と相互会社との新設合併である場合　次に定める手続の経過

(a) in cases of a Consolidation-type Merger between a stock company and a Mutual Company: the progress of the following procedures:

（１）　法第百六十五条の四第一項及び第二項の規定による株主及び新株予約権者に対する通知又は公告の手続の経過

1. the progress of notices to shareholder and share option holders or public notices under Article 165-4, paragraphs (1) and (2) of the Act;

（２）　法第百六十五条の三の二又は第百六十五条の十六の二の規定による請求

に係る手続の経過

2. the progress of the procedures pertaining to the demand under Article 165-3-2 or Article 165-16-2 of the Act;

（３）　法第百六十五条の五第一項及び同条第二項において準用する会社法第七百八十五条第五項から第九項まで（反対株主の株式買取請求）、法第百六十五条の六第一項及び同条第二項において準用する会社法第七百八十七条第五項から第十項まで（新株予約権買取請求）、法第百六十五条の七並びに第百六十五条の十七の規定による手続の経過

3. the progress of the procedures under Article 785, paragraphs (5) to (9) (Dissenting Shareholders' Appraisal Rights) of the Companies Act as applied mutatis mutandis pursuant to Article 165-5, paragraph (1) of the Act and paragraph (2) of the same Article, Article 787, paragraphs (5) to (10) (Exercise of Appraisal Rights on Share Options) of the Companies Act as applied mutatis mutandis pursuant to Article 165-6, paragraph (1) of the Act and paragraph (2) of the same Article, and Article 165-7 and Article 165-17 of the Act;

ロ　相互会社と相互会社との新設合併である場合　次に掲げる手続の経過

(b) in cases of a Consolidation-type Merger between Mutual Companies: the progress of the following procedures:

（１）　法第百六十五条の十六の二の規定による請求に係る手続の経過

1. the progress of the procedures pertaining to the demand under Article 165-16-2 of the Act;

（２）　法第百六十五条の十七の規定による手続の経過

2. the progress of the procedures under Article 165-17 of the Act;

三　新設合併により新設合併設立相互会社が新設合併消滅会社から承継した重要な権利義務に関する事項

(iii) the matters related to important rights and obligations succeeded from the Consolidated Company to the Formed Mutual Company upon the Consolidation-type Merger;

四　法第百六十五条の二第一項又は第百六十五条の十五第一項の規定により新設合併消滅会社が備え置いた書面又は電磁的記録に記載又は記録がされた事項

(iv) the matters stated or recorded in the Electronic or Magnetic Records kept by the Consolidated Company pursuant to the provisions of Article 165-2, paragraph (1) and Article 165-15, paragraph (1) of the Act; and

五　前各号に掲げるもののほか、新設合併に関する重要な事項

(v) beyond what is set forth in the preceding items, the material matters related to the Consolidation-type Merger.

（会社法合併会社の事前開示事項）

(Matters Subject to Prior Disclosure by Merging Company under the Companies Act)

第百一条の二の二十一　法第百六十五条の二十三の規定により読み替えて適用する会社法第七百八十二条第一項（吸収合併契約等に関する書面等の備置き及び閲覧等）に規定する内閣府令で定める事項は、次に掲げる事項とする。

Article 101-2-21 The matters to be specified by Cabinet Office Order, as provided in Article 782, paragraph (1) (Keeping and Inspection of Documents Concerning an Absorption-Type Merger Agreement) of the Companies Act applied pursuant to the provisions of Article 165-23 of the Act following the deemed replacement of terms, are as follows:

一　吸収合併消滅株式会社（会社法第七百四十九条第一項第二号（株式会社が存続する吸収合併契約）に規定する吸収合併消滅株式会社をいう。以下この条、次条、第百一条の二の二十四、第百三条第一号ホ及び第百三条の二第一号ホにおいて同じ。）（清算株式会社を除く。）についての次に掲げる事項

(i) the following matters related to the Absorbed Stock Company (meaning a Stock Company Disappearing in the Absorption-type Merger as provided in Article 749, paragraph (1), item (ii) (Absorption-Type Merger Agreement in Which a Stock Company Survives) of the Companies Act; hereinafter the same applies in this Article, the following Article, Article 101-2-24, Article 1-3, item (i), (e) and Article 103-2, item (i), (e)) (excluding a Liquidating Stock Company):

イ　最終事業年度に係る計算書類等の内容

(a) the details of the financial statements, etc. pertaining to the Most Recent Business Year;

ロ　最終事業年度の末日（最終事業年度がない場合にあっては、吸収合併消滅株式会社の成立の日）後の日を臨時決算日（二以上の臨時決算日がある場合にあっては、最も遅いもの）とする臨時計算書類等があるときは、当該臨時計算書類等の内容

(b) if there are Temporary Financial Statements, etc. prepared as of a certain day after the last day of the Most Recent Business Year (if the company has no Most Recent Business Year, the date of incorporation of the Absorbed Stock Company) as the provisional account closing date (if there are two or more provisional account closing date, the most recent day), the details of the Temporary Financial Statements, etc.;

二　吸収合併消滅株式会社（清算株式会社に限る。）が会社法第四百九十二条第一項（財産目録等の作成等）の規定により作成した貸借対照表

(ii) the balance sheet prepared by the Absorbed Stock Company (limited to a Liquidating Stock Company) pursuant to the provisions of Article 492, paragraph (1) (Preparation of Inventory of Property) of the Companies Act;

三　吸収合併消滅株式会社の保険契約者の吸収合併後における権利に関する事項

(iii) Matters regarding the rights of the policyholders of the Absorbed Stock Company after the Absorption-type Merger; and

四　吸収合併契約等備置開始日（会社法第七百八十二条第二項に規定する吸収合併契

約等備置開始日をいう。第百五条の二において同じ。）後、前三号に掲げる事項に変更が生じたときは、変更後の当該事項

(iv) if, after the day on which the Absorption-type Merger Agreement, etc. began to be kept (meaning the day on which the Absorption-type Merger Agreement, etc. began to be kept as provided in Article 782, paragraph (2) of the Companies Act; the same applies in Article 105-2), any change has arisen in any of the matters listed in the preceding three items, those matters after the change.

第百一条の二の二十二　法第百六十五条の二十三の規定により読み替えて適用する会社法第七百九十四条第一項（吸収合併契約等に関する書面等の備置き及び閲覧等）に規定する内閣府令で定める事項は、次に掲げる事項とする。

Article 101-2-22 The matters to be specified by Cabinet Office Order, as provided in Article 794, paragraph (1) (Keeping and Inspection of Documents Concerning an Absorption-Type Merger Agreement) of the Companies Act applied pursuant to the provisions of Article 165-23 of the Act following the deemed replacement of terms, are as follows:

一　吸収合併存続株式会社（会社法第七百四十九条第一項第一号（株式会社が存続する吸収合併契約）に規定する吸収合併存続株式会社をいう。以下この条、第百一条の二の二十四、第百三条第一号ホ及び第百三条の二第一号ホにおいて同じ。）についての次に掲げる事項

(i) the following matters related to the Stock Company Surviving the Absorption-type Merger (meaning a Stock Company Surviving the Absorption-type Merger as provided in Article 749, paragraph (1), item (i) (Absorption-Type Merger Agreement in Which a Stock Company Survives) of the Companies Act; hereinafter the same applies in this Article, the following Article, Article 101-2-24, Article 1-3, item (i), (e) and Article 103-2, item (i), (e)):

イ　最終事業年度に係る計算書類等の内容

(a) the details of the financial statements, etc. pertaining to the Most Recent Business Year;

ロ　最終事業年度の末日（最終事業年度がない場合にあっては、吸収合併存続株式会社の成立の日）後の日を臨時決算日（二以上の臨時決算日がある場合にあっては、最も遅いもの）とする臨時計算書類等があるときは、当該臨時計算書類等の内容

(b) if there are Temporary Financial Statements, etc. prepared as of a certain day after the last day of the Most Recent Business Year (if the company has no Most Recent Business Year, the date of incorporation of the Stock Company Surviving the Absorption-type Merger) as the provisional account closing date (if there are two or more provisional account closing dates, the most recent day), the details of the Temporary Financial Statements, etc.;

二　吸収合併消滅株式会社の保険契約者の吸収合併後における権利に関する事項
(ii) Matters regarding the rights of the policyholders of the Absorbed Stock Company after the Absorption-type Merger; and
三　吸収合併契約等備置開始日（会社法第七百九十四条第二項に規定する吸収合併契約等備置開始日をいう。第百五条の二の二において同じ。）後吸収合併が効力を生ずるまでの間に、前二号に掲げる事項に変更が生じたときは、変更後の当該事項
(iii) if, for the period between the day on which the Absorption-type Merger Agreement, etc. began to be kept (meaning the day on which the Absorption-type Merger Agreement, etc. began to be kept as provided in Article 794, paragraph (2) of the Companies Act; the same applies in Article 105-2-2) and the day when the Absorption-type Merger becomes effective, any change has arisen in any of the matters listed in the preceding two items, those matters after the change.

第百一条の二の二十三　法第百六十五条の二十三の規定により読み替えて適用する会社法第八百三条第一項（新設合併契約等に関する書面等の備置き及び閲覧等）に規定する内閣府令で定める事項は、次に掲げる事項とする。
Article 101-2-23 The matters to be specified by Cabinet Office Order, as provided in Article 803, paragraph (1) (Keeping and Inspection of Documents Concerning a Consolidation-Type Merger Agreement) of the Companies Act applied pursuant to the provisions of Article 165-23 of the Act following the deemed replacement of terms, are as follows:
一　当該新設合併消滅株式会社（会社法第七百五十三条第一項第六号（株式会社を設立する新設合併契約）に規定する新設合併消滅株式会社をいう。以下この条、次条、第百三条第一号ホ及び第百三条の二第一号ホにおいて同じ。）（清算株式会社を除く。）についての次に掲げる事項
(i) the following matters related to the Companies Consolidated through Consolidation-type Merger (meaning a Company Consolidated through Consolidation-type Merger as provided in Article 753, paragraph (1), item (vi) (Consolidation-Type Merger Agreement by Which a Stock Company Is Incorporated) of the Companies Act; hereinafter the same applies in this Article, Article 103, item (i), (e) and Article 103-2, item (i), (e)) (excluding a Liquidating Stock Company):
イ　最終事業年度に係る計算書類等の内容
(a) the details of the financial statements, etc. pertaining to the Most Recent Business Year;
ロ　最終事業年度の末日（最終事業年度がない場合にあっては、新設合併消滅株式会社の成立の日）後の日を臨時決算日（二以上の臨時決算日がある場合にあっては、最も遅いもの）とする臨時計算書類等があるときは、当該臨時計算書類等の内容
(b) if there are Temporary Financial Statements, etc. prepared as of a certain

day after the last day of the Most Recent Business Year (if the company has no Most Recent Business Year, the date of incorporation of the Company Consolidated through Consolidation-type Merger) as the provisional account closing date (if there are two or more provisional account closing dates, the most recent day), the details of the Temporary Financial Statements, etc.;

二　新設合併消滅株式会社（他の新設合併消滅株式会社を除き、清算株式会社に限る。）が会社法第四百九十二条第一項（財産目録等の作成等）の規定により作成した貸借対照表

(ii) the balance sheet prepared by the Company Consolidated through Consolidation-type Merger (excluding another Company Consolidated through Consolidation-type Merger, and limited to a Liquidating Stock Company) pursuant to the provisions of Article 492, paragraph (1) (Preparation of Inventory of Property) of the Companies Act;

三　新設合併消滅株式会社の保険契約者の新設合併後における権利に関する事項

(iii) Matters regarding the rights of the policyholders of the Company Consolidated through Consolidation-type Merger following the merger; and

四　新設合併契約等備置開始日（会社法第八百三条第二項に規定する新設合併契約等備置開始日をいう。第百五条の二の三において同じ。）後、前三号に掲げる事項に変更が生じたときは、変更後の当該事項

(iv) if, after the day on which the Consolidation-type Merger Agreement, etc. began to be kept (meaning the day on which the Consolidation-type Merger Agreement, etc. began to be kept as provided in Article 803, paragraph (2) of the Companies Act; the same applies in Article 105-2-3), any change has arisen in any of the matters listed in the preceding three items, those matters after the change.

（計算書類に関する公告事項）

(Matters Subject to Public Notice in Relation to Financial Statements)

第百一条の二の二十四　法第百六十五条の二十四第二項第三号に規定する内閣府令で定めるものは、同項の規定による公告の日における次の各号に掲げる場合の区分に応じ、当該各号に定めるものとする。

Article 101-2-24 The matters to be specified by Cabinet Office Order, as provided in Article 165-24, paragraph (2), item (iii) of the Act, are the matters set forth in the following items, in accordance with the categories of the cases applicable as of the day of publication as set forth in the same paragraph:

一　最終事業年度に係る貸借対照表又はその要旨につき公告対象会社（吸収合併消滅株式会社、吸収合併存続株式会社又は新設合併消滅株式会社をいう。以下この条において同じ。）が会社法第四百四十条第一項（計算書類の公告）（法第十三条の規定により読み替えて適用する場合を含む。）の規定又は会社法第四百四十条第二項の規定による公告をしている場合　次に掲げるもの

(i) if, pursuant to the provisions of Article 440, paragraph (1) (Public Notice of Financial Statements) (including when it is applied pursuant to the provisions of Article 13 of the Act following the deemed replacement of terms) or paragraph (2) of the Companies Act, a Notifying Company (meaning an Absorbed Stock Company, Stock Company Surviving the Absorption-Type Merger, or a Stock Company Extinguished upon a Consolidation-Type Merger; hereinafter the same applies in this Article) has given a public notice of its balance sheet for the Most Recent Business Year or summary thereof: the following information:

イ　官報で公告をしているときは、当該官報の日付及び当該公告が掲載されている頁

(a) if public notice has been made by means of an Official Gazette, the date of the Official Gazette and the page number on which such public notice has been published;

ロ　時事に関する事項を掲載する日刊新聞紙で公告をしているときは、当該日刊新聞紙の名称、日付及び当該公告が掲載されている頁

(b) if the public notice has been made by means of a daily newspaper that publishes news on current events, the name and date of the newspaper, and the page number on which the public notice has been published;

ハ　電子公告により公告をしているときは、会社法第九百十一条第三項第二十八号イ（株式会社の設立の登記）に掲げる事項

(c) if the public notice has been made by means of an Electronic Public Notice, the matters listed in Article 911, paragraph (3), item (xxviii), (a) (Registration of Incorporation of Stock Company) of the Companies Act;

二　最終事業年度に係る貸借対照表につき公告対象会社が会社法第四百四十条第三項に規定する措置をとっている場合　同法第九百十一条第三項第二十六号に掲げる事項

(ii) if, in regard to the balance sheet pertaining to the Most Recent Business Year, the Stock Company-Type Financial Instruments Exchange Surviving an Absorption-Type Merger has implemented the measures provided in Article 440, paragraph (3) of the Companies Act: the matters listed in Article 911, paragraph (3), item (xxvi) of that Act;

三　公告対象会社が会社法第四百四十条第四項に規定する株式会社である場合において、当該株式会社が金融商品取引法第二十四条第一項（有価証券報告書の提出）の規定により最終事業年度に係る有価証券報告書を提出しているとき　その旨

(iii) if the Stock Company-Type Financial Instruments Exchange Surviving an Absorption-Type Merger is a stock company as provided in Article 440, paragraph (4) of the Companies Act, and where it has submitted the Annual Securities Report pertaining to the Most Recent Business Year pursuant to the provisions of Article 24, paragraph (1) (Submission of Annual Reports) of the Act: such fact;

四　公告対象会社が会社法の施行に伴う関係法律の整備等に関する法律第二十八条（計算書類の公告等に関する規定の適用除外）の規定により会社法第四百四十条の規定が適用されないものである場合　その旨

(iv) if, pursuant to the provisions of Article 28 (Exclusion from Application of Provisions Pertaining to Public Notice of Financial Statements) of the Act on Arrangement of Relevant Acts Incidental to Enforcement of the Companies Act, the Notifying Company is excluded from application of the provisions of Article 440 of the Companies Act: such fact;

五　公告対象会社につき最終事業年度がない場合　その旨

(v) if the Notifying Company has no have Most Recent Business Year: such fact;

六　公告対象会社が清算株式会社である場合　その旨

(vi) if the Notifying Company is a Liquidating Stock Company or a liquidating Mutual Company: such fact;

七　前各号に掲げる場合以外の場合　最終事業年度に係る別紙様式第二号（少額短期保険業者にあっては別紙様式第二号の三、特定取引勘定設置会社にあっては別紙様式第二号の二）又は計算規則第六編第二章の規定による貸借対照表の要旨の内容

(vii) other cases than as set forth in the preceding items: the details of the summary of the balance sheet for the Most Recent Business Year prepared in accordance with Appended Form No. 2 (or Appended Form No. 2-3, in the case of a Small Amount and Short Term Insurance Company; or Appended Form No. 2-2, in the case of a Company with Specified Transaction Account) or Part VI, Chapter 2 of the Rules of Accounting.

（会社法合併会社の公告事項）

(Matters Subject to Public Notice by Merging Company under the Companies Act)

第百一条の三　法第百六十五条の二十四第二項第五号に規定する内閣府令で定める事項は、次に掲げる事項とする。

Article 101-3 The matters to be specified by Cabinet Office Order, as provided in Article 165-24, paragraph (2), item (v) of the Act, are as follows:

一　合併後存続する保険会社等又は合併により設立する保険会社等の資本金の額

(i) the amount of stated capital of the Insurance Company, etc. surviving the merger, or the Insurance Company, etc. to be incorporated upon the merger;

二　次のイ又はロに掲げる場合の区分に応じ、当該イ又はロに定める事項

(ii) the matters set forth in (a) or (b) below, in accordance with the categories of the respective cases set forth therein:

イ　株式会社と株式会社とが合併する場合　合併後消滅する株式会社の株主に対する金銭等の割当て又は新株予約権者に対する新株予約権若しくは金銭の割当てに関する事項

(a) in the case of a merger between stock companies: the matters related to

allocation of Money, etc. to be paid to the shareholders of the stock company extinguished upon merger, or the allocation of share option or money to the share option holder of the stock company extinguished upon the merger;

ロ　株式会社と持分会社とが合併する場合　合併後消滅する株式会社の株主に対する金銭等の割当て若しくは新株予約権者に対する新株予約権若しくは金銭の割当て又は合併後消滅する持分会社の社員に対する金銭等の割当てに関する事項

(b) in the case of a merger between a stock company and membership company: the matters related to allocation of Money, etc. to be paid to the shareholders of the stock company extinguished by the merger, the allocation of share option or money to the share option holder of the stock company extinguished by the merger, or the allocation of Money, etc. to the members of the membership company extinguished by the merger; and

三　合併後消滅する会社法合併会社（法第百六十五条の二十四第一項に規定する会社法合併会社をいう。以下この節において同じ。）の保険契約者の合併後における権利に関する事項

(iii) the matters regarding the rights of the policyholders of the Merging Company under the Companies Act (meaning the Merging Company under the Companies Act as provided in Article 165-24, paragraph (1) of the Act; hereinafter the same applies in this Section) which is to be extinguished upon the merger.

（保険契約に係る債権の額）

(Amount of Claim Pertaining to Insurance Contract)

第百二条　法第百六十五条の二十四第六項に規定する内閣府令で定める金額は、生命保険会社にあっては第一号に掲げる金額とし、損害保険会社にあっては第二号及び第三号に掲げる金額の合計額とし、少額短期保険業者にあっては第二号に掲げる金額とする。

Article 102　The amount to be specified by Cabinet Office Order, as provided in Article 165-24, paragraph (6) of the Act, is the amount set forth in item (i), in the case of a Life Insurance Company; the total of the amounts set forth in items (ii) and (iii), in the case of a Non-Life Insurance Company; and the amount set forth in item (ii), in the case of a Small Amount and Short Term Insurance Company:

一　法第百六十五条の二十四第二項の公告（以下この条において「公告」という。）の時において被保険者のために積み立てるべき金額

(i) the amount to be reserved for the insured, as of the time of the public notice under Article 165-24, paragraph (2) of the Act (hereinafter referred to as the "Public Notice" in this Article);

二　未経過期間（保険契約に定めた保険期間のうち、公告の時において、まだ経過していない期間をいう。）に対応する保険料の金額

(ii) the amount of the insurance premiums corresponding to the Unexpired Period (meaning the insurance period specified in an insurance contract which have not been passed as of the time of the public notice); and

三　公告の時において第七十条第一項第三号の払戻積立金として積み立てるべき金額

(iii) the amount to be reserved as the refund reserve as set forth in Article 70, paragraph (1), item (iii), as of the time of the public notice.

（合併後の公告事項）

(Matters Subject to Public Notice after Merger)

第百三条　法第百六十六条第一項に規定する内閣府令で定める事項は、次に掲げる事項とする。

Article 103 The matters to be specified by Cabinet Office Order, as provided in Article 166, paragraph (1) of the Act, are as follows:

一　次のイからホまでに掲げる場合の区分に応じ、当該イからホまでに掲げる事項

(i) the documents specified in items (a) to (e) below, in accordance with the categories of the documents respectively set forth therein:

イ　合併後存続する保険会社等又は合併により設立する保険会社等が吸収合併存続株式会社である場合　第百一条の二の十一第二号及び第三号に掲げる事項

(a) if the Insurance Company, etc. surviving the merger or the Insurance Company to be incorporated upon the merger is a Stock Company Surviving the Absorption-type Merger: the matters set forth in Article 101-2-11, items (ii) and (iii);

ロ　合併後存続する保険会社等又は合併により設立する保険会社等が新設合併設立株式会社である場合　第百一条の二の十二第二号から第四号までに掲げる事項

(b) if the Insurance Company, etc. surviving the merger or the Insurance Company to be incorporated upon the merger is a Formed Stock Company: the matters set forth in Article 101-2-12, items (ii) to (iv);

ハ　合併後存続する保険会社等又は合併により設立する保険会社等が吸収合併存続相互会社である場合　第百一条の二の十九第二号及び第三号に掲げる事項

(c) if the Insurance Company, etc. surviving the merger or the Insurance Company to be incorporated upon the merger is a Mutual Company Surviving the Absorption-Type Merger: the matters set forth in Article 101-2-19, items (ii) and (iii);

ニ　合併後存続する保険会社等又は合併により設立する保険会社等が新設合併設立相互会社である場合　第百一条の二の二十第二号に掲げる事項

(d) if the Insurance Company, etc. surviving the merger or the Insurance Company to be incorporated upon the merger is a Formed Mutual Company: the matters set forth in Article 101-2-20, items (ii) and (iii);

ホ　会社法合併会社を全部又は一部の当事者とする合併である場合　次に掲げる手続の経過

(e) if the parties to the merger includes, wholly or partly, the Merging

Company under the Companies Act: the progress of the following procedures:

（１）　吸収合併消滅株式会社（保険会社等に限る。）における法第百六十五条の二十四の規定並びに会社法第七百八十五条（反対株主の株式買取請求）及び第七百八十七条（新株予約権買取請求）の規定による手続の経過

1. the progress of the procedures under Article 165-24 of the Act and under Article 785 (Dissenting Shareholders' Share Purchase Demand) and Article 787 (Right to Request Purchase of Share Options) of the Companies Act which are implemented by the Absorbed Stock Company (limited to an Insurance Company, etc.);

（２）　吸収合併存続株式会社（保険会社等に限る。）における法第百六十五条の二十四の規定及び会社法第七百九十七条（反対株主の株式買取請求）の規定による手続の経過

2. the progress of the procedures under Article 165-24 of the Act and under Article 797 (Dissenting Shareholders' Share Purchase Demand) of the Companies Act which are implemented by the Stock Company Surviving the Absorption-type Merger (limited to an Insurance Company, etc.);

（３）　新設合併消滅株式会社（保険会社等に限る。）における法第百六十五条の二十四の規定並びに会社法第八百六条（反対株主の株式買取請求）及び第八百八条（新株予約権買取請求）の規定による手続の経過

3. the progress of the procedures under Article 165-24 of the Act and under Article 806 (Dissenting Shareholders' Share Purchase Demand) and Article 808 (Right to Request Purchase of Share Options) of the Companies Act which are implemented by the Absorbed Stock Company (limited to an Insurance Company, etc.);

二　吸収合併がその効力を生ずる日又は合併により設立する保険会社等の成立の日

(ii) the day when the Absorption-type Merger becomes effective, or the day of incorporation of the Insurance Company, etc. to be incorporated upon the merger; and

三　合併後存続する保険会社等又は合併により設立する保険会社等の本店又は主たる事務所の所在地

(iii) the location of the head office or principal office of the Insurance Company, etc. surviving the merger or the Insurance Company to be incorporated upon the merger.

（合併後存続する保険会社等又は合併により設立する保険会社等の事後開示事項）

(Matters Subject to Ex-Post Facto Disclosure by Insurance Company Surviving Merger or Insurance Company to Be Incorporated Upon Merger)

第百三条の二　法第百六十六条第二項に規定する内閣府令で定める事項は、次に掲げる事項とする。

Article 103-2 The matters to be specified by Cabinet Office Order, as provided in Article 166, paragraph (2) of the Act, are as follows:

一　次のイからホまでに掲げる場合の区分に応じ、当該イからホまでに掲げる事項

(i) the documents specified in (a) to (e) below, in accordance with the categories of the documents respectively set forth therein:

イ　合併後存続する保険会社等又は合併により設立する保険会社等が吸収合併存続株式会社である場合　第百一条の二の十一第二号及び第三号に掲げる事項

(a) if the Insurance Company, etc. surviving the merger or the Insurance Company to be incorporated upon the merger is a Stock Company Surviving the Absorption-type Merger: the matters set forth in Article 101-2-11, items (ii) and (iii);

ロ　合併後存続する保険会社等又は合併により設立する保険会社等が新設合併設立株式会社である場合　第百一条の二の十二第二号から第四号までに掲げる事項

(b) if the Insurance Company, etc. surviving the merger or the Insurance Company to be incorporated upon the merger is a Formed Stock Company: the matters set forth in Article 101-2-12, items (ii) to (iv);

ハ　合併後存続する保険会社等又は合併により設立する保険会社等が吸収合併存続相互会社である場合　第百一条の二の十九第二号及び第三号に掲げる事項

(c) if the Insurance Company, etc. surviving the merger or the Insurance Company to be incorporated upon the merger is a Mutual Company Surviving the Absorption-Type Merger: the matters set forth in Article 101-2-19, items (ii) and (iii);

ニ　合併後存続する保険会社等又は合併により設立する保険会社等が新設合併設立相互会社である場合　第百一条の二の二十第二号に掲げる事項

(d) if the Insurance Company, etc. surviving the merger or the Insurance Company to be incorporated upon the merger is a Formed Mutual Company: the matters set forth in Article 101-2-20, items (ii) and (iii);

ホ　会社法合併会社を全部又は一部の当事者とする合併である場合　次に掲げる手続の経過

(e) if the parties to the merger includes, wholly or partly, the Merging Company under the Companies Act: the progress of the following procedures:

（１）　吸収合併消滅株式会社（保険会社等に限る。）における法第百六十五条の二十四の規定並びに会社法第七百八十五条（反対株主の株式買取請求）及び第七百八十七条（新株予約権買取請求）の規定による手続の経過

1. the progress of the procedures under Article 165-24 of the Act and under Article 785 (Dissenting Shareholders' Share Purchase Demand) and Article 787 (Right to Request Purchase of Share Options) of the Companies Act which are implemented by the Absorbed Stock Company (limited to an Insurance Company, etc.);

（２）　吸収合併存続株式会社（保険会社等に限る。）における法第百六十五条

の二十四の規定及び会社法第七百九十七条（反対株主の株式買取請求）の規定による手続の経過

2. the progress of the procedures under Article 165-24 of the Act and under Article 797 (Dissenting Shareholders' Share Purchase Demand) of the Companies Act which are implemented by the Stock Company Surviving the Absorption-type Merger (limited to an Insurance Company, etc.);

（３）　新設合併消滅株式会社（保険会社等に限る。）における法第百六十五条の二十四の規定並びに会社法第八百六条（反対株主の株式買取請求）及び第八百八条（新株予約権買取請求）の規定による手続の経過

3. the progress of the procedures under Article 165-24 of the Act and under Article 806 (Dissenting Shareholders' Share Purchase Demand) and Article 808 (Right to Request Purchase of Share Options) of the Companies Act which are implemented by the Absorbed Stock Company (limited to an Insurance Company, etc.);

二　前号ホの合併により合併後存続する保険会社等又は合併により設立する保険会社等における会社法第八百一条第三項第一号（吸収合併等に関する書面等の備置き及び閲覧等）又は第八百十五条第三項第一号（新設合併契約等に関する書面等の備置き及び閲覧等）に定める書面又は電磁的記録に記載又は記録がされた事項

(ii) the matters stated or recorded in the documents or Electronic or Magnetic Records as set forth in Article 801, paragraph (3), item (i) (Keeping and Inspection of Documents Concerning an Absorption-Type Merger) or Article 815, paragraph (3), item (i) (Keeping and Inspection of Documents Concerning a Consolidation-Type Merger Agreement) of the Companies Act by the Insurance Company, etc. surviving the merger or the Insurance Company to be incorporated upon the merger upon the merger specified in (e) of the preceding item.

（吸収合併の効力）

(Validity of Absorption-Type Merger)

第百四条　法第百六十六条第一項の合併が行われたことにより、法第四条第二項第二号から第四号まで及び第二百七十二条の二第二項第二号から第四号までに掲げる書類（以下この項において「事業方法書等」という。）に定めた事項を、当該合併により消滅する保険会社等の事業方法書等に定めた事項を付加した内容に変更しなければならない場合においては、当該合併が効力を生じた時に、法第百二十三条第一項の規定による認可を要する事項については、その認可を受けたものと、同条第二項及び第二百七十二条の十九第一項の規定による届出を要する事項については、変更があったものとみなす。

Article 104　When, due to the implementation of the merger under Article 166, paragraph (1) of the Act, the matters specified in the documents under Article 4, paragraph (2), items (ii) to (iv) and Article 272, paragraph (2), items (ii) to

(iv) of the Act (hereinafter collectively referred to as the "Statement of Business Procedures, etc." in this paragraph) requires amendment reflecting the matters set forth in the Statement of Business Procedures, etc. of the Insurance Company, etc. extinguished upon the merger, the matters which require authorizations under Article 123, paragraph (1) of the Act are deemed to have been authorized, and the matters which require reporting under Article 123, paragraph (2) and Article 272-19, paragraph (1) of the Act are deemed to have been amended, at the time when the merger becomes effective.

（合併の認可の申請）

(Application for Authorization of Merger)

第百五条　保険会社等は、法第百六十七条第一項の認可を受けようとするときは、認可申請書に次に掲げる書類を添付して金融庁長官等に提出しなければならない。

Article 105 (1) When an Insurance Company, etc. intends to obtain the authorization under Article 167, paragraph (1) of the Act, it must submit to the Commissioner of the Financial Services Agency or Other Official a written application for authorization, together with the following documents:

一　理由書

(i) a written statement of reasons;

二　合併契約の内容を記載した書面

(ii) the document describing the terms and conditions of the merger agreement;

三　当事者である保険会社等の株主総会等の議事録その他必要な手続があったことを証する書面

(iii) the minutes of shareholders meetings of the Insurance Company, etc. which is the party to the merger, or any other documents certifying that necessary procedures have been followed;

四　各当事者の財産目録並びに貸借対照表及び損益計算書

(iv) the inventory of property, the balance sheet, and profit and loss statement of each party;

五　当事者である保険会社等を保険者とする保険契約について、その種類ごとに保険契約者の数、保険契約の件数及び保険金額の合計額並びに責任準備金の額を記載した書面

(v) with regard to each type of insurance contract wherein the insurer is the Insurance Company, etc. which is the party to the merger, the document describing the respective number of policyholders, the number of insurance contracts, the total of the insured amount, and the amount of policy reserve;

六　合併後存続する保険会社等又は合併により設立される保険会社等の合併後における収支及び保険金等の支払能力の充実の状況を示す比率（法第百三十条（法第二百七十二条の二十八において準用する場合を含む。以下この号において同じ。）の保険金等の支払能力の充実の状況が適当であるかどうかの基準（保険会社等に係る法第百三十条各号に掲げる額を用いて定めたものに限る。）に係る算式により得られ

る比率をいう。第百五条の三第一項第二号ロ及び第百五条の六第一項第七号において同じ。）の見込みを記載した書面

(vi) a document stating the prospective income and expenditure of the insurance company, etc. surviving the merger or the insurance company to be incorporated upon the merger and the prospective ratio to indicate the soundness of their solvency margin for insurance proceeds, etc. after the merger (meaning a ratio derived by a formula relating to the criteria of soundness of solvency margin for insurance proceeds, etc. under Article 130 of the Act (including as applied mutatis mutandis pursuant to Article 272-28 of the Act; hereinafter the same applies in this item) (limited to the criteria determined by the use of the amount set forth in the items of Article 130 of the Act with respect to an insurance company, etc.); the same applies in Article 105-3, paragraph (1), item (ii), (b) and Article 105-6, paragraph (1), item (vii));

七　合併費用を記載した書面

(vii) a document specifying the merger costs;

八　法第百六十五条の三の二若しくは第百六十五条の十一の二の規定による請求をした株主があるとき又は法第百六十五条の十六の二（法第百六十五条の二十において準用する場合を含む。）の規定による請求をした社員があるときは、当該請求に係る手続の経過を記載した書面

(viii) if there is any shareholder who has made a demand under Article 165-3-2 or Article 165-11-2 of the Act, or any member has made a demand under Article 165-16-2 of the Act (including the cases where applied mutatis mutandis pursuant to Article 165-20 of the Act), a document stating the progress of the procedures pertaining to the demand;

八の二　法第百六十五条の七第二項（法第百六十五条の十二において準用する場合を含む。）、法第百六十五条の十七第二項（法第百六十五条の二十において準用する場合を含む。）又は法第百六十五条の二十四第二項の規定による公告をしたこと及び異議を述べた保険契約者（これらの規定による公告の時において既に保険金請求権等が生じている保険契約（当該保険金請求権等に係る支払により消滅することとなるものに限る。）に係る保険契約者に限る。）その他の債権者があるときは、その者に対し弁済し、若しくは担保を提供し、若しくは信託したこと又は合併をしてもその者を害するおそれがないことを証する書面

(viii)-2 a document certifying that the public notice under Article 165-7, paragraph (2) (including the cases where applied mutatis mutandis pursuant to Article 165-12 of the Act), Article 165-17, paragraph (2) (including the cases where applied mutatis mutandis pursuant to Article 165-20 of the Act), or Article 165-24, paragraph (2) of the Act has been given, and, if any policyholder (limited to the policyholders of the insurance contract (limited to the insurance contract which expires upon completion of the payment pertaining to the Insurance Claim, etc.) whose Insurance Claim, etc. has

been already accrued as of the time of giving the public notice under the aforementioned provisions) or other creditor has stated objection under Article 165-24, paragraph (2), a document certifying that the company has made payment or provided equivalent security to such policyholder or other creditor, or has entrusted equivalent property to a trust company, etc. or that the reduction of the capital poses no risk of harming the interest of such policyholder or other creditor;

九　次のイからハまでに掲げる会社の区分に応じ、当該イからハまでに定める割合を超えなかったことを証する書面

(ix) the document certifying that the ratios do not exceed the ratios as set forth in (a) to (c) below, in accordance with the categories of companies as respectively set forth therein:

イ　消滅株式会社又は吸収合併存続株式会社　法第百六十五条の七第二項第四号（法第百六十五条の十二において準用する場合を含む。）の期間内に異議を述べた保険契約者の数が法第百六十五条の七第四項（法第百六十五条の十二において準用する場合を含む。以下イにおいて同じ。）において準用する法第七十条第六項（法第二百五十五条第二項の規定により読み替えて適用する場合（以下イにおいて単に「法第二百五十五条第二項の規定により読み替えて適用する場合」という。）を含む。以下イにおいて同じ。）の保険契約者の総数の五分の一（法第二百五十五条第二項の規定により読み替えて適用する場合にあっては、十分の一）を超えなかったことを証する書面又はその者の第百一条の二の四又は第百一条の二の十で定める金額が法第百六十五条の七第四項において準用する法第七十条第六項の金額の総額の五分の一（法第二百五十五条第二項の規定により読み替えて適用する場合にあっては、十分の一）を超えなかったことを証する書面

(a) an Extinct Stock Company or an Stock Company Surviving the Absorption-type Merger: a document certifying that the number of policyholders who raised objections within the period under Article 165-7, paragraph (2), item (iv) of the Act (including the cases where applied mutatis mutandis pursuant to Article 165-12) did not exceed one-fifth of the total number of policyholders as referred in Article 70, paragraph (6) of the Act as applied mutatis mutandis pursuant to Article 165-7, paragraph (4) of the Act (including the cases where applied mutatis mutandis pursuant to Article 165-12 of the Act; hereinafter the same applies in (a)) (including the cases where applied pursuant to the provisions of Article 255, paragraph (2) of the Act following the deemed replacement of terms (hereinafter simply referred to as "the cases where applied pursuant to the provisions of Article 255, paragraph (2) of the Act following the deemed replacement of terms" in (a)); hereinafter the same applies in (a)) (or one-tenth, if applied pursuant to the provisions of Article 255, paragraph (2) of the Act following the deemed replacement of terms); or a document certifying that the amount pertaining to the policyholders as referred to in

Article 101-2-4 or Article 101-2-10 did not exceed one-fifth of the total of the amount set forth in Article 70, paragraph (6) of the Act as applied mutatis mutandis pursuant to Article 165-7, paragraph (4) of the Act (or one-tenth, if applied pursuant to the provisions of Article 255, paragraph (2) of the Act following the deemed replacement of terms);

ロ　消滅相互会社又は吸収合併存続相互会社　法第百六十五条の十七第二項第三号（法第百六十五条の二十において準用する場合を含む。）の期間内に異議を述べた保険契約者の数が法第百六十五条の十七第四項（法第百六十五条の二十において準用する場合を含む。以下ロにおいて同じ。）において準用する法第八十八条第六項（法第二百五十五条第二項の規定により読み替えて適用する場合（以下ロにおいて単に「法第二百五十五条第二項の規定により読み替えて適用する場合」という。）を含む。以下ロにおいて同じ。）の保険契約者の総数の五分の一（法第二百五十五条第二項の規定により読み替えて適用する場合にあっては、十分の一）を超えなかったことを証する書面又はその者の第百一条の二の十五又は第百一条の二の十八で定める金額が法第百六十五条の十七第四項において準用する法第八十八条第六項の金額の総額の五分の一（法第二百五十五条第二項の規定により読み替えて適用する場合にあっては、十分の一）を超えなかったことを証する書面

(b) an Extinct Mutual Company or an Mutual Company Surviving the Absorption-Type Merger: a document certifying that the number of policyholders who raised objections within the period under Article 165-17, paragraph (2), item (iii) of the Act (including the cases where applied mutatis mutandis pursuant to Article 165-20) did not exceed one-fifth of the total number of policyholders as referred in Article 88, paragraph (6) of the Act as applied mutatis mutandis pursuant to Article 165-17, paragraph (4) of the Act (including the cases where applied mutatis mutandis pursuant to Article 165-20 of the Act; hereinafter the same applies in (b)) (including the cases where applied pursuant to the provisions of Article 255, paragraph (2) of the Act following the deemed replacement of terms (hereinafter simply referred to as "the cases where applied pursuant to the provisions of Article 255, paragraph (2) of the Act following the deemed replacement of terms" in (b)); hereinafter the same applies in (b)) (or one-tenth, if applied pursuant to the provisions of Article 255, paragraph (2) of the Act following the deemed replacement of terms); or a document certifying that the amount pertaining to the policyholders as referred to in Article 101-2-15 or Article 101-2-18 did not exceed one-fifth of the total of the amount set forth in Article 88, paragraph (6) of the Act as applied mutatis mutandis pursuant to Article 165-17, paragraph (4) of the Act (or one-tenth, if applied pursuant to the provisions of Article 255, paragraph (2) of the Act following the deemed replacement of terms);

ハ　会社法合併会社　法第百六十五条の二十四第二項第四号の期間内に異議を述べ

た保険契約者の数が同条第六項（法第二百五十五条第二項の規定により読み替えて適用する場合（以下ハにおいて単に「法第二百五十五条第二項の規定により読み替えて適用する場合」という。）を含む。以下ハにおいて同じ。）の保険契約者の総数の五分の一（法第二百五十五条第二項の規定により読み替えて適用する場合にあっては、十分の一）を超えなかったことを証する書面又はその者の第百二条で定める金額が法第百六十五条の二十四第六項の金額の総額の五分の一（法第二百五十五条第二項の規定により読み替えて適用する場合にあっては、十分の一）を超えなかったことを証する書面

(c) a Merging Company under the Companies Act: a document certifying that the number of policyholders who raised objections within the period under Article 165-24, paragraph (2), item (iv) of the Act did not exceed one-fifth of the total number of policyholders as referred in paragraph (6) of the same Article (including the cases where applied pursuant to the provisions of Article 255, paragraph (2) of the Act following the deemed replacement of terms (hereinafter simply referred to as "the cases where applied pursuant to the provisions of Article 255, paragraph (2) of the Act following the deemed replacement of terms" in (c)); hereinafter the same applies in (c)) (or one-tenth, if applied pursuant to the provisions of Article 255, paragraph (2) of the Act following the deemed replacement of terms); or a document certifying that the amount pertaining to the policyholders as referred to in Article 102 did not exceed one-fifth of the total of the amount set forth in Article 165-24, paragraph (6) of the Act (or one-tenth, in cases where applied pursuant to the provisions of Article 255, paragraph (2) of the Act following the deemed replacement of terms);

十　法第百六十五条の四第一項又は第二項（法第百六十五条の十二において準用する場合を含む。）並びに会社法第七百八十三条第五項又は第六項（吸収合併契約等の承認等）、第七百八十五条第三項又は第四項（反対株主の株式買取請求）、第七百八十七条第三項又は第四項（新株予約権買取請求）、第七百九十七条第三項又は第四項（反対株主の株式買取請求）、第八百四条第四項又は第五項（新設合併契約等の承認）、第八百六条第三項又は第四項（反対株主の株式買取請求）及び第八百八条第三項又は第四項（新株予約権買取請求）の規定による通知又は公告をしたことを証する書面

(x) a document certifying that the notice or public notice under Article 165-4, paragraph (1) or (2) (including the cases where applied mutatis mutandis pursuant to Article 165-12 of the Act); Article 783, paragraph (5) or (6) (Approval of the Absorption-Type Merger Agreement), Article 785, paragraph (3) or (4) (Dissenting Shareholders' Share Purchase Demand), Article 787, paragraph (3) or (4) (Right to Request Purchase of Share Options), Article 797, paragraph (3) or (4) (Dissenting Shareholders' Share Purchase Demand), Article 804, paragraph (4) or (5) (Approval of the Consolidation-Type Merger Agreement), Article 806, paragraph (3) or (4) (Dissenting Shareholders'

Share Purchase Demand), and Article 808, paragraph (3) or (4) (Right to Request Purchase of Share Options);

十一　会社法第二百十九条第一項（株券の提出に関する公告等）（第六号に係る部分に限る。）及び第二百九十三条第一項（新株予約権証券の提出に関する公告等）（第三号に係る部分に限る。）（これらの規定を法第百六十五条の四において準用する場合を含む。）の公告及び通知をしたことを証する書面

(xi) a document certifying that the public notice and notice under Article 219, paragraph (1) (Public Notice in Relation to Submission of Share Certificate) (limited to the portion pertaining to item (vi)) and Article 293, paragraph (1) (Public Notice in Relation to Submission of Share Option Certificate) (limited to the portion pertaining to item (iii)) of the Companies Act (including the cases where these provisions are applied mutatis mutandis pursuant to Article 165-4 of the Act);

十二　法第百六十五条の八第二項、第百六十五条の十八第二項又は会社法第七百九十条第二項の規定による公告をしたときは、これを証する書面

(xii) a document certifying any public notice given under Article 165-8, paragraph (2) and Article 165-18, paragraph (2) of the Act or Article 790, paragraph (2) of the Companies Act, if any;

十三　法第二百五十四条第三項の規定による公告をしたときは、これを証する書面

(xiii) a document certifying that any public notice given under Article 254, paragraph (3) of the Act, if any;

十四　独占禁止法第十五条第二項（会社合併の事前届出）の規定による届出をしたことを証する書面

(xiv) a document certifying that the notification under Article 15, paragraph (2) (Prior Notification of Corporate Merger) of the Anti-Monopoly Act has been completed;

十五　当事者（保険会社を除く。）の従前の定款

(xv) the articles of incorporation of the parties (excluding insurance companies) formerly in effect;

十六　合併に際して就任する取締役、執行役又は監査役があるときは、就任を承諾したことを証する書面及びこれらの者の履歴書

(xvi) if there is any person to assume the office of the director, executive office or company auditor upon the merger, the document certifying their acceptance of offices and their résumés;

十七　合併に際して就任する会計参与があるときは、就任を承諾したことを証する書面及び会計参与の履歴書

(xvii) if there is any person to assume the office of the accounting advisor upon the merger, the document certifying the acceptance of offices by and the résumé of the accounting advisor;

十八　合併後存続する保険会社又は合併により設立される保険会社の会計監査人の履歴書

(xviii) résumés of financial auditors of the Insurance Company surviving the merger, or the Insurance Company to be incorporated upon the merger;

十九　合併後存続する保険会社等又は合併により設立される保険会社等が当該合併により子会社対象会社等（保険会社にあっては子会社対象会社、少額短期保険業者にあっては少額短期保険子会社対象会社（法第二百七十二条の十四第一項に規定する内閣府令で定める業務を専ら営む会社をいう。以下同じ。）をいう。以下この号及び第百五条の六第一項第十八号において同じ。）を子会社とする場合には、当該子会社対象会社等に関する第五十八条第一項第四号又は第二百十一条の三十五第一項第四号に掲げる書類

(xix) if, when effecting the merger, the Insurance Company, etc. surviving the merger, or the Insurance Company, etc. to be incorporated upon the merger intends to hold as its Subsidiary Company a Companies Eligible for Subsidiary Companies (meaning Companies Eligible for Subsidiary Companies, in the case of an Insurance Company; or, meaning Companies Eligible for Subsidiary Companies of Small Amount and Short Term Insurance Company (meaning a company exclusively engaged in the business to be specified by Cabinet Office Order as provided in Article 272-14, paragraph (1) of the Act; the same applies hereinafter); hereinafter the same applies in this item and Article 105-6, paragraph (1), item (xviii)), the documents set forth in Article 58, paragraph (1), item (iv) or Article 211-35, paragraph (1), item (iv) which pertains to such Subsidiary Company a Companies Eligible for Subsidiary Companies;

十九の二　合併後存続する保険会社若しくは合併により設立される保険会社又はその子会社が、当該合併により他業保険業高度化等会社の議決権を合算してその基準議決権数を超えて保有すること又は外国の保険業高度化等会社を子会社とすることとなる場合には、当該会社に関する第五十八条の二第一項第四号に掲げる書類

(xix)-2 if the merger would cause the insurance company surviving or incorporated through the merger or its subsidiary company to hold voting rights in an advanced insurance service company engaged in non-insurance businesses that, when combined, would exceed the voting rights threshold, or make a foreign advanced insurance service company its subsidiary company: a document set forth in Article 58-2, paragraph (1), item (iv) relating to the company;

二十　合併後存続する保険会社等又は合併により設立される保険会社等が子会社等を有する場合には、当該保険会社及び当該子会社等の収支及び保険金等の支払能力の充実の状況を示す比率（法第百三十条（法第二百七十二条の二十八において準用する場合を含む。以下この号において同じ。）の保険金等の支払能力の充実の状況が適当であるかどうかの基準（保険会社等及びその子会社等に係る法第百三十条各号に掲げる額を用いて定めたものに限る。）に係る算式により得られる比率をいう。第百五条の六第一項第十九号において同じ。）の見込みを記載した書類

(xx) if the insurance company, etc. surviving the merger, or the Insurance

Company, etc. to be incorporated upon the merger is to have any subsidiary company, etc., a document specifying the prospective income and expenditure of the insurance company and subsidiary company, etc. and the prospective ratio to indicate the soundness of their solvency margin for insurance proceeds, etc. (meaning a ratio derived by a formula relating to the criteria of soundness of solvency margin for insurance proceeds, etc. under Article 130 of the Act (including as applied mutatis mutandis pursuant to Article 272-28 of the Act; hereinafter the same applies in this item) (limited to the criteria determined by the use of the amount set forth in the items of Article 130 of the Act with respect to an insurance company, etc. and its subsidiary company, etc.); the same applies in Article 105-6, paragraph (1), item (xix));

二十一　合併後存続する保険会社等若しくは合併により設立される保険会社等又はその子会社が、当該合併により国内の会社の議決権を合算してその基準議決権数を超えて保有することとなる場合（第十九号に規定する場合を除く。）には、当該国内の会社の名称及び業務の内容を記載した書類

(xxi) if the Insurance Company, etc. surviving the merger, or the Insurance Company, etc. to be incorporated upon the merger are to have voting rights of a Domestic Company of which the total number exceeds the Voting Right Holding Threshold (excluding the case provided in item (xix)), the document specifying the name and business details of the domestic company; and

二十二　その他法第百六十七条第二項の規定による審査をするため参考となるべき事項を記載した書類

(xxii) any other document which would serve as reference information for examination under Article 167, paragraph (2) of the Act.

2　前項の認可申請書は、保険会社等を全部の当事者とする合併の場合にあっては、当事者である保険会社等の連名で提出しなければならない。

(2) In the case of the merger wherein all parties thereto are Insurance Companies, etc., the written application for authorization under the preceding paragraph must be submitted jointly by the Insurance Companies.

3　法第二条第十五項の規定は、第一項第十九号の二及び第二十一号に規定する議決権について準用する。

(3) The provisions of Article 2, paragraph (15) of the Act apply mutatis mutandis to the voting rights as provided in paragraph (1), items (xix)-2 and (xxi).

第二節の二　会社分割
Section 2-2 Company Split

（吸収分割株式会社の事前開示事項）

(Matters Subject to Prior Disclosure of Splitting Stock Company in Absorption-Type Company Split)

第百五条の二　法第百七十三条の三の規定により読み替えて適用する会社法第七百八十

二条第一項（吸収合併契約等に関する書面等の備置き及び閲覧等）に規定する内閣府令で定める事項は、同項に規定する消滅株式会社等が吸収分割株式会社（同法第七百五十八条第二号（株式会社に権利義務を承継させる吸収分割契約）に規定する吸収分割株式会社をいう。以下この節において同じ。）である場合には、次に掲げる事項とする。

Article 105-2 The matters to be specified by Cabinet Office Order, as provided in Article 782, paragraph (1) (Keeping and Inspection of Documents Concerning an Absorption-Type Merger Agreement) of the Companies Act as applied pursuant to the provisions of Article 173-3 of the Act following the deemed replacement of terms, are the following matters, if the Extinct Stock Company, etc. as provided in the same paragraph is a Splitting Stock Company in Absorption-type Company Split (meaning a Splitting Stock Company in Absorption-type Company Split as provided in Article 758, item (ii) (Absorption-Type Company Split Agreement Which Causes a Stock Company to Succeed to Rights and Obligations) of the Companies Act; hereinafter the same applies in this Section):

一　吸収分割株式会社（清算株式会社を除く。）についての次に掲げる事項

(i) the following matters related to the Splitting Stock Company in Absorption-type Company Split (excluding a Liquidating Stock Company):

イ　最終事業年度に係る計算書類等の内容

(a) the details of the financial statements, etc. pertaining to the Most Recent Business Year;

ロ　最終事業年度の末日（最終事業年度がない場合にあっては、吸収分割株式会社の成立の日）後の日を臨時決算日（二以上の臨時決算日がある場合にあっては、最も遅いもの）とする臨時計算書類等があるときは、当該臨時計算書類等の内容

(b) if there are Temporary Financial Statements, etc. prepared as of a certain day after the last day of the Most Recent Business Year (if the company has no Most Recent Business Year, the date of incorporation of the Splitting Stock Company in Absorption-type Company Split) as the provisional account closing date (if there are two or more provisional account closing dates, the most recent day), the details of the Temporary Financial Statements, etc.;

二　吸収分割株式会社（清算株式会社に限る。）が会社法第四百九十二条第一項（財産目録等の作成等）の規定により作成した貸借対照表

(ii) the balance sheet prepared by the Splitting Stock Company in Absorption-type Company Split (limited to a Liquidating Stock Company) pursuant to the provisions of Article 492, paragraph (1) (Preparation of Inventory of Property) of the Companies Act;

三　吸収分割後における保険契約者の権利に関する事項

(iii) matters regarding the rights of the policyholders after the absorption-type company split; and

四　吸収合併契約等備置開始日後吸収分割が効力を生ずる日までの間に、前三号に掲げる事項に変更が生じたときは、変更後の当該事項

(iv) if, for the period between the day on which the Absorption-type Merger Agreement, etc. began to be kept, and the day when the absorption-type company split becomes effective, any change has arisen in any of the matters listed in the preceding three items, those matters after the change.

（吸収分割承継株式会社の事前開示事項）

(Matters Subject to Disclosure by Succeeding Stock Company in Absorption-Type Company Split)

第百五条の二の二　法第百七十三条の三の規定により読み替えて適用する会社法第七百九十四条第一項（吸収合併契約等に関する書面等の備置き及び閲覧等）に規定する内閣府令で定める事項は、同項に規定する存続株式会社等が吸収分割承継株式会社（同法第七百五十八条第一号（株式会社に権利義務を承継させる吸収分割契約）に規定する吸収分割承継株式会社をいう。以下この節において同じ。）である場合には、次に掲げる事項とする。

Article 105-2-2 The matters to be specified by Cabinet Office Order, as provided in Article 794, paragraph (1) (Keeping and Inspection of Documents Concerning an Absorption-Type Merger Agreement) of the Companies Act as applied pursuant to the provisions of Article 173-3 of the Act following the deemed replacement of terms, are the following matters, if the Extinct Stock Company, etc. as provided in the same paragraph is a Succeeding Stock Company in Absorption-type Company Split (meaning a Succeeding Stock Company in Absorption-type Company Split as provided in Article 758, item (i) (Absorption-Type Company Split Agreement Which Causes a Stock Company to Succeed to Rights and Obligations) of the Companies Act; hereinafter the same applies in this Section):

一　吸収分割承継株式会社についての次に掲げる事項

(i) the following matters related to the Succeeding Stock Company in Absorption-type Company Split (excluding a Liquidating Stock Company):

イ　最終事業年度に係る計算書類等の内容

(a) the details of the financial statements, etc. pertaining to the Most Recent Business Year;

ロ　最終事業年度の末日（最終事業年度がない場合にあっては、吸収分割承継株式会社の成立の日）後の日を臨時決算日（二以上の臨時決算日がある場合にあっては、最も遅いもの）とする臨時計算書類等があるときは、当該臨時計算書類等の内容

(b) if there are Temporary Financial Statements, etc. prepared as of a certain day after the last day of the Most Recent Business Year (if the company has no Most Recent Business Year, the date of incorporation of the Succeeding Stock Company in Absorption-type Company Split) as the

provisional account closing date (if there are two or more provisional account closing dates, the most recent day), the details of the Temporary Financial Statements, etc.;

二　吸収分割後における保険契約者の権利に関する事項

(ii) matters regarding the rights of the policyholders after the absorption-type company split; and

三　吸収合併契約等備置開始日後吸収分割が効力を生ずる日までの間に、前二号に掲げる事項に変更が生じたときは、変更後の当該事項

(iii) if, for the period between the day on which the Absorption-type Merger Agreement, etc. began to be kept and the day when the absorption-type company split becomes effective, any change has arisen in any of the matters listed in the preceding two items, those matters after the change.

（新設分割株式会社の事前開示事項）

(Matters Subject to Disclosure by Splitting Company in Incorporation-Type Company Split)

第百五条の二の三　法第百七十三条の三の規定により読み替えて適用する会社法第八百三条第一項（新設合併契約等に関する書面等の備置き及び閲覧等）に規定する内閣府令で定める事項は、同項に規定する消滅株式会社等が新設分割株式会社（同法第七百六十三条第五号（株式会社を設立する新設分割計画）に規定する新設分割株式会社をいう。以下この節において同じ。）である場合には、次に掲げる事項とする。

Article 105-2-3 The matters to be specified by Cabinet Office Order, as provided in Article 803, paragraph (1) (Keeping and Inspection of Documents Concerning a Consolidation-Type Merger Agreement) of the Companies Act as applied mutatis pursuant to the provisions of Article 173-3 of the Act following the deemed replacement of terms, are the following matters, if the Extinct Stock Company, etc. as provided in the same paragraph is a Splitting Company in Incorporation-type Company Split (meaning a Splitting Company in Incorporation-type Company Split as provided in Article 763, item (v) (Incorporation-Type Company Split Plan by Which a Stock Company Is Incorporated) of the Companies Act; hereinafter the same applies in this Section):

一　当該新設分割株式会社（清算株式会社を除く。）についての次に掲げる事項

(i) the following matters related to the Splitting Company in Incorporation-type Company Split (excluding a Liquidating Stock Company):

イ　最終事業年度に係る計算書類等の内容

(a) the details of the financial statements, etc. pertaining to the Most Recent Business Year;

ロ　最終事業年度の末日（最終事業年度がない場合にあっては新設分割株式会社の成立の日）後の日を臨時決算日（二以上の臨時決算日がある場合にあっては、最も遅いもの）とする臨時計算書類等があるときは、当該臨時計算書類等の内容

(b) if there are Temporary Financial Statements, etc. prepared as of a certain day after the last day of the Most Recent Business Year (if the company has no Most Recent Business Year, the date of incorporation of the Splitting Company in Incorporation-type Company Split) as the provisional account closing date (if there are two or more provisional account closing dates, the most recent day), the details of the Temporary Financial Statements, etc.;

二　新設分割株式会社（他の新設分割株式会社を除き、清算株式会社に限る。）が会社法第四百九十二条第一項（財産目録等の作成等）の規定により作成した貸借対照表

(ii) the balance sheet prepared by the Splitting Company in Incorporation-type Company Split (excluding another Splitting Company in Incorporation-type Company Split, and limited to a Liquidating Stock Company) pursuant to the provisions of Article 492, paragraph (1) (Preparation of Inventory of Property) of the Companies Act;

三　新設分割後における保険契約者の権利に関する事項

(iii) matters regarding the rights of the policyholders after the incorporation-type company split; and

四　新設合併契約等備置開始日後新設分割が効力を生ずる日までの間に、前三号に掲げる事項に変更が生じたときは、変更後の当該事項

(iv) if, for the period between the day on which the Consolidation-type Merger Agreement, etc. began to be kept and the day when the incorporation-type company split becomes effective, any change has arisen in any of the matters listed in the preceding three items, those matters after the change.

（計算書類に関する公告事項）

(Matters Subject to Public Notice in Relation to Financial Statements)

第百五条の二の四　法第百七十三条の四第二項第三号に規定する内閣府令で定めるものは、同項の規定による公告の日又は同項の規定による催告の日のいずれか早い日における次の各号に掲げる場合の区分に応じ、当該各号に定めるものとする。

Article 105-2-4 The matters specified by Cabinet Office Order, provided in Article 173-4, paragraph (2), item (iii) of the Act, are the matters specified in each of following items, in accordance with the categories of the respective cases set forth in the same item, as of the day of the public notice under the same paragraph or the day of the notice under the same paragraph, whichever comes earlier:

一　最終事業年度に係る貸借対照表又はその要旨につき公告対象会社（分割当事会社（法第百七十三条の四第二項に規定する分割当事会社をいう。次条において同じ。）又は会社法第七百八十九条第二項第三号、第七百九十九条第二項第三号若しくは第八百十条第二項第三号（債権者の異議）の株式会社（吸収分割株式会社、吸収分割承継株式会社又は新設分割株式会社に限る。）をいう。以下この条において

同じ。）が同法第四百四十条第一項（法第十三条の規定により読み替えて適用する場合を含む。）の規定又は会社法第四百四十条第二項（計算書類の公告）の規定による公告をしている場合　次に掲げるもの

(i) if, pursuant to the provisions of Article 440, paragraph (1) (including the cases where applied pursuant to the provisions of Article 13 of the Act following the deemed replacement of terms) or (2) (Public Notice of Financial Statements) of the Companies Act, a Notifying Company (meaning a Split-Involved Company (meaning a Split-Involved Company as provided in Article 173-4, paragraph (2) of the Act; the same applies in the following Article) or a stock company (meaning a Splitting Stock Company in Absorption-type Company Split, Succeeding Stock Company in Absorption-type Company Split or a Splitting Company in Incorporation-type Company Split) as set forth in Article 789, paragraph (2), item (iii), Article 799, paragraph (2), item (iii) or Article 810, paragraph (2), item (iii) (Objections of Creditors); hereinafter the same applies in this Article) has given a public notice of its balance sheet for the Most Recent Business Year or summary thereof: the following information:

イ　官報で公告をしているときは、当該官報の日付及び当該公告が掲載されている頁

(a) if public notice has been made by means of an Official Gazette, the date of the Official Gazette and the page number on which such public notice has been published;

ロ　時事に関する事項を掲載する日刊新聞紙で公告をしているときは、当該日刊新聞紙の名称、日付及び当該公告が掲載されている頁

(b) if the public notice has been made by means of a daily newspaper that publishes news on current events, the name and date of the newspaper, and the page number on which the public notice has been published;

ハ　電子公告により公告をしているときは、会社法第九百十一条第三項第二十八号イ（株式会社の設立の登記）に掲げる事項

(c) in cases where the public notice has been made by means of an Electronic Public Notice, the matters listed in Article 911, paragraph (3), item (xxviii), (a) (Registration of Incorporation of Stock Company) of the Companies Act;

二　最終事業年度に係る貸借対照表につき公告対象会社が会社法第四百四十条第三項に規定する措置をとっている場合　同法第九百十一条第三項第二十六号に掲げる事項

(ii) if, in regard to the balance sheet pertaining to the Most Recent Business year, the Notifying Company has implemented the measures provided in Article 440, paragraph (3) of the Companies Act: the matters listed in Article 911, paragraph (3), item (xxvi) of the Companies Act;

三　公告対象会社が会社法第四百四十条第四項に規定する株式会社である場合において、当該株式会社が金融商品取引法第二十四条第一項（有価証券報告書の提出）の

規定により最終事業年度に係る有価証券報告書を提出しているとき　その旨

(iii) if the Notifying Company is a stock company as provided in Article 440, paragraph (4) of the Companies Act, and it has submitted the Annual Securities Report pertaining to the Most Recent Business Year pursuant to the provisions of Article 24, paragraph (1) (Submission of Annual Reports) of the Financial Instruments and Exchange Act: such fact;

四　公告対象会社が会社法の施行に伴う関係法律の整備等に関する法律第二十八条（計算書類の公告等に関する規定の適用除外）の規定により会社法第四百四十条の規定が適用されないものである場合　その旨

(iv) if, pursuant to the provisions of Article 28 (Exclusion from Application of Provisions Pertaining to Public Notice of Financial Statements) of the Act on Arrangement of Relevant Acts Incidental to Enforcement of the Companies Act (Act No. 87 of 2005), the Notifying Company is excluded from application of the provisions of Article 440 of the Companies Act: such fact;

五　公告対象会社につき最終事業年度がない場合　その旨

(v) if the Notifying Company has no Most Recent Business Year: such fact:

六　公告対象会社が清算株式会社である場合　その旨

(vi) if the Notifying Company is a Liquidating Stock Company or a liquidating Mutual Company: such fact;

七　前各号に掲げる場合以外の場合　最終事業年度に係る別紙様式第二号（少額短期保険業者にあっては別紙様式第二号の三、特定取引勘定設置会社にあっては別紙様式第二号の二）又は計算規則第六編第二章の規定による貸借対照表の要旨の内容

(vii) other cases than as set forth in the preceding items: the details of the summary of the balance sheet for the Most Recent Business Year prepared in accordance with Appended Form No. 2 (or Appended Form No. 2-3, in the case of a Small Amount and Short Term Insurance Company; or Appended Form No. 2-2, in the case of a Company with Specified Transaction Account) or Part VI, Chapter 2 of the Rules of Accounting.

（会社分割に係る公告事項）

(Matters Subject to Public Notice Pertaining to Company Split)

第百五条の三　法第百七十三条の四第二項第五号に規定する内閣府令で定める事項は、次に掲げる場合の区分に応じ、当該各号に掲げる事項とする。

Article 105-3 The matters to be specified by Cabinet Office Order, as provided in Article 173-4, paragraph (2), item (v) of the Act, are the matters set forth in the following items in accordance with the categories of cases listed in the respective items:

一　法第百七十三条の四第二項の規定による公告をする場合（次号に掲げる場合を除く。）　次に掲げる事項

(i) in the case where the Split-Involved Company gives public notice under Article 173-4, paragraph (2) of the Act (excluding the case set forth in the

following items): the following matters:

イ　分割当事会社の会社分割後における資本金の額

(a) the amount of stated capital of the Split-Involved Company after completion of the company split;

ロ　吸収分割会社（法第百七十三条の四第一項第一号に規定する吸収分割会社をいう。以下この条及び第百五条の六第一項第六号において同じ。）又は新設分割会社（法第百七十三条の四第一項第三号に規定する新設分割会社をいう。以下この条、第百五条の五の三第三号及び第百五条の六第一項第六号において同じ。）に対する金銭等の割当てに関する事項

(b) the matters related to allocation of Money, etc. to the splitting company in an absorption-type split (meaning the splitting company in an absorption-type split as provided in Article 173-4, paragraph (1), item (i) of the Act; hereinafter the same applies in this Article and Article 105-6, paragraph (1), item (vi)) or the splitting company in an incorporation-type company split (meaning the splitting company in an incorporation-type company split as provided in Article 173-4, paragraph (1) of the Act; hereinafter the same applies in this Article and in Article 105-5-3, item (iii) and Article 105-6, paragraph (1), item (vi));

ハ　吸収分割会社又は新設分割会社の新株予約権者に対する新株予約権の割当てに関する事項

(c) the matters related to allocation of share options to the share option holders of the splitting company in an absorption-type split or the splitting company in an incorporation-type company split;

ニ　会社分割後における保険契約者の権利に関する事項

(d) matters related to the rights of policyholders after the company split;

二　保険契約を承継させる分割であって、法第百七十三条の四第二項の規定による公告をする場合　次に掲げる事項

(ii) in the case of a Company Split that involves the transfer of insurance contracts, where the Split-Involved Company gives public notice under Article 173-4, paragraph (2) of the Act:

イ　前号に掲げる事項

(a) the matters set forth in the preceding item;

ロ　分割当事会社の直近の事業年度における保険金等の支払能力の充実の状況を示す比率及び保険契約の承継の日に見込まれる保険金等の支払能力の充実の状況を示す比率

(b) the ratio to indicate the soundness of solvency margin for Insurance Proceeds, etc. of the Split-Involved Company for the Most Recent Business Year, and the prospective ratio to indicate its soundness of solvency margin for Insurance Proceeds, etc. as of the day of succession of insurance contracts;

ハ　分割後における分割対象契約（法第百七十三条の二に規定する分割対象契約を

いう。第百五条の六第一項及び第百五条の六の二第一号において同じ。）に関するサービスの内容の概要

(c) the outline of the content of the services relating to the Contracts Subject to Company Split (meaning the Contracts Subject to Company Split as prescribed in Article 173-2 of the Act; the same applies in Article 105-6, paragraph (1) and Article 105-6-2, item (i)) after the Company Split; and

ニ　法第百七十三条の四第八項に関する事項

(d) the matters relating to Article 173-4, paragraph (8) of the Act.

（保険契約に係る債権の額）

(Amount of Claim Pertaining to Insurance Contract)

第百五条の四　法第百七十三条の四第六項に規定する内閣府令で定める金額は、生命保険会社にあっては第一号に掲げる金額とし、損害保険会社にあっては第二号及び第三号に掲げる金額の合計額とし、少額短期保険業者にあっては第二号に掲げる金額とする。

Article 105-4　The amount to be specified by Cabinet Office Order, as provided in Article 173-4, paragraph (6) of the Act, is the amount set forth in item (i), in the case of a Life Insurance Company; the total of the amounts set forth in items (ii) and (iii), in the case of a Non-Life Insurance Company; and the amount set forth in item (ii), in the case of a Small Amount and Short Term Insurance Company:

一　法第百七十三条の四第二項の公告（以下この条において「公告」という。）の時において被保険者のために積み立てるべき金額

(i) the amount to be reserved for the insured, as of the time of the public notice under Article 173-4, paragraph (2) of the Act (hereinafter referred to as the "Public Notice" in this Article);

二　未経過期間（保険契約に定めた保険期間のうち、公告の時において、まだ経過していない期間をいう。）に対応する保険料の金額

(ii) the amount of the insurance premiums corresponding to the Unexpired Period (meaning the insurance period specified in an insurance contract which have not been passed as of the time of the public notice); and

三　公告の時において第七十条第一項第三号の払戻積立金として積み立てるべき金額

(iii) the amount to be reserved as the refund reserve as set forth in Article 70, paragraph (1), item (iii), as of the time of the public notice.

（吸収分割会社等が払い戻すべき金額）

(Amount to Be Refunded from Splitting Company in an Absorption-Type Split)

第百五条の四の二　法第百七十三条の四第八項に規定する内閣府令で定める金額は、第六十九条第一項第二号の二又は第七十条第一項第三号の払戻積立金として積み立てた金額とする。

Article 105-4-2　The amount to be specified by Cabinet Office Order, as referred

to in Article 173-4, paragraph (8) of the Act, is the amount set aside as the refund reserve prescribed in Article 69, paragraph (1), item (ii)-2 or Article 70, paragraph (1), item (iii).

（吸収分割株式会社の事後開示事項）

(Matters Subject to Ex-Post Facto Disclosure by Splitting Stock Company in Absorption-Type Company Split)

第百五条の五　法第百七十三条の四第十一項の規定により読み替えて適用する会社法第七百九十一条第一項第一号（吸収分割又は株式交換に関する書面等の備置き及び閲覧等）に規定する内閣府令で定める事項は、次の各号に掲げる場合の区分に応じ、当該各号に定める事項とする。

Article 105-5 The matters to be specified by Cabinet Office Order, as provided in Article 791, paragraph (1), item (i) (Keeping and Inspection of Documents Concerning an Absorption-Type Company Split or Share Exchange) of the Companies Act as applied pursuant to the provisions of Article 173-4, paragraph (11) of the Act following the deemed replacement of terms, are the matters specified in the following items, in accordance with the categories of the cases as respectively set forth therein:

一　吸収分割株式会社が保険業を営む株式会社の場合　次に掲げる事項

(i) if the Splitting Stock Company in Absorption-type Company Split is a stock company engaged in Insurance Business: the following matters:

イ　吸収分割が効力を生じた日

(a) the date when the absorption-type company split becomes effective;

ロ　吸収分割株式会社における次に掲げる手続の経過

(b) the progress of the following procedures by the Splitting Stock Company in Absorption-type Company Split:

（１）　会社法第七百八十四条の二（吸収合併等をやめることの請求）の規定による請求に係る手続の経過

1. the progress of the procedures pertaining to the demand under Article 784-2 (Demanding Cessation of Absorption-Type Merger) of the Companies Act;

（２）　会社法第七百八十五条（反対株主の株式買取請求）及び第七百八十七条（新株予約権買取請求）並びに法第百七十三条の四第一項から第七項まで及び第九項の規定による手続の経過

2. the progress of the procedure under Article 785 (Dissenting Shareholders' Appraisal Rights) and Article 787 (Exercise of Appraisal Rights on Share Option) of the Companies Act, and Article 173-4, paragraphs (1) to (7) and paragraph (9) of the Act;

ハ　吸収分割承継会社（法第百七十三条の四第一項第二号に規定する吸収分割承継会社をいう。以下この条において同じ。）における次に掲げる手続の経過

(c) the progress of the following procedures by the Succeeding Company in an

Absorption-type Split (meaning the Succeeding Company in an Absorption-type Split as provided in Article 173-4, paragraph (1), item (ii) of the Act; hereinafter the same applies in this Article):

（１）　会社法第七百九十六条の二（吸収合併等をやめることの請求）の規定による請求に係る手続の経過

1. the progress of the procedures pertaining to the demand under Article 796-2 (Demanding Cessation of Absorption-Type Merger) of the Companies Act;

（２）　会社法第七百九十七条（反対株主の株式買取請求）の規定並びに法第百七十三条の四第一項から第七項まで及び第九項又は会社法第七百九十九条（債権者の異議）（同法第八百二条第二項において準用する場合を含む。）の規定による手続の経過

2. the progress of the procedures under Article 797 (Dissenting Shareholders' Appraisal Rights) of the Companies Act, Article 173-4, paragraphs (1) to (7) and paragraph (9) of the Act or Article 799 (Objections of Creditors) of the Companies Act (including the cases where applied mutatis mutandis pursuant to Article 802, paragraph (2) of the same Act);

ニ　吸収分割により吸収分割承継会社が吸収分割株式会社から承継した重要な権利義務に関する事項

(d) the matters related to important rights and obligations succeeded from the Splitting Stock Company in Absorption-type Company Split to the succeeding company in an absorption-type company split;

ホ　会社法第九百二十三条（吸収分割の登記）の変更の登記をした日

(e) the day when the registration of change under Article 923 (Registration of Absorption-Type Company Split), paragraph (1) of the Act was effected;

ヘ　イからホまでに掲げるもののほか、吸収分割に関する重要な事項

(f) beyond what is set forth in (a) to (e), the material matters related to the absorption-type company split;

二　吸収分割株式会社が保険業を営む株式会社以外の株式会社の場合　次に掲げる事項

(ii) if the Splitting Stock Company in Absorption-type Company Split is not a stock company engaged in Insurance Business: the following matters:

イ　吸収分割が効力を生じた日

(a) the date when the absorption-type company split becomes effective;

ロ　吸収分割株式会社における次に掲げる手続の経過

(b) the progress of the following procedures by the Splitting Stock Company in Absorption-type Company Split:

（１）　会社法第七百八十四条の二の規定による請求に係る手続の経過

1. the progress of the procedures pertaining to the demand under Article 784-2 of the Companies Act;

（２）　会社法第七百八十五条、第七百八十七条及び第七百八十九条（債権者の異議）の規定による手続の経過

2. the progress of the procedures under Article 785, Article 787 and Article 789 (Objections of Creditors) of the Companies Act;

ハ　保険業を営む株式会社である吸収分割承継会社における次に掲げる手続の経過

(c) the progress of the following procedures by the Succeeding Company in an Absorption-type Split which is a stock company engaged in Insurance Business:

（１）　会社法第七百九十六条の二（吸収合併等をやめることの請求）の規定による請求に係る手続の経過

1. the progress of the procedures pertaining to the demand under Article 796-2 (Demanding Cessation of Absorption-Type Merger) of the Companies Act;

（２）　会社法第七百九十七条（反対株主の株式買取請求）の規定並びに法第百七十三条の四第一項から第七項まで及び第九項の規定による手続の経過

2. the progress of the procedures under Article 797 (Dissenting Shareholders' Appraisal Rights) of the Companies Act and Article 173-4, paragraphs (1) to (7) and paragraph (9) of the Act;

ニ　吸収分割により保険業を営む株式会社である吸収分割承継会社が吸収分割株式会社から承継した重要な権利義務に関する事項

(d) the matters related to important rights and obligations succeeded from the Splitting Stock Company in Absorption-type Company Split to the succeeding company in an absorption-type company split which is a stock company engaged in Insurance Company;

ホ　会社法第九百二十三条の変更の登記をした日

(e) the day when the registration of change under Article 923 of the Companies Act was effected; and

ヘ　イからホまでに掲げるもののほか、吸収分割に関する重要な事項

(f) beyond what is set forth in the (a) to (e), the material matters related to the absorption-type company split.

（吸収分割承継株式会社の事後開示事項）

(Matters Subject to Ex-Post Facto Disclosure by Succeeding Stock Company in Absorption-Type Company Split)

第百五条の五の二　法第百七十三条の四第十一項の規定により読み替えて適用する会社法第八百一条第二項（吸収合併等に関する書面等の備置き及び閲覧等）に規定する内閣府令で定める事項は、次に掲げる事項とする。

Article 105-5-2 The matters to be specified by Cabinet Office Order, as provided in Article 801, paragraph (2) (Keeping and Inspection of Documents Concerning an Absorption-Type Merger) of the Companies Act as applied pursuant to the provisions of Article 173-4, paragraph (11) of the Act following

the deemed replacement of terms, are as follows:

一　吸収分割が効力を生じた日

(i) the date when the absorption-type company split becomes effective;

二　吸収分割合同会社（会社法第七百九十三条第二項（持分会社の手続）に規定する吸収分割合同会社をいう。第四号において同じ。）における同項において準用する同法第七百八十九条（債権者の異議）の規定による手続の経過

(ii) the progress of the procedures under Article 789 (Objection of Creditors) of the Companies Act which are implemented by the Splitting Limited Liability Company in Absorption-type Company Split (meaning the Splitting Limited Liability Company in Absorption-type Company Split as provided in Article 793, paragraph (2) (Procedures of Membership Companies));

三　吸収分割承継株式会社における次に掲げる手続の経過

(iii) the progress of the following procedures by the Succeeding Stock Company in Absorption-type Company Split:

イ　会社法第七百九十六条の二（吸収合併等をやめることの請求）の規定による請求に係る手続の経過

(a) the progress of the procedures pertaining to the demand under Article 796-2 (Demanding Cessation of Absorption-Type Merger) of the Companies Act;

ロ　会社法第七百九十七条（反対株主の株式買取請求）の規定並びに法第百七十三条の四第一項から第七項まで及び第九項の規定による手続の経過

(b) the progress of the procedures under Article 797 (Dissenting Shareholders' Appraisal Rights) of the Companies Act and Article 173-4, paragraphs (1) to (7) and paragraph (9) of the Act;

四　吸収分割により吸収分割承継株式会社が吸収分割合同会社から承継した重要な権利義務に関する事項

(iv) the matters related to important rights and obligations succeeded from the Splitting Limited Liability Company in Absorption-type Company Split to the Succeeding Stock Company in absorption-type company split;

五　会社法第九百二十三条（吸収分割の登記）の変更の登記をした日

(v) the day when the registration of change under Article 923 (Registration of Absorption-Type Company Split), paragraph (1) of the Companies Act was effected; and

六　前各号に掲げるもののほか、吸収分割に関する重要な事項

(vi) beyond what is set forth in the preceding items, the material matters related to the absorption-type company split.

（新設分割株式会社の事後開示事項）

(Matters Subject to Ex-Post Facto Disclosure by Splitting Stock Company in Absorption-Type Company Split)

第百五条の五の三　法第百七十三条の四第十一項の規定により読み替えて適用する会社

法第八百十一条第一項第一号（新設分割又は株式移転に関する書面等の備置き及び閲覧等）に規定する内閣府令で定める事項は、次に掲げる事項とする。

Article 105-5-3 The matters to be specified by Cabinet Office Order, as provided in Article 811, paragraph (1), item (i) (Keeping and Inspection of Documents Concerning an Incorporation-Type Company Split or Share Transfer) of the Companies Act as applied pursuant to the provisions of Article 173-4, paragraph (11) of the Act following the deemed replacement of terms, are the matters specified in the following items, in accordance with the categories of the cases as respectively set forth therein:

一　新設分割が効力を生じた日

(i) the date when the incorporation-type company split becomes effective;

二　会社法第八百五条の二（新設合併等をやめることの請求）の規定による請求に係る手続の経過

(ii) the progress of the procedures pertaining to the demand under Article 805-2 (Demanding Cessation of a Consolidation-Type Merger) of the Companies Act;

三　会社法第八百六条（反対株主の株式買取請求）及び第八百八条（新株予約権買取請求）の規定並びに法第百七十三条の四第一項から第七項まで及び第九項の規定又は会社法第八百十条（債権者の異議）（同法第八百十三条第二項において準用する場合を含む。）の規定による手続の経過

(iii) the progress of the procedures under Article 806 (Dissenting Shareholders' Share Purchase Demand) and Article 808 (Right to Request Purchase of Share Options) of the Companies Act, Article 173-4, paragraphs (1) to (7) and paragraph (9) of the Act, and Article 810 (Objection of Creditors) (including the cases where applied mutatis mutandis pursuant to Article 813, paragraph (2) of the Companies Act) of the Companies Act;

四　新設分割により新設分割設立会社（会社法第七百六十三条第一項（株式会社を設立する新設分割計画）に規定する新設分割設立会社をいう。）が新設分割会社から承継した重要な権利義務に関する事項

(iv) the matters related to important rights and obligations succeeded from the splitting company in an incorporation-type company split to the Company Incorporated through Incorporation-type Company Split (meaning the Company Incorporated through Incorporation-type Company Split as provided in Article 763, paragraph (1) (Incorporation-Type Company Split Plan by Which a Stock Company Is Incorporated) of the Companies Act);

五　前各号に掲げるもののほか、新設分割に関する重要な事項

(v) beyond what is set forth in the preceding items, material matters related to the incorporation-type company split.

（分割手続中の契約に係る通知事項）

(Matters Subject to Notification Regarding Contracts in the Course of Company

Split Procedure)

第百五条の五の四　法第百七十三条の五第一項に規定する内閣府令で定める事項は、第百五条の三第二号に掲げる事項とする。

Article 105-5-4 The matters to be specified by Cabinet Office Order, as referred to in Article 173-5, paragraph (1) of the Act, are the matters set forth in the items of Article 105-3, item (ii).

（会社分割の認可の申請）

(Application for Authorization of Company Split)

第百五条の六　保険会社等は、法第百七十三条の六第一項の認可を受けようとするときは、認可申請書に次に掲げる書類を添付して金融庁長官等に提出しなければならない。

Article 105-6 (1) When an Insurance Company intends to obtain the authorization under Article 173-6, paragraph (1) of the Act, it must submit to the Commissioner of the Financial Services Agency or Other Official a written application for authorization, together with the following documents:

一　理由書

(i) a written statement of reasons;

二　吸収分割契約又は新設分割計画の内容を記載した書面

(ii) a document specifying the details of the Absorption-type Company Split Agreement or the Incorporation-type Company Split Plan;

三　当事者である保険会社等の株主総会の議事録その他必要な手続があったことを証する書面

(iii) minutes of the shareholders meeting of the Insurance Company, etc. which is the party to the merger, or and any other document certifying that necessary procedures have been taken;

四　当事者である保険会社等の財産目録並びに貸借対照表及び損益計算書

(iv) inventories of properties and the balance sheet and profit and loss statement of the Insurance Company, etc. which is the party to the merger;

五　会社分割により承継しようとする事業又は会社分割により承継させようとする事業に係る損益の状況を記載した書面

(v) a document specifying the status of profit and loss pertaining to the business to be acquired upon the company split or the business to be transferred upon the company split;

六　会社分割により保険契約を承継させる場合においては、次に掲げる書類

(vi) when the insurance contracts are to be transferred upon the company split, the following documents:

イ　分割対象契約の選定基準及び対象範囲を記載した書面

(a) a document describing the selection criteria and the scope of Contracts Subject to Company Split;

ロ　会社分割により保険契約を承継させる保険会社等（以下この号及び次条において「分割会社等」という。）を保険者とする保険契約について、次に掲げる事項

を記載した書面

(b) with regard to each type of insurance contract wherein the insurer is the Insurance Company, etc. which is to transfer the insurance contracts upon the Company Split (hereinafter referred to as a "Splitting Company, etc." in this item and the following Article), a document describing the following matters:

（１）　当該保険契約の種類ごとに会社分割前及び会社分割後における保険契約者の数、保険契約の件数及び保険金額の合計額並びに責任準備金その他の準備金の額

1. the number of policyholders, the number of insurance contracts, the total of the insured amount, and the amount of Policy Reserve and any other reserves before and after the Company Split, for each type of insurance contract;

（２）　当該保険契約の種類ごとに会社分割前における分割対象契約に係る責任準備金その他の準備金の額及びそれらの算定の適切性

2. the amount of Policy Reserve and any other reserves for the Contracts Subject to Company Split before the Company Split and the appropriateness of the calculation of such amount, for each type of insurance contract;

（３）　会社分割後における責任準備金その他の準備金の算定の適切性

3. the appropriateness of the calculation of the amount of Policy Reserve and any other reserves after the Company Split;

ハ　会社分割により保険契約を承継する会社（以下この号及び次条において「承継会社」という。）を保険者とする保険契約について、次に掲げる事項を記載した書面

(c) with regard to each type of insurance contract wherein the insurer is the Insurance Company, etc. which is to transfer the insurance contracts upon the company split (hereinafter referred to as the "Succeeding Company" in this item and the following Article), a document describing the following matters:

（１）　当該保険契約の種類ごとに会社分割前及び会社分割後における保険契約者の数、保険契約の件数及び保険金額の合計額並びに責任準備金その他の準備金の額

1. the number of policyholders, the number of insurance contracts, the total of the insured amount, and the amount of Policy Reserve and any other reserves before and after the Company Split, for each type of insurance contract;

（２）　当該保険契約の種類ごとに会社分割後における分割対象契約に係る責任準備金その他の準備金の額及びそれらの算定の適切性

2. the amount of Policy Reserve and any other reserves for the Contracts Subject to Company Split after the Company Split and the

appropriateness of the calculation of such amount, for each type of insurance contract;

（３）　会社分割後における責任準備金その他の準備金の算定の適切性

3. the appropriateness of the calculation of the amount of Policy Reserve and any other reserves after the Company Split;

ニ　法第百七十三条の四第六項の異議を述べた保険契約者の異議の理由及び当該異議に対する分割会社等又は承継会社の対応を記載した書面

(d) a document describing the grounds for the objections stated by the policyholders under Article 173-4, paragraph (6) of the Act and the measures taken by the Splitting Company, etc. or the Succeeding Company in response to such objections;

ホ　承継会社の分割対象契約に係る業務の実施体制及びサービスの内容を記載した書面

(e) a document describing the system for carrying out the business relating to the Contracts Subject to Company Split at the Succeeding Company and the content of its services;

ヘ　保険契約の種類ごとに法第百七十三条の四第八項に規定する場合において解約する旨を申し入れた保険契約者の数並びに同項の規定により吸収分割会社又は新設分割会社（保険契約の全部を承継させる分割を行うものを除く。）が払い戻すべき金額及びその算出方法を記載した書面

(f) a document describing the number of policyholders who applied for cancellation of their contracts in the case prescribed in Article 173-4, paragraph (8) of the Act, as well as the amount to be refunded by the splitting company in an absorption-type company split or the splitting company in an incorporation-type company split (excluding a company implementing a Company Split whereby the succeeding company succeeds to all insurance contracts those that effect a Company Split resulting in the succession of all insurance contracts) under the same paragraph and the calculation method of such amount, for each type of insurance contract;

七　当事者である保険会社等の直近の事業年度における保険金等の支払能力の充実の状況を示す比率及び会社分割の日に見込まれる保険金等の支払能力の充実の状況を示す比率を記載した書面

(vii) a document describing the ratio to indicate the soundness of solvency margin for Insurance Proceeds, etc. of the Insurance Company, etc. for the Most Recent Business Year, and the prospective ratio to indicate its soundness of solvency margin for Insurance Proceeds, etc. as of the day of the Company Split;

八　会社分割費用を記載した書面

(viii) a document specifying the cost of the company split;

九　法第百七十三条の四第二項の規定による公告又は催告をしたことを証する書面

(ix) a document certifying that the public notice or notice under Article 173-4,

paragraph (2) of the Act has been given;

十　会社法第七百八十四条の二（吸収合併等をやめることの請求）、第七百九十六条の二（吸収合併等をやめることの請求）又は第八百五条の二（新設合併等をやめることの請求）の規定による請求をした株主があるときは、当該請求に係る手続の経過を記載した書面

(x) if there is any shareholder who has made a demand under Article 784-2 (Demanding Cessation of Absorption-Type Merger), Article 796-2 (Demanding Cessation of Absorption-Type Merger) or Article 805-2 (Demanding Cessation of a Consolidation-Type Merger) of the Companies Act, a document stating the progress of the procedures pertaining to the demand;

十の二　法第百七十三条の四第四項の異議を述べた保険契約者その他の債権者があるときは、当該保険契約者その他の債権者に対し、弁済し、若しくは相当の担保を提供し、若しくは当該保険契約者その他の債権者に弁済を受けさせることを目的として信託会社等に相当の財産を信託したこと又は当該会社分割をしても当該保険契約者その他の債権者を害するおそれがないことを証する書面

(x)-2 if there is any policyholder or other creditor who has stated objection under Article 173-4, paragraph (4) of the Act, a document certifying that the company has made payment or provided equivalent security to such policyholder or other creditor, or has entrusted equivalent property to a trust company, etc. for the purpose of ensuring that such policyholder or other creditor receive the payment, or that the company split poses no risk of harming the interest of such policyholder or other creditor;

十一　法第百七十三条の四第六項の異議を述べた保険契約者の数が同項の保険契約者の総数の十分の一（保険契約の全部を承継させる分割である場合にあっては、五分の一）を超えなかったことを証する書面又はその者の第百五条の四で定める金額が法第百七十三条の四第六項の金額の総額の十分の一（保険契約の全部を承継させる分割である場合にあっては、五分の一）を超えなかったことを証する書面

(xi) a document certifying that the number of policyholders who stated their objections under Article 173-4, paragraph (6) has not exceeded one tenth (or one fifth in the case of a Company Split whereby the succeeding company succeeds to all insurance contracts) of the total number of policyholders as indicated in the same paragraph, or a document certifying that the amount specified by Cabinet Office Order as belonging to such policyholders as indicated in the same paragraph has not exceeded one tenth (or one fifth in the case of a Company Split whereby the succeeding company succeeds to all insurance contracts) of the total amount as indicated in the same paragraph;

十二　会社法第二百九十三条第一項（新株予約権証券の提出に関する公告等）（第四号及び第五号に係る部分に限る。）の規定による公告及び通知をしたことを証する書面

(xii) a document certifying that the public notice and notice under Article 293, paragraph (1) (Public Notice in Relation to Submission of Share Option

Certificate) (limited to the portion pertaining to items (iv) and (v)) of the Companies Act has been given;

十三　独占禁止法第十五条の二第二項又は第三項（会社分割の事前届出）の規定による届出を要する場合においては、当該届出をしたことを証する書面

(xiii) a document certifying that the notification under Article 15-2, paragraph (2) or (3) (Prior Notification of Company Split) of the Anti-Monopoly Act has been completed;

十四　当事者（保険会社を除く。）の従前の定款

(xiv) the articles of incorporation of the parties (excluding insurance companies) formerly in effect;

十五　会社分割に際して就任する取締役、執行役又は監査役があるときは、就任を承諾したことを証する書面及びこれらの者の履歴書

(xv) if there is any person to assume the office of the director, executive office or company auditor upon the company split, the document certifying their acceptance of offices and their résumés;

十六　会社分割に際して就任する会計参与があるときは、就任を承諾したことを証する書面及び会計参与の履歴書

(xvi) if there is any person to assume the office of the accounting advisor upon the company split, the document certifying the acceptance of offices by and the résumé of the accounting advisor;

十七　当該会社分割を行った後における保険会社の会計監査人の履歴書

(xvii) résumés of financial auditors of the Insurance Company after the company split;

十八　当該会社分割により子会社対象会社等を子会社とする場合には、当該子会社対象会社等に関する第五十八条第一項第四号又は第二百十一条の三十五第一項第四号に掲げる書類

(xviii) if, when effecting the company split, a Companies Eligible for Subsidiary Companies is to become the Subsidiary Company, the documents set forth in Article 58, paragraph (1), item (iv) or Article 211-35, paragraph (1), item (iv) which pertains to such Companies Eligible for Subsidiary Companies;

十八の二　当該会社分割により保険会社又はその子会社が他業保険業高度化等会社の議決権を合算してその基準議決権数を超えて保有すること又は外国の保険業高度化等会社を子会社とすることとなる場合には、当該会社に関する第五十八条の二第一項第四号に掲げる書類

(xviii)-2 if the company split would cause the insurance company or its subsidiary company to hold voting rights in an advanced insurance service company engaged in non-insurance businesses that, when combined, would exceed the voting rights threshold, or make a foreign advanced insurance service company its subsidiary company: a document set forth in Article 58-2, paragraph (1), item (iv) relating to the company;

十九　当該会社分割を行った後における保険会社等が子会社等を有する場合には、当

該保険会社等及び当該子会社等の収支及び保険金等の支払能力の充実の状況を示す比率の見込みを記載した書類

(xix) when the Insurance Company, etc. after the company split, is to have any Subsidiary Company, etc. the document specifying the prospective income and expenditure of the Insurance Company, etc. and Subsidiary Company, etc. and the prospective ratio to indicate the soundness of their solvency margin for Insurance Proceeds, etc.;

二十　当該会社分割により当該保険会社等の子会社が子会社でなくなる場合には、当該子会社の名称を記載した書類

(xx) when, as the result of the company split, the Subsidiary Company of the Insurance Company no longer falls under the Subsidiary Company, a document specifying the name of such Subsidiary Company;

二十一　当該会社分割により保険会社等又はその子会社が国内の会社の議決権を合算してその基準議決権数を超えて保有することとなる場合（第十八号に規定する場合を除く。）には、当該国内の会社の名称及び業務の内容を記載した書類

(xxi) if the Insurance Company, etc. or its Subsidiary Company, upon the company split, are to have voting rights of a Domestic Company of which the total number exceeds the Voting Right Holding Threshold (excluding the case provided in item (xviii)), the document specifying the name and business details of the domestic company; and

二十二　その他法第百七十三条の六第二項の規定による審査をするため参考となるべき事項を記載した書類

(xxii) any other document which would serve as reference information for examination under Article 173-6, paragraph (2) of the Act.

２　前項の認可申請書は、保険会社等を全部の当事者とする会社分割の場合にあっては、当事者である保険会社等の連名で提出しなければならない。

(2) In the case of the company split wherein all parties thereto are Insurance Companies, etc., the written application for authorization under the preceding paragraph must be submitted jointly by the Insurance Companies.

３　法第二条第十五項の規定は、第一項第十八号の二及び第二十一号に規定する議決権について準用する。

(3) The provisions of Article 2, paragraph (15) of the Act apply mutatis mutandis to the voting rights as provided in paragraph (1), items (xviii)-2 and (xxi).

４　第一項第六号ロ（１）及び（２）並びに同号ハ（１）及び（２）に掲げる書面（算定の適切性に係るものを除く。）については、金融庁長官が定める様式並びにその記入及び算出の方法によるものとする。

(4) The document as set forth in paragraph (i), item (vi), (b), 1. and 2. and (c), 1. and 2. of the same item (excluding the document pertaining to the appropriateness of calculation as set forth in (b) of the same item) is to be in accordance with the forms and methods of entry and calculation which are to be specified by the Commissioner of the Financial Services Agencies.

（会社の分割の認可の審査）

(Examination for Authorization of Company Split)

第百五条の六の二　金融庁長官等は、会社分割により保険契約を承継させる場合であって前条第一項の規定による認可の申請に係る法第百七十三条の六第二項に規定する審査をするときは、次に掲げる事項に配慮するものとする。

Article 105-6-2 In the case of a Company Split whereby the succeeding company succeeds to all insurance contracts, when conducting an examination under Article 173-6, paragraph (2) of the Act upon an application for authorization under paragraph (1) of the preceding Article, the Commissioner of the Financial Services Agency is to take into account the following circumstances:

一　会社分割により保険契約を承継させる目的及び分割対象契約の選定基準が保険契約者等の保護に欠けるおそれのないものであること。

(i) that the purpose of the Company Split whereby the succeeding company succeeds to all insurance contracts, and the selection criteria for Contracts Subject to Company Split are not likely to give negative impact on protection of policyholders, etc.;

二　会社分割後において、分割会社を保険者とする保険契約及び承継会社を保険者とする保険契約に係る責任準備金が保険数理に基づき合理的かつ妥当な方法により積み立てられることが見込まれること。

(ii) that the Policy Reserves for the insurance contracts wherein the issuer is the Splitting Company and for the insurance contracts wherein the issuer is the Succeeding Company are expected to be set aside using a reasonable and relevant method based on actuarial science after the Company Split;

三　会社分割後において、承継会社の第六十四条第一項の契約者配当準備金が適正に積み立てられることが見込まれること。

(iii) that the Succeeding Company is expected to set aside the Policyholders' Dividend Reserve set forth in Article 64, paragraph (1) appropriately after the Company Split; and

四　会社分割後において、分割会社及び承継会社の保険金等の支払能力の充実の状況が保険数理に基づき適当であると見込まれること。

(iv) that the Splitting Company and the Succeeding Company are expected to have an appropriate level of solvency in terms of its ability to pay for Insurance Proceeds, etc. after the Company Split.

（会社分割後の公告事項）

(Matters Subject to Public Notice after Company Split)

第百五条の七　法第百七十三条の七第一項前段に規定する内閣府令で定める事項は、次に掲げる事項とする。

Article 105-7 The matters to be specified by Cabinet Office Order, as provided in the first sentence of Article 173-7, paragraph (1) of the Act, are as follows:

一　法第百七十三条の四（第八項を除く。）の規定による手続の経過

(i) the progress of the procedures under Article 173-4 (excluding paragraph (8)) of the Act;

二　会社分割が効力を生じた日

(ii) the date when the company split becomes effective; and

三　会社分割により保険契約を承継した会社の商号及び本店の所在地

(iii) the trade name and location of the head office of the company which succeeded to the insurance contracts upon the company split.

（会社分割による保険契約の承継の効力）

(Validity of Succession of Insurance Contract Upon Company Split)

第百五条の八　会社分割により保険契約を承継したことにより、法第四条第二項第二号から第四号まで及び第二百七十二条の二第二項第二号から第四号までに掲げる書類（以下この項において「事業方法書等」という。）に定めた事項を、当該会社分割により保険契約を承継させる会社の事業方法書等に定めた事項のうち当該会社分割による承継に係る保険契約に関する部分を付加した内容に変更しなければならない場合においては、当該会社分割が効力を生じた時に、法第百二十三条第一項の規定による認可を要する事項については、その認可を受けたものと、同条第二項及び第二百七十二条の十九第一項の規定による届出を要する事項については、変更があったものとみなす。

Article 105-8 (1) When, due to the implementation of the company split, the matters specified in the documents under Article 4, paragraph (2), items (ii) to (iv) and Article 272, paragraph (2), items (ii) to (iv) of the Act (hereinafter collectively referred to as the "Statement of Business Procedures, etc." in this paragraph) requires amendment reflecting the matters set forth in the Statement of Business Procedures, etc. of the company to which the insurance contracts are to be transferred upon the company split, the matters which require authorizations under Article 123, paragraph (1) of the Act are deemed to have been authorized, and the matters which require reporting under Article 123, paragraph (2) and Article 272-19, paragraph (1) of the Act are deemed to have been amended, at the time when the company split becomes effective.

2　会社分割により保険契約を承継した会社は、資産の運用方法又は第四十八条の三第一項及び第四十八条の五第一項に掲げる資産の運用額が会社分割により財産を承継したことにより第四十七条から第四十九条までの規定による制限に反することとなった場合においては、その方法又は額により資産の運用を行うことができる。この場合において、当該会社分割により保険契約を承継した会社は、漸次、第四十七条から第四十九条までの規定の趣旨に従って、その資産の運用方法又は運用額を改めなければならない。

(2) A company which succeeded to the insurance contracts upon the company split may, if, as a result of succession of properties upon the company split, the method of investment of assets or the amount of investment of assets under

Article 48-3, paragraph (1) and Article 48-5, paragraph (1) contravenes the restriction under Articles 47 to 49, carry out investment in accordance with such methods or at such amount. In this case, the company which succeeded the insurance contracts upon the company split must gradually amend the method or amount of investment of its assets in accordance with the purport of the provisions of Articles 47 to 49.

第三節　清算
Section 3 Liquidation

（利害関係人の清算人選任請求）
(Request for Appointment of Liquidator by Interested Parties)

第百六条　法第百七十四条第一項の規定により利害関係人が清算人の選任を請求する場合には、申請書に利害関係人であることを証する書面を添付しなければならない。

Article 106　When an interested party makes a request for appointment of liquidator pursuant to the provisions of Article 174, paragraph (1) of the Act, such party must attach to the written application a document certifying that the party falls under the category of the interested party.

（心身の故障のため職務を適正に執行することができない者）
(Person Who Is Unable to Properly Perform Their Duties Due to Mental or Physical Disorder)

第百六条の二　法第百七十四条第五項において準用する法第十二条第二項に規定する内閣府令で定める者は、精神の機能の障害のため職務を適正に執行するに当たって必要な認知、判断及び意思疎通を適切に行うことができない者とする。

Article 106-2　The person specified by Cabinet Office Order, as provided in Article 12, paragraph (2) of the Act as applied mutatis mutandis pursuant to Article 174, paragraph (5) of the Act, is a person who is unable to appropriately carry out the cognition, decision-making, and communication necessary for properly performing their duties due to mental impairment.

（清算人の就職の届出）
(Notification of Assumption of Office by Liquidator)

第百七条　保険会社等の清算人は、法第百七十四条第八項の規定による届出をしようとするときは、届出書に当該保険会社等の登記事項証明書を添付して金融庁長官等に提出しなければならない。

Article 107　When a liquidator of an Insurance Company, etc. intends to file a notification under Article 174, paragraph (8) of the Act, the liquidator must submit to the Commissioner of the Financial Services Agency and Other Official a notification, together with a certificate of registered matters of the Insurance Company, etc.

（清算保険会社等が払い戻すべき金額）

(Amount to Be Refunded from Liquidating Insurance Company)

第百八条　法第百七十七条第三項に規定する内閣府令で定める金額は、第六十九条第一項第二号の二又は第七十条第一項第三号の払戻積立金として積み立てた金額とする。

Article 108 The amount to be specified by Cabinet Office Order, as provided in Article 177, paragraph (3) of the Act, is the amount set aside as the refund reserve prescribed in Article 69, paragraph (1), item (ii)-2 or Article 70, paragraph (1), item (iii).

（債権申出期間内の弁済の許可の申請）

(Application for Permission for Performance during Period for Notifying Claims)

第百九条　法第百七十八条の規定により読み替えて適用する会社法第五百条第二項（債務の弁済の制限）（法第百八十一条の二において準用する場合を含む。）の規定による許可の申請は、清算人全員の連名の許可申請書を金融庁長官等に提出して行わなければならない。

Article 109 (1) The application for permission under Article 500, paragraph (2) (Restrictions on Performance of Obligations) of the Companies Act applied pursuant to the provisions of Article 178 of the Act following the deemed replacement of terms (including the cases where applied mutatis mutandis pursuant to Article 171-2 of the Act) must be made by submission of the written application for permission with the names of the all liquidators affixed thereon.

２　前項の許可申請書には、次に掲げる書類を添付しなければならない。

(2) In filing a written application for permission under the preceding paragraph, the following documents must be attached:

一　理由書

(i) a written statement of reasons; and

二　前項の許可をすべき場合であることを証する書面

(ii) the document certifying that the instant case requires the permission under the preceding paragraph.

（清算状況の届出）

(Notification of Status of Liquidation)

第百十条　清算に係る保険会社等の清算人（特別清算の場合の清算人を除く。）は、各月の清算状況を翌月二十日までに金融庁長官等に届け出るとともに、重要な事項が生じたときは、遅滞なく、当該事項を金融庁長官等に届け出なければならない。

Article 110 A liquidator of an Insurance Company, etc. pertaining to the liquidation must notify the Commissioner of the Financial Services Agency or Other Official the monthly status of liquidation by no later than the twentieth

day of the subsequent month, and, when any material matter occurs, notify the Commissioner of the Financial Services Agency or Other Official thereof without delay.

（心身の故障のため職務を適正に執行することができない者）

(Person Who Is Unable to Properly Perform Their Duties Due to Mental or Physical Disorder)

第百十条の二　法第百八十条の四第五項において準用する法第五十三条の二第二項に規定する内閣府令で定める者は、精神の機能の障害のため職務を適正に執行するに当たって必要な認知、判断及び意思疎通を適切に行うことができない者とする。

Article 110-2 The person specified by Cabinet Office Order, as provided in Article 53-2, paragraph (2) of the Act as applied mutatis mutandis pursuant to Article 180-4, paragraph (5) of the Act, is a person who is unable to appropriately carry out the cognition, decision-making, and communication necessary for properly performing their duties due to mental impairment.

（清算相互会社の業務の適正を確保するための体制）

(Systems to Ensure Appropriateness of Business of Liquidating Mutual Company)

第百十条の三　法第百八十条の八第三項第四号に規定する内閣府令で定める体制は、次に掲げる体制とする。

Article 110-3 (1) The systems to be specified by Cabinet Office Order, as provided in Article 180-8, paragraph (3), item (iv) of the Act, are as follows:

一　清算人の職務の執行に係る情報の保存及び管理に関する体制

(i) a system for the preservation and management of information on the execution of duties by liquidators;

二　損失の危険の管理に関する規程その他の体制

(ii) regulations and any other framework for management of risk of loss;

三　使用人の職務の執行が法令及び定款に適合することを確保するための体制

(iii) system to ensure that the execution of duties by employees complies with laws and regulations;

四　監査役がその職務を補助すべき使用人を置くことを求めた場合における当該使用人に関する体制

(iv) information related to employees, when a company auditor requested that an employee be assigned to assist the company auditor's duties;

五　前号の使用人の清算人からの独立性に関する事項

(v) matters related to independence from the directors of the employee set forth in the preceding item;

六　監査役の第四号の使用人に対する指示の実効性の確保に関する事項

(vi) the matters related to assurance of effectiveness of instruction given by company auditors to the employees as referred to in item (iv);

七　清算人及び使用人が監査役に報告をするための体制その他の監査役への報告に関する体制

(vii) system of reporting from liquidators and employees to company auditors, and any other system for reporting to company auditors;

八　前号の報告をした者が当該報告をしたことを理由として不利な取扱いを受けないことを確保するための体制

(viii) system to ensure that a person who reported under the preceding item is not treated disadvantageously on the grounds that the person made the reporting;

九　監査役の職務の執行について生ずる費用の前払又は償還の手続その他の当該職務の執行について生ずる費用又は債務の処理に係る方針に関する事項

(ix) the matters related to the policies on the procedures for advanced payment or reimbursement of costs arising from the execution of duties of company auditors, and on the processing of other costs or obligations arising from the execution of the duties; and

十　第四号から前号までに掲げる体制のほか、監査役の監査が実効的に行われることを確保するための体制

(x) beyond the systems set forth in item (iv) to the preceding item, any system to ensure that auditing by company auditors will be conducted in an efficiency manner.

2　清算人が二人以上ある清算相互会社である場合には、前項に規定する体制には、業務の決定が適正に行われることを確保するための体制を含むものとする。

(2) If the Liquidating Mutual Company has two or more liquidators, the system as provided in the preceding paragraph is to include the system to ensure the decision-making for the business will be made in an appropriate manner.

（社債を引き受ける者の募集に際して清算人会が定めるべき事項）

(Matters to Be Specified by Board of Liquidators upon Solicitation of Subscribers of Corporate Bonds)

第百十条の四　法第百八十条の十四第六項第五号に規定する内閣府令で定める事項は、次に掲げる事項とする。

Article 110-4 The matters to be specified by Cabinet Office Order, as provided in Article 180-14, paragraph (6), item (v) of the Act, are as follows:

一　二以上の募集（法第六十一条の募集をいう。以下この条において同じ。）に係る法第六十一条各号に掲げる事項の決定を委任するときは、その旨

(i) when the determination of the matters set forth in the items of Article 61 of the Act which pertain to two or more solicitations (meaning solicitations as set forth in Article 61 of the Act; hereinafter the same applies in this Article) is to be appointed, such fact;

二　募集社債（法第六十一条に規定する募集社債をいう。以下この条において同じ。）の総額の上限（前号に規定する場合にあっては、各募集に係る募集社債の総

額の上限の合計額）
(ii) the upper limitation of the aggregate amount of Bond for Subscription (meaning Bond for Subscription as provided in Article 61 of the Act; hereinafter the same applies in this Article) (or, in the case provided in the preceding item, the total amount of upper limitation of the aggregate amount of Bond for Subscription pertaining to each solicitation);
三　募集社債の利率の上限その他の利率に関する事項の要綱
(iii) outline of the matters related to interest rate, such as upper limitation on interest rate of Bond for Subscription; and
四　募集社債の払込金額（法第六十一条第九号に規定する払込金額をいう。以下この号において同じ。）の総額の最低金額その他の払込金額に関する事項の要綱
(iv) outline of the matters related to the amount to be paid in (meaning the amount to be paid in as provided in Article 61, item (ix) of the Act; hereinafter the same applies in this item), the minimum amount of the aggregate amount to be paid in for Bond for Subscription.

（清算人会設置相互会社の業務の適正を確保するための体制）
(Systems to Ensure Appropriateness of Business of Mutual Company with Board of Liquidators)
第百十条の五　法第百八十条の十四第六項第六号に規定する内閣府令で定める体制は、次に掲げる体制とする。
Article 110-5 The systems to be specified by Cabinet Office Order, as provided in Article 180-14, paragraph (6), item (vi) of the Act, are as follows:
一　清算人の職務の執行に係る情報の保存及び管理に関する体制
(i) a system for the preservation and management of information on the execution of duties by liquidators;
二　損失の危険の管理に関する規程その他の体制
(ii) regulations and any other framework for management of risk of loss;
三　使用人の職務の執行が法令及び定款に適合することを確保するための体制
(iii) system to ensure that the execution of duties by employees complies with laws and regulations;
四　監査役がその職務を補助すべき使用人を置くことを求めた場合における当該使用人に関する体制
(iv) information related to employees, when a company auditor requested that an employee be assigned to assist the company auditor's duties;
五　前号の使用人の清算人からの独立性に関する事項
(v) matters related to independence from the liquidators of the employee set forth in the preceding item;
六　監査役の第四号の使用人に対する指示の実効性の確保に関する事項
(vi) the matters related to assurance of effectiveness of instruction given by company auditors to the employees as referred to in item (iv);

七　清算人及び使用人が監査役に報告をするための体制その他の監査役への報告に関する体制

(vii) system of reporting from liquidators and employees to company auditors, and any other system for reporting to company auditors;

八　前号の報告をした者が当該報告をしたことを理由として不利な取扱いを受けないことを確保するための体制

(viii) system to ensure that a person who reported under the preceding item is not treated disadvantageously on the grounds that the person made the reporting;

九　監査役の職務の執行について生ずる費用の前払又は償還の手続その他の当該職務の執行について生ずる費用又は債務の処理に係る方針に関する事項

(ix) the matters related to the policies on the procedures for advanced payment or reimbursement of costs arising from the execution of duties of company auditors, and on the processing of other costs or obligations arising from the execution of the duties; and

十　第四号から前号までに掲げる体制のほか、監査役の監査が実効的に行われることを確保するための体制

(x) beyond the systems set forth in item (iv) to the preceding item, system to ensure that auditing by company auditors will be conducted in an efficiency manner.

（清算人会の議事録）

(Minutes of Board of Liquidators Meeting)

第百十条の六　法第百八十条の十五において読み替えて準用する会社法第三百六十九条第三項（取締役会の決議）の規定による清算人会の議事録の作成については、この条の定めるところによる。

Article 110-6 (1) Preparation of minutes of board of liquidators meeting under Article 369, paragraph (3) (Resolution of Board of Directors Meeting) of the Companies Act as applied mutatis mutandis pursuant to Article 180-15 of the Act following the deemed replacement of terms is to be as set forth in this Article.

２　清算人会の議事録は、書面又は電磁的記録をもって作成しなければならない。

(2) The minutes of board of liquidators meeting must be prepared in writing or by Electronic or Magnetic Records.

３　清算人会の議事録は、次に掲げる事項を内容とするものでなければならない。

(3) The minutes of board of liquidators meeting must contain the following matters:

一　清算人会が開催された日時及び場所（当該場所に存しない清算人又は監査役が清算人会に出席をした場合における当該出席の方法を含む。）

(i) the date and place of convocation of the board of liquidators meeting (including the information on the method of attendance, if directors,

executive officers, accounting advisors, company auditors, accounting auditors or members were not present at such place attended the meeting);

二　清算人会が次に掲げるいずれかのものに該当するときは、その旨

(ii) if the meeting of board of liquidators falls under any of the following categories, such fact:

イ　法第百八十条の十五において読み替えて準用する会社法第三百六十六条第二項（招集権者）の規定による清算人の請求を受けて招集されたもの

(a) a meeting called in response to the request from the liquidators as set forth in Article 366, paragraph (2) (Convener) of the Companies Act as applied mutatis mutandis pursuant to Article 180-15 of the Act following the deemed replacement of terms;

ロ　法第百八十条の十五において読み替えて準用する会社法第三百六十六条第三項の規定により清算人が招集したもの

(b) a meeting called by the liquidator pursuant to the provisions of Article 366, paragraph (3) of the Companies Act as applied mutatis mutandis pursuant to Article 180-15 of the Act following the deemed replacement of terms;

ハ　法第五十三条の二十において準用する会社法第三百八十三条第二項（取締役会への出席義務等）の規定による監査役の請求を受けて招集されたもの

(c) a meeting called in response to the request from the company auditors as set forth in Article 383, paragraph (2) (Duty to Attend Board of Directors Meetings) of the Companies Act as applied mutatis mutandis pursuant to Article 53-20 of the Act;

ニ　法第五十三条の二十において準用する会社法第三百八十三条第三項の規定により監査役が招集したもの

(d) a meeting called pursuant to the provisions of Article 383, paragraph (3) of the Companies Act as applied mutatis mutandis pursuant to Article 53-20 of the Act;

三　清算人会の議事の経過の要領及びその結果

(iii) the substance of the proceeding of the board of liquidators meeting, as well as results thereof;

四　決議を要する事項について特別の利害関係を有する清算人があるときは、その氏名

(iv) the name of the liquidators, if such liquidators have any special interest in the matters to be resolved;

五　次に掲げる規定により清算人会において述べられた意見又は発言があるときは、その意見又は発言の内容の概要

(v) if, pursuant to any of the following provisions, any opinion or remark was raised at the board of liquidators meeting, the outline of the details of such opinions or remarks:

イ　法第五十三条の二十において準用する会社法第三百八十二条（取締役への報告

義務）
(a) Article 382 (Duty to Report to Directors) of the Companies Act as applied mutatis mutandis pursuant to Article 53-20 of the Act;
ロ　法第五十三条の二十において準用する会社法第三百八十三条第一項
(b) Article 383, paragraph (1) of the Companies Act as applied mutatis mutandis pursuant to Article 53-20 of the Act;
ハ　法第百八十条の十四第九項において準用する会社法第三百六十五条第二項（競業及び取締役会設置会社との取引等の制限）
(c) Article 365, paragraph (2) (Restrictions on Competition and Transactions with Companies with Board of Directors) of the Companies Act as applied mutatis mutandis pursuant to Article 180-14, paragraph (9) of the Act;
六　清算人会に出席した監査役の氏名
(vi) the names of company auditors present at the board of liquidators meeting; and
七　清算人会の議長が存するときは、議長の氏名
(vii) if the board of liquidators meeting was presided over by the chairperson, the name of such chairperson.

4　次の各号に掲げる場合には、清算人会の議事録は、当該各号に定める事項を内容とするものとする。

(4) In the case referred to in the following items, the minutes of the board of liquidators meeting are to contain the matters respectively set forth in the relevant items:
一　法第百八十条の十五において読み替えて準用する会社法第三百七十条（取締役会の決議の省略）の規定により清算人会の決議があったものとみなされた場合　次に掲げる事項
(i) when, pursuant to the provisions of Article 370 (Omission of Resolution of Board of Directors Meetings) of the Companies Act as applied mutatis mutandis pursuant to Article 180-15 of the Act following the deemed replacement of terms, the resolution of the board of directors meeting is deemed to have been made: the following matters:
イ　清算人会の決議があったものとみなされた事項の内容
(a) the details of the matters which are deemed to have been resolved at the board of liquidators meeting;
ロ　イの事項の提案をした清算人の氏名
(b) the name of the liquidator who had made a proposal of the matter set forth in item (a);
ハ　清算人会の決議があったものとみなされた日
(c) the day when the resolution of board of liquidators meeting is deemed to have been made;
ニ　議事録の作成に係る職務を行った清算人の氏名
(d) the name of the liquidator who took charge of duty of preparation of the

minutes;

二　法第百八十条の十五において読み替えて準用する会社法第三百七十二条第一項（取締役会への報告の省略）の規定により清算人会への報告を要しないものとされた場合　次に掲げる事項

(ii) when, pursuant to the provisions of Article 372, paragraph (1) (Omission of Report to Board of Directors Meetings) of the Companies Act as applied mutatis mutandis pursuant to Article 180-15 of the Act following the deemed replacement of terms, the requirement of reporting to the board of liquidators meeting is deemed to have been exempted: the following matters:

イ　清算人会への報告を要しないものとされた事項の内容

(a) the matters which are exempted from requirement of reporting to the board of liquidators meeting;

ロ　清算人会への報告を要しないものとされた日

(b) the day when the requirement of reporting to the board of liquidators meeting was exempted; and

ハ　議事録の作成に係る職務を行った清算人の氏名

(c) the name of the liquidator who took charge of duty of preparation of the minutes.

（財産目録）

(Inventory of Property)

第百十条の七　法第百八十条の十七において準用する会社法第四百九十二条第一項（財産目録等の作成等）の規定により作成すべき財産目録については、この条の定めるところによる。

Article 110-7 (1) The inventory of property to be prepared pursuant to the provisions of Article 492, paragraph (1) (Preparation of Inventory of Property) of the Companies Act as applied mutatis mutandis pursuant to Article 180-17 of the Act is to be as set forth in this Article.

２　前項の財産目録に計上すべき財産については、その処分価格を付すことが困難な場合を除き、法第百八十条各号に掲げる場合に該当することとなった日における処分価格を付さなければならない。この場合において、清算相互会社の会計帳簿については、財産目録に付された価格を取得価額とみなす。

(2) With regard to the property to be included in the inventory of property set forth in the preceding paragraph, the disposal price thereof as of the day on which the Liquidating Mutual Company has fallen under the cases listed in the items of Article 180 of the Act must be included, except in the case where it is difficult to include the disposal price. In this case, with regard to the accounting books of the Liquidating Mutual Company, the price recorded in the inventory of property is deemed to be the acquisition value.

３　第一項の財産目録は、次に掲げる部に区分して表示しなければならない。この場合において、第一号及び第二号に掲げる部は、その内容を示す適当な名称を付した項目

に細分することができる。

(3) The inventory of property set forth in paragraph (1) must consist of the following sections, in which case, the sections listed item (i) and (ii) may be further divided into items that have been given appropriate titles indicating their details:

一　資産

(i) assets;

二　負債

(ii) liabilities; and

三　正味資産

(iii) net worth.

（清算開始時の貸借対照表）

(Balance Sheet at the Time of Commencement of Liquidation)

第百十条の八　法第百八十条の十七において準用する会社法第四百九十二条第一項（財産目録等の作成等）の規定により作成すべき貸借対照表については、財産目録に基づき、別紙様式第七号（少額短期保険業者にあっては別紙様式第十六号の十七、特定取引勘定設置会社にあっては別紙様式第七号の二）に定める貸借対照表に準じて作成しなければならない。

Article 110-8 (1) The balance sheet to be prepared pursuant to the provisions of Article 492, paragraph (1) (Preparation of Inventory of Property) of the Companies Act as applied mutatis mutandis pursuant to Article 180-17 of the Act must be prepared in the same manner as the balance sheet specified in the Appended Form No. 7 (or Appended Form No. 16-17, in the case of a Small Amount and Short Term Insurance Company; or Appended Form No. 7-2, in the case of a Company with Specified Transaction Account), based on the inventory of property.

２　処分価格を付すことが困難な資産がある場合には、前項の貸借対照表には、当該資産に係る財産評価の方針を注記しなければならない。

(2) If it is difficult to record the disposal price for any asset, an explanatory note on the policy of property valuation pertaining to the asset must be indicated in the balance sheet set forth the preceding paragraph.

（各清算事務年度に係る貸借対照表）

(Balance Sheet for Each Liquidating Administrative Year)

第百十条の九　法第百八十条の十七において準用する会社法第四百九十四条第一項（貸借対照表等の作成及び保存）の規定により作成すべき各清算事務年度に係る貸借対照表は、各清算事務年度に係る会計帳簿に基づき、別紙様式第七号（少額短期保険業者にあっては別紙様式第十六号の十七、特定取引勘定設置会社にあっては別紙様式第七号の二）に定める貸借対照表に準じて作成しなければならない。

Article 110-9 (1) A balance sheet for each liquidating administrative year to be

prepared pursuant to the provisions of Article 494, paragraph (1) (Preparation and Retention of Balance Sheet) of the Companies Act as applied mutatis mutandis pursuant to Article 180-17 of the Act must be prepared in the same manner as the balance sheet specified in the Appended Form No. 7 (or Appended Form No. 16-17, in the case of a Small Amount and Short Term Insurance Company; or Appended Form No. 7-2, in the case of a Company with Specified Transaction Account), based on the accounting books for each liquidating administrative year.

２　法第百八十条の十七において準用する会社法第四百九十四条第一項の規定により作成すべき各清算事務年度に係る貸借対照表の附属明細書は、別紙様式第七号（少額短期保険業者にあっては別紙様式第十六号の十七、特定取引勘定設置会社にあっては別紙様式第七号の二）に定める附属明細書に準じて作成しなければならない。

(2) The supplementary schedule of a balance sheet for each liquidating administrative year to be prepared pursuant to the provisions of Article 494, paragraph (1) of the Companies Act as applied mutatis mutandis pursuant to Article 180-17 of the Act must be prepared in the same manner as the supplementary schedule specified in the Appended Form No. 7 (or Appended Form No. 16-17, in the case of a Small Amount and Short Term Insurance Company; or Appended Form No. 7-2, in the case of a Company with Specified Transaction Account).

（各清算事務年度に係る事務報告）

(Business Report Pertaining to Each Liquidating Administrative Year)

第百十条の十　法第百八十条の十七において準用する会社法第四百九十四条第一項（貸借対照表等の作成及び保存）の規定により作成すべき事務報告は、清算に関する事務の執行の状況に係る重要な事項をその内容としなければならない。

Article 110-10 (1) The business report to be prepared pursuant to the provisions of Article 494, paragraph (1) (Preparation and Retention of Balance Sheet) of the Companies Act as applied mutatis mutandis pursuant to Article 180-17 of the Act must contain material matters related to status of execution of business affairs of liquidation.

２　法第百八十条の十七において準用する会社法第四百九十四条第一項の規定により作成すべき各清算事務年度に係る事務報告の附属明細書は、事務報告の内容を補足する重要な事項をその内容としなければならない。

(2) The supplementary schedule of a business report for each liquidating administrative year to be prepared pursuant to the provisions of Article 494, paragraph (1) of the Companies Act as applied mutatis mutandis pursuant to Article 180-17 of the Act must contain material matters which supplement the details of the business report.

（清算相互会社の監査報告）

(Audit Report of Liquidating Mutual Company)

第百十条の十一　法第百八十条の十七において準用する会社法第四百九十五条第一項（貸借対照表等の監査等）の規定による監査については、この条の定めるところによる。

Article 110-11 (1) The audit under Article 495, paragraph (1) (Audit of Balance Sheet) of the Companies Act as applied mutatis mutandis pursuant to Article 180-17 of the Act is to be as set forth in this Article.

２　清算相互会社の監査役は、各清算事務年度に係る貸借対照表及び事務報告並びにこれらの附属明細書を受領したときは、次に掲げる事項（監査役会設置会社の監査役の監査報告にあっては、第一号から第五号までに掲げる事項）を内容とする監査報告を作成しなければならない。

(2) When the company auditor of the Liquidating Mutual Company has received the balance sheet and business report for each liquidating administrative year as well as supplementary schedules thereto, the company auditor of the Liquidating Mutual Company must prepare an audit report containing the following matters (in the case of an audit report to be prepared by the company auditor of a company with board of company auditors, the matters set forth in items (i) to (v)):

一　監査役の監査の方法及びその内容

(i) the method of the company auditor's audit, and the details thereof;

二　各清算事務年度に係る貸借対照表及びその附属明細書が当該清算相互会社の財産の状況をすべての重要な点において適正に表示しているかどうかについての意見

(ii) an opinion as to whether the balance sheet for each liquidating administrative year and the supplementary schedules thereto adequately present all the material points regarding the status of properties of the Liquidating Mutual Company;

三　各清算事務年度に係る事務報告及びその附属明細書が法令又は定款に従い当該清算相互会社の状況を正しく示しているかどうかについての意見

(iii) an opinion as to whether the business report for each liquidating administrative year and the supplementary schedules thereto adequately present the status of the Liquidating Mutual Company, in accordance with the laws and regulations and the articles of incorporation;

四　清算人の職務の遂行に関し、不正の行為又は法令若しくは定款に違反する重大な事実があったときは、その事実

(iv) if there is any wrongful act or material facts in violation of laws and regulations, in connection with the execution of duties of the liquidator, such fact;

五　監査のため必要な調査ができなかったときは、その旨及びその理由

(v) if the company auditor was unable to conduct the investigation necessary for the audit, such fact and the reason therefor; and

六　監査報告を作成した日

(vi) the day of preparation of the audit report.

3　清算相互会社の監査役会は、前項の規定により清算相互会社の監査役が作成した監査報告に基づき、監査役会の監査報告を作成しなければならない。

(3) The board of company auditors of the Liquidating Mutual Company must prepare the audit report of the board of company auditors, based on the audit report prepared by the company auditor of the Liquidating Mutual Company under the preceding paragraph.

4　清算相互会社の監査役会の監査報告は、次に掲げる事項を内容とするものでなければならない。

(4) The audit report of board of company auditors of the Liquidating Mutual Company must contain the following matters:

一　監査役及び監査役会の監査の方法及びその内容

(i) the method and details of audit by company auditors and board of company auditors;

二　第二項第二号から第五号までに掲げる事項

(ii) the matters specified in paragraph (2), items (ii) to (v); and

三　監査報告を作成した日

(iii) the day of preparation of the audit report.

5　特定監査役は、第百十条の九第一項の貸借対照表及び前条第一項の事務報告の全部を受領した日から四週間を経過した日（特定清算人（次の各号に掲げる場合の区分に応じ、当該各号に定める者をいう。以下この条において同じ。）及び特定監査役の間で合意した日がある場合にあっては、当該日）までに、特定清算人に対して、監査報告（監査役会設置会社にあっては、第三項の規定により作成した監査役会の監査報告に限る。）の内容を通知しなければならない。

(5) A Specific Company Auditor must, no later than the date when four weeks has passed from the date of receipt of the balance sheet under Article 110-9, paragraph (1) or the all business report under paragraph (1) of the preceding Article (if there is a date agreed upon between the Specified Liquidator (meaning the person specified in the following items, in accordance with the categories of the cases as respectively set forth therein; hereinafter the same applies in this Article) and Specific Company Auditors, the relevant date), notify the Specified Liquidator of the details of the audit report (in the case of a company with board of company auditors, limited to the audit report of the board of company auditors prepared under paragraph (3)):

一　この項の規定による通知を受ける者を定めた場合　当該通知を受ける者として定められた者

(i) if the person to receive the notification under this paragraph has been designated: such person designated as the person to receive the notification;

二　前号に掲げる場合以外の場合　第百十条の九第一項の貸借対照表及び前条第一項の事務報告並びにこれらの附属明細書の作成に関する職務を行った清算人

(ii) in cases other than as set forth in the preceding paragraph: the liquidator

who performed the duties of preparation of the balance sheet under Article 110-9, paragraph (1), the business report under paragraph (1) of the preceding Article, and the supplementary schedules thereto.

6　第百十条の九第一項の貸借対照表及び前条第一項の事務報告並びにこれらの附属明細書については、特定清算人が前項の規定による監査報告の内容の通知を受けた日に、監査役の監査を受けたものとする。

(6) The balance sheet under Article 110-9, paragraph (1), the business report under paragraph (1) of the preceding Article, and the supplementary schedules thereto are deemed to have been audited by the company auditors on the day when the Specified Liquidator has received the notification of the details of the audit report under the preceding paragraph.

7　前項の規定にかかわらず、特定監査役が第五項の規定により通知をすべき日までに同項の規定による監査報告の内容の通知をしない場合には、当該通知をすべき日に、第百十条の九第一項の貸借対照表及び前条第一項の事務報告並びにこれらの附属明細書については、監査役の監査を受けたものとみなす。

(7) Notwithstanding the provisions of the preceding paragraph, if the Specific Company Auditor fails make a notification of the details of the audit report under paragraph (5) no later than the time limit under the same paragraph, the balance sheet under Article 110-9, paragraph (1), the business report under paragraph (1) of the preceding Article, and the supplementary schedules thereto are deemed to have been audited on the day when the notification should have been made.

8　第五項及び前項に規定する「特定監査役」とは、次の各号に掲げる清算相互会社の区分に応じ、当該各号に定める者とする。

(8) The term "Specific Company Auditor" as provided in paragraphs (5) and (7) means the persons specified in the following items, in accordance with the categories of Liquidating Mutual Companies as respectively set forth therein:

一　監査役設置会社（監査役会設置会社を除く。）　次のイからハまでに掲げる場合の区分に応じ、当該イからハまでに定める者

(i) a company with company auditors (excluding a company with board of company auditors): a person set forth in any of (a) to (c) below, in accordance with the categories of the cases as respectively set forth therein:

イ　二以上の監査役が存する場合において、第五項の規定による監査報告の内容の通知をすべき監査役を定めたとき　当該通知をすべき監査役として定められた監査役

(a) if there are two or more company auditors, and when the company auditor who is to notify the details of the accounting audit report under paragraph (5) is designated: the company auditor designated to make the notification;

ロ　二以上の監査役が存する場合において、第五項の規定による監査報告の内容の通知をすべき監査役を定めていないとき　すべての監査役

(b) if there are two or more company auditors, and when the company auditor

who is to notify the details of the audit report under paragraph (5) is not designated: all company auditors;

ハ　イ又はロに掲げる場合以外の場合　監査役

(c) the cases other than as set forth in (a) or (b): company auditors

二　監査役会設置会社　次のイ又はロに掲げる場合の区分に応じ、当該イ又はロに定める者

(ii) a company with board of company auditors: a person set forth in the following (a) or (b), in accordance with the categories of the cases as respectively set forth therein:

イ　監査役会が第五項の規定による監査報告の内容の通知をすべき監査役を定めた場合　当該通知をすべき監査役として定められた監査役

(a) if the board of company auditors has designated the company auditor who is to notify the details of the audit report under paragraph (5): the company auditor designated to make the notification;

ロ　イに掲げる場合以外の場合　すべての監査役

(b) the cases other than as set forth in (a): all company auditors.

（社員の寄与分の計算）

(Calculation of Members' Amount of Contribution)

第百十一条　法第百八十二条第三項に規定する内閣府令で定めるところにより計算した金額は、解散した相互会社の社員が当該相互会社と締結していた保険契約ごとの寄与分の合計額とする。

Article 111 (1) The amount calculated in accordance with the formula to be specified by Cabinet Office Order, as provided in Article 182, paragraph (3), is the total of the amount of contribution per insurance contract concluded between the members of the dissolved Mutual Company and the Mutual Company.

2　前項に規定する保険契約ごとの寄与分は、相互会社が設定した保険契約の区分（以下この条において「区分」という。）ごとに、社員に係る保険契約について、当該社員の支払った保険料及び当該保険料として収受した金銭を運用することによって得られた収益の合計額から、保険金、返戻金その他の給付金の支払、事業費その他の支出（法第百七十七条第三項の規定による払戻しを含む。）に充てられた額を控除した額を、当該区分に属する保険契約ごとにその責任準備金、保険金、保険料その他の基準となる金額に応じて計算した金額とする。

(2) The amount of contribution per each insurance contract as provided in the preceding paragraph is the total of the profits related to the member's insurance contract generated from investment of insurance premiums paid by the member and money received as the insurance premiums, less the amount allocated for expenditures such as payment of the insurance proceeds, refund or any other benefits, expenditures of operating costs and any other costs, and then calculated in accordance with the amount of policy reserve, insurance

proceeds, insurance premiums and any other base amount for each insurance contract which fall under the relevant Insurance Contract Category.

（退社員の寄与分の計算）

(Calculation of Contribution of Withdrawn Members)

第百十二条　法第百八十二条第四項に規定する内閣府令で定めるところにより計算した金額は、解散した相互会社の残余財産の価額に第一号に掲げる額のうちに第二号に掲げる額の占める割合を乗じて算出される金額とする。

Article 112 The amount to be calculated in accordance with the formula to be specified by Cabinet Office Order, as provided in Article 182, paragraph (4) of the Act, is the value of the residual asset of the dissolved Mutual Company, multiplied by the ratio of the amount set forth in item (ii) to the amount set forth in item (i):

一　前条第一項により社員の寄与分の合計額を計算する場合に用いる方法と同様の方法により評価した解散した相互会社の解散時における総資産の額から、同様の方法により評価した解散した相互会社の解散時における債務を履行するために確保すべき資産の額を控除した額

(i) the amount of total assets as of the time of dissolution of the dissolved Mutual Company appraised by the same method as those used for the purpose of calculation of the total amount of members' contribution under paragraph (1) of the preceding Article, less the amount of assets to be secured for the purpose of performance of obligations of the dissolved Mutual Company as of the time of the dissolution appraised by the same method;

二　前号に掲げる額から前条第一項に規定する社員の寄与分の合計額を控除した額

(ii) the amount set forth in the preceding item, less the total of the members' contribution as provided in paragraph (1) of the preceding Article.

（残余財産の処分の決議の認可の申請）

(Application for Authorization of Resolution of Disposition of Residual Assets)

第百十三条　相互会社は、法第百八十二条第六項の規定による認可を受けようとするときは、認可申請書に次に掲げる書類を添付して金融庁長官等に提出しなければならない。

Article 113 When a Mutual Company intends to obtain the authorization under Article 182, paragraph (6) of the Act, it must submit to the Commissioner of the Financial Services Agency or Other Official a written application for authorization, together with the following documents:

一　解散の事由が生じたことを証する書面

(i) a document certifying the grounds for dissolution have occurred;

二　社員総会又は総代会の議事録

(ii) the minutes of the general meeting of members or Member Representatives Meeting;

三　社員への残余財産の分配額の算出方法を記載した書面

(iii) the document specifying the method of calculation of the amount of residual assets to be distributed to members; and

四　退社員の全体について前条の規定により計算した金額の総額の算出方法を記載した書面

(iv) the document specifying the method of calculation of the aggregate of the amount set forth in the preceding Article, for all of withdrawn members.

（決算報告）

(Statement of Accounts)

第百十三条の二　法第百八十三条第一項において準用する会社法第五百七条第一項（清算事務の終了等）の規定により作成すべき決算報告は、次に掲げる事項を内容とするものでなければならない。この場合において、第一号及び第二号に掲げる事項については、適切な項目に細分することができる。

Article 113-2 (1) The statement of accounts to be prepared pursuant to the provisions of Article 507, paragraph (1) (Completion of Liquidation Process) of the Companies Act as applied mutatis mutandis pursuant to Article 183, paragraph (1) of the Act must contain the following information, in which case, the matters listed in item (i) and (ii) may be divided into appropriate sections:

一　債権の取立て、資産の処分その他の行為によって得た収入の額

(i) the amount of income generated from the collection of claims, disposition of assets, or any other act;

二　債務の弁済、清算に係る費用の支払その他の行為による費用の額

(ii) the amount of expenses for performance of obligations, liquidation expenses, and expenses incurred in relation to any other act;

三　残余財産の額（支払税額がある場合には、その税額及び当該税額を控除した後の財産の額）

(iii) the amount of residual assets (if any tax amount is payable, such tax amount, and the amount of property after deduction of the tax amount); and

四　社員への残余財産の分配額

(iv) the amount of the residual assets to be distributed to each member.

２　前項第四号に掲げる事項については、残余財産の分配を完了した日を注記しなければならない。

(2) With regard to the matter listed in item (iv) of the preceding paragraph, the day of completion of distribution of the residual asset must be noted.

（保存者に関する届出）

(Notification of Custodian)

第百十四条　保険会社等の清算人は、会社法第五百八条第二項（法第百八十三条第一項において準用する場合を含む。）の規定により帳簿資料を保存する者が選任されたときは、遅滞なく、その商号、名称又は氏名及び住所を金融庁長官等に届け出なければ

ならない。

Article 114 When a person to preserve the books and materials is appointed pursuant to the provisions of Article 508, paragraph (2) of the Companies Act (including the cases where applied mutatis mutandis pursuant to Article 183, paragraph (3) of the Act), the liquidator of the Insurance Company must notify the Commissioner of the Financial Services Agency and Other Official the name of such person's trade name, name and address.

（総資産額）

(Total Amount of Assets)

第百十四条の二　法第百八十四条において読み替えて準用する会社法第五百三十六条第一項第二号及び第三号イ（事業の譲渡の制限等）に規定する内閣府令で定める方法は、法第百八十条の十七において準用する会社法第四百九十二条第一項（財産目録等の作成等）の規定により作成した貸借対照表の資産の部に計上した額を総資産額とする方法とする。

Article 114-2 The method to be specified by Cabinet Office Order, as provided in Article 536, paragraph (1), item (ii) and item (iii), (a) (Restrictions on Transfer of Business) of the Companies Act applied mutatis mutandis pursuant to Article 184 of the Act following the deemed replacement of terms, is the method whereby the amount recorded in the asset section of the balance sheet prepared pursuant to the provisions of Article 492, paragraph (1) (Preparation of Inventory of Property) of the Companies Act as applied mutatis mutandis pursuant to Article 180-17 of the Act is regarded as the total amount of assets.

（債権者集会の招集の決定事項）

(Matters to Be Determined upon Calling of Meeting)

第百十四条の三　法第百八十四条において読み替えて準用する会社法第五百四十八条第一項第四号（債権者集会の招集等の決定）に規定する内閣府令で定める事項は、次に掲げる事項とする。

Article 114-3 The matters to be specified by Cabinet Office Order, as provided in Article 548, paragraph (1), item (iv) (Determination of Calling of Creditors' Meeting) of the Companies Act as applied mutatis mutandis pursuant to Article 184 of the Act following the deemed replacement of terms, are as follows:

一　次条の規定により債権者集会参考書類に記載すべき事項（同条第一項第一号に掲げる事項を除く。）

(i) the matters to be stated in the Creditors' Meeting Reference Documents (excluding the matters set forth in paragraph (1), item (i) of the same Article, pursuant to the provisions of the following Article);

二　書面による議決権の行使の期限（債権者集会（法第百八十四条において準用する会社法第二編第九章第二節第八款（債権者集会）の規定の適用のある債権者の集会

をいう。以下この節において同じ。）の日時以前の時であって、法第百八十四条において準用する会社法第五百四十九条第一項（債権者集会の招集の通知）の規定による通知を発した日から二週間を経過した日以後の時に限る。）

(ii) the time limit for exercise of voting rights in writing (limited to the timing on or before the day of the Creditors' Meeting (meaning the creditors' meeting to which the provisions of Part II, Chapter IX, Section 2, Subsection 8 (Creditors' Meeting) of the Companies Act as applied mutatis mutandis pursuant to Article 184 of the Act are applicable; hereinafter the same applies in this Section), but which is on or after the day when two weeks passes from the day of dispatching the notice under Article 549, paragraph (1) (Notice of Calling Creditors' Meeting) of the Companies Act as applied mutatis mutandis pursuant to Article 184 of the Act);

三　一の協定債権者（法第百八十四条において準用する会社法第五百十七条第一項（相殺の禁止）に規定する協定債権者をいう。以下この節において同じ。）が同一の議案につき法第百八十四条において準用する会社法第五百五十六条第一項（書面による議決権の行使）（法第百八十四条において準用する会社法第五百四十八条第一項第三号に掲げる事項を定めた場合にあっては、同法第五百五十六条第一項又は第五百五十七条第一項（電磁的方法による議決権の行使））の規定により重複して議決権を行使した場合において、当該同一の議案に対する議決権の行使の内容が異なるものであるときにおける当該協定債権者の議決権の行使の取扱いに関する事項を定めるときは、その事項

(iii) a matter related to treatment of exercise of voting rights by an Agreement Claim Creditor (meaning an Agreement Claim Creditors as provided in Article 517, paragraph (1) (Prohibition of Set-Offs) of the Companies Act as applied mutatis mutandis pursuant to Article 184 of the Act; hereinafter the same applies in this Section), if there is a provision for the cases where a single Agreement Claim Creditor exercises the voting rights in duplicate for the same agenda pursuant to the provisions of Article 556, paragraph (1) (Exercise of Voting Rights in Writing) of the Companies Act as applied mutatis mutandis pursuant to Article 184 of the Act (if the matters set forth in Article 548, paragraph (1), item (iii) of the Companies Act as applied mutatis mutandis pursuant to Article 184 of the Act have been prescribed, meaning Article 556, paragraph (1) or Article 557, paragraph (1) (Exercise of Voting Rights by Electronic or Magnetic Means) of the Companies Act), and where the accounts of such duplicate exercises of voting rights for the same agenda are not the same (excluding the cases set forth in the following item);

四　第百十四条の五第一項第三号の取扱いを定めるときは、その取扱いの内容

(iv) when the treatment under Article 114-5, paragraph (1), item (iii) is to be prescribed, the details of such treatment;

五　法第百八十四条において準用する会社法第五百四十八条第一項第三号に掲げる事項を定めたときは、次に掲げる事項

(v) if the matters set forth in Article 719, item (iii) of the Companies Act as applied mutatis mutandis pursuant to Article 61-8, paragraph (2) of the Act have been prescribed, the following matters:

イ　電磁的方法による議決権の行使の期限（債権者集会の日時以前の時であって、法第百八十四条において準用する会社法第五百四十九条第一項の規定による通知を発した日から二週間を経過した日以後の時に限る。）

(a) the time limit for exercise of voting rights by Electronic or Magnetic Means (limited to the timing on or before the day of the Creditors' Meeting, but which is on or after the day when two weeks passes from the day of dispatching the notice under Article 549, paragraph (1) of the Companies Act as applied mutatis mutandis pursuant to Article 184 of the Act);

ロ　法第百八十四条において準用する会社法第五百四十九条第二項の承諾をした協定債権者の請求があった時に当該協定債権者に対して法第百八十四条において準用する会社法第五百五十条第一項（債権者集会参考書類及び議決権行使書面の交付等）の規定による議決権行使書面（法第百八十四条において準用する会社法第五百五十条第一項に規定する議決権行使書面をいう。第百十四条の五において同じ。）の交付（当該交付に代えて行う法第百八十四条において読み替えて準用する会社法第五百五十条第二項の規定による電磁的方法による提供を含む。）をすることとするときは、その旨

(b) if the Voting Form (meaning the Voting Form as set forth in Article 550, paragraph (1) (Issuance of Reference Documents for Creditors' Meetings and Proxy Cards) of the Companies Act as applied mutatis mutandis pursuant to Article 184 of the Act; the same applies in Article 114-5) provided in Article 550, paragraph (1) of the Companies Act as applied mutatis mutandis pursuant to Article 184 of the Act (Issuance of Reference Documents for Creditors' Meetings and Proxy Cards) is to be delivered (including provision by Electronic or Magnetic Means in lieu of such delivery, as set forth in Article 550, paragraph (2) of the Companies Act as applied mutatis mutandis pursuant to Article 184 of the Act following the deemed replacement of terms) to an Agreement Claim Creditor who has given consent under Article 549, paragraph (2) of the Companies Act as applied mutatis mutandis pursuant to Article 184 of the Act upon the Agreement Claim Creditor's request, such fact.

（債権者集会参考書類）

(Reference Documents for Creditors' Meetings)

第百十四条の四　債権者集会参考書類には、次に掲げる事項を記載しなければならない。

Article 114-4 (1) The Reference Documents for Creditors' Meetings must include the following matters:

一　当該債権者集会参考書類の交付を受けるべき協定債権者が有する協定債権（法第百八十四条において準用する会社法第五百十五条第三項（他の手続の中止等）に規

定する協定債権をいう。）について法第百八十四条において準用する会社法第五百四十八条第二項又は第三項（債権者集会の招集等の決定）の規定により定められた事項

(i) the matters provided for pursuant to the provisions of Article 548, paragraph (2) or (3) (Determination of Calling of Creditors' Meeting) of the Companies Act as applied mutatis mutandis pursuant to Article 184 of the Act, in relation to the Agreement Claim Credit (meaning the Agreement Claim Credit provided in Article 515, paragraph (3) (Suspension of Other Procedures) of the Companies Act as applied mutatis mutandis pursuant to Article 184 of the Act) to whom the Reference Documents for Creditors' Meetings are to be delivered; and

二　議案

(ii) the items on the agenda.

２　債権者集会参考書類には、前項に定めるもののほか、協定債権者の議決権の行使について参考となると認める事項を記載することができる。

(2) Beyond what is provided for in the preceding paragraph, Reference Documents for Creditors' Meetings may include any matter as may be deemed informative in exercising the voting rights by Agreement Claim Creditors.

３　同一の債権者集会に関して協定債権者に対して提供する債権者集会参考書類に記載すべき事項（第一項第二号に掲げる事項に限る。）のうち、他の書面に記載している事項又は電磁的方法により提供している事項がある場合には、これらの事項は、債権者集会参考書類に記載することを要しない。

(3) If, among the matters to be stated in the Reference Documents for Creditors' Meetings to be provided to Agreement Claim Creditors in connection with the same Creditors' Meeting (limited to the matters set forth in paragraph (1), item (ii)), there is any matter already specified in other document or any information to be provided by way of the Electronic or Magnetic Means, such matters needs not be included in the Reference Documents for Creditors' Meetings to be provided to the Agreement Claim Creditors.

４　同一の債権者集会に関して協定債権者に対して提供する招集通知（法第百八十四条において準用する会社法第五百四十九条第一項又は第二項（債権者集会の招集の通知）の規定による通知をいう。以下この条及び次条において同じ。）の内容とすべき事項のうち、債権者集会参考書類に記載している事項がある場合には、当該事項は、招集通知の内容とすることを要しない。

(4) If, among the matters to be included in the Notice of Calling (meaning a notice under Article 549, paragraph (1) or (2) (Notice of Calling of Creditors' Meetings) of the Companies Act as applied mutatis mutandis pursuant to Article 184 of the Act; hereinafter the same applies in this Article and the following Article) to be sent to the Agreement Claim Creditors in connection with the same Creditors' Meetings, there is any matter stated in the Reference Documents for Creditors' Meetings, such matters need not be included in the

Notice of Calling to be sent to the Agreement Claim Creditors.

（議決権行使書面）

(Voting Forms)

第百十四条の五　法第百八十四条において準用する会社法第五百五十条第一項（債権者集会参考書類及び議決権行使書面の交付等）の規定により交付すべき議決権行使書面に記載すべき事項又は法第百八十四条において読み替えて準用する会社法第五百五十一条第一項若しくは第二項（債権者集会参考書類及び議決権行使書面の交付等）の規定により電磁的方法により提供すべき議決権行使書面に記載すべき事項は、次に掲げる事項とする。

Article 114-5 (1) The matters to be contained in the Voting Form to be delivered pursuant to the provisions of Article 550, paragraph (1) (Issuance of Reference Documents for Creditors' Meetings and Proxy Cards) of the Companies Act as applied mutatis mutandis pursuant to Article 184 of the Act, or the matters to be provided by means of the Electronic or Magnetic Means as referred to in Article 551, paragraph (1) or (2) (Issuance of Reference Documents for Creditors' Meetings and Proxy Cards) of the Companies Act as applied mutatis mutandis pursuant to Article 184 of the Act following the deemed replacement of terms are as follows:

一　各議案についての同意の有無（棄権の欄を設ける場合にあっては、棄権を含む。）を記載する欄

(i) space to indicate answer whether the Agreement Claim Creditor consents to or dissents from the items on the agenda (if the space to indicate abstention is to be provided, including the answer whether the Agreement Claim Creditor intends to abstain from voting);

二　第百十四条の三第三号に掲げる事項を定めたときは、当該事項

(ii) if the matters set forth in Article 114-3, item (iii) have been prescribed, such matters;

三　第百十四条の三第四号に掲げる事項を定めたときは、第一号の欄に記載がない議決権行使書面が招集者（法第百八十四条において準用する会社法第五百四十八条第一項（債権者集会の招集等の決定）に規定する招集者をいう。以下この条において同じ。）に提出された場合における各議案についての賛成、反対又は棄権のいずれかの意思の表示があったものとする取扱いの内容

(iii) if, when the matters set forth in Article 114-3, item (iv) have been prescribed, and if a Voting Form has been submitted to the Convener (meaning the Convener as provided in Article 548, paragraph (1) (Determination of Calling of Creditors' Meeting) of the Companies Act as applied mutatis mutandis pursuant to Article 184 of the Act; hereinafter the same applies in this Article) without any information filled in the space set forth in item (i), such Agreement Claim Creditor is to be treated to have been given manifestation of the intention that the Agreement Claim Creditor

consents to, dissents from the items or agenda or abstains from voting, the details of such treatment;

四　議決権の行使の期限

(iv) the limitation on exercise period of the voting rights; and

五　議決権を行使すべき協定債権者の氏名又は名称及び当該協定債権者について法第百八十四条において準用する会社法第五百四十八条第二項又は第三項の規定により定められた事項

(v) the name of the Agreement Claim Creditor to exercise the voting rights; and the matters related to the Agreement Claim Creditor, as specified in Article 548, paragraph (2) or (3) of the Companies Act as applied mutatis mutandis pursuant to Article 184 of the Act.

2　第百十四条の三第五号ロに掲げる事項を定めた場合には、招集者は、法第百八十四条において準用する会社法第五百四十九条第二項（債権者集会の招集の通知）の承諾をした協定債権者の請求があった時に、当該協定債権者に対して、法第百八十四条において準用する会社法第五百五十条第一項（債権者集会参考書類及び議決権行使書面の交付等）の規定による議決権行使書面の交付（当該交付に代えて行う法第百八十四条において読み替えて準用する会社法第五百五十条第二項の規定による電磁的方法による提供を含む。）をしなければならない。

(2) If there is any provisions on the matters listed in Article 114-3, item (v), (b), a Convener must, upon the request of the Agreement Claim Creditor who has given consent pursuant to the provisions of Article 549, paragraph (2) (Notice of Calling of Bondholders' Meetings) of the Companies Act as applied mutatis mutandis pursuant to Article 184 of the Act, provide such Agreement Claim Creditor a Voting Form as set forth in Article 550, paragraph (1) (Issuance of Reference Documents for Creditors' Meetings and Proxy Cards) of the Companies Act as applied mutatis mutandis pursuant to Article 184 of the Act (including the provision by way of the Electronic or Magnetic Means as set forth in Article 550, paragraph (2) of the Companies Act, as applied mutatis mutandis pursuant to Article 184 of the Act following the deemed replacement of terms, which is to be implemented in lieu of such provision).

3　同一の債権者集会に関して協定債権者に対して提供する招集通知の内容とすべき事項のうち、議決権行使書面に記載している事項がある場合には、当該事項は、招集通知の内容とすることを要しない。

(3) If, among the matters to be contained in the Notice of Calling to be provided to Agreement Claim Creditors in connection with the same Creditors' Meeting, there is any matter already stated in the Voting Form, such matter need not be contained in the Notice of Calling.

4　同一の債権者集会に関して協定債権者に対して提供する議決権行使書面に記載すべき事項（第一項第二号から第四号までに掲げる事項に限る。）のうち、招集通知の内容としている事項がある場合には、当該事項は、議決権行使書面に記載することを要しない。

(4) If, among the matters to be contained in the Voting Form to be provided to Agreement Claim Creditors in connection with the same Creditors' Meeting, there is any matter already stated in the Notice of Calling, such matter need not be contained in the Voting Form.

（書面による議決権行使の期限）
(Time Limit for Exercise of Voting Rights in Writing)

第百十四条の六　法第百八十四条において読み替えて準用する会社法第五百五十六条第二項（書面による議決権の行使）に規定する内閣府令で定める時は、第百十四条の三第二号の行使の期限とする。

Article 114-6 The timing to be specified by Cabinet Office Order, as provided in Article 556, paragraph (2) (Exercise of Voting Rights in Writing) of the Companies Act as applied mutatis mutandis pursuant to Article 184 of the Act following the deemed replacement of terms, is the time limit for exercise as set forth in Article 114-3, item (ii).

（電磁的方法による議決権行使の期限）
(Time Limit for Exercise of Voting Rights by Electronic or Magnetic Means)

第百十四条の七　法第百八十四条において読み替えて準用する会社法第五百五十七条第一項（電磁的方法による議決権の行使）に規定する内閣府令で定める時は、第百十四条の三第五号イの行使の期限とする。

Article 114-7 The timing to be specified by Cabinet Office Order, as provided in Article 557, paragraph (1) (Exercise of Voting Rights by Electronic or Magnetic Means) of the Companies Act as applied mutatis mutandis pursuant to Article 184 of the Act following the deemed replacement of terms, is the time limit for exercise as set forth in Article 114-3, item (v), (a).

（債権者集会の議事録）
(Minutes of Creditors' Meeting)

第百十四条の八　法第百八十四条において準用する会社法第五百六十一条（議事録）の規定による債権者集会の議事録の作成については、この条の定めるところによる。

Article 114-8 (1) Preparation of the minutes of Creditors' Meeting, as referred to in Article 561 (Minutes) of the Companies Act as applied mutatis mutandis pursuant to Article 184 of the Act, is to be as set forth in this Article.

２　債権者集会の議事録は、書面又は電磁的記録をもって作成しなければならない。

(2) The minutes of Creditors' Meeting must be prepared in writing or by means of Electronic or Magnetic Records.

３　債権者集会の議事録は、次に掲げる事項を内容とするものでなければならない。

(3) The minutes of Creditors' Meeting must contain the following matters:

一　債権者集会が開催された日時及び場所

(i) the date and place of convocation of the Creditors' Meeting;

二　債権者集会の議事の経過の要領及びその結果

(ii) the substance of the proceeding of the Creditors' Meeting, as well as results thereof;

三　法第百八十四条において準用する会社法第五百五十九条（担保権を有する債権者等の出席等）の規定により債権者集会において述べられた意見があるときは、その意見の内容の概要

(iii) if, pursuant to the provisions of Article 559 (Attendance of Creditors Who Hold Security Interest) of the Companies Act as applied mutatis mutandis pursuant to Article 184 of the Act, any opinion was presented at the Creditors' Meeting, the outline of the details of such opinions;

四　法第百八十四条において準用する会社法第五百六十二条（清算人の調査結果等の債権者集会に対する報告）の規定により債権者集会に対する報告及び意見の陳述がされたときは、その報告及び意見の内容の概要

(iv) if, pursuant to the provisions of Article 562 (Report to Creditors' Meeting of Outcome of Investigations Liquidators) of the Companies Act as applied mutatis mutandis pursuant to Article 184 of the Act, any report or opinion was presented at the Creditors' Meeting, the outline of the details of such reports or opinions;

五　債権者集会に出席した清算人の氏名

(v) the name of the liquidators present at the Creditor's Meeting;

六　債権者集会の議長が存するときは、議長の氏名

(vi) if the Creditors' Meeting was presided over by the chairperson, the name of the chairperson; and

七　議事録の作成に係る職務を行った者の氏名又は名称

(vii) the name of the person who performed the duties of preparation of the minutes.

第九章　外国保険業者
Chapter IX Foreign Insurer

第一節　通則
Section 1 General Rules

（保険契約の締結地の例外）

(Exception Regarding Place of Conclusion of Insurance Contracts)

第百十五条　法第百八十五条第六項に規定する内閣府令で定める場合は、次に掲げる場合とする。

Article 115 The cases to be specified by Cabinet Office Order, as provided in Article 185, paragraph (6) of the Act, are as follows:

一　再保険契約である場合

(i) where the insurance contract falls in the category of a reinsurance contract; and

二　法第百八十八条第一項の条件が付された法第百八十五条第一項の免許を受けた外国生命保険会社等（第百三十六条において「条件付免許外国生命保険会社等」という。）が保険者となる保険契約である場合

(ii) where the insurance contract is the one wherein the insurer is a Foreign Insurance Company, etc. licensed under Article 185, paragraph (1) of the Act which is subject to the conditions under Article 188, paragraph (1) of the Act (referred to as "Conditionally Licensed Foreign Life Insurance Company, etc." in Article 136).

（日本に支店等を設けない外国保険業者の締結できる保険契約）

(Insurance Contracts Which May Be Concluded by Foreign Insurer Without Branch Office in Japan)

第百十六条　令第十九条第四号に規定する内閣府令で定める保険契約は、次に掲げるものとする。

Article 116 The insurance contracts to be specified by Cabinet Office Order, as provided in Article 19, item (iv) of the Cabinet Order, are as follows:

一　宇宙空間への打上げ、当該打上げに係る運送貨物（人工衛星を含む。）及び当該貨物を運送する手段並びにこれらのものから生ずる責任のいずれか又はすべてを対象とする保険契約

(i) an insurance contract which covers, in whole or part, launching into outer space, shipped cargos pertaining to the launch (including man-made satellites), means to ship the cargos and liabilities arising from the aforementioned;

二　日本に所在する貨物であって国際間で運送中のものを対象とする保険契約（令第十九条第二号及び第三号に掲げるものを除く。）

(ii) an insurance contract covering cargo located within Japan which is in the process of being shipped internationally (excluding cargos under Article 19, items (ii) and (iii) of the Cabinet Order); and

三　法第三条第五項第三号に規定する海外旅行期間に海外旅行者が傷害を受けたこと及び疾病にかかったこと並びにこれらを直接の原因とする死亡並びに当該海外旅行者の手荷物のいずれか又はすべてを対象とする保険契約

(iii) an insurance contract covering, in whole or in part, injury or disease contracted by overseas tourists during an overseas tour period as provided in Article 3, paragraph (5), item (iii), death directly resulting therefrom, and luggage of such overseas tourists.

（保険契約の申込みの許可の申請）

(Application for Permission of Application for Insurance Contract)

第百十七条　法第百八十六条第二項の規定による許可を受けようとする者は、法第三条第四項第一号又は第二号に掲げる保険の引受けに係る保険契約（次項において「特定生命保険契約」という。）については別紙様式第九号により、同条第五項第一号に掲

げる保険の引受けに係る保険契約（次項において「特定損害保険契約」という。）については別紙様式第十号により作成した許可申請書を金融庁長官に提出しなければならない。

Article 117 (1) The person who intends to obtain the permission under Article 186, paragraph (2) of the Act must submit to the Commissioner of the Financial Services Agency the written application for permission prepared in accordance with the Appended Form No. 9 in the case of the insurance contract for underwriting of insurance under Article 3, paragraph (4), item (i) or (ii) of the Act (referred to as "Specific Life Insurance Contract" in the following paragraph); or in accordance with the Appended Form No. 10, in the case of an insurance contract for underwriting the insurance under item (i), paragraph (5) of the same Article (referred to as "Specific Non-Life Insurance Contract" in the following paragraph).

２　前項の許可申請書には、次に掲げる書類を添付しなければならない。この場合において、第一号から第四号までに掲げる書類が英語で記載されたものであるときは、第二条に規定する訳文を付すことを要しない。

(2) In filing a written application for permission under the preceding paragraph, the following documents must be attached. In this case, if the documents set forth in items (i) through (iv) are written in English, a translation provided in Article 2 is not required:

一　申込みをしようとする保険契約の保険約款（特約を含む。）

(i) policy conditions (including options) of the insurance contract for which the application is to be made;

二　申込みをしようとする保険契約の申込書

(ii) a written application form of the insurance contract for which the application is to be made;

三　申込みをしようとする保険契約が、特定生命保険契約（一定の資格を有する者を被保険者とし、団体又は同一の保険契約に属する複数の被保険者の代表者を保険契約者とするものを除く。）の場合にあっては被保険者の身体の状況を記載した書面、特定損害保険契約の場合にあっては当該保険の目的の図面、写真その他の書面

(iii) when the insurance contract for which the application is to be made falls under the categories of the Specified Life Insurance Contract (excluding a contract wherein the insurer is a party with specific qualification, and wherein the policyholder is the representative of an organization or of two or more insured who are parties to the same insurance contract), the document describing the physical conditions of the insured; or when it falls under the categories of the Specific Non-Life Insurance Contract, the drawing, photos or any other documents describing the object of the insurance;

四　その他参考となるべき事項を記載した書類

(iv) a document containing any other matters which would serve as reference information.

五　前各号に掲げる書類（英語で記載されたものに限る。）の概要の訳文（金融庁長官が必要と認める場合に限る。）

(v) a translation of summary of the document set forth in the preceding paragraph (limited to a document written in English) (limited to the case where it is determined necessary by the Commissioner of the Financial Services Agency).

（外国保険業者の提出する免許申請書の添付書類）

(Attachment to Written Applications for License to Be Submitted by Foreign Insurers)

第百十八条　法第百八十七条第三項に規定する内閣府令で定める書類は、次に掲げる書類とする。

Article 118 (1) The documents to be specified by Cabinet Office Order, as provided in Article 187, paragraph (3) of the Act, are as follows:

一　理由書

(i) a written statement of reasons;

二　事業計画書

(ii) business plan;

三　本店又は主たる事務所において作成した最終の財産目録、貸借対照表、損益計算書及び株主資本等変動計算書（外国相互会社にあっては、剰余金の処分又は損失の処理に関する書面及び基金等変動計算書）に相当するもの

(iii) documents equivalent to the latest inventory of property, the balance sheet, profit and loss statement and the statement of changes in shareholders' equity, etc. (in the case of a Foreign Mutual Company, the document related to the disposition of surplus or treatment of loss and the statement of changes in shareholders' equity, etc.);

四　日本における代表者（法第百八十七条第一項第二号の日本における代表者をいう。以下この章において同じ。）の履歴書及び代表権を証する書面

(iv) the résumé of the Representative in Japan (meaning the Representative in Japan as set forth in Article 187, paragraph (1), item (ii) of the Act; hereinafter the same applies in this Chapter) and the document certifying the Representative in Japan's authority of representation;

五　法第百八十五条第一項の免許を申請する外国保険業者を子会社とする者の商号、名称又は氏名及びその保有する議決権の数を記載した書面

(v) the document describing the trade name, name and the voting rights of a party which holds the Foreign Insurer which is the applicant of the license under Article 185, paragraph (1) as its Subsidiary Company;

六　当該免許申請に係る保険が第三分野保険を含む場合にあっては、当該第三分野保険の保険契約に関する法第百八十七条第三項第四号に掲げる書類の記載事項が保険数理に基づき合理的かつ妥当なものであることについて、外国保険業者の日本における保険計理人が確認した結果を記載した意見書

(vi) when the insurance for which the application for license is filed includes Third-Sector Insurance, a written opinion specifying the result of verification by the responsible actuary in Japan of the Foreign Insurer that the matters related to the insurance contract for Third-Sector Insurance as specified in Article 187, paragraph (3), item (iv) of the Act are reasonable and fair in terms of actuarial methodology.

七　その他法第百八十七条第五項において準用する法第五条第一項の規定による審査をするため参考となるべき事項を記載した書類

(vii) any other document specifying the matters which would serve as reference information for examination under Article 5, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 187, paragraph (5) of the Act.

２　前項第二号の事業計画書には保険募集の計画及び収支の見込み並びにそれらの基礎となる事項を記載しなければならない。

(2) In the business plan set forth in item (ii) of the preceding paragraph, the insurance solicitation plan, prospect for income and expenditure and the matters which serve the basis thereof.

３　法第二条第十五項の規定は、第一項第五号に規定する議決権について準用する。

(3) The provisions of Article 2, paragraph (15) of the Act apply mutatis mutandis to the voting rights provided in paragraph (1), item (v).

（外国保険業者の免許申請手続）

(Procedure for Application of License of Foreign Insurers)

第百十九条　法第百八十七条第一項の免許申請書及びその添付書類は、正本一通を金融庁長官を経由して内閣総理大臣に提出しなければならない。

Article 119 (1) An original of the written application for license under Article 187, paragraph (1) of the Act and its attachments must be submitted to the Prime Minister, via the Commissioner of the Financial Services Agency.

２　法第百八十五条第一項の免許を受けようとする外国保険業者は、法第百八十七条第一項から第四項までに定めるところに準じた書類を金融庁長官を経由して内閣総理大臣に提出して予備審査を求めることができる。

(2) A Foreign Insurer which intends to obtain a license under Article 185, paragraph (1) of the Act may request preliminary examination by submitting to the Prime Minister, via the Commissioner of the Financial Services Agency, the documents prepared in accordance with the provisions of Article 187, paragraphs (1) to (4) of the Act.

（免許の審査）

(Examination for License)

第百十九条の二　内閣総理大臣は、法第百八十五条第一項の免許の申請に係る法第百八十七条第五項において準用する法第五条第一項に規定する審査をするときは、次に掲げる事項に配慮するものとする。

Article 119-2 When the Prime Minister conducts an examination provided in Article 5, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 187, paragraph (5) of the Act, pertaining to an application of license referred to in Article 185, paragraph (1) of the Act, the Prime Minister is to pay due regards to the following matters:

一　当該免許の申請に係る免許が法第百八十五条第四項の外国生命保険業免許の場合には、事業開始後十事業年度を経過するまでの間に申請者の日本における一事業年度の当期純利益が見込まれること。

(i) if the license for which the application has been filed falls under the category of a foreign life insurance business license as set forth in Article 185, paragraph (4) of the Act, the applicant is expected to generate current net income or current net surplus in a single business year, before the elapse of tenth business year after commencement of its business;

二　当該免許の申請に係る免許が法第百八十五条第五項の外国損害保険業免許の場合には、事業開始後五事業年度を経過するまでの間に申請者の日本における一事業年度の当期純利益が見込まれること。

(ii) if the license for which the application has been filed falls under the category of a foreign non-life insurance business license as set forth in Article 185, paragraph (5) of the Act, the applicant is expected to generate current net income or current net surplus in a single business year, before the elapse of fifth business year after commencement of its business;

三　申請者の日本における経営の健全性を判断するための指標が当該免許後適正な水準を維持することが見込まれること。

(iii) the indicator of the soundness of the applicant's business management is expected to be maintained at an appropriate level after grant of the license; and

四　免許申請書に添付された法第百八十七条第三項第一号に掲げる書類に記載された事項が申請者の日本における業務の健全かつ適正な運営を確保するものであること。

(iv) the matters set forth in the documents prescribed in Article 187, item (i) of the Act as attached to the written application for registration will assure sound and proper operation of business of the applicant.

（事業の方法書の記載事項）

(Matters to Be Specified in Business Procedures)

第百二十条　法第百八十五条第一項の免許の申請者（以下この条から第百二十二条までにおいて「免許申請者」という。）は、次に掲げる事項を法第百八十七条第三項第二号に掲げる書類（令第二十三条第一項に規定する条件付免許の申請をする者（第百二十三条において「条件付免許申請者」という。）の法第百八十七条第三項第二号に掲げる書類を除く。）に記載しなければならない。

Article 120 (1) An applicant for license under Article 185, paragraph (1) of the Act (hereinafter referred to as "License Applicant" in this Article to Article

122) must state the following matters in the documents set forth in Article 187, paragraph (3), item (ii) of the Act (excluding the documents under Article 187, paragraph (3), item (ii) related to the Application for Conditional License provided in Article 23, paragraph (1) of the Act (referred to as "Conditional License Applicant" in Article 123)):

一　日本における被保険者又は保険の目的の範囲及び保険の種類（再保険を含む。）の区分

(i) categories of the insured, the scope of objectives of insurance and the type of insurance (including reinsurance) in Japan;

二　保険金額及び保険期間に関する事項

(ii) the matters related to the insured amount and the insurance period;

三　日本における被保険者又は保険の目的の選択及び日本における保険契約の締結の手続に関する事項

(iii) the matters related to insured and the choice of objectives of insurance in Japan, and procedures for conclusion of insurance contracts in Japan;

四　保険料の収受並びに保険金及び払い戻される保険料その他の返戻金の支払に関する事項

(iv) the matters related to payment of insurance premiums; matters related to payment of Insurance Proceeds and any other refund such as refunded insurance premiums;

五　保険証券、日本における保険契約の申込書及びこれらに添付すべき書類に記載する事項

(v) the matters to be contained in the insurance policy certificate, application for insurance contract in Japan and documents to be attached thereto;

六　日本における保険契約の特約に関する事項

(vi) the matters related to options for insurance contract in Japan;

七　保険約款の規定による貸付けに関する事項

(vii) the matters concerning loan to be granted under policy conditions; and

八　保険金額、保険の種類又は保険期間を変更する場合の取扱いに関する事項

(viii) the matters concerning insurance amount, insurance types or the handling of cases where the insurance period is to be modified.

2　免許申請者は、日本において特別勘定（法第百九十九条において準用する法第百十八条第一項の規定により設ける特別の勘定をいう。以下この章において「特別勘定」という。）を設ける場合においては、前項各号に掲げる事項のほか、次に掲げる事項を記載しなければならない。ただし、特別勘定を設ける保険契約が、第百六十四条第一号イからリまでのいずれかに掲げるものに該当する場合においては、第三号に掲げる事項を記載することを要しない。

(2) When a License Applicant establishes a Special Account (meaning a special account to be established pursuant to the provisions of Article 118, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 199 of the Act; hereinafter the same applies in this Chapter), such applicant must, in addition

to the matters set forth in the items of the preceding paragraph, state the following matters; provided, however, that if the insurance contract for which a Special Account is to be established falls under the cases set forth in Article 164, item (i), (a) to (i), it is not required to state the matters set forth in item (iii):

一　特別勘定を設ける保険契約の種類

(i) a type of insurance contract for which a Special Account is to be established;

二　特別勘定に属する財産の種類及び評価の方法

(ii) types of properties in the Special Account, and the appraisal method for such properties; and

三　保険料の全部又は一部を特別勘定に振り替える日

(iii) the day of transfer of all or part of insurance premiums to the Special Account.

3　免許申請者は、積立勘定（第百六十条において準用する第六十三条の規定により設ける勘定をいう。以下この章において同じ。）を設ける場合においては、第一項各号に掲げる事項のほか、次に掲げる事項を記載しなければならない。

(3) When a License Applicant establishes an Accumulation Account (meaning an account to be established under Article 63 as applied mutatis mutandis pursuant to Article 160; hereinafter the same applies in this Chapter), such applicant must, in addition to the matters set forth in the items of paragraph (1), state the following matters:

一　積立勘定を設ける保険契約の種類

(i) a type of insurance contract for which an Accumulation Account is to be established;

二　保険料のうち積立勘定に経理されるもの

(ii) insurance premiums to be allocated to the Accumulation Account; and

三　積立勘定に属する財産の種類及び評価の方法

(iii) types of properties in the Accumulation Account, and the method of appraisal of such properties.

（普通保険約款の記載事項）

(Matters to Be Stated in General Policy Conditions)

第百二十一条　免許申請者は、次に掲げる事項を法第百八十七条第三項第三号に掲げる書類に記載しなければならない。

Article 121　A License Applicant must state the following matters in the documents set forth in Article 187, paragraph (3), item (iii) of the Act:

一　保険金の支払事由

(i) grounds for payment of insurance proceeds;

二　日本における保険契約の無効原因

(ii) grounds which render an insurance contract in Japan invalid;

三　日本における保険契約に基づく保険者の義務を免れるべき事由

(iii) grounds which release the insurer from performing the obligations under the insurance contract in Japan;

四　保険者としての義務の範囲を定める方法及び履行の時期（日本における保険契約に係るものに限る。）

(iv) method of identifying the scope of insurer's obligations and the timing of performance of such obligations (limited to those pertaining to insurance contracts in Japan);

五　日本における保険契約者又は被保険者が保険約款に基づく義務の不履行のために受けるべき不利益

(v) disadvantage which a policyholder or an insured in Japan will suffer as a result of failure in performance of obligations under the policy conditions;

六　日本における保険契約の全部又は一部の解除の原因及び当該解除の場合における当事者の有する権利及び義務

(vi) grounds which give rise to cancellation of an insurance contract in Japan, in whole or part, and the rights conferred upon, and obligations imposed to, the parties when the cancellation takes effect; and

七　契約者配当（法第百九十九条において準用する法第百十四条第一項に規定する契約者配当をいう。以下この章において同じ。）又は社員に対する剰余金の分配を受ける権利を有する者がいる場合においては、その権利の範囲

(vii) if any person has a right to receive policy dividend (meaning policy dividend as provided in Article 114, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 199; hereinafter the same applies in this Chapter) or distribution of surplus to members, the scope of such rights.

（保険料及び責任準備金の算出方法書の記載事項）

(Matters to Be Stated in Statement of Calculation Procedures for Insurance Premiums and Policy Reserve)

第百二十二条　免許申請者は、法第百八十五条第四項の外国生命保険業免許の申請の場合にあっては第一号から第六号まで及び第八号に掲げる事項を、同条第五項の外国損害保険業免許の申請の場合にあっては第一号から第四号まで及び第六号から第八号までに掲げる事項（第三号に掲げる事項にあっては第百五十一条第一項第一号イの保険料積立金（以下この条において単に「保険料積立金」という。）を計算する保険契約に係る事項又は同項第三号の払戻積立金を積み立てる保険契約に、第四号に掲げる事項にあっては契約者配当を行う保険契約に係る事項に、第六号に掲げる事項にあっては保険料積立金を計算する保険契約に係る事項に、それぞれ限るものとする。）を、法第百八十七条第三項第四号に掲げる書類に記載しなければならない。

Article 122　A License Applicant must state in the document referred to in Article 187, paragraph (3), item (iv) of the Act the matters listed in items (i) to (vi) and item (viii), in the case of an application for life insurance business license under Article 185, paragraph (4) of the Act; or the matters set forth in items (i) to (iv) and items (vi) to (viii) (in the case of the matters set forth in

item (iii), limited to the matters pertaining to an insurance contract for which an insurance premiums reserve under Article 151, paragraph (1), item (i), (a) (hereinafter simply referred to as "Insurance Premiums Reserve" in this Article) is to be calculated or refund reserve under paragraph (3) of the same Article is to be set aside; in the case of the matters set forth in item (iv), limited to the matters pertaining to an insurance contract wherein surplus or policy dividends will be distributed to members; and in the case of the matters set forth in item (vi), limited to the matters pertaining to an insurance contract for which insurance premiums reserve is to be calculated), in the case of an application for non-life insurance business license under Article 185, paragraph (5):

一　保険料の計算の方法（その計算の基礎となる係数を要する場合においては、その係数を含む。）に関する事項

(i) the matters related to calculation method of insurance premiums (if the method requires a coefficient as the basis of such calculation, such coefficient is included);

二　責任準備金（法第百九十九条において準用する法第百十六条第一項の責任準備金をいう。以下この章において同じ。）の計算の方法（その計算の基礎となる係数を要する場合においては、その係数を含む。）に関する事項

(ii) the matters related to the method of calculation (if the method requires a coefficient as the basis of such calculation, such coefficient is included) of policy reserve (meaning policy reserves as set forth in Article 116, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 199; hereinafter the same applies in this Chapter to Chapter VIII);

三　契約者価額の計算の方法及びその基礎に関する事項

(iii) the matters related to the method of calculation of Policyholder Value and basis therefor;

四　第百四十六条第一項の契約者配当準備金及び契約者配当の計算の方法に関する事項

(iv) the matters related to calculation of policy dividend reserve and policy dividends as set forth in Article 146, paragraph (1) of the Act;

五　未収保険料の計上に関する事項

(v) the matters related to setting aside of uncollected insurance premiums;

六　保険金額、保険の種類又は保険期間を変更する場合における計算の方法に関する事項

(vi) the matters related to insurance amount, insurance type or the method of calculation in the case of modification to insurance period;

七　純保険料に関する事項

(vii) the matters related to Net Insurance Premiums;

八　その他保険数理に関して必要な事項

(viii) any other matters necessary in relation to actuarial methodology.

（条件付免許申請者の事業の方法書の記載事項）

(Matters to Be Stated in Business Procedures of Conditional License Applicant)

第百二十三条　条件付免許申請者は、日本における被保険者又は保険の目的の範囲及び保険の種類（再保険を含む。）の区分を法第百八十七条第三項第二号に掲げる書類に記載しなければならない。

Article 123 (1) A Conditional License Applicant must state in the document set forth in Article 187, paragraph (3), item (ii) of the Act the categories of the insured, the scope of objectives of insurance and types of insurance (including reinsurance) in Japan.

２　条件付免許申請者は、日本における保険業に係る業務又は事務（第百四十一条に規定する業務の代理又は事務の代行に係るものに限る。）を保険会社又は外国保険会社等に委託する場合においては、前項に掲げる事項のほか、当該業務又は事務を記載しなければならない。

(2) When a Conditional License Applicant entrusts the business operation or business handling service pertaining to the Insurance Business in Japan (limited to the agency for the business operation or agency for the business handling service as provided in Article 141) to an Insurance Company or a Foreign Insurance Company, etc., it must, in addition to the matters set forth in the preceding paragraph, describe such business operation or business handling services.

（事業の方法書等の審査基準）

(Criteria for Examination of Business Procedures)

第百二十四条　法第百八十七条第五項において準用する法第五条第一項第三号ホに規定する内閣府令で定める基準は、第十一条各号に掲げる基準とする。この場合において、同条第三号の二イ中「第七十四条各号」とあるのは、「第百五十三条各号」とする。

Article 124 The criteria to be specified by Cabinet Office Order, as provided in Article 5, paragraph (1), item (iii), (e) of the Act as applied mutatis mutandis pursuant to Article 187, paragraph (5) of the Act, is the criteria specified in the items of Article 11. In this case, the term "items of Article 74" in item (iii)-2, (a) of the same Article is deemed to be replaced with "items of Article 153".

（保険料及び責任準備金の算出方法書の審査基準）

(Criteria for Examination of Statement of Calculation Procedures for Insurance Premiums and Policy Reserve)

第百二十五条　法第百八十七条第五項において準用する法第五条第一項第四号ハに規定する内閣府令で定める基準は、第十二条各号に掲げる基準とする。

Article 125 The criteria to be specified by Cabinet Office Order, as provided in Article 5, paragraph (1), item (iv), (c) of the Act, as applied mutatis mutandis pursuant to Article 187, paragraph (5), is the criteria as set forth in the items

of Article 12.

（供託に係る届出等）

(Notification of Deposit)

第百二十六条　法第百九十条第三項の契約を外国保険会社等と締結した者は、同条第四項の規定による命令に基づき供託を行う場合においては、当該外国保険会社等の日本における主たる店舗の最寄りの供託所に供託しなければならない。

Article 126 (1) When a person who has concluded a contract under Article 190, paragraph (3) of the Act with a Foreign Insurance Company, etc. makes deposit in accordance with the order issued under paragraph (4) of the same Article, such person must make the deposit with the deposit office nearest to the head office or principal office of the Foreign Insurance Company, etc.

２　法第百九十条第一項、第二項、第四項若しくは第八項又は外国保険会社等供託金規則（平成八年／法務省／大蔵省／令第一号）第十四条第六項若しくは第十五条第一項の規定により供託をした者（次項において「供託者」という。）は、当該供託に係る供託書正本を金融庁長官に提出しなければならない。

(2) A person who has completed the deposit pursuant to the provisions of Article 190, paragraph (1), (2), (4) or (8) of the Act or Article 14, paragraph (6) or Article 15, paragraph (1) of the Regulation on Deposits by Foreign Insurance Company, etc. (Order of the Cabinet Office and the Ministry of Justice No. 1 of 1996) (hereinafter referred to as a "Depositor" in this Article) must submit to the Commissioner of the Financial Services Agency an original of the certificate of deposit relevant to such deposit.

３　金融庁長官は、前項の供託書正本を受理したときは、保管証書をその供託者に交付しなければならない。

(3) When the Commissioner of the Financial Services Agency has accepted the original of the certificate of deposit as set forth in the preceding paragraph, the Commissioner of the Financial Services Agency must deliver a custody certificate to the Depositor.

（供託金の全部又は一部に代わる契約の相手方）

(Counterparties to Contracts to Be Substituted for Depositing in Whole or in Part)

第百二十七条　令第二十五条に規定する内閣府令で定める金融機関は、次に掲げるものとする。

Article 127 The financial institutions to be specified by Cabinet Office Order, as provided in Article 25 of the Cabinet Order, are as follows:

一　生命保険会社（外国生命保険会社等及び法第二百十九条第四項の免許を受けた者の引受社員を含む。）

(i) a Life Insurance Company (including a Foreign Life Insurance Company, etc., and Underwriting Members of the person licensed under Article 219,

paragraph (4) of the Act);

二　損害保険会社（外国損害保険会社等及び法第二百十九条第五項の免許を受けた者の引受社員を含む。）

(ii) a Non-Life Insurance Company (including a Foreign Non-Life Insurance Company, etc., and Underwriting Members of the person licensed under Article 219, paragraph (5) of the Act);

三　長期信用銀行法第二条（定義）に規定する長期信用銀行

(iii) the Long Term Credit Bank as provided in Article 2 (Definitions) of the Long Term Credit Bank Act; or

四　信用金庫法第四条（事業免許）の免許を受けた信用金庫及び信用金庫連合会

(iv) a shinkin bank or federation of shinkin banks licensed under Article 4 of the Shinkin Bank Act (Business License).

（供託金の全部又は一部に代わる契約の締結の届出等）

(Notification of Conclusion of Contracts in Lieu of Deposit)

第百二十八条　外国保険会社等は、法第百九十条第三項に定める契約（以下この条から第百三十条までにおいて「契約」という。）を締結したとき（令第二十五条第三号の規定による承認（以下この条から第百三十条までにおいて「承認」という。）を受けて当該契約の内容を変更したときを含む。）は、契約書を金融庁長官に提出しなければならない。

Article 128 (1) When any Foreign Insurance Company, etc. has concluded a contract under Article 190, paragraph (3) of the Act (hereinafter referred to as "Contract" in this Article to Article 130) (including cases where it has effected any amendment to the terms and conditions of such contracts upon the approval under Article 25, item (iii) of the Cabinet Order (hereinafter referred to as "Approval" in this Article to Article 130) of the Commissioner of the Financial Services Agency), it must submit such Contract to the Commissioner of the Financial Services Agency.

２　外国保険会社等は、承認を受けて契約を解除したときは、その事実を証する書面を金融庁長官に提出しなければならない。

(2) If a Foreign Insurance Company, etc. has effected the cancellation of the Contract with the Approval, it must submit to the Commissioner of the Financial Services Agency a document certifying such fact.

第百二十九条　外国保険会社等は、承認を受けようとするときは、当該承認に係る契約を解除しようとする日又は契約の内容を変更しようとする日の一月前までに、承認申請書に理由書その他の参考となるべき事項を記載した書類を添付して金融庁長官に提出しなければならない。

Article 129 When a Foreign Insurance Company, etc. intends to obtain an Approval, it must, no later than one month prior to the day when it intends to effect cancellation of the Contract pertaining to such Approval or to amend any

terms and conditions thereunder, submit to the Commissioner of the Financial Services Agency a written application for approval, as well as a written statement of reasons and any document describing reference information.

（供託金の追加供託の起算日）

(Commencement Day for Counting of Time Limit for Additional Deposit)

第百三十条　法第百九十条第八項に規定する内閣府令で定める日は、次の各号に掲げる区分に応じ当該各号に掲げる日とする。

Article 130 The day to be specified by Cabinet Office Order as provided in Article 190, paragraph (8) of the Act is the day specified in the following items, in accordance with the categories respectively set forth therein:

一　外国保険会社等が承認を受けて契約の内容を変更したことにより、同条第十項に規定する供託金（以下この節から第三節までにおいて「供託金」という。）の額（同条第三項の契約金額を含む。第四号において同じ。）が令第二十四条に定める額に不足した場合　当該契約の内容を変更した日

(i) if the Foreign Insurance Company, etc. has changed any of the terms and conditions of the Contract with an Approval, as a result of which the amount of Deposit deposited as provided in Article 190, paragraph (10) of the Act (hereinafter referred to as "Deposited Amount" in this Section to Section 3; and including the Contract Amount set forth in paragraph (3) of the same Article) falls short of the amount set forth in Article 24 of the Cabinet Order: the day when the term of the Contract was changed;

二　外国保険会社等が承認を受けて契約を解除した場合　当該契約を解除した日

(ii) if the Foreign Insurance Company, etc. has cancelled the Contract with the Approval: the day of the cancellation of the Contract;

三　令第二十六条の権利の実行の手続が行われた場合　外国保険会社等が外国保険会社等供託金規則第十一条第二項の支払委託書の写しの交付を受けた日

(iii) when the procedures for execution of the right as set forth in Article 26 of the Cabinet Order was implemented: the day when the Foreign Insurance Company, etc. has received a copy of the payment consignment letter sent pursuant to the provisions of Article 11, paragraph (2) of the Regulation on Deposit by Foreign Insurance Companies, etc.; or

四　第百三十二条第四項に規定する換算率が変更となり供託金の額が令第二十四条に定める額に不足した場合　当該変更となった日

(iv) if the conversion rate as provided in Article 132, paragraph (4) is changed, as a result of which the Deposit Amount falls short of the amount set forth in Article 24 of the Cabinet Order.

（供託金に代わる有価証券の種類等）

(Types of Securities Which May Be Substituted for Deposit)

第百三十一条　法第百九十条第九項に規定する内閣府令で定める有価証券は、次に掲げ

るものとする。

Article 131 (1) The Securities to be specified by Cabinet Office Order, as provided in Article 190, paragraph (9) of the Act, are the following Securities:

一　国債証券（その権利の帰属が社債、株式等の振替に関する法律の規定による振替口座簿の記載又は記録により定まるものとされるものを含む。次条第一項、第百八十八条第一項、第二百十一条の十四、第二百十一条の十五第一項及び第二百二十六条第一項において同じ。）

(i) national government bond securities (including the national government bond securities regarding which attribution of the rights is be determined in accordance with the statement or record of the book-entry transfer account book as referred to in the Act on Transfer of Corporate Bonds, Shares, etc.; hereinafter the same applies in Article 131, paragraph (1), Article 188, paragraph (1), Article 211-14, Article 211-15, paragraph (1) and Article 226, paragraph (1));

二　地方債証券

(ii) municipal bond securities;

三　政府保証債証券（政府が元本の償還及び利息の支払について保証している社債その他の債券をいう。以下同じ。）

(iii) Government Guaranteed Bond Certificates (meaning corporate bonds or any other bonds, for which the government guarantees redemption of principal and interest payments; the same applies hereinafter); and

四　社債券その他の債券（記名式のもの、短期社債等及び前三号に掲げるものを除く。）であって供託金に代えることにつき金融庁長官の承認を受けたもの

(iv) corporate bond certificates and any other bond certificates (excluding registered bond certificates, short-term corporate bond, etc. and the bonds as set forth in the preceding three items), which are approved by the Commissioner of the Financial Services Agency to be substituted for payment of the Deposit.

２　外国保険会社等は、前項第四号の規定による承認を受けようとするときは、承認申請書に理由書その他の参考となるべき事項を記載した書類を添付して金融庁長官に提出しなければならない。

(2) When a Foreign Insurance Company, etc. intends to obtain an Approval under item (iv) of the preceding paragraph, it must submit to the Commissioner of the Financial Services Agency a written application for approval, as well as a written statement of reasons and any document describing reference information.

（供託金に代わる有価証券の価額）

(Value of Securities Which May Be Substituted for Deposit)

第百三十二条　法第百九十条第九項の規定により有価証券を供託金に代える場合における当該有価証券の価額は、次の各号に掲げる有価証券の区分に応じ当該各号に掲げる

額とする。

Article 132 (1) The value of the Securities when the Securities are to be substituted for the Deposit pursuant to the provisions of Article 190, paragraph (9) of the Act is the amount specified in the following items, in accordance with the categories of the Securities respectively set forth therein:

一　国債証券　額面金額

(i) national government bond securities: the par value thereof;

二　地方債証券　額面金額百円につき九十円として計算した額

(ii) municipal government bond securities: the amount calculated by discounting the par value of 100 yen to 90 yen;

三　政府保証債証券　額面金額百円につき九十五円として計算した額

(iii) Government Guaranteed Bond Certificates: the amount calculated by discounting the par value of 100 yen to 95 yen; and

四　前条第一項第四号の規定による承認を受けた社債券その他の債券　金融庁長官がその承認時において額面金額百円につき九十円として計算した金額を超えない範囲内で指定した額

(iv) corporate bond certificates or any other bond certificates approved under item (iv), paragraph (1) of the preceding Article: the amount specified by the Commissioner of the Financial Services Agency at the time of granting Approval, which does not exceed the amount calculated by discounting the fact value of 100 yen to 90 yen.

2　割引の方法により発行した有価証券については、その発行価額に次の算式により算出した額を加えた額を額面金額とみなして、前項の規定を適用する。

(2) With regard to the Securities issued by way of discounting, the issue value thereof plus the amount calculated in accordance with the following formula is deemed to be the par value thereof, and the provisions of the preceding paragraph apply:

（（額面金額－発行価額）／発行の日から償還の日までの年数）×（発行の日から供託の日までの年数）

((par value - issue value) ÷ the number of years falling on the period from the issue date to the maturity date) × the number of years falling on the period from the issue date to the deposit date

3　前項の算式による計算において、発行の日から償還の日までの年数及び発行の日から供託の日までの年数について生じた一年未満の端数並びに額面金額と発行価額との差額を発行の日から償還の日までの年数で除した金額について生じた一円未満の端数は切り捨てる。

(3) For the purpose of calculation in accordance with the formula set forth in the preceding paragraph, if any fraction of less than one year arises with regard to the number of years falling on the period from the issue date and the maturity date and the number of years falling on the period from the issue date to the deposit date, or if any fraction of less than one yen arises with regard to the

amount obtained by dividing the difference between par value and issue value by the number of years falling on the period from the issue date to the maturity date, such fraction is truncated.

4　前条第一項各号に掲げる有価証券の額面金額が外国通貨で表示されている場合の本邦通貨への換算率は、外国為替及び外国貿易法（昭和二十四年法律第二百二十八号）第七条第一項（外国為替相場）に規定する基準外国為替相場又は裁定外国為替相場によるものとする。

(4) If the face amount of the Securities as specified in the items of paragraph (1) of the preceding Article is denominated in foreign currencies, the conversion rate to Japanese currency is to be in accordance with the basic exchange rate or arbitrated exchange rate as provided in Article 7, paragraph (1) (Foreign Exchange Rate) of the Foreign Exchange and Foreign Trade Act (Act No. 228 of 1949).

（日本における代表者の兼職の認可の申請等）

(Application for Authorization of Concurrent Holding of Positions of Directors)

第百三十三条　外国保険会社等の日本における代表者は、法第百九十二条第五項の認可を受けようとするときは、認可申請書に次に掲げる書類を添付し、当該外国保険会社等を経由して金融庁長官に提出しなければならない。ただし、常務に従事しようとする他の会社が保険会社又は外国保険会社等である場合においては、第四号に掲げる書類を添付することを要しない。

Article 133 (1) When a Representative in Japan of a Foreign Insurance Company, etc. intends to obtain an authorization under Article 192, paragraph (5) of the Act, the Representative must submit the written application for authorization with the following documents attached thereto, and submit it to the Commissioner of the Financial Services Agency via such Foreign Insurance Company, etc.; provided, however, that if the other company which will be engaged in ordinary business falls under the category of an Insurance Company or a Foreign Insurance Company, etc., it is not required to attach the document set forth in item (v):

一　理由書

(i) a written statement of reasons;

二　当該他の会社における常務の処理方法を記載した書面

(ii) a document describing the method of handling ordinary business of such other company;

三　外国保険会社等と当該他の会社との取引その他の関係を記載した書面

(iii) a document describing the relationship such as transactions between the Foreign Insurance Company, etc. and such other company;

四　当該他の会社の定款、最終の貸借対照表、損益計算書、事業報告書及び株主資本等変動計算書（相互会社にあっては、剰余金の処分又は損失の処理に関する書面及び基金等変動計算書）（これらに類する書類を含む。）その他最近における業務、

財産及び損益の状況に関する事項を記載した書面

(iv) articles of incorporation of such other company; the latest balance sheet, profit and loss statement, business report and statement of changes in shareholders' equity, etc. (in the case of a Mutual Company, a document on disposition of surplus and treatment of loss and a statement of changes in funds, etc.) (including any document equivalent thereto), as well as any other document disclosing the matters related to the current status of business, properties, and profits and losses; and

五　その他参考となるべき事項を記載した書類

(v) a document containing any other matters which would serve as reference information.

２　金融庁長官は、前項の規定による認可の申請があったときは、当該認可の申請に係る日本における代表者が外国保険会社等の常務に従事することに対し、当該認可の申請に係る兼職を行うことが何らの支障を及ぼすおそれのないものであるかどうかを審査するものとする。

(2) When the application for authorization under the preceding paragraph is filed, the Commissioner of the Financial Services Agency is to examine whether the concurrent holding of position by the Representative in Japan pertaining to the application for authorization may give rise to any hindrance when such Representative in Japan engages in the ordinary business of the Insurance Company.

３　第一項の規定による外国保険会社等に対する認可申請書又は当該認可申請書に添付すべき書類（以下この項において「認可申請書等」という。）の提出については、当該認可申請書等が電磁的記録で作成されている場合には、電磁的方法をもって行うことができる。

(3) A written application for authorization concerning a foreign insurance company, etc. and documents to be attached to the written application for authorization (hereinafter collectively referred to as a "written application for authorization and attached documents" in this paragraph) under paragraph (1) may be submitted by electronic or magnetic means if the written application for authorization and attached documents are prepared in the form of an electronic or magnetic record.

（計算書類の公告）

(Public Notice of Financial Statements)

第百三十三条の二　外国相互会社が法第百九十三条第二項において準用する会社法第八百十九条第一項（貸借対照表に相当するものの公告）の規定により貸借対照表に相当するもの（以下この条において「外国貸借対照表」という。）の公告をする場合には、外国貸借対照表に関する注記（注記に相当するものを含む。）の部分を省略することができる。

Article 133-2 (1) When, pursuant to the provisions of Article 819, paragraph (1)

(Public Notice of What Is Equivalent to a Balance Sheet) of the Companies Act as applied mutatis mutandis pursuant to Article 193, paragraph (2) of the Act, a Foreign Mutual Company gives public notice of the document equivalent to the balance sheet (hereinafter referred to as the "Foreign Balance Sheet" in this Article), it may omit the portion of the reference regarding the Foreign Balance Sheet (including the descriptions equivalent to the reference).

2　外国相互会社が法第百九十三条第二項において準用する会社法第八百十九条第一項の規定による外国貸借対照表の公告又は法第百九十三条第二項において準用する会社法第八百十九条第二項の規定による外国貸借対照表の要旨の公告をする場合において、当該外国貸借対照表が日本語以外の言語で作成されているときは、当該外国相互会社は、当該公告を日本語をもってすることを要しない。

(2) When a Foreign Mutual Company gives a public notice of the Foreign Balance Sheet under Article 819, paragraph (1) of the Companies Act as applied mutatis mutandis pursuant to Article 193, paragraph (2) of the Act or gives a public notice of summary of the Foreign Balance Sheet under Article 819, paragraph (2) of the Companies Act as applied mutatis mutandis pursuant to Article 193, paragraph (2) of the Act, and the Foreign Balance Sheet is prepared in language other than Japanese, the Foreign Mutual Company is not required to give the public notice in Japanese.

3　外国貸借対照表が存しない外国相互会社については、当該外国相互会社にこの府令の規定を適用することとしたならば作成されることとなるものを外国貸借対照表とみなして、前二項の規定を適用する。

(3) With regard to a Foreign Mutual Company which does not have a Foreign Balance Sheet, the documents to be prepared if the provisions of this Regulation are to be applied to the Foreign Mutual Company are deemed as its Foreign Balance Sheet, and the provisions of preceding two paragraphs apply.

（法第百九十三条第二項において準用する会社法第八百十九条第三項の規定による措置）

(Measures under Article 819, Paragraph (3) of the Companies Act as Applied Mutatis Mutandis Pursuant to Article 193, Paragraph (2) of the Insurance Business Act)

第百三十三条の三　法第百九十三条第二項において準用する会社法第八百十九条第三項（貸借対照表に相当するものの公告）の規定による措置は、第十四条の五第一項第一号ロに掲げる方法のうち、インターネットに接続された自動公衆送信装置を使用する方法によって行わなければならない。

Article 133-3 The measure under Article 819, paragraph (3) (Public Notice of What Is Equivalent to a Balance Sheet) of the Companies Act as applied mutatis mutandis pursuant to Article 193, paragraph (2) of the Act must be implemented in accordance with the method set forth in Article 14-5, paragraph (1), item (i), (b) using the Automatic Public Transmission Server

connect to the Internet.

第二節　業務、経理等
Section 2 Business and Accounting

（顧客の利益の保護のための体制整備に係る業務の範囲）
(Scope of Business Pertaining to Arrangement of System for Protection of Customers' Interests)

第百三十三条の四　法第百九十三条の二第一項に規定する内閣府令で定める業務は、保険関連業務とする。

Article 133-4 The businesses to be specified by Cabinet Office Order, as provided in Article 193-2, paragraph (1) of the Act, are Insurance-Related Businesses.

（顧客の利益が不当に害されることのないよう必要な措置）
(Measures to Prevent Unreasonable Negative Impact on Customers' Interest)

第百三十三条の五　外国保険会社等は、当該外国保険会社等又はその親金融機関等（法第百九十三条の二第二項に規定する親金融機関等をいう。以下この条において同じ。）若しくは子金融機関等（同条第三項に規定する子金融機関等をいう。以下この条において同じ。）が行う取引に伴い、当該外国保険会社等又はその子金融機関等が行う保険関連業務に係る顧客の利益が不当に害されることのないよう、次に掲げる措置を講じなければならない。

Article 133-5 (1) When a Foreign Insurance Company, etc. or its Parent Financial Institution, etc. (meaning a Parent Financial Institution, etc. as provided in Article 193-2, paragraph (2) of the Act; hereinafter the same applies in this Article) or Subsidiary Financial Institution, etc. (meaning a Subsidiary Financial Institution as provided in paragraph (3) of the same Article; hereinafter the same applies in this Article) consummates any transaction, the Foreign Insurance Company, etc. must implement the following measures so that a customer's interests pertaining to the Insurance-Related Business carried by the Foreign Insurance Company, etc. or its Subsidiary Financial Institution, etc. would not be unreasonably impaired:

一　対象取引を適切な方法により特定するための体制の整備

(i) to arrange the system for identification of the Target Transactions in an appropriate manner;

二　次に掲げる方法その他の方法により当該顧客の保護を適正に確保するための体制の整備

(ii) to arrange the system by such means as set forth in the following, so as to protect the customer's interest in an appropriate manner:

イ　対象取引を行う部門と当該顧客との取引を行う部門を分離する方法

(a) to segregate the section in charge of the Target Transactions from the section in charge of the transactions with the customer;

ロ　対象取引又は当該顧客との取引の条件又は方法を変更する方法

(b) to amend the conditions or method of the Target Transactions or the transaction with the customer;

ハ　対象取引又は当該顧客との取引を中止する方法

(c) to suspend the Target Transactions or the transaction with the customer;

ニ　対象取引に伴い、当該顧客の利益が不当に害されるおそれがあることについて、当該顧客に適切に開示する方法

(d) to disclose to the customer the fact that the Target Transaction has a potential risk of unreasonably negative impact on the customer's interests;

三　前二号に掲げる措置の実施の方針の策定及びその概要の適切な方法による公表

(iii) to articulate policies for implementation of the measures under the preceding item items, and to announce the outline thereof in an appropriate manner;

四　次に掲げる記録の保存

(iv) to preserve the following records:

イ　第一号の体制の下で実施した対象取引の特定に係る記録

(a) records of identification of Target Transactions implemented under the system as set forth in item (i);

ロ　第二号の体制の下で実施した顧客の保護を適正に確保するための措置に係る記録

(b) records of measures for assurance of customers' interests in an appropriate manner, implemented under the system as set forth in item (ii).

２　前項第四号に規定する記録は、その作成の日から五年間保存しなければならない。

(2) The record provided in item (iv) of the preceding paragraph must be kept for five years from the date of preparation thereof.

３　第一項の「対象取引」とは、外国保険会社等又はその親金融機関等若しくは子金融機関等が行う取引に伴い、当該外国保険会社等又はその子金融機関等が行う保険関連業務に係る顧客の利益が不当に害されるおそれがある場合における当該取引をいう。

(3) The term "Target Transactions" in paragraph (1) means the transaction consummated by a Foreign Insurance Company, etc. or its Parent Financial Institution, etc. or Subsidiary Financial Institution which poses risk of unreasonable negative impact on the interest of customers pertaining to the Foreign Insurance Company, etc. or its Parent Financial Institution, etc. or Subsidiary Financial Institution.

（特殊関係者との間の取引等に係るやむを得ない理由）

(Inevitable Grounds Related to Transactions with Persons in Specified Relationship)

第百三十四条　法第百九十四条ただし書に規定する内閣府令で定めるやむを得ない理由は、次に掲げる理由とする。

Article 134　The inevitable grounds to be specified by Cabinet Office Order, as

provided in the proviso to Article 194 of the Act, are as follows:

一　当該外国保険会社等が当該外国保険会社等の取引の通常の条件に照らして当該外国保険会社等に不利益を与える取引を、当該外国保険会社等の特殊関係者（法第百九十四条本文に規定する特殊関係者をいう。以下この条及び第百三十五条において同じ。）に該当する特定保険会社（第五十四条第一項第一号に規定する特定保険会社をいう。）との間で行う場合において、当該取引を行わなければ当該特定保険会社の営業又は事業の継続に支障を生ずるおそれがあること。

(i) where the Foreign Insurance Company, etc. consummates a transaction which, in light of ordinary terms and conditions for transaction consummated by the Foreign Insurance Company, etc., would be disadvantageous to such Foreign Insurance Company, etc. with a Specified Insurance Company (meaning a Specified Insurance Company as provided in Article 54, paragraph (1), item (i)) which falls under the category of the Person in Specified Relationship (meaning the Person in Specified Relationship as provided in the main clause of Article 194 of the Act; hereinafter the same applies in this Article and Article 135), and where the continuance of operation or business of the Specified Insurance Company would be impaired unless such transaction is consummated;

二　当該外国保険会社等の特殊関係者の経営の状況の悪化により当該外国保険会社等の経営の健全性を損なうおそれがある場合であって、当該外国保険会社等が、当該外国保険会社等の取引の通常の条件に照らして当該外国保険会社等に不利益を与える取引を当該特殊関係者との間で当該特殊関係者の合理的な経営改善のための計画に基づき行う場合において、当該取引を行うことが当該特殊関係者の経営の状況を改善する上で必要かつ不可欠であると見込まれること。

(ii) where the aggravation in status of business management of the Person in Specified Relationship of the Foreign Insurance Company, etc. would give negative impact on soundness of business management of the Foreign Insurance Company, etc., where the Foreign Insurance Company, etc. consummates a transaction which, in light of ordinary terms and conditions for transaction consummated by the Foreign Insurance Company, etc., would be disadvantageous to such Foreign Insurance Company, etc. with the Person in Specified Relationship for the purpose of reasonable business improvement of such Person in Specified Relationship, and where the consummation of the transaction is expected to be reasonable and essential in terms of improvement of the status of business management of the Person in Specified Relationship;

三　前二号に掲げるもののほか、当該外国保険会社等がその特殊関係者との間で当該外国保険会社等の取引の通常の条件に照らして当該外国保険会社等に不利益を与える取引を行うことについて、金融庁長官が必要なものとしてあらかじめ定める場合に該当すること。

(iii) beyond what is set forth in the preceding two items, where the

consummation by the Foreign Insurance Company, etc. of the transaction which, in light of ordinary terms and conditions for transaction consummated by the Foreign Insurance Company, etc., would be disadvantageous to such Foreign Insurance Company, etc. with the Person in Specified Relationship falls under the case where such transaction is necessary as specified by the Commissioner of the Financial Services Agency in advance.

（外国保険会社等の特定関係者との間の取引等の承認の申請等）

(Application for Approval of Transaction by Foreign Insurance Company and Persons in Specified Relationship)

第百三十四条の二　外国保険会社等は、法第百九十四条ただし書の規定による承認を受けようとするときは、承認申請書に理由書その他参考となるべき事項を記載した書類を添付して金融庁長官に提出しなければならない。

Article 134-2 (1) When a Foreign Insurance Company, etc. intends to obtain an approval under the proviso to Article 194 of the Act, it must submit to the Commissioner of the Financial Services Agency the written application for approval, attaching a written statement of reasons and any other document containing any other matters which would serve as reference information.

２　金融庁長官は、前項の規定による承認の申請があったときは、当該申請をした外国保険会社等が法第百九十四条各号に掲げる取引又は行為をすることについて前条に規定するやむを得ない理由があるかどうかを審査するものとする。

(2) When the application for approval under the preceding paragraph is filed, the Commissioner of the Financial Services Agency is to examine as to whether the Foreign Insurance Company, etc. has any inevitable reason provided in the preceding Article for consummating the transaction or conducting the activities set forth in the items of Article 194.

（特殊関係者等との間の取引等）

(Transaction with Persons in Specified Relationship)

第百三十五条　法第百九十四条第二号に規定する内閣府令で定める取引又は行為は、次に掲げるものとする。

Article 135 The transactions or conducts to be specified by Cabinet Office Order, as provided in Article 194, item (ii) of the Act, are as follows:

一　当該特殊関係者の顧客との間で行う取引で、当該外国保険会社等が、その営む業務の種類、規模及び財務内容等に照らして当該特殊関係者の顧客と同様であると認められる当該特殊関係者の顧客以外の者との間で、当該特殊関係者の顧客との間で行う取引と同種及び同量の取引を同様の状況の下で行った場合に成立することとなる取引の条件と比べて、当該外国保険会社等に不利な条件で行われる取引（当該特殊関係者と当該特殊関係者の顧客が当該特殊関係者が営む事業に係る契約を締結することをその条件にしているものに限る。）

(i) transactions carried out with a Customer of the Person in Specified

Relationship, wherein the Foreign Insurance Company, etc. carries out with a person other than a Customer of the Person in Specified Relationship who is deemed to be similar to a Customer of the Person in Specified Relationship, in light of the type and size of its business and its financial conditions, etc., under conditions that are disadvantageous to the Foreign Insurance Company, etc. compared to those for ordinary transactions with a Customer of the Person in Specified Relationship for the same type and the same volume under similar circumstances (limited to transactions on condition that the Person in Specified Relationship and a Customer of the Person in Specified Relationship concludes a contract pertaining to the business to be conducted by the Person in Specified Relationship);

二　当該外国保険会社等が、その営む業務の種類、規模及び財務内容等に照らして当該特殊関係者と同様であると認められる当該特殊関係者以外の者との間で、当該特殊関係者との間で行う取引と同種及び同量の取引を同様の状況の下で行った場合に成立することとなる取引の条件と比べて、当該特殊関係者に不当に不利益を与えるものと認められるもの

(ii) transactions that are deemed be more disadvantageous to the Person in Specified Relationship, compared to conditions for transactions that the Foreign Insurance Company, etc. carries out with a person other than the Person in Specified Relationship who is deemed to be similar to the Person in Specified Relationship, in light of the type and size of its business and its financial conditions, etc., for the same type and the same volume under similar circumstances; or

三　何らの名義によってするかを問わず、法第百九十四条の規定による禁止を免れる取引又は行為

(iii) transactions or acts conducted so as to evade the prohibitions under Article 194 of the Act, irrespective of the name under which such transactions or acts are to be conducted.

（決算書類の提出時期等）

(Time Limit for Submission of Closing Financial Statements)

第百三十六条　外国保険会社等は、その本店又は主たる事務所において作成した財産目録、貸借対照表、損益計算書及び事業報告書（以下この条において「決算書類」という。）を事業年度終了後四月以内（条件付免許外国生命保険会社等の場合にあっては、金融庁長官の指定した日まで）に金融庁長官に提出しなければならない。

Article 136 (1) A Foreign Insurance Company, etc. must, within four months from the end of the business year (or no later than the date specified by the Commissioner of the Financial Services Agency, in the case of a Conditionally Licensed Foreign Insurance Company, etc.), submit to the Commissioner of the Financial Services Agency the inventory of property, the balance sheet, profit and loss statement and business report (hereinafter referred to as "Account

Settlement Documents" in this Article) prepared for its head office or principal office.

２　外国保険会社等は、第二条及び第三条の規定にかかわらず、決算書類が日本語で記載されていない場合には、当該決算書類の要旨の訳文を付することをもって足り、外国通貨により金額が表示されている場合には、本邦通貨への換算率を付記することをもって足りる。

(2) Notwithstanding the provisions of Article 2 and Article 3, if the Closing Financial Statements in Japanese are not written in Japanese, attaching the translation of the summary of the Closing Financial Statements is sufficient; and if the amounts are indicated in foreign currencies, noting the conversion rate into Japanese currency is sufficient.

３　外国保険会社等は、やむを得ない理由により第一項に規定する期間内に決算書類の提出をすることができない場合には、あらかじめ金融庁長官の承認を受けて、当該提出を延期することができる。

(3) If, due to any inevitable grounds, a Foreign Insurance Company, etc. is unable to submit its Closing Financial Statements within the time limit provided in paragraph (1), it may, with an approval from the Commissioner of the Financial Services Agency in advance, postpone the submission.

４　外国保険会社等は、前項の規定による承認を受けようとするときは、承認申請書に理由書を添付して金融庁長官に提出しなければならない。

(4) When a Foreign Insurance Company, etc. intends to obtain the approval under the preceding paragraph, it must submit to the Commissioner of the Financial Services Agency a written application for approval, with a written statement of reasons.

５　第二項の規定は、法第百九十六条第一項及び第二項の規定により日本における主たる店舗に備え置かなければならない書類について準用する。

(5) The provisions of the preceding two paragraphs apply mutatis mutandis to the documents to be kept at the principal establishment in Japan pursuant to the provisions of Article 196, paragraphs (1) and (2) of the Act.

（日本における保険業の貸借対照表等の様式）

(Format of Balance Sheet for Insurance Business in Japan)

第百三十七条　外国保険会社等にあっては、法第百九十六条第三項各号に掲げる書類及び附属明細書は、それぞれ別紙様式第十二号（第百六十六条第一項第六号の三に掲げる場合に該当し、法第二百九条の規定による届出を行った外国保険会社等（以下「特定取引勘定届出外国保険会社等」という。）にあっては別紙様式第十二号の二）第三、第四、第一及び第二に準じて作成しなければならない。

Article 137　A Foreign Insurance Company, etc. must prepare the document set forth in the items of Article 196, paragraph (3) of the Act and supplementary schedules thereto in accordance with the Sections Nos. 3, 4, 1 and 2 of the Appended Form No. 12 (or the Appended Form No. 12-2, in the case of a

Foreign Insurance Company, etc. to which Article 166, paragraph (1), item (vi) is applicable and which has made a notification under Article 209 of the Act (hereinafter referred to as "Foreign Insurance Company Which Made Notification of Specified Account")), respectively.

（国内に保有すべき資産等）

(Assets to Be Retained in Japan)

第百三十八条　法第百九十七条に規定する内閣府令で定めるところにより計算した金額は、責任準備金の額に支払備金（法第百九十九条において準用する法第百十七条第一項の支払備金をいう。以下この節において同じ。）の額を加えた金額とする。

Article 138 (1) The amount calculated in accordance with the provisions of Cabinet Office Order, as provided in Article 197 of the Act, is the amount of the policy reserve, plus the Reserve for Outstanding Claims (meaning the Reserve for Outstanding Claims; hereinafter the same applies in this Section).

２　法第百九十七条に規定する内閣府令で定める金額は、供託金の額に自己資本に相当するものの額を加えた金額とする。

(2) The amount to be specified by Cabinet Office Order, as provided in Article 197 of the Act, is the amount of the deposit, plus the amount equivalent to the equity capital.

３　法第百九十七条の規定により外国保険会社等は、第一項及び前項の金額の合計額に相当する資産を、次に掲げるところにより、日本において保有しなければならない。

(3) A Foreign Insurance Company, etc. must, pursuant to the provisions of Article 197 of the Act, retain in Japan the asset equivalent to the total of the amounts set forth in paragraph (1) and the preceding paragraph, in accordance with the provisions of the following items:

一　現金及び日本の金融機関に対する預金及び貯金

(i) cash; deposit and savings with Japanese financial institutions;

二　金融商品取引法第二条第一項各号（定義）に掲げる有価証券（資産の運用を行うことを目的として金融機関と締結した保護預り契約のうち金融庁長官が定めるものに係るものを含む。）

(ii) Securities listed in the items of Article 2, paragraph (1) (Definitions) of the Financial Instruments and Exchange Act (including the Securities pertaining to the safe custody contract concluded with financial institutions for the purpose of investment of assets, which are specified by the Commissioner of the Financial Services Agency);

三　日本に住所又は居所を有する者に対する貸付債権

(iii) loan claims held against persons having domicile or residence in Japan;

四　日本に住所及び居所を有しない者に対する貸付債権であって、元本の償還及び利息の支払を行う場所を日本とし、外国保険会社等の日本における主たる店舗の所在地を管轄する裁判所を管轄裁判所とすることを定めている金銭消費貸借契約に係るもの

(iv) loan claims held against persons not having domicile or residence in Japan, for which the loan contract provides that the place of redemption of principals and payment of interest are to be performed in Japan and that the court having jurisdiction over the location of the principal branch in Japan of the Foreign Insurance Company, etc. is the court of jurisdiction;

五　日本の金融機関が引受けを行った信託財産

(v) trust properties accepted by a Japanese financial institution;

六　日本に住所又は居所を有する者に対する差入保証金

(vi) security deposit deposited with a person having domicile or residence in Japan; and

七　日本に所在する有形固定資産

(vii) fixed tangible assets located in Japan.

（会計帳簿の作成）

(Preparation of Account Books)

第百三十八条の二　法第百九十八条第一項において読み替えて準用する法第五十四条の二第一項の規定により外国相互会社が作成すべき会計帳簿は、書面又は電磁的記録をもって作成しなければならない。

Article 138-2 The accounting books to be prepared by a Foreign Mutual Company pursuant to the provisions of Article 54-2, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 198, paragraph (1) of the Act following the deemed replacement of terms must be prepared by means of written documents or Electronic or Magnetic Records.

（成立の日の貸借対照表）

(Balance Sheet as of Date of Incorporation)

第百三十八条の三　法第百九十八条第一項において準用する法第五十四条の三第一項の規定により作成すべき貸借対照表は、外国相互会社の成立の日における会計帳簿に基づき作成しなければならない。

Article 138-3 The balance sheet to be prepared pursuant to the provisions of Article 54-3, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 198, paragraph (1) of the Act must be prepared based on the accounting books of the Foreign Mutual Company as of the date of incorporation thereof.

（外国保険会社等の資産の運用方法の制限）

(Restriction on Method of Asset Investment of Foreign Insurance Company)

第百三十九条　法第百九十九条において準用する法第九十七条第二項に規定する内閣府令で定める方法は、第四十七条各号に掲げる方法とする。

Article 139 The methods to be specified by Cabinet Office Order, as provided in Article 97, paragraph (2) of the Act as applied mutatis mutandis pursuant to Article 199 of the Act, are the methods set forth in the items of Article 47.

第百四十条　削除
Article 140 Deleted

（当該同一人と特殊の関係にある者）
(Other Persons Having Special Relationship with the Same Person)

第百四十条の二　法第百九十九条において準用する法第九十七条の二第二項に規定する内閣府令で定める特殊の関係のある者は、第四十八条の二第一項各号に規定する者とする。

Article 140-2 Persons who have a special relationship to be specified by Cabinet Office Order, as provided in Article 97-2, paragraph (2) of the Act as applied mutatis mutandis pursuant to Article 199 of the Act are the persons provided in the items of Article 48-2, paragraph (1).

（法第百九十九条において準用する法第九十七条の二第二項に規定する資産の運用額の制限）
(Restrictions on the Amount of Asset Investment Provided in Article 97-2, Paragraph (2) of the Insurance Business Act as Applied Mutatis Mutandis Pursuant to Article 199 of the Insurance Business Act)

第百四十条の三　法第百九十九条において準用する法第九十七条の二第二項に規定する外国保険会社等の同一人に対する内閣府令で定める資産の運用の額は、次に掲げる額とする。

Article 140-3 (1) The amount to be specified by Cabinet Office Order as the amount of asset investment in relation to the same person as a Foreign Insurance Company, etc. as provided in Article 97-2, paragraph (2) of the Act as applied mutatis mutandis pursuant to Article 199 of the Act is as follows:

一　日本における総資産（特別勘定又は積立勘定を設ける場合においては、当該特別勘定又は積立勘定に属するものとして経理された資産を除く。次項第一号において同じ。）のうち同一人に対する運用に係る次のイからホまでに掲げる資産の額（その他有価証券にあっては、貸借対照表計上額の合計額が帳簿価額の合計額を上回る場合には帳簿価額の合計額とする。次号において同じ。）を合計した額

(i) the amount obtained by adding up the amounts of assets in Japan (in cases where a Special Account or Accumulation Account is established, assets that have been accounted for under the Special Account or Accumulation Account are excluded; the same applies in item (i) of the following paragraph) as listed in (a) to (e) below (if the assets concerned are [Available-for-Sale] Securities, and the total amount recorded in the balance sheet exceeds the total amount of book value, the total amount of book value) pertaining to investment in relation to the same person, out of the net assets:

イ　当該同一人が発行する社債（短期社債を除く。）及び株式（出資を含む。）

(a) corporate bonds (excluding Short-Term Bonds) and shares (including

capital contributions) issued by the same person;

ロ　当該同一人に対する貸付金（保険約款の規定による貸付金、コールローンその他金融庁長官が定めるものを除く。）及び貸付有価証券（現金を担保とする貸付有価証券のうち当該担保の額に相当する額を除く。）

(b) loans (excluding loans to be granted under policy conditions, call loans, and other loans specified by the Commissioner of the Financial Services Agency) and loaned Securities (excluding the amount corresponding to the amount of collateral of loaned Securities secured by cash) to the same person;

ハ　当該同一人に対する預金（当座預金及び普通預金を除く。）

(c) deposits (excluding current deposits and ordinary deposits) to the same person;

ニ　当該同一人に対する債務の保証

(d) guarantees of debt in relation to the same person;

ホ　当該同一人に対するデリバティブ取引に係る運用資産として金融庁長官が定める基準に従い算出されるもの

(e) the amount calculated in accordance with the criteria specified by the Commissioner of the Financial Services Agency as assets for investment relating to Derivative Transactions to the same person;

ヘ　当該同一人に対する法第九十八条第一項第十二号に掲げる業務に係る運用資産（貸借対照表のリース投資資産勘定に計上されるもの（同号イに規定するリース物件を使用させるために必要となる付随費用の額が当該リース投資資産勘定に計上されない場合にあっては、当該付随費用を含む。）に限る。）

(f) the assets for investment for the business set forth in Article 98, paragraph (1), item (xii) of the Act to the same person (limited to those recorded in the lease in investment assets account of the balance sheet (in the case where the amount of ancillary expenses necessary for making available the leased property prescribed in (a) of the same item is not recorded in the lease in investment assets account, including such ancillary expenses)); and

二　積立勘定を設ける場合においては、当該積立勘定に属するものとして経理された資産（次項第二号において「積立勘定資産」という。）のうち前号イからヘまでに掲げる資産の額を合計した額

(ii) when an Accumulation Account is to be established, the amount obtained by adding up the amounts of assets listed in (a) to (e) of the preceding item, out of the assets accounted for under the Accumulation Account (referred to as the "Assets in Accumulation Account" in item (ii) of the following paragraph).

2　法第百九十九条において準用する法第九十七条の二第二項に規定する内閣府令で定めるところにより計算した額は、次の各号に掲げる資産の運用の額の区分に応じ、当該各号に定める額とする。ただし、金融庁長官の承認を受けた場合は、この限りでな

い。

(2) The amount calculated in accordance with Cabinet Office Order, as provided in Article 97-2, paragraph (2) of the Act as applied mutatis mutandis pursuant to Article 199 of the Act is the amount set forth in the following items, in accordance with the categories of the amounts of asset investment as respectively set forth therein; provided, however, that this does not apply when approved by the Commissioner of the Financial Services Agency:

一　前項第一号に規定する資産の運用の額　次に掲げる資産の運用の額の区分に応じ、それぞれ次に定める額

(i) the amount of asset investment provided in item (i) of the preceding paragraph: the following amounts as respectively specified below in accordance with the following categories of the amounts of asset investment:

イ　同一人自身に対する運用に係るもの　日本における総資産の額（その他有価証券にあっては、貸借対照表計上額の合計額が帳簿価額の合計額を上回る場合には帳簿価額の合計額とする。以下この号において同じ。）に百分の十を乗じて計算した額（前項第一号ロに規定する貸付金、同号ニに規定する債務の保証及び同号ヘに規定する法第九十八条第一項第十二号に掲げる業務に係る運用資産（ロにおいて「貸付金等」という。）にあっては、総資産の額に百分の三を乗じて計算した額）

(a) the amount pertaining to investment to the Same Investment Target: the amount calculated by multiplying the amount of the net assets in Japan (if the assets are available-for-sale securities, and when the sum of their amounts recorded in the balance sheet exceeds the sum of their book values, the sum of their book values; the same applies in this item) by 10 percent (with regard to loans provided in item (i), (b) of the preceding paragraph, guarantee of debts provided in (d) of the same item, and the assets for investment for the business set forth in Article 98, paragraph (1), item (xii) as referred to in (f) of the same item (hereinafter referred to as "Loans, etc." in (b)), the amount calculated by multiplying the amount of the net assets by 3 percent);

ロ　同一人に対する運用に係るもの　日本における総資産の額に百分の十を乗じて計算した額（貸付金等にあっては、総資産の額に百分の三を乗じて計算した額）

(b) the amount pertaining to investment to the same person: the amount calculated by multiplying the amount of the net assets in Japan by 10 percent (with regard to Loans, etc., the amount calculated by multiplying the amount of the net assets by 3 percent);

二　前項第二号に規定する場合における資産の運用の額　次に掲げる資産の運用の額の区分に応じ、それぞれ次に定める額

(ii) the amount of asset investment in cases provided in item (ii) of the preceding paragraph: the following amounts as respectively specified below in accordance with the following categories of the amounts of asset

investment:

イ　同一人自身に対する運用に係るもの　積立勘定資産の総額（その他有価証券にあっては、貸借対照表計上額の合計額が帳簿価額の合計額を上回る場合には帳簿価額の合計額とする。以下この号において同じ。）に百分の十を乗じて計算した額（金融庁長官が定める資産にあっては、金融庁長官が定める割合を乗じて計算した額）

(a) the amount pertaining to investment to the Same Investment Target: the amount calculated by multiplying the amount of Assets in Accumulation Account (if the assets are available-for-sale securities, and when the sum of their amounts recorded in the balance sheet exceeds the sum of their book values, the sum of their book values; the same applies in this item) by 10 percent (with regard to assets specified by the Commissioner of the Financial Services Agency, the amount calculated by multiplying by ratios specified thereby); and

ロ　同一人に対する運用に係るもの　積立勘定資産の総額に百分の十を乗じて計算した額（金融庁長官が定める資産にあっては、金融庁長官が定める割合を乗じて計算した額）

(b) the amount pertaining to investment to the same person: the amount calculated by multiplying the amount of Assets in Accumulation Account by 10 percent (with regard to assets specified by the Commissioner of the Financial Services Agency, the amount calculated by multiplying by ratios specified thereby).

3　外国保険会社等は、前項ただし書の承認を受けようとするときは、承認申請書に理由書その他の参考となるべき事項を記載した書類を添付して金融庁長官に提出しなければならない。

(3) When a Foreign Insurance Company, etc. intends to obtain approval set forth in the proviso to the preceding paragraph, it must submit to the Commissioner of the Financial Services Agency a written application for approval, with a written statement of reasons and a document containing any other matters which would serve as reference information attached thereto.

（外国保険会社等が行うことのできる業務の代理又は事務の代行）

(Representing Businesses or Carrying Out Services on Behalf of Others Permitted for Foreign Insurance Company)

第百四十一条　法第百九十九条において準用する法第九十八条第一項第一号に規定する内閣府令で定める業務の代理又は事務の代行は、次に掲げるものとする。

Article 141　The business agency service or business handling service to be specified by Cabinet Office Order, as provided in Article 98, paragraph (1), item (i) of the Act as applied mutatis mutandis pursuant to Article 199 of the Act, is as follows:

一　第五十一条第一号に掲げる事務の代行

(i) business handling service for the affairs set forth in Article 51, item (i);

二　他の保険会社（外国保険業者を含む。）、少額短期保険業者又は船主相互保険組合の保険契約の締結の代理、損害査定の代理その他の保険業に係る業務の代理であって、外国保険会社等が行うことが日本における保険契約者等の利便の増進等の観点から合理的であるもの

(ii) agency service for conclusion of insurance contracts, damage assessment or any other business pertaining to Insurance Business on behalf of other Insurance Companies (including Foreign Insurers), Small Amount and Short Term Insurance Company or ship-owners mutual insurance association, which is reasonable to be performed by Foreign Insurance Company, etc. from the standpoint of enhancement of convenience of policyholders in Japan;

三　銀行代理業等

(iii) Bank Agency Business, etc.;

四　他の保険会社（外国保険業者を含む。）その他金融業を行う者の資金の貸付けの代理又は資金の貸付けに係る事務の代行

(iv) agency service for monetary loan to other Insurance Companies (including Foreign Insurers) or any other parties engaged in financial business; business handling service related to such loan;

五　現金自動支払機又は現金自動預入払出兼用機による銀行等の預金又は資金の貸付けの業務に係る金銭の受入れ又は払出しに関する事務の代行（第三号に該当するものを除く。）

(v) handling services concerning the deposit or revocation of money pertaining to the business of the deposit or loan of funds to be conducted by a Bank, etc. through cash dispensers or automated teller machines (excluding services falling under item (iii));

六　金融商品取引業者等の投資顧問契約若しくは投資一任契約の締結の代理又はこれらの契約に係る事務の代行

(vi) acting as an agent for the conclusion of Investment Advisory Contracts or performing the handling services concerning these contracts on behalf of a Financial Instruments Business Operator, etc.;

七　信託会社等、外国信託会社若しくは保険金信託業務を行う生命保険会社等の次に掲げる業務の代理又はこれらの業務に係る事務の代行（法第百九十九条において準用する法第九十九条第一項に規定する業務に該当するものを除く。）

(vii) acting as an agent for the following businesses, or carrying out services pertaining to these businesses on behalf of a trust company, foreign trust company, or Life Insurance Company, etc. Carrying Out Insurance Proceeds Trust Business (excluding businesses falling under those prescribed in Article 99, paragraph (1) of the Act):

イ　信託契約の締結

(a) the conclusion of trust contracts; and

ロ　金融機関の信託業務の兼営等に関する法律第一条第一項各号（兼営の認可）に掲げる業務を受託する契約の締結

(b) the conclusion of contracts to accept the entrustment of businesses listed in the items of Article 1, paragraph (1) (Authorization for Engagement in Trust Business by Financial Institutions).

（業務の代理又は事務の代行の認可の申請等）

(Application for Approval for Representing Businesses or Carrying Out Services on Behalf of Others)

第百四十一条の二　外国保険会社等は、法第百九十九条において準用する法第九十八条第二項の規定による認可を受けようとするときは、認可申請書に次に掲げる書類を添付して金融庁長官に提出しなければならない。

Article 141-2 (1) When a Foreign Insurance Company, etc. intends to obtain approval set forth in Article 98, paragraph (2) of the Act as applied mutatis mutandis pursuant to Article 199 of the Act, it must submit to the Commissioner of the Financial Services Agency a written application for approval, with the following documents attached thereto:

一　理由書

(i) a written statement of reasons;

二　業務代理等に係る業務又は事務の内容を記載した書面

(ii) a document stating the details of the business or the services for which the Insurance Company acts as an agent or carrying out affairs; and

三　その他参考となるべき事項を記載した書面

(iii) a document containing any other matters which would serve as reference information.

２　金融庁長官は、前項の規定による認可の申請があったときは、次に掲げる基準に適合するかどうかを審査するものとする。

(2) When an application for the approval under the preceding paragraph has been made, the Commissioner of the Financial Services Agency is to examine whether the application conforms the following standards:

一　業務代理等に関する十分な知識及び経験を有する役員又は従業員の確保の状況、当該業務代理等の運営に係る体制等に照らし、当該認可の申請をした外国保険会社等が当該業務代理等を的確、公正かつ効率的に遂行することができると認められること。

(i) in light of the status of securing officers or employees having sufficient knowledge and experience concerning the Agency Business, etc., as well as the system for operating the Agency Business, etc., that it is deemed that the Foreign Insurance Company, etc. that has made the application for the approval can perform the Agency Business, etc. properly, fairly, and effectively;

二　他の保険会社（外国保険業者を含む。以下この条において同じ。）の業務代理等

を行う場合には、当該業務代理等が保険会社相互の公正かつ自由な競争を阻害するおそれのないものであること。

(ii) when the Insurance Company conducts the Agency Business, etc. on behalf of other Insurance Companies (including Foreign Insurers; hereinafter the same applies in this Article), that the Agency Business, etc. poses no risk of impeding fair and free competitions among Insurance Companies; and

三　他の保険会社、少額短期保険業者又は船主相互保険組合の業務代理等を行う場合には、当該他の保険会社、少額短期保険業者又は船主相互保険組合の業務の的確、公正かつ効率的な遂行に支障を及ぼすおそれのないものであること。

(iii) when the Insurance Company conducts the Agency Business, etc. on behalf of other Insurance Companies, Small Amount and Short Term Insurance Company, or ship-owners mutual insurance associations, that the Agency Business, etc. poses no risk of impeding proper, fair and effective performance of the businesses of those other Insurance Companies, Small Amount and Short Term Insurance Company, or ship-owners mutual insurance associations.

（外国保険会社等と密接な関係を有する者）

(Person Closely Related to Foreign Insurance Company)

第百四十一条の三　法第百九十九条において準用する法第九十八条第二項ただし書に規定する内閣府令で定める密接な関係を有する者は、次に掲げる者とする。

Article 141-3 The person to be specified by Cabinet Office Order as being closely related to a Foreign Insurance Company, etc., as referred to in the proviso to Article 98, paragraph (2) of the Act as applied mutatis mutandis pursuant to Article 199 of the Act, is the following persons:

一　当該外国保険会社等の子法人等（当該外国保険会社等の子会社を除く。）

(i) a Subsidiary Corporation, etc. of the Foreign Insurance Company, etc. (excluding a Subsidiary Company, etc. of the Foreign Insurance Company, etc.);

二　当該外国保険会社等を子法人等とする親法人等

(ii) the Parent Corporation, etc. which has the Foreign Insurance Company, etc. as its Subsidiary Corporation, etc.; and

三　前号に掲げる者の子法人等（当該外国保険会社等、当該外国保険会社等の子会社及び前二号に掲げる者を除く。）

(iii) a Subsidiary Corporation, etc. of the person set forth in the preceding item (excluding the Foreign Insurance Company, etc., a Subsidiary Company of the Foreign Insurance Company, etc. and the persons set forth in the preceding two items).

（金銭債権の証書の範囲）

(Scope of Certificates for Monetary Claims)

第百四十二条　法第百九十九条において準用する法第九十八条第一項第四号に規定する内閣府令で定める証書は、第五十二条各号に掲げる証書とする。

Article 142　The certificates to be specified by Cabinet Office Order, as provided in Article 98, paragraph (1), item (iv) of the Act as applied mutatis mutandis pursuant to Article 199 of the Act are the certificates specified in the items of Article 52.

（特定社債に準ずる有価証券）

(Securities Equivalent to Specified Company Bonds)

第百四十二条の二　法第百九十九条において準用する法第九十八条第一項第四号の二に規定する有価証券として内閣府令で定めるものは、第五十二条の二に規定するものとする。

Article 142-2　The securities to be specified by Cabinet Office Order, as provided in Article 98, paragraph (1), item (iv)-2 of the Act as applied mutatis mutandis pursuant to Article 199 of the Act are the certificates provided in the items of Article 52-2.

（デリバティブ取引）

(Derivative Transactions)

第百四十二条の二の二　法第百九十九条において準用する法第九十八条第一項第六号及び第七号に規定する内閣府令で定めるものは、第五十二条の二の二に規定するものとする。

Article 142-2-2　The transactions to be specified by Cabinet Office Order, as provided in Article 98, paragraph (1), items (vi) or (vii) of the Act as applied mutatis mutandis pursuant to Article 199 of the Act are the transactions provided in the items of Article 52-2-2.

（金融等デリバティブ取引）

(Financial Derivative Transactions)

第百四十二条の三　法第百九十九条において準用する法第九十八条第一項第八号に規定する類似する取引であって内閣府令で定めるものは、第五十二条の三第一項各号に掲げるものとする。

Article 142-3　(1) The equivalent transactions to be specified by Cabinet Office Order, as provided in Article 98, paragraph (1), item (viii) of the Act as applied mutatis mutandis pursuant to Article 199 of the Act are the transactions specified in the items of Article 52-3, paragraph (1).

２　法第百九十九条において準用する法第九十八条第一項第八号に規定する外国保険会社等の経営の健全性を損なうおそれがないと認められる取引として内閣府令で定めるものは、第五十二条の三第一項各号に掲げるものとする。

(2) The transactions which are found unlikely to damage the soundness of management of a Foreign Insurance Company, etc., to be specified by Cabinet

Office Order, as provided in Article 98, paragraph (1), item (viii) of the Act as applied mutatis mutandis pursuant to Article 199 of the Act are those set forth in the items of Article 52-3, paragraph (1).

３　法第百九十九条において準用する法第九十八条第一項第九号に規定する内閣府令で定めるものは、第五十二条の三第三項に規定するものとする。

(3) The transactions to be specified by Cabinet Office Order, as provided in Article 98, paragraph (1), item (ix) of the Act as applied mutatis mutandis pursuant to Article 199 of the Act are the transactions provided in the items of Article 52-3, paragraph (3).

（リース契約の要件）

(Requirements for Lease Contract)

第百四十二条の三の二　法第百九十九条において準用する法第九十八条第一項第十二号イに規定する内閣府令で定めるものは、第五十二条の三の二第一項に規定するものとする。

Article 142-3-2 (1) The contract to be specified by Cabinet Office Order, as referred to in Article 98, paragraph (1), item (xii), (a) of the Act as applied mutatis mutandis pursuant to Article 199 of the Act, is the contract prescribed in Article 52-3-2, paragraph (1).

２　法第百九十九条において準用する法第九十八条第一項第十二号ロに規定する内閣府令で定める費用は、第五十二条の三の二第二項に規定するものとする。

(2) The expenses to be specified by Cabinet Office Order, as referred to in Article 98, paragraph (1), item (xii), (b) of the Act as applied mutatis mutandis pursuant to Article 199 of the Act, are the expenses prescribed in Article 52-3-2, paragraph (2).

（証券業務に付随する業務）

(Business Incidental to Securities-Related Business)

第百四十二条の四　法第百九十九条において準用する法第九十九条第一項に規定する内閣府令で定めるものは、第五十二条の四に規定するものとする。

Article 142-4 The transactions to be specified by Cabinet Office Order, as provided in Article 99, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 199 of the Act are the transactions provided in the items of Article 52-4.

（算定割当量の取得等）

(Acquisition of Carbon Dioxide Equivalent Quotas)

第百四十二条の五　法第百九十九条において準用する法第九十九条第二項第四号に規定する内閣府令で定めるものは、第五十二条の四の二に規定するものとする。

Article 142-5 The transactions to be specified by Cabinet Office Order, as provided in Article 99, paragraph (2), item (iv) of the Act as applied mutatis

mutandis pursuant to Article 199 of the Act are the transactions provided in the items of Article 52-4-2.

（業務報告書等）

(Business Report)

第百四十三条　法第百九十九条において準用する法第百十条第一項に規定する中間業務報告書（以下この条において「中間業務報告書」という。）は、日本における事業年度開始の日から当該事業年度の九月三十日までの間の日本における業務及び財産の状況について、日本における保険業の中間事業報告書、日本における保険業の中間貸借対照表、日本における保険業の中間損益計算書、日本における保険業の中間キャッシュ・フロー計算書及び保険金等の支払能力の充実の状況に関する書面に分けて、別紙様式第十一号（特定取引勘定届出外国保険会社等にあっては、別紙様式第十一号の二）により作成し、当該期間終了後三月以内に提出しなければならない。

Article 143 (1) An interim business report as provided in Article 110, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 199 of the Act (hereinafter referred to as "Interim Business Report" in this Article) must reflect the status of business and properties for the period between the day of commencement of the business year in Japan and September 30 of the relevant business year, and must be submitted within three months from the end of the relevant period, in accordance with the Appended Form No. 11 (or the Appended Form No. 11-2, in the case of a Foreign Insurance Company, etc. with Special Transaction Account), and categorized by interim business report, interim balance sheet, interim profit and loss statement, interim cash flow statement, interim statement of changes in shareholders' equity and a document disclosing the status of solvency margin for Insurance Proceeds, etc.

２　法第百九十九条において準用する法第百十条第一項に規定する業務報告書（以下この節において「業務報告書」という。）は、日本における保険業の事業報告書、附属明細書、日本における保険業の貸借対照表、日本における保険業の損益計算書、日本における保険業のキャッシュ・フロー計算書及び保険金等の支払能力の充実の状況に関する書面に分けて、別紙様式第十二号（特定取引勘定届出外国保険会社等にあっては、別紙様式第十二号の二）により作成し、日本における事業年度終了後三月以内に提出しなければならない。

(2) A business report as provided in Article 110, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 199 of the Act must be submitted within three months from the end of the business year in Japan, in accordance with the Appended Form No. 12 (or the Appended Form No. 12-2, in the case of a Foreign Insurance Company, etc. with Special Transaction Account), and categorized by business report, supplementary schedule, a document concerning the matters related to the shareholders meeting, balance sheet, profit and loss statement, cash flow statement, interim statement of changes in shareholders' equity, a document disclosing the status of solvency margin for

Insurance Proceeds, etc. in Japan.

3　第五十九条第六項及び第七項の規定は、外国保険会社等が中間業務報告書又は業務報告書の提出を延期する場合について準用する。この場合において、同条第六項中「第一項、第二項、第四項又は第五項」とあるのは、「第百四十三条第一項又は第二項」と読み替えるものとする。

(3) The provisions of Article 59, paragraphs (6) and (7) apply mutatis mutandis to the case where a Foreign Insurance Company, etc. postpones the submission of its Interim Business Report or business report. In this case, the term "paragraph (1), (2), (4) or (5)" in paragraph (6) of the same Article is deemed to be replaced with "Article 143, paragraph (1) or (2)".

（業務及び財産の状況に関する説明書類の縦覧等）

(Public Inspection of Explanatory Documents Disclosing Status of Business and Properties)

第百四十三条の二　法第百九十九条において準用する法第百十一条第一項に規定する内閣府令で定めるものは、次に掲げる事項（日本語で記載されたものに限る。）とする。

Article 143-2 (1) The matters to be specified by Cabinet Office Order, as provided in Article 111, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 199 of the Act are as follows (limited to those written in Japanese):

一　外国保険会社等の概況に関する次に掲げる事項

(i) the following matters related to the overview of Foreign Insurance Company, etc.:

イ　日本における代表者の氏名及び役職名

(a) the name and job title of the Representative Person in Japan;

ロ　外国保険会社等の株式又は持分につき、保有の多い順に十以上の株式又は持分の保有者に関する次に掲げる事項

(b) the following matters related to ten or more shareholders or equity holders of the Foreign Insurance Company, etc., in accordance with the descending order of the number of the shares or equity held:

（１）　氏名（株式等の保有者が法人その他の団体である場合には、その名称）

1. name (if the holder of the shares, etc. is a corporation or any other organization, the name or such organization);

（２）　株式又は持分の各保有者が有する株式又は持分の数又は額

2. the number or amount of share or equity held by each shareholder or equity holder;

（３）　発行済株式の総数又は出資の総額に占める株式又は持分の各保有者が有する株式又は持分の割合

3. the ratio of the number of shares or equity held by each shareholder or equity holder to the total number of the shares issued or the total amount of equity contribution;

二　外国保険会社等の日本における直近の事業年度における事業の概況

(ii) the overview of the business in Japan of the Foreign Insurance Company, etc. for the Most Recent Business Year;

三　外国保険会社等の日本における直近の二事業年度の貸借対照表、損益計算書及びキャッシュ・フロー計算書

(iii) the balance sheet, profit and loss statement and cash flow statement for the business in Japan of the Foreign Insurance Company, etc. for the latest two business years; and

四　前三号に定めるもののほか、第五十九条の二第一項第二号から第六号までに規定する事項に準じた事項

(iv) beyond the matters specified in the preceding three items, the matters equivalent to those provided in Article 59-2, paragraph (1), items (ii) to (vi).

2　外国保険会社等は、前項に規定する事項を記載した説明書類に加え、当該外国保険会社等又は当該外国保険会社等を子会社とする持株会社であって外国の法令に準拠して設立された会社（次項において「外国保険会社持株会社」という。）の業務及び財産の状況に関する事項を記載した書類（日本語以外で記載されたものを含む。）を当該外国保険会社等の日本における支店等（法第百八十五条第一項に規定する支店等をいう。以下この条において同じ。）に備え置き、公衆の縦覧に供しなければならない。

(2) A Foreign Insurance Company, etc. must, in addition to the explanatory documents disclosing the matters provided in the preceding paragraph, keep at its Branch, etc. (meaning the Branch, etc. as provided in Article 185, paragraph (1) of the Act; hereinafter the same applies in this Article) in Japan and make available for public inspection the documents (including the documents written in non-Japanese language) disclosing the matters related to business and properties of such Foreign Insurance Company, etc., or a holding company which has such Foreign Insurance Company, etc. as its Subsidiary Company and which is incorporated under the laws and regulations of a foreign state (referred to as "Foreign Insurance Holding Company" in the following paragraph).

3　前項に規定する書類が日本語以外で記載されたものである場合には、外国保険会社等は、当該書類に加え、当該外国保険会社等又は外国保険会社持株会社に係る事業の概況並びに貸借対照表及び損益計算書について日本語で記載された書類を作成し、当該外国保険会社等の日本における支店等に備え置き、公衆の縦覧に供しなければならない。

(3) If the documents provided in the preceding paragraph is written in a Non-Japanese language, a Foreign Insurance Company, etc. must, in addition to such documents, prepare the Japanese version of the overview of the Foreign Insurance Company, etc. or the Foreign Insurance Holding Company as well as the balance sheet and profit and loss statement, and keep them at the Branch, etc. in Japan of the Foreign Insurance Company, etc. and make them available for public inspection.

４　法第百九十九条において準用する法第百十一条第一項及び第四項に規定する内閣府令で定める場所は、外国保険会社等の日本における支店等（外国保険会社等の日本における支店を除く。）とする。

(4) The place to be specified by Cabinet Office Order, provided in Article 111, paragraphs (1) and (4) of the Act as applied mutatis mutandis pursuant to Article 199 of the Act, is Branch, etc. in Japan of the Foreign Insurance Company, etc. (excluding Branch in Japan of the Foreign Insurance Company, etc.)

第百四十三条の三　法第百九十九条において準用する法第百十一条第一項の規定により作成した説明書類（前条第二項及び第三項に規定する書類を含む。以下この項及び次項において「説明書類等」という。）は、当該外国保険会社等の日本における事業年度経過後六月以内にその縦覧を開始し、説明書類等ごとに、当該日本における事業年度の翌事業年度に係るそれぞれの説明書類等の縦覧を開始するまでの間、公衆の縦覧に供しなければならない。

Article 143-3 (1) The explanatory documents prepared pursuant to the provisions of Article 111, paragraphs (1) and (2) of the Act as applied mutatis mutandis pursuant to Article 199 of the Act (including the documents provided in paragraphs (2) and (3) of the preceding Article; hereinafter referred to in "Explanatory Documents, etc." in this paragraph and the following paragraph) must be made available for public inspection within six months from the end of the business year of the Foreign Insurance Company, etc., and must be kept accessible for the period before the commencement of public inspection of each of the explanatory documents pertaining to the business year immediately after the relevant business year.

２　外国保険会社等は、やむを得ない理由により前項に規定する期間までに説明書類等の縦覧を開始することができない場合には、あらかじめ金融庁長官の承認を受けて、当該縦覧の開始を延期することができる。

(2) when, due to any inevitable grounds, a Foreign Insurance Company, etc. is unable to make available for public inspection the explanatory documents by the period provided in the preceding paragraph, it may, with an approval from the Commissioner of the Financial Services Agency in advance, postpone the submission.

３　外国保険会社等は、前項の規定による承認を受けようとするときは、承認申請書に理由書を添付して金融庁長官に提出しなければならない。

(3) When a Foreign Insurance Company, etc. intends to obtain the approval under the preceding paragraph, it must submit to the Commissioner of the Financial Services Agency a written application for approval, with a written statement of reasons.

４　金融庁長官は、前項の規定による承認の申請があったときは、当該申請をした外国保険会社等が第一項の規定による縦覧の開始を延期することについてやむを得ない理

由があるかどうかを審査するものとする。

(4) When the application for approval under the preceding paragraph has been filed, the Commissioner of the Financial Services Agency is to examine whether the Foreign Insurance Company, etc. which has filed the application has any inevitable reason for postponing the public inspection under paragraph (1).

（市場価格のある株式の評価益計上に関する認可の申請等）

(Application for Authorization of Recording of Gain on Assessment of Shares with Market Price)

第百四十四条　外国保険会社等は、法第百九十九条において準用する法第百十二条第一項の規定による認可を受けようとするときは、業務報告書の提出期限の三週間前までに、認可申請書に次に掲げる書類を添付して金融庁長官に提出しなければならない。

Article 144 (1) When a Foreign Insurance Company, etc. intends to obtain an authorization under Article 112, paragraph (1) of the Act, it must submit to the Commissioner of the Financial Services Agency the written application for authorization as well as the following documents:

一　評価換えをしようとする株式の銘柄、数量、取得価額、時価及び評価価額を記載した書面

(i) the issues, quantities, acquisition value, market price and assessment value of the shares to be revaluated;

二　評価換えによって計上する利益の金額を記載した書面

(ii) the document specifying the amount of profit to be recorded upon the revaluation;

三　次条に規定する準備金であって、評価換えによって計上する利益を積み立てるものの名称及び積み立てる金額を記載した書面

(iii) a document specifying the reserves provided in the following Article, for which the profit recorded upon the revaluation is to be reserved, as well as the amount to be reserved; and

四　その他参考となるべき事項を記載した書類

(iv) a document containing any other matters which would serve as reference information.

2　金融庁長官は、前項の規定による認可の申請があったときは、当該認可の申請をした外国保険会社等（以下この項において「申請外国保険会社等」という。）の日本における業務又は財産の状況等に照らし、申請外国保険会社等が、市場価格のある株式の評価換えにより計上した利益によって、次条各号に掲げる準備金を積み立てることが、日本における保険契約者等の利益の確保又は増進に資するものであるかどうかを審査するものとする。

(2) When the application for authorization under the preceding paragraph is filed, the Commissioner of the Financial Services Agency is to examine whether the reserve by the Foreign Insurance Company, etc. which has filed an application for the authorization (hereinafter referred to as the "Applicant Foreign

Insurance Company, etc." in this paragraph) of the amount specified in the items of the following Article based upon the profits recorded by revaluation of shares with market price would facilitate assurance and improvement of profit of Policyholders, etc.

（市場価格のある株式の評価益の積立て）

(Reserve of Gain on Valuation of Shares with Market Price)

第百四十五条　法第百九十九条において準用する法第百十二条第二項に規定する内閣府令で定める準備金は、次に掲げるものとする。

Article 145 The reserves to be specified by Cabinet Office Order, as provided in Article 112, paragraph (2) of the Act as applied mutatis mutandis pursuant to Article 199 of the Act, are as follows:

一　外国生命保険会社等にあっては、責任準備金又は次条の契約者配当準備金

(i) in the case of a Foreign Life Insurance Company, etc., the policy reserve, or policy dividend reserve as set forth in the following Article; and

二　外国損害保険会社等にあっては、責任準備金

(ii) in the case of a Foreign Non-Life Insurance Company, etc., the policy reserve.

（契約者配当準備金）

(Policy Dividend Reserve)

第百四十六条　外国保険会社等が契約者配当に充てるため積み立てる準備金は、契約者配当準備金とする。

Article 146 (1) The reserve to be set aside by a Foreign Insurance Company, etc. for the purpose of allocation to the policy dividend is the policy dividend reserve.

２　外国生命保険会社等は、前項の契約者配当準備金に、次に掲げるものの合計額を超えて繰り入れてはならない。

(2) A Foreign Life Insurance Company, etc. may not transfer to the policy dividend reserve under the preceding paragraph the amount in excess of the total of the following amount:

一　積立配当（契約者に分配された配当で利息を付して積み立てているものをいう。）の額

(i) the amount of Reserved Dividend (meaning the dividend distributed to policyholders, which are reserved with interests);

二　未払配当（契約者に分配された配当で支払われていないもののうち、前号の規定する積立配当以外のものをいう。）の額（決算期においては、翌期に分配する予定の配当の額を含む。）

(ii) the amount of Unpaid Dividend (meaning the unpaid dividends distributed to policyholders, which exclude the Reserved Dividend as provided in the preceding item) (in the case of the account closing period, including the

amounts scheduled to be distributed in the subsequent business year);

三　全件消滅時配当（保険契約のすべてが消滅したと仮定して計算した当該保険契約の消滅時に支払う配当をいう。）の額

(iii) the amount of Dividend Payable on Expiry (meaning the dividend payable at the time of expiry of the insurance contract, calculated based on the presumption that all insurance contracts have expired); and

四　その他前三号に掲げるものに準ずるものとして法第四条第二項第四号に掲げる書類において定める方法により計算した額

(iv) any other amount calculated in accordance with the formula designated in the document set forth in Article 4, paragraph (2), item (iv) of the Act as the amount equivalent to those set forth in the preceding three items.

（価格変動準備金対象資産）

(Assets Covered by Price Fluctuation Reserve)

第百四十七条　法第百九十九条において準用する法第百十五条第一項に規定する内閣府令で定める資産は、第六十五条各号に掲げる資産とする。ただし、特別勘定に属する財産及び法第百九十九条において準用する法第九十九条第一項に掲げる業務に係る資産は含まないものとする。

Article 147　The assets to be specified by Cabinet Office Order, as provided in Article 115, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 199 of the Act, are as follows; provided, however, that the assets belonging to the special account, assets pertaining to the business set forth in Article 99, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 199 of the Act and properties belonging to the special transaction account are not to be included.

（価格変動準備金の不積立て等に関する認可の申請等）

(Application for Authorization of Exemption from Reserving Price Fluctuation Reserve)

第百四十八条　外国保険会社等は、法第百九十九条において準用する法第百十五条第一項ただし書又は同条第二項のただし書の規定による認可を受けようとするときは、業務報告書の提出期限の三週間前までに、認可申請書に日本における保険業の貸借対照表、日本における保険業の損益計算書及びその附属明細書又はこれに準ずる書類を添付して金融庁長官に提出しなければならない。

Article 148　(1) When a Foreign Insurance Company, etc. intends to obtain an authorization under the proviso to Article 115, paragraph (1) or the proviso to paragraph (2) of the same Article as applied mutatis mutandis pursuant to Article 199 of the Act, it must submit to the Commissioner of the Financial Services Agency a written application for authorization, attaching thereto a balance sheet and profit and loss statement for the Insurance Business in Japan and its supplementary schedules or documents equivalent thereto.

２　金融庁長官は、前項の規定による認可の申請があったときは、当該認可の申請をした外国保険会社等の日本における業務又は財産の状況等に照らしてやむを得ないと認められる理由があるかどうかを審査するものとする。

(2) When the application under the preceding paragraph is filed, the Commissioner of the Financial Services Agency is to examine whether there exist any inevitable grounds, in light of status of business or properties of the Foreign Insurance Company, etc. which has filed the application for authorization.

（標準責任準備金の対象契約）

(Contracts Covered by Standard Policy Reserve)

第百四十九条　法第百九十九条において準用する法第百十六条第二項に規定する内閣府令で定める保険契約は、日本における保険契約であって、外国生命保険会社等が法の施行の日以降に締結するもののうち、次の各号の一に該当しないものとする。

Article 149 (1) The insurance contract to be specified by Cabinet Office Order, as provided in Article 116, paragraph (2) of the Act as applied mutatis mutandis pursuant to Article 199 of the Act, is one of the insurance contracts in Japan concluded by a Foreign Insurance Company, etc. on or after the enforcement of the Act, which does not fall under any of the contracts specified in the following items:

一　日本における保険契約であって責任準備金が特別勘定に属する財産の価格により変動するもの

(i) insurance contract in Japan wherein the policy reserve fluctuates depending on the value of the properties belonging to the special account;

二　日本における保険契約であって次条第一項第一号の保険料積立金を積み立てないもの

(ii) insurance contracts in Japan under which the insurance premiums reserve under item (i), paragraph (1) of the following Article are not be set aside;

三　日本における保険契約であって保険約款において外国保険会社等が責任準備金及び保険料の計算の基礎となる係数を変更できる旨を約してあるもの

(iii) insurance contract in Japan which provides that the Insurance Company may amend the coefficients serving the basis of calculation of the policy reserve and insurance premiums in accordance with the policy conditions;

四　前三号に定めるもののほか、日本における保険契約であって、法第百九十九条において準用する法第百十六条第二項に規定する責任準備金の計算の基礎となるべき係数の水準について必要な定めをすることが適当でないものとして金融庁長官が定めるもの

(iv) beyond those specified in the preceding three items, insurance contracts in Japan to be designated by the Commissioner of the Financial Services Agency as the insurance contract not suitable for adding necessary provisions as to the criteria for the coefficients serving the basis of

calculation of the policy reserve as provided in Article 116, paragraph (2) of the Act as applied mutatis mutandis pursuant to Article 199 of the Act.

２　前項の規定にかかわらず、日本における保険契約であって、外国保険会社等が金融庁長官が定める日以降に締結するもの（当該外国保険会社等が外国損害保険会社等の場合にあっては、金融庁長官が定める日以降に保険期間が開始するもの。次項において同じ。）については、法第百九十九条において準用する法第百十六条第二項に規定する内閣府令で定める保険契約は、次の各号の一に該当しないものとする。

(2) Notwithstanding the preceding paragraph, among the insurance contracts in Japan concluded by a Foreign Insurance Company, etc. on or after the day to be specified by the Commissioner of the Financial Services Agency (or insurance contracts whose insurance period starts on or after the day to be specified by Cabinet Office Order, if the Insurance Company is a Foreign Non-Life Insurance Company, etc.; the same applies in the following paragraph), the insurance contracts to be specified by Cabinet Office Order, as provided in Article 116, paragraph (2) of the Act as applied mutatis mutandis pursuant to Article 199 of the Act, are deemed not to fall under any of the following items:

一　日本における保険契約であって責任準備金が特別勘定に属する財産の価額により変動するもの

(i) insurance contract in Japan wherein the policy reserve fluctuates depending on the value of the properties belonging to the special account;

二　日本における保険契約であって、次条第一項第一号の保険料積立金及び同項第二号の二又は第百五十一条第一項第三号の払戻積立金を積み立てないもの並びに同項第一号イの保険料積立金を計算しないもの

(ii) insurance contracts in Japan under which the Insurance Premium Reserve under item (i), paragraph (1) of the following Article, or refund reserve under Article 70, paragraph (1), item (iii) are not be set aside; or insurance contracts under which the Insurance Premium Reserve under item (i), (a) of the same paragraph are not to be calculated;

三　日本における保険契約であって、保険約款において外国保険会社等が責任準備金及び保険料の計算の基礎となるべき予定利率を変更できる旨を約してあるもの（保険約款において、当該保険契約の締結時の法第百九十九条において準用する法第百十六条第二項の規定に基づき金融庁長官が定めた責任準備金の計算の基礎となるべき予定利率を超える利率を最低保証しているものを除く。）

(iii) insurance contract in Japan which provides that the Insurance Company may amend the coefficients serving the basis of calculation of the policy reserve and insurance premiums in accordance with the policy conditions (excluding the insurance contracts under which the policy conditions guarantees the minimum interest rate exceeding the scheduled interest rate serving the basis of calculation of the policy reserve at the time of conclusion of the insurance, as determined by the Commissioner of the Financial Services Agency pursuant to the provisions of Article 116, paragraph (2) of

the Act as applied mutatis mutandis pursuant to Article 199 of the Act); and

四　前三号に定めるもののほか、日本における保険契約であって、法第百九十九条において準用する法第百十六条第二項に規定する責任準備金の計算の基礎となるべき係数の水準について必要な定めをすることが適当でない保険契約として金融庁長官が定めるもの

(iv) beyond the contracts specified in the preceding three items, any contract in Japan to be designated by the Commissioner of the Financial Services Agency as the insurance contract not suitable for adding necessary provisions as to the criteria for the coefficients serving the basis of calculation of the policy reserve as provided in Article 116, paragraph (2) of the Act as applied mutatis mutandis pursuant to Article 199 of the Act.

3　前二項の規定にかかわらず、日本における保険契約であって、外国保険会社等が金融庁長官が定める日以降に締結するものについては、法第百九十九条において準用する法第百十六条第二項に規定する内閣府令で定める保険契約は、次の各号の一に該当しないものとする。

(3) Notwithstanding the preceding two paragraphs, among the insurance contracts in Japan concluded by a Foreign Insurance Company, etc. on or after the day to be specified by the Commissioner of the Financial Services Agency, the insurance contracts to be specified by Cabinet Office Order, as provided in Article 116, paragraph (2) of the Act as applied mutatis mutandis pursuant to Article 199 of the Act, are deemed not to fall under any of the following items:

一　日本における保険契約であって、責任準備金が特別勘定に属する財産の価額により変動するものであり、かつ、保険金等の額を最低保証していないもの

(i) insurance contract in Japan wherein the policy reserve fluctuates depending on the value of the properties belonging to the special account, and which does not provide for minimum guarantee of the amount of Insurance Proceeds, etc.;

二　日本における保険契約であって、次条第一項第一号の保険料積立金及び同項第二号の二又は第百五十一条第一項第三号の払戻積立金を積み立てないもの並びに同項第一号イの保険料積立金を計算しないもの

(ii) insurance contracts under which the Insurance Premium Reserve under item (i), paragraph (1) of the following Article, or refund reserve under Article 150, paragraph (1), item (ii) or Article 151, paragraph (1), item (iii) are not be set aside; or insurance contracts under which the Insurance Premium Reserve under item (i), (a) of the same paragraph are not to be calculated;

三　日本における保険契約であって、保険約款において外国保険会社等が責任準備金及び保険料の計算の基礎となる予定利率を変更できる旨を約してあるもの（保険約款において、当該保険契約の締結時の法第百九十九条において準用する法第百十六条第二項の規定に基づき金融庁長官が定めた責任準備金の計算の基礎となるべき予定利率を超える利率を最低保証しているものを除く。）

(iii) insurance contract which provides that the Foreign Insurance Company, etc. may amend the coefficients serving the basis of calculation of the policy reserve and insurance premiums in accordance with the policy conditions (excluding the insurance contracts under which the policy conditions guarantees the minimum interest rate exceeding the scheduled interest rate serving the basis of calculation of the policy reserve at the time of conclusion of the insurance, as determined by the Commissioner of the Financial Services Agency pursuant to the provisions of Article 116, paragraph (2) of the Act as applied mutatis mutandis pursuant to Article 199 of the Act); and

四　前三号に定めるもののほか、日本における保険契約であって、法第百九十九条において準用する法第百十六条第二項に規定する責任準備金の計算の基礎となるべき係数の水準について必要な定めをすることが適当でない保険契約として金融庁長官が定めるもの

(iv) beyond the contracts specified in the preceding three items, contracts to be designated by the Commissioner of the Financial Services Agency as the insurance contract not suitable for adding necessary provisions as to the criteria for the coefficients serving the basis of calculation of the policy reserve as provided in Article 116, paragraph (2) of the Act as applied mutatis mutandis pursuant to Article 199 of the Act.

（外国生命保険会社等の責任準備金）

(Policy Reserve of Foreign Life Insurance Company)

第百五十条　外国生命保険会社等は、日本における事業年度に係る毎決算期において、次の各号に掲げる区分に応じ、当該決算期以前に収入した保険料を基礎として、当該各号に掲げる金額を法第百八十七条第三項第四号に掲げる書類に記載された方法に従って計算し、責任準備金として積み立てなければならない。

Article 150 (1) A Foreign Life Insurance Company, etc. must, for each accounting period and for each of the categories respectively set forth in the following items, calculate and set aside as the policy reserve the amounts respectively set forth therein, based on the insurance premiums received before the relevant accounting period and in accordance with the formula specified in the documents set forth in Article 187, paragraph (3), item (iv) of the Act:

一　保険料積立金　日本における保険契約に基づく将来の債務の履行に備えるため、保険数理に基づき計算した金額（第二号の二の払戻積立金として積み立てる金額を除く。）

(i) Insurance Premium Reserve: amount calculated in accordance with actuarial methodology, with an objective of preparation for performance of future obligations under insurance contracts in Japan (excluding the amount to be set aside as the refund reserve as referred to in item (ii)-2);

二　未経過保険料　未経過期間（日本における保険契約に定めた保険期間のうち、日本における事業年度に係る決算期において、まだ経過していない期間をいう。次条

において同じ。）に対応する責任に相当する額として計算した金額（次号の払戻積立金として積み立てる金額を除く。）

(ii) Outstanding Insurance Premiums: the amount calculated as the amount equivalent to the liability corresponding to the Unexpired Period (meaning the insurance period specified under an insurance contract which have not passed as of the time of the account closing period; the same applies in the following Article) (excluding the amount to be set aside as the refund reserve as referred to in the following item);

二の二　払戻積立金　日本における保険契約であって、保険料又は保険料として収受する金銭を運用することによって得られる収益の全部又は一部の金額の払戻しを約した保険契約における当該払戻しに充てる金額

(ii)-2 refund reserve: the amount to be appropriated to the refund, when the insurance contract in Japan provides that all or part of the amount of proceeds from investment of insurance premiums or money received as insurance premiums will be refunded; and

三　危険準備金　日本における保険契約に基づく将来の債務を確実に履行するため、将来発生が見込まれる危険に備えて計算した金額

(iii) Contingency Reserve: the amount calculated for covering risks which may accrue in the future, so as to secure performance of the future obligations under the insurance contracts.

2　日本における事業年度に係る決算期以前に保険料が収入されなかった決算期において有効に成立している日本における保険契約のうち、当該決算期から当該保険契約が効力を失う日までの間に保険料の収入が見込めないものについては、当該決算期から当該保険契約が効力を失う日までの間における死亡保険金等（死亡又は法第三条第四項第二号イからホまでに掲げる事由に関し支払う保険金をいう。）の支払のために必要なものとして計算した金額は、前項第二号の未経過保険料として積み立てるものとする。

(2) With regard to the insurance contracts in effect in Japan at the time of the account closing period for which the insurance premiums were not paid before the account closing period, and for which the payment of insurance premiums cannot be expected between the account closing period and the day when the insurance contracts ceases to be effective, the amount calculated as the amount necessary for payment of the Death Insurance Proceeds, etc. (meaning the insurance proceeds payable upon the death or the occurrence of any of the events set forth in Article 3, paragraph (4), item (ii), (a) to (e) of the Act) for the period between the account closing period and the day when the insurance contracts ceases to be in effect is to be set aside as the Outstanding Insurance Premiums under item (ii) of the preceding paragraph.

3　日本における事業年度に係る決算期までに収入されなかった保険料は、日本における保険業の貸借対照表の資産の部に計上してはならない。

(3) Insurance premiums not paid until the account closing period pertaining to

the business year in Japan may not be recorded in the asset section of the balance sheet.

4　第一項第一号の保険料積立金（以下この項及び次項において単に「保険料積立金」という。）及び第一項第二号の二の払戻積立金（以下この項及び次項において単に「払戻積立金」という。）は、次の各号に定めるところにより積み立てることとする。

(4) Insurance Premium Reserve under paragraph (1), item (i) (hereinafter simply referred to as "Insurance Premiums Reserve" in this paragraph and the following paragraph) and refund reserve under paragraph (1), item (ii)-2 (hereinafter simply referred to as "Refund Reserve" in this paragraph and the following paragraph) are to be set aside in accordance with the provisions of the following items:

一　前条に規定する保険契約に係る保険料積立金及び払戻積立金については、法第百九十九条において準用する法第百十六条第二項の規定に基づき金融庁長官の定めるところにより計算した金額を下回ることができない。

(i) Insurance Premiums Reserve and refund reserve which pertain to the insurance contracts provided in the preceding Article may not be less than the amount calculated in accordance with the formula specified by the Commissioner of the Financial Services Agency pursuant to the provisions of Article 116, paragraph (2) of the Act as applied mutatis mutandis pursuant to Article 199 of the Act;

二　前条に規定する保険契約以外の日本における保険契約（特別勘定を設けた保険契約を除く。）に係る保険料積立金及び払戻積立金については、平準純保険料式により計算した金額を下回ることができない。

(ii) Insurance Premiums Reserve and refund reserve which pertain to any other insurance contract in Japan than as provided in the preceding Article (excluding insurance contracts for which a special account has been established) may not be less than the amount calculated in accordance with the Level Premium System;

三　前条に規定する保険契約以外の日本における保険契約のうち特別勘定を設けた保険契約に係る保険料積立金及び払戻積立金については、当該特別勘定における収支の残高を積み立てなければならない。

(iii) with regard to Insurance Premiums Reserve and refund reserve which pertain to any other insurance contract in Japan than as provided in the preceding Article, and for which a special account has been established, the outstanding balance of the income and expenditure in the special account must be reserved;

四　外国生命保険会社等の日本における業務又は財産の状況及び保険契約の特性等に照らし特別の事情がある場合には、前条に規定する保険契約（特別勘定を設けた保険契約であって、保険金等の額を最低保証している保険契約を除く。）については、第一号の規定を適用せず、同条に規定する保険契約以外の日本における保険契約（特別勘定を設けた保険契約を除く。）については、第二号の規定を適用しない。

ただし、この場合においても、保険料積立金及び払戻積立金の額は、保険数理に基づき、合理的かつ妥当なものでなければならない。

(iv) if, in light of the status of business or properties of a Foreign Life Insurance Company, etc. or distinctiveness of insurance contracts and other factors, there exists any special circumstance, the provisions of item (i) do not apply to the insurance contract provided in the preceding Article (excluding the insurance contract for which a special account has been established and wherein the minimum amount of Insurance Proceeds, etc. is guaranteed); and the provisions of item (ii) do not apply to the other insurance contract than as provided in the same Article (excluding the insurance contract for which a special account has been established); provided, however, that even in such case, the amount of the Insurance Premium Reserve and refund reserve must be reasonable and fair from the standpoint of actuarial methodology.

5　第一項、第二項及び前項の規定により積み立てられた責任準備金では、日本における保険契約に基づく将来の債務の履行に支障を来すおそれがあると認められる場合には、法第百八十七条第三項第四号に掲げる書類を変更することにより、追加して保険料積立金及び払戻積立金を積み立てなければならない。

(5) If the policy reserve set aside pursuant to the provisions of paragraphs (1), (2) and the preceding paragraph is found to likely to be insufficient to cover the performance of the future obligations, additional Insurance Premiums Reserve and refund reserve must be set aside, by way of amendment to the documents specified in Article 187, paragraph (3), item (iv) of the Act.

6　第一項第三号の危険準備金は、次に掲げるものに区分して積み立てなければならない。

(6) Contingency Reserve under paragraph (1), item (iii) must be set aside in accordance with the following categories:

一　第百六十二条第一号に掲げる保険リスクに備える危険準備金

(i) Contingency Reserve for covering the Insurance Risk as specified in Article 162, item (i);

一の二　第百六十二条第一号の二に掲げる第三分野保険の保険リスクに備える危険準備金

(i)-2 Contingency Reserve for covering the Insurance Risk of Third-Sector Insurance as specified in Article 162, item (i)-2;

二　第百六十二条第二号に掲げる予定利率リスクに備える危険準備金

(ii) Contingency Reserve for covering the Scheduled Insurance Risk as specified in Article 162, item (ii); and

三　第百六十二条第二号の二に掲げる最低保証リスクに備える危険準備金

(iii) Contingency Reserve for covering the Minimum Guarantee Risk as specified in Article 62, item (ii)-2.

7　第一項第三号の危険準備金の積立ては、金融庁長官が定める積立て及び取崩しに関

する基準によるものとする。ただし、外国保険会社等の日本における業務又は財産の状況等に照らし、やむを得ない事情がある場合には、金融庁長官が定める積立てに関する基準によらない積立て又は取崩しに関する基準によらない取崩しを行うことができる。

(7) Contingency Reserve under item (iii), paragraph (1) is to be set aside in accordance with the standards for reserving and reversal; provided, however, that if, in light of the status of business or properties of the Foreign Life Insurance Company, etc., there are any inevitable grounds, reserving not in accordance with the standard of reserve to be specified by the Commissioner of the Financial Services Agency and reversal not in accordance with the standard of reversal to be specified by the Commissioner of the Financial Services Agency.

（外国損害保険会社等の責任準備金）

(Policy Reserve of Foreign Non-Life Insurance Company)

第百五十一条　外国損害保険会社等は、日本における事業年度に係る毎決算期において、次の各号に掲げる区分に応じ、当該各号に掲げる金額を責任準備金として積み立てなければならない。ただし、自動車損害賠償保障法第五条（責任保険の契約の締結強制）の自動車損害賠償責任保険の契約及び地震保険に関する法律第二条第二項（定義）に規定する地震保険契約に係る責任準備金（第四項において「自賠責保険契約等に係る責任準備金」という。）の積立てについては、この限りでない。

Article 151 (1) A Foreign Non-Life Insurance Company, etc. must, for each accounting period and for each of the categories respectively set forth in the following items, calculate and set aside as the policy reserve the amounts respectively set forth therein; provided, however, that this does not apply to the setting aside of policy reserve pertaining to the contract for automobile damage liability insurance as provided in Article 5 (Compulsory Conclusion of Contract for Liability Insurance or Liability Mutual Aid Insurance) of the Automobile Liability Security Act and the earthquake insurance contract as provided in Article 2, paragraph (2) (Definitions) of the Act on Earthquake Insurance (hereinafter referred to as "Policy Reserve for Automobile Damage Liability Insurance, etc."):

一　普通責任準備金　次に掲げる区分に応じそれぞれ次に定める額の合計額

(i) Regular Policy Reserve: the total of the following amounts in accordance with the categories respectively set forth therein:

イ　保険料積立金　日本における保険契約に基づく将来の債務の履行に備えるため、保険数理に基づき計算した金額（第三号の払戻積立金として積み立てる金額を除く。）

(a) Insurance Premium Reserve: amount calculated in accordance with actuarial methodology, with an objective of preparation for performance of future obligations under insurance contracts (excluding the amount to be

set aside as the refund reserve as referred to in item (iii));

ロ　未経過保険料　収入保険料（第三号の払戻積立金に充てる金額を除く。以下この項において同じ。）を基礎として、未経過期間に対応する責任に相当する金額（収入保険料以外の金額を基礎とすることが合理的と認められる保険契約の種類として金融庁長官が定めるものにあっては、金融庁長官が別に定めるところにより計算した金額）

(b) Outstanding Insurance Premiums: the amount calculated as the amount equivalent to the liability corresponding to the Unexpired Period, on the basis of the insurance premiums received (excluding the amount to be allocated for the refund reserve; hereinafter the same applies in this paragraph) (however, for the type of contract for which it is deemed reasonable to use the amount other than the insurance premiums received and which are to be specified by the Commissioner of the Financial Services Agency, the amount calculated in accordance with the formula to be separately designated by the Commissioner of the Financial Services Agency);

二　異常危険準備金　異常災害による損害のてん補に充てるため、収入保険料を基礎として計算した金額（収入保険料以外の金額を基礎とすることが合理的と認められる保険契約の種類として金融庁長官が定めるものにあっては、金融庁長官が別に定めるところにより計算した金額）

(ii) Extraordinary Contingency Reserve: the amount calculated based on the insurance premiums received, in preparation of the compensation of losses arising from extraordinary natural disaster (for the type of contract for which it is deemed reasonable to use the amount other than the insurance premiums received and which are to be specified by the Commissioner of the Financial Services Agency, the amount calculated in accordance with the formula to be separately designated by the Commissioner of the Financial Services Agency);

二の二　危険準備金　保険契約に基づく将来の債務を確実に履行するため、将来発生が見込まれる危険に備えて計算した金額

(ii)-2 Contingency Reserve: the amount calculated for covering risks which may accrue in the future, so as to secure performance of the future obligations under the insurance contracts;

三　払戻積立金　日本における保険契約であって保険料又は保険料として収受する金銭を運用することによって得られる収益の全部又は一部の金額の払戻しを約した当該払戻しに充てる金額

(iii) refund reserve: the amount to be appropriated to the refund, when the insurance contract in Japan provides that all or part of the amount of proceeds from investment of insurance premiums or money received as insurance premiums will be refunded; and

四　契約者配当準備金等　第百四十六条第一項の契約者配当準備金の額及びこれに準

ずるもの

(iv) policy dividend reserve, etc.: the amount of the policy dividend reserve under Article 64, paragraph (1) and any other amount equivalent thereto.

2　前項第一号の普通責任準備金（同号イの保険料積立金（以下この項において単に「保険料積立金」という。）に係る金額に限る。次項において単に「普通責任準備金」という。）及び前項第三号の払戻積立金（以下この項及び次項において単に「払戻積立金」という。）は、次の各号に定めるところにより積み立てることとする。

(2) Regular policy reserve under item (i) of the preceding paragraph (limited to the amount pertaining to the Insurance Premiums Reserve under (a) of the same item (hereinafter simply referred to as "Insurance Premiums Reserve" in this paragraph); simply referred to as "Regular Policy Reserve" in this paragraph and the following paragraph) and refund reserve under item (iii) of the same paragraph are to be set aside in accordance with the provisions of the following items:

一　第百四十九条第二項及び第三項に規定する保険契約に係る保険料積立金及び払戻積立金については、法第百九十九条において準用する法第百十六条第二項の規定に基づき金融庁長官の定めるところにより計算した金額を下回ることができない。

(i) Insurance Premiums Reserve and refund reserve which pertain to an insurance contract provided in Article 149, paragraphs (2) and (3) may not be less than the amount calculated in accordance with the formula specified by the Commissioner of the Financial Services Agency pursuant to the provisions of Article 116, paragraph (2) of the Act as applied mutatis mutandis pursuant to Article 199 of the Act;

二　第百四十九条第二項及び第三項に規定する保険契約以外の保険契約（法第三条第五項第一号に掲げる保険に係る保険契約（保険契約の内容が同号に掲げる保険とそれ以外の保険との組み合わせによる場合にあっては、同号に掲げる保険の部分に係る保険契約）及び特別勘定を設けた保険契約を除く。第四号において同じ。）に係る保険料積立金については、平準純保険料式により計算した金額を下回ることができない。

(ii) Insurance Premiums Reserve which pertain to any other insurance contract than as provided in Article 149, paragraphs (2) and (3) (excluding the insurance contract pertaining to the insurance under Article 3, paragraph (5), item (i) of the Act (if the terms and conditions of the insurance contracts consist of combination of the insurance under the same item and any other insurance, the insurance contract pertaining to the portion of the insurance under the same item) and also excluding insurance contracts for which a special account has been established; the same applies in item (iv)) may not be less than the amount calculated in accordance with the Level Premium System;

三　第百四十九条第二項及び第三項に規定する保険契約以外の保険契約のうち特別勘定を設けた保険契約に係る払戻積立金については、当該特別勘定における収支の残

高を積み立てなければならない。

(iii) with regard to refund reserve which pertains to any other insurance contract than as provided in Article 149, paragraphs (2) and (3), and for which a special account has been established, the outstanding balance of the income and expenditure in the special account must be reserved;

四　外国損害保険会社等の業務又は財産の状況及び保険契約の特性等に照らし特別な事情がある場合には、第百四十九条第二項及び第三項に規定する保険契約（特別勘定を設けた保険契約であって、保険金等の額を最低保証している保険契約を除く。）については、第一号の規定を適用せず、同条第二項及び第三項に規定する保険契約以外の保険契約については、第二号の規定を適用しない。ただし、この場合においても、保険料積立金及び払戻積立金の額は、保険数理に基づき、合理的かつ妥当なものでなければならない。

(iv) if, in light of the status of business or properties of a Foreign Non-Life Insurance Company, etc. or distinctiveness of insurance contracts and other factors, there exists any special circumstance, the provisions of item (i) do not apply to the insurance contract provided in Article 149, paragraphs (2) and (3) (excluding the insurance contract for which a special account has been established and wherein the minimum amount of Insurance Proceeds, etc. is guaranteed); and the provisions of item (ii) do not apply to any other insurance contract than as provided in paragraphs (2) and (3) of the same Article; provided, however, that even in such case, the amount of the Insurance Premium Reserve and refund reserve must be reasonable and fair from the standpoint of actuarial methodology.

3　前二項の規定により積み立てられた責任準備金では、日本における保険契約に基づく将来の債務の履行に支障を来すおそれがあると認められる場合には、法第百八十七条第三項第四号に掲げる書類を変更することにより、追加して普通責任準備金又は払戻積立金を積み立てなければならない。

(3) When the policy reserve set aside pursuant to the provisions of the preceding two paragraphs is found to likely to be insufficient to cover the performance of the future obligations, additional regular policy reserve and refund reserve must be set aside, by way of amendment to the documents specified in Article 187, paragraph (2), item (iv) of the Act.

4　外国損害保険会社等は、第一項各号に掲げる額（同項第二号の二の危険準備金を除く。）を法第百八十七条第三項第四号に掲げる書類に記載された方法に従い、かつ金融庁長官が定めるところにより計算し、自賠責保険契約等に係る責任準備金の額を法第百八十七条第三項第四号に掲げる書類に記載された方法に従って計算するものとする。

(4) A Foreign Non-Life Insurance Company, etc. is to calculate the amount set forth in the items of paragraph (1) (excluding the Contingency Reserve under item (ii)-2 of the same paragraph) in accordance with the method specified in the documents referred to in Article 187, paragraph (2), item (iv) of the Act and

also in accordance with the formula to be specified by the Commissioner of the Financial Services Agency; and is to calculate the amount of liability reserve for the Policy Reserve for Automobile Damage Liability Insurance, etc. in accordance with the method specified in the documents referred to in Article 187, paragraph (2), item (iv) of the Act.

5　第一項第二号の二の危険準備金は、次に掲げるものに区分して積み立てなければならない。

(5) Contingency Reserve under paragraph (1), item (ii)-2 must be set aside in accordance with the following categories:

一　第百六十二条第一号の二に掲げる第三分野保険の保険リスクに備える危険準備金

(i) Contingency Reserve for covering the Insurance Risk of Third-Sector Insurance as specified in Article 162, item (i)-2; and

二　第百六十二条第二号に掲げる予定利率リスクに備える危険準備金

(ii) Contingency Reserve for covering the Scheduled Insurance Risk as specified in Article 162, item (ii).

6　第一項第二号の二の危険準備金の積立ては、法第百八十七条第三項第四号に掲げる書類に記載された方法に従い、かつ金融庁長官が定める積立て及び取崩しに関する基準によるものとする。ただし、外国損害保険会社等の業務又は財産の状況等に照らし、やむを得ない事情がある場合には、金融庁長官が定める積立てに関する基準によらない積立て又は取崩しに関する基準によらない取崩しを行うことができる。

(6) Contingency Reserve under item (ii)-2, paragraph (1) is to be set aside in accordance with the method specified in the documents referred to in Article 187, paragraph (2), item (iv) of the Act and also in accordance with the standards for reserve and reversal to be specified by the Commissioner of the Financial Services Agency; provided, however, that if, in light of the status of business or properties of the Foreign Non-Life Insurance Company, etc., there are any inevitable grounds, reserving not in accordance with the standard of reserve to be specified by the Commissioner of the Financial Services Agency and reversal not in accordance with the standard of reversal to be specified by the Commissioner of the Financial Services Agency.

（支払義務が発生したものに準ずる保険金等）

(Insurance Proceeds Equivalent to Amount Due and Payable)

第百五十二条　法第百九十九条において準用する法第百十七条第一項に規定する内閣府令で定めるものは、保険金、返戻金その他の給付金であって、外国保険会社等が、日本における事業年度に係る毎決算期において、まだ支払事由の発生の報告を受けていないが保険契約に規定する支払事由が既に発生したものと認めるものとする。

Article 152　The case to be specified by Cabinet Office Order, as provided in Article 117, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 199 of the Act, is the Insurance Proceeds refund or any other benefit, for which the occurrence of the insured event has not been reported but the

Foreign Insurance Company, etc. finds that insured event provided in the insurance contracts has occurred.

（特別勘定を設けなければならない保険契約）
(Insurance Contracts Which Requires Special Account)

第百五十三条　法第百九十九条において準用する法第百十八条第一項に規定する内閣府令で定める日本における保険契約は、次に掲げるものとする。

Article 153 The insurance contract to be specified by Cabinet Office Order, as provided in Article 118, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 199 of the Act, is as follows:

一　法第百九十九条において準用する法第百条の五第一項に規定する運用実績連動型保険契約（次に掲げる保険契約をいう。第百五十四条の二第一項及び第三項において同じ。）

(i) Performance-linked Insurance Contracts as provided in Article 100-5, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 199 of the Act (meaning the following insurance contracts; the same applies in Article 154-2, paragraphs (1) and (3)):

イ　その保険料として収受した金銭を運用した結果に基づいて保険金等の全部又は一部を支払うことを保険契約者に約した保険契約であって、当該保険金等の全部又は一部として当該運用した結果のみに基づく金額を支払うもの（ロに掲げるものを除く。）

(a) an insurance contract wherein the Insurance Company undertakes the policyholder to pay all or part of the Insurance Proceeds, etc. based on the outcome of investment of money received as the insurance premiums, and wherein the amount solely based on the outcome of the investment are paid as all or part of the Insurance Proceeds, etc. (excluding the contract specified in (b));

ロ　その保険料として収受した金銭を運用した結果に基づいて保険金等を支払うことを保険契約者に約した保険契約であって、当該保険契約に係る責任準備金（第六十九条第一項第三号の危険準備金を除く。次号において同じ。）の額が、保険金等の支払時において当該支払のために必要な金額を下回った場合に、当該下回った金額に相当する保険料を保険契約者又は被保険者が払い込むこととされており、かつ、当該下回った金額について保険会社が負担することとされていないもの

(b) an insurance contract wherein the Insurance Company undertakes the policyholder to pay all or part of the Insurance Proceeds, etc. based on the outcome of investment of money received as the insurance premiums, under which policyholder or the insured is to pay the insurance premiums equivalent to the shortfall when the policy reserve (excluding the Contingency Reserve under Article 69, paragraph (1), item (iii); the same applies in the following item) falls short of the amount necessary for the

payment of the Insurance Proceeds, etc. at the time of payment thereof, and for which the shortfall amount is not to be borne by the Insurance Company;

二　その保険料として収受した金銭の運用により生じた利益及び損失を勘案して保険金等を支払うことを保険契約者に約した保険契約であって、当該保険契約に係る責任準備金の額が、保険金等の支払時において当該支払のために必要な金額を下回った場合に、当該下回った金額に相当する保険料を保険契約者又は被保険者が払い込むこととされているもの（前号ロに掲げるものを除く。）

(ii) an insurance contract wherein the Insurance Company undertakes the policyholder to pay the Insurance Proceeds, etc. taking into consideration the profit and loss accrued from investment of money received as the insurance premiums, under which policyholder or the insured is to pay the insurance premiums equivalent to the shortfall when the policy reserve falls short of the amount necessary for the payment of the Insurance Proceeds, etc. at the time of payment thereof (excluding the insurance contract set forth in (b) of the preceding item); and

三　その保険料として収受した金銭の運用により生じた利益及び損失を勘案して保険金等を支払うことを保険契約者に約した保険契約のうち、第一号イ及びロ並びに前号に掲げるものを除いたもの

(iii) an insurance contract wherein the Insurance Company undertakes the policyholder to pay the Insurance Proceeds, etc. taking into consideration the profit and loss accrued from investment of money received as the insurance premiums, but excluding the contracts set forth in item (i), (a) and (b) and in the preceding item.

（勘定間の振替に係る例外）

(Exception to Transfer among Accounts)

第百五十四条　法第百九十九条において準用する法第百十八条第二項に規定する内閣府令で定める場合は、保険料の収受、保険金、返戻金その他の給付金の支払、日本における保険契約者に対する貸付け若しくはその返済、特別勘定以外の勘定からの借入れ若しくはその返済その他これらに準ずる金額の振替であって法第百八十七条第三項第二号に掲げる書類に定める場合とする。

Article 154　The cases to be specified by Cabinet Office Order, as provided in Article 118, paragraph (2) of the Act as applied mutatis mutandis pursuant to Article 199 of the Act, are the acceptance of insurance premiums, payment of insurance proceeds, refund or any other benefits, loan to policyholders or repayment thereof, borrowing from other account than special account and repayment thereof, or any other transfer of money equivalent thereto, which are specified in the documents under Article 187, paragraph (3), item (ii) of the Act.

（特別勘定に属する財産の管理の方法その他特別勘定に関し必要な事項）

(Method of Management of Properties Belonging to Special Account and Other Matters Necessary in Relation to Special Account)

第百五十四条の二　外国保険会社等（第一号にあっては、外国保険会社等及び当該外国保険会社等から委託を受けた者）は、次に掲げる方法により、特定特別勘定に属する財産を管理しなければならない。

Article 154-2 (1) A Foreign Insurance Company, etc. (when item (i) applies, a Foreign Insurance Company, etc. as well as a party entrusted by the Foreign Insurance Company, etc.) must manage the properties belonging to the special account, in accordance with the following methods:

一　管理場所を区別することその他の方法により特定特別勘定に属する財産を一般勘定に属する財産及び特定特別勘定以外の特別勘定に属する財産と明確に区分して管理する方法

(i) to manage the properties belonging to the Designated Special Account by making a clear distinction from those belonging to the General Account and also from properties belonging to the special account other than the Designated Special Account, by such means as segregating the place of custody; and

二　特定特別勘定に属する財産を、当該特定特別勘定に係る運用実績連動型保険契約の種類に応じた方法により、当該特定特別勘定に属する財産に係る保険契約者を判別できる状態で管理する方法

(ii) to manage the properties belonging to the Designated Special Account in the manner whereby the policyholder pertaining to the Designated Special Account can be identified, depending upon the types of Performance-Linked Insurance Contract for which the Designated Special Account is established.

２　外国保険会社等は、特定特別勘定に属する財産の管理を第三者に委託する場合においては、当該委託を受けた第三者が、前項第一号に規定するところにより特定特別勘定に属する財産の管理を行うことを確保するための十分な体制を整備しなければならない。

(2) When a Foreign Insurance Company, etc. entrust the third party to manage the properties belonging to the Designated Special Account, it must put in place a sufficient system to ensure that such entrusted third party will manage the properties belonging to the Designated Special Account in accordance with the provisions of item (i) of the preceding paragraph.

３　外国保険会社等は、特定特別勘定に係る業務の処理及び計算を明らかにするため、第一号及び第二号に掲げる帳簿書類を別表により作成し、次の各号に掲げる帳簿書類を当該各号に定める期間保存しなければならない。

(3) A Foreign Insurance Company, etc. must, for the purpose of making clear the business handling and calculation pertaining to the Designated Special Account, prepare the accounting books set forth in items (i) and (ii) in accordance with the Appended Forms, and must keep them for the period

specified in the following items in accordance with the categories of the accounting books as respectively set forth therein:

一　特定特別勘定元帳　運用実績連動型保険契約（特定特別勘定に係る部分に限る。以下この号において同じ。）の保険年度の終了の日又は運用実績連動型保険契約の保険期間の終了の日から十年間

(i) ledger of Designated Special Account: ten years from the last day of the insurance business year for the Performance-Linked Insurance Contract (limited to the portion pertaining to the Designated Special Account; hereinafter the same applies in this item) or from the last day of the insurance period for the Performance-Linked Insurance Contract;

二　特定特別勘定に係る総勘定元帳　作成の日から五年間

(ii) master ledger of Designated Special Account: five years from the preparation thereof; and

三　特定特別勘定に係る業務の委託契約書　委託契約の終了の日から五年間

(iii) business entrustment contract for Designated Special Account: five years from the termination of the entrustment contract.

（日本における保険計理人の選任を要する外国損害保険会社等）

(Foreign Non-Life Insurance Company Which Require Appointment of Responsible actuary in Japan)

第百五十五条　法第百九十九条において準用する法第百二十条第一項に規定する内閣府令で定める要件に該当する外国損害保険会社等は、次の各号に掲げる日本における保険契約のみを引き受ける外国損害保険会社等を除くすべての外国損害保険会社等とする。

Article 155 The Foreign Non-Life Insurance Company, etc. which fall under the requirements to be specified by Cabinet Office Order, as provided in Article 120, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 199 of the Act, is all Foreign Non-Life Insurance Companies, etc., except for Foreign Non-Life Insurance Company, etc. which only underwrites the insurance contracts set forth in the following items:

一　自動車損害賠償保障法第五条（責任保険又は責任共済の契約の締結強制）の自動車損害賠償責任保険の契約

(i) contracts for automobile damage liability insurance as provided in Article 5 (Compulsory Conclusion of Contract for Liability Insurance or Liability Mutual Aid Insurance) of the Automobile Liability Security Act; and

二　地震保険に関する法律第二条第二項（定義）に規定する地震保険契約

(ii) earthquake insurance contracts as provided in Article 2, paragraph (2) (Definitions) of the Act on Earthquake Insurance.

（日本における保険計理人の関与事項）

(Matters Which Require Participation of Responsible actuary in Japan)

第百五十六条　法第百九十九条において準用する法第百二十条第一項に規定する内閣府令で定める事項は、外国生命保険会社等にあっては、次に掲げるものに係る保険数理に関する事項とし、外国損害保険会社等にあっては、前条各号に掲げる保険契約を除く保険契約について次の第一号から第四号まで、第六号及び第九号に掲げるものに係る保険数理に関する事項とする。

Article 156 The matters to be specified by Cabinet Office Order, as provided in Article 120, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 199 of the Act, are as follows: the actuarial methodology pertaining to the following, in the case of a Foreign Life Insurance Company, etc.; or the actuarial methodology pertaining to those set forth in the following items (i) to (iv), (vi) and (ix) in relation to the insurance contracts other than those set forth in the items of the preceding Article, in the case of a Foreign Non-Life Insurance Company, etc.:

一　日本における保険契約に係る保険料の算出方法

(i) the method of calculation of insurance premiums applicable in Japan;

二　責任準備金の算出方法

(ii) the method of calculation of policy reserve;

三　契約者配当に係る算出方法

(iii) the method of calculation of the policy dividends;

四　日本における保険契約に係る契約者価額の算出方法

(iv) the method of calculation of Policyholder Value in Japan;

五　日本における保険契約に係る未収保険料の算出

(v) calculation of uncollected insurance premiums in Japan;

六　支払備金の算出

(vi) calculation of the Reserve for Outstanding Claims;

七　日本における保険募集に関する計画

(vii) planning of Insurance Solicitation in Japan;

八　生命保険募集人の給与等に関する規程の作成

(viii) preparation of rules of salaries, etc. payable to Life Insurance Agents; and

九　その他日本における保険計理人がその職務を行うに際し必要な事項

(ix) any other matters necessary for the responsible actuary in Japan in performing the duties.

（日本における保険計理人の要件に該当する者）

(Persons Qualified as Responsible actuary in Japan)

第百五十七条　法第百九十九条において準用する法第百二十条第二項に規定する内閣府令で定める要件に該当する者は、外国生命保険会社等にあっては、第七十八条第一項各号に掲げる要件のいずれかに該当する者とし、外国損害保険会社等にあっては、第七十八条第二項各号に掲げる要件のいずれかに該当する者とする。

Article 157 The person who satisfies the requirements to be specified by Cabinet Office Order, as provided in Article 120, paragraph (2) as applied mutatis

mutandis pursuant to Article 199 of the Act, is as follows: the person who satisfies any of the requirements under the items of Article 78, paragraph (1), in the case of a Life Insurance Company; or the person who satisfies any of the requirements under the items of Article 78, paragraph (2).

（日本における保険計理人の確認事項）

(Matters Which Require Verification by an Responsible actuary in Japan)

第百五十七条の二　法第百九十九条において準用する法第百二十一条第一項第三号に規定する内閣府令で定める事項は、外国生命保険会社等にあっては、次の第一号に掲げる事項とし、外国損害保険会社等にあっては、次に掲げる事項とする。

Article 157-2 The matters to be specified by Cabinet Office Order, as provided in Article 121, paragraph (1), item (iii) of the Act as applied mutatis mutandis pursuant to Article 199 of the Act, are the matters set forth in the following item (i), in the case of a Foreign Life Insurance Company, etc.; or the following matters, in the case of a Foreign Non-Life Insurance Company, etc.:

一　財産の状況に関する事項として次のイ及びロに掲げるもの

(i) the matters set forth in (a) and (b) below as those concerning the status of property:

イ　将来の収支を保険数理に基づき合理的に予測した結果に照らし、日本における保険業の継続が困難であるかどうか。

(a) whether continuance of the Insurance Business in Japan is difficult, judging from a reasonable estimate of future income and expenditure based on actuarial methodology;

ロ　日本における保険金等の支払能力の充実の状況が保険数理に基づき適当であるかどうか。

(b) whether the situation of the enhancement of the ability to pay for Insurance Proceeds, etc. is appropriate based on actuarial matters; and

二　第百五十五条各号に掲げる保険契約を除く保険契約に係る支払備金（第百六十条において準用する第七十三条第一項第二号に掲げる金額に限る。）が健全な保険数理に基づいて積み立てられているかどうか。

(ii) whether the Reserve for Outstanding Claims for insurance contracts other than those set forth in the items of Article 155 (limited to the amount set forth in Article 73, paragraph (1), item (ii)) has been set aside in compliance with the sound actuarial methodology.

（日本における保険計理人の確認業務）

(Verification by Responsible actuary in Japan)

第百五十八条　外国保険会社等の日本における保険計理人は、日本における事業年度に係る毎決算期において、法第百九十九条において準用する法第百二十一条第一項各号に掲げる事項について、次に掲げる基準その他金融庁長官が定める基準により確認しなければならない。

Article 158 An responsible actuary in Japan of a Foreign Insurance Company, etc. must, for each account closing period, verify the matters set forth in the items of Article 121, paragraph (1) as applied mutatis mutandis pursuant to Article 199 of the Act, in accordance with the following requirements and any other requirements to be specified by the Commissioner of the Financial Services Agency:

一　責任準備金が、第百五十条又は第百五十一条に規定するところにより適正に積み立てられていること。

(i) that the policy reserves have been appropriately set aside pursuant to the provisions of Article 150 or Article 151;

二　契約者配当が第百六十条において準用する第六十二条に規定するところにより適正に行われていること。

(ii) that the distribution of policy dividends has been properly implemented pursuant to the provisions of Article 62 as applied mutatis mutandis pursuant to Article 160;

三　将来の時点における日本における資産の額として合理的な予測に基づき算定される額が、当該将来の時点における日本における負債の額として合理的な予測に基づき算定される額に照らして、日本における保険業の継続の観点から適正な水準に満たないと見込まれること。

(iii) that, judging from the amount of liabilities asset in Japan as of the certain time in the future calculated based upon reasonable estimation, the amount of asset in Japan as of the certain time in the future calculated based upon reasonable estimation is expected to fall short of the appropriate level in terms of continuance of Insurance Business;

四　日本における保険金等の支払能力の充実の状況について、法第二百二条の規定並びに第百六十一条及び第百六十二条の規定（法第二百四十条第一項第一号の規定に基づき免許特定法人の引受社員を外国保険会社等とみなして法第百九十九条において準用する法第百二十一条の規定を適用する場合には、法第二百二十八条の規定及び第百九十条の規定）に照らして適正であること。

(iv) that the situation of the enhancement of the ability to pay for Insurance Proceeds, etc. in Japan is appropriate in the light of the provisions of Article 202 of the Act and Articles 161 and 162 (or the provisions of Article 228 of the Act and Article 190 in the case where an Underwriting Members of a Licensed Specified Corporation are deemed to be a Foreign Insurance Company, etc. under Article 240, paragraph (1), item (i) of the Act and the provisions of Article 121 of the Act as applied mutatis mutandis pursuant to Article 199 of the Act are applied thereto);

五　外国損害保険会社等にあっては、第百五十五条各号に掲げる保険契約を除く保険契約に係る支払備金（第百六十条において準用する第七十三条第一項第二号に掲げる金額に限る。）が、第百六十条において準用する第七十三条に規定するところにより、適正に積み立てられていること。

(v) in the case of a Foreign Non-Life Insurance Company, etc., that the Reserve for Outstanding Claims pertaining to the insurance contracts other than those set forth in the items of Article 155 (limited to the amount set forth in Article 73, paragraph (1), item (ii) as applied mutatis mutandis pursuant to Article 160) have been properly set aside pursuant to the provisions of Article 73.

（責任準備金に関して確認の対象となる契約）

(Contracts to Be Verified in Relation to Policy Reserve)

第百五十九条　法第百九十九条において準用する法第百二十一条第一項第一号に規定する内閣府令で定める保険契約は、外国生命保険会社等にあっては、当該外国生命保険会社等が引き受けている日本におけるすべての保険契約、外国損害保険会社等にあっては、第百五十五条各号に掲げる保険契約を除くすべての保険契約とする。

Article 159 The insurance contracts to be specified by Cabinet Office Order, as provided in Article 121, paragraph (1), item (i) of the Act as applied mutatis mutandis pursuant to Article 199 of the Act, are all insurance contracts unwritten by the Foreign Life Insurance Company, etc., in the case of a Foreign Life Insurance Company, etc.; or all insurance except as set forth in the items of Article 76, in the case of a Foreign Non-Life Insurance Company, etc.

（業務、経理に関する規定の準用）

(Mutatis Mutandis Application of Provisions Concerning Business and Accounting)

第百六十条　第四十九条、第五十条、第五十二条の五から第五十三条の三の三まで、第五十三条の四（第二項を除く。）、第五十三条の六から第五十三条の十二の二まで、第五十四条の四から第五十四条の七まで及び第五十九条の六の規定は外国保険会社等について、第六十二条の規定は外国保険会社等が契約者配当を行う場合について、第六十三条の規定は外国保険会社等が公正かつ衡平な契約者配当を行うために日本において設ける勘定について、第六十六条の規定は外国保険会社等が日本において積み立てる法第百九十九条において準用する法第百十五条第一項の価格変動準備金について、第七十一条の規定は外国保険会社等が日本における保険契約を再保険に付した場合について、第七十三条の規定は外国保険会社等が日本における事業年度に係る毎決算期に積み立てなければならない支払備金について、第七十九条の規定は外国保険会社等の日本における保険計理人について、第八十二条の規定は外国保険会社等の日本における保険計理人が当該外国保険会社等の日本における代表者に提出する意見書について、それぞれ準用する。この場合において、第四十九条中「第四十七条、第四十八条の三及び第四十八条の五」とあるのは「第百三十九条及び第百四十条の三」と、第五十条中「第四十七条、第四十八条の三、第四十八条の五及び前条」とあるのは「第百三十九条及び第百四十条の三並びに第百六十条において準用する第四十九条」と、第五十三条中「保険契約者」とあるのは「日本における保険契約者」と、同条第一項中

「法第百条の二第一項」とあるのは「法第百九十九条において準用する法第百条の二第一項」と、同項第一号から第六号まで中「第七十四条第一号イ及び第三号」とあるのは「第百五十三条第一号イ及び第三号」と、同項第一号中「保険契約（第八十三条第一号ロ及びニに掲げるものを除く。第五号から第七号までにおいて同じ。）」とあるのは「保険契約」と、同項第七号中「第七十四条」とあるのは「第百五十三条」と、同項第七号の二中「法第四条第二項第三号」とあるのは「法第百八十七条第三項第三号」と、第五十三条の二中「法第百十八条」とあるのは「法第百九十九条において準用する法第百十八条」と、「保険契約者」とあるのは「日本における保険契約者」と、第五十三条の二の二中「業務」とあるのは「日本における業務」と、「顧客」とあるのは「日本における顧客」と、同条第一項第一号中「法第九十八条」とあるのは「法第百九十九条において準用する法第九十八条」と、同条第三項中「営業所又は事務所」とあるのは「日本における支店等（法第百八十五条第一項に規定する支店等をいう。以下同じ。）」と、第五十三条の三中「営業所又は事務所」とあるのは「日本における支店等」と、「顧客」とあるのは「日本における顧客」と、第五十三条の三の二中「業務」とあるのは「日本における業務」と、「顧客」とあるのは「日本における顧客」と、第五十三条の三の三中「業務」とあるのは「日本における業務」と、第五十三条の四中「特定関係者」とあるのは「特殊関係者（法第百九十四条第一項に規定する特殊関係者をいう。以下同じ。）」と、「顧客」とあるのは「日本における顧客」と、第五十三条の六中「特定関係者（第五十三条の四第二項に規定する特定関係者をいう。）」とあるのは「特殊関係者」と、「同条第三項」とあるのは「第五十三条の四第三項」と、「顧客」とあるのは「日本における顧客」と、第五十三条の七第一項中「法第九十七条、第九十八条又は第九十九条」とあるのは「法第百九十九条において準用する法第九十七条、第九十八条又は第九十九条」と、「業務」とあるのは「日本における業務」と、「顧客」とあるのは「日本における顧客」と、同条第二項中「保険であって」とあるのは「日本における保険業に係る保険であって」と、第五十三条の八及び第五十三条の八の二中「顧客」とあるのは「日本における顧客」と、第五十三条の九中「資金需要者」とあるのは「日本における資金需要者」と、第五十三条の十中「業務」とあるのは「日本における業務」と、「顧客」とあるのは「日本における顧客」と、第五十三条の十一中「業務」とあるのは「日本における業務」と、同条第三号中「顧客」とあるのは「日本における顧客」と、同条第四号及び第五号中「保険契約者等」とあるのは「日本における保険契約者等」と、第五十三条の十一の二及び第五十三条の十一の三中「業務のうち」とあるのは「日本における業務のうち」と、第五十三条の十二の二中「保険契約者」とあるのは「日本における保険契約者」と、第五十四条の四から第五十四条の六までの規定中「法第百条の五」とあるのは「法第百九十九条において準用する法第百条の五」と、「保険契約者」とあるのは「日本における保険契約者」と、第五十九条の六中「法第百十一条第六項」とあるのは「法第百九十九条において読み替えて準用する法第百十一条第六項」と、「当該保険会社及びその子会社等の業務」とあるのは「当該外国保険会社等の日本における業務」と、第六十二条本文中「保険契約」とあるのは「日本における保険契約」と、同条第一号中「保険契約者」とあるのは「日本における保険契約者」と、第六十三条において準用する第三十条の三第三項中「法第四条第二項第二号」とあるのは「法第百

八十七条第三項第二号」と、第六十六条中「毎決算期において保有する資産」とあるのは「日本における事業年度に係る毎決算期において日本における資産」と、「帳簿価額」とあるのは「日本における事業年度に係る決算期の帳簿価額」と、第七十一条第二項中「保険契約」とあるのは「日本における保険契約」と、第七十三条第一項中「保険契約」とあるのは「日本における保険契約」と、「保険金等」とあるのは「保険金、返戻金その他の給付金」と、「毎決算期」とあるのは「日本における事業年度に係る毎決算期」と、「前条」とあるのは「第百五十二条」と、同条第二項中「法第四条第二項第四号」とあるのは「法第百八十七条第三項第四号」と、第七十九条第一項中「前条」とあるのは「第百五十七条」と、第八十二条第一項中「計算書類を承認する取締役会に」とあるのは「業務報告書の提出期限の三週間前までに」と、同項第一号中「商号又は名称」とあるのは「商号、名称又は氏名」と、同項第三号中「前条」とあるのは「第百五十九条」と、同項第四号中「又は社員に対する剰余金の分配に関する事項」とあるのは「に関する事項」と、同項第五号中「第六十四条第一項の契約者配当準備金又は第三十条の五第一項第一号の社員配当準備金」とあるのは「第百四十六条第一項の契約者配当準備金」と、同項第六号中「第七十九条の二」とあるのは「第百五十七条の二」と、同条第二項中「取締役会」とあるのは「外国保険会社等の日本における代表者」と読み替えるものとする。

Article 160 The provisions of Article 49, Article 50, Articles 52-5 to 53-3-3, Article 53-4 (excluding paragraph (2)), Articles 53-6 to 53-12-2, Article 54-4 to Article 54-7 and Article 59-6 apply mutatis mutandis to a Foreign Insurance Company, etc.; the provisions of Article 62 apply mutatis mutandis to the case where a Foreign Insurance Company, etc. distributes policy dividends; the provisions of Article 63 apply mutatis mutandis to an account established in Japan by a Foreign Insurance Company, etc. for the purpose of assurance of distribution of policy dividend in a fair and equitable manner; the provisions of Article 66 apply mutatis mutandis to the Price Fluctuation Reserve under Article 115, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 199 of the Act which is to be set aside by a Foreign Insurance Company, etc. in Japan; the provisions of Article 71 apply mutatis mutandis to the case where a Foreign Insurance Company, etc. reinsures its insurance contracts in Japan; the provisions of Article 73 apply mutatis mutandis to Reserve for Outstanding Claims to be set aside by a Foreign Insurance Company, etc. for each account closing period pertaining to its business year in Japan; the provisions of Article 79 apply mutatis mutandis to an responsible actuary in Japan of a Foreign Insurance Company, etc.; and the provisions of Article 82 apply mutatis mutandis to a written opinion submitted by an responsible actuary in Japan of a Foreign Insurance Company, etc. to the Representative Person in Japan of such Foreign Insurance Company, etc. In the aforementioned cases, the term "Article 47, Article 48-3 and Article 48-5" in Article 49 is deemed to be replaced with "Article 139 and Article 140-3"; the term "Article 47, Article 48-3, Article 48-5 and the preceding Article" in Article

50 is deemed to be replaced with Article 139 and Article 140-3, as well as Article 49 as applied mutatis mutandis pursuant to Article 160"; the term "policyholders" in Article 53 is deemed to be replaced with "policyholders in Japan"; the term "Article 100-2, paragraph (1) of the Act" in paragraph (1) of the same Article is deemed to be replace with "Article 100-2, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 199 of the Act"; the term "Article 74, item (i), (a) and item (iii)" in items (i) to (vi) of the same paragraph is be deemed to be replaced with "Article 153, item (i), (a) and item (iii)"; the term "an insurance contract (excluding those set forth in Article 83, item (i), (b) and (d); the same applies in items (v) to (vii))" in item (i) of the same Article is deemed to be replaced with "an insurance contract"; the term "Article 74" in item (vii) of the same paragraph is deemed to be replaced with "Article 153"; the term "Article 4, paragraph (2), item (iii) of the Act" in item (vii)-2 of the same paragraph is deemed to be replaced with "Article 187, paragraph (3), item (iii)"; the terms "Article 118 of the Act" and "policyholder" in Article 53-2 are deemed to be replaced with "Article 118 of the Act as applied mutatis mutandis pursuant to Article 199 of the Act" and "policyholder in Japan", respectively; the terms "business" and "customers" in Article 53-2-2 are deemed to be replaced with "business in Japan" and "customers in Japan", respectively; the term "Article 98 of the Act" in item (i), paragraph (1) of the same Article is deemed to be replaced with "Article 98 of the Act as applied mutatis mutandis pursuant to Article 199 of the Act"; the term "business office or any other office" in paragraph (3) of the Article is deemed to be replaced with "Branch, etc. (meaning a Branch, etc. as provided in Article 185, paragraph (1) of the Act; the same applies hereinafter) in Japan"; the terms "business office or any other office" and "customers" in Article 53-3 are deemed to be replaced with "Branch, etc. in Japan" and "customers in Japan", respectively; the terms "business" and "customers" in Article 53-3-2 are deemed to be replaced with "business in Japan" and "customers in Japan", respectively; the term "business" in Article 53-3-3 is deemed to be replaced with "business in Japan"; the terms "Person in Specified Relationship" and "customers" in Article 53-4 are deemed to be replaced with "Person in Special Relationship" (meaning a Person in Special Relationship as provided in Article 194, paragraph (1) of the Act; the same applies hereinafter)" and "customers in Japan, respectively; the terms "business office or any other office" and "Person in Specified Relationship" in Article 53-5 are deemed to be replaced with "Branch Office, etc. in Japan" and "Person in Special Relationship", respectively; the terms "Person in Specified Relationship (meaning Person in Specified Relationship provided in Article 53-4, paragraph (2))" and "customers" in Article 53-6 are deemed to be replaced with "Person in Special Relationship" and "customers in Japan", respectively; the terms "Article 97, Article 98 or Article 99 of the Act",

"business" and "customers" in Article 53-7 are deemed to be replaced with "Article 97, Article 98 or Article 99 of the Act as applied mutatis mutandis pursuant to Article 199 of the Act", "business in Japan" and "customers in Japan", respectively; the term "insurance" in paragraph (2) of the same Article is deemed to be replaced with "insurance pertaining to the Insurance Business in Japan"; the term "Customer" in Articles 53-8 and 53-8-2 is deemed to be replaced with "customers in Japan"; the term "fund demander" in Article 53-9 is deemed to be replaced with "fund demander in Japan"; the terms "business" and "customers" in Article 53-10 are deemed to be replaced with "business in Japan" and "customers", respectively; the term "business" in Article 53-11 is deemed to be replaced with "business in Japan"; the term "customers" in item (iii) of the same Article is deemed to be replaced with "customers in Japan"; the term "Policyholders, etc." in items (iv) and (v) of the same Article is deemed to be replaced with "Policyholders, etc. in Japan"; the term "policyholder" in Article 53-12-2 is deemed to be replaced with "policyholder in Japan"; the term "business" in Articles 53-11-2 and 53-11-3 is deemed to be replaced with "business in Japan"; the term "Article 100-5 of the Act" and the term "Policyholders" in Articles 54-4 to 54-6 are deemed to be replaced with "Article 100-5 of the Act as applied mutatis mutandis pursuant to Article 199 of the Act" and "Policyholders in Japan", respectively; the terms "Article 111, paragraph (6) of the Act", "business of the Insurance Company and its Subsidiary Company, etc." in Article 59-6 are deemed to be replaced with "Article 111, paragraph (6) of the Act as applied mutatis mutandis pursuant to Article 199 of the Act following the deemed replacement of terms" and "business in Japan of the Foreign Insurance Company, etc.", respectively; the term "insurance contracts" in the main clause of Article 62 is deemed to be replaced with "insurance contracts in Japan"; the term "policyholders" in item (i) of the same Article is deemed to be replaced with "policyholders in Japan"; the term "Article 4, paragraph (2), item (ii) of the Act" in Article 30-3, paragraph (3) as applied mutatis mutandis pursuant to Article 63 is deemed to be replaced with "Article 187, paragraph (3), item (ii) of the Act"; the term "assets held as of the each account closing period" and "book value" in Article 66 are deemed to be replaced with "assets held in Japan as of the each account closing period pertaining to the business year in Japan" and "book value as of the account closing period pertaining to the business year in Japan", respectively; the term "insurance contracts" in Article 71, paragraph (2) is deemed to be replaced with "insurance contracts in Japan"; the terms "insurance contracts", "Insurance Proceeds, etc.", "each account closing period", and "the preceding Article" in Article 73, paragraph (1) are deemed to be replaced with "insurance contracts in Japan", "insurance proceeds, refunds or any other benefits", "each account closing period pertaining to the business

year in Japan" and "Article 152", respectively; the term "Article 4, paragraph (2), item (iv) of the Act" in paragraph (2) of the same Article is deemed to be replaced with "Article 187, paragraph (3), item (iv) of the Act"; the term "the preceding Article" in Article 79, paragraph (1) is deemed to be replaced with "Article 157"; the term "to the board of directors meeting at which the financial statements are to be approved" in Article 82, paragraph (1) is deemed to be replaced with "no later than three weeks prior to the time limit for submission of business report"; the term "trade name or name" in item (i) of the same paragraph is deemed to be replaced with "trade name or name"; the term "the preceding Article" in item (iii) of the same paragraph is deemed to be replaced with "Article 159"; the term "the matters related to policy dividends or distribution of surplus to members" in item (iv) of the same paragraph is deemed to be replaced with "the matters related to policy dividends"; the term "the matters related to transfer to policy dividend reserve under Article 64, paragraph (1) or to members' dividend reserve under Article 30-5, paragraph (1), item (i)" in item (v) of the same paragraph is deemed to be replaced with "policy dividend reserve under Article 146, paragraph (1)"; the term "Article 79-2" in item (vi) of the same paragraph is deemed to be replaced with "Article 157-2"; and the term "board of directors meeting" in paragraph (2) of the same Article is deemed to be replaced with "Representative Person in Japan of the Foreign Insurance Company, etc."

第三節　監督
Section 3 Supervision

（健全性の基準に用いる供託金等）
(Deposits Used for Requirement for Soundness)

第百六十一条　法第二百二条第一号に規定する供託金その他の内閣府令で定めるものの額は、次に掲げる額から繰延税金資産（税効果会計（日本における保険業の貸借対照表に計上されている資産及び負債の金額と課税所得の計算の結果算定された資産及び負債の金額との間に差異がある場合において、当該差異に係る法人税等（法人税その他利益に関連する金額を課税標準として課される租税をいう。以下この項、第百九十条第一項及び第二百十条の十一の三第一項において同じ。）の金額を適切に期間配分することにより、法人税等を控除する前の当期純利益の金額と法人税等の金額を合理的に対応させるための会計処理をいう。第五号において同じ。）の適用により資産として計上される金額をいう。）の不算入額として金融庁長官が定めるところにより算出した額を控除した額とする。

Article 161 (1) The amount of deposits or any other amount to be specified by Cabinet Office Order, as provided in Article 202, item (i) of the Act, is the amount obtained by deducting the amount calculated as exclusion from deferred tax assets (meaning the amount to be recorded as assets by the

application of tax effect accounting (meaning an accounting method which, where there are differences between the amounts of assets and liabilities reported on the balance sheet for the insurance business in Japan and the amounts of assets and liabilities derived as a result of calculating the tax base, reasonably matches the amount of net income or net surplus for the period before deducting corporation tax, etc. (meaning corporation tax and any other taxes that are imposed on amounts related to profits or surplus as the tax base; hereinafter the same applies in this paragraph, Article 190, paragraph (1) and Article 210-11-3, paragraph (1)) with the applicable amount of corporation tax, etc. through an appropriate inter-period allocation of the amount of Corporation Tax, etc. pertaining to such differences; the same applies in item (v))) by the method specified by the Commissioner of the Financial Services Agency, from the following amounts:

一　供託金の額（法第百九十条第三項の契約金額を含む。）

(i) the amount of deposit (meaning the contracted amount as referred to in Article 190, paragraph (3) of the Act);

二　法第百九十九条において準用する法第百十五条第一項の価格変動準備金の額

(ii) the amount of Price Fluctuation Reserve under Article 115, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 199 of the Act;

三　第百五十条第一項第三号又は第百五十一条第一項第二号の二の危険準備金の額

(iii) the amount of Contingency Reserve under Article 150, paragraph (1), item (iii) or Article 151, paragraph (1), item (ii)-2;

三の二　第百五十一条第一項第二号の異常危険準備金（地震保険に関する法律施行規則第七条第一項（地震保険責任準備金の計算方法）に定める危険準備金を含む。）の額

(iii)-2 the amount of Extraordinary Contingency Reserve (including the risk reserve under Article 7, paragraph (1) (Calculation Formula for Earthquake Risk Policy Reserve) of the Regulation for Enforcement of the Act on Earthquake Insurance) under Article 151, paragraph (1), item (ii);

四　一般貸倒引当金の額

(iv) the amount of general loan-loss reserves;

五　外国保険会社等が日本において有するその他有価証券については、日本における保険業の貸借対照表に計上した次に掲げる額であって税効果会計適用前のものの合計額に金融庁長官が定める率を乗じた額

(v) with regard to available-for sale securities owned in Japan by the Foreign Insurance Company, etc., the following amounts recorded in the balance sheet for the insurance business in Japan before the application of the tax effect accounting, multiplied by the ratio to be specified by the Commissioner of the Financial Services Agency:

イ　その他有価証券評価差額金の科目に計上した額

(a) the amount recorded in the item of valuation differences on available-for-

sale securities;

ロ　繰延ヘッジ損益の科目に計上した額（ヘッジ対象に係る評価差額が日本における保険業の貸借対照表のその他有価証券評価差額金の科目に計上されている場合におけるものに限る。）

(b) the amount recorded in the item of deferred gain or loss on hedges (limited to the amount in the case where the amount of valuation differences on hedging instruments is recorded in the item of valuation difference on available-for-sale securities on the balance sheet for the insurance business in Japan);

六　外国保険会社等が日本において有する土地については、時価と帳簿価額の差額に金融庁長官が定める率を乗じた額

(vi) with regard to lands owned in Japan by the Foreign Insurance Company, etc., the amount of difference between the Market Value and book value thereof, multiplied by the ratio to be specified by the Commissioner of the Financial Services Agency; and

七　その他自己資本に相当するものとして金融庁長官が定めるものの額

(vii) any other amount equivalent to the equity capital, as designated by the Commissioner of the Financial Services Agency.

２　前項第六号中「時価」とは、第八十六条第二項に定める価額をいう。

(2) The term "Market Value" as referred to in item (vi) of the preceding paragraph means the value set forth in Article 86, paragraph (2).

（通常の予測を超える危険に対応する額）

(Amount Equivalent to Risk Not Normally Predictable)

第百六十二条　法第二百二条第二号に規定する日本において引き受けている保険に係る保険事故の発生その他の理由により発生し得る危険であって通常の予測を超えるものに対応する額は、次に掲げる額を基礎として金融庁長官が定めるところにより計算した額とする。

Article 162 The amount equivalent to the risk not normally predictable that may accrued from the occurrence of the insured event for which the insurance is underwritten, as provided in Article 202, item (ii) of the Act, or any from other grounds is the amount calculated by the method specified by the Commissioner of the Financial Services Agency based upon the following amounts:

一　保険リスクに対応する額として金融庁長官が定めるところにより計算した額（次号に掲げる額を除く。）

(i) the amount calculated in accordance with the formula specified by the Commissioner of the Financial Services Agency as the amount equivalent to the Insurance Risk (excluding the following amounts);

一の二　第三分野保険の保険リスクに対応する額として金融庁長官が定めるところにより計算した額

(i)-2 the amount calculated in accordance with the formula specified by the

Commissioner of the Financial Services Agency as the amount equivalent to the Third-Sector Insurance Risk;

二　予定利率リスクに対応する額として金融庁長官が定めるところにより計算した額

(ii) the amount calculated in accordance with the formula specified by the Commissioner of the Financial Services Agency as the amount equivalent to the Scheduled Interest Rate Risk;

二の二　最低保証リスク（特別勘定を設けた日本における保険契約であって、保険金等の額を最低保証するものについて、当該保険金等を支払うときにおける特別勘定に属する財産の価額が、当該保険契約が最低保証する保険金等の額を下回る危険であって、当該特別勘定に属する財産の通常の予測を超える価額の変動等により発生し得る危険をいう。）に対応する額として金融庁長官が定めるところにより計算した額

(ii)-2 the amount calculated in accordance with the formula specified by the Commissioner of the Financial Services Agency as the amount equivalent to the Minimum Guarantee Risk (meaning the risk where, in connection with an insurance contract in Japan for which a special account is established and for which the minimum amount of Insurance Proceeds, etc. is guaranteed, the value of the properties in the special account as of the time of payment of the Insurance Proceeds, etc. falls short of the minimum amount of the Insurance Proceeds, etc. guaranteed by the insurance contract, which accrues from fluctuation in value of properties in the special account beyond the normally predictable range);

三　資産運用リスク（資産の運用等に関する危険であって、日本において有する有価証券その他の資産の通常の予測を超える価格の変動その他の理由により発生し得る危険をいう。）に対応する額として次のイからへまでに掲げる額の合計額

(iii) the total of the amount set forth in (a) to (f) below, which is the amount equivalent to the Asset Investment Risk (meaning the risk related to investment, etc. of assets, which may accrue from fluctuation in price of securities or any other assets held, beyond the normally predictable range or any other grounds; the same applies in Article 211-60):

イ　価格変動等リスク（日本において有する有価証券その他の資産の通常の予測を超える価格変動等により発生し得る危険をいう。）に対応する額として金融庁長官が定めるところにより計算した額

(a) the amount calculated in accordance with the formula specified by the Commissioner of the Financial Services Agency as the amount equivalent to the Price Fluctuation, etc. Risk (meaning the risk which may accrue from fluctuation in price of securities or any other assets held, beyond the normally predictable range or any other grounds);

ロ　信用リスク（日本において有する有価証券その他の資産について取引の相手方の債務不履行その他の理由により発生し得る危険をいう。）に対応する額として金融庁長官が定めるところにより計算した額

(b) the amount calculated in accordance with the formula specified by the Commissioner of the Financial Services Agency as the amount equivalent to the Credit Risk (meaning the risk which may accrue from the counterparties' default in regard to securities or any other any other assets held in Japan, beyond the normally predictable range, or any other grounds);

ハ　子会社等リスクに対応する額として金融庁長官が定めるところにより計算した額

(c) the amount calculated in accordance with the formula specified by the Commissioner of the Financial Services Agency as the amount equivalent to the Subsidiary Company, etc. Risk;

ニ　デリバティブ取引リスクに対応する額として金融庁長官が定めるところにより計算した額

(d) the amount calculated in accordance with the formula specified by the Commissioner of the Financial Services Agency as the amount equivalent to the Derivative Transactions Risk;

ホ　信用スプレッドリスクに対応する額として金融庁長官が定めるところにより計算した額

(e) The amount calculated by the method specified by the Commissioner of the Financial Services Agency as the amount corresponding to the credit spread risk;

ヘ　イからホまでのリスクに準ずるものに対応する額として金融庁長官が定めるところにより計算した額

(f) the amount calculated in accordance with the formula specified by the Commissioner of the Financial Services Agency, as the amount corresponding to the risks set forth in (a) to (d); and

四　日本における経営管理リスク（日本における業務の運営上通常の予測を超えて発生し得る危険であって、前各号に掲げる危険に該当しないものをいう。）に対応する額として、前各号に対応する額に基づき金融庁長官が定めるところにより計算した額

(iv) the amount calculated in accordance with the formula specified by the Commissioner of the Financial Services Agency as the amount equivalent to the Management Risk in Japan (meaning the risk which may accrue in the course of business management in Japan beyond the normally predictable range, but which do not fall under the category as set forth in the preceding items; the same applies in Article 162).

第百六十三条　削除

Article 163 Deleted

（事業方法書等に定めた事項の変更に係る届出）

(Notification of Change in Matters Specified in Statement of Business Procedures)

第百六十四条　法第二百七条において準用する法第百二十三条第一項に規定する内閣府令で定める事項は、次に掲げる事項とする。

Article 164 The matters to be specified by Cabinet Office Order, as provided in Article 123, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 207 of the Act, are as follows:

一　外国生命保険会社等の次に掲げる保険契約に係る法第百八十七条第三項第二号から第四号までに掲げる書類に定めた事項

(i) the matters specified in the documents set forth in Article 187, paragraph (3), items (ii) to (iv) of the Act, which pertains to the following insurance contracts of a Foreign Life Insurance Company, etc.:

イ　年金積立金管理運用独立行政法人保険契約

(a) Government Pension Investment Fund Insurance Contract;

ロ　確定拠出年金保険契約

(b) Defined Contribution Pension Insurance Contract;

ハ　規約型確定給付企業年金保険契約

(c) Entrepreneur-type Defined-Benefit Corporate Pension Insurance Contract;

ニ　基金型確定給付企業年金保険契約

(d) Fund-type Defined-Benefit Corporate Pension Insurance Contract;

ホ　団体等年金保険契約

(e) Group Pension Insurance Contract;

ヘ　団体生存保険契約

(f) Group Life Insurance Contract;

ト　農業者年金基金団体生存保険契約

(g) Farmers Pension Fund Life Insurance Contract;

チ　勤労者財産形成給付金保険契約

(h) Workers' Property Accumulation Benefit Insurance Contract;

リ　勤労者財産形成基金保険契約

(i) Workers' Property Accumulation Fund Insurance Contract;

二　第百四十九条各項に規定する保険契約に関し、法第百九十九条において準用する法第百十六条第二項の規定に基づき金融庁長官が定めた積立方法及びその計算の基礎となる係数により計算される額以上となる第百五十条第一項第一号及び第百五十一条第一項第一号イの保険料積立金、第百五十条第一項第二号及び第百五十一条第一項第一号ロの未経過保険料、第百五十条第一項第二号の二及び第百五十一条第一項第三号の払戻積立金、第百五十条第一項第三号及び第百五十一条第一項第二号の二の危険準備金並びに同項第二号の異常危険準備金の計算の方法及びその計算の基礎となる係数に関する事項

(ii) with regard to the insurance contracts provided in the paragraphs of Article 149, the matters related to the calculation method and coefficients serving

the basis of calculation of Insurance Premium Reserve Under Article 150, paragraph (1), item (i) and Article 151, paragraph (1), item (i), (a), the Outstanding Insurance Premiums under Article 150, paragraph (1), item (ii) and Article 151, paragraph (1), item (i), (b), the refund reserve under Article 150, paragraph (1), item (ii) and Article 151, paragraph (1), item (iii), Contingency Reserve under Article 150, paragraph (1), item (iii) and Article 151, paragraph (1), item (ii)-2 and Extraordinary Contingency Reserve under Article 151, paragraph (1), item (ii), all of which are the amount not less than the amount to be calculated in accordance with the method specified by the Commissioner of the Financial Services Agency pursuant to the provisions of Article 116, paragraph (2) of the Act as applied mutatis mutandis pursuant to Article 199 of the Act and based on the coefficients serving the basis of calculation thereof;

三　外国損害保険会社等の次に掲げる契約に係る法第百八十七条第三項第三号及び第四号に掲げる書類に定めた事項並びに第百二十条第一項各号に掲げる事項、同条第二項に規定する事項及び同条第三項各号に掲げる事項

(iii) the matters specified in the documents set forth in Article 187, paragraph (3), items (iii) and (iv) of the Act, which pertains to the following contracts of the Non-life Insurance Company; the matters specified in the items of Article 120, paragraph (1); the matters provided in Article 120, paragraph (2); and the matters specified in Article 120, paragraph (3) and the items of paragraph (4) of the same Article:

イ　火災保険契約

(a) Fire Insurance Contract;

ロ　債権保全火災保険契約

(b) Secured Claim Fire Insurance Contract;

ハ　森林火災保険契約

(c) Forest Fire Insurance Contract;

ニ　博覧会総合保険契約

(d) Exhibition General Insurance Contract;

ホ　海上保険契約

(e) Marine Insurance Contract;

ヘ　運送保険契約及び小口貨物運送保険契約

(f) Transportation Insurance Contract and Small Cargo Transportation Insurance Contract;

ト　旅行事故対策費用保険契約及び旅行特別補償保険契約

(g) Travel Accident Handling Expenses Insurance Contract and Travel Special Compensation Insurance Contract;

チ　勤労者財産形成給付傷害保険契約

(h) Workers' Asset Saving Damage Benefit Insurance Contract;

リ　勤労者財産形成基金傷害保険契約

(i) Workers' Asset Saving Fund Non-Life Insurance Contract;
ヌ　確定拠出年金傷害保険契約
(j) Defined Contribution Pension Non-Life Insurance Contract;
ル　総付保台数十台以上の自動車保険契約
(k) Automobile Insurance Contract Covering More than Ten Automobiles;
ヲ　販売用等自動車保険契約
(l) Automobile-for-Sale Insurance Contract;
ワ　賠償責任保険契約
(m) Damage Liability Insurance Contract;
カ　船客傷害賠償責任保険契約
(n) Passenger Damage Liability Insurance Contract;
ヨ　労働者災害補償責任保険契約
(o) Workers' Accident Compensation Liability Insurance Contract;
タ　航空保険契約
(p) Aircraft Insurance Contract;
レ　住宅ローン保証保険契約
(q) Housing Loan Guarantee Insurance Contract;
ソ　保証証券契約
(r) Guarantee Bond Insurance Contract;
ツ　ガラス保険契約
(s) Glass Insurance Contract;
ネ　機械保険契約
(t) Machine Insurance Contract;
ナ　組立保険契約
(u) Machine Assembly Insurance Contract;
ラ　建設工事保険契約及び土木工事保険契約
(v) Construction Work Insurance Contract and Civil Engineering Insurance Contract;
ム　土木構造物保険契約
(w) Civil Structure Insurance Contract;
ウ　動産総合保険契約
(x) Movables General Insurance Contract;
ヰ　ヨット・モーターボート保険契約
(y) Yachts and Motor Boats Insurance Contract;
ノ　コンピューター総合保険契約
(z) Computer General Insurance Contract;
オ　旅行小切手総合保険契約
(aa) Traveler's Check General Insurance Contract;
ク　フランチャイズチェーン総合保険契約
(bb) Franchise Stores General Insurance Contract;
ヤ　テナント総合保険契約

(cc) Tenant General Insurance Contract;
マ　盗難保険契約及びクレジットカード盗難保険契約
(dd) Theft Insurance Contract and Credit Card Theft Insurance Contract;
ケ　風水害保険契約
(ee) Wind or Flood Non-Life Insurance Contract;
フ　競走馬等保険契約
(ff) Racehorses, etc. Insurance Contract;
コ　ボイラー・ターボセット保険契約
(gg) Boiler and Turbo-Set Insurance Contract;
エ　知的財産権訴訟費用保険契約
(hh) Intellectual Property Litigation Expenses Insurance Contract; and
テ　事業活動損害保険契約
(ii) Business Activities Non-Life Insurance Contract.

第四節　保険業の廃止等
Section 4 Abolition of Insurance Business

（日本における保険業の廃止に係る認可の申請）
(Application for Authorization of Abolition of Insurance Business in Japan)
第百六十五条　外国保険会社等は、法第二百八条の規定による認可を受けようとするときは、認可申請書に次に掲げる書類を添付して金融庁長官に提出しなければならない。
Article 165　When a Foreign Insurance Company, etc. intends to obtain an approval under Article 208 of the Act, it must submit to the Commissioner of the Financial Services Agency the written application for authorization, attaching thereto the following documents:
一　理由書
(i) a written statement of reasons;
二　直近の日本における保険業の日計表
(ii) the latest daily financial statements for Insurance Business in Japan;
三　日本における保険業に係る資産及び負債の内容に関する事項を記載した書面
(iii) a document specifying the matters related to details of assets and liabilities pertaining to Insurance Business in Japan;
四　日本における保険業に係る債権及び債務の取扱いの方針を記載した書面
(iv) a document specifying the policy for treatment of claims and obligations pertaining to Insurance Business in Japan; and
五　その他参考となるべき事項を記載した書類
(v) any other document containing the matters which would be informative.

（外国保険会社等の届出事項等）
(Matters Requiring Notification by Foreign Insurance Company)
第百六十六条　法第二百九条第九号に規定する内閣府令で定める場合は、次に掲げる場

合とする。

Article 166 (1) The cases to be specified by Cabinet Office Order, as provided in Article 209, item (ix) of the Act, are as follows:

一　外国保険会社等を子会社とする者に変更があった場合

(i) cases of any change to the party which has the Foreign Insurance Company, etc. as its Subsidiary Company;

二　第百五十条第一項第三号の危険準備金について同条第七項に規定する金融庁長官が定める積立てに関する基準によらない積立てを行おうとする場合又は取崩しを行おうとする場合

(ii) cases where, in relation to the Contingency Reserve under Article 150, paragraph (1), item (iii), the Foreign Insurance Company, etc. intends to make reserve or reversal not in accordance with the requirements for reserve as designated by the Commissioner of the Financial Services Agency provided in paragraph (7) of the same Article;

三　外国損害保険会社等が第百五十一条第四項の規定により責任準備金の額の計算をするに際し金融庁長官に届け出なければならない場合として金融庁長官が定める場合

(iii) cases where, pursuant to the provisions of Article 151, paragraph (4), the Commissioner of the Financial Services Agency designates as the case where a Foreign Non-Life Insurance Company, etc. is required to make a notification with the Commissioner of the Financial Services Agency when implementing the calculation of the amount of policy reserve;

三の二　第百五十一条第一項第二号の二の危険準備金について同条第六項に規定する金融庁長官が定める積立てに関する基準によらない積立てを行おうとする場合又は取崩しを行おうとする場合

(iii)-2 cases where, in relation to the Contingency Reserve under Article 151, paragraph (1), item (ii)-2, the Foreign Insurance Company, etc. intends to make reserve or reversal not in accordance with the requirements for reserve as designated by the Commissioner of the Financial Services Agency provided in paragraph (6) of the same Article;

四　第百六十条において準用する第七十一条第二項に規定する金融庁長官が定める再保険の契約を締結しようとし、又は当該契約を契約期間の終了前に解約しようとする場合

(iv) cases where the Foreign Insurance Company, etc. intends to conclude a reinsurance contract specified by the Commissioner of the Financial Services Agency as provided in Article 71, paragraph (2) as applied mutatis mutandis pursuant to Article 160, or to cancel the contract before the expiration of the contract term;

五　劣後特約付金銭消費貸借による借入れをしようとする場合又は劣後特約付社債を発行しようとする場合

(v) cases where the Foreign Insurance Company, etc. intends to take out any

Subordinated Loan; or where it intends to issue Subordinated Corporate Bond;

六　劣後特約付金銭消費貸借について期限前弁済をしようとする場合又は劣後特約付社債について期限前償還をしようとする場合（期限のないものについて弁済又は償還をしようとする場合を含む。）

(vi) where the Foreign Insurance Company, etc. intends to make an accelerated repayment of the Subordinated Loan, or where it intends to make an accelerated redemption of Subordinated Corporate Bonds (including in the case of payment or redemption with regard to a loan or corporate bonds without a fixed due date);

六の二　第百六十二条第二号の二に掲げる額を算出するため、金融庁長官の定める算出方法を用いようとする場合

(vi)-2 cases where, for the purpose of the calculation of the amount set forth in Article 162, item (ii)-2, the Foreign Insurance Company, etc. intends to use the formula specified by the Commissioner of the Financial Services Agency;

六の二の二　前号に規定する算出方法の使用を中断し、又は当該算出方法に重大な変更を加えた場合

(vi)-2-2 cases where the Foreign Insurance Company, etc. ceased to use the formula as provided in the preceding item, or to effect any material amendment to such formula;

六の二の三　特定取引勘定届出外国保険会社等において、特定取引として経理しようとする取引の種類その他次項各号に定める書類に係る事項を変更しようとする場合（軽微な変更をしようとする場合を除く。）

(vi)-2-3 cases where the Foreign Insurance Company, etc. intends to amend the type of transactions for which accounting is to be handled as the Specified Transaction or any other matters pertaining to the documents specified in the items of the following paragraph (limited to the case where the amendment to be made is minor);

六の三　外国保険会社等が特定取引勘定に類する勘定を設けようとする場合

(vi)-3 cases where the Foreign Insurance Company, etc. intends to establish any account which is similar to a Designated Transaction Account;

六の四　外国保険会社等が特定取引勘定に類する勘定を廃止しようとする場合

(vi)-4 cases where the Foreign Insurance Company, etc. intends to abolish any account which is similar to a Designated Transaction Account;

七　外国保険会社等又はその業務の委託先において不祥事件（業務の委託先にあっては、当該外国保険会社等が委託する業務に係るものに限る。）が発生したことを知った場合

(vii) cases where it has come to the knowledge of the Foreign Insurance Company, etc. that any Deplorable Event (in the case of a party to whom its business is commissioned, limited to the event pertaining to the business entrusted by the Foreign Insurance Company, etc.) has occurred to it or a

party to whom its business is entrusted; and

八　第二百十二条の六の三第二項各号に掲げる書類に定めた事項を変更しようとする場合

(viii) cases where it intends to amend the matters specified in the documents set forth in the items of Article 212-6-3, paragraph (2).

2　外国保険会社等は、法第二百九条の規定による届出をしようとするときは、届出書に理由書その他の参考となるべき事項を記載した書類（前項第六号の三に掲げる場合にあっては、次の各号に掲げる書類）を添付して金融庁長官に提出しなければならない。

(2) For filing the notification under Article 209 of the Act, a Foreign Insurance Company, etc. must submit to the Commissioner of the Financial Services Agency the notification, attaching thereto a written statement of reasons and any other document which would be informative (when item (vi)-3 of the preceding paragraph applies, the documents specified in the following items):

一　特定取引として経理しようとする取引の種類及び当該取引を行う部署の名称を記載した書類

(i) a document describing the type of transactions for which accounting is to be handled as the Specified Transaction, and the name of the section in charge of such transactions;

二　時価等の算定（特定取引に係る利益若しくは損失又は当該取引の対象となる財産の価格を算定することをいう。）を行う部署の名称を記載した書類

(ii) a document describing the section in charge of calculation of market value, etc. (meaning the calculation of the profit or loss from the Specified Transactions, or price of properties subject to such transactions);

三　特定取引及びその対象となる財産とその他の取引及び財産との区別に関する経理の方針（特定取引勘定を設ける前に行った取引及びその対象となる財産についての区別に関する経理の方針を含む。）を記載した書類

(iii) a document describing the policy for segregation of Specified Transaction from other transactions, and for segregation of properties subject to Specified Transactions from any other properties (including the accounting policy related to segregation from transactions consummated prior to the creation of the Specified Transaction Account and from the properties subject to such transactions);

四　内部取引（一の外国保険会社等において、特定取引勘定とその他の勘定との間で行う第五十三条の六の二第二項第五号から第十四号までに掲げる取引（当該取引に類似し、又は密接に関連する取引として同項第十六号の規定により特定取引とされる取引を含む。）をいう。）を行う場合（当該内部取引を解約する場合を含む。）の取扱いに関する事項を記載した書類

(iv) a document describing the matters related to treatment of internal transaction (meaning a transaction of a single Foreign Insurance Company, etc. consummated between a Specified Transaction Account and any other

accounts, as specified in Article 53-6-2, paragraph (2), items (v) to (xiv) (including a transaction to be treated as a Specific Transaction pursuant to the provisions of item (xvi) of the same paragraph as being similar or closely connected to the transaction)) (including the matters related to the cancellation of such internal transactions);

五　勘定間振替（第五十三条の六の二第三項各号に掲げる行為（同条第四項に規定する取引を含む。）をいう。）を行う場合の取扱いに関する事項を記載した書類

(v) a document describing the matters related to treatment of intra-account transfer (meaning the activities set forth in the items of Article 53-6-2, paragraph (3) (including the transactions provided in paragraph (4) of the same Article)).

3　第一項第二号に該当するときの届出は、日本における保険業の業務報告書の提出期限の三週間前までに、日本における保険業の貸借対照表、日本における保険業の損益計算書及びその付属明細書又はこれに準ずる書類を添付して行うものとする。

(3) The notification, when paragraph (1), item (ii) applies, is to be filed no later than three weeks prior to the time limit for submission of the business report on Insurance Business in Japan, and is to be filed together with the balance sheet and profit and loss statement for the Insurance Business in Japan, supplementary schedules thereto, or any other documents similar to any of the aforementioned documents.

4　第一項第七号に規定する不祥事件とは、外国保険会社等若しくはその業務の委託先、外国保険会社等の日本における代表者若しくは使用人（生命保険募集人及び損害保険募集人である者を除く。）、外国保険会社等の業務の委託先の役員若しくは使用人（生命保険募集人及び損害保険募集人である者を除く。）、外国保険会社等の生命保険募集人若しくは損害保険募集人又はそれらの役員若しくは使用人が次の各号のいずれかに該当する行為を行ったことをいう。

(4) A Deplorable Event as provided in item (xvii), paragraph (1) means the case where the Foreign Insurance Company, etc. or a party to whom its business is commissioned, or the Representative Person in Japan or employees of the Foreign Insurance Company, etc. (excluding the persons who fall under the category of the Life Insurance Agents and Non-Life Insurance Agents), the officers or employees of the party to whom the business of the Foreign Insurance Company, etc. is commissioned (excluding the persons who fall under the category of the Life Insurance Agents and Non-Life Insurance Agents), the Life Insurance Agents or Non-Life Insurance Agents of the Foreign Insurance Company, etc. or such agents' respective officers or employees has committed any of the acts as set forth in the following items:

一　日本における外国保険会社等の業務を遂行するに際しての詐欺、横領、背任その他の犯罪行為

(i) fraud, embezzlement, breach of trust or any other criminal act committed in the course of performance of the Insurance Company;

二　出資の受入れ、預り金及び金利等の取締りに関する法律に違反する行為

(ii) an act in violation of the Act on Regulation of Receiving of Capital Subscription, Deposits, and Interest Rates, etc.;

三　法第二百九十四条第一項、第二百九十四条の二若しくは第三百条第一項の規定、法第三百条の二において準用する金融商品取引法第三十八条第三号から第六号まで若しくは第九号若しくは第三十九条第一項の規定若しくは第二百三十四条の二十一の二第一項の規定に違反する行為又は法第三百七条第一項第三号に該当する行為

(iii) an act in violation of Article 294, paragraph (1), Article 294-2 or Article 300, paragraph (1) of the Act, Article 38, items (iii) to (vi) or item (ix), Article 39, paragraph (1) or Article 234-21-2, paragraph (1) of the Financial Instruments and Exchange Act as applied mutatis mutandis pursuant to Article 300-2 of the Act; or an act which fall under Article 307, paragraph (1), item (iii) of the Act;

四　日本における保険業に係る現金、手形、小切手又は有価証券その他有価物の紛失のうち、日本における外国保険会社等の業務の特性、規模その他の事情を勘案し、当該業務の管理上重大な紛失と認められるもの

(iv) loss of cash, bills, checks, securities or any other valuable item which pertains to Insurance Business in Japan, and which is considered material in relation to the management of the business, considering the characteristics, scale and other situations of the business of the Foreign Insurance Company, etc. in Japan;

五　その他外国保険会社等の日本における業務の健全かつ適切な運営に支障を来す行為又はそのおそれのある行為であって前各号に掲げる行為に準ずるもの

(v) any other act similar to those set forth in the preceding items, which would give actual or potential negative impact on the Foreign Insurance Company, etc. in carrying out its business operation in Japan in a sound and appropriate manner.

5　第一項第七号に該当するときの届出は、不祥事件の発生を外国保険会社等が知った日から三十日以内に行わなければならない。

(5) A notification, when paragraph (1), item (xvii) is applicable, must be filed within 30 days from the day when the Foreign Insurance Company, etc. finds the occurrence of the Deplorable Event.

（日本における保険契約の移転に係る備置書類）

(Documents to Be Kept in Relation to Transfer of Insurance Contracts)

第百六十六条の二　法第二百十条第一項において準用する法第百三十六条の二第一項に規定する内閣府令で定める書類は、次に掲げる書類とする。

Article 166-2 The documents to be specified by Cabinet Office Order, as provided in Article 136-2, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 210, paragraph (1) of the Act, are as follows:

一　法第二百十条第一項において準用する法第百三十五条第一項の契約に係る契約書

(i) contract documents pertaining to the contract under Article 135, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 210, paragraph (1) of the Act;

二　法第二百十条第一項において準用する法第百三十五条第三項に規定する移転会社（以下この節において「移転会社」という。）の日本における保険業の貸借対照表

(ii) the balance sheet of the transferor company provided in Article 135, paragraph (3) of the Act as applied mutatis mutandis pursuant to Article 210, paragraph (1) of the Act (hereinafter referred to as "Transferor Company" in this Section); and

三　法第二百十条第一項において準用する法第百三十五条第一項に規定する移転先会社（以下この節において「移転先会社」という。）の貸借対照表（外国保険会社等の場合にあっては、日本における保険業の貸借対照表）

(iii) the balance sheet of the transferee company provided in Article 135, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 210, paragraph (1) of the Act (hereinafter referred to as "Transferee Company" in this Section) (or the balance sheet for Insurance Business in Japan, in the case of a Foreign Insurance Company, etc.).

（日本における保険契約の移転に係る公告事項）

(Matters Subject to Public Notice of Transfer of Insurance Contracts in Japan)

第百六十六条の三　第百六十六条の三　法第二百十条第一項において準用する法第百三十七条第一項本文（法第二百五十一条第二項及び第三項により読み替えて適用する場合並びに法第二百七十条の四第九項の規定により読み替えて準用する場合を含む。）に規定する内閣府令で定める事項は、次に掲げる事項（法第二百五十一条第二項及び第三項の規定により法第二百十条第一項において準用する法第百三十七条第一項本文の規定を読み替えて適用する場合並びに法第二百七十条の四第九項の規定により法第二百十条第一項において準用する法第百三十七条第一項本文の規定を読み替えて準用する場合にあっては、第一号及び第二号に掲げる事項）とする。

Article 166-3 The matters to be specified by Cabinet Office Order, as provided in the main clause of Article 137, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 210, paragraph (1) of the Act (including the cases where it is applied pursuant to the provisions of Article 251, paragraphs (2) and (3) of the Act following the deemed replacement of terms, and the cases where it is applied mutatis mutandis pursuant to the provisions of Article 270-4, paragraph (9) of the Act following the deemed replacement of terms), are the following matters (in cases where the main clause of Article 137, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 210, paragraph (1) of the Act is applied following the deemed replacement of terms pursuant to the provisions of Article 251, paragraphs (2) and (3) of the Act, and in cases where the main clause of Article 137, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 210, paragraph (1) of the Act is applied

mutatis mutandis following the deemed replacement of terms pursuant to the provisions of Article 270-4, paragraph (9) of the Act, the matters set forth in items (i) and (ii)):

一　移転先会社の商号、名称又は氏名

(i) the trade name or name of the Transferee Company;

二　移転先会社の本店、主たる事務所又は日本における主たる店舗の所在地

(ii) the location of the head office, principal office or principal establishment in Japan of the Transferee Company;

三　移転会社及び移転先会社の直近の事業年度における保険金等の支払能力の充実の状況を示す比率（法第百三十条又は第二百二条の保険金等の支払能力の充実の状況が適当であるかどうかの基準に係る算式により得られる比率をいう。以下この号及び第百六十八条第二項第十四号において同じ。）及び保険契約の移転の日に見込まれる保険金等の支払能力の充実の状況を示す比率

(iii) the ratio to indicate the soundness of solvency margin for Insurance Proceeds, etc. (meaning a ratio derived from the formula pertaining to the criteria regarding the appropriateness of the solvency margin for Insurance Proceeds, etc. under Article 130 or Article 202 of the Act; hereinafter the same applies in this item and Article 168, paragraph (2), item (xiv)) of the Transferor Company and the Transferee Company for the Most Recent Business Year, and the prospective ratio to indicate the soundness of their solvency margin for Insurance Proceeds, etc. as of the day of transfer of insurance contracts;

四　保険契約の移転後における移転対象契約（法第二百十条第一項において準用する法第百三十五条第三項に規定する移転対象契約をいう。第百六十八条第二項及び第百六十八条の二第一号において同じ。）に関するサービスの内容の概要

(iv) the outline of the content of the services relating to the Transferred Contracts (meaning the Transferred Contracts as provided in Article 135, paragraph (3) of the Act as applied mutatis mutandis pursuant to Article 210, paragraph (1) of the Act; the same applies in Article 168, paragraph (2) and Article 168-2, item (i)) after the transfer of insurance contracts;

五　法第二百十条第一項において準用する法第百三十七条第五項に関する事項

(v) the matters relating to Article 137, paragraph (5) of the Act as applied mutatis mutandis pursuant to Article 210, paragraph (1) of the Act;

六　保険契約の移転前及び移転後における移転会社及び移転先会社の法第百十四条第一項（法第百九十九条において準用する場合を含む。）に規定する契約者配当又は社員に対する剰余金の分配（以下この号において「配当等」という。）の方針並びに保険契約の移転前における移転会社及び移転先会社の配当等の額

(vi) the policy regarding the Policy Dividend or distribution of surplus to members as prescribed in Article 114, paragraph (1) of the Act (including the cases where it is applied mutatis mutandis pursuant to Article 199 of the Act; hereinafter referred to as "Dividend, etc." in this item) of the Transferor

Company and the Transferee Company before and after the transfer of insurance contracts, and the amount of Dividend, etc. by the Transferor Company and the Transferee Company before the transfer of insurance contracts;

七　移転対象契約者（法第二百十条第一項において準用する法第百三十五条第三項に規定する移転対象契約者をいう。第百六十八条第二項及び第百六十八条の二第五号において同じ。）に対する剰余金の分配をする場合には、その旨及びその分配の方法

(vii) in cases where a surplus is distributed to Affected Policyholders (meaning the Affected Policyholders as prescribed in Article 135, paragraph (3) of the Act as applied mutatis mutandis pursuant to Article 210, paragraph (1) of the Act; the same applies in Article 168, paragraph (2) and Article 168-2, item (v)), such fact and the method of distribution; and

八　法第二百十条第一項において準用する法第百三十七条第一項ただし書の規定により当該通知を省略する場合には、その旨

(viii) in cases where the notification is omitted pursuant to the provisions of the proviso to Article 137, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 210, paragraph (1) of the Act, such fact.

（日本における保険契約の移転に係る通知の省略）

(Omission of Notification Pertaining to Transfer of Insurance Contracts in Japan)

第百六十六条の四　法第二百十条第一項において準用する法第百三十七条第一項ただし書に規定する内閣府令で定める場合は、次に掲げる要件のいずれにも該当する場合とする。

Article 166-4 The cases to be specified by Cabinet Office Order, as provided in the proviso to Article 137, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 210, paragraph (1) of the Act, are the cases which satisfy all of the following requirements:

一　共同保険契約の移転であること。

(i) that the transfer is a transfer of a coinsurance contract;

二　共同保険契約の移転をしようとする引受保険会社等（外国保険会社等に限る。）が、当該共同保険契約の非幹事会社等であって、次に掲げる要件のいずれにも該当する者であること。

(ii) that the Underwriting Insurance Company, etc. (limited to a Foreign Insurance Company, etc.) intending to transfer the coinsurance contract is a Non-managing Underwriter, etc. and satisfies all of the following requirements:

イ　当該非幹事会社等に係る共同保険契約の引受割合が百分の十以下であること。

(a) that the Underwriting Ratio of the coinsurance contract pertaining to the Non-managing Underwriter, etc. is no more than 10 percent; and

ロ　当該非幹事会社等に係る引受割合の全てに応じた共同保険契約を移転するものであること。

(b) the transfer is a transfer by which a coinsurance contract is transferred according to the entire Underwriting Ratio pertaining to the Non-managing Underwriter, etc.

（日本における保険契約に係る債権の額）

(Amount of Claim Pertaining to Insurance Contracts Concluded in Japan)

第百六十七条　法第二百十条第一項において準用する法第百三十七条第三項（法第二百五十一条第二項及び第三項の規定により読み替えて適用する場合並びに法第二百七十条の四第九項の規定により読み替えて準用する場合を含む。）に規定する内閣府令で定める金額は、外国生命保険会社等にあっては第一号に掲げる金額とし、外国損害保険会社等にあっては第二号及び第三号に掲げる金額の合計額とする。

Article 167　The amount to be specified by Cabinet Office Order, as provided in Article 137, paragraph (3) of the Act (including the cases where it is applied pursuant to the provisions of Article 251, paragraphs (2) and (3) of the Act following the deemed replacement of terms, and the cases where it is applied mutatis mutandis pursuant to the provisions of Article 270-4, paragraph (9) of the Act following the deemed replacement of terms) as applied mutatis mutandis pursuant to Article 210, paragraph (1) of the Act, is the amount set forth in item (i), in the case of a Life Insurance Company; or the total of the amounts set forth in items (ii) and (iii), in the case of a Non-Life Insurance Company:

一　法第二百十条第一項において準用する法第百三十七条第一項の公告（以下この条において「公告」という。）の時において被保険者のために積み立てるべき金額

(i) the amount to be reserved for the insured, as of the time of the public notice under Article 137, paragraph (4) of the Act as applied mutatis mutandis pursuant to Article 210, paragraph (1) of the Act (hereinafter referred to as the "Public Notice" in this Article);

二　未経過期間（保険契約に定めた保険期間のうち、公告の時において、まだ経過していない期間をいう。）に対応する保険料の金額

(ii) the amount of the insurance premiums corresponding to the Unexpired Period (meaning the insurance period specified in an insurance contract which have not been passed as of the time of the public notice); and

三　公告の時において第百五十一条第一項第三号の払戻積立金として積み立てるべき金額

(iii) the amount to be reserved as the refund reserve as set forth in Article 151, paragraph (1), item (iii), as of the time of the public notice.

（移転会社が払い戻すべき金額）

(Amount to Be Refunded from Transferor Company)

第百六十七条の二　法第二百十条第一項において準用する法第百三十七条第五項に規定する内閣府令で定める金額は、第百五十条第一項第二号の二又は第百五十一条第一項第三号の払戻積立金として日本において積み立てた金額とする。

Article 167-2 The amount to be specified by Cabinet Office Order, as referred to in Article 137, paragraph (5) of the Act as applied mutatis mutandis pursuant to Article 210, paragraph (1) of the Act, is the amount set aside as the refund reserve prescribed in Article 150, paragraph (1), item (ii)-2 or Article 151, paragraph (1), item (iii).

（日本における保険契約の移転手続中の契約に係る通知事項）

(Matters Subject to Notification Regarding Contracts in the Course of Procedure for Transfer of Insurance Contracts in Japan)

第百六十七条の三　法第二百十条第一項において準用する法第百三十八条第一項第三号に規定する内閣府令で定める事項は、第百六十六条の三各号に掲げる事項とする。

Article 167-3 The matters to be specified by Cabinet Office Order, as referred to in Article 138, paragraph (1), item (iii) of the Act as applied mutatis mutandis pursuant to Article 210, paragraph (1) of the Act, are the matters set forth in the items of Article 166-3.

（日本における保険契約の移転の認可の申請）

(Application for Authorization of Transfer of Insurance Contracts in Japan)

第百六十八条　法第二百十条第一項において準用する法第百三十九条第一項の規定による認可の申請は、法第二百十条第一項において準用する法第百三十七条第一項の異議を述べるべき期間経過後一月以内に、移転会社及び移転先会社の連名の認可申請書を金融庁長官に提出して行わなければならない。

Article 168 (1) The application for authorization under Article 139, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 210, paragraph (1) of the Act must be filed by way of submitting to the Commissioner of the Financial Services Agency the written application for authorization under the joint name of the Transferor and the Transferee, within one month from the passage of the period for objection under Article 137, paragraph () of the Act as applied mutatis mutandis pursuant to Article 210, paragraph (1) of the Act.

2　前項の認可申請書には、次に掲げる書類（法第二百五十条第一項の規定により保険契約の移転をする場合、法第二百七十条の四第九項の規定により法第二百十条第一項において準用する法第百三十九条第一項の規定を読み替えて準用する場合及び更生特例法第二百六十二条第五号又は第三百五十九条第一号の規定により更生計画において更生会社が更生特例法第二百六十二条第五号又は第三百五十九条第一号に掲げる行為をする場合にあっては、第一号から第五号まで、第七号から第十一号まで、第十七号及び第十八号に掲げる書類）を添付しなければならない。

(2) For filing the written application for authorization under the preceding paragraph, the following document (in cases where insurance contracts are

transferred under Article 250, paragraph (1) of the Act; cases where Article 139, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 210, paragraph (1) of the Act is applied mutatis mutandis following the deemed replacement of terms pursuant to the provisions of Article 270-4, paragraph (9) of the Act; and cases where a Company under Reorganization Proceedings performs any of the activities set forth in Article 262, item (v) or Article 359, item (i) of the Special Act for Reorganization in accordance with a Reorganization Plan pursuant to Article 262, item (v) or Article 359, item (i) of the Special Act for Reorganization: the documents set forth in items (i) to (v), (vii) to (xi), (xvii) and (xviii)) must be attached:

一　理由書

(i) a written statement of reasons;

二　法第二百十条第一項において準用する法第百三十五条第一項の契約に係る契約書

(ii) contract documents pertaining to the contract under Article 135, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 210, paragraph (1) of the Act;

三　移転先会社（外国保険会社等を除く。）の株主総会等の議事録

(iii) the minutes of Shareholders Meeting, etc. of the Transferee Company (excluding Foreign Insurance Company, etc.);

四　移転会社の日本における保険業の貸借対照表及び移転先会社の貸借対照表（外国保険会社等の場合にあっては、日本における保険業の貸借対照表）

(iv) the balance sheet of the Transferor Company (in the case of a Foreign Insurance Company, etc., the balance sheet for the Insurance Business in Japan);

五　移転会社の日本における財産目録

(v) the inventory of property of the Transferor Company;

六　移転対象契約の選定基準及び対象範囲を記載した書面

(vi) the document describing the selection criteria and the scope of Transferred Contracts;

七　移転会社を保険者とする日本における保険契約について、次に掲げる事項を記載した書面

(vii) the document describing the following matters for insurance contracts wherein the insurer is the Transferor Company:

イ　当該保険契約の種類ごとに保険契約の移転前及び移転後における保険契約者の数、保険契約の件数及び保険金額の合計額並びに責任準備金その他の準備金の額

(a) the number of policyholders, the number of insurance contracts, the total of the insured amount, and the amount of Policy Reserve and any other reserves before and after the transfer of insurance contracts, for each type of insurance contract;

ロ　当該保険契約の種類ごとに保険契約の移転前における移転対象契約に係る責任準備金その他の準備金の額及びそれらの算定の適切性

(b) the amount of Policy Reserve and any other reserves for the Transferred Contracts before the transfer of insurance contract and the appropriateness of the calculation of such amount, for each type of insurance contract;

ハ　保険契約の移転後における責任準備金その他の準備金の算定の適切性

(c) the appropriateness of the calculation of the amount of Policy Reserve and any other reserves after the transfer of insurance contracts;

八　法第二百十条第一項において準用する法第百三十五条第一項の契約により移転対象契約とともに移転するものとされる財産について、その種類ごとに数量及び価額を記載した書面

(viii) the document describing the quantity and value, for each type of properties to be transferred associated with the Transferred Contract pursuant to the contract referred to in Article 135, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 210, paragraph (1) of the Act;

九　移転先会社を保険者とする保険契約（外国保険会社等にあっては、日本における保険契約）について、次に掲げる事項を記載した書面

(ix) with regard to each type of insurance contract wherein the insurer is the Transferor Company (or insurance contracts in Japan, in the case of a Foreign Insurance Company, etc.), the document describing the following matters:

イ　当該保険契約の種類ごとに保険契約の移転前及び移転後における保険契約者の数、保険契約の件数及び保険金額の合計額並びに責任準備金（外国保険会社等にあっては、法第百九十九条において準用する法第百十六条第一項の責任準備金をいう。ロ及びハ並びに次条第二号において同じ。）その他の準備金の額

(a) the number of policyholders, the number of insurance contracts, the total of the insured amount, and the amount of Policy Reserve (in the case of a Foreign Insurance Company, etc., meaning the Policy Reserve set forth in Article 116, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 199 of the Act; the same applies in (b) and (c) and item (ii) of the following Article) and any other reserves before and after the transfer of insurance contracts, for each type of insurance contract;

ロ　当該保険契約の種類ごとに保険契約の移転後における移転対象契約に係る責任準備金その他の準備金の額及びそれらの算定の適切性

(b) the amount of Policy Reserve and any other reserves for the Transferred Contracts after the transfer of insurance contract and the appropriateness of the calculation of such amount, for each type of insurance contract;

ハ　保険契約の移転後における責任準備金その他の準備金の算定の適切性

(c) the appropriateness of the calculation of the amount of Policy Reserve and any other reserves after the transfer of insurance contracts;

十　法第二百十条第一項において準用する法第百三十七条第一項本文の規定による公

告及び通知をしたことを証する書面（法第二百十条第一項において準用する法第百三十七条第一項ただし書の規定により当該通知を省略したときは、第百六十六条の四各号に掲げる要件の全てを満たしていることを証する書面を含む。）

(x) a document certifying that the public notice and notification under the main clause of Article 137, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 210, paragraph (1) of the Act have been given (including a document certifying that all the requirements listed in the items of Article 166-4 are met, in cases where the notification has been omitted pursuant to the provisions of the proviso to Article 137, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 210, paragraph (1) of the Act);

十一　法第二百十条第一項において準用する法第百三十七条第一項の異議を述べるべき期間内に異議を述べた移転対象契約者の数又はその者の第百六十七条に規定する金額が、法第二百十条第一項において準用する法第百三十七条第三項（法第二百五十一条第二項及び第三項の規定により読み替えて適用する場合並びに法第二百七十条の四第九項の規定により読み替えて準用する場合を含む。）に定める割合を超えなかったことを証する書面

(xi) a document certifying that the number of policyholders who stated their objections within the period for objection under Article 137, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 210, paragraph (1) of the Act or the amount pertaining to such policyholders as provided in Article 167 has not the certain ratio as set forth in Article 137, paragraph (3) of the Act as applied mutatis mutandis pursuant to Article 210, paragraph (1) of the Act (including the cases where it is applied pursuant to the provisions of Article 251, paragraphs (2) and (3) of the Act following the deemed replacement of terms, and the cases where it is applied mutatis mutandis pursuant to the provisions of Article 270-4, paragraph (9) of the Act following the deemed replacement of terms);

十二　前号の異議を述べた移転対象契約者の異議の理由及び当該異議に対する移転会社又は移転先会社の対応を記載した書面

(xii) a document describing the grounds for the objections stated by the Affected Policyholders under the preceding item and the measures taken by the Transferor Company or the Transferee Company in response to such objections;

十三　移転対象契約者に対する剰余金の分配をする場合には、その額及びその算出方法並びにその分配の方法を記載した書面

(xiii) in cases where surplus is distributed to the Affected Policyholders, a document describing the amount distributed and the calculation method thereof as well as the method of distribution;

十四　移転会社及び移転先会社の直近の事業年度における保険金等の支払能力の充実の状況を示す比率及び保険契約の移転の日に見込まれる保険金等の支払能力の充実の状況を示す比率を記載した書面

(xiv) a document describing the ratio to indicate the soundness of solvency margin for Insurance Proceeds, etc. of the Transferor Company and the Transferee Company for the Most Recent Business Year, and the prospective ratio to indicate the soundness of their solvency margin for Insurance Proceeds, etc. as of the day of transfer of insurance contracts;

十五　移転先会社の移転対象契約に係る業務の実施体制及びサービスの内容を記載した書面

(xv) a document describing the system for carrying out the business relating to the Transferred Contracts at the Transferee Company and the content of its services;

十六　保険契約の種類ごとに法第二百十条第一項において準用する法第百三十七条第五項に規定する場合において解約する旨を申し入れた移転対象契約者の数並びに同項の規定により移転会社が払い戻すべき金額及びその算出方法を記載した書面

(xvi) a document describing the number of Affected Policyholders who applied for cancellation of their contracts in the case prescribed in Article 137, paragraph (5) of the Act as applied mutatis mutandis pursuant to Article 210, paragraph (1) of the Act, as well as the amount to be refunded by the Transferor Company under the same paragraph and the calculation method of such amount, for each type of insurance contract;

十七　法第二百五十条第四項の規定による公告をしたときは、これを証する書面

(xvii) a document certifying that the public notice under Article 250, paragraph (4) of the Act, if any, has been given; and

十八　その他法第二百十条第一項において準用する法第百三十九条第二項の規定による審査をするため参考となるべき事項を記載した書類

(xviii) any other document containing the matters which would serve as reference information for examination under Article 139, paragraph (2) of the Act as applied mutatis mutandis pursuant to Article 210, paragraph (1) of the Act.

（日本における保険契約の移転の認可の審査）

(Examination for Authorization of Transfer of Insurance Contracts in Japan)

第百六十八条の二　金融庁長官は、前条第一項の規定による認可の申請に係る法第二百十条第一項において準用する法第百三十九条第二項に規定する審査をするときは、次に掲げる事項に配慮するものとする。

Article 168-2 When conducting an examination under Article 139, paragraph (2) of the Act as applied mutatis mutandis pursuant to Article 210, paragraph (1) of the Act upon an application for authorization under paragraph (1) of the preceding Article, the Commissioner of the Financial Services Agency is to take into account the following circumstances:

一　保険契約の移転の目的及び移転対象契約の選定基準が保険契約者等の保護に欠けるおそれのないものであること。

(i) that the purpose of the transfer of insurance contracts and the selection criteria for Transferred Contracts are not likely to give negative impact on protection of policyholders, etc.;

二　保険契約の移転後において、移転会社を保険者とする保険契約及び移転先会社を保険者とする保険契約に係る責任準備金が保険数理に基づき合理的かつ妥当な方法により積み立てられることが見込まれること。

(ii) that the Policy Reserves for the insurance contracts wherein the issuer is the Transferor Company and for the insurance contracts wherein the issuer is the Transferee Company are expected to be set aside using a reasonable and relevant method based on actuarial science after the transfer of insurance contracts;

三　保険契約の移転後において、移転先会社の第三十条の五第一項第一号の社員配当準備金又は第六十四条第一項の契約者配当準備金（外国保険会社等にあっては、第百四十六条第一項の契約者配当準備金）が適正に積み立てられることが見込まれること。

(iii) that the Transferee Company is expected to set aside the members' dividend reserve set forth in Article 30-5, paragraph (1), item (i) or the Policyholders' Dividend Reserve set forth in Article 64, paragraph (1) (in the case of a Foreign Insurance Company, etc., the Policyholders' Dividend Reserve set forth in Article 146, paragraph (1)) appropriately after the transfer of insurance contracts;

四　保険契約の移転後において、移転会社及び移転先会社の保険金等の支払能力の充実の状況が保険数理に基づき適当であると見込まれること。

(iv) that the Transferor Company and the Transferee Company are expected to have an appropriate level of solvency in terms of its ability to pay for Insurance Proceeds, etc. after the transfer of insurance contracts; and

五　移転会社が、移転対象契約者に対して剰余金の分配をする場合には、当該分配が適正に行われるものであること。

(v) in cases where the Transferor Company distributes surplus to the Affected Policyholders, that such distribution will be made properly.

（日本における保険契約の移転後の公告事項）

(Matters Subject to Ex-Post Facto Public Notice of Transfer of Insurance Contract in Japan)

第百六十九条　法第二百十条第一項において準用する法第百四十条第一項前段に規定する内閣府令で定める事項は、次に掲げる事項とする。

Article 169 The matters to be specified by Cabinet Office Order, as provided in the first sentence of Article 140, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 210, paragraph (1) of the Act, are as follows:

一　法第二百十条第一項において準用する法第百三十七条第一項から第四項までの規定（共同保険契約以外の保険契約にあっては、同条第一項ただし書の規定を除

く。）による手続の経過

(i) the progress of the procedures under Article 137, paragraphs (1) to (4) as applied mutatis mutandis pursuant to Article 210, paragraph (1) of the Act (excluding the proviso to paragraph (1) of the same Article, in the case of an insurance contract other than a coinsurance contract);

二　移転先会社の商号、名称又は氏名及び本店、主たる事務所又は日本における主たる店舗の所在地

(ii) the Transferee's the trade name or name of the Transferee Company, and the location of its head office, principal office or principal establishment in Japan.

（日本における保険契約の移転後の通知の省略）

(Omission of Notification After Transfer of Insurance Contracts in Japan)

第百六十九条の二　法第二百十条第一項において準用する法第百四十条第二項ただし書に規定する内閣府令で定める場合は、第百六十六条の四各号に掲げる要件のいずれにも該当する場合とする。

Article 169-2 The cases to be specified by Cabinet Office Order, as provided in the proviso to Article 140, paragraph (2) of the Act as applied mutatis mutandis pursuant to Article 210, paragraph (1) of the Act, are the cases which satisfy all of the requirements listed in the items of Article 166-4.

（日本における保険契約の移転の効力に関する規定の準用）

(Mutatis Mutandis Application of Provisions Concerning Validity of Transfer of Insurance Contracts in Japan)

第百七十条　第九十二条の規定は、外国保険会社等の日本における保険契約の移転について準用する。この場合において、同条第一項中「書類（以下この項において「事業方法書等」という。）」とあるのは「書類」と、「書類に」とあるのは「書類（以下この項において「日本における事業の方法書等」という。）に」と、「移転会社」とあるのは「法第二百十条第一項において準用する法第百三十五条第三項に規定する移転会社」と、「事業方法書等に」とあるのは「日本における事業の方法書等に」と、「法第百三十九条第一項」とあるのは「法第二百十条第一項において準用する法第百三十九条第一項」と、同条第二項中「移転先会社」とあるのは「法第二百十条第一項において準用する法第百三十五条第一項に規定する移転先会社」と読み替えるものとする。

Article 170 The provisions of Article 92 apply mutatis mutandis to transfer of insurance contracts in Japan of a Foreign Insurance Company, etc. In this case, the terms "documents under Article 4, paragraph (2), items (ii) to (iv) of the Act (hereinafter collectively referred to as the "Statement of Business Procedures, etc." in this paragraph)" and "Article 187, paragraph (3), items (ii) to (iv) of the Act" in paragraph (1) of the same Article are deemed to be replaced with "documents under Article 4, paragraph (2), items (ii) to (iv) of the Act" and

"documents under Article 187, paragraph (3), items (ii) to (iv) of the Act (hereinafter collectively referred to as the "Statement of Business Procedures, etc. in Japan" in this paragraph)"; the terms "Transferor Company", "Business Manual, etc." and "Article 139, paragraph (1) of the Act" are deemed to be replaced with "Transferor Company as provided in Article 135, paragraph (3) of the Act as applied mutatis mutandis pursuant to Article 210, paragraph (1) of the Act", "Business Manual, etc. in Japan", and "Article 139, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 210, paragraph (1) of the Act", respectively; the term "Transferee Company" in paragraph (2) of the same Article is deemed to be replaced with "Transferee Company as provided in Article 135, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 210, paragraph (1) of the Act.

（日本における業務及び財産の管理を受託できない外国保険会社等）

(Foreign Insurance Company Not Allowed to Accept Entrustment of Administration of Business and Property in Japan)

第百七十一条　法第二百十一条において準用する法第百四十四条第一項に規定する内閣府令で定めるものは、法第百八十五条第一項の日本における保険業に係る保険の引受けの代理をする者の事務所を設けている外国保険会社等とする。

Article 171 The companies to be specified by Cabinet Office Order, as provided in Article 144, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 210, paragraph (1) of the Act, are a Foreign Insurance Company, which has established an office of a person acting as an agent for underwriting insurances pertaining to its Insurance Business in Japan, as set forth in Article 185, paragraph (1) of the Act.

（日本における業務及び財産の管理の委託の認可の申請）

(Application for Authorization of Entrustment of Administration of Business and Property in Japan)

第百七十二条　法第二百十一条において準用する法第百四十五条第一項の規定による認可の申請は、委託会社（日本における業務及び財産の管理の委託をする外国保険会社等をいう。以下この条及び次条において同じ。）及び受託会社（法第二百十一条において準用する法第百四十四条第一項に規定する受託会社をいう。以下この条及び次条において同じ。）の連名の認可申請書を金融庁長官に提出して行わなければならない。

Article 172 (1) An application for authorization under Article 145, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 210, paragraph (1) of the Act must be made by way of submitting to the Commissioner of the Financial Services Agency a written application for authorization under the joint names of the Entrusting Company (meaning the Foreign Insurance Company, etc. entrusting the administration of business and property in Japan; hereinafter the same applies in this Article and the following Article)

and Entrusted Company (meaning the Entrusted Company as provided in Article 144, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 210, paragraph (1) of the Act; hereinafter the same applies in this Article and the following Article).

２　前項の認可申請書には、次に掲げる書類を添付しなければならない。

(2) The following documents must be attached to a written application for authorization under the preceding paragraph:

一　理由書

(i) a written statement of reasons;

二　管理委託契約（法第二百十一条において準用する法第百四十四条第一項の契約をいう。次条において同じ。）に係る契約書

(ii) a contract document pertaining to the Management Entrustment Contract (meaning the contract set forth in Article 144, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 210, paragraph (1) of the Act; the same applies in the following Article);

三　受託会社（外国保険会社等を除く。）の株主総会等の議事録

(iii) the minutes of Shareholders' Meeting, etc. of the Entrusted Company (excluding a Foreign Insurance Company, etc.);

四　委託会社の日本における保険業の貸借対照表及び受託会社の貸借対照表（外国保険会社等の場合にあっては、日本における保険業の貸借対照表）

(iv) the balance sheet of the Entrusting Company in connection with its Insurance Business in Japan (in the case of a Foreign Insurance Company, etc., the balance sheet for the Insurance Business in Japan);

五　管理の委託をしようとする日本における業務及び財産に係る損益の状況を記載した書面

(v) a document describing the status of profit and loss from the business and properties in Japan the administration of which is to be entrusted;

六　受託会社が委託会社の日本における業務及び財産の管理を行う方法及び受託会社が法第二百十一条において準用する法第百四十八条第一項の規定による表示をする方法を記載した書面

(vi) the method whereby the Entrusted Company carries out administration of the Entrusting Company's business and properties in Japan, and the method for indication under Article 148, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 210, paragraph (1) of the Act;

七　その他法第二百十一条において準用する法第百四十五条第二項の規定による審査をするため参考となるべき事項を記載した書類

(vii) any other document containing the matters which would serve as reference information for examination under Article 145, paragraph (2) of the Act as applied mutatis mutandis pursuant to Article 210, paragraph (1) of the Act.

（管理委託契約の変更又は解除の認可の申請）

(Application for Authorization of Amendment or Cancellation of Management Entrustment Contract)

第百七十三条　法第二百十一条において準用する法第百四十九条第二項の規定による認可の申請は、委託会社及び受託会社の連名の認可申請書を金融庁長官に提出して行わなければならない。

Article 173 (1) An application for authorization under Article 149, paragraph (2) of the Act as applied mutatis mutandis pursuant to Article 210, paragraph (1) of the Act must be made by way of submitting to the Commissioner of the Financial Services Agency a written application for authorization under the joint names of the Entrusting Company and the Entrusted Company.

２　前項の認可申請書には、次に掲げる書類を添付しなければならない。

(2) For filing the written application for authorization under the preceding paragraph, the following documents must be attached:

一　理由書

(i) a written statement of reasons;

二　管理委託契約に定めた事項の変更の認可の申請をする場合においては、変更後の管理委託契約書

(ii) in the case of filing an application for authorization of the amendment to the matters set forth in the Management Entrustment Contract, the amended Management Entrustment Contract;

三　受託会社（外国保険会社等を除く。）の株主総会等の議事録

(iii) the minutes of Shareholders' Meeting, etc. of the Entrusted Company (excluding Foreign Insurance Company, etc.);

四　委託会社の日本における保険業の貸借対照表及び受託会社の貸借対照表（外国保険会社等の場合にあっては、日本における保険業の貸借対照表）

(iv) the balance sheet of the Entrusting Company in connection with its Insurance Business in Japan and the balance sheet of the Entrusted Company (in the case of a Foreign Insurance Company, etc., the balance sheet for the Insurance Business in Japan);

五　管理の委託をしている日本における業務及び財産に係る損益の状況を記載した書面

(v) a document describing the status of profit and loss from the business and properties in Japan the administration of which is entrusted;

六　管理の委託をする日本における業務及び財産の範囲に係る変更の認可を申請する場合においては、当該変更後に管理の委託をしようとする日本における業務及び財産に係る損益の状況を記載した書面

(vi) in the case of filing an application for authorization of amendment to the scope of business and properties in Japan the administration of which is to be entrusted, a document describing the status of profit and loss from the business and properties in Japan the administration of which will be

entrusted after the amendment; and

七　その他参考となるべき事項を記載した書類

(vii) a document containing any other matters which would serve as reference information.

（利害関係人の清算人選任等の請求）

(Request for Appointment of Liquidator by Interested Parties)

第百七十四条　法第二百十二条第二項の規定により利害関係人が清算人の選任又は解任を請求する場合には、申請書に利害関係人であることを証する書面を添付しなければならない。

Article 174　When an interested party makes a request for appointment or dismissal of liquidator pursuant to the provisions of Article 212, paragraph (2) of the Act, such party must attach to the written application a document certifying that the party falls under the category of the interested party.

（債権申出期間内の弁済の許可の申請）

(Application for Permission for Performance during Period for Notifying Claims)

第百七十五条　法第二百十二条第四項において準用する法第百七十八条の規定により読み替えて適用する会社法第五百条第二項（債務の弁済の制限）の規定による許可の申請は、清算人全員の連名の許可申請書を金融庁長官に提出して行わなければならない。

Article 175　(1) The application for permission under Article 500, paragraph (2) (Restrictions on Performance of Obligations) of the Companies Act applied following the deemed replacement of terms pursuant to the provisions of Article 178 of the Act as applied mutatis mutandis pursuant to Article 212, paragraph (4) of the Act must be made by submission of the written application for permission with the names of the all liquidators affixed thereon.

２　前項の許可申請書には、次に掲げる書類を添付しなければならない。

(2) In filing a written application for permission under the preceding paragraph, the following documents must be attached:

一　理由書

(i) a written statement of reasons; and

二　前項の許可をすべき場合であることを証する書面

(ii) the document certifying that the instant case requires the permission under the preceding paragraph.

（外国保険会社等の財産についての清算に関する事項）

(Matters Concerning Liquidation of Properties of Foreign Insurance Company)

第百七十五条の二　第百十条の三、第百十条の五から第百十条の八まで及び第百十四条の二から第百十四条の八までの規定は、その性質上許されないものを除き、法第二百十二条第四項において読み替えて準用する会社法第四百八十二条第三項第四号（業務

の執行）、第四百八十九条第六項第六号（清算人会の権限等）、第四百九十二条第一項（財産目録等の作成等）、第五百三十六条第一項第二号及び第三号イ（事業の譲渡の制限等）、第五百四十八条第一項第四号（債権者集会の招集等の決定）、第五百五十条第一項、第五百五十一条第一項及び第二項（債権者集会参考書類及び議決権行使書面の交付等）、第五百五十六条第二項（書面による議決権の行使）、第五百五十七条第一項（電磁的方法による議決権の行使）並びに第五百六十一条（議事録）の規定により内閣府令で定めるべき事項について準用する。

Article 175-2 Except for those that are not applicable by their nature, the provisions of Article 110-3, Articles 110-5 to 110-8 and Articles 114-2 to 114-8 apply mutatis mutandis to the matters to be specified by Cabinet Office Order, pursuant to the provisions of Article 482, paragraph (3), item (iv) (Execution of Business), Article 489, paragraph (6), item (vi) (Authority of Board of Liquidators), Article 492, paragraph (1) (Preparation of Inventory of Property), Article 536, paragraph (1), item (ii) and item (iii), (a) (Restrictions on Transfer of Business), Article 548, paragraph (1), item (iv) (Determination of Calling of Creditors' Meeting), Article 550, paragraph (1), Article 551, paragraphs (1) and (2) (Issuance of Reference Documents for Creditors' Meetings and Proxy Cards), Article 556, paragraph (2) (Voting in Writing), Article 557, paragraph (1) (Voting through Use of Electronic or Magnetic Means) and Article 561 (Minutes) of the Companies Act as applied mutatis mutandis pursuant to Article 212, paragraph (4) of the Act following the deemed replacement of terms.

（清算に係る外国保険会社等が払い戻す金額）

(Amount to Be Refunded from Liquidating Foreign Insurance Company)

第百七十六条　法第二百十二条第五項において準用する法第百七十七条第三項に規定する内閣府令で定める金額は、第百五十条第一項第二号の二又は第百五十一条第一項第三号の払戻積立金として日本において積み立てるべき金額とする。

Article 176 The amount to be specified by Cabinet Office Order, as provided in Article 177, paragraph (3) of the Act as applied mutatis mutandis pursuant to Article 212, paragraph (5) of the Act, is the amount set aside as the refund reserve prescribed in Article 150, paragraph (1), item (ii)-2 or Article 151, paragraph (1), item (iii).

（外国相互会社の財産についての清算に関する事項）

(Matters Concerning Liquidation of Property of Foreign Mutual Company)

第百七十六条の二　第百十条の三、第百十条の五から第百十条の八まで及び第百十四条の二から第百十四条の八までの規定は、その性質上許されないものを除き、法第二百十三条において読み替えて準用する会社法第八百二十二条第三項（日本にある外国会社の財産についての清算）において準用する会社法第四百八十二条第三項第四号（業務の執行）、第四百八十九条第六項第六号（清算人会の権限等）、第四百九十二条第

一項（財産目録等の作成等）、第五百三十六条第一項第二号及び第三号イ（事業の譲渡の制限等）、第五百四十八条第一項第四号（債権者集会の招集等の決定）、第五百五十条第一項、第五百五十一条第一項及び第二項（債権者集会参考書類及び議決権行使書面の交付等）、第五百五十六条第二項（書面による議決権の行使）、第五百五十七条第一項（電磁的方法による議決権の行使）並びに第五百六十一条（議事録）の規定により内閣府令で定めるべき事項について準用する。

Article 176-2 Except for those that are not applicable by their nature, the provisions of Article 110-3, Articles 110-5 to 110-8 and Articles 114-2 to 114-8 apply mutatis mutandis to the matters to be specified by Cabinet Office Order, pursuant to the provisions of Article 482, paragraph (3), item (iv) (Execution of Business), Article 489, paragraph (6), item (vi) (Authority of Board of Liquidators), Article 492, paragraph (1) (Preparation of Inventory of Property), Article 536, paragraph (1), item (ii) and item (iii), (a) (Restrictions on Transfer of Business), Article 548, paragraph (1), item (iv) (Determination of Calling of Creditors' Meeting), Article 550, paragraph (1), Article 551, paragraphs (1) and (2) (Issuance of Reference Documents for Creditors' Meetings and Proxy Cards), Article 556, paragraph (2) (Voting in Writing), Article 557, paragraph (1) (Voting through Use of Electronic or Magnetic Means) and Article 561 (Minutes) of the Companies Act as applied mutatis mutandis pursuant to Article 822 (Liquidation of a Foreign Company's Property in Japan) of the Companies Act, as further applied mutatis mutandis pursuant to Article 213 of the Act following the deemed replacement of terms.

（外国保険会社等の清算状況の届出）

(Notification of Status of Liquidation of Foreign Insurance Company)

第百七十七条　第百十条の規定は、清算に係る外国保険会社等の清算人について準用する。

Article 177 The provisions of Article 110 apply mutatis mutandis to a liquidator of the liquidating Foreign Insurance Company, etc.

第五節　雑則

Section 5 Miscellaneous Provisions

（登記に関する事項）

(Matters Related to Commercial Registration)

第百七十七条の二　次の各号に掲げる規定に規定する内閣府令で定めるものは、当該各号に定める行為をするために使用する自動公衆送信装置のうち当該行為をするための用に供する部分をインターネットにおいて識別するための文字、記号その他の符号又はこれらの結合であって、情報の提供を受ける者がその使用に係る電子計算機に入力することによって当該情報の内容を閲覧し、当該電子計算機に備えられたファイルに当該情報を記録することができるものとする。

Article 177-2 The measures to be specified by Cabinet Office Order, as provided in the provisions set forth in the following items are the characters, numbers, marks or any other types of symbols or a combination thereof created for the purpose of the online identification of the portion of the Automatic Public Transmission Server to be used for the purpose of implementing the measure under such paragraph, which enables recipients of the information to browse the details of such information by inputting it into the computers they use:

一　法第二百十五条において準用する会社法第九百三十三条第二項第四号　法第百九十三条第二項において準用する会社法第八百十九条第三項に規定する措置

(i) Article 933, paragraph (2), item (iv) of the Companies Act as applied mutatis mutandis pursuant to Article 215 of the Act: the measures provided in Article 819, paragraph (3) of the Companies Act as applied mutatis mutandis pursuant to Article 193, paragraph (2) of the Act;

二　法第二百十五条において準用する会社法第九百三十三条第二項第六号イ　外国相互会社が行う電子公告

(ii) Article 933, paragraph (2), item (vi), (a) of the Companies Act as applied mutatis mutandis pursuant to Article 215 of the Act: the electronic public notice to be given by a Foreign Mutual Company.

（免許を有しない外国保険業者の駐在員事務所の設置に係る届出事項等）

(Matters Requiring Notification on Establishment of Liaison Office by Foreign Insurer Without License)

第百七十八条　法第二百十八条第一項に規定する内閣府令で定める事項は、次に掲げる事項とする。

Article 178 (1) The matters to be specified by Cabinet Office Order, as provided in Article 218, paragraph (1) of the Act, are as follows:

一　法第百八十五条第一項の免許を有しない外国保険業者に関する次に掲げる事項

(i) the following matters concerning the Foreign Insurer without license, referred to in Article 185, paragraph (1) of the Act:

イ　商号、名称又は氏名

(a) trade name or name;

ロ　本店若しくは主たる事務所の所在地又は住所

(b) the location of the head office or principal office, or the domicile;

ハ　業務の内容

(c) the business details;

二　日本国内に設置しようとする駐在員事務所その他の施設に関する次に掲げる事項

(ii) the following matters concerning the liaison offices or any other establishments to be established in Japan:

イ　名称

(a) the names of establishments;

ロ　当該施設における責任者の氏名及び住所

(b) the name and address of the person in charge of such establishment;
ハ　設置しようとする理由
(c) the reason to establish such establishments; and
ニ　設置しようとする年月日
(d) the scheduled day for the establishment.

2　法第百八十五条第一項の免許を有しない外国保険業者は、法第二百十八条第一項の規定による届出をしようとするときは、届出書に次に掲げる書類（当該外国保険業者が個人の場合にあっては、第一号に掲げる書面に限る。）を添付して金融庁長官に提出しなければならない。

(2) When a Foreign Insurer without license, referred to in Article 185, paragraph (1) of the Act, intends to file a notification under Article 218, paragraph (1) of the Act, it must submit to the Commissioner of the Financial Services Agency a notification with the following documents (if the Foreign Insurer is an individual person, limited to the document set forth in item (i)):

一　支店、従たる事務所その他の施設の数を記載した書面
(i) a document specifying the number of establishments such as branch offices and secondary offices;
二　資本金の額若しくは出資の総額又は基金の総額を記載した書面
(ii) a document specifying the total amount of stated capital, contribution or funds; and
三　代表権を有する役員の役職名及び氏名を記載した書面
(iii) a document specifying the job title and name of the officer authorized to represent the Foreign Insurer.

第六節　特定法人に対する特則
Section 6 Special Provisions for Specified Corporations

（特定法人の提出する免許申請書の添付書類）
(Attachment to Written Application for License to Be Submitted by Specified Corporations)

第百七十九条　法第二百二十条第三項に規定する内閣府令で定める書類は、次に掲げる書類とする。

Article 179 (1) The documents to be specified by Cabinet Office Order, as provided in 220, paragraph (3) of the Act, are as follows:

一　理由書
(i) a written statement of reasons;
二　事業計画書
(ii) business plan;
三　本店又は主たる事務所において作成した最終の財産目録、貸借対照表、損益計算書及び株主資本等変動計算書に相当するもの
(iii) documents prepared for the head office or principal office which are

equivalent to the latest inventory of property, the balance sheet, profit and loss statement and a statement of change in shareholders' equity, etc.;

四　引受社員の保険業に係る最終の財産目録、貸借対照表及び損益計算書

(iv) the latest inventory of property, the balance sheet, and profit and loss statement for the Insurance Business of the Underwriting Member;

五　法第二百二十条第一項第三号の特定法人及び引受社員を日本において代表する者の履歴書及び代表権を証する書面

(v) a résumé of the representative in Japan of the Specified Corporation and Underwriting Member as set forth in Article 220, paragraph (1), item (iii) of the Act, and the document certifying that such person has been vested with an authority of representation;

六　特定法人（法第二百十九条第一項に規定する特定法人をいう。以下同じ。）の規約

(vi) rules of the Specified Corporation (meaning the Specified Corporation as provided in Article 219, paragraph (1) of the Act; the same applies hereinafter);

七　当該免許申請に係る保険が第三分野保険を含む場合にあっては、当該第三分野保険の保険契約に関する法第二百二十条第三項第四号に掲げる書類の記載事項が保険数理に基づき合理的かつ妥当なものであることについて、特定法人の日本における保険計理人が確認した結果を記載した意見書

(vii) when the insurance for which the application for license is filed covers Third-Sector Insurance, a written opinion specifying the result of verification by the responsible actuary in Japan of the Specified Corporation that the matters related to the insurance contract for Third-Sector Insurance as specified in Article 220, paragraph (3), item (iv) of the Act are reasonable and fair in terms of actuarial methodology;

八　その他法第二百二十一条第一項の規定による審査をするため参考となるべき事項を記載した書類

(viii) any other document specifying the matters which would serve as reference information for examination under Article 221, paragraph (1) of the Act.

2　前項第二号の事業計画書には保険募集の計画及び収支の見込み並びにそれらの基礎となる事項を記載しなければならない。

(2) In the business plan set forth in item (ii) of the preceding paragraph, the Insurance Solicitation plan, prospect for income and expenditure and the matters which serve the basis thereof.

（特定法人の免許申請手続）

(Procedure for Application of License of Specified Corporations)

第百八十条　法第二百二十条第一項の免許申請書及びその添付書類は、正本一通を金融庁長官を経由して内閣総理大臣に提出しなければならない。

Article 180 (1) An original of the written application for license under Article 220, paragraph (1) of the Act and its attachments must be submitted to the Prime Minister, via the Commissioner of the Financial Services Agency.

２　法第二百十九条第一項の免許を受けようとする特定法人は、法第二百二十条に定めるところに準じた書類を金融庁長官を経由して内閣総理大臣に提出して予備審査を求めることができる。

(2) A Specified Corporation which intends to obtain a license under Article 219, paragraph (1) of the Act may request preliminary examination by submitting to the Prime Minister, via the Commissioner of the Financial Services Agency, the documents prepared in accordance with the provisions of Article 220, paragraphs (1) to (4) of the Act.

（協議を行うことのある者）

(Parties to Hold Deliberations)

第百八十一条　法第二百二十条第三項第五号に規定する内閣府令で定める者は、特定法人の規約により保険契約者と保険契約の内容を確定するための協議を行うことが認められている者とする。

Article 181 The parties to be specified by Cabinet Office Order, as provided in Article 220, paragraph (3), item (v) of the Act, are the parties permitted under the rules of the Specified Corporations to hold a deliberation with policyholders to fix the terms and conditions of the insurance contract.

（事業の方法書等の記載事項）

(Matters to Be Stated in Business Manual)

第百八十二条　法第二百十九条第一項の免許の申請者（以下この条において「免許申請者」という。）は、次に掲げる事項を法第二百二十条第三項第二号に掲げる書類に記載しなければならない。

Article 182 (1) An applicant of license under Article 219, paragraph (1) of the Act (hereinafter referred to as a "License Applicant" in this Article) must state the following matters in the documents as referred to in Article 220, paragraph (3), item (ii) of the Act:

一　日本における被保険者又は保険の目的の範囲並びに保険の種類（再保険を含む。）の区分

(i) categories of the insured, the scope of objectives of insurance and the type of insurance (including reinsurance) in Japan;

二　保険金額及び保険期間に関する事項

(ii) the matters related to the insured amount and the insurance period;

三　日本における被保険者又は保険の目的の選択及び日本における保険契約の締結の手続に関する事項

(iii) the matters related to insured and the choice of objectives of insurance in Japan, and procedures for conclusion of insurance contracts in Japan;

四　保険料の収受並びに保険金及び払い戻される保険料その他の返戻金の支払に関する事項

(iv) the matters related to payment of insurance premiums; matters related to payment of Insurance Proceeds and any other refund such as refunded insurance premiums;

五　保険証券、日本における保険契約の申込書及びこれらに添付すべき書類に記載する事項

(v) the matters to be contained in the insurance policy certificate, application for insurance contract in Japan and documents to be attached thereto;

六　日本における保険契約の特約に関する事項

(vi) the matters related to options for insurance contract in Japan;

七　保険約款の規定による貸付けに関する事項

(vii) the matters concerning loan to be granted under policy conditions;

八　保険金額、保険の種類又は保険期間を変更する場合の取扱いに関する事項

(viii) the matters concerning insurance amount, insurance types or the handling of cases where the insurance period is to be modified; and

九　法第二百二十三条第十一項に規定する供託金（以下この節において「供託金」という。）の額（同条第三項に規定する契約金額を含む。）を限度として保険契約ごとに引受社員と連帯して当該引受社員の締結する保険契約に基づく債務を保証する方法に関する事項

(ix) the matters concerning the method of guarantee of obligations under the insurance contract concluded by an Underwriting Member, which is assumed jointly and severally with the Underwriting Member for each insurance contract up to the maximum limitation of the amount (including the contracted amount as provided in Article 223, paragraph (3) of the Act) of the deposit provided in paragraph (11) of the same Article (hereinafter referred to as "Deposit" in this Section).

2　免許申請者は、日本において特別勘定を設ける場合においては、前項各号に掲げる事項のほか、次に掲げる事項を記載しなければならない。

(2) When a License Applicant establishes a Special Account, such applicant must, in addition to the matters set forth in the items of the preceding paragraph, state the following matters:

一　特別勘定を設ける保険契約の種類

(i) a type of insurance contract for which a Special Account is to be established; and

二　特別勘定に属する財産の種類及び評価の方法

(ii) types of properties in the Special Account, and the appraisal method for such properties.

3　免許申請者は、積立勘定を設ける場合においては、第一項各号に掲げる事項のほか、次に掲げる事項を記載しなければならない。

(3) When a License Applicant establishes an Accumulation Account, such

applicant must, in addition to the matters set forth in the items of paragraph (1), state the following matters:

一　積立勘定を設ける保険契約の種類

(i) a type of insurance contract for which an Accumulation Account is to be established;

二　保険料のうち積立勘定に経理されるもの

(ii) insurance premiums to be allocated to the Accumulation Account; and

三　積立勘定に属する財産の種類及び評価の方法

(iii) types of properties in the Accumulation Account, and the method of appraisal of such properties.

4　免許申請者は、第百二十一条各号に掲げる事項を法第二百二十条第三項第三号に掲げる書類に記載しなければならない。

(4) A License Applicant must state the matters specified in the items of Article 121 in the documents set forth in Article 220, paragraph (2), item (iii) of the Act:

5　免許申請者は、法第二百十九条第四項の特定生命保険業免許の申請の場合にあっては第百二十二条第一号から第六号まで及び第八号に掲げる事項を、法第二百十九条第五項の特定損害保険業免許の申請の場合にあっては第百二十二条第一号及び第二号並びに第七号及び第八号に掲げる事項を、法第二百二十条第三項第四号に掲げる書類に記載しなければならない。

(5) A License Applicant must state the following matter in the documents specified in Article 220, paragraph (3), item (iv) of the Act: the matters specified in Article 122, items (i) to (vi) and item (viii), in the case of an application for a specified life insurance business license as referred to in Article 219, paragraph (4) of the Act; or the matters specified in Article 121, items (i), (ii), (vii) and (viii), in the case of an application for a specified non-life insurance business license as referred to in Article 219, paragraph (5) of the Act.

（免許の審査）

(License Examination)

第百八十二条の二　内閣総理大臣は、法第二百十九条第一項の免許の申請に係る法第二百二十一条に規定する審査をするときは、次に掲げる事項に配慮するものとする。

Article 182-2 When the Prime Minster conducts an examination provided in Article 221 of the Act which pertains to the license application under Article 219, paragraph (1) of the Act, the Prime Minister is to take into account the following circumstances:

一　当該免許の申請に係る免許が法第二百十九条第四項の特定生命保険業免許の場合には、事業開始後十事業年度を経過するまでの間に申請者の一事業年度の当期純利益が見込まれること。

(i) if the license for which the application has been filed falls under the

category of a specified life insurance business license as set forth in Article 219, paragraph (4) of the Act, the applicant is expected to generate current net income or current net surplus in a single business year, before the elapse of tenth business year after commencement of its business;

二　当該免許の申請に係る免許が法第二百十九条第五項の特定損害保険業免許の場合には、事業開始後五事業年度を経過するまでの間に申請者の一事業年度の当期純利益が見込まれること。

(ii) if the license for which the application has been filed falls under the category of a specified non-life insurance business license as set forth in Article 219, paragraph (5) of the Act, the applicant is expected to generate current net income or current net surplus in a single business year, before the elapse of fifth business year after commencement of its business;

三　申請者の日本における経営の健全性を判断するための指標が当該免許後適正な水準を維持することが見込まれること。

(iii) the indicator of the soundness of the applicant's business management in Japan is expected to be maintained at an appropriate level after grant of the license; and

四　免許申請書に添付された法第二百二十条第三項第一号に掲げる書類に記載された事項が申請者の日本における業務の健全かつ適正な運営を確保するものであること。

(iv) the matters set forth in the documents prescribed in Article 220, paragraph (3), item (i) of the Act as attached to the written application for registration will assure sound and proper operation of business of the applicant.

（供託に係る届出等）

(Notification of Deposits)

第百八十三条　第百二十六条第一項の規定は法第二百二十三条第三項の契約を免許特定法人（法第二百二十三条第一項に規定する免許特定法人をいう。以下同じ。）と締結した者について、第百二十六条第二項及び第三項の規定は法第二百二十三条第一項、第二項、第四項若しくは第九項又は免許特定法人供託金規則（平成八年／法務省／大蔵省／令第二号）第十四条第六項若しくは第十五条第一項の規定により供託をした者について、それぞれ準用する。

Article 183　The provisions of Article 126, paragraph (1) apply mutatis mutandis to a person who concludes with the licensed specified corporation (meaning a licensed specified corporation as provided in Article 223 of the Act; the same applies hereinafter) a contract under Article 223, paragraph (3) of the Act; and the provisions of Article 126, paragraphs (2) and (3) apply to a person who makes a deposit pursuant to the provisions of Article 223, paragraph (1), (2), (4) or (9) of the Act or Article 14, paragraph (6) or Article 15, paragraph (1) of the Regulation on Deposits by Licensed Specified Corporations (Order of the Ministry of Justice and the Ministry of Finance No. 2 of 1996).

（供託金の全部又は一部に代わる契約の相手方）

(Counterparties to Contracts to Be Substituted for Depositing in Whole or in Part)

第百八十四条　令第三十二条に規定する内閣府令で定める金融機関は、第百二十七条各号に掲げるものとする。

Article 184 The financial institutions to be specified by Cabinet Office Order, as provided in Article 32 of the Cabinet Order, are to be the financial institutions listed in the items of Article 127.

（供託金の全部又は一部に代わる契約の締結の届出等）

(Notification of Conclusion of Contracts in Lieu of Deposit)

第百八十五条　免許特定法人は、法第二百二十三条第三項に定める契約（以下この条から第百八十七条までにおいて「契約」という。）を締結したとき（令第三十二条第三号の規定による承認（以下この条から第百八十七条までにおいて「承認」という。）を受けて当該契約の内容を変更したときを含む。）は、契約書を金融庁長官に提出しなければならない。

Article 185 (1) When any licensed specified corporation has concluded a contract under Article 223, paragraph (3) of the Act (hereinafter referred to as "Contract" in this Article to Article 187) and (including cases where it has effected any amendment to the terms and conditions of such contracts upon the approval under Article 32, item (iii) of the Cabinet Order (hereinafter referred to as "Approval" in this Article to Article 187) of the Commissioner of the Financial Services Agency), it must submit such Contract to the Commissioner of the Financial Services Agency.

２　免許特定法人は、承認を受けて契約を解除したときは、その事実を証する書面を金融庁長官に提出しなければならない。

(2) If a licensed specified corporation has effected the cancellation of the Contract with the Approval, it must submit to the Commissioner of the Financial Services Agency a document certifying such fact.

第百八十六条　免許特定法人は、承認を受けようとするときは、当該承認に係る契約を解除しようとする日又は契約の内容を変更しようとする日の一月前までに、承認申請書に理由書その他の参考となるべき事項を記載した書類を添付して金融庁長官に提出しなければならない。

Article 186 When a licensed specified corporation intends to obtain an Approval, it must, no later than one month prior to the day when it intends to effect cancellation of the Contract pertaining to such Approval or to amend any terms and conditions thereunder, submit to the Commissioner of the Financial Services Agency a written application for approval, as well as a written statement of reasons and any document describing reference information.

（供託金の追加供託の起算日）

(Commencement Day for Counting of Time Limit for Additional Deposit)

第百八十七条　法第二百二十三条第九項に規定する内閣府令で定める日は、次の各号に掲げる区分に応じ当該各号に掲げる日とする。

Article 187 The day to be specified by Cabinet Office Order as provided in Article 223, paragraph (9) of the Act is the day specified in the following items, in accordance with the categories respectively set forth therein:

一　免許特定法人が承認を受けて契約の内容を変更したことにより、供託金の額（同条第三項の契約金額を含む。第四号において同じ。）が令第三十一条に定める額に不足した場合　当該契約の内容を変更した日

(i) if the licensed specified corporation has changed any of the terms and conditions of the Contract with an Approval, as a result of which the amount of Deposit (including the Contract Amount set forth in paragraph (3) of the same Article) falls short of the amount set forth in Article 31 of the Cabinet Order: the day when the term of the Contract was changed;

二　免許特定法人が承認を受けて契約を解除した場合　当該契約を解除した日

(ii) if the licensed specified corporation has cancelled the Contract with the Approval: the day of the cancellation of the Contract;

三　令第三十三条の権利の実行の手続が行われた場合　免許特定法人が免許特定法人供託金規則第十一条第二項の支払委託書の写しの交付を受けた日

(iii) if the procedures for execution of the right as set forth in Article 33 of the Cabinet Order was implemented: the day when the licensed specified corporation receives a copy of the payment consignment letter referred to in Article 11, paragraph (2) of the Regulation on Deposit; or

四　次条第三項において準用する第百三十二条第四項に規定する換算率が変更となり供託金の額が令第三十一条に定める額に不足した場合　当該変更となった日

(iv) when the conversion rate as provided in Article 132, paragraph (4) as applied mutatis mutandis pursuant to paragraph (3) of the following Article is changed, as a result of which the Deposit Amount falls short of the amount set forth in Article 31 of the Cabinet Order: the day of such change.

（供託金に代わる有価証券の種類等）

(Types of Securities Which May Be Substituted for Deposit)

第百八十八条　法第二百二十三条第十項に規定する内閣府令で定める有価証券は、次に掲げるものとする。

Article 188 (1) The Securities to be specified by Cabinet Office Order, as provided in Article 223, paragraph (10) of the Act, are the following Securities:

一　国債証券

(i) national government bond securities;

二　地方債証券

(ii) municipal bond securities;

三　政府保証債証券

(iii) Government Guaranteed Bond Certificates; and

四　社債券その他の債券（記名式のもの、短期社債等及び前三号に掲げるものを除く。）であって供託金に代えることにつき金融庁長官の承認を受けたもの

(iv) corporate bond certificates and any other bond certificates (excluding registered bond certificates, short-term corporate bond, etc. and the bonds as set forth in the preceding three items), which are approved by the Commissioner of the Financial Services Agency to be substituted for payment of the Deposit.

2　免許特定法人は、前項第四号の規定による承認を受けようとするときは、承認申請書に理由書その他の参考となるべき事項を記載した書類を添付して金融庁長官に提出しなければならない。

(2) When a licensed specified corporation intends to obtain an Approval under item (iv) of the preceding paragraph, it must submit to the Commissioner of the Financial Services Agency a written application for approval, as well as a written statement of reasons and any document describing reference information.

3　第百三十二条の規定は、法第二百二十三条第十項の規定により有価証券を供託金に代える場合における当該有価証券の価額について準用する。この場合において、第百三十二条第一項第四号中「前条第一項第四号」とあるのは「第百八十八条第一項第四号」と、同条第四項中「前条第一項各号」とあるのは「第百八十八条第一項各号」と読み替えるものとする。

(3) The provisions of Article 132 apply mutatis mutandis to value of the Securities, when, pursuant to the provisions of Article 223, paragraph (10) of the Act, the deposited money is substituted by Securities. In this case, the term "item (iv), paragraph (1) of the preceding Article" in Article 132, paragraph (1), item (iv) is deemed to be replaced with "Article 188, paragraph (1), item (iv)" and the term "the items of paragraph (1) of the preceding Article" is deemed to be replaced with "the items of Article 188, paragraph (1)".

（事業方法書等に定めた事項の変更に関する届出）

(Notification of Change in Matters Specified in Statement of Business Procedures)

第百八十九条　法第二百二十五条第一項に規定する内閣府令で定める事項は、次に掲げる契約に係る法第二百二十条第三項第三号及び第四号に掲げる書類に定める事項並びに第百八十二条第一項各号に掲げる事項、同条第二項に規定する事項及び同条第三項各号に掲げる事項とする。

Article 189　The matters to be specified by Cabinet Office Order, as provided in Article 225, paragraph (1) of the Act, are the matters specified in Article 220, paragraph (3), items (iii) and (iv) of the Act, the matters listed in the items of Article 182, paragraph (1), the matters provided in Article 182, paragraph (2),

and the matters specified in the items of Article 182, paragraph (3), which pertain to the following contracts:

一　火災保険契約

(i) Fire Insurance Contract;

二　債権保全火災保険契約

(ii) Secured Claim Fire Insurance Contract;

三　森林火災保険契約

(iii) Forest Fire Insurance Contract;

四　博覧会総合保険契約

(iv) Exhibition General Insurance Contract;

五　海上保険契約

(v) Marine Insurance Contract;

六　運送保険契約及び小口貨物運送保険契約

(vi) Transportation Insurance Contract and Small Cargo Transportation Insurance Contract;

七　旅行事故対策費用保険契約及び旅行特別補償保険契約

(vii) Travel Accident Handling Expenses Insurance Contract and Travel Special Compensation Insurance Contract;

八　勤労者財産形成給付傷害保険契約

(viii) Workers' Asset Saving Damage Benefit Insurance Contract;

九　勤労者財産形成基金傷害保険契約

(ix) Workers' Asset Saving Fund Non-Life Insurance Contract;

十　確定拠出年金傷害保険契約

(x) Defined Contribution Pension Non-Life Insurance Contract;

十一　総付保台数十台以上の自動車保険契約

(xi) Automobile Insurance Contract Covering More than Ten Automobiles;

十二　販売用等自動車保険契約

(xii) Automobile-for-Sale Insurance Contract;

十三　賠償責任保険契約

(xiii) Damage Liability Insurance Contract;

十四　船客傷害賠償責任保険契約

(xiv) Passenger Damage Liability Insurance Contract;

十五　労働者災害補償責任保険契約

(xv) Workers' Accident Compensation Liability Insurance Contract;

十六　航空保険契約

(xvi) Aircraft Insurance Contract;

十七　住宅ローン保証保険契約

(xvii) Housing Loan Guarantee Insurance Contract;

十八　保証証券契約

(xviii) Guarantee Bond Insurance Contract;

十九　ガラス保険契約

(xix) Glass Insurance Contract;
二十　機械保険契約
(xx) Machine Insurance Contract;
二十一　組立保険契約
(xxi) Machine Assembly Insurance Contract;
二十二　建設工事保険契約及び土木工事保険契約
(xxii) Construction Work Insurance Contract and Civil Engineering Insurance Contract;
二十三　土木構造物保険契約
(xxiii) Civil Structure Insurance Contract;
二十四　動産総合保険契約
(xxiv) Movables General Insurance Contract;
二十五　ヨット・モーターボート保険契約
(xxv) Yachts and Motor Boats Insurance Contract;
二十六　コンピューター総合保険契約
(xxvi) Computer General Insurance Contract;
二十七　旅行小切手総合保険契約
(xxvii) Traveler's Check General Insurance Contract;
二十八　フランチャイズチェーン総合保険契約
(xxviii) Franchise Stores General Insurance Contract;
二十九　テナント総合保険契約
(xxix) Tenant General Insurance Contract;
三十　盗難保険契約及びクレジットカード盗難保険契約
(xxx) Theft Insurance Contract and Credit Card Theft Insurance Contract;
三十一　風水害保険契約
(xxxi) Wind or Flood Non-Life Insurance Contract;
三十二　競走馬等保険契約
(xxxii) Racehorses, etc. Insurance Contract;
三十三　ボイラー・ターボセット保険契約
(xxxiii) Boiler and Turbo-Set Insurance Contract;
三十四　知的財産権訴訟費用保険契約
(xxxiv) Intellectual Property Litigation Expenses Insurance Contract; and
三十五　事業活動損害保険契約
(xxxv) Business Activities Non-Life Insurance Contract.

（健全性の基準に用いる供託金等）
(Deposits Used for Requirement for Soundness)
第百九十条　法第二百二十八条第一号に規定する供託金その他の内閣府令で定めるものの額は、次に掲げる額から繰延税金資産（税効果会計（日本における保険業の貸借対照表に計上されている資産及び負債の金額と課税所得の計算の結果算定された資産及び負債の金額との間に差異がある場合において、当該差異に係る法人税等の金額を適

切に期間配分することにより、法人税等を控除する前の当期純利益の金額と法人税等の金額を合理的に対応させるための会計処理をいう。第五号において同じ。）の適用により資産として計上される金額をいう。）の不算入額として金融庁長官が定めるところにより算出した額を控除した額とする。

Article 190 (1) The amount of deposits or any other amount to be specified by Cabinet Office Order, as provided in Article 228, item (i) of the Act, is the amount obtained by deducting the amount calculated as exclusion from deferred tax assets (meaning the amount to be recorded as assets by the application of tax effect accounting (meaning an accounting method which, where there are differences between the amounts of assets and liabilities reported on the balance sheet for the insurance business in Japan and the amounts of assets and liabilities derived as a result of calculating the tax base, reasonably matches the amount of net income or net surplus for the period before deducting corporation tax, etc. with the applicable amount of corporation tax, etc. through an appropriate inter-period allocation of the amount of Corporation Tax, etc. pertaining to such differences; the same applies in item (v))) by the method specified by the Commissioner of the Financial Services Agency, from the following amounts:

一　供託金の額（法第二百二十三条第三項の契約金額を含む。）

(i) the amount of deposit (meaning the contracted amount as referred to in Article 223, paragraph (3) of the Act);

二　法第百九十九条において準用する法第百十五条第一項の価格変動準備金の額

(ii) the amount of Price Fluctuation Reserve under Article 115, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 199 of the Act;

三　第百五十条第一項第三号又は第百五十一条第一項第二号の二の危険準備金の額

(iii) the amount of Contingency Reserve under Article 150, paragraph (1), item (iii) or Article 151, paragraph (1), item (ii)-2;

三の二　第百五十一条第一項第二号の異常危険準備金（地震保険に関する法律施行規則第七条第一項（地震保険責任準備金の計算方法）に定める危険準備金を含む。）の額

(iii)-2 the amount of Extraordinary Contingency Reserve (including the risk reserve under Article 7, paragraph (1) (Calculation Formula for Earthquake Risk Policy Reserve) of the Regulation for Enforcement of the Act on Earthquake Insurance) under Article 151, paragraph (1), item (ii);

四　一般貸倒引当金の額

(iv) the amount of general loan-loss reserves;

五　引受社員が日本において有するその他有価証券については、日本における保険業の貸借対照表に計上した次に掲げる額であって税効果会計適用前のものの合計額に金融庁長官が定める率を乗じた額

(v) with regard to available-for sale securities owned in Japan by the Underwriting Member, the following amounts recorded in the balance sheet

for the insurance business in Japan before the application of the tax effect accounting, multiplied by the ratio to be specified by the Commissioner of the Financial Services Agency:

イ　その他有価証券評価差額金の科目に計上した額

(a) the amount recorded in the item of valuation differences on available-for-sale securities;

ロ　繰延ヘッジ損益の科目に計上した額（ヘッジ対象に係る評価差額が日本における保険業の貸借対照表のその他有価証券評価差額金の科目に計上されている場合におけるものに限る。）

(b) the amount recorded in the item of deferred gain or loss on hedges (limited to the amount in the case where the amount of valuation differences on hedging instruments is recorded in the item of valuation difference on available-for-sale securities on the balance sheet for the insurance business in Japan);

六　引受社員が日本において有する土地については、時価と帳簿価額の差額に金融庁長官が定める率を乗じた額

(vi) with regard to lands owned in Japan by the Underwriting Member, the amount of difference between the Market Value and book value thereof, multiplied by the ratio to be specified by the Commissioner of the Financial Services Agency; and

七　その他自己資本に相当するものとして金融庁長官が定めるものの額

(vii) any other amount equivalent to the equity capital, as designated by the Commissioner of the Financial Services Agency.

2　法第二百二十八条第二号に規定する引受社員の日本において引き受けている保険に係る保険事故の発生その他の理由により発生し得る危険であって通常の予測を超えるものに対応する額は、第百六十二条各号に掲げる額を基礎として金融庁長官が定めるところにより計算した額とする。

(2) The amount equivalent to the risk not normally predictable that may accrued from the occurrence of the insured event for which the insurance is underwritten, by the Underwriting Member as provided in Article 228, item (ii) of the Act or any from other grounds is the amount calculated by the method specified by the Commissioner of the Financial Services Agency based upon the amounts specified in the items of Article 162:

3　第一項第六号中「時価」とは、第八十六条第二項に定める価額をいう。

(3) The term "Market Value" as referred to in paragraph (1), item (vi) means the value set forth in Article 86, paragraph (2).

（総代理店の廃止に係る認可の申請）

(Application for Authorization of Abolition of General Agent)

第百九十一条　免許特定法人は、法第二百三十三条の規定による認可を受けようとするときは、認可申請書に次に掲げる書類を添付して金融庁長官に提出しなければならな

い。

Article 191 When a licensed specified corporation intends to obtain an approval under Article 233 of the Act, it must submit to the Commissioner of the Financial Services Agency the written application for authorization, attaching thereto the following documents:

一　理由書

(i) a written statement of reasons;

二　直近の引受社員の日本における保険業の日計表

(ii) the latest daily financial statements for Insurance Business in Japan of the Underwriting Member;

三　免許特定法人及び引受社員の日本における保険業の資産及び負債の内容に関する事項を記載した書面

(iii) a document specifying the matters related to details of assets and liabilities pertaining to Insurance Business in Japan of the licensed specified corporation and Underwriting Member;

四　引受社員の日本における保険業の債権及び債務の取扱いの方針を記載した書面

(iv) a document specifying the policy for treatment of claims and obligations pertaining to Insurance Business in Japan of the Underwriting Member; and

五　その他参考となるべき事項を記載した書類

(v) any other document containing the matters which would be informative.

（免許特定法人の届出）

(Notification of Licensed Specified Corporation)

第百九十二条　法第二百三十四条第八号に規定する内閣府令で定める場合は、次に掲げる場合とする。

Article 192 (1) The cases to be specified by Cabinet Office Order, as provided in Article 234, item (viii) of the Act, are as follows:

一　第百五十条第一項第三号の危険準備金について同条第七項に規定する金融庁長官が定める積立てに関する基準によらない積立てを行おうとする場合又は取崩しを行おうとする場合

(i) cases where, in relation to the Contingency Reserve under Article 150, paragraph (1), item (iii), the licensed specified corporation intends to make reserve or reversal not in accordance with the requirements for reserve as designated by the Commissioner of the Financial Services Agency provided in paragraph (7) of the same Article;

二　免許特定法人において、第百五十一条第四項の規定により免許特定法人の引受社員の責任準備金の額を計算をするに際し金融庁長官に届け出なければならない場合として金融庁長官が定める場合

(ii) cases where, pursuant to the provisions of Article 151, paragraph (4), the Commissioner of the Financial Services Agency designates as the case where a licensed specified corporation is required to make a notification with the

Commissioner of the Financial Services Agency when implementing the calculation of the amount of policy reserve of its Underwriting Member;

二の二　第百五十一条第一項第二号の二の危険準備金について同条第六項に規定する金融庁長官が定める積立てに関する基準によらない積立てを行おうとする場合又は取崩しを行おうとする場合

(ii)-2 cases where, in relation to the Contingency Reserve under Article 151, paragraph (1), item (ii)-2, the licensed specified corporation intends to make reserve or reversal not in accordance with the requirements for reserve as designated by the Commissioner of the Financial Services Agency provided in paragraph (6) of the same Article;

三　第百六十条において準用する第七十一条第二項に規定する金融庁長官が別に定める再保険の契約を締結しようとし、又は当該契約を契約期間の終了前に解約しようとする場合

(iii) cases where the licensed specified corporation intends to conclude a reinsurance contract specified by the Commissioner of the Financial Services Agency as provided in Article 71, paragraph (2) as applied mutatis mutandis pursuant to Article 160, or to cancel the contract before the expiration of the contract term;

四　劣後特約付金銭消費貸借による借入れをしようとする場合又は劣後特約付社債を発行しようとする場合

(iv) cases where the licensed specified corporation intends to take out any Subordinated Loan; or where it intends to issue Subordinated Corporate Bond;

五　劣後特約付金銭消費貸借について期限前弁済をしようとする場合又は劣後特約付社債について期限前償還をしようとする場合（期限のないものについて弁済又は償還をしようとする場合を含む。）

(v) where the licensed specified corporation intends to make an accelerated repayment of the Subordinated Loan, or where it intends to make an accelerated redemption of Subordinated Corporate Bonds (including in the case of payment or redemption with regard to a loan or corporate bonds without a fixed due date);

五の二　第百九十条第二項の規定に基づき、第百六十二条第二号の二に掲げる額を算出するため、金融庁長官の定める算出方法を用いようとする場合

(v)-2 cases where, pursuant to the provisions of Article 190, paragraph (2) and for the purpose of the calculation of the amount set forth in Article 162, item (ii)-2, the Foreign Insurance Company, etc. intends to use the formula specified by the Commissioner of the Financial Services Agency;

五の三　前号に規定する算出方法の使用を中断し、又は当該算出方法に重大な変更を加えた場合

(v)-3 cases where the licensed specified corporation ceased to use the formula as provided in the preceding item, or to effect any material amendment to

such formula;

六　免許特定法人又はその業務の委託先（第四項において「免許特定法人等」という。）において不祥事件（業務の委託先にあっては、当該免許特定法人が委託する業務に係るものに限る。）が発生したことを知った場合

(vi) cases where it has come to the knowledge of the licensed specified corporation or a party to whom its business is entrusted (referred to as a "Licensed Specified Corporation, etc." in paragraph (4)) that any Deplorable Event (in the case of a party to whom its business is commissioned, limited to the event pertaining to the business entrusted by the Licensed Specified Corporation) has occurred to it.

2　免許特定法人は、法第二百三十四条の規定による届出をしようとするときは、届出書に理由書その他の参考となるべき事項を記載した書類を添付して金融庁長官に提出しなければならない。

(2) For filing the notification under Article 234 of the Act, a licensed specified corporation must submit to the Commissioner of the Financial Services Agency the notification, attaching thereto a written statement of reasons and any other document which would be informative:

3　第一項第一号に該当するときの届出は、日本における保険業の業務報告書の提出期限の三週間前までに、日本における保険業の貸借対照表、日本における保険業の損益計算書及びその付属明細書又はこれに準ずる書類を添付して行うものとする。

(3) The notification, when paragraph (1), item (i) applies, is to be filed no later than three weeks prior to the time limit for submission of the business report on Insurance Business in Japan, and is to be filed together with the balance sheet and profit and loss statement for the Insurance Business in Japan, supplementary schedules thereto, or any other documents similar to any of the aforementioned documents.

4　第一項第六号に規定する不祥事件とは、免許特定法人等、引受社員若しくは総代理店、免許特定法人及び引受社員の日本における代表者若しくは使用人（生命保険募集人及び損害保険募集人である者を除く。）、免許特定法人の業務の委託先若しくは総代理店の取締役、執行役、会計参与、監査役若しくは使用人（生命保険募集人及び損害保険募集人である者を除く。）、引受社員の生命保険募集人若しくは損害保険募集人又はそれらの役員若しくは使用人が次の各号のいずれかに該当する行為を行ったことをいう。

(4) A Deplorable Event as provided in paragraph (1), item (vi) means the case where any Licensed Specified Corporation, etc., Underwriting Member, General Agency, the Representative in Japan or employees of the Licensed Specified Corporation and Underwriting Member (excluding the persons who fall under the category of Life Insurance Agents and Non-Life Insurance Agents), or a director, executive officer, company auditor or employee of the party to whom the business of the Licensed Specified Corporation is commissioned or General Agencies of the Licensed Specified Corporation

(excluding the persons who fall under the category of the Life Insurance Agents and Non-Life Insurance Agents), the Life Insurance Agents or Non-Life Insurance Agents of the Underwriting Member or such agents' respective officers or employees has committed any of the acts as set forth in the following items:

一　日本における免許特定法人及びその引受社員の業務を遂行するに際しての詐欺、横領、背任その他の犯罪行為

(i) fraud, embezzlement, breach of trust or any other criminal act committed in the course of performance of the licensed specified corporation and its Underwriting Members;

二　出資の受入れ、預り金及び金利等の取締りに関する法律に違反する行為

(ii) an act in violation of the Act on Regulation of Receiving of Capital Subscription, Deposits, and Interest Rates, etc.;

三　法第二百九十四条第一項、第二百九十四条の二若しくは第三百条第一項の規定、法第三百条の二において準用する金融商品取引法第三十八条第三号から第六号まで若しくは第九号若しくは第三十九条第一項の規定若しくは第二百三十四条の二十一の二第一項の規定に違反する行為又は法第三百七条第一項第三号に該当する行為

(iii) an act in violation of Article 294, paragraph (1), Article 294-2 or Article 300, paragraph (1) of the Act, or Article 38, items (iii) to (vi) or item (ix), Article 39, paragraph (1) or Article 234-21-2, paragraph (1) of the Financial Instruments and Exchange Act as applied mutatis mutandis pursuant to Article 300-2 of the Act; or an act which fall under Article 307, paragraph (1), item (iii) of the Act;

四　日本における保険業に係る現金、手形、小切手又は有価証券その他有価物の紛失のうち、日本における免許特定法人及びその引受社員の業務の特性、規模その他の事情を勘案し、当該業務の管理上重大な紛失と認められるもの

(iv) loss of cash, bills, checks, securities or any other valuable item, which pertains to Insurance Business in Japan, and which is considered material in relation to the management of the business, considering the characteristics, scale and other situations of the business of the Licensed Specified Corporation and its Underwriting Members;

五　その他引受社員の日本における業務の健全かつ適切な運営に支障を来す行為又はそのおそれのある行為であって前各号に掲げる行為に準ずるもの

(v) any other act similar to those set forth in the preceding items, which would give actual or potential negative impact on the Underwriting Member in carrying out its business operation in Japan in a sound and appropriate manner.

5　第一項第六号に該当するときの届出は、不祥事件の発生を免許特定法人が知った日から三十日以内に行わなければならない。

(5) A notification, when paragraph (1), item (xvii) is applicable, must be filed within 30 days from the day when it comes to the knowledge of the licensed

specified corporation the fact of occurrence of any Deplorable Event.

（清算に係る引受社員が払い戻す金額）

(Amount to Be Refunded from Liquidating Underwriting Member)

第百九十三条　法第二百三十五条第五項において準用する法第百七十七条第三項に規定する内閣府令で定める金額は、第百五十条第一項第二号の二又は第百五十一条第一項第三号の払戻積立金として日本において積み立てた金額とする。

Article 193 The amount to be specified by Cabinet Office Order, as provided in Article 177, paragraph (3) of the Act as applied mutatis mutandis pursuant to Article 235, paragraph (5) of the Act, is the amount set aside as the refund reserve prescribed in Article 150, paragraph (1), item (ii)-2 or Article 151, paragraph (1), item (iii).

（特定法人等の清算に関する規定の準用）

(Mutatis Mutandis Application of Provisions Concerning Liquidation of Specified Corporations)

第百九十四条　第百七十四条の規定は法第二百三十五条第二項の規定により利害関係人が清算人の選任又は解任を請求する場合について、第百七十五条の規定は法第二百三十五条第四項において準用する法第百七十八条の規定により読み替えて適用する会社法第五百条第二項（債務の弁済の制限）の規定による許可の申請について、第百七十七条の規定は清算に係る免許特定法人及び引受社員の清算人について、それぞれ準用する。

Article 194 (1) The provisions of Article 174 apply mutatis mutandis to the case where the interested party requests appointment or dismissal of liquidators pursuant to the provisions of Article 235, paragraph (2) of the Act; the provisions of Article 175 apply mutatis mutandis to an application for permission under Article 500, paragraph (2) (Restriction of Repayment of Debts) of the Companies Act applied following the deemed replacement of terms pursuant to the provisions of Article 178 of the Act as applied mutatis mutandis pursuant to Article 235, paragraph (4) of the Act; and the provisions of Article 177 of the Act apply mutatis mutandis to liquidators or a licensed specified corporation in liquidation and underwriting members in liquidation.

2　第百十条の三、第百十条の五から第百十条の八まで及び第百十四条の二から第百十四条の八までの規定は、その性質上許されないものを除き、法第二百三十五条第四項において読み替えて準用する会社法第四百八十二条第三項第四号（業務の執行）、第四百八十九条第六項第六号（清算人会の権限等）、第四百九十二条第一項（財産目録等の作成等）、第五百三十六条第一項第二号及び第三号イ（事業の譲渡の制限等）、第五百四十八条第一項第四号（債権者集会の招集等の決定）、第五百五十条第一項、第五百五十一条第一項及び第二項（債権者集会参考書類及び議決権行使書面の交付等）、第五百五十六条第二項（書面による議決権の行使）、第五百五十七条第一項（電磁的方法による議決権の行使）並びに第五百六十一条（議事録）の規定により内

閣府令で定めるべき事項について準用する。

(2) Except for those that are not applicable by their nature, the provisions of Article 110-3, Articles 110-5 to 110-8 and Articles 114-2 to 114-8 apply mutatis mutandis to the matters to be specified by Cabinet Office Order, pursuant to the provisions of Article 482, paragraph (3), item (iv) (Execution of Business), Article 489, paragraph (6), item (vi) (Authority of Board of Liquidators), Article 492, paragraph (1) (Preparation of Inventory of Property), Article 536, paragraph (1), item (ii) and item (iii), (a) (Restrictions on Transfer of Business), Article 548, paragraph (1), item (iv) (Determination of Calling of Creditors' Meeting), Article 550, paragraph (1), Article 551, paragraphs (1) and (2) (Issuance of Reference Documents for Creditors' Meetings and Proxy Cards), Article 556, paragraph (2) (Voting in Writing), Article 557, paragraph (1) (Voting through Use of Electronic or Magnetic Means) and Article 561 (Minutes) of the Companies Act as applied mutatis mutandis pursuant to Article 235, paragraph (4) of the Act following the deemed replacement of terms.

（総代理店の届出事項等）

(Matters to Be Notified in Relation to General Agency)

第百九十五条　法第二百三十九条に規定する内閣府令で定める事項は、次に掲げる事項とする。

Article 195 The matters to be specified by Cabinet Office Order, as provided in Article 239 of the Act, are as follows:

一　総代理店になろうとする旨

(i) to the effect that the applicant intends to become a General Agency;

二　商号

(ii) the trade name;

三　資本金の額

(iii) the amount of stated capital;

四　取締役（指名委員会等設置会社にあっては取締役及び執行役）の履歴書

(iv) résumés of directors (résumés of directors and executive officers, in the case of a company with nominating committee, etc.);

五　会計参与設置会社であるときは、会計参与の履歴書

(v) if the applicant is a company with accounting advisors, the résumés of the accounting advisors;

六　監査役設置会社（監査役の監査の範囲を会計に関するものに限定する旨の定款の定めがある株式会社を含む。）であるときは、監査役の履歴書

(vi) if the applicant is a company with company auditors (including a stock company which provides in its articles of incorporation that the scope to be audited by its company auditor is limited to accounting audit), the résumés of company auditors;

七　本店及び支店の所在地
(vii) the location of the head office and branch offices;
八　業務の内容
(viii) the business details; and
九　引受社員の日本に所在する財産の管理の方法
(ix) the method of management of properties in Japan of Underwriting Members.

第十章　契約条件の変更
Chapter X Modification of Contract Conditions

（契約条件の変更の申出）
(Notice of Modification of Contract Conditions)
第百九十六条　保険会社（外国保険会社等を含む。以下この章において同じ。）は、法第二百四十条の二第一項の規定による申出を行おうとするときは、申出書に次に掲げる書類を添付して金融庁長官に提出しなければならない。
Article 196 When an Insurance Company (including a Foreign Insurance Company, etc.; hereinafter the same applies in this Chapter) intends to make a notice under Article 240-2, paragraph (1) of the Act, it must submit to the Commissioner of the Financial Services Agency a written notice, with the following documents attached thereto:
一　理由書
(i) a written statement of reasons;
二　最終の貸借対照表、損益計算書及び株主資本等変動計算書（相互会社にあっては、剰余金処分又は損失処理に関する書面及び基金等変動計算書）その他最近における財産及び損益の状況を知ることができる書類（外国保険会社等にあっては、日本における保険業に係るものに限る。）
(ii) the latest balance sheet, profit and loss statement and the statement of changes in shareholders' equity, etc. (in the case of a Mutual Company, a document related to disposition of surplus or treatment of loss and the statement of changes in members' equity) and any other document disclosing the recent status of business, properties and profit and loss (in the case of a Foreign Insurance Company, etc., limited to the documents pertaining to its Insurance Business in Japan);
三　その他参考となるべき事項を記載した書類
(iii) a document stating any other matters which would serve as reference information.

（契約条件の変更に係る株主総会等の招集通知の記載事項）
(Matters to Be Stated in Notice of Calling of Shareholders Meeting Pertaining to Modification of Contract Conditions)

第百九十七条　法第二百四十条の五第三項に規定する内閣府令で定める事項は、次に掲げる事項とする。

Article 197　The matters to be specified by Cabinet Office Order, as provided in Article 240-5, paragraph (3) of the Act, are as follows:

一　契約条件の変更がやむを得ない理由

(i) to the effect that the Modification of Contract Conditions is inevitable;

二　契約条件の変更の内容

(ii) the details of the Modification of Contract Conditions;

三　契約条件の変更後の業務及び財産（外国保険会社等にあっては、日本における業務及び日本に所在する財産。以下この章において同じ。）の状況の予測

(iii) the estimate of status of business and properties (in the case of a Foreign Insurance Company, etc., the business and properties in Japan; hereinafter the same applies in this Chapter) after the Modification of Contract Conditions;

四　基金及び保険契約者等（外国保険会社等の場合にあっては、日本における保険契約者等。以下この章において同じ。）以外の債権者に対する債務の取扱いに関する事項

(iv) the matters concerning treatment of obligations against the creditors other than the fund and policyholders, etc. (in the case of a Foreign Insurance Company, etc., policyholders, etc. in Japan; hereinafter the same applies in this Chapter);

五　経営責任に関する事項

(v) the matters concerning responsibility for management; and

六　その他契約条件の変更に関し必要な事項

(vi) any other matters required for the Modification of Contract Conditions.

（契約条件の変更に係る書類の備置き等）

(Keeping of Documents Pertaining to Modification of Contract Conditions)

第百九十八条　法第二百四十条の七第一項に規定する内閣府令で定める事項は、前条各号に掲げる事項とする。

Article 198　The matters to be specified by Cabinet Office Order, as provided in Article 240-7, paragraph (1) of the Act, are the matters set forth in the items of the preceding Article.

（保険調査人の選任等）

(Appointment of Insurance Inspector)

第百九十九条　金融庁長官は、法第二百四十条の八第一項の規定により保険調査人を選任したとき又は同条第三項の規定により保険調査人を解任したときは、その旨及び当該保険調査人の商号、名称又は氏名を同条第五項の被調査会社に通知するものとする。

Article 199　When the Commissioner of the Financial Services Agency appoints an Insurance Inspector pursuant to the provisions of Article 240-8, paragraph

(1) of the Act, or when the Commissioner of the Financial Services Agency dismisses an Insurance Inspector pursuant to the provisions of paragraph (3) of the same Article, the Commissioner of the Financial Services Agency is to notify the inspected company set forth in paragraph (5) of the same Article of the fact or appointment or dismissal as well as such Insurance Inspector's trade name or name.

（契約条件の変更に係る承認）

(Approval for Modification of Contract Conditions)

第二百条　保険会社は、法第二百四十条の十一第一項の規定による承認を受けようとするときは、承認申請書に次に掲げる書類（外国保険会社等にあっては、第二号に掲げる書類を除く。）を添付して金融庁長官に提出しなければならない。

Article 200 When an Insurance Company intends to obtain an approval under Article 240-11, paragraph (1) of the Act, it must submit to the Commissioner of the Financial Services Agency the written application for approval, with the following documents (excluding the document set forth in item (ii), in the case of a Foreign Insurance Company, etc.) attached thereto:

一　理由書

(i) a written statement of reasons;

二　株主総会等の議事録

(ii) the minutes of Shareholders Meeting, etc.;

三　法第二百四十条の五第一項の決議（外国保険会社等にあっては、契約条件の変更についての決定）に係る契約条件の変更の内容を示す書類

(iii) the document indicating the details of the amendment to contract terms for which the resolution under Article 240-5, paragraph (1) of the Act (the details of the decision of the Modification of Contract Conditions, in the case of a Foreign Insurance Company, etc.) has been adopted;

四　次条各号に掲げる書類

(iv) the documents set forth in the items of the preceding Article; and

五　その他参考となるべき事項を記載した書類

(v) a document stating any other matters which would serve as reference information.

（契約条件の変更に係る通知書類）

(Written Notices Pertaining to Modification of Contract Conditions)

第二百一条　法第二百四十条の十二第二項に規定する内閣府令で定める書類は、次に掲げる書類とする。

Article 201 The documents to be specified by Cabinet Office Order, as provided in Article 240-12, paragraph (2) of the Act, are as follows:

一　契約条件の変更がやむを得ない理由を示す書類

(i) a document explaining the reason that the Modification of Contract

Conditions is inevitable;

二　契約条件の変更後の業務及び財産の状況の予測を示す書類

(ii) the estimate of status of business and properties after the Modification of Contract Conditions;

三　基金及び保険契約者等以外の債権者に対する債務の取扱いに関する事項を示す書類

(iii) the matters concerning treatment of obligations against the creditors other than the fund and policyholders, etc.;

四　経営責任に関する事項を示す書類

(iv) the matters concerning responsibility for management; and

五　その他契約条件の変更に関し必要な事項を記載した書類

(v) any other document specifying the matters required for the Modification of Contract Conditions.

（保険契約に係る債権の額）

(Amount of Claim Pertaining to Insurance Contract)

第二百二条　法第二百四十条の十二第四項に規定する内閣府令で定める金額は、生命保険会社及び外国生命保険会社等にあっては第一号に掲げる金額とし、損害保険会社及び外国損害保険会社等にあっては第二号及び第三号に掲げる金額の合計額とする。

Article 202　The amount to be specified by Cabinet Office Order, as provided in Article 241-12, paragraph (4) of the Act, is the amount set forth in item (i), in the case of a Life Insurance Company; the total of the amounts set forth in items (ii) and (iii), in the case of a Non-Life Insurance Company; and the amount set forth in item (ii), in the case of a Small Amount and Short Term Insurance Company Small Amount and Short Term Insurance Company:

一　法第二百四十条の十二第一項の公告（以下この条において「公告」という。）の時において被保険者のために積み立てるべき金額

(i) the amount to be reserved for the insured, as of the time of the public notice under Article 240-12, paragraph (1) of the Act (hereinafter referred to as the "Public Notice" in this Article);

二　未経過期間（保険契約に定めた保険期間のうち、公告の時において、まだ経過していない期間をいう。）に対応する保険料の金額

(ii) the amount of the insurance premiums corresponding to the Unexpired Period (meaning the insurance period specified in an insurance contract which have not been passed as of the time of the public notice); and

三　公告の時において第七十条第一項第三号又は第百五十一条第一項第三号の払戻積立金として積み立てるべき金額

(iii) the amount to be reserved as the refund reserve as set forth in Article 70, paragraph (1), item (iii) or Article 151, paragraph (1), item (iii), as of the time of the public notice.

（契約条件の変更後の公告事項）

(Matters Subject to Public Notice after Modification of Contract Conditions)

第二百三条　法第二百四十条の十三第一項に規定する内閣府令で定める事項は、法第二百四十条の十二第一項から第四項までに規定する手続の経過とする。

Article 203 The matters to be specified by Cabinet Office Order, as provided in Article 240-13, paragraph (1) of the Act, are the progress of the procedures provided in Article 240-12, paragraphs (1) to (4) of the Act.

第二百四条　削除

Article 204 Deleted

第十一章　株主

Chapter XI Shareholders

第一節　保険主要株主

Section 1 Insurance Company's Major Shareholders

（保険議決権保有届出書の提出等）

(Submission of Written Notice of Holding the Insurance Company's Voting Rights)

第二百五条　法第二百七十一条の三第一項の規定により同項に規定する保険議決権保有届出書（以下この項及び第二百八条において「保険議決権保有届出書」という。）を提出すべき者は、別紙様式第十三号により当該保険議決権保有届出書を作成し、金融庁長官等に提出しなければならない。

Article 205 (1) A person who, pursuant to the provisions of Article 271-3, paragraph (1) of the Act, is required to submit a Written Notice of Holding the Insurance Company's Voting Rights as provided in the same paragraph (hereinafter referred to as a Written Notice of Holding the Insurance Company's Voting Rights in this paragraph and Article 208) must prepare the Written Notice of Holding the Insurance Company's Voting Rights in accordance with the Appended Form No. 13 and submit it to the Commissioner of the Financial Services Agency.

２　法第二百七十一条の三第一項に規定する内閣府令で定める場合及び内閣府令で定める日は、次の各号に掲げる場合及びその区分に応じ当該各号に定める日とする。

(2) The cases to be specified by Cabinet Office Order and the day to be specified by Cabinet Office Order, as provided in Article 271-3, paragraph (1) of the Act, are the cases set forth in the following items, and the days set forth in the following items in accordance with the categories respectively set forth therein:

一　保有する議決権の数に増加がない場合（第三号に掲げる場合を除く。）　保険議決権大量保有者（法第二百七十一条の三第一項に規定する保険議決権大量保有者をいう。以下この条並びに第二百七条第二項第二号及び第三号において同じ。）となったことを知った日から五日（日曜日及び令第三十七条の五の二に規定する休日の

日数は、算入しない。以下この号及び第二百七条第二項第一号において同じ。）を経過した日又は保険議決権大量保有者となった日を含む月の翌月十五日から五日を経過した日（当該日が保険議決権大量保有者となった日から一月を経過した日前である場合にあっては、保険議決権大量保有者となった日から一月を経過した日）のいずれか早い日

(i) cases where there is no increase in the number of voting rights held (excluding the case referred to in item (iii)): the earlier of the following days: the day when five days (Sundays and the holidays provided in Article 37-5-2 of the Cabinet Order are not counted; hereinafter the same applies in this item and Article 207, paragraph (2), item (i)) passes from the day when it comes to the knowledge of the shareholder that such party has come to fall under the category of a Major Holder of the Insurance Company's Voting Rights (meaning a Major Holder of Insurance Company's Voting Rights as provided in Article 271-3, paragraph (1) of the Act; hereinafter the same applies in this Article and Article 207, paragraph (2), items (ii) and (iii)); or the day when five days passes from the fifteenth day of the month immediately after the month in which the day when the shareholder becomes the Major Holder of the Insurance Company's Voting Rights falls (if the day falls prior to the day when one month has passed from the day when the shareholder becomes the Major Holder of the Insurance Company's Voting Rights, the day when one month has passed from the day when such shareholder becomes the Major Holder of the Insurance Company's Voting Rights);

二　保険議決権大量保有者となった者が外国人又は外国の法人（法第二条の二第一項第一号に掲げる者を含む。次号並びに第二百七条第二項第二号及び第三号において同じ。）である場合（次号に掲げる場合を除く。）　保険議決権大量保有者となった日から一月を経過した日

(ii) cases (excluding the cases set forth in the following item) where the party which has become the Major Holder of the Insurance Company's Voting Rights is a foreign national or a foreign corporation (including a person specified in Article 2-2, paragraph (1), item (i) of the Act; the same applies in the following item, and in Article 207, paragraph (2), items (ii) and (iii)): the day when one month has passed from the day when such party becomes the Major Holder of the Insurance Company's Voting Rights;

三　保険議決権大量保有者となった者が外国人又は外国の法人であってその保有する議決権の数に増加がない場合　保険議決権大量保有者となったことを知った日から一月を経過した日又は保険議決権大量保有者となった日を含む月の翌月十五日から一月を経過した日（当該日が保険議決権大量保有者となった日から二月を経過した日前である場合にあっては、保険議決権大量保有者となった日から二月を経過した日）のいずれか早い日

(iii) cases where the party which has become the Major Holder of the Insurance

Company's Voting Rights is a foreign national or a foreign corporation, and where the voting rights held by such party is not increased: the earlier of the following dates: the day when it comes to the knowledge of such party that it has become the Major Holder of the Insurance Company's Voting Rights; or the day when one month has passed from the fifteenth day of the month immediately after the month in which the day when the party becomes the Major Holder of the Insurance Company's Voting Rights falls (if the day falls prior to the day when two months passes from the day when the shareholder becomes the Major Holder of the Insurance Company's Voting Rights, the day when two months passes from the day when such shareholder becomes the Major Holder of the Insurance Company's Voting Rights).

（国等が保有する議決権とみなされる議決権）

(Voting Rights Deemed to Be Held by State)

第二百六条　次の各号に掲げる者は、それぞれ当該各号に定める議決権の保有について、令第三十七条の五の法人とみなす。

Article 206 For the purpose of judgment of holding the voting rights specified in the following items, the parties respectively set forth therein are deemed to be a corporation referred to in Article 37-5 of the Cabinet Order:

一　預金保険法（昭和四十六年法律第三十四号）附則第七条第一項第一号に規定する協定銀行　同法附則第二十二条第一項に規定する協定に基づく譲受け等に係る株式に係る議決権、金融機能の早期健全化のための緊急措置に関する法律（平成十年法律第百四十三号）第四条第二項に規定する株式等の発行等に係る株式に係る議決権及び金融機能の再生のための緊急措置に関する法律（平成十年法律第百三十二号）附則第五条の規定によりなおその効力を有することとされる旧金融機能の安定化のための緊急措置に関する法律（平成十年法律第五号）第四条第一項第一号に規定する優先株式等の発行等に係る株式に係る議決権

(i) a Partner Bank provided in Article 7, paragraph (1), item (i) of the Supplementary Provisions to the Deposit Insurance Act (Act No. 34 of 1971): the voting rights represented by the shares subject to the acquisition, etc. under the agreement provided in Article 22, paragraph (1) of the Supplementary Provisions to that Act; the voting rights represented by the shares subject to the issuance of shares, etc. provided in Article 4, paragraph (2) of the Act on Emergency Measures for Early Strengthening of Financial Functions (Act No. 143 of 1998); and the voting rights represented by the shares subject to the issuance of preferred shares, etc. provided in Article 4, paragraph (1), item (i) of the former Act on Emergency Measures for Stabilization of Financial Functions (Act No. 5 of 1998) which is to remain in effect pursuant to the provisions of Article 5 of the Supplementary Provisions to the Act on Emergency Measures for the Revitalization of the Financial Functions (Act No. 132 of 1998);

二　農水産業協同組合貯金保険法（昭和四十八年法律第五十三号）第七十四条第一号に規定する協定債権回収会社　同法第七十七条第一項の規定による資産の買取りの委託に係る株式に係る議決権

(ii) an Agreement Claim Servicing Company as provided in Article 74, item (i) of the Agricultural and Fishery Cooperation Savings Insurance Act (Act No. 53 of 1973): the voting rights represented by the shares subject to consignment of asset purchase under Article 77, paragraph (1) of that Act;

三　法附則第一条の二の三第一号に規定する協定銀行　法附則第一条の二の十二第一項に規定する協定に基づく資産の買取りに係る株式に係る議決権

(iii) a Partner Bank as provided in Article 1-2-3, item (i) of the Supplementary Provisions to the Act: the voting rights represented by the shares subject to asset purchase in accordance with the agreement, as provided in Article 1-2-12, paragraph (1) of the Supplementary Provisions to the Act.

（変更報告書の提出等）

(Submission of Change Report)

第二百七条　法第二百七十一条の四第一項の規定により同項に規定する変更報告書（以下この項及び第三項並びに次条において「変更報告書」という。）を提出すべき者は、別紙様式第十三号により当該変更報告書を作成し、金融庁長官等に提出しなければならない。

Article 207 (1) A party which, pursuant to the provisions of Article 271-4, paragraph (1) of the Act, is required to submit a Change Report as provided in the same paragraph (hereinafter referred to as a "Change Report" in this paragraph, paragraph (3) and the following Article) must prepare the Change Report in accordance with the Appended Form No. 13 and submit it to the Commissioner of the Financial Services Agency.

２　法第二百七十一条の四第一項本文に規定する内閣府令で定める場合及び内閣府令で定める日は、次の各号に掲げる場合及びその区分に応じ当該各号に定める日とする。

(2) The cases to be specified by Cabinet Office Order and the day to be specified by Cabinet Office Order, as provided in the main clause of Article 271-4, paragraph (1) of the Act, are the cases set forth in the following items, and the days set forth in the following items in accordance with the categories respectively set forth therein:

一　保有する議決権の数に増加又は減少がない場合（議決権保有割合（法第二百七十一条の三第一項第一号に規定する議決権保有割合をいう。以下この条及び次条において同じ。）が百分の一以上増加し又は減少した場合に限り、第三号に掲げる場合を除く。）　議決権保有割合が百分の一以上増加し若しくは減少したことを知った日から五日を経過した日又は議決権保有割合が百分の一以上増加し若しくは減少した日を含む月の翌月十五日から五日を経過した日のいずれか早い日

(i) cases where there is no increase or decrease in the number of voting rights held (limited to the case where the Proportion of Voting Rights Held

(meaning the Proportion of Voting Rights Held as provided in Article 271-3, paragraph (1), item (i) of the Act; hereinafter the same applies in this Article and the following Article) has increased or decreased by 1 percent or more; and excluding the case referred to in item (iii)): the day after the passage of five days from the day when it comes to the knowledge of the party that the Proportion of Voting Rights Held increased or decreased by 1 percent or more, or the day after the passage of five days from the fifteenth day of the month immediately after the month including the day when the Proportion of Voting Rights Held increased or decreased by 1 percent or more, whichever comes earlier;

二　保険議決権大量保有者が外国人又は外国の法人である場合（次号に掲げる場合を除く。）　法第二百七十一条の三第一項各号に掲げる事項の変更があった日から一月を経過した日

(ii) cases (excluding the cases set forth in the following item) where the party which has become the Major Holder of the Insurance Company's Voting Rights is a foreign national or a foreign corporation: a day when one month has passed from the day of the change to the matters specified in the items of Article 271-3, paragraph (1) of the Act;

三　保険議決権大量保有者が外国人又は外国の法人であってその保有する議決権の数に増加又は減少がない場合（議決権保有割合が百分の一以上増加し又は減少した場合に限る。）　議決権保有割合が百分の一以上増加し若しくは減少したことを知った日から一月を経過した日又は議決権保有割合が百分の一以上増加し若しくは減少した日を含む月の翌月十五日から一月を経過した日のいずれか早い日

(iii) cases where the party which has become the Major Holder of the Insurance Company's Voting Rights is a foreign national or a foreign corporation, and where the voting rights held by such party is not increased or decreased (limited to the case where the Proportion of Voting Rights Held increased or decreased by 1 percent or more): the day after the passage of one month from the day when it comes to the knowledge of the party that the Proportion of Voting Rights Held increased or decreased by 1 percent or more, or the day after the passage of five days from the fifteenth day of the month immediately after the month including the day when the Proportion of Voting Rights Held increased or decreased by 1 percent or more, whichever comes earlier.

3　法第二百七十一条の四第一項ただし書に規定する内閣府令で定める場合は、議決権保有割合が百分の一以上減少したことによる変更報告書で当該変更報告書に記載された議決権保有割合が百分の五以下であるものを既に提出している場合とする。

(3) The cases to be specified by Cabinet Office Order, as provided in the proviso to Article 271-4, paragraph (1) of the Act, are the case where the Change Report informing the decrease of Proportion of Voting Rights Held by 1 percent or more has been submitted, in which case the Proportion of Voting Rights

Held stated in the Change Report is 5 percent or less.

（特例対象議決権に係る保険議決権保有届出書の提出等）

(Submission of Written Notice of Holding the Insurance Company's Voting Rights for Voting Rights Subject to Special Provisions)

第二百八条　法第二百七十一条の五第一項の規定により保険議決権保有届出書を提出すべき者又は同条第二項の規定により変更報告書を提出すべき者は、別紙様式第十三号の二により当該保険議決権保有届出書又は当該変更報告書を作成し、金融庁長官等に提出しなければならない。

Article 208 (1) A person who, pursuant to the provisions of Article 271-5, paragraph (1) of the Act, is required to submit a Written Notice of Holding the Insurance Company's Voting Rights, or a person who, pursuant to the provisions of paragraph (2) of the same Article, is required to submit a Change Report must prepare the Written Notice of Holding the Insurance Company's Voting Rights in accordance with the Appended Form No. 13-2 and submit to the Commissioner of the Financial Services Agency.

２　法第二百七十一条の五第一項に規定する内閣府令で定める者は、次に掲げる者とする。

(2) The persons to be specified by Cabinet Office Order, as provided in Article 271-5, paragraph (1) of the Act, are as follows:

一　銀行、長期信用銀行、株式会社商工組合中央金庫、金融商品取引業者（有価証券関連業（金融商品取引法第二十九条の四の二第十項（第一種少額電子募集取扱業者についての登録等の特例）に規定する第一種少額電子募集取扱業務及び同法第二十九条の四の三第四項（第二種少額電子募集取扱業者についての登録等の特例）に規定する第二種少額電子募集取扱業務を除く。次号において同じ。）又は投資運用業を行う者に限る。）、信託会社及び外国信託会社（信託業法第三条（免許）又は第五十三条第一項（免許）の免許を受けたものに限る。）、保険会社、農林中央金庫並びに独立行政法人郵便貯金簡易生命保険管理・郵便局ネットワーク支援機構

(i) a Bank, Long Term Credit Bank, The Shoko Chukin Bank Limited, a Financial Instruments Business Operator (limited to operators engaged in Securities-Related Business (excluding Type I Small Amount Electronic Public Offering Business as provided in Article 29-4-2, paragraph (10) (Special Provisions for Registration of Type I Small Amount Electronic Public Offering Business Operators) of the Financial Instruments and Exchange Act and Type II Small Amount Electronic Public Offering Business as provided in Article 29-4-3, paragraph (4) (Special Provisions for Registration of Type II Small Amount Electronic Public Offering Business Operators) of the same Act; the same applies in the following item) and Investment Management Business), Trust Company and Foreign Trust Company (limited to those licensed under Article 3 (License) or Article 53, paragraph (1) (License) of the Trust Business Act), Insurance Company, The Norinchukin Bank, and the

Organization for Postal Savings, Postal Life Insurance and Post Office Network;

二　外国の法令に準拠して外国において銀行業、有価証券関連業、投資運用業、信託業又は保険業を営む者であって前号に掲げる者以外の者

(ii) a party engaged in banking business, Securities-Related Business, Investment Advisory Business, Trust Business or Insurance Business in foreign state in accordance with the laws and regulations of that state, which does not fall under any of the parties set forth in the preceding item; and

三　前二号に掲げる者（以下この号及び第四項において「銀行等」という。）を共同保有者とする者であって銀行等以外の者

(iii) a party whose joint holder is any of the parties set forth in the preceding two items (hereinafter referred to as "Bank, etc." in this item and paragraph (4)), which does not fall under the category of a Bank, etc.

3　法第二百七十一条の五第一項に規定する内閣府令で定める数は、百分の十とする。

(3) The number to be specified by Cabinet Office Order, as provided in Article 271-5, paragraph (1) of the Act, is 10 percent.

4　法第二百七十一条の五第一項に規定する内閣府令で定める場合は、銀行等に銀行等でない共同保有者がいる場合において、当該共同保有者に銀行等である共同保有者がいないものとみなして計算した当該共同保有者の議決権保有割合が百分の一を超える場合とする。

(4) The case to be specified by Cabinet Office Order, as provided in Article 271-5, paragraph (1) of the Act, is the case where the Bank, etc. has a joint holder which does not fall under the category of a Bank, etc., and where the Proportion of Voting Rights Held by the joint holder exceeds 1 percent, if calculated based on the presumption that such joint holder has no joint holder which is a Bank, etc.

5　法第二百七十一条の五第二項第二号に規定する内閣府令で定める基準は、議決権保有割合が同条第一項の規定により提出され、又は提出されるべき保険議決権保有届出書に記載された議決権保有割合より百分の二・五以上増加し又は減少したこととする。

(5) The requirement to be specified by Cabinet Office Order, as provided in Article 271-5, paragraph (2), item (ii) of the Act, is to be the increase or decrease by 2.5 percent or more in the Proportion of Voting Rights Held as specified in the Written Notice of Holding the Insurance Company's Voting Rights which already submitted or required to be submitted pursuant to the provisions of paragraph (1) of the same Article.

6　法第二百七十一条の五第二項第四号に規定する内閣府令で定める場合及び内閣府令で定める日は、次の各号に掲げる場合及びその区分に応じ当該各号に定める日とする。

(6) The cases to be specified by Cabinet Office Order and the day to be specified by Cabinet Office Order, as provided in Article 271-5, paragraph (2), item (iv) of the Act, are the cases set forth in the following items, and the days set forth in the following items in accordance with the categories respectively set forth

therein:

一　変更報告書に係る基準日（法第二百七十一条の五第三項に規定する基準日をいう。以下この条において同じ。）の属する月の後の月の末日における議決権保有割合が当該変更報告書に記載された議決権保有割合より百分の二・五以上増加し又は減少した場合　当該末日の属する月の翌月十五日

(i) cases where the Proportion of Voting Rights Held as of the last day of the month immediately after the month containing the Cut-Off Date (meaning the Cut-Off Date as provided in Article 271-5, paragraph (3) of the Act; hereinafter the same applies in this Article) for the Change Report is increased or decreased by 2.5 percent or more from that specified in the Change Report: fifteenth day of the month immediately after the month in which such last day falls;

二　変更報告書に記載された議決権保有割合が基準日以外の月の末日におけるものである場合において、その月の後の基準日における議決権保有割合が当該変更報告書に記載された議決権保有割合より百分の一以上増加し又は減少した場合その他の保険議決権保有届出書に記載すべき重要な事項の変更があった場合　当該後の基準日の属する月の翌月十五日

(ii) cases where the Proportion of Voting Rights Held specified in the Change Report is the proportion as of the last day of the month which is not the month in which the Cut-Off Date falls; where the Proportion of the Voting Rights Held as of the Cut-Off Date in the month immediately subsequent thereto has increased or decreased by 1 percent or more of the Proportion of the Voting Rights Held specified in the Change Report; or where there has been any other change to a material matter to be stated in the Written Notice of Holding the Insurance Company's Voting Rights: fifteenth day of the month immediately after the month in which such last day falls;

三　変更報告書に記載された議決権保有割合が基準日以外の月の末日におけるものである場合において、その月の後の基準日以外の月の末日における議決権保有割合が当該変更報告書に記載された議決権保有割合より百分の二・五以上増加し又は減少した場合　当該後の基準日以外の月の末日の属する月の翌月十五日

(iii) cases where the Proportion of Voting Rights Held specified in the Change Report is the proportion as of the last day of the month which is not the month in which the Cut-Off Date falls; and where the Proportion of the Voting Rights Held as of the last day of the subsequent month which is not the month in which the Cut-Off Date falls has increased or decreased by 2.5 percent or more of the Proportion of the Voting Rights Held as specified in the Change Report: fifteenth day of the month in which the last day of the subsequent month which is not the month in which the Cut-Off Date falls;

四　法第二百七十一条の四第一項の規定により提出され、又は提出されるべき変更報告書に記載された議決権保有割合の計算の基礎となった日の後の基準日における議決権保有割合が当該変更報告書に記載された議決権保有割合より百分の一以上増加

し又は減少した場合その他の保険議決権保有届出書に記載すべき重要な事項の変更があった場合　当該基準日の属する月の翌月十五日

(iv) cases where the Proportion of Voting Rights Held as of the Cut-Off Date after the day which served the basis of calculation of the Proportion of Voting Rights Held already submitted or required to be submitted pursuant to the provisions of Article 271-4, paragraph (1) of the Act has increased or decreased by 1 percent or more of the Proportion of Voting Rights Held as specified in the Change Report; or where there has been any other change to a material matter to be stated in the Written Notice of Holding the Insurance Company's Voting Rights: fifteenth day of the month immediately after the month in which such last day falls;

五　法第二百七十一条の四第一項の規定により提出され、又は提出されるべき変更報告書に記載された議決権保有割合の計算の基礎となった日の後の基準日以外の月の末日における議決権保有割合が当該変更報告書に記載された議決権保有割合より百分の二・五以上増加し又は減少した場合　当該末日の属する月の翌月十五日

(v) cases where the Proportion of Voting Rights Held as of the last day of the month other than the month in which the Cut-Off Date falls, which comes after the day serving the basis of calculation of the Proportion of Voting Rights Held already submitted or required to be submitted pursuant to the provisions of Article 271-4, paragraph (1) of the Act has increased or decreased by 2.5 percent or more of the Proportion of Voting Rights Held as specified in the Change Report: fifteenth day of the month immediately after the month in which such last day falls;

六　法第二百七十一条の三第一項の規定により提出され、又は提出されるべき保険議決権保有届出書に記載された議決権保有割合の計算の基礎となった日の後の基準日における議決権保有割合が当該保険議決権保有届出書に記載された議決権保有割合より百分の一以上増加し又は減少した場合その他の保険議決権保有届出書に記載すべき重要な事項の変更があった場合　当該基準日の属する月の翌月十五日

(vi) cases where the Proportion of Voting Rights Held as of the Cut-Off Date after the day which served the basis of calculation of the Proportion of Voting Rights Held already submitted or required to be submitted pursuant to the provisions of Article 271-3, paragraph (1) of the Act has increased or decreased by 1 percent or more of the Proportion of Voting Rights Held as specified in the Change Report; or where there has been any other change to a material matter to be stated in the Written Notice of Holding the Insurance Company's Voting Rights: fifteenth day of the month immediately after the month in which such Cut-Off Date falls; and

七　法第二百七十一条の三第一項の規定により提出され、又は提出されるべき保険議決権保有届出書に記載された議決権保有割合の計算の基礎となった日の後の基準日以外の月の末日における議決権保有割合が当該保険議決権保有届出書に記載された議決権保有割合より百分の二・五以上増加し又は減少した場合　当該末日の属する

月の翌月十五日

(vii) cases where the Proportion of Voting Rights Held as of the last day of the month other than the month in which the Cut-Off Date falls, which comes after the day serving the basis of calculation of the Proportion of Voting Rights Held already submitted or required to be submitted pursuant to the provisions of Article 271-3, paragraph (1) of the Act has increased or decreased by 2.5 percent or more of the Proportion of Voting Rights Held as specified in the Change Report: fifteenth day of the month immediately after the month in which such last day falls.

7　基準日の届出又は当該基準日の変更をしようとする者は、別紙様式第十三号の三により届出書を作成し、金融庁長官等に提出しなければならない。

(7) A party which intends to make a notification of Cut-Off Date or change thereof must prepare a written notification in accordance with the Appended Form No. 13-3, and submit it to the Commissioner of the Financial Services Agency or Other Competent Official.

（保険会社の主要株主基準値以上の数の議決権を保有する者になろうとする場合の認可の申請等）

(Application for Authorization to Be Granted When Any Party Intends to Become a Holder of Voting Rights in Insurance Company Not Less Than Major Shareholders Threshold)

第二百九条　法第二百七十一条の十第一項各号に掲げる取引又は行為により一の保険会社の主要株主基準値以上の数の議決権を保有する者になろうとする会社その他の法人は、同項の認可を受けようとするときは、認可申請書に次に掲げる書類を添付して金融庁長官に提出しなければならない。

Article 209 (1) When a company or any other corporation which, by way of transaction or conducts specified in the items of Article 271-10, paragraph (1) of the Act, intends to become a holder of voting rights in a single Insurance Company not less than the Major Shareholder Threshold and to obtain the authorization under the same paragraph, it must submit to the Commissioner of the Financial Services Agency the written application for authorization, attaching thereto the following documents:

一　理由書

(i) a written statement of reasons;

二　当該法人に関する次に掲げる書類（当該法人が外国の法人であることその他の理由により次に掲げる書類の一部がない場合には、当該書類に類する書類）

(ii) the following documents concerning the corporation (when, due to the grounds that the corporation is a foreign corporation or any other grounds, a part of the following documents are not available, the documents similar to such documents):

イ　定款

(a) articles of incorporation;

ロ　法人の登記事項証明書

(b) certificate of registered matters of the corporation;

ハ　取締役及び監査役（監査等委員会設置会社にあっては取締役、指名委員会等設置会社にあっては取締役及び執行役）の履歴書

(c) résumés of directors and company auditors (or résumés of directors, in the case of a company with audit and supervisory committee; or résumés of directors and executive officers, in the case of a company with nominating committee, etc.);

ニ　会計参与設置会社にあっては、会計参与の履歴書

(d) résumés of accounting advisors, in the case of a company with accounting advisors;

ホ　その総株主又は総出資者の議決権の百分の五を超える議決権を保有する者の氏名、住所又は居所、国籍及び職業（当該者が法人その他の団体である場合には、その名称、主たる事務所の所在地及び営んでいる事業の内容）並びにその保有する議決権の数を記載した書類

(e) a document specifying the name, domicile or residence, nationality and occupation of the holder of the voting rights in excess of 5 percent of the voting rights held by all shareholders or all equity holders (if the party is a corporation or any other type of organization, its name, location of the principal office and the details of the business engaged), as well as a document specifying the number of voting rights held by such holder;

ヘ　当該認可に係る法第二百七十一条の十第一項各号に掲げる取引又は行為が株主総会又は取締役会（これらに準ずる機関を含む。）の決議を要するものである場合には、これに関する株主総会の議事録又は取締役会の議事録（これに準ずる機関において必要な手続があったことを証する書面を含む。）

(f) if the transaction or conducts specified in the items of Article 271-10, paragraph (1) of the Act for which the authorization is sought is subject to a resolution of the shareholders meeting or board of directors meeting (including an organ similar thereto), the minutes of the relevant shareholders meeting or the board of directors meeting (including a document certifying that the organ similar thereto has taken the necessary procedures);

ト　主たる事務所の位置を記載した書類

(g) a document specifying the location of the principal office;

チ　業務の内容を記載した書類

(h) a document specifying the details of the business;

リ　最終の貸借対照表、損益計算書及び株主資本等変動計算書（相互会社にあっては、剰余金処分又は損失処理に関する書面及び基金等変動計算書）その他当該法人の最近における業務、財産及び損益の状況を知ることができる書類

(i) the latest balance sheet, profit and loss statement and a statement of

change in shareholders' equity, etc. (in the case of a Mutual Company, a document concerning disposition of surplus and treatment of loss, as well as a statement of changes in funds, etc.), and any other document disclosing the current status of business, property, profit and loss of the corporation;

ヌ　当該保険会社の議決権の保有に係る体制を記載した書類

(j) a document specifying the organizational functions for holding the voting rights in the Insurance Company;

ル　その保有する当該保険会社の議決権の数及び当該認可後に取得又は保有しようとする当該保険会社の議決権の数を記載した書類

(k) a document specifying the number of voting rights in Insurance Company already held, and the number of voting rights in Insurance Company to be acquired or held after the authorization is granted;

ヲ　その子会社等（子法人等及び関連法人等をいう。以下この条において同じ。）の名称、主たる営業所又は事務所の位置及び業務の内容を記載した書類

(l) a document specifying the name, location of the principal office or any other office and business of the Subsidiary Company, etc. (collectively meaning a Subsidiary Corporation, etc. and an Affiliated Corporation, etc.; hereinafter the same applies in this Article);

三　当該認可後五営業年度におけるその保有する当該保険会社の議決権に係るキャッシュ・フローの見込み及び当該見込みのネットプレゼントバリュー（当該議決権の保有を直接又は間接の原因とする収入又は支出の増加及び減少のそれぞれを当該議決権の取得資金に係るそれぞれに対応する期間の金利を用いて現在価値として割り引いて得た値を合計した値をいう。第三項において同じ。）を記載した書類

(iii) a document specifying the prospective cash flow pertaining to the voting rights in the Insurance Company for five financial years after the authorization is granted, and the Net Present Value (meaning the sum of each of increase and decrease in income or expenditure directly or indirectly resulting from the holding of the voting rights, calculated by discounting the current value which is the amount less the interest rate corresponding to the period pertaining to fund for acquisition of the voting rights; the same applies in paragraph (3)) of such prospective cash flow;

四　前号のネットプレゼントバリューに係るストレステスト（ネットプレゼントバリューの計算の前提となる事項について当該事項の過去の一定期間の変化その他の合理的な範囲での変化があったものとして、当該ネットプレゼントバリューとは異なる値を別途計算することをいう。第三項において同じ。）の結果を記載した書類

(iv) a document specifying the result of stress test for the Net Present Value specified in the preceding item (meaning a separate calculation of a value other than the Net Present Value, on the presumption that the matters which served the preconditions for the calculation of the Net Present Value has been changed within a reasonable range such as the change in a certain

period of time in the past; the same applies in paragraph (3));

五　当該認可後に当該保険会社との間に有することを予定する人事、資金、技術、取引等における関係及び当該関係に係る方針（当該関係が当該保険会社の業務の運営に影響を与える可能性がある場合にあっては、当該保険会社の業務の健全かつ適切な運営を確保するための体制を含む。第三項において同じ。）

(v) the prospective relationship such as personnel relationship, funding relationship, technical relationship and business relationship with the Insurance Company after the authorization is granted, and the policy governing such relationships (if the relationship may give impact on management of the Insurance Company's business, including the system to ensure that the Insurance Company will manage its business management in a sound and appropriate manner); and

六　その他法第二百七十一条の十一第一号に規定する審査をするため参考となるべき事項を記載した書類

(vi) a document stating any other matters which would serve as reference information for performance of the examination provided in Article 271, paragraph (11), item (i) of the Act.

2　法第二百七十一条の十第一項各号に掲げる取引又は行為により一の保険会社の主要株主基準値以上の数の議決権を保有する者になろうとする者（前項に規定する者を除く。）は、同項の認可を受けようとするときは、認可申請書に前項第一号及び第三号から第五号までに掲げる書類並びに次に掲げる書類を添付して金融庁長官に提出しなければならない。

(2) When a company or any other corporation which, by way of transaction or conducts specified in the items of Article 271-10, paragraph (1) of the Act, intends to become a holder of voting rights in a single Insurance Company not less than the Major Shareholder Threshold (excluding the parties provided in the preceding paragraph) intends to obtain the authorization under the same paragraph, it must submit to the Commissioner of the Financial Services Agency the written application for authorization, attaching thereto the documents set forth in item (i) and items (iii) to (v) of the preceding paragraph:

一　当該者の名称又は氏名、主たる事務所の所在地又は住所若しくは居所及び営んでいる事業又は職業を記載した書類

(i) a document specifying the name, location or address of principal office, or domicile or residence, and occupation of the applicant;

二　その保有する当該保険会社の議決権の数及び当該認可後に取得又は保有しようとする当該保険会社の議決権の数を記載した書類

(ii) a document specifying the number of voting rights in Insurance Company already held, and the number of voting rights in Insurance Company to be acquired or held after the authorization is granted;

三　当該者が総株主又は総出資者の議決権の百分の二十以上の数の議決権を保有する法人の名称、主たる営業所又は事務所の位置及び業務の内容を記載した書類

(iii) a document specifying the name, location of principal business office or principal office and the details of the business of the corporation, whose voting rights not less than 20 percent of voting rights of all shareholders or all equity holders are held by the applicant; and

四　その他法第二百七十一条の十一第二号に規定する審査をするため参考となるべき事項を記載した書類

(iv) a document stating any other matters which would serve as reference information for performance of the examination provided in Article 271, paragraph (11), item (ii) of the Act.

3　法第二百七十一条の十第一項各号に掲げる取引又は行為により一の保険会社の主要株主基準値以上の数の議決権を保有する会社その他の法人の設立をしようとする者は、同項の認可を受けようとするときは、認可申請書に次に掲げる書類を添付して金融庁長官に提出しなければならない。

(3) When a company or any other corporation which, by way of transaction or conducts specified in the items of Article 271-10, paragraph (1) of the Act, intends to become a holder of voting rights in a single Insurance Company not less than the Major Shareholder Threshold intends to obtain the authorization under the same paragraph, it must submit to the Commissioner of the Financial Services Agency the written application for authorization, attaching thereto the following documents:

一　理由書

(i) a written statement of reasons;

二　当該認可を受けて設立される会社その他の法人（以下この項において「設立法人」という。）に関する次に掲げる書類（当該設立法人が外国の法人であることその他の理由により次に掲げる書類の一部がない場合には、当該書類に類する書類）

(ii) the following documents concerning the company or any other type of corporation to be incorporated with the authorization (hereinafter referred to as the "Incorporated Corporation" in this paragraph) (if, due to the grounds that the corporation is a foreign corporation or any other grounds, a part of the following documents are not available, the documents similar to such documents):

イ　定款

(a) articles of incorporation;

ロ　取締役及び監査役（監査等委員会設置会社にあっては取締役、指名委員会等設置会社にあっては取締役及び執行役）の履歴書

(b) résumés of directors and company auditors (or résumés of directors, in the case of a company with audit and supervisory committee, or résumés of directors and executive officers, in the case of a company with nominating committee, etc.);

ハ　会計参与設置会社にあっては、会計参与の履歴書

(c) résumés of accounting advisors, in the case of a company with accounting

advisors;

ニ　その総株主又は総出資者の議決権の百分の五を超える議決権を保有することとなる者の氏名、住所又は居所、国籍及び職業（当該者が法人その他の団体である場合には、その名称、主たる事務所の所在地及び営んでいる事業の内容）並びにその保有する議決権の数を記載した書類

(d) a document specifying the name, domicile or residence, nationality and occupation of the holder of the voting rights in excess of 5 percent of the voting rights held by all shareholders or all equity holders (if the party is a corporation or any other type of organization, its name, location of the principal office and the details of the business engaged), as well as a document specifying the number of voting rights held by such holder;

ホ　当該設立が創立総会の決議を要するものである場合には、これに関する創立総会の議事録（当該設立法人が株式移転（法第九十六条の八第一項に規定する組織変更株式移転を含む。以下同じ。）、合併又は会社分割により設立される場合にあっては、これに関する株主総会の議事録その他必要な手続があったことを証する書面）

(e) if the incorporation is subject to the resolution of the organizational meeting, the minutes of the relevant organizational meeting (if the Incorporated Corporation is to be incorporated by way of share transfer (including share transfer on entity conversion as provided in Article 96-8, paragraph (1) of the Act; the same applies hereinafter), merger of company split, the minutes of the relevant shareholders meeting or any other document certifying that necessary procedures have been implemented);

ヘ　主たる事務所の位置を記載した書類

(f) a document specifying the location of the principal office;

ト　業務の内容を記載した書類

(g) a document specifying the details of the business;

チ　資本金の額その他の当該設立後における財産の状況を知ることができる書類

(h) a document disclosing the amount of stated capital and any other status of properties after the incorporation;

リ　当該保険会社の議決権の保有に係る体制を記載した書類

(i) a document specifying the organizational functions for holding the voting rights in the Insurance Company;

ヌ　その保有する当該保険会社の議決権の数及び当該認可後に取得又は保有しようとする当該保険会社の議決権の数を記載した書類

(j) a document specifying the number of voting rights in Insurance Company already held, and the number of voting rights in Insurance Company to be acquired or held after the authorization is granted;

ル　その子会社等の名称、主たる営業所又は事務所の位置及び業務の内容を記載した書類

(k) a document specifying the name, location of the principal office or any

other office and business of the Subsidiary Company, etc.;

三　当該設立後五事業年度におけるその保有する当該保険会社の議決権に係るキャッシュ・フローの見込み及び当該見込みのネットプレゼントバリューを記載した書類

(iii) a document specifying the prospective cash flow pertaining to the voting rights in the Insurance Company for five business years after the authorization is granted, and the Net Present Value of such prospective cash flow;

四　前号のネットプレゼントバリューに係るストレステストの結果を記載した書類

(iv) a document specifying the results of the stress test for the Net Present Value under the preceding item;

五　当該設立後に当該保険会社との間に有することを予定する人事、資金、技術、取引等における関係及び当該関係に係る方針

(v) the prospective relationship such as personnel relationship, funding relationship, technical relationship and business relationship with the Insurance Company after the authorization is granted, and the policy governing such relationships; and

六　その他法第二百七十一条の十一第一号に規定する審査をするため参考となるべき事項を記載した書類

(vi) a document stating any other matters which would serve as reference information for performance of the examination provided in Article 271, paragraph (11), item (i) of the Act.

4　金融庁長官は、前三項の規定による認可の申請に係る法第二百七十一条の十一各号に規定する審査をするときは、次に掲げる事項に配慮するものとする。

(4) When the Commissioner of the Financial Services Agency conducts an examination provided in the items of Article 271, paragraph (11) of the Act which pertains to the application for authorization under the preceding three paragraphs, the Commissioner of the Financial Services Agency is to take into account the following circumstances:

一　当該認可の申請をした者又は当該認可を受けて設立される法人（以下この項において「申請者等」という。）が当該保険会社の議決権を取得又は保有する目的が保険会社の業務の公共性を損なわないことが明らかであり、かつ、当該申請者等の財産及び収支の状況、当該保有に基づき当該申請者等が当該保険会社と有する関係その他の当該保有に係る事由により当該保険会社の業務の健全かつ適切な運営が損なわれるおそれが極めて少ないと認められる体制が整備されていること。

(i) that the purpose of the authorization applicant or a corporation to be incorporated with the authorization (hereinafter collectively referred to as "Applicant, etc." is this paragraph) in regard to acquisition or holding of the voting rights in the Insurance Company obviously would not give negative impact on public nature of the business of the Insurance Company; and that the systems are in place so that it is extremely unlikely that the Insurance Company will be adversely affected in managing its business in a sound and

appropriate manner, due to any grounds resulting from the holding of such voting rights, including the status of the properties and income and expenditure of such Applicant, etc. and the relationship between the Applicant, etc. and the Insurance Company based on such holding;

二　当該保険会社の議決権の保有に係る体制等に照らし、申請者等が当該保険会社の的確かつ公正な経営管理の遂行を妨げないことが明らかであり、かつ、十分な社会的信用を有する者であること。

(ii) that, judging from the system, etc. pertaining to holding of voting rights in the Insurance Company, it is obvious that the Applicant, etc. will not precluded the Insurance Company from performing the business management in an accurate and fair manner and that the Applicant, etc. has sufficient social credibility.

5　法第二百七十一条の十第一項第一号に規定する内閣府令で定める事由は、次に掲げる事由とする。

(5) The events to be specified by Cabinet Office Order, as provided in Article 271-10, paragraph (1), item (i) of the Act, are as follows:

一　担保権の実行による株式の取得

(i) acquisition of shares by way of exercise of security interests;

二　代物弁済の受領による株式の取得

(ii) acquisition of shares by way of receipt of subrogation payment;

三　当該保険会社の議決権を行使することができない株式に係る議決権の取得によるその総株主の議決権に占める保有する議決権の割合の増加（当該保険会社の議決権の保有者になろうとする者の意思によらない事象の発生により取得するものに限る。）

(iii) increase in the ratio of the voting rights to the voting rights of all shareholders, by way of acquisition of voting rights represented by shares which prohibits the Insurance Company from exercising the voting rights (limited to the shares acquired due to the occurrence of the event beyond the intention of the Insurance Company or its Subsidiary Company);

四　当該保険会社が株式の転換を行ったことによるその総株主の議決権に占める保有する議決権の割合の増加（当該保険会社の議決権の保有者になろうとする者の請求による場合を除く。）

(iv) increase in the ratio of the voting rights to the voting rights of all shareholders, by way of conversion of shares implemented by the Insurance Company (excluding the conversion upon the request from the Insurance Company or its Subsidiary Company);

五　当該保険会社が株式の併合若しくは分割又は株式無償割当てを行ったことによるその総株主の議決権に占める保有する議決権の割合の増加

(v) increase in the ratio of voting rights to the voting rights of all shareholders of the Insurance Company, by way of consolidation or split of shares, or allotment of shares without contribution;

六　当該保険会社が定款の変更による株式に係る権利の内容又は一単元の株式の数を変更したことによるその総株主の議決権に占める保有する議決権の割合の増加

(vi) increase in the ratio of voting rights to the voting rights of all shareholders, by way of amendment of the details of the rights in shares or amendment to the number of shares for one unit of shares, as affected by the amendment of the articles of incorporation of the Insurance Company; and

七　当該保険会社が自己の株式の取得を行ったことによるその総株主の議決権に占める保有する議決権の割合の増加

(vii) increase in the ratio of voting rights to the voting rights of all shareholders, by way of acquisition of treasury shares of the Insurance Company.

6　前項の規定は、令第三十七条の五の四第一号に規定する内閣府令で定める事由について準用する。

(6) The provisions of the preceding paragraph apply mutatis mutandis to the events to be specified by Cabinet Office Order, as provided in Article 37-5-4, item (i) of the Cabinet Order.

（特定主要株主に係る認可の申請）

(Application for Authorization Pertaining to Specified Major Shareholders)

第二百十条　特定主要株主（法第二百七十一条の十第二項に規定する特定主要株主をいう。）は、同項ただし書の規定による認可を受けようとするときは、認可申請書に次に掲げる書類を添付して金融庁長官に提出しなければならない。

Article 210 (1) When a Specified Major Shareholder (meaning a Specified Major Shareholder provided in Article 271-10, paragraph (2) of the Act) intends to obtain an authorization under the proviso to the same paragraph, it must submit to the Commissioner of the Financial Services Agency a written application for authorization, attaching thereto the following documents:

一　理由書

(i) a written statement of reasons;

二　前条第一項第二号ハからホまで、トからヌまで及びヲ並びに同項第三号から第六号までに掲げる書類

(ii) the documents set forth in paragraph (1), item (ii), (c) to (e), (g) to (j) and (l) of the preceding Article and in items (iii) to (iv) of the same paragraph; and

三　その保有する当該保険会社の議決権の数を記載した書類

(iii) the documents specifying the number of voting rights held in the Insurance Company.

2　前条第四項の規定は、前項の規定による認可の申請に係る法第二百七十一条の十一に規定する審査について準用する。

(2) The provisions of paragraph (4) of the preceding Article apply mutatis mutandis to the examination provided in Article 271-11 of the Act which pertains to the application for authorization under the preceding paragraph.

（保険主要株主と特殊の関係のある会社）

(Companies in Special Relationship with Insurance Company's Major Shareholders)

第二百十条の二　法第二百七十一条の十五第一項に規定する内閣府令で定める特殊の関係のある会社は、次に掲げる者とする。

Article 210-2 (1) The companies in special relationship to be specified by Cabinet Office Order, as provided in Article 271-15, paragraph (1) of the Act, are as follows:

一　当該保険主要株主（連結基準対象会社（法第二条の二第一項第二号に規定する連結基準対象会社をいう。第三号において同じ。）である者に限る。次号において同じ。）の子会社（第一条の五第二項第一号に規定する子会社をいう。）

(i) a Subsidiary Company (meaning a Subsidiary Company referred to in Article 1-5, paragraph (2), item (i)) of the Insurance Company's Major Shareholder (limited to a shareholder which falls under the category of a Company Subject to Standards for Consolidation (meaning a Company Subject to Standards for Consolidation as provided in Article 2-2, paragraph (1), item (ii) of the Act; the same applies in the following item));

二　当該保険主要株主の関連会社（第一条の五第二項第三号に規定する関連会社をいう。）

(ii) an Associated Company (meaning an Associated Company as provided in Article 1-5, paragraph (2), item (iii)) of the Major Shareholder of Insurance Company; and

三　当該保険主要株主（連結基準対象会社以外の者に限る。）がその総株主等の議決権の百分の五十を超える議決権を保有する会社その他の法人

(iii) a company or any other corporation over 50 percent of All of whose Shareholders' Voting Rights are held by the Insurance Company's Major Shareholder (limited to a shareholder which is not a Company Subject to Standards for Consolidation).

2　令第十三条の五の二第六項の規定は、前項第三号の場合において同号の保険主要株主が保有する議決権について準用する。この場合において、同条第六項中「第百四十七条第一項又は第百四十八条第一項（これらの規定を同法第二百二十八条第一項、第二百三十五条第一項、第二百三十九条第一項及び第二百七十六条（第二号に係る部分に限る。）において準用する場合を含む。）」とあるのは「第百四十七条第一項又は第百四十八条第一項」と、「株式又は出資」とあるのは「株式」と読み替えるものとする。

(2) The provisions of Article 13-5-2, paragraph (6) of the Cabinet Order apply mutatis mutandis to the voting rights held by an Insurance Company's Major Shareholder item (iii) of the preceding paragraph when such item applies. In this case, the terms "Article 147, paragraph (1) or Article 148, paragraph (1) (including the cases where these provisions are applied mutatis mutandis

pursuant to Article 228, paragraph (1), Article 235, paragraph (1), Article 239 and Article 276 (limited to the portion pertaining to item (ii)))" and "share or contribution" in paragraph (6) of the same Article are deemed to be replaced with "Article 147, paragraph (1) or Article 148, paragraph (1)" and "shares", respectively.

第二節　保険持株会社
Section 2 Insurance Holding Company

（保険会社を子会社とする持株会社になろうとする場合の認可の申請等）
(Application for Authorization of Becoming Holding Company Having Insurance Company as Its Subsidiary Company)

第二百十条の三　法第二百七十一条の十八第一項各号に掲げる取引又は行為により保険会社を子会社とする持株会社になろうとする会社は、同項の認可を受けようとするときは、認可申請書に次に掲げる書類を添付して内閣総理大臣に提出しなければならない。

Article 210-3 (1) A company which, by way of transactions or conducts specified in the items of Article 271-18, paragraph (1) of the Act, intends to become a holding company having an Insurance Company as its Subsidiary Company and to obtain an authorization under the same paragraph must submit to the Prime Minister a written application for authorization, attaching thereto the following documents:

一　理由書

(i) a written statement of reasons;

二　当該会社に関する次に掲げる書類（当該会社が外国の会社であることその他の理由により次に掲げる書類の一部がない場合には、当該書類に類する書類）

(ii) the following documents concerning the company (when any part of the documents is not available due to the fact that the company is a foreign company or any other reasons, a document similar to the document):

イ　定款

(a) articles of incorporation;

ロ　会社の登記事項証明書

(b) certificate of registered matters of the company;

ハ　取締役及び監査役（監査等委員会設置会社にあっては取締役、指名委員会等設置会社にあっては取締役及び執行役）の履歴書

(c) résumés of directors and company auditors (or résumés of directors, in the case of a company with audit and supervisory committee; or résumés of directors and executive officers, in the case of a company with nominating committee, etc.);

ニ　会計参与設置会社にあっては、会計参与の履歴書

(d) résumés of accounting advisors, in the case of a company with accounting

advisors;

ホ　会計監査人の履歴書

(e) résumés of financial auditors;

ヘ　主要な株主の商号、名称又は氏名及びその保有する議決権の数を記載した書面

(f) a document specifying the trade names and names of major shareholders and the number of voting rights held by such shareholders;

ト　当該認可に係る法第二百七十一条の十八第一項各号に掲げる取引又は行為が株主総会又は取締役会の決議を要するものである場合には、これに関する株主総会の議事録、取締役会の議事録その他必要な手続があったことを証する書面

(g) if the transaction or conducts specified in the items of Article 271-18, paragraph (1) of the Act for which the authorization is sought is subject to a resolution of the shareholders meeting or board of directors meeting (including an organ similar thereto), the minutes of the relevant shareholders meeting or the board of directors meeting (including a document certifying that the organ similar thereto has taken the necessary procedures);

チ　主たる事務所の所在地を記載した書類

(h) a document specifying the location of the principal office;

リ　業務の内容を記載した書類

(i) a document specifying the details of the business;

ヌ　最終の貸借対照表、損益計算書及び株主資本等変動計算書その他当該会社の最近における業務、財産及び損益の状況に関する事項を記載した書面

(j) the latest balance sheet, profit and loss statement and a statement of change in shareholders' equity, etc., and any other document disclosing the current status of business, property, profit and loss of the company;

ル　当該会社が行う子会社（子会社となる会社を含む。以下この項において同じ。）の経営管理に係る体制を記載した書類

(k) a document specifying the framework for business management of the Subsidiary Company (including a company to be the Subsidiary Company; hereinafter the same applies in this paragraph) to be carried out by the company;

ヲ　保険会社の業務に関する知識及び経験を有する従業員の確保の状況を記載した書類

(l) a document specifying the status of maintenance of employees with knowledge and experience in business of an Insurance Company;

三　当該会社の子会社に関する次に掲げる書類

(iii) the following documents concerning the company's Subsidiary Company:

イ　商号又は名称及び主たる営業所又は事務所の所在地を記載した書類

(a) a document specifying the trade name or name, and the location of the principal business office or office;

ロ　役員（役員が法人であるときは、その職務を行うべき者を含む。）の役職名及

び氏名又は名称を記載した書類

(b) a document specifying the job titles and names of the officers (if any of the officers is a corporation, including a person to perform the duties thereof);

ハ　業務の内容を記載した書類

(c) a document specifying the details of business;

ニ　最終の貸借対照表、損益計算書及び株主資本等変動計算書（これらに類する書類を含む。）その他当該子会社の最近における業務、財産及び損益の状況に関する事項を記載した書面

(d) the latest balance sheet, profit and loss statement, statement of changes in shareholders' equity (including documents similar to these documents) and any other document stating the matters concerning the current status of business, properties, profits and losses of the subsidiary company;

四　当該認可後五事業年度における当該会社及びその子会社の収支及び保険金等の支払能力の充実の状況を示す比率（法第二百七十一条の二十八の二に規定する保険持株会社の子会社である保険会社における保険金等の支払能力の充実の状況が適当であるかどうかの基準に係る算式により得られる比率をいう。以下この節において同じ。）の見込みを記載した書類

(iv) a document specifying the prospective income and expenditure of the company and its Subsidiary Company and the prospective ratio to indicate the soundness of their solvency margin for Insurance Proceeds, etc. (meaning a ratio derived from the formula pertaining to the criteria as prescribed in Article 271-28-2 of the Act regarding whether or not Insurance Companies which are owned by an Insurance Holding Company as its Subsidiary Companies, etc. have an appropriate level of solvency in terms of their ability to pay Insurance Proceeds, etc.; the same applies in this Section) five business years after the authorization is granted; and

五　その他法第二百七十一条の十九第一項に規定する審査をするため参考となるべき事項を記載した書類

(v) a document stating any other matters which would serve as reference information for performance of the examination provided in Article 271-19, paragraph (1) of the Act.

2　法第二百七十一条の十八第一項各号に掲げる取引又は行為により保険会社を子会社とする持株会社の設立をしようとする者は、同項の認可を受けようとするときは、認可申請書に次に掲げる書類を添付して内閣総理大臣に提出しなければならない。

(2) A company which intends to incorporate a holding company having an Insurance Company as its Subsidiary Company by way of transactions or conducts specified in the items of Article 271-18, paragraph (1) of the Act intends to obtain an authorization under the same paragraph, it must submit to the Prime Minister a written application for authorization, together with the following documents:

一　理由書

(i) a written statement of reasons;

二　当該認可を受けて設立される会社（以下この項において「設立会社」という。）に関する次に掲げる書類（当該設立会社が外国の会社であることその他の理由により次に掲げる書類の一部がない場合には、当該書類に類する書類）

(ii) the following documents concerning the company to be incorporated with the authorization (hereinafter referred to as the "Incorporated Company" in this paragraph) (when any part of the documents is not available due to the fact that the company to be incorporated is a foreign corporation or any other reasons, a document similar to the document):

イ　定款

(a) articles of incorporation;

ロ　取締役及び監査役（監査等委員会設置会社にあっては取締役、指名委員会等設置会社にあっては取締役及び執行役）の履歴書

(b) résumés of directors and company auditors (or résumés of directors, in the case of a company with audit and supervisory committee; or résumés of directors and executive officers, in the case of a company with nominating committee, etc.);

ハ　会計参与設置会社にあっては、会計参与の履歴書

(c) résumés of accounting advisors, in the case of a company with accounting advisors;

ニ　会計監査人の履歴書

(d) résumés of financial auditors;

ホ　主要な株主の商号、名称又は氏名及びその保有する議決権の数を記載した書面

(e) a document specifying the trade names and names of the major shareholders and the number of voting rights held by such shareholders;

ヘ　当該設立が創立総会の決議を要するものである場合には、これに関する創立総会の議事録（当該設立会社が株式移転、合併又は会社分割により設立される場合にあっては、これに関する株主総会の議事録その他必要な手続があったことを証する書面）

(f) if the incorporation is subject to the resolution of the organizational meeting, the minutes of the relevant organizational meeting (if the Incorporated Corporation is to be incorporated by way of share transfer, merger of company split, the minutes of the relevant shareholders meeting or any other document certifying that necessary procedures have been implemented);

ト　主たる事務所の所在地を記載した書類

(g) a document specifying the location of the principal office;

チ　業務の内容を記載した書類

(h) a document specifying the details of the business;

リ　資本金の額その他の当該設立後における財産の状況を知ることができる書類

(i) a document disclosing the amount of stated capital and any other status of properties after the incorporation;

ヌ　当該設立会社が行う子会社（子会社となる会社を含む。以下この項及び次項において同じ。）の経営管理に係る体制を記載した書類

(j) a document specifying the framework for business management of the Subsidiary Company (including a company to be the Subsidiary Company; hereinafter the same applies in this paragraph) to be carried out by the Incorporated Company;

ル　保険会社の業務に関する知識及び経験を有する従業員の確保の状況を記載した書類

(k) a document specifying the status of maintenance of employees with knowledge and experience in business of an Insurance Company;

三　当該設立会社の子会社に関する次に掲げる書類

(iii) the following documents concerning the Incorporated Company's Subsidiary Company:

イ　商号又は名称及び主たる営業所又は事務所の所在地を記載した書類

(a) a document specifying the trade name or name, and the location of the principal business office or office;

ロ　役員（役員が法人であるときは、その職務を行うべき者を含む。）の役職名及び氏名又は名称を記載した書類

(b) a document specifying the job titles and names of the officers (if any of the officers is a corporation, including a person to perform the duties thereof);

ハ　業務の内容を記載した書類

(c) a document specifying the details of the business;

ニ　最終の貸借対照表、損益計算書及び株主資本等変動計算書（これらに類する書類を含む。）その他当該子会社の最近における業務、財産及び損益の状況に関する事項を記載した書面

(d) the latest balance sheet, profit and loss statement and the statement of changes in shareholders' equity, etc. (including any document similar to these) and any other document disclosing the recent status of business, properties and profit and loss of the subsidiary company;

四　当該設立後五事業年度における設立会社及びその子会社の収支及び保険金等の支払能力の充実の状況を示す比率の見込みを記載した書類

(iv) a document specifying the prospective income and expenditure of the Incorporated Company and its Subsidiary Company and the prospective ratio to indicate the soundness of their solvency margin for Insurance Proceeds, etc. five years after the incorporation; and

五　その他法第二百七十一条の十九第一項に規定する審査をするために参考となるべき事項を記載した書類

(v) a document stating any other matters which would serve as reference

information for performance of the examination provided in Article 271-19, paragraph (1).

3　内閣総理大臣は、前二項の規定による認可の申請に係る法第二百七十一条の十九第一項に規定する審査をするときは、次に掲げる事項に配慮するものとする。

(3) When the Prime Minister conducts an examination provided in the items of Article 271-19, paragraph (1) of the Act which pertains to the application for authorization under the preceding two paragraphs, the Prime Minister is to take into account the following circumstances:

一　当該認可の申請をした会社又は当該認可を受けて設立される会社（以下この項において「申請者等」という。）及びその子会社の収支が当該認可後又は設立後五事業年度において良好に推移することが見込まれること。

(i) the authorization applicant company or the company to be incorporated with the authorization (hereinafter collectively referred to as "Applicant, etc." in this paragraph) is expected to demonstrate sound income and expenditure after the authorization is granted or five business years after the incorporation;

二　申請者等及びその子会社等の保険金等の支払能力の充実の状況を示す比率が当該認可後又は設立後五事業年度において適正な水準となることが見込まれること。

(ii) the ratio to indicate the soundness of solvency margin for Insurance Proceeds, etc. of the Applicant, etc. and its Subsidiary Companies, etc. is expected to reach an appropriate level after the authorization is granted or five business years after the incorporation;

三　保険会社の業務に関する十分な知識及び経験を有する役員又は従業員の確保の状況、子会社の経営管理に係る体制等に照らし、申請者等が、その子会社であり、又はその子会社となる保険会社の経営管理を的確かつ公正に遂行することができ、かつ、十分な社会的信用を有する者であること。

(iii) that, judging from the status of maintenance of officers or employees with sufficient knowledge and experience in business of an Insurance Company, framework for business management of Subsidiary Companies and other factors, the Applicant, etc. is able to carry out the business management of the Insurance Company which is or will be its Subsidiary Company in an accurate and fair manner, and has sufficient social credibility.

4　法第二百七十一条の十八第一項第一号に規定する内閣府令で定める事由は、次に掲げる事由とする。

(4) The events to be specified by Cabinet Office Order, as provided in Article 271-18, paragraph (1), item (i) of the Act, are as follows:

一　担保権の実行による株式の取得

(i) acquisition of shares by way of exercise of security interests;

二　代物弁済の受領による株式の取得

(ii) acquisition of shares by way of receipt of subrogation payment;

三　有価証券関連業を行う金融商品取引業者が業務として株式を取得する場合におけ

るその業務の実施

(iii) implementation of the business, when a Financial Instruments Business Operator engaged in Securities-Related Business acquires shares in the course of its business;

四　当該保険会社の議決権を行使することができない株式に係る議決権の取得によるその総株主の議決権に占める保有する議決権の割合の増加（当該保険会社の議決権の保有者になろうとする者の意思によらない事象の発生により取得するものに限る。）

(iv) increase in the ratio of the voting rights to the voting rights of all shareholders, by way of acquisition of voting rights represented by shares which prohibits the Insurance Company from exercising the voting rights (limited to the shares acquired due to the occurrence of the event beyond the intention of the Insurance Company or its Subsidiary Company);

五　当該保険会社が株式の転換を行ったことによるその総株主の議決権に占める保有する議決権の割合の増加（当該保険会社の議決権の保有者になろうとする者の請求による場合を除く。）

(v) increase in the ratio of the voting rights to the voting rights of all shareholders, by way of conversion of shares implemented by the Insurance Company (excluding the conversion upon the request from the Insurance Company or its Subsidiary Company);

六　当該保険会社が株式の併合若しくは分割又は株式無償割当てを行ったことによるその総株主の議決権に占める保有する議決権の割合の増加

(vi) increase in the ratio of voting rights to the voting rights of all shareholders, by way of consolidation or split of shares, or allotment of shares without contribution;

七　当該保険会社が定款の変更による株式に係る権利の内容又は一単元の株式の数を変更したことによるその総株主の議決権に占める保有する議決権の割合の増加

(vii) increase in the ratio of voting rights to the voting rights of all shareholders, by way of amendment of the details of the rights in shares or amendment to the number of shares for one unit of shares, as affected by the amendment of the articles of incorporation of the Insurance Company; and

八　当該保険会社が自己の株式の取得を行ったことによるその総株主の議決権に占める保有する議決権の割合の増加

(viii) increase in the ratio of voting rights to the voting rights of all shareholders, by way of acquisition of treasury shares of the Insurance Company.

5　前項の規定は、令第三十七条の五の六第一号に規定する内閣府令で定める事由について準用する。

(5) The provisions of the preceding paragraph apply mutatis mutandis to the events to be specified by Cabinet Office Order, as provided in Article 37-5-6, item (i) of the Cabinet Order.

（保険会社を子会社とする持株会社になろうとする場合の認可の予備審査）
(Preliminary Examination for Authorization for Becoming Holding Company Having Insurance Company as Subsidiary Company)

第二百十条の四　法第二百七十一条の十八第一項各号に掲げる取引又は行為により保険会社を子会社とする持株会社になろうとする会社又は保険会社を子会社とする持株会社の設立をしようとする者は、同項の規定による認可を受けようとするときは、前条第一項又は第二項に定めるところに準じた書類を内閣総理大臣に提出して予備審査を求めることができる。

Article 210-4　A company which intends to become a holding company having an Insurance Company as its Subsidiary Company or a party which intends to incorporate a holding company having an Insurance Company as its Subsidiary Company, by way of transactions or conducts specified in the items of Article 271-18, paragraph (1) of the Act, intends to obtain an authorization under the same paragraph, it may request preliminary examination by submitting to the Prime Minister the documents equivalent to those set forth in paragraph (1) or (2) of the preceding Article.

（特定持株会社に係る届出事項等）
(Matters to Be Notified Pertaining to Specified Holding Company)

第二百十条の五　法第二百七十一条の十八第二項に規定する内閣府令で定める事項は、次に掲げる事項とする。

Article 210-5　(1) The matters to be specified by Cabinet Office Order, as provided in Article 271-18, paragraph (2) of the Act, are as follows:

一　当該会社が保険会社を子会社とする持株会社になった旨

(i) the fact that the company has become a holding company having an Insurance Company as its Subsidiary Company;

二　当該会社が保険会社を子会社とする持株会社になった事由及びその時期

(ii) the grounds for, and the timing when the company became the holding company having an Insurance Company as its Subsidiary Company;

三　当該会社及びその子会社の商号又は名称及び業務の内容

(iii) the trade name or name and the business details of the company and its Subsidiary Company; and

四　その他金融庁長官が必要と認める事項

(iv) any other matters as may be judged necessary by the Commissioner of the Financial Services Agency.

2　特定持株会社（法第二百七十一条の十八第二項に規定する特定持株会社をいう。以下この条及び次条において同じ。）は、同項の規定による届出（特定持株会社が保険会社を子会社とする外国の持株会社（保険会社を子会社とする持株会社であって外国の法令に準拠して設立されたものをいう。以下同じ。）である場合にあっては、令第三十七条の八の規定による届出）をしようとするときは、届出書に次に掲げる書類を

添付して金融庁長官に提出しなければならない。

(2) When a Specified Holding Company (meaning a Specified Holding Company as provided in Article 271-18, paragraph (2) of the Act; hereinafter the same applies in this Article and the following Article) intends to file a notification under the same paragraph (or a notification under Article 37-8 of the Cabinet Order, if the Specified Holding Company is a Foreign Holding Company Having Insurance Company as Subsidiary Company (meaning a holding company having an Insurance Company as its Subsidiary Company, which is incorporated in accordance with the laws and regulations of the foreign state; the same applies hereinafter)), it must submit to the Commissioner of the Financial Services Agency a written notification, with the following documents attached thereto:

一　定款

(i) articles of incorporation;

二　会社の登記事項証明書

(ii) a certificate of registered matters of the company; and

三　当該特定持株会社及びその子会社の最終の貸借対照表

(iii) the latest balance sheet of the Specified Holding Company and its Subsidiary Company.

3　特定持株会社が保険会社を子会社とする外国の持株会社である場合には、当該保険会社を子会社とする外国の持株会社は、令第三十七条の八ただし書の規定による届出の期限の延長の承認を受けようとするときは、承認申請書に理由書を添付して金融庁長官に提出しなければならない。

(3) If the Specified Holding Company is a Foreign Holding Company Having Insurance Company as Subsidiary Company, if such Foreign Holding Company having an Insurance Company as its Subsidiary Company intends to obtain an approval of extension of the time limit for submission of the notification under the proviso to Article 37-8 of the Cabinet Order, it must submit to the Commissioner of the Financial Services Agency a written application for approval, with a written statement of reasons attached thereto.

4　金融庁長官は、前項の規定による承認の申請があったときは、当該申請をした外国の持株会社が令第三十七条の八ただし書の規定による届出の期限の延長をすることについてやむを得ないと認められる理由があるかどうかを審査するものとする。

(4) When the application for approval under the preceding paragraph is filed, the Commissioner of the Financial Services Agency is to examine whether there exist any inevitable grounds for granting the applicant Foreign Holding Company an extension of the time limit for the submission of the notification under the proviso to Article 37-8 of the Cabinet Order.

5　特定持株会社は、法第二百七十一条の十八第四項の規定による届出をしようとするときは、届出書に次に掲げる書類を添付して金融庁長官に提出しなければならない。

(5) When a Specified Holding Company intends to file a notification under Article

271-18, paragraph (4) of the Act, it must submit to the Commissioner of the Financial Services Agency a written notification, with the following documents attached thereto:

一　理由書

(i) a written statement of reasons;

二　当該特定持株会社が保険会社を子会社とする持株会社でなくなった時期を記載した書類

(ii) a document specifying the timing when the Specified Holding Company ceased to fall under a holding company having an Insurance Company as its Subsidiary Company; and

三　当該特定持株会社が保険会社を子会社とする持株会社でなくなるために講じた措置又は保険会社を子会社とする持株会社でなくなった事由を記載した書類

(iii) documents specifying the measures implemented so that the Specified Holding Company will be excluded from the definition of the holding company having an Insurance Company as its Subsidiary Company; or the documents specifying the grounds of the Specified Holding Company being excluded from the definition of the holding company having an Insurance Company as its Subsidiary Company.

（特定持株会社に係る認可の申請）

(Application for Authorization Pertaining to Specified Holding Company)

第二百十条の六　特定持株会社は、法第二百七十一条の十八第三項ただし書の規定による認可を受けようとするときは、認可申請書に次に掲げる書類を添付して内閣総理大臣に提出しなければならない。

Article 210-6 (1) When a Mutual Company intends to obtain the authorization under the proviso to Article 271-18, paragraph (3) of the Act, it must submit to the Prime Minister a written application for authorization, with the following documents attached thereto:

一　理由書

(i) a statement of reasons; and

二　第二百十条の三第一項第二号ハからヘまで及びチからヲまで並びに同項第三号から第五号までに掲げる書類

(ii) documents specified in Article 210-3, paragraph (1), item (ii), (c) to (f), (h) to (l) and items (iii) to (v) of the same paragraph.

2　第二百十条の三第三項の規定は、前項の規定による認可の申請に係る法第二百七十一条の十九第一項に規定する審査について準用する。

(2) The provisions of Article 210-3, paragraph (3) apply mutatis mutandis to the examination provided in Article 271-19, paragraph (1) of the Act which pertains to the application for authorization under the preceding paragraph.

（心身の故障のため職務を適正に執行することができない者）

(Person Who Is Unable to Properly Perform Their Duties Due to Mental or Physical Disorder)

第二百十条の六の二　法第二百七十一条の十九の二第三項において準用する法第十二条第二項に規定する内閣府令で定める者は、精神の機能の障害のため職務を適正に執行するに当たって必要な認知、判断及び意思疎通を適切に行うことができない者とする。

Article 210-6-2 The person specified by Cabinet Office Order, as provided in Article 12, paragraph (2) of the Act as applied mutatis mutandis pursuant to Article 271-19-2, paragraph (3) of the Act, is a person who is unable to appropriately carry out the cognition, decision-making, and communication necessary for properly performing their duties due to mental impairment.

（保険持株会社による保険持株会社グループの経営管理の内容等）

(Particulars of Insurance Holding Company Group's Business Management by Insurance Holding Company)

第二百十条の六の三　法第二百七十一条の二十一第四項第一号に規定する方針として内閣府令で定めるものは、次に掲げる方針とする。

Article 210-6-3 (1) The policies to be specified by Cabinet Office Order, as provided in Article 271-21, paragraph (4), item (i) of the Act, are the following policies:

一　保険持株会社グループの収支、資本の分配及び保険金等の支払能力の充実に係る方針その他のリスク管理に係る方針

(i) policies concerning income and expenditure, capital allocation and adequacy of level of solvency in term of the ability to pay insurance proceeds, etc. regarding the insurance holding company group and other policies concerning risk management; and

二　災害その他の事象が発生した場合における保険持株会社グループの危機管理に係る体制の整備に係る方針

(ii) policies concerning the development of the insurance holding company group's crisis management systems in preparation for events such as disasters.

2　法第二百七十一条の二十一第四項第三号に規定する内閣府令で定める体制は、当該保険持株会社における当該保険持株会社グループに属する会社の取締役、執行役、業務を執行する社員、会社法第五百九十八条第一項の職務を行うべき者その他これらの者に相当する者及び使用人の職務の執行が法令に適合することを確保するための体制とする。

(2) The system specified by Cabinet Office Order, as provided in Article 271-21, paragraph (4), item (iii) of the Act, is a system to ensure that the directors, executive officers, members in charge of executing business, persons in charge of performing the duties referred to in Article 598, paragraph (1) of the Companies Act, and other persons equivalent to these persons, and employees, all of whom belong to the companies that belong to the insurance holding

company group, perform their respective duties relating to the insurance holding company in compliance with laws and regulations.

3　法第二百七十一条の二十一第四項第四号に規定する内閣府令で定めるものは、当該保険持株会社グループ（再建計画（業務の運営又は財産の状況に関し改善が必要な場合における保険持株会社グループの経営の再建のための計画をいう。以下この項において同じ。）の策定が必要なものとして金融庁長官が指定したものに限る。）の再建計画を策定し、その適正な実施を確保することとする。

(3) The activities specified by Cabinet Office Order, as provided in Article 271-21, paragraph (4), item (iv) of the Act, are formulating a reconstruction plan (meaning a plan for business reconstruction of an insurance holding company group that needs to improve the conditions of its business management or assets; hereinafter the same applies in this paragraph) for the insurance holding company group (limited to an insurance holding company group designated by the Commissioner of the Financial Services Agency as one that needs to formulate a reconstruction plan), and ensuring the proper implementation thereof.

（保険持株会社が行うことができるグループに属する会社の業務）

(Services of Companies Belonging to Group That Insurance Holding Company Group May Perform)

第二百十条の六の四　法第二百七十一条の二十一の二第一項に規定する内閣府令で定めるものは、次に掲げる業務とする。

Article 210-6-4 (1) The businesses to be specified by Cabinet Office Order, as provided in Article 271-21-2, paragraph (1) of the Act, are the following businesses:

一　当該保険持株会社グループに属する生命保険会社、損害保険会社、少額短期保険業者及び保険業を行う外国の会社の資産の運用に係る業務

(i) businesses relating to the management of assets of a life insurance company, non-life insurance company, small amount and short term insurance company or a foreign company engaged in insurance business, which belong to the insurance holding company group;

二　当該保険持株会社グループに属する会社のために事業の譲渡若しくは譲受け、合併、会社の分割、株式交換、株式移転、株式交付又は株式若しくは持分の譲渡若しくは取得に関する交渉を行う業務

(ii) services for conducting negotiations regarding a business transfer or acquisition, merger, company split, share exchange, share transfer, share delivery or transfer or acquisition of shares or equities, for the companies that belong to the insurance holding company group;

三　当該保険持株会社グループに属する会社が信用供与を行おうとする場合における当該信用供与の判断の前提となる審査を行う業務

(iii) services for conducting an examination as a precondition for the decision

on the granting of credit as required when a company belonging to the insurance holding company group seeks to extend credit;

四　当該保険持株会社グループに属する会社のために電子計算機を使用することにより機能するシステムの設計、開発、運用若しくは保守又はプログラムの設計、作成、販売（プログラムの販売に伴い必要となる附属機器の販売を含む。）若しくは保守を行う業務

(iv) services for performing the design, development, operation or maintenance of a system that functions by using a computer, or the design, development or sale of a computer program (including selling peripheral equipment that is necessary in association with the sale of a software program) or maintenance of such program, for the companies that belong to the insurance holding company group;

五　当該保険持株会社グループに属する会社に対する不動産（原則として、事業用不動産に限る。）の賃貸又は当該会社が所有する不動産若しくはそれに付随する設備の保守、点検その他の管理を行う業務

(v) services for renting out real property (as a general rule, limited to real property for business use) to the companies that belong to the insurance holding company group, or for maintaining, inspecting, or otherwise managing real property or accompanying equipment thereof owned by such companies;

六　当該保険持株会社グループに属する会社の役員又は職員のための福利厚生に関する事務を行う業務

(vi) services for performing the administrative processes involved in benefits for officers or employees of the companies that belong to the insurance holding company group;

七　当該保険持株会社グループに属する会社の事務の用に供する物品の購入又は管理を行う業務

(vii) services for purchasing or managing articles for use in the administrative processes of the companies that belong to the insurance holding company group;

八　当該保険持株会社グループに属する会社の事務に係る文書、証票その他の書類の印刷又は製本を行う業務

(viii) services for printing or bookbinding of documents, vouchers, or other documents concerning the administrative processes of the companies that belong to the insurance holding company group;

九　当該保険持株会社グループに属する会社に機械類その他の物件を使用させる業務

(ix) services for allowing the companies that belong to the insurance holding company group to use machinery and other articles;

十　当該保険持株会社グループに属する生命保険会社、損害保険会社及び保険業を行う外国の会社の顧客である事業者等の経営に関する相談に応ずる業務

(x) services for management consulting for business operators, etc. which are

customers of a life insurance company, non-life insurance company and a foreign company engaged in insurance business which belong to the insurance holding company group;

十一　当該保険持株会社グループに属する生命保険会社、損害保険会社及び保険業を行う外国の会社の顧客である個人の財産形成に関する相談に応ずる業務

(xi) services for asset-building consulting for individuals who are customers of a life insurance company, non-life insurance company and a foreign company engaged in insurance business which belong to the insurance holding company group;

十二　当該保険持株会社グループに属する会社の業務に関する広告、宣伝、調査、情報の分析又は情報の提供を行う業務（当該保険持株会社グループに属する会社の行う資金の貸付けその他の信用供与に係る債権の担保の目的となる財産の評価、当該担保の目的となっている財産の管理その他当該財産に関し必要となる事務を行う業務を除く。）

(xii) services for advertisement, promotion, research, information analysis or information provision related to the business of a company belonging to the insurance holding company group (excluding services for evaluating property that is the object of security for a claim connected to the lending of funds or other granting of credit by the companies that belong to the insurance holding company group, for maintaining the property that is the object of the security, or for undertaking other necessary administrative processes related to that property);

十三　法第九十七条及び第九十八条の規定により行う業務に係る商品の開発を行う業務（法第四条第二項第二号から第四号までに掲げる書類に定める事項に係るものを除く。）

(xiii) business of developing products pertaining to the business conducted pursuant to the provisions of Articles 97 and 98 of the Act (excluding the businesses pertaining to the matters specified in the documents set forth in Article 4, paragraph (2), items (ii) through (iv) of the Act);

十四　当該保険持株会社グループに属する会社の事務に係る計算を行う業務

(xiv) services for undertaking calculations for the administrative processes of the companies that belong to the insurance holding company group;

十五　当該保険持株会社グループに属する会社の事務に係る文書、証票その他の書類の作成、整理、保管、発送又は配送を行う業務

(xv) services for preparing, arranging, storing, sending, or delivering documents, vouchers, or any other documentation regarding administrative processes of the companies that belong to the insurance holding company group;

十六　当該保険持株会社グループに属する会社と当該会社の顧客との間の事務の取次ぎを行う業務

(xvi) services of acting as an agent for administrative processes between the

companies that belong to the insurance holding company group and their customers;

十七　当該保険持株会社グループに属する会社の役員又は職員に対する教育又は研修を行う業務

(xvii) services for providing education or training to the officers or employees of the companies that belong to the insurance holding company group; and

十八　前各号に掲げる業務に附帯する業務

(xviii) the businesses incidental to those specified in the preceding items.

2　法第二百七十一条の二十一の二第二項ただし書に規定する内閣府令で定める軽易な業務は、前項第六号から第九号まで、第十二号及び第十四号から第十七号までに掲げる業務（当該業務に附帯する業務を含み、当該保険持株会社グループに属する外国の会社に係る業務を除く。）とする。

(2) The minor services to be specified by Cabinet Office Order, as referred to in the proviso to Article 271-21-2, paragraph (2) of the Act, are the services set forth in items (vi) through (ix), (xii), and (xiv) through (xvii) of the preceding paragraph (including the businesses incidental to these services, but excluding the business pertaining to a foreign company belonging to the insurance holding company group).

（グループに属する会社に共通する業務を行うことについての認可の申請等）

(Application for Authorization for Conducting Services Common to Companies Belonging to a Group)

第二百十条の六の五　保険持株会社は、法第二百七十一条の二十一の二第二項の認可を受けようとするときは、認可申請書に次に掲げる書類を添付して金融庁長官に提出しなければならない。

Article 210-6-5 (1) When an insurance holding company seeks to obtain authorization under Article 271-21-2, paragraph (2) of the Act, it must attach the following documents to a written application for authorization and submit them to the Commissioner of the Financial Services Agency:

一　理由書

(i) a written statement of reasons;

二　当該保険持株会社及びその子会社等（法第二百七十一条の二十四第一項に規定する子会社等をいう。第四号において同じ。）につき連結して記載した最終の貸借対照表、損益計算書及び株主資本等変動計算書（これらに類する書類を含む。）その他これらの会社の最近における業務、財産及び損益の状況を知ることができる書類

(ii) the latest balance sheet, profit and loss statement and the statement of changes in shareholders' equity, etc. (including documents similar to these documents) of the insurance holding company and its subsidiary company, etc. (meaning a subsidiary company, etc. provided in Article 271-24, paragraph (1) of the Act; the same applies in item (iv)) prepared in a consolidated manner, and any other document disclosing the recent status of

business, properties and profit and loss of these companies;

三　当該認可後における当該認可に係る業務の収支の見込みを記載した書類

(iii) a document stating an estimation of income and expenditures of the business to which that authorization pertains after obtaining the authorization;

四　当該認可後における当該保険持株会社及びその子会社等の収支の見込みを記載した書類

(iv) a document stating an estimation of income and expenditures of the insurance holding company and its subsidiary companies, etc. after obtaining the authorization;

五　当該認可に係る業務の内容及び当該業務を遂行する体制について記載した書類

(v) a document showing the content of the business to which that authorization pertains and the system for executing the business;

六　当該認可に係る業務に関する知識及び経験を有する従業員の確保の状況を記載した書類

(vi) a document showing the extent to which it has secured employees with knowledge and experience concerning the business to which that authorization pertains; and

七　その他審査をするため参考となるべき事項を記載した書類

(vii) a document stating any other matters which would serve as reference information for performance of the examination.

2　金融庁長官は、前項の規定による認可の申請があったときは、次に掲げる基準に適合するかどうかを審査するものとする。

(2) If the application for approval set forth in the preceding paragraph has been filed, the Commissioner of the Financial Services Agency is to examine whether the application conforms to the criteria specified in the following:

一　申請をした保険持株会社が当該認可に係る業務を行うことにより、当該保険持株会社グループの業務の一体的かつ効率的な運営が促進されると見込まれること。

(i) if the insurance holding company which filed the application conducts the business to which that authorization pertains, it is expected that the uniform and efficient management of the insurance holding company group's services would be promoted;

二　申請をした保険持株会社が、子会社の経営管理に係る体制等に照らし、当該認可に係る業務を開始した後も、当該保険持株会社の属する保険持株会社グループの経営管理を的確かつ公正に遂行することができること。

(ii) in light of factors such as the systems associated with the business management of its subsidiary companies, the insurance holding company which filed the application would continue to be capable of carrying out the business management of the insurance holding company group to which the insurance holding company belongs in a precise, fair, and efficient manner, even after it commences the business to which that authorization pertains;

and

三　申請をした保険持株会社が、その人的構成に照らし、当該認可に係る業務を的確かつ公正に遂行することができること。

(iii) in light of its personnel structure, the insurance holding company which filed the application is capable of conducting the business to which that authorization pertains properly and fairly.

（顧客の利益の保護のための体制整備に係る業務の範囲）

(Scope of Business Pertaining to Arrangement of Framework for Protection of Customers' Interests)

第二百十条の六の六　法第二百七十一条の二十一の三第一項に規定する内閣府令で定める業務は、保険関連業務とする。

Article 210-6-6 The business to be specified by Cabinet Office Order, as provided in Article 271-21-3, paragraph (1) of the Act, is Insurance-Related Business.

（顧客の利益が不当に害されることのないよう必要な措置）

(Measures Necessary for Prevention of Unreasonable and Negative Impact on Customers' Interests)

第二百十条の六の七　保険持株会社は、その子会社である保険会社又は当該保険持株会社の親金融機関等（法第二百七十一条の二十一の三第二項に規定する親金融機関等をいう。以下この条において同じ。）若しくは子金融機関等（同条第三項に規定する子金融機関等をいう。以下この条において同じ。）が行う取引に伴い、当該保険持株会社の子会社である保険会社又は当該保険持株会社の子金融機関等が行う保険関連業務に係る顧客の利益が不当に害されることのないよう、次に掲げる措置を講じなければならない。

Article 210-6-7 (1) An Insurance Holding Company must take the following measures so that a customer's interests pertaining to the Insurance-related Business conducted by the Insurance Company which is its Subsidiary Company, or its Subsidiary Financial Institution, etc. (meaning Subsidiary Financial Institution, etc. provided in Article 271-21-3, paragraph (3) of the Act; hereinafter the same applies in this Article) will not be unjustly impaired as a result of transactions carried out by the Insurance Company which is its Subsidiary Company, or its Parent Financial Institution, etc. (meaning Parent Financial Institution, etc. provided in paragraph (2) of the same Article; hereinafter the same applies in this Article), or its Subsidiary Financial Institution, etc.:

一　対象取引を適切な方法により特定するための体制の整備

(i) arrangement of a system to identify the subject transactions by an appropriate means;

二　次に掲げる方法その他の方法により当該顧客の保護を適正に確保するための体制の整備

(ii) arrangement of a framework to properly ensure the protection of the customer by the following means or any other means:

イ　対象取引を行う部門と当該顧客との取引を行う部門を分離する方法

(a) segregation of the sector to carry out the Target Transactions and the sector to carry out transactions with the customer;

ロ　対象取引又は当該顧客との取引の条件又は方法を変更する方法

(b) change to conditions or methods of the Target Transactions or transactions with the customer;

ハ　対象取引又は当該顧客との取引を中止する方法

(c) suspension of the Target Transactions or transactions with the customer; or

ニ　対象取引に伴い、当該顧客の利益が不当に害されるおそれがあることについて、当該顧客に適切に開示する方法

(d) properly disclosing to the customer that the customer's interests may be unjustly impaired as a result of the Target Transactions;

三　前二号に掲げる措置の実施の方針の策定及びその概要の適切な方法による公表

(iii) establishment of policies for implementing measures listed in the preceding two items and announcement of the outline thereof by appropriate means;

四　次に掲げる記録の保存

(iv) preservation of the following records:

イ　第一号の体制の下で実施した対象取引の特定に係る記録

(a) records pertaining to the identification of the subject transactions that have been carried out under a system set forth in item (i); and

ロ　第二号の体制の下で実施した顧客の保護を適正に確保するための措置に係る記録

(b) records pertaining to measures to properly ensure the protection of a customer that have been taken under a system set forth in item (ii).

2　前項第四号に規定する記録は、その作成の日から五年間保存しなければならない。

(2) The records provided in item (iv) of the preceding paragraph must be preserved for five years from the day on which the records were prepared.

3　第一項の「対象取引」とは、保険持株会社の子会社である保険会社又は当該保険持株会社の親金融機関等若しくは子金融機関等が行う取引に伴い、当該保険持株会社の子会社である保険会社又は当該保険持株会社の子金融機関等が行う保険関連業務に係る顧客の利益が不当に害されるおそれがある場合における当該取引をいう。

(3) The "Target Transactions" set forth in paragraph (1) means transactions carried out by an Insurance Company which is a Subsidiary Company of an Insurance Holding Company, or a Parent Financial Institution etc. or a Subsidiary Financial Institution, etc. of the Insurance Holding Company, when such transactions may unjustly impair customers' interests pertaining to the Insurance-related Business conducted by the Insurance Company or its

Subsidiary Financial Institution, etc.

（保険持株会社の子会社の範囲等）

(Scope of Subsidiary Companies of Insurance Holding Companies)

第二百十条の七　法第二百七十一条の二十二第一項第十二号に規定する当該保険持株会社又はその子会社に類する者として内閣府令で定めるものは、当該保険持株会社の子会社等（法第二百七十一条の二十四第一項に規定する子会社等をいい、当該子会社を除く。）とする。

Article 210-7 (1) An insurance holding company or a party similar to its subsidiary company to be specified by Cabinet Office Order, as provided in Article 271-22, paragraph (1), item (xii)of the Act, is a subsidiary company, etc. of the insurance holding company (meaning a subsidiary company, etc. provided in Article 271-24, paragraph (1) of the Act, and excluding the relevant subsidiary company):

２　法第二百七十一条の二十二第一項第十二号イに規定する内閣府令で定めるものは、次に掲げる業務とする。

(2) The businesses to be specified by Cabinet Office Order, as provided in Article 271-22, paragraph (1), item (xii), (a) of the Act, are as follows:

一　他の事業者等の役員又は職員のための福利厚生に関する事務を行う業務

(i) business to handle affairs related to welfare benefit of officers or employees of other business operators, etc.;

二　他の事業者等の事務の用に供する物品の購入又は管理を行う業務

(ii) business of purchasing and management of goods to be used for handling business affairs of other business operators, etc.;

三　他の事業者等の事務に係る文書、証票その他の書類の印刷又は製本を行う業務

(iii) business of printing and bookbinding of papers, tickets and any other documents related to the affairs of other business operators, etc.;

四　他の事業者等の業務に関する広告、宣伝、調査、情報の分析又は情報の提供を行う業務（第八号に掲げる業務に該当するものを除く。）

(iv) business of advertisement, promotion, research, the analysis and provision of information for businesses of other business operators, etc. (excluding the businesses set forth in item (viii));

五　他の事業者等のための自動車の運行又は保守、点検その他の管理を行う業務

(v) business of driving, maintenance, inspection and any other type of management of automobiles for other business operators, etc.;

六　他の事業者等の現金自動支払機等の保守、点検その他の管理を行う業務

(vi) business of maintenance, inspection and any other type of management of automated teller machines, etc. of other business operators, etc.;

七　他の事業者等の業務に係る契約の締結についての勧誘又は当該契約の内容に係る説明を行う葉書又は封書の作成又は発送を行う業務

(vii) business of preparation and dispatching of postcards and sealed

documents for solicitation of conclusion of contract pertaining to the business of other business operators, etc. or for providing explanation on the terms and conditions of such contract;

八　他の事業者等の行う資金の貸付けその他の信用供与に係る債権の担保の目的となる財産の評価、当該担保の目的となっている財産の管理その他当該財産に関し必要となる事務を行う業務

(viii) business of assessment of properties which are to be offered as collateral to secure loan claims and any other claims originating from extension of credit by other business operators, etc.; management of such properties which are offered as collateral; and any other businesses as may be necessary in relation to such properties;

九　他の事業者等が資金の貸付けその他の信用供与に係る債権の回収のために担保権を実行する必要がある場合に、当該他の事業者等のために当該債権の担保の目的となっている財産（不動産を除く。）の売買の代理又は媒介を行う業務

(ix) in cases where other business operators, etc. need to enforce security interests for the purpose of collection of loan claims and any other claims originating from extension of credit: business of providing the agency or brokerage service for the sale and purchase of the properties (excluding real properties) offered as collateral to secure such claims, on behalf of such other business operators, etc.;

十　他の事業者等の行う資金の貸付け（住宅の購入に必要な資金の貸付けその他の消費者に対する資金の貸付けに限る。）に関し相談に応ずる業務又は当該資金の貸付けに係る事務の取次ぎその他当該資金の貸付けに関し必要となる事務を行う業務

(x) business to provide consultation on monetary loan to be rendered by other business operators, etc. (limited to consumer loans such as loan necessary for purchasing houses); brokerage for handling business related to such loan; or any other business necessary in relation to such loans;

十一　他の事業者等の行う外国為替取引、信用状若しくは旅行小切手に関する業務又は輸出入その他の対外取引のため直接必要な資金に関する貸付け、手形の割引、債務の保証若しくは手形の引受けに関し必要となる事務を行う業務

(xi) business to handle business affairs necessary for foreign exchange transactions, letters of credit or traveler's check to be performed by other business operators, etc.; or business to handle business affairs necessary for financing, discounting of bill, guarantee of obligations or acceptance of bills to be performed by other business operators;

十二　他の事業者等の事務に係る計算を行う業務

(xii) business to perform calculation related to business affairs of other business operators, etc.;

十三　他の事業者等の事務に係る文書、証票その他の書類の作成、整理、保管、発送又は配送を行う業務

(xiii) business to prepare, organize, store, ship or deliver the papers, tickets or

any other documents pertaining to the business affairs of other business operators, etc.;

十四　他の事業者等と当該他の事業者等の顧客との間の事務の取次ぎを行う業務

(xiv) business to act as intermediary between the other business operator, etc. and its customer, in relation to the business affairs;

十五　労働者派遣事業の適正な運営の確保及び派遣労働者の保護等に関する法律第二条第三号に規定する労働者派遣事業

(xv) Workers Dispatching Undertaking as provided in Article 2, item (iii) of the Act for Securing the Proper Operation of Worker Dispatching Undertakings and Protection of Dispatched Workers;

十六　他の事業者等のために電子計算機に関する事務を行う業務（電子計算機を使用することにより機能するシステムの設計、開発若しくは保守又はプログラムの設計、作成、販売（プログラムの販売に伴い必要となる附属機器の販売を含む。）若しくは保守を行う業務を含む。）

(xvi) business to handle business affairs related to computers for other business operators, etc. (including business to design, develop or maintain systems which function through the use of computers, and also including business to design, create, sell (including sale of peripheral equipment which would be necessary incidental to sale of programs) or maintain computer programs);

十七　他の事業者等の役員又は職員に対する教育又は研修を行う業務

(xvii) business to provide education or training for officers or employees of other business operators, etc.;

十八　他の事業者等の所有する不動産（原則として、当該他の事業者等から取得した不動産を含む。以下この号において同じ。）の賃貸又は他の事業者等の所有する不動産若しくはそれに付随する設備の保守、点検その他の管理を行う業務

(xviii) business of leasing real properties owned by other business operators, etc. (in principle, including real properties acquired from such other business operators, etc.; hereinafter the same applies in this item); business of maintenance, inspection and any other type of management of real properties owned by other business operators, etc. or the ancillary facilities;

十九　他の事業者等の現金、小切手、手形又は有価証券の輸送を行う業務（次号及び第二十一号に掲げる業務に該当するものを除く。）

(xix) business of shipping of cash, checks, bills or securities of other business operators, etc. (excluding the business set forth in the following item and item (xxi));

二十　他の事業者等の主要な取引先に対する現金、小切手、手形又は証書の集配を行う業務

(xx) business to collect cash, checks, bills or securities and deliver them to major customers of other business operators, etc.;

二十一　他の事業者等の主要な取引先との間で当該他の事業者の業務に係る有価証券

の受渡しを行う業務

(xxi) business of conveyance from or to other business operator's major customers of securities related to such other business operator, etc.;

二十二　他の事業者等のために現金、小切手、手形又は有価証券を整理し、その金額若しくは枚数を確認し、又は一時的にその保管を行う業務

(xxii) business of sorting out cash, checks, bills or securities, confirming the amount and quantity thereof, or taking temporary custody thereof, on behalf of the other business operators, etc.;

二十三　自らを子会社とする保険会社のために投資を行う業務

(xxiii) business of making investment on behalf of an Insurance Company which holds the relevant company as its Subsidiary Company;

二十四　自らを子会社とする保険持株会社の子会社である保険会社、銀行又は長期信用銀行（以下この号において「兄弟保険会社等」という。）が資金の貸付けその他の信用供与に係る債権の回収のために担保権を実行する必要がある場合に、当該兄弟保険会社等のために当該債権の担保の目的となっている財産を適正な価格で購入し、並びに購入した財産の所有及び管理その他当該財産に関し必要となる事務を行う業務

(xxiv) when an Insurance Company, bank or Long Term Credit Bank owned as a Subsidiary Company by the Insurance Holding Company which owns the relevant company as its Subsidiary Company (hereinafter such Subsidiary Company is collectively referred to as "Sister Insurance Company, etc." in this item) requires enforcement of the security interests for the purpose of collection of claims pertaining to loans or any other credit granted: business of purchasing the properties securing the claims and of handling business affairs necessary in relation to ownership, management, etc. of the properties purchased, on behalf of such Sister Insurance Company;

二十五　その他前各号に掲げる業務に準ずるものとして金融庁長官が定める業務

(xxv) any other business designated by the Commissioner of the Financial Services Agencies as the business equivalent to those specified in the preceding items; and

二十六　前各号に掲げる業務に附帯する業務（当該各号に掲げる業務を営む者が営むものに限る。）

(xxvi) businesses incidental to those set forth in the preceding items (limited to the businesses carried out by the parties engaged in any of the aforementioned businesses).

3　第五十六条の二第二項第一号に掲げる業務を営む会社が、当該業務を営むことが保険契約者等の利便の増進等の観点から合理的でない場合には、当該会社は、法第二百七十一条の二十二第一項第十二号に掲げる会社には該当しない。

(3) If, from the standpoint of improvement of convenience of Policyholders, etc., it is not reasonable that the company engaged in the business specified in Article 56-2, paragraph (2), item (i) performs such business, such company does not

fall under the company set forth in Article 271-22, paragraph (1), item (xii) of the Act.

4　法第二百七十一条の二十二第一項第十三号に規定する内閣府令で定める会社は、第五十六条第五項に規定する会社とする。

(4) A company to be specified by Cabinet Office Order, as provided in Article 271-22, paragraph (1), item (xiii) of the Act, is a company provided in Article 56, paragraph (5).

5　法第二百七十一条の二十二第一項第十四号に規定する内閣府令で定める会社は、金融商品取引所に上場されている株式又は店頭売買有価証券登録簿に登録されている株式の発行者である会社以外の会社であって、次の各号のいずれかに該当する会社とする。

(5) The company to be specified by Cabinet Office Order, as provided in Article 271-22, paragraph (1), item (xiv) of the Act, is a company excluding an issuer of the shares listed on a financial instruments exchange or the shares registered in the registry of over-the-counter traded securities, and which also satisfies any of the following requirements:

一　第五十六条第六項第一号から第十号までに掲げる会社（同項第九号に掲げる会社にあっては、当該保険持株会社の子会社である保険会社又は当該保険会社の子会社が当該会社の議決権を取得する場合に限る。）

(i) a company set forth in Article 56, paragraph (6), items (i) through (x) (in the case of a company set forth in item (ix) of that paragraph, limited to the case where an insurance company which is a subsidiary company of the insurance holding company or a subsidiary company of the insurance company acquires voting rights in the company.)

二　当該会社に対する金銭債権を有する保険会社又は銀行等（当該保険会社又は当該銀行等がない場合にあっては、保険持株会社又はその子会社が当該会社の議決権を取得するときにおける当該保険持株会社）及び次のいずれかに該当するものが関与して策定した合理的な経営改善のための計画（特定金融機関等が当該会社に対してその事業に必要な資金を出資することを内容とするものであって、当該出資により相当の期間内に当該会社の経営の状況が改善されることが見込まれるものに限る。）を実施している会社

(ii) a company that implements a streamlined management improvement plan (limited to a plan that provides for fund contribution by a specified financial institution, etc. to the company as necessary for its business, for which fund contribution is expected to improve the business management of the company within a reasonable period) formulated with the involvement of an insurance company or bank, etc. holding monetary claims against the company (in the case where there is no such insurance company or bank, etc., the insurance holding company that acquires voting rights in the company in connection with the acquisition of the voting rights by the insurance holding company or its subsidiary company) and any of the following entities;

イ　官公署

(a) a public agency;

ロ　商工会又は商工会議所

(b) a commercial and industrial association or chamber of commerce and industry;

ハ　イ又はロに準ずるもの

(c) any organization equivalent to (a) or (b);

ニ　弁護士、弁護士法人又は弁護士・外国法事務弁護士共同法人

(d) an attorney, a legal professional corporation, or an attorney at law/registered foreign lawyer joint corporation;

ホ　公認会計士又は監査法人

(e) a certified public accountant or audit corporation;

ヘ　税理士又は税理士法人

(f) a certified public tax accountant or tax accountancy corporation; or

ト　他の事業者等の経営に関する相談に応ずる業務を営む会社（当該保険持株会社の子会社等（法第二百七十一条の二十四第一項に規定する子会社等をいう。）以外の会社に限る。）

(g) a company engaged in consulting service relating to the business management of other business operators, etc. (limited to a company other than a subsidiary company, etc. (meaning a subsidiary company, etc. provided in Article 271-24, paragraph (1) of the Act) of the insurance holding company).

6　法第二百七十一条の二十二第一項第十四号に規定する内閣府令で定める要件は、保険持株会社又はその子会社が前項に規定する会社（第五十六条第六項第十号に該当するものを除く。）の議決権を取得する場合において、次に掲げる要件のいずれにも該当することとする。

(6) The requirements specified by Cabinet Office Order, as provided in Article 271-22, paragraph (1), item (xiv) of the Act are that if an insurance holding company or its subsidiary company acquires voting rights in the company prescribed in the preceding paragraph (excluding a company that falls under Article 56, paragraph (6), item (x)), all of the requirements set forth in the following are satisfied:

一　保険会社又は銀行等による人的な又は財政上の支援その他の当該保険会社又は当該銀行等が行う事業の再生のための支援をその内容に含む事業計画（法第二百七十一条の二十二第一項第十四号の事業に係る計画をいう。）が作成されていること。

(i) a business plan (meaning a business plan as provided in Article 271-22, paragraph (1), item (xiv) of the Act) has been prepared that includes human-resources or financial assistance by an insurance company or bank, etc. or any other such assistance for business revitalization that is provided by such insurance company or bank, etc.;

二　前号の事業計画について、前項第二号イからトまでのいずれかに該当するものが

関与して策定していること。

(ii) any of the following entity that falls under any of (a) through (g) of item (ii) of the preceding paragraph is involved in formulating the business plan referred to in the preceding item:

7　法第二百七十一条の二十二第一項第十五号に規定する内閣府令で定める会社は、金融商品取引所に上場されている株式又は店頭売買有価証券登録原簿に登録されている株式の発行者である会社以外の会社であって、次の各号のいずれかに該当する会社又は事業の再生の計画の作成に株式会社地域経済活性化支援機構が関与している会社とする。

(7) The company to be specified by Cabinet Office Order, as provided in Article 271-22, paragraph (1), item (xv) of the Act, is a company which is not an issuer of shares listed on the financial instruments exchange or shares registered in the registry of over-the-counter traded securities, and which falls under any of the following requirements, or a company which prepares a business revitalization plan with the involvement of Regional Economy Vitalization Corporation of Japan:

一　株式会社地域経済活性化支援機構法第二十二条第一項第六号に掲げる業務の実施により設立される株式会社が無限責任組合員となる投資事業有限責任組合であって、次のいずれかに該当するものから出資を受けている会社

(i) a company that has received capital contributions from an investment limited partnership in which a stock company to be established through the implementation of the business set forth in Article 22, paragraph (1), item (vi) of the Act on Regional Economy Vitalization Corporation of Japan is an unlimited liability partner and falls under either of the following:

イ　当該保険持株会社又はその子会社が当該投資事業有限責任組合の組合員となっているもの

(a) the insurance holding company or its subsidiary company is a partner of the investment limited partnership;

ロ　当該株式会社に当該保険持株会社又はその子会社が出資しているもの

(b) the insurance holding company or its subsidiary company makes capital contributions to the stock company; or

二　事業の再生又は地域の特性を生かした新たな事業の創出その他の地域経済の活性化に資する事業活動を行うことを目的とした会社であって、第五項第二号イからトまでのいずれかに該当するものが関与して策定した事業計画を実施している会社

(ii) a company that was established for the purpose of undertaking business revitalization or of creating a new business that draws upon the distinctive features of the region or carrying out other such business activities that contribute to the revitalization of the regional economy, and which implements a business plan formulated with the involvement of an entity that falls under any of paragraph (5), item (ii), (a) to (g).

8　第四項に規定する会社のほか、会社であって、その議決権を保険持株会社又はその

子会社（子会社となる会社を含む。以下この項において同じ。）の担保権の実行による株式若しくは持分の取得又は第二百十条の九第一項第一号に掲げる事由によらずに取得されたとき（当該会社の議決権が当該保険持株会社又はその子会社により二回以上にわたり取得された場合にあっては、当該保険持株会社若しくはその子会社の担保権の実行による株式若しくは持分の取得又は同号に掲げる事由によらずに最後に取得されたとき）に第四項に規定する会社に該当していたものも、その議決権が当該保険持株会社又はその子会社の担保権の実行による株式若しくは持分の取得又は同号に掲げる事由によらずに新たに取得されない限り、当該保険持株会社に係る法第二百七十一条の二十二第一項第十三号に規定する内閣府令で定める会社に該当するものとする。

(8) Beyond the companies provided in paragraph (4), a company which fell under the company provided in paragraph (4) at the time when the voting rights were acquired by an insurance holding company or its subsidiary company (including a company to be a subsidiary company; hereinafter the same applies in this paragraph) due to grounds other than the acquisition of shares or equity interests by the exercise of security interests by the insurance holding company or its subsidiary company or other than the grounds set forth in Article 210-9, paragraph (1), item (i) (when the voting rights in that company were acquired on two or more occasions by such insurance holding company or its subsidiary company, at the time of the latest occasion of the acquisition due to grounds other than the acquisition of shares or equity interests by the exercise of security interests by the insurance holding company or its subsidiary company or other than the grounds set forth in that item) is to be treated as falling under the company to be specified by Cabinet Office Order as provided in Article 271-22, paragraph (1), item (xiii) of the Act pertaining to the insurance holding company, unless the voting rights therein are newly acquired by the insurance holding company or its subsidiary company due to grounds other than the acquisition of shares or equity interests by the exercise of security interests by the insurance holding company or its subsidiary company or other than the grounds set forth in Article 210-9, paragraph (1), item (i).

９　前項の規定は、第五項に規定する会社に該当していたものについて準用する。この場合において、前項中「第二百七十一条の二十二第一項第十三号」とあるのは、「第二百七十一条の二十二第一項第十四号」と読み替えるものとする。

(9) The provisions of the preceding paragraph apply mutatis mutandis to an entity that formerly fell under the category of a company provided in paragraph (5). In this case, the term "Article 271-22, paragraph (1), item (xiii)" in the preceding paragraph is deemed to be replaced with "Article 271-22, paragraph (1), item (xiv)."

１０　第八項の規定は、第七項に規定する会社に該当していたものについて準用する。この場合において、第八項中「第二百七十一条の二十二第一項第十三号」とあるのは、「第二百七十一条の二十二第一項第十五号」と読み替えるものとする。

(10) The provisions of paragraph (8) apply mutatis mutandis to an entity that formerly fell under the category of a company provided in paragraph (7). In this case, the term "Article 271-22, paragraph (1), item (xiii)" in paragraph (8) is deemed to be replaced with "Article 271-22, paragraph (1), item (xv)."

１１　第四項から前項まで（第六項を除く。）の規定にかかわらず、特定子会社（法第二百七十一条の二十二第一項第十三号に規定する特定子会社をいう。次項において同じ。）がその取得した第四項若しくは第八項に規定する会社（以下この項において「新規事業分野開拓会社」という。）、第五項に規定する会社若しくは第九項において読み替えて準用する第八項の内閣府令で定める会社に該当するもの（以下この項、次項及び第二百十条の十四第二項第六号において「事業再生会社」という。）又は第七項に規定する会社若しくは前項において読み替えて準用する第八項の内閣府令で定める会社に該当するもの（以下この項において「地域活性化事業会社」という。）の議決権を処分基準日（新規事業分野開拓会社の議決権にあってはその取得の日から十五年を経過する日をいい、事業再生会社及び地域活性化事業会社の議決権にあってはその取得の日から十年を経過する日（当該議決権が第五十六条第六項に規定する会社（同項第五号又は第六号に該当するものに限る。）の議決権である場合であって、当該会社が当該支援を受けている期間が当該議決権の取得の日から十年を超えるときは、当該支援が終了する日）をいう。以下この項において同じ。）までに処分しないときは、当該新規事業分野開拓会社、当該事業再生会社及び当該地域活性化事業会社（以下この項及び第二百十条の十四第二項第六号において「新規事業分野開拓会社等」という。）は、処分基準日の翌日からは新規事業分野開拓会社にあっては当該保険持株会社に係る法第二百七十一条の二十二第一項第十三号に規定する内閣府令で定める会社に、事業再生会社にあっては当該保険持株会社に係る同項第十四号に規定する内閣府令で定める会社に、地域活性化事業会社にあっては当該保険持株会社に係る同項第十五号に規定する内閣府令で定める会社に、それぞれ該当しないものとする。ただし、当該処分を行えば当該保険持株会社又はその子会社が保有する当該新規事業分野開拓会社等の議決権の数が当該処分基準日における基礎議決権数（国内の会社及び事業再生会社（第六項に定める要件に該当するものに限る。次項及び第二百十条の十四第二項第六号において同じ。）の議決権についてはその総株主等の議決権に百分の五十を乗じて得た議決権の数をいう。以下この項及び次項において同じ。）を下回ることとなる場合において、当該特定子会社が当該取得の日から処分基準日までの間に当該保険持株会社又はその子会社の保有する当該新規事業分野開拓会社等の議決権のうち当該処分基準日における基礎議決権数を超える部分の議決権を処分したときは、この限りでない。

(11) Notwithstanding the provisions of paragraph (4) through the preceding paragraph (excluding paragraph (6)), if a specified subsidiary company (meaning a specified subsidiary company prescribed in Article 271-22, paragraph (1), item (xiii); the same applies in the following paragraph) fails to dispose of the acquired voting rights in a company prescribed in paragraph (4) or paragraph (8) (hereinafter referred to as a "company cultivating new business field" in this paragraph), a company provided in paragraph (5) or a

company to be specified by Cabinet Office Order, as referred to in paragraph (8), as applied mutatis mutandis pursuant to the preceding paragraph (9) following the deemed replacement of terms (hereinafter referred to as a "business restructuring company" in this paragraph, the following paragraph and Article 210-14, paragraph (2), item (vi), a company provided in paragraph (7) or a company to be specified by Cabinet Office Order, as referred to in paragraph (8), as applied mutatis mutandis by pursuant to the preceding paragraph (9) following the deemed replacement of terms (hereinafter referred to as a "local revitalization business company" in this paragraph), by the cut-off date (meaning: the day on which fifteen years have elapsed from the date of the acquisition of the voting rights in a new business marketing company; or the day on which ten years have elapsed from the date of the acquisition of the voting rights in a business restructuring company or local revitalization business company (if the voting rights are voting rights in a company prescribed in Article 56, paragraph (6) (limited to one that falls under item (v) or item (vi) of that paragraph), and the period during which the company receives the assistance exceeds ten years from the date of the acquisition of the voting rights: the day on which the assistance ends); hereinafter the same applies in this paragraph), the company cultivating new business field, business restructuring company and local revitalization business company (hereinafter referred to as a "company cultivating new business field, etc." and Article 210-14, paragraph (2), item (vi)) is to be considered as a company that does not fall under a company as specified by Cabinet Office Order, as provided in Article 271-22, paragraph (1), item (xiii) of the Act in relation to the insurance holding company in the case of a company cultivating new business field, a company as specified by Cabinet Office Order that is provided for in item (xiv) of that paragraph in relation to the insurance holding company in the case of a business restructuring company, or a company as specified by Cabinet Office Order that is provided for in item (xv) of that paragraph in relation to the insurance holding company in the case of a local revitalization business company, respectively, from the day following the cut-off date; provided, however, that this does not apply to the case where the disposition of the voting rights would result in the number of voting rights in the company cultivating new business field, etc. held by the insurance holding company or its subsidiary company falling below the voting rights threshold (meaning the number of the voting rights derived by multiplying the all shareholders' voting rights by 50 percent, in the case of voting rights in a domestic company and business restructuring company (limited to a company satisfying the requirements under paragraph (6); the same applies in the following paragraph and Article 56, 210-14, paragraph (2), item (v)); hereinafter the same applies in this paragraph and following paragraph) as of the cut-off date; and where the

specific subsidiary company, between the acquisition date and the cut-off date, disposes the portion of the voting rights exceeding the voting rights thresholds of the voting rights in the company cultivating new business field, etc. held by the insurance holding company or its subsidiary company as of the cut-off date.

１２　第五項及び第九項の規定にかかわらず、保険持株会社又はその特定子会社以外の子会社がその取得した事業再生会社の議決権を処分基準日（その取得の日から第五十六条第十五項各号に掲げる議決権の区分に応じ、当該各号に定める期間を経過する日をいう。以下この項において同じ。）までに処分しないときは、当該事業再生会社は、処分基準日の翌日からは当該保険持株会社に係る法第二百七十一条の二十二第一項第十四号に規定する内閣府令で定める会社に該当しないものとする。ただし、当該処分を行えば当該保険持株会社又はその特定子会社以外の子会社が保有する当該事業再生会社の議決権の数が当該処分基準日における基礎議決権数を下回ることとなる場合において、当該保険持株会社又はその特定子会社以外の子会社が当該取得の日から処分基準日までの間に当該保険持株会社又はその特定子会社以外の子会社の保有する当該事業再生会社の議決権のうち当該処分基準日における基礎議決権数を超える部分の議決権を処分したときは、この限りでない。

(12) Notwithstanding the provisions of paragraphs (5) and (9), if an insurance holding company or its subsidiary company other than a specified subsidiary company fails to dispose of the acquired voting rights in a business restructuring company by the cut-off date (meaning the day on which the period specified in the items of paragraph (10) of Article 56 has elapsed from the date of the acquisition of the voting rights in accordance with the categories of voting rights set forth in those items; hereinafter the same applies in this paragraph), the business restructuring company is not considered to be a company specified by Cabinet Office Order, as provided in Article 271-22, paragraph (1), item (xiv) of the Act in relation to the insurance holding company from the day following the cut-off date; provided, however, that this does not apply to the case in which; the number of voting rights in the business restructuring company held by the insurance holding company or its subsidiary company other than a specified subsidiary company falls below the voting rights threshold as of the cut-off date, if the disposition is performed; and the insurance holding company or its subsidiary company other than a specified subsidiary company disposes of a portion of voting rights exceeding the voting rights threshold as of the cut-off date among the voting rights in the business restructuring company held by the insurance holding company or its subsidiary company other than a specified subsidiary company, during the period from the date of the acquisition to the cut-off date:

１３　法第二百七十一条の二十二第一項第十三号に規定する内閣府令で定めるものは、第五十六条第十六項各号に掲げる業務及びこれらに附帯する業務を専ら営む会社とする。

(13) The company to be specified by Cabinet Office Order, as provided in Article

271-22, paragraph (1), item (xiii) of the Act, is a company solely engaged in the business specified in the items of Article 56, paragraph (16) and business incidental thereto.

１４　法第二百七十一条の二十二第一項第十六号に規定する内閣府令で定めるものは、次に掲げるものとする。

(14) The companies to be specified by Cabinet Office Order, as provided in Article 271-22, paragraph (1), item (xvi) of the Act, are as follows:

一　次に掲げる会社のいずれかを子会社とする持株会社

(i) a holding company holding any of the following companies as its subsidiary company:

イ　生命保険会社

(a) a life insurance company;

ロ　損害保険会社

(b) a non-life insurance company;

ハ　少額短期保険業者

(c) a small amount and short term insurance company;

ニ　銀行

(d) a bank; or

ホ　長期信用銀行

(e) a long-term credit bank.

二　前号に掲げるもののほか、当該持株会社の子会社の経営管理を行う業務及びこれに附帯する業務並びに次に掲げる業務を専ら営む持株会社

(ii) beyond what are provided in the preceding paragraph, a holding company solely engaged in the business management of its subsidiary companies, businesses incidental thereto and the following businesses:

イ　第二項各号に掲げる業務であって、当該保険持株会社、その子会社（法第二百七十一条の二十二第一項第一号、第二号及び第八号に掲げる会社に限る。）その他第一項に規定するものの営む業務のために営むもの

(a) the businesses set forth in the items of paragraph (2) to be performed for the businesses conducted by the insurance holding company, its subsidiary company (limited to a company set forth in Article 271-22, paragraph (1), items (i), (ii) and (viii) of the Act) and any other companies provided in paragraph (1);

ロ　第五十六条の二第二項各号に掲げる業務（当該持株会社が銀行等会社を子会社としていない場合にあっては同項第三十四号の三及び第三十五号に掲げる業務を、当該持株会社が証券専門会社等を子会社としていない場合にあっては同項第三十六号から第四十号までに掲げる業務を、当該持株会社が信託専門会社等を子会社としていない場合にあっては同項第四十一号から第四十五号までに掲げる業務を、それぞれ除く。

(b) the businesses set forth in the items of paragraph (2) of Article 56-2 (excluding the businesses set forth in items (xxxiv)-3 and (xxxv) of that

paragraph, in case where the holding company does not hold a company engaged in banking business as its subsidiary company; excluding the businesses set forth in items (xxxvi) through (xl) of that paragraph, in case where the holding company does not hold a company specialized in securities, etc. as its subsidiary company; and excluding the businesses set forth in items (xli) through (xlv) of that paragraph in the case where the holding company does not hold a company specialized in trust business, etc. as its subsidiary company, etc.)

１５　法第二条第十五項の規定は、第五項、第六項、第八項（第九項及び第十項において読み替えて準用する場合を含む。）、第十一項及び第十二項に規定する議決権について準用する。

(15) The provisions of Article 2, paragraph (15) of the Act apply mutatis mutandis to the voting rights as provided in paragraphs (5), (6), (8) (including as applied mutatis mutandis pursuant to paragraphs (9) and (10), following the deemed replacement of terms), (11) and (12).

（保険持株会社の子会社に係る承認の申請）

(Application for Approval Pertaining to Subsidiary Company of Insurance Holding Company)

第二百十条の八　法第二百七十一条の二十二第二項に規定する内閣府令で定める事項は、当該承認の申請に係る会社に関する次に掲げる事項とする。

Article 210-8 (1) The matters to be specified by Cabinet Office Order, as provided in Article 271-22, paragraph (2) of the Act, are the following matters related to the company for which the application for approval is filed:

一　商号又は名称

(i) trade name or name;

二　資本金の額

(ii) the amount of stated capital;

三　取締役及び監査役（監査等委員会設置会社にあっては取締役、指名委員会等設置会社にあっては取締役及び執行役）の氏名

(iii) the names of directors and company auditors (or directors, in the case of a company with audit and supervisory committee; or directors and executive officers, in the case of a company with nominating committee, etc.);

四　会計参与設置会社にあっては、会計参与の氏名又は名称

(iv) the name of the accounting advisor, in the case of a company with accounting advisors;

五　主たる営業所又は事務所の所在地

(v) location of the principal business office or principal office; and

六　業務の内容

(vi) the details of business.

２　法第二百七十一条の二十二第二項に規定する申請書には、次に掲げる書類を添付し

なければならない。

(2) The following documents must be attached to the written application provided in Article 271-22, paragraph (2) of the Act:

一　理由書

(i) a statement of reasons;

二　当該保険持株会社及びその子会社に関する次に掲げる書類

(ii) the following documents concerning the Insurance Holding Company and its Subsidiary Company:

イ　当該保険持株会社及びその子会社につき連結して記載した最終の貸借対照表、損益計算書及び株主資本等変動計算書（これらに類する書類を含む。）その他これらの会社の最近における業務、財産及び損益の状況を知ることができる書面

(a) the latest balance sheet, profit and loss statement and the statement of changes in shareholders' equity, etc. (including any document similar to these) of the Insurance Holding Company and its Subsidiary Company, etc. prepared in a consolidated manner, and any other document disclosing the recent status of business, properties and profit and loss of these companies;

ロ　当該承認後における当該保険持株会社及びその子会社（子会社となる会社を含む。）の収支及び保険金等の支払能力の充実の状況を示す比率の見込みを記載した書類

(b) the document specifying the prospective income and expenditure the Insurance Holding Company and its Subsidiary Company, etc. (including a company which is to become the Subsidiary Company) and the prospective ratio to indicate the soundness of their solvency margin for Insurance Proceeds, etc. after the approval is granted;

ハ　株式交換（法第九十六条の五第一項に規定する組織変更株式交換を含む。）により法第二百七十一条の二十二第一項各号に掲げる会社以外の会社を子会社とする場合には、次に掲げる書類

(c) if a company other than companies set forth in the items of Article 271-22, paragraph (1) of the Act, is to become a Subsidiary Company due to the implementation of the share exchange (including the share exchange on Entity Conversion as provided in Article 96-5, paragraph (1) of the Act), the following documents:

（１）　株主総会の議事録その他必要な手続があったことを証する書面

1. the minutes of shareholders meetings, or any other documents certifying that necessary procedures have been followed;

（２）　株式交換契約（組織変更株式交換契約を含む。）の内容を記載した書面

2. a document specifying the terms and conditions of the share exchange agreement (including contract for share exchange on Entity Conversion);

（３）　株式交換費用を記載した書類

3. a document specifying the costs for share exchange;

ニ　株式交付により法第二百七十一条の二十二第一項各号に掲げる会社以外の会社を子会社とする場合には、次に掲げる書類

(d) for holding a company other than a company set forth in the items of Article 271-22, paragraph (1) of the Act as its subsidiary company through share delivery, the following documents:

（１）　株主総会の議事録その他必要な手続があったことを証する書面

1. minutes of shareholders meetings or other documents proving that necessary procedures were followed;

（２）　株式交付計画の内容を記載した書面

2. a document stating the content of the share delivery plan;

（３）　株式交付費用を記載した書類

3. a document stating the cost for the share delivery;

三　当該承認の申請に係る会社の最終の貸借対照表、損益計算書及び株主資本等変動計算書（これらに類する書類を含む。）その他最近における業務、財産及び損益の状況に関する事項を記載した書面

(iii) the latest balance sheet, profit and loss statement and a statement of change in shareholders' equity, etc. (including any document similar to these), and any other document disclosing the current status of business, property, profit and loss of the company for which the application for approval is filed; and

四　その他金融庁長官が必要と認める事項を記載した書類

(iv) a document specifying any other matters as may be deemed necessary by the Commissioner of the Financial Services Agency.

３　前二項の規定は、法第二百七十一条の二十二第四項ただし書の規定による承認について準用する。

(3) The provisions of the preceding two paragraphs apply mutatis mutandis to the approval under the proviso to Article 271-22, paragraph (4) of the Act.

（保険持株会社の子会社に係る承認の例外）

(Exception to Approval Pertaining to Subsidiary Company of Insurance Holding Company)

第二百十条の九　法第二百七十一条の二十二第四項本文に規定する内閣府令で定める事由は、次に掲げる事由とする。

Article 210-9 (1) The grounds to be specified by Cabinet Office Order, as provided in the main clause of Article 271-22, paragraph (4) of the Act, are as follows:

一　保険持株会社又はその子会社の代物弁済の受領による株式又は持分の取得

(i) acquisition of shares or equity interests by way of receipt of subrogation payment by the Insurance Holding Company or its Subsidiary Company;

二　保険持株会社又はその子会社が所有する議決権を行使することができない株式又は持分に係る議決権の取得（当該保険持株会社又はその子会社の意思によらない事

象の発生により取得するものに限る。）

(ii) acquisition of voting rights represented by shares or equity interests which prohibits the Insurance Holding Company or its Subsidiary Company from exercising the voting rights (limited to the shares or equity interests acquired due to the occurrence of the event beyond the intention of the Insurance Holding Company or its Subsidiary Company);

三　保険持株会社又はその子会社が株式を所有する会社の株式の転換（当該保険持株会社又はその子会社の請求による場合を除く。）

(iii) conversion of shares in a company whose shares are owned by the Insurance Company or its Subsidiary Company (excluding the conversion upon the request from the Insurance Holding Company or its Subsidiary Company);

四　保険持株会社又はその子会社が株式を所有する会社の株式の併合若しくは分割又は株式無償割当て

(iv) consolidation or split of shares in a company whose shares are owned by the Insurance Holding Company or its Subsidiary Company;

五　保険持株会社又はその子会社が株式又は持分を所有する会社の定款の変更による株式又は持分に係る権利の内容又は一単元の株式の数の変更

(v) amendment of the details of the rights in shares or equity interests or amendment to the number of shares for one unit of shares, as affected by the amendment of the articles of incorporation of the company whose shares are owned by the Insurance Holding Company or its Subsidiary Company;

六　保険持株会社又はその子会社が株式又は持分を所有する会社の自己の株式又は持分の取得

(vi) acquisition of treasury shares or equity interests of a company whose shares are owned by the Insurance Holding Company or its Subsidiary Company; and

七　保険持株会社の子会社である法第二百七十一条の二十二第一項第十三号から第十五号までに掲げる会社による株式又は持分の取得

(vii) acquisition of shares or equity interests by a company listed in Article 271-22, paragraph (1), items (xiii) through (xv) of the Act, which is a Subsidiary Company of the Insurance Holding Company.

2　法第二百七十一条の二十二第四項ただし書に規定する内閣府令で定める事由は、前項第七号に掲げる事由とする。

(2) The causes to be specified by Cabinet Office Order, as provided in the proviso to Article 271-22, paragraph (4) of the Act, are the causes listed in item (vii) of the preceding paragraph.

（保険持株会社に係る業務報告書等）

(Business Report of Insurance Holding Company)

第二百十条の十　法第二百七十一条の二十四第一項の規定による中間業務報告書は、事

業年度開始の日から当該事業年度の九月三十日までの間の業務及び財産の状況について、中間事業概況書、中間連結財務諸表及び保険金等の支払能力の充実の状況に関する書面に分けて、別紙様式第十四号により作成し、当該期間経過後三月以内（外国所在保険持株会社（保険会社を子会社とする外国の持株会社であって、法第二百七十一条の十八第一項の認可を受けて設立され、又は同項若しくは同条第三項ただし書の認可を受けているものをいう。以下同じ。）にあっては、当該期間経過後六月以内）に金融庁長官に提出しなければならない。

Article 210-10 (1) An interim business report as set forth in Article 271-24, paragraph (1) of the Act must reflect the status of business and properties for the period between the day of commencement of the business year and September 30 of the relevant business year, and must be submitted to the Commissioner of the Financial Services Agency within three months from the end of the relevant period (or within six months from end of the relevant period, in the case of an Insurance Holding Company in Foreign State (meaning a Foreign Holding Company Having Insurance Company as Subsidiary Company, which is incorporated with the authorization under Article 271-18, paragraph (1) of the act or which is authorized under the proviso to the same paragraph or the proviso to paragraph (3) of the Article; hereinafter the same applies)), categorized into the interim business outline statement, interim Consolidated Financial Statements and document disclosing the status of solvency margin for Insurance Proceeds, etc.

２　法第二百七十一条の二十四第一項の規定による業務報告書は、事業概況書、連結財務諸表及び保険金等の支払能力の充実の状況に関する書面に分けて、別紙様式第十五号により作成し、事業年度終了後四月以内（外国所在保険持株会社にあっては、事業年度終了後六月以内）に金融庁長官に提出しなければならない。

(2) A business report under Article 271-24, paragraph (1) of the Act must be prepared and submitted within four months from the end of the business year (or within six months from the end of the business year, in the case of an Insurance Holding Company in Foreign State), in accordance with Appended Form No. 15 and categorized into the business outline statement, the Consolidated Financial Statements and the document disclosing the status of solvency margin for Insurance Proceeds, etc.

３　法第二百七十一条の二十四第一項に規定する内閣府令で定める特殊の関係のある会社（次条において「子会社等」という。）は、次に掲げる者とする。

(3) The companies in special relationship to be specified by Cabinet Office Order (hereinafter referred to as "Subsidiary Company, etc." in the following Article), as provided in Article 271-24, paragraph (1) of the Act, are as follows:

一　当該保険持株会社の子法人等

(i) Subsidiary Corporation, etc. of the Insurance Holding Company; and

二　当該保険持株会社の関連法人等

(ii) an Affiliated Corporation, etc. of the Insurance Holding Company.

４　保険持株会社は、やむを得ない理由により第一項又は第二項に規定する期間内に中間業務報告書又は業務報告書の提出をすることができない場合には、あらかじめ金融庁長官の承認を受けて、当該提出を延期することができる。

(4) If, due to any inevitable grounds, an Insurance Holding Company is unable to submit its interim business report or business report within the time limit respectively provided in paragraph (1) or (2), it may, with an approval from the Commissioner of the Financial Services Agency in advance, postpone the submission.

５　保険持株会社は、前項の規定による承認を受けようとするときは、承認申請書に理由書を添付して金融庁長官に提出しなければならない。

(5) When an Insurance Holding Company intends to obtain the approval under the preceding paragraph, it must submit to the Commissioner of the Financial Services Agency a written application for approval, with a written statement of reasons.

６　金融庁長官は、前項の規定による承認の申請があったときは、当該申請をした保険持株会社が中間業務報告書又は業務報告書の提出を延期することについてやむを得ないと認められる理由があるかどうかを審査するものとする。

(6) When the application for approval under the preceding paragraph is filed, the Commissioner of the Financial Services Agency is to examine whether there exist any inevitable grounds for the extension of time limit for submission of the interim business report or business report by the Insurance Holding Company which has filed the application.

（保険持株会社に係る業務及び財産の状況に関する説明書類の縦覧等）

(Public Inspection of Explanatory Documents Disclosing Status of Business and Properties of Insurance Holding Company)

第二百十条の十の二　法第二百七十一条の二十五第一項に規定する内閣府令で定めるものは、次に掲げる事項とする。

Article 210-10-2 (1) The matters to be specified by Cabinet Office Order, as provided in Article 271-25, paragraph (1) of the Act are as follows:

一　保険持株会社の概況及び組織に関する次に掲げる事項

(i) the following matters related to overview and organizational framework of the Insurance Holding Company:

イ　経営の組織（保険持株会社の子会社等（法第二百七十一条の二十五第一項前段に規定する説明書類の内容に重要な影響を与えない子会社等を除く。）の経営管理に係る体制を含む。）

(a) organizational framework for business management (including the organizational framework for business management of the Insurance Holding Company's Subsidiary Company, etc. (excluding the Subsidiary Company, etc. which would not give material impact on the details of the explanatory documents provided in the first sentence of Article 271-25,

paragraph (1) of the Act));

ロ　資本金の額及び発行済株式の総数

(b) the amount of stated capital, and the total number of shares issued;

ハ　持株数の多い順に十以上の株主に関する次に掲げる事項

(c) the following matters related to ten or more shareholders in accordance with the descending order of the number of the shares held:

（１）　氏名（株主が法人その他の団体である場合には、その名称）

1. name (if the shareholder is a corporation or any other organization, the name or such organization);

（２）　各株主の持株数

2. the number of shares held by each of such shareholder;

（３）　発行済株式の総数に占める各株主の持株数の割合

3. the ratio of the number of shares held by each shareholder to the total number of the shares issued;

ニ　取締役及び監査役（監査等委員会設置会社にあっては取締役、指名委員会等設置会社にあっては取締役及び執行役）の氏名及び役職名

(d) the names and job titles of directors and company auditors (or directors, in the case of a company with audit and supervisory committee; or directors and executive officers, in the case of a company with nominating committee, etc.);

ホ　会計参与設置会社にあっては、会計参与の氏名又は名称

(e) the name of the accounting advisor, in the case of a company with accounting advisors;

ヘ　会計監査人の氏名又は名称

(f) the names of the financial auditors;

二　保険持株会社及びその子会社等の概況に関する次に掲げる事項

(ii) the following matters related to the overview of the Insurance Holding Company and its Subsidiary Company, etc.:

イ　保険持株会社及びその子会社等の主要な事業の内容及び組織の構成

(a) the details of the principal business of the Insurance Holding Company and its Subsidiary Company, etc., and their organizational framework;

ロ　保険持株会社の子会社等に関する次に掲げる事項

(b) the following matters related to Subsidiary Company, etc. of the Insurance Holding Company:

（１）　名称

1. the name;

（２）　主たる営業所又は事業所の所在地

2. the location of the principal business office of other principal office;

（３）　資本金又は出資金の額

3. the amount of stated capital or funds;

（４）　事業の内容

4. the business details;

（５）　設立年月日

5. the date of incorporation;

（６）　保険持株会社が保有する子会社等の議決権の総株主又は総出資者の議決権に占める割合

6. the ratio of the voting rights in the Subsidiary Company, etc. held by the Insurance Holding Company to the voting rights of all shareholders or equity holders; and

（７）　保険持株会社の一の子会社等以外の子会社等が保有する当該一の子会社等の議決権の総株主又は総出資者の議決権に占める割合

7. the ratio of the voting rights in a single Subsidiary Company, etc. of the Insurance Holding Company held by the other Subsidiary Company, etc. to the voting rights of all shareholders or equity holders;

三　保険持株会社及びその子会社等の主要な業務に関する事項として次に掲げるもの

(iii) the following matters related to principal business of the Insurance Holding Company and its Subsidiary Company, etc.:

イ　直近の営業又は事業年度における事業の概況

(a) overview of the business for the Most Recent Business Year;

ロ　直近の五連結会計年度における主要な業務の状況を示す指標として次に掲げる事項

(b) the following matters, which are the indicators of the status of principal business for the latest five Consolidated Financial Years:

（１）　経常収益又はこれに相当するもの

1. ordinary profit or any equivalent items;

（２）　経常利益若しくは経常損失又はこれに相当するもの

2. ordinary profit, ordinary loss or any equivalent items;

（３）　親会社株主に帰属する当期純利益又は親会社株主に帰属する当期純損失

3. net profit belonging to the shareholders of the Parent Company for the period or net loss belonging to the shareholders of the Parent Company for the period;

（４）　包括利益

4. comprehensive income;

（５）　純資産額

5. amount of net assets;

（６）　総資産額

6. total amount of assets;

（７）　保険金等の支払能力の充実の状況を示す比率

7. ratio to indicate the soundness of solvency margin for Insurance Proceeds, etc.;

四　保険持株会社及びその子会社等の直近の二連結会計年度における財産の状況に関する次に掲げる事項

(iv) the following matters related to the status of properties of Insurance Holding Company and its Subsidiary Company, etc. for the latest two Consolidated Financial Years:

イ　連結貸借対照表、連結損益計算書及び連結株主資本等変動計算書（これらに類する事項を含む。ホにおいて同じ。）

(a) a consolidated balance sheet, consolidated profit and loss statement, and consolidated statement of change in shareholders' equity, etc. (including the matters similar to these; the same applies in (e));

ロ　保険持株会社及びその子会社等の有する債権（その価額が別紙様式第十五号中の連結貸借対照表の有価証券中の社債、貸付金、その他資産中の未収利息及び仮払金並びに支払承諾見返の各勘定に計上されるもの並びに有価証券の貸付けをいう。）のうち次に掲げるものの額及び（１）から（４）までに掲げるものの合計額

(b) with regard to the claims held by an insurance holding company and its subsidiary company, etc. (meaning the claims the value of which are to be posted on each of the accounts for corporate bonds, loan, outstanding interest, temporary payment and consideration for acceptance of payment as set forth in the consolidated balance sheet specified in Appended Form No. 15, and also including the loan of securities), the total of the amounts set forth in the following items and 1. through 4.;

（１）　破産更生債権及びこれらに準ずる債権

1. claims subject to bankruptcy proceeding and reorganization proceedings and any other type of claims equivalent thereto;

（２）　危険債権

2. claims with risks;

（３）　三月以上延滞債権

3. three-month delinquent claims;

（４）　貸付条件緩和債権

4. claims with relaxed terms;

（５）　正常債権

5. ordinary claims;

ハ　保険金等の支払能力の充実の状況（法第二百七十一条の二十八の二各号に掲げる額に係る細目として別表に掲げる額を含む。）及び保険持株会社の子会社等である保険会社の保険金等の支払能力の充実の状況（法第百三十条各号に掲げる額を含む。）

(c) the state of soundness of solvency margin for Insurance Proceeds, etc. (including the amounts set forth in Appended Form as the details on the amount set forth in the items of Article 271-28-2 of the Act) and the state of soundness of solvency margin for Insurance Proceeds, etc. of an Insurance Company which is a Subsidiary Company, etc. of the Insurance Holding Company (including the amount set forth in the items of Article

130 of the Act);

ニ　連結財務諸表規則第十五条の二第一項に規定するセグメント情報又はこれに相当するもの

(d) segment information prescribed in Article 15-2, paragraph (1) of the Regulation on Consolidated Financial Statement or any equivalent information;

ホ　保険持株会社が連結貸借対照表、連結損益計算書及び連結株主資本等変動計算書について金融商品取引法第百九十三条の二（公認会計士又は監査法人による監査証明）の規定に基づき公認会計士又は監査法人の証明を受けている場合には、その旨

(e) if, in connection with the balance sheet, profit and loss statement and statement of change in shareholders' equity, the Insurance Holding Company has obtained an audit certificate of the certified public accountant or an audit firm pursuant to the provisions of Article 193-2 (Audit Certification by a Certified Public Accountant or Audit Firm) of the Financial Instruments and Exchange Act, such fact;

五　事業年度の末日において、当該保険持株会社が将来にわたって事業活動を継続するとの前提に重要な疑義を生じさせるような事象又は状況その他当該保険持株会社の経営に重要な影響を及ぼす事象（以下この号において「重要事象等」という。）が存在する場合には、その旨及びその内容、当該重要事象等についての分析及び検討内容並びに当該重要事象等を解消し、又は改善するための対応策の具体的内容

(v) if, as of the last day of the business year, there exists any event which give rise to any material doubt as to the precondition that the Insurance Holding Company will continue its business activities in the future or any other event which may give material impact on business management of the Insurance Holding Company (hereinafter referred to as "Material Event, etc." in this item), such fact and the details thereof, analysis of such Material Event, etc., and the details of the measures to be taken in order to eliminate or improve such Material Event, etc.; and

六　特例企業会計基準等適用法人等にあっては、その採用する企業会計の基準

(vi) in the case of a corporation, etc. subject to special business accounting standards, etc., the business accounting standards adopted by it.

2　前項の規定にかかわらず、外国所在保険持株会社は、当該外国所在保険持株会社の業務及び財産の状況に関する事項を記載した書類（日本語以外で記載されたものを含む。）を当該外国所在保険持株会社の子会社である保険会社の営業所又は事務所（外国に所在する営業所又は事務所を除く。次項において同じ。）に備え置き、公衆の縦覧に供しなければならない。

(2) Notwithstanding the provisions of the preceding paragraph, an Insurance Holding Company in Foreign State must keep the documents disclosing the matters related its business and properties (including the documents prepared in non-Japanese languages) at its business office or other office (excluding

business offices or other office located in a foreign state; the same applies in the following paragraph) of the Insurance Company which is its Subsidiary Company and make them available for public inspection.

3　前項に規定する書類が日本語以外で記載されたものである場合には、外国所在保険持株会社は、当該書類に加え、当該外国所在保険持株会社に関する事業の概況並びに貸借対照表及び損益計算書について日本語で記載された書類を作成し、当該外国所在保険持株会社の子会社である保険会社の営業所又は事務所に備え置き、公衆の縦覧に供しなければならない。

(3) If the documents provided in the preceding paragraph is written in a Non-Japanese language, an Insurance Holding Company in Foreign State must, in addition to such documents, prepare the Japanese version of the overview of the Insurance Holding Company in Foreign State as well as the balance sheet and profit and loss statement, and keep them at the business office or other office of the Insurance Holding Company in Foreign State and make them available for public inspection.

4　法第二百七十一条の二十五第一項に規定する内閣府令で定める場所は、当該保険持株会社の子会社である保険会社の営業所又は事務所（本店、支店及び外国に所在する営業所又は事務所を除く。）とする。

(4) The place to be specified by Cabinet Office Order, provided in Article 271-25, paragraph (1) of the Act, is business office other office of the Insurance Company which is the Subsidiary of the Insurance Holding Company (excluding the head office and branch office, and also excluding business office or other office located in a foreign state)

第二百十条の十の三　保険持株会社は、法第二百七十一条の二十五第一項の規定により作成した書類（外国所在保険持株会社にあっては、前条第二項及び第三項に規定する書類。以下この項及び次項において「説明書類等」という。）の縦覧を、当該保険持株会社の事業年度経過後五月以内（外国所在保険持株会社にあっては、事業年度経過後六月以内）に開始し、当該事業年度の翌事業年度に係るそれぞれの説明書類等の縦覧を開始するまでの間、公衆の縦覧に供しなければならない。

Article 210-10-3 (1) An Insurance Holding Company must start to make available for public inspection the documents prepared under Article 271-25, paragraph (1) of the Act (or documents provided in paragraphs (2) and (3) of the preceding Article; hereinafter referred to in "Explanatory Documents, etc." in this paragraph and the following paragraph) within five months from the end of its business year (or within six months from the end of the business year, in the case of an Insurance Holding Company in Foreign State), and must keep them accessible from the public for the period before the commencement of public inspection of each of the explanatory documents pertaining to the business year immediately after the relevant business year.

2　保険持株会社は、やむを得ない理由により前項に規定する期間までに説明書類等の

縦覧を開始することができない場合には、あらかじめ金融庁長官の承認を受けて、当該縦覧の開始を延期することができる。

(2) If, due to any inevitable grounds, an Insurance Holding Company is unable to make available for public inspection the explanatory documents by the period provided in the preceding paragraph, it may, with an approval from the Commissioner of the Financial Services Agency in advance, extend the timing for commencement of the public inspection.

３　保険持株会社は、前項の規定による承認を受けようとするときは、承認申請書に理由書を添付して、金融庁長官に提出しなければならない。

(3) When an Insurance Holding Company intends to obtain the approval under the preceding paragraph, it must submit to the Commissioner of the Financial Services Agency a written application for approval, with a written statement of reasons.

４　金融庁長官は、前項の規定による承認の申請があったときは、当該申請をした保険持株会社が第一項の規定による縦覧の開始を延期することについてやむを得ない理由があるかどうかを審査するものとする。

(4) When the application for approval under the preceding paragraph has been filed, the Commissioner of the Financial Services Agency is to examine whether the Insurance Holding Company which has filed the application has any inevitable reason for postponing the public inspection under paragraph (1).

第二百十条の十の四　法第二百七十一条の二十五第三項に規定する内閣府令で定める場所は、第二百十条の十の二第四項に規定する場所とする。

Article 210-10-4 The places to be specified by Cabinet Office Order, as provided in Article 271-25, paragraph (3) of the Act, are the places provided in Article 210-10-2, paragraph (4).

第二百十条の十の五　保険持株会社は、四半期ごとに、法第二百七十一条の二十五第五項に規定する保険持株会社の子会社である保険会社の保険契約者その他の顧客が当該保険持株会社及びその子会社等の業務及び財産の状況を知るために参考となるべき事項のうち特に重要なもの（金融庁長官が別に定める事項を含む。）の開示に努めなければならない。

Article 210-10-5 An Insurance Holding Company must, for each quarter, make an effort to disclose the matters which would serve as reference information for policyholders of the Insurance Company which is the Insurance Holding Company's Subsidiary Company as provided in Article 271-25, paragraph (5) and any other customers so that they may acquire knowledge on the status of business and properties of the Insurance Holding Company and its Subsidiary Company, etc. which are especially important (including the matters to be separately designated by the Commissioner of the Financial Services Agency)

（保険持株会社の事業報告等の記載事項）

(Matters to Be Stated in Business Report of Insurance Holding Company)

第二百十条の十一　法第二百七十一条の二十六の規定による事業報告は、別紙様式第十五号の二により作成しなければならない。

Article 210-11 (1) The business report under Article 271-26 of the Act must be prepared in accordance with Appended Form No. 15-2.

２　法第二百七十一条の二十六の規定による附属明細書は、別紙様式第十五号の三により作成しなければならない。

(2) The supplementary schedule set forth in Article 271-26 of the Act must be prepared in accordance with Appended Form No. 15-3.

（保険持株会社がその経営を支配している法人）

(Corporation Whose Management Is Controlled by Insurance Holding Company)

第二百十条の十一の二　法第二百七十一条の二十七第一項に規定する内閣府令で定める法人は、当該保険持株会社の子法人等のうち子会社以外のものとする。

Article 210-11-2 The corporation to be specified by Cabinet Office Order, as provided in Article 271-27, paragraph (1) of the Act is to be the Insurance Holding Company's Subsidiary Company, etc., excluding a Subsidiary Company.

（保険持株会社に係る健全性の基準に用いる資本金、準備金等）

(Capital, Reserve Used for Requirement for Soundness Regarding Insurance Holding Company)

第二百十条の十一の三　法第二百七十一条の二十八の二第一号に規定する資本金、準備金その他の内閣府令で定めるものの額は、次に掲げる額から繰延税金資産（税効果会計（連結貸借対照表に計上されている資産及び負債の金額と課税所得の計算の結果算定された資産及び負債の金額との間に差異がある場合において、当該差異に係る法人税等の金額を適切に期間配分することにより、法人税等を控除する前の当期純利益の金額と法人税等の金額を合理的に対応させるための会計処理をいう。第六号において同じ。）の適用により資産として計上される金額をいう。第三項において同じ。）の不算入額として金融庁長官が定めるところにより算出した額を控除した額とする。

Article 210-11-3 (1) The amount of stated capital, reserve or any other amount to be specified by Cabinet Office Order, as referred to in Article 271-28-2 item (i) of the Act is the amount obtained by deducting the amount calculated as exclusion from deferred tax assets (meaning the amount reported as assets by the application of tax effect accounting (meaning an accounting method which, in cases where there are differences between the amounts of assets and liabilities reported on the consolidated balance sheet and the amounts of assets and liabilities derived as a result of calculating the tax base, reasonably matches the amount of net profit or net surplus for the period before deducting the Corporation Tax, etc. with the applicable amount of Corporation Tax, etc.

through appropriate interperiod allocation of the amount of Corporation Tax, etc. pertaining to such differences; the same applies in item (vi)); the same applies in paragraph (3))) by the method specified by the Commissioner of the Financial Services Agency, from the following amounts:

一　資本金等の額（連結貸借対照表の純資産の部の合計額から剰余金の処分として支出する金額、連結貸借対照表のその他の包括利益累計額の科目に計上した金額、法第百十三条前段の規定により連結貸借対照表の資産の部に計上した金額に相当する額、のれん（のれんに類する額を含む。）及び繰延資産として連結貸借対照表の資産の部に計上した金額を控除した額をいう。）

(i) the amount of stated capital, etc. (meaning the total amount recorded in the net asset section of the consolidated balance sheet, less the amount to be disbursed as the disposition of surplus, the amount recorded in the items of Accumulated Other Comprehensive Income in the consolidated balance sheet, the amount recorded in the asset section of the consolidated balance sheet pursuant to the provisions of the first sentence of Article 113 of the Act, goodwill (including an amount similar to goodwill) and the amount recorded as the deferred asset in the asset section of the consolidated balance sheet);

二　法第百十五条第一項の価格変動準備金の額に基づき連結貸借対照表の負債の部に計上された額（当該額と同様の額（連結貸借対照表の負債の部に計上されたものであって、外国の当局が当該外国の法令における法第二百七十一条の二十八の二第一号に掲げる額に相当する額に算入することを認めたものに限る。）を含めることができる。）

(ii) the amount recorded in the liability section of the consolidated balance sheet based on the Price Fluctuation Reserve under Article 115, paragraph (1) of the Act (an amount similar to that amount (limited to an amount recorded in the liability section of the consolidated balance sheet and permitted by the authorities of a foreign state to be included in an amount equivalent to the amount set forth in Article 271-28-2, item (i) of the Act under the laws and regulations of the foreign state) may be included);

三　第六十九条第一項第三号及び第七十条第一項第二号の二の危険準備金の額に基づき連結貸借対照表の負債の部に計上された額（当該額と同様の額（連結貸借対照表の負債の部に計上されたものであって、外国の当局が当該外国の法令における法第二百七十一条の二十八の二第一号に掲げる額に相当する額に算入することを認めたものに限る。）を含めることができる。）

(iii) the amount recorded in the liability section of the consolidated balance sheet based on the Contingency Reserve under Article 69, paragraph (1), item (iii) and Article 70, paragraph (1), item (ii)-2 (an amount similar to that amount (limited to an amount recorded in the liability section of the consolidated balance sheet and permitted by the authorities of a foreign state to be included in an amount equivalent to the amount set forth in Article 271-28-2, item (i) of the Act under the laws and regulations of the foreign

state) may be included);

四　第七十条第一項第二号の異常危険準備金の額に基づき連結貸借対照表の負債の部に計上された額（当該額と同様の額（連結貸借対照表の負債の部に計上されたものであって、外国の当局が当該外国の法令における法第二百七十一条の二十八の二第一号に掲げる額に相当する額に算入することを認めたものに限る。）を含めることができる。）

(iv) the amount recorded in the liability section of the consolidated balance sheet based on the Extraordinary Contingency Reserve under Article 70, paragraph (1), item (ii) (an amount similar to that amount (limited to an amount recorded in the liability section of the consolidated balance sheet and permitted by the authorities of a foreign state to be included in an amount equivalent to the amount set forth in Article 171-28-2, item (i) of the Act under the laws and regulations of the foreign state) may be included);

五　一般貸倒引当金の額

(v) the amount of general loan-loss reserves;

六　保険持株会社及びその子会社等（法第二百七十一条の二十四第一項に規定する子会社等をいう。次号並びに第三項第二号及び第三号において同じ。）が有するその他有価証券については、連結貸借対照表に計上した次に掲げる額であって税効果会計適用前のものの合計額に金融庁長官が定める率を乗じた額

(vi) with regard to available-for sale securities owned by the Insurance Holding Company and its Subsidiary Company, etc. (meaning a subsidiary company, etc. provided in Article 271-24, paragraph (1) of the Act; the same applies in the following item and paragraph (3), items (ii) and (iii)), the following amounts recorded in the balance sheet before the application of the tax effect accounting, multiplied by the ratio to be specified by the Commissioner of the Financial Services Agency:

イ　その他有価証券評価差額金の科目に計上した額

(a) the amount recorded in the item of valuation differences on available-for-sale securities;

ロ　繰延ヘッジ損益の科目に計上した額（ヘッジ対象に係る評価差額が連結貸借対照表のその他有価証券評価差額金の科目に計上されている場合におけるものに限る。）

(b) the amount recorded in the item of deferred gain or loss on hedges (limited to the amount in the case where the amount of valuation differences on hedging instruments is recorded in the item of valuation difference on available-for-sale securities);

七　保険持株会社及びその子会社等が有する土地（海外の土地を含む。）については、時価と帳簿価額の差額に金融庁長官が定める率を乗じた額

(vii) with regard to lands (including lands outside Japan) owned by the Insurance Holding Company and its Subsidiary Company, etc., the amount of difference between the Market Value and book value thereof, multiplied by

the ratio to be specified by the Commissioner of the Financial Services Agency;

八　未認識数理計算上の差異の額及び未認識過去勤務費用の額の合計額

(viii) the total of the amount of Unidentified Actuarial Difference and the amount of Unidentified Prior Service Cost; and

九　その他前各号に準ずるものとして金融庁長官が定めるものの額

(ix) the amount similar to those set forth in the preceding items, as designated by the Commissioner of the Financial Services Agency.

2　前項第七号中「時価」とは、保険金等の支払能力の充実の状況を示す比率の算出を行う日の適正な評価価格に基づき算出した価額をいう。

(2) The term "Market Value" as referred to in item (vii) of the preceding paragraph means the value calculated based on the fairly appraised price as of the day when the ratio to indicate the soundness of solvency margin for Insurance Proceeds, etc.

3　第一項の規定にかかわらず、保険持株会社が特例企業会計基準等適用法人等である場合には、法第二百七十一条の二十八の二第一号に規定する資本金、準備金その他の内閣府令で定めるものの額は、次に掲げる額から繰延税金資産の不算入額として金融庁長官が定めるところにより算出した額を控除した額とする。

(3) Notwithstanding the provisions of paragraph (1), for an insurance holding company which is a corporation, etc. subject to special business accounting standards, etc., the amount of stated capital, reserves and other items to be specified by Cabinet Office Order, as provided in Article 271-28-2, item (i) of the Act, is the amount obtained by deducting from the following amount the amount calculated in accordance with the formula specified by the Commissioner of the Financial Services Agency as the amount excluded from deferred tax assets.

一　その採用する企業会計の基準において第一項第一号に掲げる額に係るものに相当するものの額（連結財務諸表規則第一条第一項に規定する一般に公正妥当と認められる企業会計の基準において連結貸借対照表の負債の部に計上される金融商品に該当するものの額を除き、その採用する企業会計の基準に従って作成した連結貸借対照表に類するものの負債の部に計上された金融商品に相当するもの（同項に規定する一般に公正妥当と認められる企業会計の基準において連結貸借対照表の純資産の部に計上される金融商品に該当するものに限る。）の額を含む。）

(i) the amount equivalent to the items relating to the amount set forth in paragraph (1), item (i) (excluding the amount of financial instruments recorded on the liabilities section of a consolidated balance sheet according to the corporate accounting criteria that are generally accepted as fair and appropriate, as provided in Article 1, paragraph (1) of the Regulation on Financial Statements, etc.; and including the amount of equivalents of financial instruments (limited to instruments falling under the categories of financial instruments recorded in the net asset section of a consolidated

balance sheet according to the corporate accounting criteria that are generally accepted as fair and appropriate, as provided in that paragraph) recorded in the liabilities section of an equivalent of a consolidated balance sheet prepared according to the corporate accounting criteria adopted by it);

二　保険持株会社及びその子会社等が有する有価証券については、その採用する企業会計の基準において第一項第六号に規定する合計額に係るものに相当するものの合計額（満期保有目的の債券又は責任準備金対応債券に該当するものの額を除く。）に金融庁長官が定める率を乗じた額

(ii) with regard to securities held by the insurance holding company and its subsidiary company, etc., the amount obtained by multiplying the total amount of asset equivalent to the asset concerning total amount provided in paragraph (1), item (vi) (excluding the amount of assets that fall under the bonds held to maturity or bonds for adjustment of policy reserve) according to the corporate accounting criteria adopted by it, by the rate specified by the Commissioner of Financial Services Agency;

三　保険持株会社及びその子会社等が有する土地（海外の土地を含む。）については、その採用する企業会計の基準において第一項第七号に規定する差額に係るものに相当するものの差額に金融庁長官が定める率を乗じた額

(iii) with regard to lands (including lands outside Japan) owned by the insurance holding company and its subsidiary companies, etc., the amount of difference of equivalent assets concerning the difference provided in paragraph (1), item (vii) according to the corporate accounting criteria adopted by it, multiplied by the ratio to be specified by the Commissioner of the Financial Services Agency;

四　その採用する企業会計の基準において第一項第八号に規定する合計額に係るものに相当するものの合計額

(iv) the total amount of equivalent assets concerning the total amount provided in paragraph (1), item (viii) according to the corporate accounting criteria adopted by it; and

五　その他前各号に準ずるものとして金融庁長官が定めるものの額

(v) the amount of other items specified by the Commissioner of the Financial Services Agency as being equivalent to the items specified in the preceding items.

（保険持株会社に係る通常の予測を超える危険に対応する額）

(Amount Equivalent to Risk Not Normally Predictable Regarding Insurance Holding Company)

第二百十条の十一の四　法第二百七十一条の二十八の二第二号に規定する引き受けている保険に係る保険事故の発生その他の理由により発生し得る危険であって通常の予測を超えるものに対応する額は、次に掲げる額を基礎として金融庁長官が定めるところにより計算した額とする。

Article 210-11-4 The amount equivalent to the risk not normally predictable that may accrued from the occurrence of the insured event for which the insurance is underwritten, as referred to in Article 271-28-2, item (ii) of the Act, or any from other grounds is the amount calculated by the method specified by the Commissioner of the Financial Services Agency based upon the following amounts:

一　保険リスクに対応する額として金融庁長官が定めるところにより計算した額（次号及び第三号に掲げる額を除く。）

(i) the amount calculated in accordance with the formula specified by the Commissioner of the Financial Services Agency as the amount equivalent to the Insurance Risk (excluding the amounts set forth in the following item and item (iii));

二　第三分野保険の保険リスクに対応する額として金融庁長官が定めるところにより計算した額

(ii) the amount calculated in accordance with the formula specified by the Commissioner of the Financial Services Agency as the amount equivalent to the Third-Sector Insurance Risk;

三　子会社等である少額短期保険業者の保険リスクに対応する額として金融庁長官が定めるところにより計算した額

(iii) the amount calculated in accordance with the formula specified by the Commissioner of the Financial Services Agency as the amount equivalent to the Insurance Risk for the Small Amount and Short Term Insurance Company which is the Subsidiary Company, etc.;

四　予定利率リスクに対応する額として金融庁長官が定めるところにより計算した額

(iv) the amount calculated in accordance with the formula specified by the Commissioner of the Financial Services Agency as the amount equivalent to the Scheduled Interest Rate Risk;

五　最低保証リスクに対応する額として金融庁長官が定めるところにより計算した額

(v) the amount calculated in accordance with the formula specified by the Commissioner of the Financial Services Agency as the amount equivalent to the Minimum Guarantee Risk;

六　資産運用リスクに対応する額として次のイからホまでに掲げる額の合計額

(vi) the total of the amount set forth in (a) to (e) below, which is the amount equivalent to the Asset Investment Risk:

イ　価格変動等リスクに対応する額として金融庁長官が定めるところにより計算した額

(a) the amount calculated in accordance with the formula specified by the Commissioner of the Financial Services Agency as the amount equivalent to the Price Fluctuation, etc. Risk;

ロ　信用リスクに対応する額として金融庁長官が定めるところにより計算した額

(b) the amount calculated in accordance with the formula specified by the

Commissioner of the Financial Services Agency as the amount equivalent to the Credit Risk;

ハ　デリバティブ取引リスクに対応する額として金融庁長官が定めるところにより計算した額

(c) the amount calculated in accordance with the formula specified by the Commissioner of the Financial Services Agency as the amount equivalent to the Derivative Transactions Risk;

ニ　信用スプレッドリスクに対応する額として金融庁長官が定めるところにより計算した額

(d) the amount calculated by the method specified by the Commissioner of the Financial Services Agency as the amount corresponding to Credit Spread Risk;

ホ　イからニまでのリスクに準ずるものに対応する額として金融庁長官が定めるところにより計算した額

(e) the amount calculated in accordance with the formula specified by the Commissioner of the Financial Services Agency, as the amount corresponding to the risks set forth in (a) to (d); and

七　経営管理リスクに対応する額として、金融庁長官が定めるところにより計算した額

(vii) the amount calculated in accordance with the formula specified by the Commissioner of the Financial Services Agency as the amount equivalent to the Management Risk.

（適用除外）

(Exclusion from Application)

第二百十条の十一の五　前二条の規定は、他の保険会社又は保険持株会社の子会社である保険持株会社については、適用しない。

Article 210-11-5 The provisions of the preceding two Articles do not apply to an Insurance Holding Company which is a Subsidiary Company of another Insurance Company or Insurance Holding Company.

（保険持株会社に係る合併の認可の申請）

(Application for Authorization of Merger of Insurance Holding Company)

第二百十条の十二　保険持株会社は、法第二百七十一条の三十一第一項の規定による合併の認可を受けようとするときは、認可申請書に次に掲げる書類を添付して金融庁長官に提出しなければならない。

Article 210-12 (1) When an Insurance Holding Company intends to obtain the authorization of merger under Article 271-31, paragraph (1) of the Act, it must submit to the Commissioner of the Financial Services Agency or Other Official a written application for authorization, with the following documents attached thereto:

一　理由書
(i) a written statement of reasons;
二　株主総会の議事録その他必要な手続があったことを証する書面
(ii) the minutes of shareholders meetings or any other documents certifying that necessary procedures have been followed;
三　前号に規定する場合において、合併後存続する保険持株会社が、合併により消滅する会社の株主又は社員に対して交付すべき金銭等（金銭その他の財産をいう。）の額を定めたときは、最終の貸借対照表
(iii) the latest balance sheet, when the provisions of the preceding item apply and where the Insurance Holding Company surviving the merger has determined the amount of Money, etc. (meaning money and any other properties) to be distributed to shareholders or members of the company to be extinguished by way of the merger;
四　合併契約の内容を記載した書面
(iv) a document describing the terms and conditions of the merger agreement;
五　合併費用を記載した書類
(v) a document describing the cost of merger;
六　当該保険持株会社及びその子会社等につき連結して記載した最終の貸借対照表、損益計算書及び株主資本等変動計算書（これらに類する書類を含む。）その他これらの会社の最近における業務、財産及び損益の状況を知ることができる書面
(vi) the latest balance sheet, profit and loss statement and the statement of changes in shareholders' equity, etc. (including any document similar to these) of the Insurance Holding Company and its Subsidiary Company, etc. prepared in a consolidated manner, and any other document disclosing the recent status of business, properties and profit and loss of these companies;
七　会社法第七百八十九条第二項（債権者の異議）若しくは第七百九十九条第二項（債権者の異議）又は第八百十条第二項（債権者の異議）の規定による公告及び催告（同法第七百八十九条第三項若しくは第七百九十九条第三項又は第八百十条第三項の規定による公告を官報のほか時事に関する事項を掲載する日刊新聞紙又は電子公告によってした場合にあっては、これらの方法による公告）をしたこと並びに異議を述べた債権者があるときは、当該債権者に対し弁済し、若しくは相当の担保を提供し、若しくは当該債権者に弁済を受けさせることを目的として相当の財産を信託したこと又は当該合併をしても当該債権者を害するおそれがないことを証する書面
(vii) a document certifying that the public notice and notices under the provisions of Article 789, paragraph (2) (Objection of Creditors), Article 799, paragraph (2) (Objection of Creditors) or Article 810, paragraph (2) (Objection of Creditors) of the Companies Act have been given (when, pursuant to the provisions of Article 789, paragraph (3), Article 799, paragraph (3) or Article 810, paragraph (3) of the Act, the public notice was given by means of a daily newspaper that publishes news on current events

in addition to the publication in the office gazette, the public notice through such methods), and if any creditor has raised an objection, the fact that the payment has been made or reasonable security has been provided to the creditor or reasonable property has been deposited in trust for the purpose of having the creditor receive the payment, or that the merger is not likely to harm the creditor;

八　合併により消滅する会社又は株式の併合をする会社が株券発行会社であるときは、会社法第二百十九条第一項本文（株券の提出に関する公告等）の規定による公告をしたことを証する書面又は当該株式の全部について株券を発行していないことを証する書面

(viii) if the company extinguished through the merger or a company implementing consolidation of shares is a company issuing share certificates, a document certifying that a public notice has been given under the main clause of Article 219, paragraph (1) (Public Notice of Submission of Share Certificates) of the Companies Act, or a document certifying that the company has not issued share certificates representing any of the shares;

八の二　合併により消滅する会社が新株予約権を発行しているときは、会社法第二百九十三条第一項（新株予約権証券の提出に関する公告等）の規定による公告をしたことを証する書面又は同項に規定する新株予約権証券を発行していないことを証する書面

(viii)-2 if the company to be extinguished upon the merger has issued share options, a document certifying that a public notice has been given under Article 293, paragraph (1) (Public Notice of Submission of Stock Option Certificates) of the Companies Act, or a document certifying that the company has not issued any stock option certificate provided in the same paragraph;

九　独占禁止法第十五条第二項（合併の制限）の規定による届出をしたことを証明する書類

(ix) a document certifying that the notification under Article 15, paragraph (2) (Restriction on Merger) of the Anti-Monopoly Act has been completed;

十　合併後存続する保険持株会社の定款、取締役及び監査役（監査等委員会設置会社にあっては取締役、指名委員会等設置会社にあっては取締役及び執行役）の履歴書並びに事務所の所在地を記載した書類並びに合併後における保険持株会社及びその子会社等の収支及び保険金等の支払能力の充実の状況を示す比率の見込みを記載した書類

(x) articles of incorporation and résumés of directors and company auditors (or résumés of directors, in the case of a company with audit and supervisory committee; or résumés of directors and executive officers, in the case of a company with nominating committee, etc.) of the Insurance Holding Company surviving the merger; a documents specifying the location of its head office; and a document specifying the prospective income and

expenditure of the Insurance Holding Company and the prospective ratio to indicate the soundness of their solvency margin for Insurance Proceeds, etc. after the implementation of the merger;

十一　合併後存続する保険持株会社が会計参与設置会社である場合には、会計参与の履歴書

(xi) if the Insurance Holding Company surviving the merger is a company with accounting advisors, the résumés of the accounting advisors;

十二　合併後存続する保険持株会社の会計監査人の履歴書

(xii) résumés of the financial auditors of the Insurance Holding Company surviving the merger;

十三　合併の当事者の一部が保険持株会社でない場合には、当該保険持株会社でない当事者の従前の定款並びに最終の貸借対照表、損益計算書及び株主資本等変動計算書その他最近における業務、財産及び損益の状況を知ることができる書面

(xiii) if the parties to the merger includes a party which is not an Insurance Holding Company, the articles of incorporation formerly in effect, the latest balance sheet, profit and loss statement and the statement of changes in shareholders' equity, etc. and any other document disclosing the recent status of business, properties and profit and loss of the party which is not an Insurance Holding Company;

十四　合併後存続する保険持株会社が行う子会社の経営管理に係る体制を記載した書類

(xiv) a document specifying the organizational framework for the Subsidiary Company's business management, which is to be carried out by the Insurance Holding Company surviving the merger;

十五　保険会社の業務に関する知識及び経験を有する従業員の確保の状況を記載した書類

(xv) a document specifying the status of maintenance of employees with knowledge and experience in the business of an Insurance Company;

十六　合併後存続する保険持株会社が当該合併により法第二百七十一条の二十二第一項の承認を受けなければ子会社とすることができない会社を子会社とする場合には、当該会社に関する第二百十条の八第一項各号に掲げる事項を記載した書類及び同条第二項第三号に掲げる書類

(xvi) if the Insurance Holding Company surviving the merger makes any company which cannot be held as the Subsidiary Company unless with the approval under Article 271-22, paragraph (1) of the Act as its Subsidiary Company as a result of the merger, a document concerning that company which describes the matters specified in the items of Article 210-8, paragraph (1) or a document set forth in item (ii), paragraph (2) of the same Article; and

十七　その他法第二百七十一条の三十一第四項において準用する法第二百七十一条の十九第一項に規定する審査をするため参考となるべき事項を記載した書類

(xvii) a document stating any other matters which would serve as reference information for performance of the examination provided in Article 271-19, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 271-31, paragraph (4) of the Act.

2　第二百十条の三第三項の規定は、前項の規定による認可の申請に係る法第二百七十一条の三十一第四項において準用する法第二百七十一条の十九第一項に規定する審査について準用する。

(2) The provisions of Article 210-3, paragraph (3) apply mutatis mutandis to the examination provided in Article 271-19, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 271-31, paragraph (4) of the Act, which pertains to the application for authorization under the preceding paragraph.

（資産の額等）

(Amount of Assets)

第二百十条の十二の二　令第三十七条の五の七第一項第二号イに規定する債務の額として内閣府令で定める額は、第一号に掲げる額から第二号に掲げる額を減じて得た額とする。

Article 210-12-2 (1) The amount of debts to be specified by Cabinet Office Order, as provided in Article 37-5-7, paragraph (1), item (ii), (a) of the Cabinet Order, is the amount specified in item (i), less the amount specified in item (ii):

一　吸収分割の直後に当該保険持株会社の貸借対照表の作成があったものとする場合における当該貸借対照表の負債の部に計上すべき額から会社法第七百九十五条第二項第二号の株式等（社債（吸収分割の直前に当該保険持株会社が有していた社債を除く。）に限る。）につき会計帳簿に付すべき額を減じて得た額

(i) the amount to be recorded in the liabilities section of the balance sheet of the Insurance Holding Company on the presumption that it was prepared immediately after the implementation of the absorption-type company split, less the amount to be posted on the accounting books in connection with the Shares, etc. (limited to corporate bonds (excluding the corporate bonds held by the Insurance Holding Company immediately prior to the implementation of the absorption-type company split)), as referred to in Article 795, paragraph (2), item (ii) of the Companies Act;

二　吸収分割の直前に当該保険持株会社の貸借対照表の作成があったものとする場合における当該貸借対照表の負債の部に計上すべき額

(ii) the amount to be recorded in the liabilities section of the balance sheet of the Insurance Holding Company on the presumption that it was prepared immediately prior to the implementation of the absorption-type company split.

2　令第三十七条の五の七第一項第二号イに規定する資産の額として内閣府令で定める額は、第一号に掲げる額から第二号に掲げる額を減じて得た額とする。

(2) The amount of assets to be specified by Cabinet Office Order, as provided in

Article 37-5-7, paragraph (1), item (ii), (a) of the Cabinet Order, is the amount specified in item (i), less the amount specified in item (ii):

一　吸収分割の直後に当該保険持株会社の貸借対照表の作成があったものとする場合における当該貸借対照表の資産の部に計上すべき額

(i) the amount to be recorded in the asset section of the balance sheet of the Insurance Holding Company on the presumption that it was prepared immediately after the implementation of the absorption-type company split;

二　吸収分割の直前に当該保険持株会社の貸借対照表の作成があったものとする場合における当該貸借対照表の資産の部に計上すべき額から会社法第七百九十五条第二項第二号に規定する金銭等（同号の株式等のうち吸収分割の直前に当該保険持株会社が有していた社債等を含む。）の帳簿価額を減じて得た額

(ii) the amount to be recorded in the asset section of the balance sheet of the Insurance Holding Company on the presumption that it was prepared immediately prior to the implementation of the absorption-type company split, less that book value of the Money, etc. as provided in Article 795, paragraph (2), item (ii) of the Companies Act (including the Shares, etc. as referred to in the same item which comprise the corporate bonds, etc. held by the Insurance Holding Company immediately prior to the implementation of the absorption-type company split).

3　前項の規定にかかわらず、当該保険持株会社が連結配当規制適用会社である場合において、吸収分割会社（会社法第七百五十八条第一号（株式会社に権利義務を承継させる吸収分割契約）に規定する吸収分割会社をいう。）が当該保険持株会社の子会社であるときは、令第三十七条の五の七第一項第二号イに規定する資産の額として内閣府令で定める額は、次に掲げる額のうちいずれか高い額とする。

(3) Notwithstanding the provisions of the preceding paragraph, if the Insurance Holding Company is a Company Subject to Restriction of Consolidated Dividends, and where the Succeeding Stock Company in Absorption-type Company Split (meaning the Succeeding Stock Company in Absorption-type Company Split as provided in Article 758, item (i) (Absorption-Type Company Split Agreement Which Causes a Stock Company to Succeed to Rights and Obligations)) of the Companies Act is the Insurance Holding Company's Subsidiary Company, the amount of assets to be specified by Cabinet Office Order as provided in Article 37-5-7, paragraph (1), item (ii), (a) of the Cabinet Order is either of the following amounts, whichever is the higher;

一　第一項第一号に掲げる額から同項第二号に掲げる額を減じて得た額

(i) the amount set forth in paragraph (1), item (i), less the amount set forth in item (ii) of the same paragraph; or

二　前項第一号に掲げる額から同項第二号に掲げる額を減じて得た額

(ii) the amount set forth in item (i) of the preceding paragraph, less the amount set forth in item (ii) of the same paragraph.

（保険持株会社に係る会社分割の認可の申請）

(Application for Authorization of Company Split of Insurance Holding Company)

第二百十条の十二の三　保険持株会社は、法第二百七十一条の三十一第二項の規定による会社分割の認可を受けようとするときは、認可申請書に次に掲げる書類を添付して金融庁長官に提出しなければならない。

Article 210-12-3 (1) When an Insurance Holding Company intends to obtain the authorization of company split under Article 271-31, paragraph (2) of the Act, it must submit to the Commissioner of the Financial Services Agency or Other Official a written application for authorization, with the following documents attached thereto:

一　理由書

(i) a written statement of reasons;

二　株主総会の議事録その他必要な手続があったことを証する書面

(ii) the minutes of shareholders meetings or any other documents certifying that necessary procedures have been followed;

三　吸収分割契約又は新設分割計画の内容を記載した書面

(iii) a document describing the details of the Absorption-type Company Split Agreement or the Incorporation-type Company Split Plan;

四　会社分割費用を記載した書類

(iv) a document describing the cost of company split;

五　当該保険持株会社及びその子会社等につき連結して記載した最終の貸借対照表、損益計算書及び株主資本等変動計算書（これらに類する書類を含む。）その他これらの会社の最近における業務、財産及び損益の状況を知ることができる書類

(v) the latest balance sheet, profit and loss statement and the statement of changes in shareholders' equity, etc. (including any document similar to these) of the Insurance Holding Company and its Subsidiary Company, etc. prepared in a consolidated manner, and any other document disclosing the recent status of business, properties and profit and loss of these companies;

六　会社法第七百八十九条第二項（債権者の異議）若しくは第七百九十九条第二項（債権者の異議）又は第八百十条第二項（債権者の異議）の規定による公告及び催告（同法第七百八十九条第三項若しくは第七百九十九条第三項又は第八百十条第三項の規定による公告を官報のほか時事に関する事項を掲載する日刊新聞紙又は電子公告によってした場合にあっては、これらの方法による公告）をしたこと並びに異議を述べた債権者があるときは、当該債権者に対し弁済し、若しくは相当の担保を提供し、若しくは当該債権者に弁済を受けさせることを目的として相当の財産を信託したこと又は当該会社分割をしても当該債権者を害するおそれがないことを証する書面

(vi) a document certifying that the public notice and notices under the provisions of Article 789, paragraph (2) (Objection of Creditors), Article 799, paragraph (2) (Objection of Creditors) or Article 810, paragraph (2)

(Objection of Creditors) of the Companies Act have been given (if, pursuant to the provisions of Article 789, paragraph (3), Article 799, paragraph (3) or Article 810, paragraph (3) of the Act, the public notice was given by means of a daily newspaper that publishes news on current events in addition to the publication in the office gazette, the public notice through such methods), and if any creditor has raised an objection, the fact that the payment has been made or reasonable security has been provided to the creditor or reasonable property has been deposited in trust for the purpose of having the creditor receive the payment, or that the company split is not likely to harm the creditor;

七　株券発行会社が株式の併合をする場合には、会社法第二百十九条第一項本文（株券の提出に関する公告等）の規定による公告をしたことを証する書面又は当該株式の全部について株券を発行していないことを証する書面

(vii) if a company issuing share certificates implements consolidation of shares, a document certifying that a public notice has been given under the main clause of Article 219, paragraph (1) (Public Notice of Submission of Share Certificates) of the Companies Act, or a document certifying that the company has not issued share certificates representing any of the shares;

七の二　会社分割をする会社が新株予約権を発行している場合であって、会社法第七百五十八条第五号又は第七百六十三条第十号に規定する場合には、同法第二百九十三条第一項の規定による公告をしたことを証する書面又は同項に規定する新株予約権証券を発行していないことを証する書面

(vii)-2 when the company implementing the company split has issued share options, and Article 758, item (v) or Article 763, item (x) of the Companies Act applies, a document certifying that a public notice has been given provided in Article 293, paragraph (1) of the Companies Act, or a document certifying that the company has not issued any stock option certificate under the same paragraph;

八　独占禁止法第十五条の二第二項又は第三項（分割の制限）の規定による届出を要する場合には、当該届出をしたことを証明する書類

(viii) a document certifying that the notification under Article 15, paragraph (2) (Restriction on Merger) of the Anti-Monopoly Act has been completed;

九　当該会社分割を行った後における保険持株会社及びその子会社の収支の見込みを記載した書類

(ix) a document specifying the prospective income and expenditure of the Insurance Holding Company and its Subsidiary Company after the implementation of the company split;

九の二　当該会社分割を行った後における保険持株会社が会計参与設置会社である場合には、当該保険持株会社の会計参与の履歴書

(ix)-2 if the Insurance Holding Company implementing the company split is a company with accounting advisors, the résumés of its accounting advisors;

九の三　当該会社分割を行った後における保険持株会社の会計監査人の履歴書

(ix)-3 résumés of the financial auditors of the Insurance Holding Company after the company split;

十　会社分割の当事者の一部が保険持株会社でない場合には、当該保険持株会社でない当事者の従前の定款並びに最終の貸借対照表、損益計算書及び株主資本等変動計算書その他最近における業務、財産及び損益の状況を知ることができる書面

(x) if the parties to the company split includes a party which is not an Insurance Holding Company, the articles of incorporation formerly in effect, the latest balance sheet, profit and loss statement and the statement of changes in shareholders' equity, etc. and any other document disclosing the recent status of business, properties and profit and loss of the party which is not an Insurance Holding Company;

十一　当該会社分割の当事者である保険持株会社が行う子会社の経営管理に係る体制を記載した書類

(xi) a document specifying the organizational framework for the Subsidiary Company's business management, to be carried out by the Insurance Holding Company which is one of the parties to the company split;

十二　保険会社の業務に関する知識及び経験を有する従業員の確保の状況を記載した書類

(xii) a document specifying the status of maintenance of employees with knowledge and experience in the business of an Insurance Company;

十三　当該会社分割により当該保険持株会社の子会社が子会社でなくなる場合には、当該子会社の名称を記載した書類

(xiii) if, as a result of the implementation of the company split, the Insurance Holding Company's Subsidiary Company no longer falls under the category of a Subsidiary Company, a document specifying the name of such Subsidiary Company;

十四　吸収分割により資本金の額を増加するとき又は新設分割により株式会社を設立するときは、会社法第四百四十五条第五項（資本金の額及び準備金の額）に規定する額を証する書面

(xiv) when the amount of stated capital is to be increased upon the absorption-type company split, or when a stock company is to be incorporated through the incorporation-type company split, the document certifying the amount provided in Article 445, paragraph (5) (Amount of Stated Capital and Reserve) of the Companies Act;

十五　当該分割により法第二百七十一条の二十二第一項の承認を受けなければ子会社とすることができない会社を子会社とする場合には、当該会社に関する第二百十条の八第一項各号に掲げる事項を記載した書類及び同条第二項第三号に掲げる書類

(xv) if the Insurance Holding Company makes any company which cannot be held as the Subsidiary Company unless with the approval under Article 271-22, paragraph (1) of the Act as its Subsidiary Company as a result of the

company split, a document concerning that company which describes the matters specified in the items of Article 210-8, paragraph (1) or a document set forth in item (ii), paragraph (2) of the same Article; and

十六　その他法第二百七十一条の三十一第四項において準用する法第二百七十一条の十九第一項に規定する審査をするため参考となるべき事項を記載した書類

(xvi) a document stating any other matters which would serve as reference information for performance of the examination provided in Article 271-19, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 271-31, paragraph (4) of the Act.

2　第二百十条の三第三項の規定は、前項の規定による認可の申請に係る法第二百七十一条の三十一第四項において準用する法第二百七十一条の十九第一項に規定する審査について準用する。

(2) The provisions of Article 210-3, paragraph (3) apply mutatis mutandis to the examination provided in Article 271-19, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 271-31, paragraph (4) of the Act, which pertains to the application for authorization under the preceding paragraph.

（保険持株会社に係る事業譲渡等の認可の申請）

(Application for Authorization of Business Transfer, etc. of Insurance Holding Company)

第二百十条の十三　保険持株会社は、法第二百七十一条の三十一第三項の規定による事業の譲渡又は譲受け（以下この条において「事業譲渡等」という。）の認可を受けようとするときは、認可申請書に次に掲げる書類を添付して金融庁長官に提出しなければならない。

Article 210-13 (1) When an Insurance Holding Company intends to obtain the authorization of transfer or acquisition of business under Article 271-31, paragraph (3) of the Act (hereinafter referred to as "Business Transfer, etc." in this Article), it must submit to the Commissioner of the Financial Services Agency or Other Official a written application for authorization, with the following documents attached thereto:

一　理由書

(i) a written statement of reasons;

二　株主総会の議事録その他必要な手続があったことを証する書面

(ii) the minutes of shareholders meetings or any other documents certifying that necessary procedures have been followed;

三　事業譲渡等の契約の内容を記載した書面

(iii) a document describing the terms and conditions of the contract for Business Transfer, etc.;

四　当該保険持株会社及びその子会社等につき連結して記載した最終の貸借対照表、損益計算書及び株主資本等変動計算書（これらに類する書類を含む。）その他これらの会社の最近における業務、財産及び損益の状況を知ることができる書面

(iv) the latest balance sheet, profit and loss statement and the statement of changes in shareholders' equity, etc. (including any document similar to these) of the Insurance Holding Company and its Subsidiary Company, etc. prepared in a consolidated manner, and any other document disclosing the recent status of business, properties and profit and loss of these companies;

五　独占禁止法第十六条第二項（営業の譲受け等の制限）の規定による届出を要する場合には、当該届出をしたことを証明する書類

(v) a document certifying that the notification under Article 16, paragraph (2) (Restriction of Acquisition of Business) the Anti-Monopoly Act has been completed;

六　当該事業譲渡等を行った後における保険持株会社及びその子会社の収支及び保険金等の支払能力の充実の状況を示す比率の見込みを記載した書類

(vi) the document specifying the prospective income and expenditure of the Insurance Holding Company and its Subsidiary Company, etc. and the prospective ratio to indicate the soundness of their solvency margin for Insurance Proceeds, etc. after the implementation of the Business Transfer, etc.;

七　当該保険持株会社が行う子会社の経営管理に係る体制を記載した書類

(vii) a document specifying the organizational framework for the Subsidiary Company's business management, which is to be carried out by the Insurance Holding Company;

八　保険会社の業務に関する知識及び経験を有する従業員の確保の状況を記載した書類

(viii) a document specifying the status of maintenance of employees with knowledge and experience in the business of an Insurance Company;

九　当該営業の譲渡により当該保険持株会社の子会社が子会社でなくなる場合には、当該子会社の名称を記載した書類

(ix) if, as a result of the transfer of business, the Insurance Holding Company's Subsidiary Company, etc. no longer falls under the category of the Subsidiary Company, the document specifying the name of such Subsidiary Company;

十　当該営業の譲受けにより法第二百七十一条の二十二第一項の承認を必要とする会社を子会社とする場合には、当該会社に関する第二百十条の八第一項各号に掲げる事項を記載した書類及び第二項第三号に掲げる書類

(x) when, as a result of the acquisition of business, a company which requires the approval under Article 271-22, paragraph (1) of the Act is to fall under the category of the Subsidiary Company, the document regarding such company as set forth in the items of Article 210-8, paragraph (1) and Article 210-8, paragraph (2), item (iii); and

十一　その他法第二百七十一条の三十一第四項において準用する法第二百七十一条の十九第一項に規定する審査をするため参考となるべき事項を記載した書類

(xi) a document stating any other matters which would serve as reference

information for performance of the examination provided in Article 271-19, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 271-31, paragraph (4) of the Act.

２　第二百十条の三第三項の規定は、前項の規定による認可の申請に係る法第二百七十一条の三十一第四項において準用する法第二百七十一条の十九第一項に規定する審査について準用する。

(2) The provisions of Article 210-3, paragraph (3) apply mutatis mutandis to the examination provided in Article 271-19, paragraph (1) of the Act which pertains to the application for authorization under the preceding paragraph.

第三節　雑則
Section 3 Miscellaneous Provisions

（届出事項）

(Matters Subject to Notification)

第二百十条の十四　法第二百七十一条の三十二第一項第七号に規定する内閣府令で定める場合は、次に掲げる場合とする。

Article 210-14 (1) The cases to be specified by Cabinet Office Order, as provided in Article 271-32, paragraph (1), item (vii) of the Act, are as follows:

一　定款又はこれに準ずる定めを変更した場合

(i) where any amendment to the articles of incorporation or the provisions similar thereto is effected; or

二　氏名若しくは名称を変更し、又は住所、居所、主たる営業所若しくは事務所の設置、位置の変更若しくは廃止をした場合

(ii) where the name is changed; the domicile, residence, principal business office or other principal office is established, relocated or abolished.

２　法第二百七十一条の三十二第二項第八号に規定する内閣府令で定める場合は、次に掲げる場合とする。

(2) The cases to be specified by Cabinet Office Order, as provided in Article 271-32, paragraph (2), item (viii) of the Act, are as follows:

一　定款（外国所在保険持株会社にあっては定款又はこれに準ずる定め）を変更した場合

(i) cases where any amendment to the articles of incorporation (or the articles of incorporation or the provisions similar thereto, in the case of an Insurance Holding Company in Foreign State) is effected;

二　新株予約権又は新株予約権付社債を発行しようとする場合

(ii) cases where share options or corporate bonds with share options are to be issued;

三　保険持株会社を代表する取締役、保険持株会社の常務に従事する取締役又は監査役（監査等委員会設置会社にあっては保険持株会社を代表する取締役、保険持株会社の常務に従事する取締役又は監査等委員（保険持株会社の常務に従事する取締役

を除く。）、指名委員会等設置会社にあっては保険持株会社の常務に従事する取締役、代表執行役、執行役又は監査委員（保険持株会社の常務に従事する取締役を除く。）。以下この号及び次号において「役員等」という。）を選任しようとする場合又は役員等が退任しようとする場合（次号に該当する場合を除く。）

(iii) cases where a director representing the Insurance Holding Company or a director or a company auditor engaged in its ordinary business (or a director representing the Insurance Holding Company, or a director or an audit and supervisory committee member engaged in its ordinary business (excluding a director engaged in its ordinary business), in the case of a company with audit and supervisory committee; or a director, a representative executive officer, an executive officer or an audit committee member (excluding a director engaged in its ordinary business) engaged in its ordinary business, in the case of a company with nominating committee, etc.; hereinafter referred to as an "Officer, etc." in this item and the following item) is to be elected or an Officer, etc. intends to retire (excluding cases falling under the following item);

三の二　役員等の選退任があった場合（役員等の選退任の前に、役員等を選任しようとする旨又は役員等が退任しようとする旨の届出をすることができないことについて、やむを得ない事情がある場合に限る。）

(iii)-2 cases where the Election or Retirement of an Officer, etc. has occurred (limited to the case where there is a compelling reason for not being able to provide, prior to the Election or Retirement of an Officer, etc., notification to the effect that an Officer, etc. is to be elected or an Officer, etc. intends to retire);

三の三　外国所在保険持株会社を代表する取締役若しくは執行役若しくはこれらに類する職にある者若しくは当該外国所在保険持株会社の常務に従事する取締役若しくは執行役若しくはこれらに類する職にある者（以下この号及び次号において「外国所在保険持株会社の役員等」という。）を選任しようとする場合又は外国所在保険持株会社の役員等が退任しようとする場合（次号に該当する場合を除く。）

(iii)-3 cases where a director or an executive officer representing the Insurance Holding Company in Foreign State or any other person holding the position similar thereto, or a director or an executive officer engaged in its ordinary business of the Insurance Holding Company in Foreign State or any other person holding the position similar thereto (hereinafter referred to as an "Officer, etc. of Insurance Holding Company in Foreign State" in this item and the following item) is to be elected or an Officer, etc. of Insurance Holding Company in Foreign State intends to retire (excluding cases falling under the following item);

三の四　外国所在保険持株会社の役員等の選退任があった場合（外国所在保険持株会社の役員等の選退任の前に、外国所在保険持株会社の役員等を選任しようとする旨又は外国所在保険持株会社の役員等が退任しようとする旨の届出をすることができ

ないことについて、やむを得ない事情がある場合に限る。）

(iii)-4 cases where the Election or Retirement of an Officer, etc. of Insurance Holding Company in Foreign State has occurred (limited to the case where there is a compelling reason for not being able to provide, prior to the Election or Retirement of an Officer, etc. of Insurance Holding Company in Foreign State, notification to the effect that an Officer, etc. of Insurance Holding Company in Foreign State is to be elected or an Officer, etc. of Insurance Holding Company in Foreign State intends to retire);

三の五　会計参与を選任しようとする場合又は会計参与が退任しようとする場合（次号に該当する場合を除く。）

(iii)-5 cases where an accounting advisor is to be elected or a financial auditor intends to retire (excluding cases falling under the following item);

三の六　会計参与の選退任があった場合（会計参与の選退任の前に、会計参与を選任しようとする旨又は会計参与が退任しようとする旨の届出をすることができないことについて、やむを得ない事情がある場合に限る。）

(iii)-6 cases where the Election or Retirement of an accounting advisor has occurred (limited to the case where there is a compelling reason for not being able to provide, prior to the Election or Retirement of an accounting advisor, notification to the effect that an accounting advisor is to be elected or an accounting advisor intends to retire);

三の七　会計監査人を選任しようとする場合又は会計監査人が退任しようとする場合（次号に該当する場合を除く。）

(iii)-7 cases where a financial auditor is to be elected or a financial auditor intends to retire (excluding cases falling under the following item);

三の八　会計監査人の選退任があった場合（会社法第三百三十八条第二項（会計監査人の任期）の規定により再任されたものとみなされた場合を除き、会計監査人の選退任の前に、会計監査人を選任しようとする旨又は会計監査人が退任しようとする旨の届出をすることができないことについて、やむを得ない事情がある場合に限る。）

(iii)-8 cases where the Election or Retirement of a financial auditor has occurred (excluding the case where a financial auditor is deemed to have been re-elected pursuant to the provisions of Article 338, paragraph (2) (Financial Auditors' Terms of Office) of the Companies Act, and limited to the case where there is a compelling reason for not being able to provide, prior to the Election or Retirement of a financial auditor, notification to the effect that a financial auditor is to be elected or a financial auditor intends to retire);

四　事務所の設置、所在地の変更又は廃止をしようとする場合

(iv) cases where any office is to be established, relocated or abolished;

四の二　第二百十条の六の四第二項に規定する業務を行おうとする場合

(iv)-2 cases where any business provided in Article 210-6-4, paragraph (2) is to

be conducted;

五　保険持株会社若しくはその子会社の担保権の実行による株式若しくは持分の取得又は第二百十条の九第一項各号に掲げる事由により他の会社を子会社とした場合（法第二百七十一条の三十二第二項第三号の規定により届出をしなければならないとされるものを除く。）

(v) cases where the Insurance Holding Company made any other company its Subsidiary Company, due to the acquisition of shares or equity interests by the exercise of security interests by the Insurance Holding Company or its Subsidiary Company or due to the grounds listed in the items of Article 210-9 (excluding the cases where a notification is required pursuant to the provisions of Article 271-32, paragraph (2), item (iii) of the Act);

六　その子会社（新規事業分野開拓会社等又は事業再生会社の子会社を除く。）が商号若しくは名称、本店若しくは主たる営業所若しくは事務所の位置の変更（変更前の位置に復することが明らかな場合を除く。）、合併、解散、又は業務の全部の廃止を行った場合（法第二百七十一条の三十二第二項第二号又は第四号に該当する場合を除く。）

(vi) cases where the subsidiary company (including a subsidiary company of a new business marketing company, etc. or business restructuring company) has effected any amendment to its name, location of the head office or principal business (excluding the case where it is clear that the subsidiary company reverts to its original location), merger, dissolution or discontinuance of all of its business (excluding the cases set forth in Article 271-32, paragraph (2), items (ii) or (iv) of the Act);

七　保険持株会社が会社法第四百三十五条第二項（計算書類等の作成及び保存）の規定により作成する事業報告及びその附属明細書を定時株主総会に提出した場合

(vii) where the Insurance Holding Company has submitted to the ordinary shareholders meeting the business report to be prepared pursuant to the provisions of Article 435, paragraph (2) (Preparation and Retention of Financial Statements) of the Companies Act and its supplementary schedules;

八　削除

(viii) (Deleted)

九　第二百十条の十一の四第一号又は第五号に掲げる額を算出するため、金融庁長官の定める算出方法を用いようとする場合

(ix) where, for the purpose of the calculation of the amount set forth in Article 210-11-4, item (i) or item (v), the Insurance Holding Company intends to use the formula specified by the Commissioner of the Financial Services Agency; and

十　前号に規定する保険持株会社の子会社等の定める算出方法の使用を中断し、又は当該算出方法に重大な変更を加えた場合

(x) where the Insurance Holding Company ceased to use the formula specified

by its Subsidiary Company, etc. as referred to in the preceding item, or to effect any material amendment to such formula.

3　保険持株会社（保険持株会社であった会社を含む。）は、法第二百七十一条の三十二第二項の規定による届出をしようとするときは、届出書に理由書その他参考となるべき事項を記載した書類（次の各号に掲げる場合にあっては、当該各号に定める書類）を添付して金融庁長官に提出しなければならない。

(3) When an Insurance Holding Company (including a company which formerly was an Insurance Holding Company) intends to file a notification under Article 271-32, paragraph (2) of the Act, it must submit to the Commissioner of the Financial Services Agency a written notification, with a written statement of reasons or any other document stating the matters which would serve as reference information (or the documents provided in the following items, in cases set forth in these items).

一　前項第四号の二に掲げる場合　行おうとする業務の内容及び当該業務を遂行する体制について記載した書類

(i) the cases set forth in item (iv)-2 of the preceding paragraph: a document stating the content of the business to be conducted and the system for executing the business

二　前項第七号に掲げる場合　同号に規定する事業報告及びその附属明細書

(ii) the cases set forth in item (vii) of the preceding paragraph: a business report and supplementary schedules provided in that item

（認可の効力に係る承認の申請）

(Application for Authorization Pertaining to Validity of Authorization)

第二百十条の十五　法第二百七十一条の十第一項の認可を受けた者は、法第二百七十一条の三十三第一項第一号の規定による承認を受けようとするときは、承認申請書に理由書を添付して金融庁長官に提出しなければならない。

Article 210-15 (1) When a party which has obtained the authorization under Article 271-10, paragraph (1) of the Act intends to obtain an approval under Article 271-33, paragraph (1), item (i) of the Act, it must submit to the Commissioner of the Financial Services Agency a written application for approval, with a written statement of reasons attached thereto.

2　法第二百七十一条の十八第一項の認可を受けた者は、法第二百七十一条の三十三第二項第一号の規定による承認を受けようとするときは、承認申請書に理由書を添付して金融庁長官に提出しなければならない。

(2) When a party which has obtained the authorization under Article 271-18, paragraph (1) of the Act intends to obtain an approval under Article 271-33, paragraph (2), item (i) of the Act, it must submit to the Commissioner of the Financial Services Agency a written application for approval, with a written statement of reasons attached thereto.

3　金融庁長官は、前二項の規定による承認の申請があったときは、次に掲げる基準に

適合するかどうかを審査するものとする。

(3) When the application for approval under the preceding two paragraphs is filed, the Commissioner of the Financial Services Agency is to examine whether the application satisfies the following requirements:

一　法の規定による認可を受けた日から六月以内に当該認可を受けた事項を実行することができないことについてやむを得ないと認められる理由があること。

(i) that there exists any evitable reason for the applicant not being able to implement the matters authorized under the Act, within six months from the date of the authorization;

二　合理的な期間内に当該認可を受けた事項を実行することができると見込まれること。

(ii) that it is expected that the applicant will be able to implement the authorized matters within a reasonable period of time; and

三　当該認可の際に審査の基礎となった事項について当該認可を受けた事項の実行が見込まれる時期までに重大な変更がないと見込まれること。

(iii) that no material change in the matters which served the basis of examination at the time of granting the authorization is expected to occur until the expected timing of the authorized matters.

第十二章　少額短期保険業者の特例

Chapter XII Special Provisions for Small Amount and Short Term Insurance Company

第一節　通則

Section 1 General Rules

第二百十一条　令第三十八条に規定する内閣府令で定めるものは、受再会社（当該少額短期保険業者を相手方とする再保険を引き受ける保険会社（外国保険業者を含む。）をいう。）から収受する手数料とする。

Article 211　The fees to be specified by Cabinet Office Order, as provided in Article 38 of the Cabinet Order, are the fees received from a Ceding Company (meaning an Insurance Company (including a Foreign Insurer) which underwrites reinsurance from the Small Amount and Short Term Insurance Company).

（登録の申請）

(Application for Registration)

第二百十一条の二　法第二百七十二条第一項の規定による登録を受けようとする者（次条から第二百十一条の七の二までにおいて「登録申請者」という。）は、別紙様式第十六号により作成した法第二百七十二条の二第一項の登録申請書に、同条第二項に規定する書類を添付して、財務局長又は福岡財務支局長（以下「財務局長等」という。）に提出しなければならない。

Article 211-2 A person who intends to obtain a registration under Article 272, paragraph (1) of the Act (hereinafter referred to as the "Registration Applicant" in this Article to Article 211-6) must submit to the Director-General of Local Finance Bureau or Director-General of the Fukuoka Local Finance Branch Bureau (referred to as "Director-General of Local Finance Bureau, etc." in the following Article to Article 211-7-2) a written application for registration under Article 272-2, paragraph (1) of the Act prepared in accordance with Appended Form No. 16, with the document provided in paragraph (2) of the same Article attached thereto.

（登録申請書の添付書類）

(Attachments to Written Application for Registration)

第二百十一条の三　法第二百七十二条の二第二項に規定する内閣府令で定める書類は、次に掲げる書類とする。

Article 211-3 (1) The documents to be specified by Cabinet Office Order, as provided in Article 272-2, paragraph (2) of the Act, are as follows:

一　会社の登記事項証明書

(i) a certificate of registered matters of the company;

二　事業計画書

(ii) a business plan;

三　直近の日計表その他の最近における財産及び損益の状況を知ることができる書類

(iii) the latest daily accounts sheet or any other document showing the current status of properties, losses and profits;

四　取締役及び監査役（監査等委員会設置会社にあっては取締役、指名委員会等設置会社にあっては取締役及び執行役。第五号において同じ。）並びに保険計理人の履歴書

(iv) résumés of directors and company auditors (or résumés of directors, in the case of a company with audit and supervisory committee; or résumés of directors and executive officers, in the case of a company with nominating committee, etc.; the same applies in item (v)); and the résumés of the actuaries;

四の二　会計参与設置会社にあっては、会計参与の履歴書

(iv)-2 if the company is a company with accounting advisors, résumé of its accounting advisors;

五　取締役及び監査役（会計参与設置会社にあっては、会計参与を含む。以下この号において同じ。）が法第二百七十二条の四第一項第十号イからへまでのいずれにも該当しない者であることを当該取締役及び監査役が誓約する書面

(v) a document in which each of directors and company auditors (including an accounting advisor, in the case of a company with accounting advisors; hereinafter the same applies in this item) pledges that the directors or the company auditors do not fall under any of Article 272-4, paragraph (1), item

(x), (a) to (f) of the Act;

六　保険計理人が第二百十一条の四十九に規定する要件に該当することを証する書面

(vi) a document certifying that the responsible actuary satisfies the requirements provided in Article 211-49;

七　法第二百七十二条の二第二項第四号に掲げる書類に記載された保険料及び責任準備金の算出方法が保険数理に基づき合理的かつ妥当なものであることについての保険計理人の意見書（第二百十一条の五十四各号に掲げる基準に従い作成されたものに限る。）

(vii) a written opinion of the responsible actuary stating that the formula of calculation of the insurance premiums and policy reserve as specified in Article 272-2, paragraph (2), item (iv) of the Act are reasonable and fair in terms of actuarial methodology (limited to a written opinion prepared in accordance with the requirements set forth in the items of Article 211-54);

八　その総株主の議決権の百分の五を超える議決権を保有する株主の商号、名称又は氏名及びその保有する議決権の数を記載した書面（相互会社の場合にあっては、社員になろうとする者の名簿）

(viii) a document specifying the trade name and name of the shareholders holding the voting rights exceeding 5 percent of the voting rights held by all shareholders, and the number of voting rights held by such shareholders (or a list of persons intending to become members, in the case of a Mutual Company);

九　少額短期保険業者の業務に関する知識及び経験を有する従業員の確保の状況を記載した書類

(ix) a document specifying the status of maintenance of employees with knowledge and experience in business of a Small Amount and Short Term Insurance Company;

九の二　次のイ又はロに掲げる場合の区分に応じ、当該イ又はロに定める事項を記載した書面

(ix)-2 the document that describes the matters set forth in (a) or (b) in accordance with the categories of cases listed in the respective item:

イ　指定少額短期保険業務紛争解決機関（法第二百七十二条の十三の二第一項第一号に規定する指定少額短期保険業務紛争解決機関をいう。以下この号及び第二百十一条の三十七第一項第四号ハにおいて同じ。）が存在する場合　法第二百七十二条の十三の二第一項第一号に定める少額短期保険業務に係る手続実施基本契約を締結する措置を講じようとする当該手続実施基本契約の相手方である指定少額短期保険業務紛争解決機関の商号又は名称

(a) where there is a Designated Dispute Resolution Organization for Small Amount and Short Term Insurance Services (meaning the Designated Dispute Resolution Organization for Small Amount and Short Term Insurance Services provided in Article 272-13-2, paragraph (1), item (i) of the Act; the same applies in this item and Article 211-37, paragraph (1),

item (iv), (c)), a trade name or name of the Designated Dispute Resolution Organization for Small Amount and Short Term Insurance Services, which is party to a Master Agreement for Implementation of Dispute Resolution Procedures to be concluded for Small Amount and Short Term Insurance Services as a measure under Article 272-13-2, paragraph (1), item (i) of the Act;

ロ　指定少額短期保険業務紛争解決機関が存在しない場合　法第二百七十二条の十三の二第一項第二号に定める少額短期保険業務に関する苦情処理措置及び紛争解決措置の内容

(b) where there is no Designated Dispute Resolution Organization for Small Amount and Short Term Insurance Services, the content of the Complaint Processing Measures and Dispute Resolution Measures pertaining to Small Amount and Short Term Insurance Services under Article 272-13-2, paragraph (1), item (ii) of the Act;

十　純資産額及びその算出根拠を記載した書面

(x) a document specifying the amount of net assets and the basis of calculation thereof;

十一　登録申請者が子会社等（法第二百七十二条の十六第三項に規定する子会社等をいう。以下この号、第二百十一条の八、第二百十一条の三十五、第二百十一条の六十及び第二百十一条の六十七において同じ。）を有する場合には、次に掲げる書類

(xi) if the registration applicant holds any Subsidiary Company, etc., (meaning a Subsidiary Company, etc. as provided in Article 272-16, paragraph (3) of the Act; hereinafter the same applies in this item, Article 211-8, Article 211-35, Article 211-60 and Article 211-67), the following documents:

イ　当該子会社等の名称及び主たる営業所又は事務所の位置を記載した書類

(a) a document specifying the name of the Subsidiary Company, etc., and the location of its principal business office or other principal office;

ロ　当該子会社等の役員（役員が法人であるときは、その職務を行うべき者を含む。）の役職名及び氏名又は名称を記載した書類

(b) a document specifying the job titles and names of the officers of the Subsidiary Company, etc. (if any of its officers is a corporation, the officers include a person who is to perform the duties of such corporation);

ハ　当該子会社等の業務の内容を記載した書類

(c) a document specifying the details of the business of the Subsidiary Company, etc.;

ニ　当該子会社等の最終の貸借対照表、損益計算書、株主資本等変動計算書その他の当該子会社等の最近における業務、財産及び損益の状況を知ることができる書類

(d) the latest balance sheet, profit and loss statement, and the statement of changes in shareholders' equity of the Subsidiary Company, etc., and any other document which shows the current status of business, properties,

profits and losses of such Subsidiary Company, etc.; and

十二　その他参考となるべき事項を記載した書面

(xii) a document stating any other matters which would serve as reference information.

2　前項第二号の事業計画書には保険募集の計画及び収支の見込み並びにそれらの基礎となる事項を記載しなければならない。

(2) The plan for Insurance Solicitation and prospects for income and expenditure and the matters that constitute the basis thereof must be described in the business plan under item (ii) of the preceding paragraph.

（事業方法書の記載事項）

(Matters to Be Stated in Statement of Business Procedures)

第二百十一条の四　登録申請者は、次に掲げる事項を法第二百七十二条の二第二項第二号に掲げる書類に記載しなければならない。

Article 211-4 A Registration Applicant must state the following matters in the documents set forth in Article 272-2, paragraph (2), item (ii) of the Act:

一　被保険者又は保険の目的の範囲及び保険の種類の区分

(i) the insured or the scope of insurance, and categories of types of insurance;

二　被保険者又は保険の目的の選択及び保険契約の締結の手続に関する事項

(ii) the matters concerning selection of the insured or the scope of insurance, and procedures for conclusion of insurance contracts;

三　保険料の収受並びに保険金及び払い戻される保険料及びその他の返戻金の支払に関する事項

(iii) the matters related to payment and receipt of insurance premiums, and payment of refunded insurance premiums or any other refunds;

四　保険証券、保険契約の申込書及びこれらに添付すべき書類に記載する事項

(iv) the matters to be stated in insurance policies, application for insurance contracts, and documents to be attached thereto; and

五　保険契約の特約に関する事項

(v) the matters concerning options under insurance contracts.

（普通保険約款の記載事項）

(Matters to Be Stated in General Policy Conditions)

第二百十一条の五　登録申請者は、次に掲げる事項を法第二百七十二条の二第二項第三号に掲げる書類に記載しなければならない。

Article 211-5 A Registration Applicant must state the following matters in the documents set forth in Article 272-2, paragraph (2), item (iii) of the Act:

一　保険金の支払事由

(i) grounds for payment of insurance proceeds;

二　保険契約の無効原因

(ii) grounds which render an insurance contract invalid;

三　保険者としての保険契約に基づく義務を免れるべき事由

(iii) grounds which release the insurer from performing the obligations under the insurance contract;

四　保険料の増額又は保険金の削減に関する事項

(iv) the matters related to increase of insurance premiums or discount of insurance proceeds;

五　保険者としての義務の範囲を定める方法及び履行の時期

(v) method of identifying the scope of insurer's obligations and the timing of performance of such obligations;

六　保険契約者又は被保険者が保険約款に基づく義務の不履行のために受けるべき不利益

(vi) disadvantage which a policyholder or an insured will suffer as a result of failure in performance of obligations under the policy conditions;

七　保険契約の全部又は一部の解除の原因並びに当該解除の場合における当事者の有する権利及び義務

(vii) grounds which give rise to cancellation in whole or part of an insurance contract, and the rights conferred and obligations imposed to the parties if the cancellation is effects;

八　契約者配当又は社員に対する剰余金の分配を受ける権利を有する者がいる場合においては、その権利の範囲

(viii) if any person has a right to receive policy dividend or distribution of surplus to members, the scope of such rights; and

九　保険契約を更新する場合においての保険料その他の契約内容の見直しに関する事項

(ix) the matters related to revision of insurance terms and conditions such as insurance premiums, in the case of renewal of the insurance contract.

（保険料及び責任準備金の算出方法書の記載事項）

(Matters to Be Stated in Statement of Calculation Procedures for Insurance Premiums and Policy Reserve)

第二百十一条の六　登録申請者は、次に掲げる事項を、法第二百七十二条の二第二項第四号に掲げる書類に記載しなければならない。

Article 211-6 A Registration Applicant must state the following matters in the documents set forth in Article 272-2, paragraph (2), item (iv) of the Act:

一　保険料の計算の方法（その計算の基礎となる係数を要する場合においては、その係数を含む。）に関する事項

(i) the matters related to calculation method of insurance premiums (when the method requires a coefficient as the basis of such calculation, such coefficient is included);

二　責任準備金（法第二百七十二条の十八において準用する法第百十六条第一項の責任準備金をいう。）の計算の方法（その計算の基礎となる係数を要する場合におい

ては、その係数を含む。）に関する事項

(ii) the matters related to the method of calculation (when the method requires a coefficient as the basis of such calculation, such coefficient is included) of policy reserves (meaning policy reserves as set forth in Article 116, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 272-18 of the Act);

三　保険契約が解約された場合に払い戻される返戻金の計算の方法及びその基礎に関する事項

(iii) the matters related to the method of calculation of the refunds upon the cancellation of the insurance contract and the basis of the calculation;

四　第三十条の五第一項第一号の社員配当準備金又は第六十四条第一項の契約者配当準備金及び社員に対する剰余金の分配又は契約者配当の計算の方法に関する事項

(iv) the matters related to distribution of members' dividend reserve as set forth in Article 30-5, paragraph (1), item (i) or policy dividend reserve as set forth in Article 64, paragraph (1), distribution of surplus to members, or method of calculation of policy dividends;

五　純保険料に関する事項

(v) the matters related to Net Insurance Premiums; and

六　その他保険数理に関して必要な事項

(vi) any other matters necessary in relation to actuarial methodology.

（少額短期保険業者登録簿の備置）

(Custody of Registry of Small Amount and Short Term Insurance Company)

第二百十一条の七　少額短期保険業者が現に受けている登録をした財務局長等は、その登録をした少額短期保険業者に係る少額短期保険業者登録簿を当該少額短期保険業者の本店又は主たる事務所の所在地を管轄区域とする財務局又は福岡財務支局に備え置き、公衆の縦覧に供するものとする。

Article 211-7　The Director-General of Local Finance Bureau, etc. who has granted the registration of Small Amount and Short Term Insurance Company currently in effect is to keep the registry of Small Amount and Short Term Insurance Company containing information on Small Amount and Short Term Insurance Company to which the Director-General of Local Finance Bureau, etc. has granted registrations, at the local finance bureau having jurisdiction over the location of the relevant Small Amount and Short Term Insurance Company's head office or at the Fukuoka Local Finance Branch Bureau, and make it available for public inspection.

（人的構成の審査基準）

(Criteria for Examination of Personnel Structure)

第二百十一条の七の二　財務局長等は、登録申請者が法第二百七十二条の四第一項第十一号に規定する少額短期保険業を的確に遂行するに足りる人的構成を有しない株式会

社等であるかどうかの審査をするときは、当該登録申請者が次に掲げるいずれかの基準に該当するかどうかを審査するものとする。

Article 211-7-2 When conducting an examination as to whether or not a Registration Applicant is a stock company, etc. which does not have sufficient human structure to execute the Small Amount and Short Term Insurance Business as provided in Article 272-4, paragraph (1), item (xi) of the Act in an accurate manner, the Director-General of Local Finance Bureau, etc. is to examine as to whether or not the Registration Applicant meets any of the following criteria:

一　その行う業務に関する十分な知識及び経験を有する取締役、執行役、会計参与若しくは監査役又は使用人の確保の状況並びに組織体制に照らし、当該業務を適正に遂行することができないと認められること。

(i) that, in light of the status of maintenance of directors, executive officers, accounting advisors or company auditors, or employees, with sufficient knowledge and experience related to the business operated by the Registration Applicant, and its and organizational structure, the Registration Applicant is deemed to be unable to execute that business in an appropriate manner; or

二　取締役、執行役、会計参与若しくは監査役又は使用人のうちに、経歴、暴力団員による不当な行為の防止等に関する法律（平成三年法律第七十七号）第二条第二号（定義）に規定する暴力団又は同条第六号に規定する暴力団員との関係その他の事情に照らして業務の運営に不適切な資質を有する者があることにより、少額短期保険業の信用を失墜させるおそれがあると認められること。

(ii) that, due to the fact that its directors, executive officers, accounting advisors or company auditors, or its employees, include those who have such quality that is inappropriate for the operation of business in light of their background, relationship with an organized crime group as provided in Article 2, item (ii) (Definitions) of the Act on Prevention of Unjust Acts by Organized Crime Group Members (Act No. 77 of 1991) or with an organized crime group member as provided in item (vi) of the same Article, or any other circumstances, the Registration Applicant is deemed to be likely to undermine the trust of the Small Amount and Short Term Insurance Business.

（純資産額の算出）

(Calculation of Amount of Net Asset)

第二百十一条の八　少額短期保険業者の純資産額は、次の各号に掲げる場合に応じ、当該各号に定める金額とする。

Article 211-8 (1) The amount of net assets of a Small Amount and Short Term Insurance Company is the amount set forth in the following items, in accordance with the categories of the cases as respectively set forth therein:

一　当該少額短期保険業者が子会社等を有する場合　当該少額短期保険業者の貸借対照表及び連結貸借対照表のそれぞれについて資産の部に計上されるべき金額の合計額から負債の部に計上されるべき金額（次に掲げるものの金額の合計額を除く。次号において同じ。）の合計額を控除した金額のうちいずれか低い方の金額

(i) cases where the Small Amount and Short Term Insurance Company have any Subsidiary Company, etc.: the total of the amount to be recorded in the asset section less the total of the amount to be recorded in the liabilities section (excluding the total of the following amounts; the same applies in the following item), for each of the balance sheet and the consolidated balance sheet of the Small Amount and Short Term Insurance Company, whichever is the lesser:

イ　法第二百七十二条の十八において準用する法第百十五条第一項の価格変動準備金の額

(a) the amount of Price Fluctuation Reserve under Article 115, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 272-18 of the Act;

ロ　第二百十一条の四十六第一項第二号の異常危険準備金の額

(b) the amount or Extraordinary Contingency Reserve under Article 211-46, paragraph (1), item (ii); and

二　前号以外の場合　当該少額短期保険業者の貸借対照表の資産の部に計上されるべき金額の合計額から負債の部に計上されるべき金額の合計額を控除した金額

(ii) the cases other than as set forth in the preceding item: the total of the amount to be recorded in the asset section of the balance sheet of the Small Amount and Short Term Insurance Company, less the total of the amount to be recorded in the liabilities section of such balance sheet.

2　前項の資産及び負債の評価は、計算を行う日において、一般に公正妥当と認められる企業会計の基準に従って評価した価額によらなければならない。

(2) The appraisal of assets and liabilities set forth in the preceding paragraph must be made based on the value appraised in accordance with corporate accounting standards generally accepted as fair and appropriate as of the date of such calculation.

3　前項の場合において、次の各号に掲げる場合に該当するときは、当該各号に定める金額を評価額とする。

(3) In the case referred to in the preceding paragraph and in the case of falling under any of the following items, the amount prescribed in each of the relevant items is treated as the appraisal value:

一　金銭債権又は市場価格のない債券について取立不能のおそれがある場合　取立不能見込額を控除した金額

(i) if any monetary claim, or bond certificate without a market price is likely to become uncollectible: the amount after the deduction of the estimate of the uncollectible amount;

二　市場価格のない株式についてその発行会社の資産状態が著しく悪化した場合　相当の減額をした金額

(ii) if, with regard to shares without a market price, the status of the assets of the company issuing such shares has deteriorated substantially: the amount after an appropriate reduction;

三　前二号以外の流動資産の時価が帳簿価額より著しく低い場合であって、その価額が帳簿価額まで回復することが困難と見られる場合　当該時価

(iii) when the market value of the current assets other than those specified in the preceding two items is substantially lower than the book value thereof, and it is found unlikely that such value will recover to the level of the book value: such market value;

四　第一号又は第二号以外の固定資産について償却不足があり、又は予測することのできない減損が生じた場合　償却不足額を控除し、又は相当の減額をした金額

(iv) if, with regard to the fixed assets other than those specified in item (i) or (ii), any underdepreciation or unpredictable impairment has arisen: the amount after deduction of the underdepreciation, or an amount after an appropriate reduction;

五　繰延資産について償却不足がある場合　償却不足額を控除した金額

(v) if any underdepreciation with regard to deferred assets has arisen: the amount after deduction of the underdepreciation.

（年間収受保険料に応じて積み増す供託金の額の算出に係る率）

(Ratio Pertaining to Calculation of Amount of Deposits to Be Increased Corresponding to Annual Insurance Premiums Receipts)

第二百十一条の九　令第三十八条の四第二号に規定する内閣府令で定める率は、百分の五とする。

Article 211-9 The ratio to be specified by Cabinet Office Order, as provided in Article 38-4, item (ii) of the Cabinet Order, is 5 percent.

（供託に係る届出等）

(Notification of Deposit)

第二百十一条の十　法第二百七十二条の五第三項の契約（次条及び第二百十一条の十三において「保証委託契約」という。）を少額短期保険業者と締結した者は、法第二百七十二条の五第四項の規定による命令に基づき供託を行う場合においては、当該少額短期保険業者の本店又は主たる事務所の最寄りの供託所に供託しなければならない。

Article 211-10 (1) When a person who has concluded a contract under Article 272-5, paragraph (3) of the Act (hereinafter referred to as a "Guarantee Consignment Contract" in the following Article and Article 211-13) with a Small Amount and Short Term Insurance Company makes deposit in accordance with the order issued under Article 272-5, paragraph (4) of the Act, such person must make the deposit with the deposit office nearest to the head

office or principal office of the Small Amount and Short Term Insurance Company.

2　法第二百七十二条の五第一項、第二項、第四項若しくは第八項又は少額短期保険業者供託金規則（平成十八年／内閣府／法務省／令第一号）第十四条第六項若しくは第十五条第一項の規定により供託をした者（以下この条において「供託者」という。）は、別紙様式第十六号の二により作成した供託届出書に、当該供託に係る供託書正本を添付して金融庁長官等に提出しなければならない。

(2) A person who has completed the deposit pursuant to the provisions of Article 272-5, paragraph (1), (2), (4) or (8) of the Act or Article 14, paragraph (6) or Article 15, paragraph (1) of the Regulation on Deposits by Small Amount and Short Term Insurance Company (Order of the Cabinet Office and the Ministry of Justice No. 1 of 1996) (hereinafter referred to as a "Depositor" in this Article) must submit to the Commissioner of the Financial Services Agency a written notification of deposit prepared in accordance with Appended Form No. 16-2, attaching the original of the certificate of deposit relevant to such deposit.

3　供託者が既に供託している供託物の差替えを行う場合は、差替えのために新たに供託をした後、差替え後の供託書正本を金融庁長官等に届け出なければならない。

(3) When a Depositor intends to replace the items already deposited, it must, after having completed the new deposit of the replacement items, submit to the Commissioner of the Financial Services Agency a written notification stating to that effect, attaching the original of the certificate of deposit relevant to the replacement deposit.

4　前二項の場合にあっては、少額短期保険業者は、別紙様式第十六号の三により作成した供託金等内訳書（以下「供託金等内訳書」という。）を金融庁長官等に提出しなければならない。

(4) In the case referred to in the preceding two paragraphs, the Small Amount and Short Term Insurance Company must submit to the Commissioner of the Financial Services Agency a statement of deposit, etc. prepared in accordance with Appended Form No. 16-3 (hereinafter referred to as the "Statement of Deposit, etc.").

5　金融庁長官等は、第二項及び第三項の供託書正本を受理したときは、保管証書をその供託者に交付しなければならない。

(5) If the Commissioner of the Financial Services Agency has received the original of the deposit certificate set forth in paragraphs (2) and (3), the Commissioner of the Financial Services Agency must deliver a custody certificate to the Depositor.

（供託金の全部又は一部に代わる契約の締結の届出等）

(Notification of Conclusion of Contracts in Lieu of All or Part of Deposit)

第二百十一条の十一　少額短期保険業者は、保証委託契約を締結したときは、別紙様式第十六号の四により作成した保証委託契約締結届出書に契約書の写し及び供託金等内

訳書を添付して金融庁長官等に届け出るとともに、契約書正本を提示しなければならない。

Article 211-11 (1) If a Small Amount and Short Term Insurance Company has concluded a Guarantee Consignment Contract, it must notify the Commissioner of the Financial Services Agency to that effect by submitting the written notification of the conclusion of a Guarantee Consignment Contract prepared in accordance with Appended Form No. 16-4, with a copy of the contract and the Statement of Deposit, etc. attached thereto, and must present the original of the contract.

2　少額短期保険業者は、令第三十八条の五第三号の規定による承認（以下この条において「承認」という。）を受けようとするときは、当該承認に係る保証委託契約を解除しようとする日又はその内容を変更しようとする日の一月前までに、別紙様式第十六号の五により作成した保証委託契約解除承認申請書又は別紙様式第十六号の六により作成した保証委託契約変更承認申請書に理由書その他の参考となるべき事項を記載した書類を添付して金融庁長官等に提出しなければならない。

(2) When a Small Amount and Short Term Insurance Company intends to obtain an approval under Article 38-5, item (iii) of the Cabinet Order (hereinafter referred to as an "Approval" in this Article), it must, no later than one month prior to the day when it intends to effect cancellation of the Guarantee Consignment Contract related to such Approval or to amend any terms thereunder, submit to the Commissioner of the Financial Services Agency a written application for approval of cancellation of a Guarantee Consignment Contract prepared in accordance with Appended Form No. 16-5 or a written application for approval of amending a Guarantee Consignment Contract prepared in accordance with Appended Form No. 16-6, as well as a written statement of reasons and any other documents describing reference information.

3　金融庁長官等は、承認の申請があったときは、当該承認の申請をした少額短期保険業者が保証委託契約を解除し、又はその内容を変更することが保険契約者等の保護に欠けるおそれのないものであるかどうかを審査するものとする。

(3) When the application for Approval has been filed, the Commissioner of the Financial Services Agency is to examine whether it is unlikely that the protection of the investor would be hindered if the Small Amount and Short Term Insurance Company which has filed the application for Approval effected cancellation of the Guarantee Consignment Contract or amended any terms thereunder.

4　少額短期保険業者は、承認を受けて保証委託契約を解除し、又はその内容を変更したときは、別紙様式第十六号の七により作成した保証委託契約解除届出書に契約を解除した事実を証する書面及び供託金等内訳書を添付し、又は別紙様式第十六号の八により作成した保証委託契約変更届出書に当該契約書の写し及び供託金等内訳書を添付して金融庁長官等に届け出るとともに、契約の変更の場合には当該契約書正本を提示

しなければならない。

(4) If a Small Amount and Short Term Insurance Company has effected cancellation of the Guarantee Consignment Contract or amended any terms thereunder based on Approval, it must notify the Commissioner of the Financial Services Agency to that effect by submitting a written notification of cancellation of a Guarantee Consignment Contract prepared in accordance with Appended Form No. 16-7 attaching a document certifying the fact of the cancellation of the contract and the Statement of Deposit, etc., or by submitting a written notification of amending a Guarantee Consignment Contract prepared in accordance with Appended Form No. 16-8 attaching a copy of the contract and the Statement of Deposit, etc.; and in addition, in the case of amending the contract, the Small Amount and Short Term Insurance Company must present the original of the contract.

（供託金の全部又は一部に代わる契約の相手方）

(Counterparties to Contracts in Lieu of All or Part of Deposit)

第二百十一条の十二　令第三十八条の五に規定する内閣府令で定める金融機関は、第五十二条の八の二各号に掲げるものとする。

Article 211-12 The financial institutions to be specified by Cabinet Office Order, as provided in Article 38-5 of the Cabinet Order, are to be the financial institutions specified in the items of Article 52-8-2.

（供託金の追加供託の起算日）

(Commencement Day for Counting of Time Limit for Additional Deposit)

第二百十一条の十三　法第二百七十二条の五第八項に規定する内閣府令で定める日は、次の各号に掲げる区分に応じ、当該各号に定める日とする。

Article 211-13 The day to be specified by Cabinet Office Order, as provided in Article 272-5, paragraph (8) of the Act, is the day specified in the following items, in accordance with the categories respectively set forth therein:

一　少額短期保険業者が承認を受けて保証委託契約の内容を変更したことにより、法第二百七十二条の五第十項に規定する供託金の額（同条第三項の契約金額を含む。）が令第三十八条の四に定める額に不足した場合　当該契約の内容を変更した日

(i) if the Small Amount and Short Term Insurance Company has changed any of the terms and conditions of a Guarantee Consignment Contract, as a result of which the amount of Deposit deposited as provided in Article 272-5, paragraph (10) of the Act (including the Contract Amount set forth in paragraph (3) of the same Article) has become less than the amount set forth in Article 38-4 of the Cabinet Order: the day when the term of the Contract was changed;

二　少額短期保険業者が承認を受けて保証委託契約を解除した場合　当該契約を解除

した日

(ii) if the Small Amount and Short Term Insurance Company has cancelled a Guarantee Consignment Contract with the Approval: the day of the cancellation of the Contract;

三　令第三十八条の六の権利の実行の手続が行われた場合　少額短期保険業者が少額短期保険業者供託金規則第十一条第二項の支払委託書の写しの送付を受けた日

(iii) if the procedures for execution of the right as set forth in Article 38-6 of the Cabinet Order was implemented: the day when the Small Amount and Short Term Insurance Company has received a copy of the payment consignment letter referred to in Article 11, paragraph (2) of the Regulation on Deposit; or

四　令第三十八条の六の権利の実行の手続を行うため金融庁長官等が供託されている有価証券（社債、株式等の振替に関する法律第二百七十八条第一項に規定する振替債を含む。）の換価を行い、換価代金から換価の費用を控除した額を供託した場合　少額短期保険業者が少額短期保険業者供託金規則第十六条第四項の通知を受けた日

(iv) if, for the purpose of implementing procedures for the execution of the rights as set forth in Article 38-6 of the Cabinet Order, the Commissioner of the Financial Services Agency has realized the deposited Securities (including the book-entry transfer bond provided in Article 278, paragraph (1) of the Act on Transfer of Corporate Bonds, Shares, etc.), and has deposited the realized amount after deducting the realization expenses: the day on which the Small Amount and Short Term Insurance Company has received a notice under Article 16, paragraph (4) of the Regulation on Deposit of Insurance Companies, etc.

（供託金に代わる有価証券の種類等）

(Types of Securities Which May Be Substituted for Deposit)

第二百十一条の十四　法第二百七十二条の五第九項に規定する内閣府令で定める有価証券は、次に掲げるもの（外貨建てのものを除く。）とする。

Article 211-14 The Securities to be specified by Cabinet Office Order, as provided in Article 272-5, paragraph (9) of the Act, are the following Securities (excluding Securities denominated in foreign currency):

一　国債証券

(i) national government bond securities;

二　地方債証券

(ii) municipal bond securities;

三　政府保証債証券

(iii) Government Guaranteed Bond Certificates; and

四　金融商品取引法第二条第一項第三号に規定する債券

(iv) bond certificates as provided in Article 2, paragraph (1), item (iii) of the Financial Instruments and Exchange Act.

（供託金に代わる有価証券の価額）

(Value of Securities Which May Be Substituted for Deposit)

第二百十一条の十五　法第二百七十二条の五第九項の規定により有価証券を供託金に充てる場合における当該有価証券の価額は、次の各号に掲げる有価証券の区分に応じ、当該各号に掲げる額とする。

Article 211-15 (1) The value of the Securities, when the Securities are to be substituted for the Deposit pursuant to the provisions of Article 272-5, paragraph (9) of the Act, is the amount specified in the following items, in accordance with the categories of the Securities respectively set forth therein:

一　国債証券　額面金額（その権利の帰属が社債、株式等の振替に関する法律の規定による振替口座簿の記載又は記録により定まるものとされるものにあっては、振替口座簿に記載又は記録された金額。以下この条において同じ。）

(i) national government bond securities: the par value thereof (if the attribution of the right pertaining to such Securities is to be determined in accordance with the statement or record of the book-entry transfer account book as referred to in the Act on Transfer of Corporate Bonds, Shares, etc., the amount stated or recorded in the book-entry transfer account book; hereinafter the same applies in this Article);

二　地方債証券　額面金額百円につき九十円として計算した額

(ii) municipal government bond securities: the amount calculated by discounting the par value of 100 yen to 90 yen;

三　政府保証債証券　額面金額百円につき九十五円として計算した額

(iii) Government Guaranteed Bond Certificates: the amount calculated by discounting the par value of 100 yen to 95 yen; and

四　前条第四号に掲げる債券　額面金額百円につき八十円として計算した額

(iv) bond certificates as referred to in item (iv) of the preceding Article: the amount calculated by discounting the par value of 100 yen to 80 yen.

2　割引の方法により発行した有価証券については、その発行価額に次の算式により算出した額を加えた額を額面金額とみなして、前項の規定を適用する。

(2) With regard to the Securities issued by way of discounting, the issue value thereof plus the amount calculated in accordance with the following formula is deemed to be the par value thereof, and the provisions of the preceding paragraph apply:

（（額面金額－発行価額）／発行の日から償還の日までの年数）×（発行の日から供託の日までの年数）

((par value - issue value) ÷ the number of years falling on the period from the issue date to the maturity date) × the number of years falling on the period from the issue date to the deposit date

3　前項の算式による計算において、発行の日から償還の日までの年数及び発行の日から供託の日までの年数について生じた一年未満の端数並びに額面金額と発行価額との

差額を発行の日から償還の日までの年数で除した金額について生じた一円未満の端数は切り捨てる。

(3) For the purpose of calculation in accordance with the formula set forth in the preceding paragraph, if any fraction of less than one year arises with regard to the number of years from the issue date and the maturity date and the number of years falling on the period from the issue date to the deposit date, or if any fraction of less than one yen arises with regard to the amount obtained by dividing the difference between par value and issue value by the number of years falling on the period from the issue date to the maturity date, such fraction is truncated.

第二百十一条の十六　第二百十一条の十（第一項を除く。）及び第二百十一条の十一（第一項を除く。）の規定は、法第二百七十二条の六第一項の少額短期保険業者責任保険契約（以下「責任保険契約」という。）について準用する。この場合において、第二百十一条の十第二項中「法第二百七十二条の五第一項、第二項、第四項若しくは第八項又は少額短期保険業者供託金規則第十四条第六項若しくは第十五条第一項の規定により供託をした者（以下この条において「供託者」という。）」とあり、及び同条第三項中「供託者」とあるのは「法第二百七十二条の六第二項の規定により供託をした少額短期保険業者」と、同条第四項中「前二項」とあり、及び同条第五項中「第二項及び第三項」とあるのは「第二百十一条の十六において読み替えて適用する第二百十一条の十第二項及び第三項」と、第二百十一条の十一第二項中「令第三十八条の五第三号」とあるのは「令第三十八条の八第一項第三号」と、「別紙様式第十六号の五により作成した保証委託契約解除承認申請書又は別紙様式第十六号の六により作成した保証委託契約変更承認申請書」とあるのは「別紙様式第十六号の九により作成した責任保険契約解除承認申請書又は別紙様式第十六号の十により作成した責任保険契約変更承認申請書」と、同条第四項中「別紙様式第十六号の七により作成した保証委託契約解除届出書」とあるのは「別紙様式第十六号の十一により作成した責任保険契約解除届出書」と、「別紙様式第十六号の八により作成した保証委託契約変更届出書」とあるのは「別紙様式第十六号の十二により作成した責任保険契約変更届出書」と読み替えるものとする。

Article 211-16　The provisions of Article 211-10 (excluding paragraph (1)) and Article 211-11 (excluding paragraph (1)) apply mutatis mutandis to a Small Amount and Short Term Insurance Company Liability Insurance Contract as set forth in Article 272-6, paragraph (1) of the Act (hereinafter referred to as the "Liability Insurance Contract"). In this case, the terms "A person who has completed the deposit pursuant to the provisions of Article 272-5, paragraph (1), (2), (4) or (8) of the Act or Article 14, paragraph (6) or Article 15, paragraph (1) of the Regulation on Deposits by Small Amount and Short Term Insurance Company (Cabinet Office Order and Ministry of Justice Order No. 1 of 1996) (hereinafter referred to as a "Depositor" in this Article)" in Article 221-10, paragraph (2) and "depositor" in paragraph (3) of the same Article are deemed

to be replaced with "a Small Amount and Short Term Insurance Company which has completed the deposit under Article 272-6, paragraph (2) of the Act"; the term "the preceding two paragraphs" in paragraph (4) and the term "paragraphs (2) and (3)" of paragraph (5) of the same Article are deemed to be replaced with "Article 211-10, paragraphs (2) and (3) as applied pursuant to Article 211-16 following the deemed replacement of terms"; the terms "Article 38-5, item (iii) of the Cabinet Order" and "a written application for approval of a cancellation of a Guarantee Consignment Contract prepared in accordance with Appended Form No. 16-5 and or a written application for approval of amending a Guarantee Consignment Contract prepared in accordance with Appended Form No. 16-6" in Article 211-11, paragraph (2) are deemed to be replaced with "Article 38-8, paragraph (1), item (iii) of the Cabinet Order" and "a written application for approval of a cancellation of liability insurance contract prepared in accordance with Appended Form No. 16-9 and or a written application for approval of a change of liability insurance contract prepared in accordance with Appended Form No. 16-10", respectively; the terms "a notification of cancellation of a Guarantee Consignment Contract prepared in accordance with Appended Form No. 16-7" and "a notification of amending a Guarantee Consignment Contract prepared in accordance with Appended Form No. 16-8" are deemed to be replaced with "a notification of cancellation of liability insurance contract prepared in accordance with Appended Form No. 16-11" and "a notification of change of liability insurance contract prepared in accordance with Appended Form No. 16-12", respectively.

（責任保険契約の締結に係る承認の申請等）

(Application for Approval Pertaining to Conclusion of Liability Insurance Contract)

第二百十一条の十七　少額短期保険業者は、法第二百七十二条の六第一項の規定による承認（以下この条において「承認」という。）を受けようとするときは、当該承認に係る責任保険契約により当該契約の効力を生じさせようとする日の一月前までに、別紙様式第十六号の十三により作成した責任保険契約承認申請書に理由書その他の参考となるべき事項を記載した書類を添付して金融庁長官等に提出しなければならない。

Article 211-17 (1) When a Small Amount and Short Term Insurance Company intends to obtain an approval under Article 272-6, paragraph (1) of the Act (hereinafter referred to as "Approval" in this Article) it must, no later than one month prior to the day when it intends to enter into force the contract by means of the liability insurance contract for which the approval is sought, submit to the Commissioner of the Financial Services Agency or Other Competent Official a written application for approval of liability insurance contract prepared in accordance with Appended Form No. 16-13, with a written statement of reasons and any other documents containing the matters which

would serve as reference information as the attachments.

２　金融庁長官等は、承認の申請があったときは、当該承認の申請をした少額短期保険業者が締結する責任保険契約の内容が令第三十八条の八第一項各号に掲げる要件に適合するものであるかどうかを審査するものとする。

(2) When an application for approval is filed, the Commissioner of the Financial Services Agency or Other Official is to examine whether the terms and conditions of the liability insurance contract to be concluded by Small Amount and Short Term Insurance Company which has filed the application for approval conforms to the requirements.

３　少額短期保険業者は、責任保険契約を締結したときは、別紙様式第十六号の十四により作成した責任保険契約締結届出書に契約書の写し及び別紙様式第十六号の三により作成した供託金等内訳書を添付して金融庁長官等に提出するとともに、契約書正本を提示しなければならない。

(3) If a Small Amount and Short Term Insurance Company has concluded a liability insurance contract, it must submit to the Commissioner of the Financial Services Agency or Other Competent Official a notification of conclusion of a liability insurance contract prepared in accordance with Appended Form No. 16-14, with a copy of the contract and the Statement of Deposit, etc. prepared in accordance with Appended Form No. 16-3 attached thereto, and present the Commissioner of the Financial Services Agency or Other Competent Official the original of the contract.

（少額短期保険業者責任保険契約の内容）

(Terms and Conditions of Small Amount and Short Term Insurance Company Liability Insurance Contract)

第二百十一条の十八　令第三十八条の八第一項第四号に規定する内閣府令で定める要件は、次に掲げるものとする。

Article 211-18 The requirements to be specified by Cabinet Office Order, as provided in Article 38-8, paragraph (1), item (iv) of the Cabinet Order, are as follows:

一　責任保険契約の内容が、保険契約者等の保護に欠けるおそれのないものであること。

(i) that the terms and conditions of the liability insurance contract are not likely to give negative impact on protection of Policyholders, etc.;

二　責任保険契約の保険期間の満了後における五年を下らない一定の期間の期間延長特約（責任保険契約の保険期間中に生じた一定の事由による損失が、当該保険期間の満了後も延長しててん補される特約をいう。）が付されていること。

(ii) that the contract provides for an Extensive Coverage Option (meaning an option wherein the losses arising from a certain event accrued during the insurance period of the liability insurance contract is to be continuously even after the expiration of the insurance period) for a certain period not shorter

than five years after the expiration of the insurance period under the liability insurance contract; and

三　責任保険契約の保険期間開始前三年を下らない一定の期間の先行行為担保特約（責任保険契約の開始前の一定の期間中に生じた一定の事由による損失がてん補される特約をいう。）が付されていること。

(iii) that the contract provides for any Prior Events Coverage Option (meaning an option wherein the losses arising from a certain event accrued during the certain period prior to the commencement of the liability insurance contract).

（供託金に代わる有価証券の種類等）

(Types of Securities Which May Be Substituted for Deposit)

第二百十一条の十九　少額短期保険業者が法第二百七十二条の六第二項の規定により供託する供託金は、第二百十一条の十四に掲げる有価証券をもってこれに充てることができる。

Article 211-19 (1) Deposit to be deposited by a Small Amount and Short Term Insurance Company pursuant to the provisions of Article 272-6, paragraph (2) of the Act may be substituted with the Securities as listed in Article 211-14.

2　第二百十一条の十五の規定は、前項の規定により有価証券を供託金に充てる場合における当該有価証券の価額について準用する。

(2) The provisions of Article 211-15 apply mutatis mutandis to the value of the Securities when such Securities are substituted for the deposit pursuant to the provisions of the preceding paragraph.

（変更等の届出）

(Notification of Change)

第二百十一条の二十　法第二百七十二条の七第一項の規定により届出を行う少額短期保険業者は、別紙様式第十六号の十五により作成した登録事項変更届出書に、会社の登記事項証明書その他の参考となるべき事項を記載した書類を添付して、金融庁長官等に提出しなければならない。

Article 211-20 (1) A Small Amount and Short Term Insurance Company which files the notification pursuant to the provisions of Article 272-7, paragraph (1) of the Act must submit to the Commissioner of the Financial Services Agency or Other Competent Official a notification of change to registered matters prepared in accordance with Appended Form No. 16-15, with a certificate of registered matters of the company and a document stating any other matters which would serve as reference information attached thereto.

2　金融庁長官等は、少額短期保険業者からその登録をした財務局長等の管轄する区域を越えて本店又は主たる事務所の位置を変更したことの届出書を受理した場合においては、当該届出書及び少額短期保険業者登録簿のうち当該少額短期保険業者に係る部分その他の書類を、当該届出に係る変更後の本店又は主たる事務所の所在地を管轄する財務局長等に送付するものとする。

(2) If the Commissioner of the Financial Services Agency or Other Competent Official has received from any Small Amount and Short Term Insurance Company a notification of the relocation of the head office or principal office filed beyond the jurisdictional district of the Director-General of Finance Bureau, etc. who has granted the registration, the Commissioner of the Financial Services Agency or Other Competent Official is to forward the notification and the portion of the registry of Small Amount and Short Term Insurance Company pertaining to the Small Amount and Short Term Insurance Company and any other documents to the Director General of Finance Bureau, etc. having jurisdiction over the location of the relocated head office or principal office regarding which the notification is filed.

3　前項の規定による書類の送付を受けた財務局長等は、当該少額短期保険業者を少額短期保険業者登録簿に登録するものとする。

(3) A Director General of Finance Bureau, etc. who has received the documents forwarded pursuant to the provisions of the preceding paragraph is to register the Small Amount and Short Term Insurance Company in the registry of Small Amount and Short Term Insurance Company.

（標識の掲示）

(Posting of Signs)

第二百十一条の二十一　法第二百七十二条の八第一項に規定する内閣府令で定める様式は、別紙様式第十六号の十六に定めるものとする。

Article 211-21 The forms to be specified by Cabinet Office Order, as provided in Article 272-8, paragraph (1) of the Act, are as set forth in Appended Form No. 16-16.

（商号又は名称）

(Trade Name or Name)

第二百十一条の二十二　法第二百七十二条の八第三項に規定する少額短期保険業者であることを示す文字として内閣府令で定めるものは、少額短期保険とする。

Article 211-22 The characters to be specified by Cabinet Office Order as indicating that the relevant person falls under the category of the Small Amount and Short Term Insurance Company, as provided in Article 272-8, paragraph (3) of the Act, are the Small Amount and Short Term Insurance.

（取締役等の兼職の承認の申請等）

(Application for Authorization of Concurrent Holding of Positions of Directors)

第二百十一条の二十三　少額短期保険業者の常務に従事する取締役（指名委員会等設置会社にあっては、執行役。次項において同じ。）は、法第二百七十二条の十第一項の承認を受けようとするときは、承認申請書に次に掲げる書類を添付し、当該少額短期保険業者を経由して金融庁長官等に提出しなければならない。

Article 211-23 (1) When a director (in the case of a company with nominating committee, etc., executive officer; the same applies in the following paragraph) engaging in the day-to-day business of a Small Amount and Short Term Insurance Company intends to obtain an authorization under Article 272-10, paragraph (1) of the Act, the director must submit the written application for the authorization with the following documents attached thereto, and submit it to the Commissioner of the Financial Services Agency, etc. via such Small Amount and Short Term Insurance Company:

一　理由書

(i) a written statement of reasons;

二　履歴書

(ii) résumés;

三　少額短期保険業者及び当該他の会社における常務の処理方法を記載した書面

(iii) a document describing the method of handling ordinary business of the Small Amount and Short Term Insurance Company and such other company;

四　少額短期保険業者と当該他の会社との取引その他の関係を記載した書面

(iv) a document describing the relationship such as transactions between the Small Amount and Short Term Insurance Company and such other company;

五　当該他の会社の定款、最終の貸借対照表、損益計算書、事業報告書及び株主資本等変動計算書（相互会社にあっては、剰余金の処分又は損失の処理に関する書面及び基金等変動計算書）（これらに類する書類を含む。）その他最近における業務、財産及び損益の状況に関する事項を記載した書面

(v) articles of incorporation of such other company; the latest balance sheet, profit and loss statement, business report and statement of changes in shareholders' equity, etc. (in the case of a Mutual Company, a document on disposition of surplus and treatment of loss and a statement of changes in funds, etc.) (including any document similar to these), as well as any other document disclosing the matters related to the current status of business, properties, and profits and losses; and

六　その他参考となるべき事項を記載した書類

(vi) a document containing any other matters which would serve as reference information.

2　金融庁長官等は、前項の規定による承認の申請があったときは、当該承認の申請に係る取締役が少額短期保険業者の常務に従事することに対し、当該承認の申請に係る兼職を行うことが何らの支障を及ぼすおそれのないものであるかどうかを審査するものとする。

(2) When the application for authorization under the preceding paragraph is filed, the Commissioner of the Financial Services Agency is to examine whether the concurrent holding of position by the director pertaining to the application for authorization may give rise to any hindrance when such director engages in the ordinary business of the Small Amount and Short Term Insurance

Company.

3　第一項の規定による少額短期保険業者に対する承認申請書又は当該承認申請書に添付すべき書類（以下この項において「承認申請書等」という。）の提出については、当該承認申請書等が電磁的記録で作成されている場合には、電磁的方法をもって行うことができる。

(3) A written application for approval concerning a small amount and short term insurance company and documents to be attached to the written application for approval (hereinafter referred to as a "written application for approval and attached documents" in this paragraph) under the provisions of paragraph (1) may be submitted by electronic or magnetic means if the written application for approval and attached documents are prepared in the form of an electronic or magnetic record.

第二節　業務等
Section 2 Business

（関連業務）

(Ancillary Businesses)

第二百十一条の二十四　法第二百七十二条の十一第二項に規定する内閣府令で定める業務は、次に掲げるものとする。

Article 211-24 The businesses to be specified by Cabinet Office Order, as provided in Article 272-11, paragraph (2) of the Act, are as follows:

一　他の少額短期保険業者又は保険会社（外国保険業者を含む。以下この条及び次条において同じ。）の次に掲げる事務の代行その他の保険業に係る事務の代行

(i) carrying out the following services or other services pertaining to Insurance Business on behalf of other Small Amount and Short Term Insurance Company or Insurance Companies (including Foreign Insurers):

イ　保険の引受けその他の業務に係る書類等の作成及び授受等

(a) preparation and giving and receiving, etc. of documents concerning accepting insurance and other services;

ロ　保険料の収納事務及び保険金等の支払事務

(b) services for receiving Insurance Premiums and services for paying Insurance Proceeds;

ハ　保険事故その他の保険契約に係る事項の調査

(c) investigation of insured events and other matters concerning insurance contracts;

ニ　保険募集を行う者の教育及び管理

(d) education and management of persons engaged in Insurance Solicitation; and

二　他の少額短期保険業者又は保険会社の保険契約の締結の代理、損害査定の代理その他の保険業に係る業務の代理であって、少額短期保険業者が行うことが保険契約

者等の利便の増進等の観点から合理的であるもの

(ii) acting as an agent for the conclusion of insurance contracts, or carrying out damage assessment or other services on behalf of other Small Amount and Short Term Insurance Company, which is deemed reasonable to be carried out by an Insurance Company from the viewpoint of improving convenience of Policyholders, etc.

（関連業務の承認申請）

(Application for Approval of Related Business)

第二百十一条の二十五　少額短期保険業者は、法第二百七十二条の十一第二項の規定により承認を受けようとするときは、次に掲げる事項を記載した承認申請書を金融庁長官等に提出しなければならない。

Article 211-25 (1) When a Small Amount and Short Term Insurance Company intends to obtain an approval under Article 272-11, paragraph (2) of the Act, it must submit to the Commissioner of the Financial Services Agency or Other Competent Official a written application for approval setting forth the following matters:

一　商号又は名称

(i) the trade name or name;

二　登録年月日及び登録番号

(ii) the registration date and registration number;

三　承認を受けようとする業務の種類

(iii) the type of business to be approved; and

四　当該業務の開始予定年月日

(iv) the scheduled date for commencement of the business.

２　前項の承認申請書には、次に掲げるものを記載した書類を添付しなければならない。

(2) The document describing the following information must be attached to the written application for approval under the preceding paragraph:

一　当該業務の内容及び方法

(i) the details and methods of the business;

二　当該業務を所掌する組織及び人員配置

(ii) the section in charge of the business and the staffing; and

三　当該業務の運営に関する社内規則

(iii) internal rules governing the operation of the business.

３　金融庁長官等は、第一項の規定による承認の申請があったときは、次に掲げる基準に適合するかどうかを審査するものとする。

(3) If the application for approval set forth in paragraph (1) has been filed, the Commissioner of the Financial Services Agency and Other Official is to examine whether the application conforms to the criteria listed in the following:

一　当該関連する業務を行うことが、当該承認の申請をした少額短期保険業者が少額

短期保険業を適正かつ確実に行うにつき支障を及ぼすおそれがないと認められること。

(i) that it is found that the implementation of the related business would not adversely affect the Small Amount and Short Term Insurance Company which has filed the application for approval in appropriately and precisely executing its Small Amount and Short Term Insurance Business;

二　当該関連する業務に関する十分な知識及び経験を有する役員又は使用人の確保の状況、当該関連する業務の運営に係る体制等に照らし、当該承認の申請をした少額短期保険業者が当該関連する業務を的確、公正かつ効率的に遂行することができると認められること。

(ii) that, in light of the status of maintenance of officers or employees with sufficient knowledge and experience related to the related business, the framework for operation of such related business, the Small Amount and Short Term Insurance Company which has filed the application for approval is deemed to be able to implement the related business in an accurate, fair and efficiency manner; and

三　他の少額短期保険業者又は保険会社の業務の代理又は事務の代行を行う場合には、当該他の少額短期保険業者又は保険会社の業務の的確、公正かつ効率的な遂行に支障を及ぼすおそれのないものであること。

(iii) that, when the Small Amount and Short Term Insurance Company provides agency service for business or business handling of other Small Amount and Short Term Insurance Company or an Insurance Company, such service is not likely to give adverse effect on such other Small Amount and Short Term Insurance Company or an Insurance Company in accurately, fairly and efficiency executing their businesses.

（金融機関への預金）

(Deposit with Financial Institutions)

第二百十一条の二十六　法第二百七十二条の十二第一号に規定する内閣府令で定める銀行その他の金融機関への預金は、次に掲げる金融機関への預金（外貨建てのものを除く。）とする。

Article 211-26 The deposit with a bank or any other financial institutions to be specified by Cabinet Office Order, as provided in Article 272-12, item (i) of the Act, is deposit with the following financial institutions (excluding deposit in foreign currencies):

一　銀行

(i) a bank;

二　長期信用銀行

(ii) Long Term Credit Bank;

三　株式会社商工組合中央金庫

(iii) the Shoko Chukin Bank Limited;

四　信用金庫及び信用金庫連合会
(iv) shinkin banks and a federation of shinkin banks;
五　労働金庫及び労働金庫連合会
(v) a labor bank and a federation of labor banks;
六　農林中央金庫
(vi) the Norinchukin Bank; and
七　信用協同組合及び信用協同組合連合会
(vii) credit cooperatives and a federation of credit cooperatives.

（資産の運用に係る有価証券の種類）
(Types of Securities Subject to Asset Investment)
第二百十一条の二十七　法第二百七十二条の十二第二号に規定する内閣府令で定める有価証券は、次に掲げるもの（外貨建てのものを除く。）とする。
Article 211-27 The Securities to be specified by Cabinet Office Order, as provided in Article 272-12, item (ii) of the Act, are the following Securities (excluding Securities denominated in foreign currency):
一　地方債
(i) municipal bonds;
二　政府保証債
(ii) government guaranteed bonds; and
三　金融商品取引法第二条第一項第三号に規定する債券（前号に掲げるものを除く。）
(iii) bond certificates as provided in Article 2, paragraph (1), item (iii) of the Financial Instruments and Exchange Act (excluding those set forth in the preceding item).

第二百十一条の二十八　法第二百七十二条の十二第三号に規定する内閣府令で定める方法は、次に掲げるもの（外貨建てのものを除く。）とする。
Article 211-28 The means to be specified by Cabinet Office Order, as provided in Article 272-12, item (iii) of the Act, is as follows (excluding deposit or trust in foreign currencies):
一　農業協同組合法第十条第一項第三号（事業）の事業を行う農業協同組合及び農業協同組合連合会への貯金
(i) money deposit with agricultural cooperatives and federation of agricultural cooperatives engaged in the business set forth in Article 10, paragraph (1), item (iii) of the Agricultural Cooperatives Act (Business);
二　水産業協同組合法第十一条第一項第四号（事業の種類）の事業を行う漁業協同組合及び同法第八十七条第一項第四号（事業の種類）の事業を行う漁業協同組合連合会並びに同法第九十三条第一項第二号（事業の種類）の事業を行う水産加工業協同組合及び同法第九十七条第一項第二号（事業の種類）の事業を行う水産加工業協同組合連合会への貯金

(ii) money deposit with fisheries cooperatives engaged in business set forth in Article 11, paragraph (1), item (iv) (Types of Businesses) of the Fishery Cooperatives Act, federation of fisheries cooperatives engaged in business set forth in Article 87, paragraph (1), item (iv) (Types of Businesses) of that Act, fishery processing cooperatives engaged in the business as set forth in Article 93, paragraph (1), item (ii) (Types of Businesses) of that Act, or federation of fishery processing cooperatives engaged in Article 97, paragraph (1), item (ii) (Types of Businesses) of that Act; or

三　信託業務を営む金融機関への金銭信託で元本補てんの契約があるもの

(iii) monetary trust with a financial institution engaged in trust business, with a provision for compensation of principals.

第二百十一条の二十九　削除

Article 211-29 Deleted

（業務運営に関する措置）

(Measure for Business Operation)

第二百十一条の三十　少額短期保険業者は、法第二百七十二条の十三第二項において準用する法第百条の二第一項の規定により、その業務に関し、次に掲げる措置を講じなければならない。

Article 211-30 (1) A Small Amount and Short Term Insurance Company must, pursuant to the provisions of Article 100-2, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 272-13, paragraph (2) of the Act, implement the following measures in connection with its businesses:

一　保険契約者に対して、第二百二十七条の二第三項第十三号から第十五号までに定める書面の交付又は当該書面に記載すべき事項の同条第四項に規定する電磁的方法による提供をした上で、当該保険契約者から当該書面を受領した旨の署名若しくは押印を得るための措置又はこれに準ずる措置

(i) measures to, upon delivering the document specified in Article 227-2, paragraph (3), items (xiii) to (xv) to the policyholder or providing the matters to be stated in the document by electronic or magnetic means provided in paragraph (4) of that Article, obtain a signature or seal in acknowledgment of the receipt of the document by the policyholder, or any measures similar thereto;

二　電気通信回線に接続している情報処理の用に供する機器を利用して、保険契約の申込みその他の保険契約の締結の手続を行うものについては、保険契約の申込みをした者の本人確認、被保険者（当該保険契約の締結時において被保険者が特定できない場合を除く。）の身体の状況の確認、契約内容の説明、情報管理その他当該手続の遂行に必要な事項について、保険契約者等の保護及び業務の的確な運営を確保するための措置

(ii) if the application or any procedures for conclusion of an insurance contracts

are handled by the use of devices for information processing which are connected to telecommunication lines, measures to ensure protection of policyholders, etc. and appropriate business operation, in respect of identify checking of the applicants of insurance contracts, checking of physical conditions of the insured (excluding the case where the insured cannot be identified at the time of conclusion of the insurance contract), explanation of contract terms, information management and any other matters as may be required for the implementation of such procedures;

三　少額短期保険募集人の公正な保険募集を行う能力の向上を図るための措置

(iii) measures to enhance the capacity of a Small Amount and Short Term Insurance Agent to conduct fair Insurance Solicitation;

四　保険契約の締結、保険募集又は自らが締結した若しくは保険募集を行った団体保険に係る保険契約に加入することを勧誘する行為その他の当該保険契約に加入させるための行為に際して、少額短期保険業者及び少額短期保険募集人が、保険契約者及び被保険者に対し、保険契約の内容その他保険契約者等に参考となるべき情報につき、保険契約の内容のうち重要な事項を記載した書面の交付その他適切な方法により、説明を行うことを確保するための措置

(iv) in concluding an insurance contract, conducting Insurance Solicitation, soliciting subscription to an insurance contract pertaining to a group insurance which was concluded by it or for which Insurance Solicitation was conducted by it, or engaging in other acts to make a person subscribe to the insurance contract, measures to ensure that a Small Amount and Short Term Insurance Company and Small Amount and Short Term Insurance Agent provides the policyholder and the insured with explanations in relation to the terms and conditions of the insurance contract and other information which would serve as reference information for the policyholder, etc., by delivering a document stating important matters of the terms and conditions of the insurance contract or by other appropriate methods; and

五　第二百二十七条の二第二項各号の規定による加入させるための行為が行われる団体保険に係る保険契約に関し、当該団体保険に係る保険契約者から当該団体保険に係る保険契約に加入する者に対して必要な情報が適切に提供されること及び当該保険契約者による当該保険契約に加入する者の意向の適切な確認を確保するための措置

(v) in relation to an insurance contract pertaining to a group insurance for which an act to make a person subscribe to an insurance contract is conducted under the items of Article 227-2, paragraph (2), measures to ensure that necessary information is properly provided by the policyholder pertaining to the group insurance to a person who subscribes to the insurance contract pertaining to the group insurance and that the intention of the person who subscribes to the insurance contract is properly confirmed by the policyholder.

２　法第二百七十二条の十三第三項第一号の規定により当該業務の的確な遂行を確保するための措置を講ずる少額短期保険持株会社は、次に掲げる内容の当該少額短期保険持株会社における経営管理に係る方針の策定及びその実施を確保するための措置を講じなければならない。

(2) A small amount and short term insurance holding company that takes measures to ensure the precise implementation of the relevant business pursuant to the provisions of Article 272-13, paragraph (3), item (i) of the Act must take measures to ensure the formulation and implementation of policies concerning business management of the small amount and short term insurance holding company containing the following matters:

一　当該少額短期保険持株会社グループ（法第二百七十二条の十三第三項第一号に規定する少額短期保険持株会社グループをいう。以下同じ。）に属する会社であって当該業務を的確、公正かつ効率的に遂行することができる能力を有する者に当該業務を委託すること。

(i) the small amount and short term insurance holding company entrusts the business to a company that belongs to the small amount and short term insurance holding company group (meaning a small amount and short term insurance holding company group as set forth in Article 272-13, paragraph (3), item (i) of the Act) and has the ability to execute the business precisely, fairly and efficiently;

二　当該業務の委託を受けた者（以下この項において「受託者」という。）における当該業務の実施状況を、定期的に又は必要に応じて確認することにより、受託者が当該業務を的確に遂行しているかを検証し、必要に応じ改善させることその他の受託者に対する必要かつ適切な監督を行うこと。

(ii) the small amount and short term insurance holding company provides necessary and appropriate supervision to the person that has been entrusted with the business (hereinafter referred to as the "entrusted person" in this paragraph), in order to inspect whether the entrusted person is executing the business precisely and have the entrusted person improve the business as needed, by confirming the performance of the business by the entrusted person periodically or as needed;

三　受託者が行う当該業務に係る顧客からの苦情を適切かつ迅速に処理すること。

(iii) the small amount and short term insurance holding company deals with customer complaints pertaining to the business executed by the entrusted person appropriately and promptly;

四　受託者が当該業務を適切に行うことができない事態が生じた場合には、当該業務を委託した少額短期保険持株会社グループに属する二以上の会社に対し、他の適切な第三者に当該業務を速やかに委託することその他の当該業務に係る顧客の保護に支障が生じることを防止するための措置を求めること。

(iv) in cases of a situation in which the entrusted person is unable to execute the business appropriately, the small amount and short term insurance

holding company requests two or more companies belonging to the small amount and short term insurance holding company group that have entrusted that person with their business to take measures to prevent problems with the protection of customers pertaining to the business, such as immediately entrusting the business to another appropriate third person; and

五　当該業務を委託した少額短期保険持株会社グループに属する二以上の会社の業務の健全かつ適切な運営を確保し、当該業務に係る顧客の保護を図るため必要がある場合には、当該会社に対し、当該業務の委託に係る契約の変更又は解除をする等の必要な措置を求めること。

(v) if it is necessary to ensure the sound and appropriate management of the business of two or more companies that belong to the small amount and short term insurance holding company group entrusted with the business, and for protecting customers pertaining to the business, the small amount and short term insurance holding company requests these companies to take necessary measures, such as amending or cancelling the contract pertaining to entrustment of the business.

（保険金額の上限等に関する措置）

(Measures Related to Maximum Limitation on Insurance Amount)

第二百十一条の三十一　少額短期保険業者は、一の被保険者について引き受ける全ての保険の保険金額の合計額が二千万円（令第一条の六第一号から第六号までに掲げる保険の保険金額の合計額については千万円）を超えないための適切な措置を講じなければならない。

Article 211-31 (1) A Small Amount and Short Term Insurance Company must implement appropriate measures so that the total of the amount of all insurances to be underwritten by it for a single insured person will not exceed twenty million yen (or ten million yen with regard to the total of the insured amounts of each category of insurance listed in Article 1-6, items (i) to (vi) of the Cabinet Order);

２　少額短期保険業者は、当該少額短期保険業者が一の保険契約者について引き受ける令第一条の六各号に掲げる保険の区分に応じた保険金額の合計額（以下この項及び第二百二十七条の二第三項第十五号ハにおいて「総保険金額」という。）がそれぞれ当該各号に定める金額に百を乗じて得た金額（令第一条の六第五号に掲げる保険については、調整規定付傷害死亡保険（同号に規定する調整規定付傷害死亡保険をいう。以下この項において同じ。）以外の保険にあっては三億円、調整規定付傷害死亡保険にあっては六億円から調整規定付傷害死亡保険以外の保険に係る保険金額の合計額を控除した金額。以下この項及び第二百二十七条の二第三項第十五号ハにおいて「上限総保険金額」という。）を超えないための適切な措置（一の保険契約者との間で、一の会社若しくはその連結子会社等（第一条の二第一項の規定により当該会社と連結してその計算書類その他の書類を作成するものとされる子会社その他の会社をいう。以下

この項において同じ。）の代表者又は当該一の会社若しくはその連結子会社等の役員若しくは使用人が構成する団体の代表者を保険契約者とし、当該一の会社若しくはその連結子会社等の役員若しくは使用人又はこれらの者の親族を被保険者とする保険契約のうち、当該保険契約に係る普通保険約款の条項において当該保険契約の保険期間の中途で被保険者の数を増加させることができることが定められているものを締結している場合において、当該保険契約の被保険者の数が当該条項に基づき増加したときは、当該増加した日から当該保険契約の保険期間の終了の日又は当該増加した日後に当該保険契約者との間で当該保険契約に係る保険と令第一条の六各号に掲げる保険の区分が同一の保険に係る他の保険契約を締結する場合における当該他の保険契約の保険期間の開始の日の前日のいずれか早い日までの間において、総保険金額が上限総保険金額に百分の百十を乗じて得た金額（同条第五号に掲げる保険については、調整規定付傷害死亡保険以外の保険にあっては三億三千万円、調整規定付傷害死亡保険にあっては六億六千万円から調整規定付傷害死亡保険以外の保険に係る保険金額の合計額を控除した金額。第二百二十七条の二第三項第十五号ハにおいて「特例上限総保険金額」という。）を超えないための適切な措置を含む。）及び一の被保険者当たりの令第一条の六各号に掲げる保険の区分に応じた保険金額の合計額が、それぞれ当該各号に定める金額を超えないための適切な措置を講じなければならない。

(2) A Small Amount and Short Term Insurance Company must take appropriate measures to prevent the total of the insured amounts according to each category of insurance listed in the items of Article 1-6 of the Cabinet Order, which are to be underwritten by the Small Amount and Short Term Insurance Company for a single policyholder (hereinafter referred to as the "Total Insured Amount" in this paragraph and Article 227-2, paragraph (3), item (xv), (c)) from exceeding the amount obtained by multiplying the amount listed in the respective items by one hundred (in the case of the insurance listed in Article 1-6, item (v) of the Cabinet Order, for insurance other than the Accidental Death Insurance Subject to Adjustment Provisions (meaning the Accidental Death Insurance Subject to Adjustment Provisions prescribed in the same item; hereinafter the same applies in this paragraph), 300 million yen, and for the Accidental Death Insurance Subject to Adjustment Provisions, the amount calculated by deducting the total of the insured amounts of insurance other than the Accidental Death Insurance Subject to Adjustment Provisions from 600 million yen; hereinafter referred to as the "Maximum Total Insured Amount" in this paragraph and Article 227-2, paragraph (3), item (xv), (c)) (in cases where the Small Amount and Short Term Insurance Company is under an insurance contract with a single policyholder under which the representative of a single company or its Consolidated Subsidiary Company, etc. (meaning a Subsidiary Company or any other company which is required to prepare its financial statements or any other documents on a consolidated basis together with that company pursuant to the provisions of Article 1-2, paragraph (1); hereinafter the same applies in this paragraph) or the

representative of an organization comprising the officers or employees of the relevant single company or its Consolidated Subsidiary Company, etc. is the policyholder, and the officers or employees of the relevant single company or its Consolidated Subsidiary Company or their relatives are the insured, and under which it is provided in the general policy conditions for the insurance contract that the number of insured persons may be increased during the insurance period under the insurance contract, and when the number of insured persons under the insurance contract has increased in accordance with such provisions, including appropriate measures to prevent the Total Insured Amount from exceeding the amount obtained by multiplying the Maximum Total Insured Amount by one hundred and 10 percent (in the case of insurance listed in item (v) of the same Article, for insurance other than the Accidental Death Insurance Subject to Adjustment Provisions, 330 million yen, and for the Accidental Death Insurance Subject to Adjustment Provisions, the amount calculated by deducting the total of the insured amounts of insurance other than the Accidental Death Insurance Subject to Adjustment Provisions from 660 million yen; referred to as the "Special Maximum Total Insured Amount" in Article 227-2, paragraph (3), item (xv), (c)) during the period from the day on which that number increased until the last day of the insurance period of the insurance contract, or if another insurance contract in the same category of insurance listed in the items of Article 1-6 as that of the insurance pertaining to such insurance contract was concluded with the policyholder after the day on which that number increased, until the preceding day of the commencement day of the insurance period of the relevant other insurance contract, whichever comes earlier), and appropriate measures to prevent the total of the insured amounts according to the category of insurance listed in the items of Article 1-6 of the Cabinet Order for a single insured from exceeding the amounts specified in corresponding items.

（社債と保険契約との誤認防止）

(Prevention of Misidentification Between Corporate Bonds and Insurance Contracts)

第二百十一条の三十二　少額短期保険業者は、社債を発行する場合には、次に掲げる措置を講じなければならない。

Article 211-32 When a Small Amount and Short Term Insurance Company issues corporate bonds, it must implement the following measures:

一　保険契約ではないことその他保険契約との誤認防止に関し参考となると認められる事項（次号において「参考事項」という。）を、顧客に対し、書面の交付その他の適切な方法により説明を行うための措置

(i) measures to provide the customers with an explanation that the bonds are not the insurance contract, or any other matters that are deemed to serve as

reference information for preventing misidentification with insurance contract (referred to as "Reference Information" in the following item), by such means as delivery of documents or any other appropriate means;

二　その営業所又は事務所において、特定の窓口において取り扱うとともに、参考事項を顧客の目につきやすいように当該窓口に提示するための措置

(ii) measures to handle the corporate bonds at a specific counter at its business office or office, and to present the Reference Information at the counter in a manner that customers can easily notice them.

（業務運営に関する措置に関する規定の準用等）

(Mutatis Mutandis Application of Provisions Concerning Measure Related to Business Operation)

第二百十一条の三十三　第五十三条の三から第五十三条の三の三まで、第五十三条の四（第二項を除く。）、第五十三条の六、第五十三条の七から第五十三条の八の二まで、第五十三条の十、第五十三条の十一第一項、第五十三条の十二の二、第五十四条（第一項第一号を除く。）及び第五十四条の二から第五十四条の三の二までの規定は、少額短期保険業者について準用する。この場合において、第五十三条の四中「特定関係者」とあるのは「特定関係者（令第三十八条の十各号（第二号及び第三号を除く。）に掲げる者及び当該少額短期保険業者が他の法人等の関連法人等である場合における当該他の法人等をいう。第二百十一条の三十三において準用する第五十三条の六において同じ。）」と、第五十三条の六中「特定関係者（第五十三条の四第二項に規定する特定関係者をいう。）」とあるのは「特定関係者」と、「同条第三項」とあるのは「第五十三条の四第三項」と、第五十三条の七第一項中「法第九十七条、第九十八条又は第九十九条」とあるのは「法第二百七十二条の十一」と、第五十三条の八の二中「金融庁長官」とあるのは「金融庁長官等」と、第五十四条中「法第百条の三」とあるのは「法第二百七十二条の十三第二項において準用する法第百条の三」と、同条第一項第三号中「の特定関係者」とあるのは「の特定関係者（令第三十八条の十各号に掲げる者をいう。以下この項及び第二百十一条の三十三において準用する第五十四条の二において同じ。）」と、同項第四号中「前三号」とあるのは「前二号」と、同条第二項中「保険持株会社」とあるのは「少額短期保険持株会社」と、第五十四条の二中「法第百条の三」とあるのは「法第二百七十二条の十三第二項において準用する法第百条の三」と、第五十四条の三中「法第百条の三」とあるのは「法第二百七十二条の十三第二項において準用する法第百条の三」と、「金融庁長官」とあるのは「金融庁長官等」と、同条第二項中「第五十四条第一項」とあるのは「第二百十一条の三十三において準用する第五十四条第一項」と、第五十四条の三の二中「金融庁長官」とあるのは「金融庁長官等」と、「第五十四条第二項」とあるのは「第二百十一条の三十三において準用する第五十四条第二項」と、同条第一項中「法第百条の三」とあるのは「法第二百七十二条の十三第二項において準用する法第百条の三」と読み替えるものとする。

Article 211-33　The provisions of Articles 53-3 to 53-3-3, Article 53-4 (excluding paragraph (2)), Article 53-6, Articles 53-7 through 53-8-2, Article 53-10, Article

53-11, paragraph (1), Article 53-12-2, Article 54 (excluding item (i) of paragraph (1)), and Articles 54-2 through 54-3-2 apply mutatis mutandis to Small Amount and Short Term Insurance Company. In this case, the term "Person in Specified Relationship" in Article 53-4 is deemed to be replaced with "Person in Specified Relationship (meaning a person specified in the items of Article 38-10 (excluding items (ii) and (iii)) of the Cabinet Order, and the other Corporation, etc. when the Small Amount and Short Term Insurance Company is an Affiliated Corporation, etc. of such other Corporation, etc.; the same applies in Article 53-6 as applied mutatis mutandis pursuant to Article 211-33)"; the terms "Person in Specified Relationship (meaning a Person in Specified Relationship provided in Article 53-4, paragraph (2) of the Act)" and "paragraph (3) of the same Article" in Article 53-6 are deemed to be replaced with "Person in Specified Relationship" and "Article 53-4, paragraph (3)", respectively; the term "Articles 97, 98 or 99 of the Act" in Article 53-7, paragraph (1) is deemed to be replaced with "Article 272-11 of the Act"; the term "Commissioner of the Financial Services Agency" in Article 53-8-2 is deemed to be replaced with "Commissioner of the Financial Services Agency or Other Competent Official"; the term "Article 100-3 of the Act" in Article 54 is deemed to be replaced with "Article 100-3 of the Act as applied mutatis mutandis pursuant to Article 272-13, paragraph (2) of the Act"; the term "Person in Specified Relationship" in item (iii), paragraph (1) of the same Article is deemed to be replaced with "Person in Specified Relationship (meaning a person specified in the items of Article 38-10 of the Cabinet Order; the same applies in this paragraph, and also in Article 54-2 as applied mutatis mutandis pursuant to Article 211-33); the term "the preceding three items" in item (iv) of the same paragraph is deemed to be replaced with "the preceding two items"; the term "insurance holding company" in paragraph (2) of the same Article is deemed to be replaced with "small amount and short term insurance holding company"; the term "Article 100-3 of the Act" in Article 54-2 is deemed to be replaced with "Article 100-3 of the Act as applied mutatis mutandis pursuant to Article 272-13, paragraph (2) of the Act"; the terms "Article 100-3 of the Act" and "the Commissioner of the Financial Services Agency" in Article 54-3 are deemed to be replaced with "Article 100-3 of the Act as applied mutatis mutandis pursuant to Article 272-13, paragraph (2) of the Act" and "the Commissioner of the Financial Services Agency or Other Competent Official", respectively; the term "Article 54, paragraph (1)" of paragraph (2) of the same Article is deemed to be replaced with "Article 54, paragraph (1) as applied mutatis mutandis pursuant to Article 211-33"; the terms "the Commissioner of the Financial Services Agency" and "Article 54, paragraph (2)" in Article 54-3-2 are deemed to be replaced with "the Commissioner of the Financial Services Agency or Other Competent Official" and "Article 54,

paragraph (2) as applied mutatis mutandis pursuant to Article 211-33", respectively; and the term "Article 100-3 of the Act" in paragraph (1) of that Article is deemed to be replaced with "Article 100-3 of the Act as applied mutatis mutandis pursuant to Article 272-13, paragraph (2) of the Act."

（少額短期保険業者の子会社の範囲等）

(Scope of Subsidiary Companies)

第二百十一条の三十四　法第二百七十二条の十四第一項に規定する内閣府令で定める業務は、次に掲げる業務とする。

Article 211-34 (1) The businesses to be specified by Cabinet Office Order, as provided in Article 272-14, paragraph (1) of the Act, are as follows:

一　他の事業者の役員又は職員のための福利厚生に関する事務を行う業務

(i) business to handle affairs related to welfare benefit of officers or employees of other business operators;

二　他の事業者の事務の用に供する物品の購入又は管理を行う業務

(ii) business of purchasing and management of goods to be used for handling business affairs of other business operators;

三　他の事業者の事務に係る文書、証票その他の書類の印刷又は製本を行う業務

(iii) business of printing and bookbinding of papers, tickets and any other documents related to the affairs of other business operators;

四　他の事業者の業務に関する広告又は宣伝を行う業務

(iv) business of advertisement or promotion for businesses of other business operators;

五　他の事業者の業務に関し必要となる調査又は情報の提供を行う業務

(v) business of investigation or provision of information as may be necessary in relation to the business of other business operators;

六　他の事業者の業務に係る契約の締結についての勧誘、当該契約の内容に係る説明を行う葉書若しくは封書の作成又は発送を行う業務

(vi) business of preparation and dispatching of postcards and sealed documents for solicitation of conclusion of contracts pertaining to the business of other business operators or for providing explanation on the terms and conditions of such contracts;

七　他の事業者の事務に係る計算を行う業務

(vii) business to perform calculation related to business affairs of other business operators;

八　他の事業者の事務に係る文書、証票その他の書類の作成、整理、保管、発送又は配送を行う業務

(viii) business to prepare, organize, store, ship or deliver the papers, tickets or any other documents pertaining to the business affairs of other business operators;

九　他の事業者と当該他の事業者の顧客との間の事務の取次ぎを行う業務

(ix) business to act as intermediary between the other business operator and its customer, in relation to the business affairs;

十　他の事業者のために電子計算機に関する事務を行う業務（電子計算機を使用することにより機能するシステムの設計若しくは保守又はプログラムの設計、作成、販売（プログラムの販売に伴い必要となる附属機器の販売を含む。）若しくは保守を行う業務を含む。）

(x) business to handle business affairs related to computers for other business operators (including business to design or maintain systems which function through the use of computers, and also including business to design, create, sell (including sale of peripheral equipment which would be necessary incidental to sale of programs) or maintain computer programs);

十一　他の事業者の役員又は職員に対する教育又は研修を行う業務

(xi) business to provide education or training for officers or employees of other business operators;

十二　他の事業者の現金、小切手、手形又は有価証券の輸送を行う業務（次号及び第十四号に該当するものを除く。）

(xii) business of shipping of cash, checks, bills or securities of other business operators (excluding the business set forth in the following item and item (xiv));

十三　他の事業者の主要な取引先に対する現金、小切手、手形又は証書の集配を行う業務

(xiii) business to collect cash, checks, bills or securities and deliver them to major customers of other business operators;

十四　他の事業者のために現金、小切手、手形若しくは有価証券を整理し、その金額若しくは枚数を確認し、又は一時的にその保管を行う業務

(xiv) business of sorting out cash, checks, bills or securities, confirming the amount and quantity thereof, or taking temporary custody thereof, on behalf of the other business operators;

十五　少額短期保険業者又は保険会社（外国保険業者を含む。）の保険業に係る業務の代理（次号及び第十六号の二に掲げる業務に該当するものを除く。）又は事務の代行

(xv) agency business (excluding agency service for the business set forth in the following item and item (xvi)-2) or handling service for the business pertaining to Insurance Business of Small Amount and Short Term Insurance Company or Insurance Companies (including Foreign Insurers);

十六　保険募集

(xvi) Insurance Solicitation;

十六の二　保険媒介業務

(xvi)-2 insurance intermediary business operations;

十七　保険事故その他の保険契約に係る事項の調査を行う業務

(xvii) business of investigation into insured events or any other matters related

to insurance contracts;

十八　保険募集又は保険媒介業務を行う者の教育を行う業務

(xviii) business to provide education for personnel to conduct Insurance Solicitation or insurance intermediary business operations;

十九　事故その他の危険の発生の防止若しくは危険の発生に伴う損害の防止若しくは軽減を図るため、又は危険の発生に伴う損害の規模等を評価するための調査、分析又は助言を行う業務

(xix) business of investigation, analysis or consultation for prevention of occurrence of risk factors, prevention or mitigation of damage resulting from occurrence of risk factor, or for assessment of scope, etc. of damage resulting from occurrence of risk factor;

二十　健康、福祉又は医療に関する調査、分析又は助言を行う業務

(xx) business of investigation, analysis or consultation related to health, welfare services or medical services;

二十一　主として少額短期保険持株会社、少額短期保険子会社対象会社若しくは保険募集人の業務又は事業者の財務に関する電子計算機のプログラムの作成若しくは販売（プログラムの販売に伴い必要となる附属機器の販売を含む。）を行う業務及び計算受託業務

(xxi) business of creation and sale of computer programs related to business of companies mainly comprising Small Amount and Short Term insurance holding companies, Companies Eligible to be Small Amount and Short Term Insurance Subsidiary Companies and Insurance Agents or to financial affairs of business operators (including sale of peripheral equipment which would be necessary incidental to sale of computer programs); business to provide consigned calculation services;

二十二　保険契約者からの保険事故に関する報告の取次ぎを行う業務又は保険契約に関し相談に応ずる業務

(xxii) business to provide agency service for reporting on insured event from policyholders, or business to provide consultation on insurance contracts;

二十三　金融その他経済に関する調査又は研究を行う業務

(xxiii) business to conduct investigation or research related to economy, such as finance;

二十四　主として少額短期保険持株会社又は少額短期保険子会社対象会社の業務に関するデータ又は事業者の財務に関するデータの処理を行う業務及びこれらのデータの伝送役務を提供する業務

(xxiv) business to process data primarily related to business of a Small Amount and Short Term Insurance Holding Company or a Company Eligible for Small Amount and Short Term Insurance Subsidiary Company or data primarily related to financial conditions of the business operators, and to provide transmission service for these data;

二十五　前各号に掲げる業務に附帯する業務（当該各号に掲げる業務を営む者が営む

ものに限る。）

(xxv) the businesses incidental to those listed in the preceding items (limited to the business performed by the party engaged in any of the following items).

２　前項第一号から第十四号まで及び第二十五号（同項第一号から第十四号までに掲げる業務に附帯する業務に限る。）に掲げる業務を営む会社においては、各事業年度におけるそれぞれの業務について、次の各号に掲げる者（同項第一号から第三号まで及び第十一号に掲げる業務については、次の各号に掲げる者の役職員を含む。）からの収入の額の合計額の総収入の額に占める割合は、百分の五十を下回ってはならず、かつ、第一号に掲げる者からの収入がなければならない。

(2) In connection with the companies engaged in any of the businesses listed in items (i) to (xiv) of the preceding paragraph, and (xxv) of the preceding paragraph (limited to the businesses incidental to those listed in items (i) to (xiv) of the preceding Article), the ratio of the profit from the parties listed in the following items (including the officers and employees of any of the parties listed in the following items, in the case of the businesses specified in items (i) to (iii) and item (xi) of the same paragraph) to the amount of its total profit for the business pertaining to each business year, must not be less than 50 percent, and such company must receive profit from the parties listed in item (i):

一　当該少額短期保険業者

(i) the Small Amount and Short Term Insurance Company; and

二　前号に掲げる者の子会社

(ii) the Subsidiary Company of the party specified in the preceding item.

（少額短期保険子会社対象会社を子会社とすることについての承認の申請等）

(Application for Authorization for Holding Insurance Company Eligible for Small Amount and Short Term Insurance Subsidiary Company as Subsidiary Company)

第二百十一条の三十五　少額短期保険業者は、法第二百七十二条の十四第二項に規定する承認を受けようとするときは、承認申請書に次に掲げる書類を添付して金融庁長官等に提出しなければならない。

Article 211-35 (1) When a Small Amount and Short Term Insurance Company intends to obtain approval provided in Article 272-14, paragraph (2) of the Act, it must submit to the Commissioner of the Financial Services Agency or Other Competent Official a written application for approval attaching the following documents:

一　理由書

(i) a written statement of reasons;

二　当該少額短期保険業者に関する次に掲げる書類

(ii) the following documents related to the Small Amount and Short Term Insurance Company:

イ　最終の貸借対照表、損益計算書、株主資本等変動計算書（相互会社にあっては、

剰余金の処分又は損失の処理に関する書面及び基金等変動計算書）その他最近における業務、財産及び損益の状況を知ることができる書類

(a) the latest balance sheet, profit and loss statement and the statement of changes in shareholders' equity, etc. (in the case of a Mutual Company, a document related to disposition of surplus or treatment of loss and the statement of changes in members' equity) and any other document disclosing the recent status of business, property and profit and loss;

ロ　当該承認後における収支の見込みを記載した書類

(b) a document specifying the prospective income and expenditure after approval is granted;

ハ　株式交換により少額短期保険子会社対象会社を子会社とする場合には、次に掲げる書類

(c) when an Insurance Company Eligible as a Small Amount and Short Term Insurance Subsidiary Company is to become a Subsidiary Company due to the implementation of a share exchange, the following documents:

（１）　株主総会の議事録その他必要な手続があったことを証する書面

1. the minutes of shareholders meetings, or any other documents certifying that the necessary procedures have been followed;

（２）　株式交換契約の内容を記載した書面

2. a document specifying the terms and conditions of the share exchange agreement;

（３）　株式交換費用を記載した書類

3. a document specifying the costs for share exchange;

ニ　株式交付（法第九十六条の九の二第一項に規定する組織変更株式交付を含む。）により少額短期保険子会社対象会社を子会社とする場合には、次に掲げる書類

(d) for holding an insurance company eligible for small amount and short term insurance subsidiary company as its subsidiary company through share delivery (including share delivery upon entity conversion provided in Article 96-9-2, paragraph (1) of the Act), the following documents:

（１）　株主総会の議事録その他必要な手続があったことを証する書面

1. minutes of shareholders meetings or other documents proving that necessary procedures were followed;

（２）　株式交付計画（組織変更計画を含む。）の内容を記載した書面

2. a document stating the content of the share delivery plan (including an entity conversion plan);

（３）　株式交付費用を記載した書類

3. a document stating the cost for the share delivery;

三　当該少額短期保険業者及びその子会社等につき連結して記載した最終の貸借対照表、損益計算書、株主資本等変動計算書（当該少額短期保険業者が相互会社である場合には、基金等変動計算書）その他これらの会社の最近における業務、財産及び

損益の状況を知ることができる書類

(iii) the latest balance sheet, profit and loss statement and the statement of changes in shareholders' equity, etc. (in the case of a Mutual Company, a document related to disposition of surplus or treatment of loss and the statement of changes in members' equity) of the Small Amount and Short Term Insurance Company and its Subsidiary Company, etc. prepared in a consolidated manner, and any other document disclosing the recent status of business, properties and profit and loss of these companies;

四　当該承認に係る少額短期保険子会社対象会社に関する次に掲げる書類

(iv) the following documents related to the Insurance Company Eligible for Small Amount and Short Term Insurance Subsidiary Company for which the approval is sought:

イ　名称及び主たる営業所又は事務所の位置を記載した書類

(a) a document describing the name, and the location of its principal business office or principal office;

ロ　業務の内容を記載した書類

(b) a document describing the details of business;

ハ　最終の貸借対照表、損益計算書、株主資本等変動計算書その他最近における業務、財産及び損益の状況を知ることができる書類

(c) the latest balance sheet, profit and loss statement, the statement of changes in shareholders' equity and any other document which shows the current status of business, properties, profits and losses;

ニ　役員（役員が法人であるときは、その職務を行うべき者を含む。）の役職名及び氏名又は名称を記載した書類

(d) a document describing the job titles and names of the officers (if any of its officer is a corporation, the officers include a person who is to perform the duties of such corporation);

五　当該承認に係る少額短期保険子会社対象会社を子会社とすることにより、当該少額短期保険業者又はその子会社が国内の会社の議決権を合算してその基準議決権数を超えて保有することとなる場合には、当該国内の会社の名称及び業務の内容を記載した書類

(v) if the Small Amount and Short Term Insurance Company or its Subsidiary Company, etc. holds the total number of voting rights in domestic companies in excess of the Voting Rights Threshold, as a consequence of holding of the Insurance Company Eligible for Small Amount and Short Term Insurance Subsidiary Company for which the authorization is sought, the document specifying the name of the domestic companies and the details of business thereof; and

六　その他次項に規定する審査をするため参考となるべき事項を記載した書類

(vi) a document stating any other matters which would serve as reference information for performance of the examination provided in the following

paragraph.

２　金融庁長官等は、前項の規定による承認の申請があったときは、次に掲げる基準に適合するかどうかを審査するものとする。

(2) If the application for approval set forth in the preceding paragraph has been filed, the Commissioner of the Financial Services Agency is to examine whether the application conforms to the criteria listed in the following:

一　当該申請をした少額短期保険業者（以下この項において「申請少額短期保険業者」という。）の資本金の額又は基金の総額が当該申請に係る少額短期保険子会社対象会社の議決権を取得し、又は保有するに足りる十分な額であること。

(i) that the amount of stated capital or fund of the Small Amount and Short Term Insurance Company which has filed the application (hereinafter referred to as the "Applicant Small Amount and Short Term Insurance Company" in this paragraph) is sufficient to acquire or hold the voting rights in the Insurance Company Eligible for Small Amount and Short Term Insurance Subsidiary Company;

二　申請少額短期保険業者の最近における業務、財産及び損益の状況が良好であること。

(ii) that the current status of business, properties, losses and profits of the Applicant Insurance Company are sound;

三　申請少額短期保険業者が少額短期保険子会社対象会社の業務の健全かつ適切な遂行を確保するための措置を講ずることができること。

(iii) that the Applicant Small Amount and Short Term Insurance Company is able to implement measures to secure sound and proper performance of the business of the Insurance Company Eligible for Small Amount and Short Term Insurance Subsidiary Company; and

四　当該承認に係る少額短期保険子会社対象会社がその業務を的確かつ公正に遂行することができること。

(iv) that the Insurance Company Eligible for Small Amount and Short Term Insurance Subsidiary Company for which the authorization is sought is able to implement its business in a precise and fair manner.

（少額短期保険業者による少額短期保険業者グループの経営管理の内容等）

(Particulars of Small Amount and Short Term Insurance Company Group's Business Management by Small Amount and Short Term Insurance Company)

第二百十一条の三十五の二　法第二百七十二条の十四の二第二項第一号に規定する方針として内閣府令で定めるものは、次に掲げる方針とする。

Article 211-35-2 (1) The policies to be specified by Cabinet Office Order, as provided in Article 272-14-2, paragraph (2), item (i) of the Act, are the following policies:

一　少額短期保険業者グループ（法第二百七十二条の二第一項に規定する少額短期保

険業者グループをいう。以下この条において同じ。）の収支、資本の分配又は基金の管理及び保険金等の支払能力の充実に係る方針その他のリスク管理に係る方針

(i) policies concerning income and expenditure, capital allocation, management of funds and adequacy of level of solvency in term of the ability to pay insurance proceeds, etc. regarding the small amount and short term insurance company group (meaning a small amount and short term insurance company group provided in Article 272-2, paragraph (1) of the Act; the same applies in this Article) and other policies concerning risk management; and

二　災害その他の事象が発生した場合における少額短期保険業者グループの危機管理に係る体制の整備に係る方針

(ii) policies concerning the development of the small amount and short term insurance company group's crisis management systems in preparation for events such as disasters.

2　法第二百七十二条の十四の二第二項第三号に規定する内閣府令で定める体制は、当該少額短期保険業者における当該少額短期保険業者グループに属する会社の取締役、執行役、業務を執行する社員、会社法第五百九十八条第一項の職務を行うべき者その他これらの者に相当する者及び使用人の職務の執行が法令に適合することを確保するための体制とする。

(2) The system specified by Cabinet Office Order, as provided in Article 272-14-2, paragraph (2), item (iii) of the Act, is a system to ensure that the directors, executive officers, members in charge of executing business, persons in charge of performing the duties referred to in Article 598, paragraph (1) of the Companies Act, and other persons equivalent to these persons, and employees, all of whom belong to the companies that belong to the small amount and short term insurance company group, perform their respective duties relating to the small amount and short term insurance company in compliance with laws and regulations.

3　法第二百七十二条の十四の二第二項第四号に規定する内閣府令で定めるものは、当該少額短期保険業者グループ（再建計画（業務の運営又は財産の状況に関し改善が必要な場合における少額短期保険業者グループの経営の再建のための計画をいう。以下この項において同じ。）の策定が必要なものとして金融庁長官が指定したものに限る。）の再建計画を策定し、その適正な実施を確保することとする。

(3) The activities specified by Cabinet Office Order, as provided in Article 272-14-2, paragraph (2), item (iv) of the Act, are formulating a reconstruction plan (meaning a plan for business reconstruction of an insurance company group that needs to improve the conditions of its business management or assets; hereinafter the same applies in this paragraph) for the small amount and short term insurance company group (limited to a small amount and short term insurance company group designated by the Commissioner of the Financial Services Agency as one that needs to formulate a reconstruction plan), and

ensuring the proper implementation thereof.

第三節　経理
Section 3 Accounting

（業務報告書等）
(Business Report)

第二百十一条の三十六　法第二百七十二条の十六第一項に規定する業務報告書は、少額短期保険業者である株式会社にあっては、事業報告書、附属明細書、株主総会に関する事項等に関する書面、貸借対照表、損益計算書、キャッシュ・フロー計算書、株主資本等変動計算書及び保険金等の支払能力の充実の状況に関する書面、少額短期保険業者である相互会社にあっては、事業報告書、附属明細書、社員総会又は総代会に関する事項等に関する書面、貸借対照表、損益計算書、キャッシュ・フロー計算書、剰余金処分又は損失処理に関する書面、基金等変動計算書、基金の償却に関する書面、基金利息の支払に関する書面及び保険金等の支払能力の充実の状況に関する書面に分けて、別紙様式第十六号の十七により作成し、事業年度終了後四月以内に提出しなければならない。

Article 211-36 (1) A business report as provided in Article 272-16, paragraph (1) of the Act must be submitted within four months from the end of the business year, in accordance with Appended Form No. 16-17, and categorized as follows: in the case of a stock company which is a Small Amount and Short Term Insurance Company, business report, supplementary schedule, a document concerning the matters related to the shareholders meeting, balance sheet, profit and loss statement, cash flow statement, interim statement of changes in shareholders' equity, and a document disclosing the status of solvency margin for Insurance Proceeds, etc.; or, in the case of a Mutual Company which is a Small Amount and Short Term Insurance Company, business report, supplementary schedule, a document concerning the matters related to the general meeting of members or the Member Representatives Meeting, balance sheet, profit and loss statement, cash flow statement, statement of disposition of surplus and treatment of loss, statement of changes in members' equity, documents concerning redemption of fund, document concerning payment of interest from fund, and a document disclosing the status of solvency margin for Insurance Proceeds, etc.

２　法第二百七十二条の十六第二項に規定する中間業務報告書は、事業年度開始の日から当該事業年度の九月三十日までの間の業務及び財産の状況について、特定少額短期保険業者（同項に規定する特定少額短期保険業者をいう。以下この章において同じ。）である株式会社にあっては、中間事業報告書、中間貸借対照表、中間損益計算書、中間キャッシュ・フロー計算書、中間株主資本等変動計算書及び保険金等の支払能力の充実の状況に関する書面、特定少額短期保険業者である相互会社にあっては、中間事業報告書、中間貸借対照表、中間損益計算書、中間キャッシュ・フロー計算書、

中間基金等変動計算書及び保険金等の支払能力の充実の状況に関する書面に分けて、別紙様式第十六号の十八により作成し、当該期間終了後三月以内に提出しなければならない。

(2) An interim business report as provided in Article 272-16, paragraph (2) of the Act must reflect the status of business and properties for the period between the day of commencement of the business year and September 30 of the relevant business year, and must be submitted within three months from the end of the relevant period, in accordance with Appended Form No. 16-18, and categorized as follows: in the case of a stock company which falls under the category of a Specified Small Amount and Short Term Insurance Company (meaning a Specified Small Amount and Short Term Insurance Company as provided in the same paragraph; hereinafter the same applies in this Chapter), interim balance sheet, interim profit and loss statement, interim cash flow statement, interim statement of changes in shareholders' equity and a document disclosing the status of solvency margin for Insurance Proceeds, etc.; or, in the case of a Mutual Company which falls under the category of the Specified Small Amount and Short Term Insurance Company, interim business report, interim balance sheet, interim profit and loss statement, interim cash flow statement, interim statement of changes in members' equity and a document disclosing the status of solvency margin for Insurance Proceeds, etc.

3　法第二百七十二条の十六第三項において準用する法第百十条第二項に規定する内閣府令で定める特殊の関係のある会社（以下この条及び第二百十一条の三十八において「子会社等」という。）は、次に掲げる者とする。

(3) Companies in special relationship to be specified by Cabinet Office Order, as provided in Article 110, paragraph (2) of the Act as applied mutatis mutandis pursuant to Article 272-16, paragraph (3) of the Act (hereinafter referred to as "Subsidiary Company, etc." in this Article and Article 211-38) are as follows:

一　当該特定少額短期保険業者の子法人等

(i) Subsidiary Corporation, etc. of the Specific Small Amount and Short Term Insurance Company; and

二　当該特定少額短期保険業者の関連法人等

(ii) an Affiliated Corporation, etc. of the Specific Small Amount and Short Term Insurance Company.

4　第五十九条第四項及び第五項の規定は法第二百七十二条の十六第三項において準用する法第百十条第二項に規定する中間業務報告書又は業務報告書の提出について、第五十九条第六項及び第七項の規定は少額短期保険業者が中間業務報告書又は業務報告書の提出を延期する場合について準用する。この場合において、同条第四項中「、中間連結財務諸表及び保険金等の支払能力の充実の状況に関する書面」とあるのは「及び中間連結財務諸表」と、「別紙様式第六号の三」とあるのは「別紙様式第十六号の十九」と、同条第五項中「、連結財務諸表及び保険金等の支払能力の充実の状況に関する書面」とあるのは「及び連結財務諸表」と、「別紙様式第七号の三」とあるのは

「別紙様式第十六号の二十」と、同条第六項中「第一項、第二項、第四項又は第五項」とあるのは「第二百十一条の三十六第一項若しくは第二項又は同条第四項において準用する第五十九条第四項若しくは第五項」と、「金融庁長官」とあるのは「金融庁長官（令第四十八条の規定により、当該少額短期保険業者の本店又は主たる事務所を管轄する財務局長（当該所在地が福岡財務支局の管轄区域内にある場合にあっては、福岡財務支局長）が当該報告書を受理する場合にあっては、その財務局長又は福岡財務支局長。次項において同じ。）」と読み替えるものとする。

(4) The provisions of Article 59, paragraphs (4) and (5) apply to submission of an interim business report or business report as provided in Article 110, paragraph (2) of the Act as applied mutatis mutandis pursuant to Article 272-16, paragraph (3) of the Act; and the provisions of Article 59, paragraphs (6) and (7) apply mutatis to the case where a Small Amount and Short Term Insurance Company submits its interim business report or business report. In this case, the term ", interim Consolidated Financial Statements and document disclosing the status of solvency margin for Insurance Proceeds, etc." and the term "Appended Form No. 6-3" in paragraph (4) of the same Article are deemed to be replaced with "and interim Consolidated Financial Statements" and "Appended Form No. 16-19", respectively; the term "Appended Form No. 7-3" in paragraph (5) of the same Article is deemed to be replaced with "Appended Form No. 16-20", respectively; the terms "paragraph (1), (2), (4) or (5)" and "the Commissioner of the Financial Services Agency" in paragraph (6) of the same Article are deemed to be replaced with "Article 211-36, paragraph (1) or (2), or Article 59, paragraph (4) or (5) as applied mutatis mutandis to Article 211-36, paragraph (4)" and "the Commissioner of the Financial Services Agency (if, pursuant to the provisions of Article 48 of the Cabinet Order, the Director-General of Local Finance Bureau having jurisdiction over the head office or principal office of the Small Amount and Short Term Insurance Company (or the Director-General of the Fukuoka Local Finance Branch Bureau, if the location falls within the district of the Fukuoka Local Finance Branch Bureau) accepts the report, to such Director-General of Local Finance Bureau or the Director-General of the Fukuoka Local Finance Branch Bureau; the same applies in the following paragraph)".

（業務及び財産の状況に関する説明書類に記載する事項等）

(Matters to Be Contained in Explanatory Document on Status of Business and Properties)

第二百十一条の三十七　法第二百七十二条の十七において準用する法第百十一条第一項に規定する内閣府令で定めるものは、次に掲げる事項とする。

Article 211-37 (1) The matters to be specified by Cabinet Office Order, as provided in Article 111, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 272-17 of the Act, are as follows:

一　少額短期保険業者の概況及び組織に関する次に掲げる事項

(i) the following matters related to the overview and organization of the Small Amount and Short Term Insurance Company:

イ　経営の組織

(a) organizations for business management;

ロ　株式会社にあっては、持株数の多い順に十以上の株主に関する次に掲げる事項

(b) in the case of a stock company, the following matters related to ten or more shareholders in accordance with the descending order of the number of the shares held:

（１）　氏名（株主が法人その他の団体である場合には、その名称）

1. name (if the shareholder is a corporation or any other organization, the name or such organization);

（２）　各株主の持株数

2. the number of shares held by each of such shareholder;

（３）　発行済株式の総数に占める各株主の持株数の割合

3. the ratio of the number of shares held by each shareholder to the total number of the shares issued;

ハ　相互会社にあっては、基金拠出額の多い順に五以上の基金拠出者に関する次に掲げる事項

(c) in the case of a Mutual Company, the following matters related to five or more shareholders in accordance with the descending order of the amount of fund contributed:

（１）　氏名（基金拠出者が法人その他の団体である場合には、その名称）

1. name (is the fund contributor is a corporation or any other organization, the name or such organization);

（２）　各基金拠出者の基金拠出額

2. the amount of fund contributed by each of fund contributors;

（３）　基金の総額に占める各基金拠出額の割合

3. the ratio of each of the amount of contribution to the total amount of the fund;

ニ　取締役及び監査役（監査等委員会設置会社にあっては取締役、指名委員会等設置会社にあっては取締役及び執行役）の氏名及び役職名

(d) the names and job titles of directors and company auditors (or directors, in the case of a company with audit and supervisory committee, or directors and executive officers, in the case of a company with nominating committee, etc.);

ホ　会計参与設置会社にあっては、会計参与の氏名

(e) the name of the accounting advisor, in the case of a company with accounting advisors;

二　少額短期保険業者の主要な業務の内容

(ii) the details of the principal business of the Small Amount and Short Term

Insurance Company;

三　少額短期保険業者の主要な業務に関する次に掲げる事項

(iii) the following matters related to the principal business of the Small Amount and Short Term Insurance Company:

イ　直近の事業年度における業務の概況

(a) the overview of the business for the Most Recent Business Year;

ロ　直近の三事業年度における主要な業務の状況を示す指標等として次に掲げる事項

(b) the following matters, which are the indicators of the status of principal business for the latest three business years:

（１）　経常収益

1. ordinary profit;

（２）　経常利益又は経常損失

2. ordinary profit or ordinary loss;

（３）　当期純利益又は当期純損失（相互会社にあっては、当期純剰余又は当期純損失）

3. net profit for the period or net loss for the period (or net surplus for the period or net loss for the period, in the case of a Mutual Company);

（４）　資本金の額及び発行済株式の総数（相互会社にあっては、基金（法第五十六条の基金償却積立金を含む。）の総額）

4. the amount of stated capital, and the total amount of the shares issued (in the case of a Mutual Company, the amount of fund (including Reserve for Redemption of Fund as referred to in Article 56 of the Act));

（５）　純資産額（法第二百七十二条の四第一項第三号の純資産額をいう。）

5. amount of net assets (meaning the amount of net assets as set forth in Article 272-4, paragraph (1), item (iii) of the Act);

（６）　総資産額

6. total amount of assets;

（７）　責任準備金残高

7. outstanding amount of policy reserve;

（８）　有価証券残高

8. outstanding amount of Securities;

（９）　保険金等の支払能力の充実の状況を示す比率（法第二百七十二条の二十八において準用する法第百三十条の保険金等の支払能力の充実の状況が適当であるかどうかの基準（少額短期保険業者に係る同条各号に掲げる額を用いて定めたものに限る。）に係る算式により得られる比率をいう。第二百十一条の五十九第二項において同じ。）

9. ratio which indicate the soundness of solvency margin for Insurance Proceeds, etc. (meaning a ratio derived from the formula pertaining to the criteria regarding the appropriateness of the solvency margin for

Insurance Proceeds, etc. as referred to in Article 130 of the Act as applied mutatis mutandis pursuant to Article 272-28 of the Act (limited to those established using the amounts listed in the items of the same Article regarding a Small Amount and Short Term Insurance Company); the same applies in Article 211-59, paragraph (2));

（１０）　配当性向（株式会社である少額短期保険業者に限る。）

10. trends in dividends (limited to the case of a Small Amount and Short Term Insurance Company which is a stock company);

（１１）　相互会社にあっては、第三十条の四の規定により計算した額に占める第三十条の五第一項第一号の社員配当準備金及び同項第二号の社員配当平衡積立金に積み立てる額の合計額の割合

11. in the case of a Mutual Company, the ratio of the total amount of the members' dividend reserve set forth in Article 30-5, paragraph (1), item (i) and the amount to be reserved as the members' dividend equilibrium reserve under item (ii) of the same paragraph to the amount calculated pursuant to the provisions of Article 30-4;

（１２）　従業員数

12. the number of employees;

（１３）　正味収入保険料の額

13. the amount of net insurance premiums;

ハ　直近の二事業年度における業務の状況を示す指標等として別表に掲げる事項

(c) the following matters in Appended Form, which are the indicators of the status of business for the latest two business years;

ニ　責任準備金の残高として別表に掲げる事項

(d) the matters listed as the outstanding policy reserve in Appended Form;

四　少額短期保険業者の運営に関する次に掲げる事項

(iv) the following matters related to the business operation of the Small Amount and Short Term Insurance Company:

イ　リスク管理の体制

(a) framework for risk management;

ロ　法令遵守の体制

(b) framework for compliance of laws and regulations;

ハ　次に掲げる場合の区分に応じ、それぞれ次に定める事項

(c) the matters set forth as follows in accordance with the categories of cases listed in the respective item:

（１）　指定少額短期保険業務紛争解決機関が存在する場合　当該少額短期保険業者が法第二百七十二条の十三の二第一項第一号に定める少額短期保険業務に係る手続実施基本契約を締結する措置を講ずる当該手続実施基本契約の相手方である指定少額短期保険業務紛争解決機関の商号又は名称

1. in the case where there is a Designated Dispute Resolution Organization for Small Amount and Short Term Insurance Services, a trade name or

name of the Designated Dispute Resolution Organization for Small Amount and Short Term Insurance Services, which is a party to a Master Agreement for Implementation of Dispute Resolution Procedures to be concluded for the Small Amount and Short Term Insurance Services as the measure under Article 272-13-2, paragraph (1), item (i) of the Act;

（２）　指定少額短期保険業務紛争解決機関が存在しない場合　当該少額短期保険業者の法第二百七十二条の十三の二第一項第二号に定める少額短期保険業務に関する苦情処理措置及び紛争解決措置の内容

2. in the case where there is not a Designated Dispute Resolution Organization for Small Amount and Short Term Insurance Services, the content of the Complaint Processing Measures and Dispute Resolution Measures pertaining to the Small Amount and Short Term Insurance Services under Article 272-13-2, paragraph (1), item (ii) of the Act;

五　少額短期保険業者の直近の二事業年度における財産の状況に関する次に掲げる事項

(v) the following matters related to the status of properties of the Small Amount and Short Term Insurance Company for the Most Recent Business Years:

イ　貸借対照表、損益計算書、キャッシュ・フロー計算書（連結財務諸表を作成しない場合に限る。）及び株主資本等変動計算書（相互会社にあっては、剰余金処分又は損失処理に関する書面及び基金等変動計算書）

(a) a balance sheet, profit and loss statement, cash flow statement (limited to the case where the Consolidated Financial Statements are not prepared) and a statement of change in shareholders' equity, etc. (in the case of a Mutual Company, a document concerning disposition of surplus and treatment loss and a statement of change in members' equity);

ロ　保険金等の支払能力の充実の状況（法第二百七十二条の二十八において準用する法第百三十条各号に掲げる額に係る細目として別表に掲げる額を含む。）

(b) the status of soundness of solvency margin for Insurance Proceeds, etc. (including the amounts set forth in Appended Form as the details on the amount set forth in the items of Article 130 of the Act);

ハ　次に掲げるものに関する取得価額又は契約価額、時価及び評価損益

(c) the acquisition value, contracted value, market value and loss or gain on valuation, in relation to the following:

（１）　有価証券

1. Securities;

（２）　金銭の信託

2. monetary trust;

ニ　法第二百七十二条の十七において準用する法第百十一条第一項の規定により公

衆の縦覧に供する書類について会社法（相互会社にあっては、法）による会計監査人の監査を受けている場合にはその旨

(d) if the documents to be made available for public inspection pursuant to the provisions of Article 111, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 272-17 of the Act have been audited by the accounting auditor under the Companies Act (or under the Insurance Business Act, in the case of a Mutual Company), such fact;

ホ　少額短期保険業者が貸借対照表、損益計算書及び株主資本等変動計算書（相互会社にあっては、剰余金処分計算書又は損失処理計算書及び基金等変動計算書）について金融商品取引法第百九十三条の二（公認会計士又は監査法人による監査証明）の規定に基づき公認会計士又は監査法人の監査証明を受けている場合にはその旨

(e) if, in connection with the balance sheet, profit and loss statement and statement of change in shareholders' equity (in the case of a Mutual Company, a statement of disposition of surplus of a statement of treatment of loss, and a statement of change in members' equity), the Small Amount and Short Term Insurance Company has obtained an audit certificate of the certified public accountant or an audit firm pursuant to the provisions of Article 193-2 (Audit Certification by a Certified Public Accountant or Audit Firm) of the Financial Instruments and Exchange Act, such fact; and

六　事業年度の末日において、当該少額短期保険業者が将来にわたって事業活動を継続するとの前提に重要な疑義を生じさせるような事象又は状況その他当該少額短期保険業者の経営に重要な影響を及ぼす事象（以下この号において「重要事象等」という。）が存在する場合には、その旨及びその内容、当該重要事象等についての分析及び検討内容並びに当該重要事象等を解消し、又は改善するための対応策の具体的内容

(vi) if, as of the last day of the business year, there exists any event which give rise to any material doubt as to the precondition that the Small Amount and Short Term Insurance Company will continue its business activities in the future or any other event which may give material impact on business management of the Insurance Company (hereinafter referred to as "Material Event, etc." in this item), such fact and the details thereof, analysis of such Material Event, etc., and the details of the measures to be taken in order to eliminate or improve such Material Event, etc.

２　法第二百七十二条の十七において準用する法第百十一条第一項に規定する内閣府令で定める場所は、少額短期保険業者の営業所又は事務所（本店又は主たる事務所及び支店又は従たる事務所を除く。）とする。

(2) The places to be specified by Cabinet Office Order, as provided in Article 111, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 272-17 of the Act, are the business office or other office (excluding the head office or principal office, branch office or secondary office, and the business offices or

offices located in foreign states) of the Insurance Company.

第二百十一条の三十八　法第二百七十二条の十七において準用する法第百十一条第二項に規定する内閣府令で定めるものは、次に掲げる事項とする。

Article 211-38 (1) The matters to be specified by Cabinet Office Order, as provided in Article 111, paragraph (2) of the Act as applied mutatis mutandis pursuant to Article 272-17 of the Act, are as follows:

一　特定少額短期保険業者及びその子会社等（法第二百七十二条の十七において準用する法第百十一条第二項に規定する説明書類の内容に重要な影響を与えない子会社等を除く。以下この条において同じ。）の概況に関する次に掲げる事項

(i) the following matters related to the overview of the Specific Small Amount and Short Term Insurance Company and its Subsidiary Company, etc. (excluding the Subsidiary Company, etc. which would not give material impact on the details of the explanatory documents provided in Article 111, paragraph (2) of the Act as applied mutatis mutandis pursuant to Article 272-17 of the Act; hereinafter the same applies in this Article):

イ　特定少額短期保険業者及びその子会社等の主要な事業の内容及び組織の構成

(a) the details of the principal business of the Specific Small Amount and Short Term Insurance Company and its Subsidiary Company, etc., and their organizational framework;

ロ　特定少額短期保険業者の子会社等に関する次に掲げる事項

(b) the following matters related to Subsidiary Company, etc. of the Specific Small Amount and Short Term Insurance Company:

（１）　名称

1. the name;

（２）　主たる営業所又は事務所の所在地

2. the location of the principal business office of other principal office;

（３）　資本金又は出資金の額

3. the amount of stated capital or funds;

（４）　事業の内容

4. the business details;

（５）　設立年月日

5. the date of incorporation;

（６）　特定少額短期保険業者が保有する子会社等の議決権の総株主又は総出資者の議決権に占める割合

6. the ratio of the voting rights in the Subsidiary Company, etc. held by the Specific Small Amount and Short Term Insurance Company to the voting rights of all shareholders or equity holders;

（７）　特定少額短期保険業者の一の子会社等以外の子会社等が保有する当該一の子会社等の議決権の総株主又は総出資者の議決権に占める割合

7. the ratio of the voting rights in a single Subsidiary Company, etc. of the

Specified Small Amount and Short Term Insurance Company held by the other Subsidiary Company, etc. to the voting rights of all shareholders or equity holders;

二　特定少額短期保険業者及びその子会社等の主要な業務に関する事項として次に掲げるもの

(ii) the following matters related to principal business of the Specific Small Amount and Short Term Insurance Company and its Subsidiary Company, etc.:

イ　直近の事業年度における事業の概況

(a) outline of the business for the Most Recent Business Year;

ロ　直近の三連結会計年度における主要な業務の状況を示す指標として次に掲げる事項

(b) the following matters, which are the indicators of the status of principal business for the latest three Consolidated Financial Years:

（１）　経常収益

1. ordinary profit;

（２）　経常利益又は経常損失

2. ordinary profit or ordinary loss;

（３）　親会社株主に帰属する当期純利益又は親会社株主に帰属する当期純損失（特定少額短期保険業者が相互会社である場合には、親会社に帰属する当期純剰余又は親会社に帰属する当期純損失）

3. net profit belonging to the shareholders of the Parent Company for the period or net loss belonging to the shareholders of the Parent Company for the period (or net surplus belonging to the shareholders of the Parent Company for the period or net loss belonging to the shareholders of the Parent Company for the period, if the Specific Small Amount and Short Term Insurance Company is a Mutual Company);

（４）　包括利益

4. Comprehensive income;

（５）　総資産額

5. amount of net assets;

三　特定少額短期保険業者及びその子会社等の直近の二連結会計年度における財産の状況に関する次に掲げる事項

(iii) the following matters related to the status of properties of Specific Small Amount and Short Term Insurance Company and its Subsidiary Company, etc. for the latest two Consolidated Financial Years:

イ　連結貸借対照表、連結損益計算書、連結キャッシュ・フロー計算書及び連結株主資本等変動計算書（特定少額短期保険業者が相互会社である場合には、連結基金等変動計算書）

(a) a consolidated balance sheet, consolidated profit and loss statement,

consolidated cash flow statement and a consolidated statement of change in shareholders' equity, etc. (including the notes in reference thereto; the same applies hereinafter) (if the Specific Small Amount and Short Term Insurance Company is a Mutual Company, a consolidated statement of change in members' equity);

ロ　特定少額短期保険業者の子会社等である少額短期保険業者の保険金等の支払能力の充実の状況（法第二百七十二条の二十八において準用する法第百三十条各号に掲げる額を含む。）

(b) the state of soundness of solvency margin for payment of Insurance Proceeds, etc. by the Small Amount and Short Term Insurance Company which is the Subsidiary Company, etc. of the Specific Small Amount and Short Term Insurance Company (including the amount set forth in the items of Article 130 of the Act as applied mutatis mutandis pursuant to Article 272-28 of the Act);

ハ　連結財務諸表規則第十五条の二第一項に規定するセグメント情報

(c) segment information prescribed in Article 15-2, paragraph (1) of the Regulation on Consolidated Financial Statement or any equivalent information;

ニ　特定少額短期保険業者が連結貸借対照表、連結損益計算書及び連結株主資本等変動計算書（特定少額短期保険業者が相互会社である場合には、連結基金等変動計算書）について金融商品取引法第百九十三条の二の規定に基づき公認会計士又は監査法人の監査証明を受けている場合には、その旨

(d) if, in connection with the balance sheet, profit and loss statement and statement of change in shareholders' equity (if the Specific Small Amount and Short Term Insurance Company is a Mutual Company, a statement of disposition of surplus of a statement of treatment of loss, and a statement of change in members' equity), the Specific Small Amount and Short Term Insurance Company has obtained an audit certificate of the certified public accountant or an audit firm pursuant to the provisions of Article 193-2 of the Financial Instruments and Exchange Act, such fact; and

四　事業年度の末日において、当該特定少額短期保険業者が将来にわたって事業活動を継続するとの前提に重要な疑義を生じさせるような事象又は状況その他当該特定少額短期保険業者の経営に重要な影響を及ぼす事象（以下この号において「重要事象等」という。）が存在する場合には、その旨及びその内容、当該重要事象等についての分析及び検討内容並びに当該重要事象等を解消し、又は改善するための対応策の具体的内容

(iv) if, as of the last day of the business year, there exists any event which give rise to any material doubt as to the precondition that the Specified Small Amount and Short Term Insurance Company will continue its business activities in the future or any other event which may give material impact on business management of the Specified Small Amount and Short Term

Insurance Company (hereinafter referred to as "Material Event, etc." in this item), such fact and the details thereof, analysis of such Material Event, etc., and the details of the measures to be taken in order to eliminate or improve such Material Event, etc.

２　法第二百七十二条の十七において準用する法第百十一条第二項に規定する内閣府令で定める場所は、前条第二項に規定する場所とする。

(2) The places to be specified by Cabinet Office Order, as provided in Article 111, paragraph (2) of the Act as applied mutatis mutandis pursuant to Article 272-17 of the Act, are the places provided in paragraph (2) of the preceding Article.

第二百十一条の三十九　第五十九条の四の規定は、法第二百七十二条の十七において準用する法第百十一条第一項及び第二項の規定により作成した説明書類について準用する。この場合において、第五十九条の四第二項及び第三項中「金融庁長官」とあるのは、「金融庁長官（当該少額短期保険業者の本店又は主たる事務所の所在地を管轄する財務局長（当該所在地が福岡財務支局の管轄区域内にある場合にあっては、福岡財務支局長））」と読み替えるものとする。

Article 211-39　The provisions of Article 59-4 apply mutatis mutandis to the explanatory documents prepared pursuant to the provisions of Article 111, paragraphs (1) and (2) of the Act as applied mutatis mutandis pursuant to Article 272-17 of the Act. In this case, the term "Commissioner of the Financial Services Agency" in Article 59-4, paragraphs (2) and (3) is deemed to be replaced with "Commissioner of the Financial Services Agency (or the Director-General of Local Finance Bureau having jurisdiction over the head office or principal office of the Small Amount and Short Term Insurance Company (or the Director-General of the Fukuoka Local Finance Branch Bureau, if the location falls within the district of the Fukuoka Local Finance Branch Bureau))".

第二百十一条の三十九の二　法第二百七十二条の十七において準用する法第百十一条第四項に規定する内閣府令で定める場所は、第二百十一条の三十七第二項に規定する場所とする。

Article 211-39-2　The places to be specified by Cabinet Office Order, as provided in Article 111, paragraph (4) of the Act as applied mutatis mutandis pursuant to Article 272-17 of the Act, are the places provided in Article 211-37, paragraph (2).

（創立費の償却）

(Depreciation of Incorporation Expenses)

第二百十一条の四十　法第二百七十二条の十八において準用する法第百十三条に規定する内閣府令で定める金額は、第六十一条の二各号に掲げる金額とする。

Article 211-40　The amount to be specified by Cabinet Office Order, as provided

in Article 113 of the Act as applied mutatis mutandis pursuant to Article 272-18 of the Act, is the amount specified in the items of Article 61-2.

（契約者配当の計算方法）

(Method of Calculation of Policy Dividends)

第二百十一条の四十一　少額短期保険業者である株式会社が契約者配当を行う場合には、保険契約の特性に応じて設定した区分ごとに、契約者配当の対象となる金額を計算し、次の各号に掲げるいずれかの方法により、又はそれらの方法の併用により行わなければならない。

Article 211-41　When a stock company which is a Small Amount and Short Term Insurance Company distributes policy dividends, it must calculate the amount to be distributed as policy dividends in accordance with the types categories by the distinctive natures of the insurance contracts, and must implement such distribution by one or more of the methods set forth in the following items:

一　保険契約者が支払った保険料及び保険料として収受した金銭を運用することによって得られる収益から、保険金、返戻金その他の給付金の支払、事業費の支出その他の費用等を控除した金額に応じて分配する方法

(i) method to distribute the amount based on the proceeds of investment of insurance premiums paid by the policyholders or money received as insurance premiums, less the amount of Insurance Proceeds, refund or any other benefit, operating expenses and any other costs;

二　契約者配当の対象となる金額をその発生の原因ごとに把握し、それぞれ各保険契約の責任準備金、保険金その他の基準となる金額に応じて計算し、その合計額を分配する方法

(ii) method to recognize the amount to be distributed as policy dividends based on the insurance period, etc. and to distribute the amount calculated in accordance with the policy reserve, insurance premiums or any other base amount which pertains to each insurance contract; or

三　その他前二号に掲げる方法に準ずる方法

(iii) any other method equivalent to the methods set forth in the preceding two items.

（契約者配当準備金）

(Policy Dividend Reserve)

第二百十一条の四十二　少額短期保険業者である株式会社が契約者配当に充てるため積み立てる準備金は、契約者配当準備金とする。

Article 211-42　(1) The reserve to be set aside by the stock company which is a Small Amount and Short Term Insurance Company for the purpose of allocation to the policy dividend is the policy dividend reserve.

2　少額短期保険業者である株式会社は、前項の契約者配当準備金に、次に掲げるものの合計額を超えて繰り入れてはならない。

(2) A stock company which is a Small Amount and Short Term Insurance Company may not transfer to the policy dividend reserve under the preceding paragraph the amount in excess of the total of the following amount:

一　未払配当（契約者に分配された配当で支払われていないものをいう。）の額（決算期においては、翌期に分配する予定の配当の額を含む。）

(i) the amount of Unpaid Dividend (meaning the unpaid dividends distributed to policyholders, which exclude the Reserved Dividend as set forth in the preceding item) (in the case of the accounting period, including the amounts scheduled to be distributed in the subsequent business year);

二　翌期に分配する予定の配当の額に百分の五を乗じて得た額

(ii) the product of the amount to be distributed in the subsequent business year and five-hundredth.

（価格変動準備金対象資産）

(Assets Covered by Price Fluctuation Reserve)

第二百十一条の四十三　法第二百七十二条の十八において準用する法第百十五条第一項に規定する内閣府令で定める資産は、国債、第二百十一条の二十七各号に掲げる有価証券及び子会社株式とする。ただし、財務諸表等規則第八条第二十一項に規定するものは、除くことができる。

Article 211-43 The assets to be specified by Cabinet Office Order, as provided in Article 115, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 272-18 of the Act, are the national government bonds, and the Securities and shares in Subsidiary Companies as referred to in the items of Article 211-27; provided, however, that the assets provided in Article 8, paragraph (21) of the Regulation on Financial Statements may be excluded.

（価格変動準備金の計算）

(Calculation of Price Fluctuation Reserve)

第二百十一条の四十四　少額短期保険業者は、毎決算期において保有する資産をそれぞれ次の表の上欄に掲げる資産に区分して、それぞれの資産の帳簿価額に同表の積立基準の欄に掲げる率を乗じて計算した金額の合計額以上を法第二百七十二条の十八において準用する法第百十五条第一項の価格変動準備金として積み立てなければならない。この場合において、当該価格変動準備金の限度額は、毎決算期において保有する資産をそれぞれ同表の上欄に掲げる資産に区分してそれぞれの資産の帳簿価額に同表の積立限度の欄に掲げる率を乗じて計算した金額の合計額とする。

Article 211-44 A Small Amount and Short Term Insurance Company must reserve the amount not less than the total of the amount obtained by multiplying the book value of each asset by the ratio set forth in the space of the Reserve Threshold as specified in the left column of the following table, itemized by the assets respectively set forth in that column which are held as of the account closing period, as the Price Fluctuation Reserve specified in

Article 115, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 272-18 of the Act. In this case, the maximum amount of such Price Fluctuation Reserve is the amount obtained by the book value of each asset held as of the time of account closing period as itemized by the assets set forth in the left column of that table, multiplied by the ratio specified in the Maximum Limit of Reserve as set forth in the table.

対象資産 Covered Assets	積立基準 Reserve Threshold	積立限度 Maximum Limit of Reserve
国債及び第二百十一条の二十七各号に掲げる有価証券 National government bonds; and Securities specified in the items of Article 211-27	千分の〇・二 0.0002	千分の五 0.005
子会社株式 Shares in Subsidiary Companies	千分の一・五 0.0015	千分の五十 0.05

（価格変動準備金の不積立て等に関する認可の申請等）

(Application for Authorization of Exemption from Reserving Price Fluctuation Reserve)

第二百十一条の四十五　少額短期保険業者は、法第二百七十二条の十八において準用する法第百十五条第一項ただし書又は同条第二項ただし書の規定による認可を受けようとするときは、認可申請書に計算書類（法第十三条の規定により読み替えて適用する会社法第四百三十五条第二項（計算書類等の作成及び保存）又は法第五十四条の三第二項に規定する計算書類をいう。第二百十一条の五十五において同じ。）又はこれに準ずる書類を添付して金融庁長官等に提出しなければならない。

Article 211-45 (1) When a Small Amount and Short Term Insurance Company intends to obtain an authorization under the proviso to Article 115, paragraph (1) or the proviso to paragraph (2) of the same Article, as applied mutatis mutandis pursuant to Article 272-18 of the Act, it must submit to the Commissioner of the Financial Services Agency or Other Competent Official a written application for authorization, attaching thereto Financial Statements (meaning the Financial documents as set forth in Article 435, paragraph (2) (Preparation and Retention of Financial Statements) of the Companies Act applied pursuant to the provisions of Article 13 of the Act following the deemed replacement of terms or the financial documents provided in Article 54-3, paragraph (2) of the Act; the same applies in Article 211-55) or documents equivalent thereto.

2　金融庁長官等は、前項の規定による認可の申請があったときは、当該認可の申請を

した少額短期保険業者の業務又は財産の状況等に照らし、やむを得ないと認められる理由があるかどうかを審査するものとする。

(2) When the application under the preceding paragraph is filed, the Commissioner of the Financial Services Agency is to examine whether there exist any inevitable grounds, in light of status of business or properties of the Small Amount and Short Term Insurance Company which has filed the application for authorization.

（少額短期保険業者の責任準備金）

(Policy Reserve of Small Amount and Short Term Insurance Company)

第二百十一条の四十六　少額短期保険業者は、毎決算期において、次の各号に掲げる区分に応じ、当該各号に掲げる金額を法第二百七十二条の二第二項第四号に掲げる書類に記載された方法に従い、かつ、金融庁長官が定めるところにより計算し、責任準備金として積み立てなければならない。

Article 211-46 (1) A Small Amount and Short Term Insurance Company must, for each accounting period and for each of the categories respectively set forth in the following items, calculate and set aside as the policy reserve the amounts respectively set forth therein, based on the insurance premiums received before the relevant accounting period and in accordance with the formula specified in the documents set forth in Article 272-2, paragraph (2), item (iv) of the Act:

一　普通責任準備金　次に掲げる金額のうちいずれか大きい金額

(i) regular policy reserve: either of the following amount, whichever is the higher:

イ　未経過保険料（収入保険料を基礎として、未経過期間に対応する責任に相当する額として計算した金額）

(a) Outstanding Insurance Premiums (the amount equivalent to the liability corresponding to the Unexpired Period calculated based on the insurance premiums received);

ロ　当該事業年度における収入保険料の額から、当該事業年度に保険料を収入した保険契約のために支出した保険金、返戻金、支払備金（法第二百七十二条の十八において準用する法第百十七条第一項の支払備金をいう。以下この章において同じ。）（次条に規定するまだ支払事由の発生の報告を受けていないが保険契約に規定する支払事由が既に発生したと認める保険金等を除く。）及び当該事業年度の事業費を控除した金額

(b) the amount of insurance premiums received in the business year, less the sum of the insurance proceeds, refund, Payment Reserve (meaning the Payment Reserve under Article 117, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 272-18 of the Act; hereinafter the same applies in this Chapter) (excluding the Insurance Proceeds, etc. for which the occurrence of the insured event as provided in the following

Article has not been reported but the insured event provided in the insurance contracts is found to have occurred) disbursed in relation to the insurance contract under which the insurance premiums were received in the relevant business year and the operating expenses incurred in the relevant business year;

二　異常危険準備金　保険契約に基づく将来の債務を確実に履行するため、将来発生が見込まれる危険に備えて計算した金額

(ii) Extraordinary Contingency Reserve: the amount calculated for covering risks which may accrue in the future, so as to secure performance of the future obligations under the insurance contracts; and

三　契約者配当準備金等　第二百十一条の四十二第一項の契約者配当準備金の額及びこれに準ずるもの

(iii) policy dividend reserve, etc.: the amount of the policy dividend reserve under Article 211-42, paragraph (1) and any other amount equivalent thereto.

2　前項第二号の異常危険準備金の積立ては、金融庁長官が定める積立て及び取崩しに関する基準によるものとする。ただし、少額短期保険業者の業務又は財産の状況等に照らし、やむを得ない事情がある場合には、金融庁長官が定める積立てに関する基準によらない積立て又は取崩しに関する基準によらない取崩しを行うことができる。

(2) Extraordinary Contingency Reserve under item (ii) of the preceding paragraph is to be set aside in accordance with the standards for reserving and reversal; provided, however, that if, in light of the status of business or properties of the Small Amount and Short Term Insurance Company, there are any inevitable grounds, reserving not in accordance with the standard of reserve to be specified by the Commissioner of the Financial Services Agency and reversal not in accordance with the standard of reversal to be specified by the Commissioner of the Financial Services Agency.

（支払義務が発生したものに準ずる保険金等）

(Insurance Proceeds Equivalent to Amount Due and Payable)

第二百十一条の四十七　法第二百七十二条の十八において準用する法第百十七条第一項に規定する内閣府令で定めるものは、保険金等であって、少額短期保険業者が、毎決算期において、まだ支払事由の発生の報告を受けていないが保険契約に規定する支払事由が既に発生したと認めるものとする。

Article 211-47　The case to be specified by Cabinet Office Order, as provided in Article 117, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 272-18 of the Act, is the Insurance Proceeds, etc. for which the occurrence of the insured event has not been reported but the Small Amount and Short Term Insurance Company finds that insured event provided in the insurance contracts has occurred.

（保険計理人の関与事項）

(Matters Which Require Participation of Responsible actuary)

第二百十一条の四十八　法第二百七十二条の十八において準用する法第百二十条第一項に規定する内閣府令で定める事項は、次に掲げるものに係る保険数理に関する事項とする。

Article 211-48 The matters to be specified by Cabinet Office Order, as provided in Article 120, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 272-18 of the Act, are the actuarial methodology pertaining to the following:

一　保険料の算出方法

(i) the method of calculation of insurance premiums;

二　責任準備金の算出方法

(ii) the method of calculation of policy reserve;

三　契約者配当又は社員に対する剰余金の分配に係る算出方法

(iii) the method of calculation of the policy dividends or surplus to be distributed to members;

四　支払備金の算出

(iv) calculation of the Reserve for Outstanding Claims; and

五　その他保険計理人がその職務を行うに際し必要な事項

(v) any other matters necessary for the responsible actuary in performing the duties.

（保険計理人の要件に該当する者）

(Persons Qualified as Responsible actuary)

第二百十一条の四十九　法第二百七十二条の十八において準用する法第百二十条第二項に規定する内閣府令で定める要件に該当する者は、次の各号に掲げる要件のいずれかに該当する者とする。

Article 211-49 The person who satisfies the requirements to be specified by Cabinet Office Order, as provided in Article 120, paragraph (2) of the Act as applied mutatis mutandis pursuant to Article 272-18 of the Act, is the person who satisfies any of the following requirements, in the case of a Life Insurance Company:

一　公益社団法人日本アクチュアリー会の正会員であり、かつ、保険数理に関する業務に三年以上従事した者

(i) a regular member of The Institute of Actuaries of Japan, who has engaged in the business related to actuarial methodology for three years or longer; or

二　公益社団法人日本アクチュアリー会の準会員（資格試験のうち五科目以上に合格した者に限る。）であり、かつ、保険数理に関する業務に五年以上従事した者

(ii) a semi-regular member of The Institute of Actuaries of Japan, who has engaged in the business related to actuarial methodology for five years or longer (limited to a person who passed five or more subjects of the qualification test).

（保険計理人の確認事項）

(Matters Which Require Verification by Responsible actuary)

第二百十一条の五十　法第二百七十二条の十八において準用する法第百二十一条第一項第三号に規定する内閣府令で定める事項は、将来の収支を保険数理に基づき合理的に予測した結果に照らし、保険業の継続が困難であるかどうかとする。

Article 211-50 The matters to be specified by Cabinet Office Order, as provided in Article 121, paragraph (1), item (iii) of the Act as applied mutatis mutandis pursuant to Article 272-18 of the Act, are whether the continuance of the Insurance Business is difficult, judging from the reasonable estimate of future income and expenditure based on actuarial methodology

（保険計理人の確認業務）

(Verification by Responsible actuary)

第二百十一条の五十一　保険計理人は、毎決算期において、次に掲げる基準その他金融庁長官が定める基準により、法第二百七十二条の十八において準用する法第百二十一条第一項各号に掲げる事項について確認しなければならない。

Article 211-51 An responsible actuary must, for each account closing period, verify the matters set forth in the items of Article 121, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 272-18 of the Act, in accordance with the following requirements and any other requirements to be specified by the Commissioner of the Financial Services Agency:

一　責任準備金が第二百十一条の四十六に規定するところにより適正に積み立てられていること。

(i) that the policy reserve has been appropriately set aside pursuant to the provisions of Article 211-46;

二　契約者配当又は社員に対する剰余金の分配が第三十条の二又は第二百十一条の四十一に規定するところにより適正に行われていること。

(ii) that the distribution of policy dividend or surplus to members have been properly implemented pursuant to the provisions of Article 30-2 or Article 211-41; and

三　将来の時点における資産の額として合理的な予測に基づき算定される額が、当該将来の時点における負債の額として合理的な予測に基づき算定される額に照らして、少額短期保険業の継続の観点から適正な水準に満たないと見込まれること。

(iii) that, judging from the amount of liabilities asset as of the certain time in the future calculated based upon reasonable estimation, the amount of asset as of the certain time in the future calculated based upon reasonable estimation is expected to fall short of the appropriate level in terms of continuance of small amount and short term Insurance Business.

（経理に関する規定の準用）

(Mutatis Mutandis Application of Provisions Concerning Accounting)

第二百十一条の五十二　第七十一条第一項の規定は少額短期保険業者が保険契約を再保険に付した場合について、第七十三条第一項及び第三項の規定は少額短期保険業者が毎決算期に積み立てなければならない支払備金について、第七十九条の規定は少額短期保険業者の保険計理人について、第八十二条の規定は少額短期保険業者の保険計理人が当該少額短期保険業者の取締役会に提出する意見書について、それぞれ準用する。この場合において、第七十三条第一項中「前条」とあるのは「第二百十一条の四十七」と、第七十九条第一項及び第二項並びに第八十二条第二項中「金融庁長官」とあるのは「金融庁長官等」と読み替えるものとする。

Article 211-52 The provisions of Article 71, paragraph (1) apply mutatis mutandis to the case where a Small Amount and Short Term Insurance Company reinsures insurance contracts; and the provisions of Article 73, paragraphs (1) and (3) apply mutatis mutandis to Reserve for Outstanding Claims to be reserved by the Small Amount and Short Term Insurance Company for each account closing period; the provisions of Article 79 apply mutatis mutandis to an responsible actuary of a Small Amount and Short Term Insurance Company; and the provisions of Article 82 apply mutatis mutandis to a written opinion to be submitted by an responsible actuary of a Small Amount and Short Term Insurance Company to its board of directors meeting. In this case, the term "the preceding Article" in Article 73, paragraph (1) is deemed to be replaced with "Article 211-47"; and the term "the Commissioner of the Financial Services Agency" in Article 79, paragraphs (1) and (2) and Article 82, paragraph (2) is deemed to be replaced with "the Commissioner of the Financial Services Agency or Other Competent Official".

第四節　監督
Section 4 Supervision

（事業方法書等に定めた事項の変更の届出）

(Notification of Change in Matters Specified in Statement of Business Procedures)

第二百十一条の五十三　法第二百七十二条の十九第一項の規定による届出をしようとする者は、別紙様式第十六号の二十一により作成した事業方法書等変更届出書を金融庁長官等に提出しなければならない。

Article 211-53 A person who intends to file a notification under Article 272-19, paragraph (1) of the Act must submit to the Commissioner of the Financial Services Agency or Other Competent Official a notification of change of Statement of Business Procedures, etc. prepared in accordance with Appended Form No. 16-21.

（保険料及び責任準備金の算出方法書に定めた事項の変更に係る保険計理人の意見

書）

(Opinion Letter of Responsible actuary Related to Change of Matters Specified in Statement of Calculation Procedures for Insurance Premiums and Policy Reserve)

第二百十一条の五十四　法第二百七十二条の十九第二項に規定する意見書は、保険計理人が、あらかじめ、次に掲げる基準により、変更しようとする法第二百七十二条の二第二項第四号に掲げる書類に定めた保険料及び責任準備金の算出方法が、保険数理に基づき合理的かつ妥当なものであると認められるかどうかについて確認し、その結果に基づき作成しなければならない。

Article 211-54　With regard to a written opinion provided in Article 272-19, paragraph (2) of the Act, an responsible actuary must, in accordance with the following requirements, perform verification as to whether the calculation formula of insurance premiums and policy reserve stated in the document specified in Article 272-2, paragraph (2), item (iv) of the Act, which are to be changed, is reasonable and fair in terms of actuarial methodology, and prepare the opinion letter based on the results of the verification:

一　保険料及び責任準備金の算出方法が、保険数理に基づき、合理的かつ妥当なものであること。

(i) that the formula for calculation of the insurance premiums and the policy reserve is reasonable and fair from the standpoint of actuarial methodology; and

二　その他金融庁長官が定める基準

(ii) any other requirements to be specified by the Commissioner of the Financial Services Agency.

（届出事項等）

(Matters to Be Notified)

第二百十一条の五十五　法第二百七十二条の二十一第一項第六号に規定する内閣府令で定める場合は、次に掲げる場合とする。

Article 211-55　(1) The cases to be specified by Cabinet Office Order, as provided in Article 272-21, paragraph (1), item (vi) of the Act, are as follows:

一　少額短期保険業者である株式会社が新株予約権又は新株予約権付社債を発行しようとする場合

(i) cases where a stock company which is a Small Amount and Short Term Insurance Company intends to issue share options or corporate bond with share options;

二　少額短期保険業者を代表する取締役、少額短期保険業者の常務に従事する取締役又は監査役（監査等委員会設置会社にあっては少額短期保険業者を代表する取締役、少額短期保険業者の常務に従事する取締役又は監査等委員（少額短期保険業者の常務に従事する取締役を除く。）、指名委員会等設置会社にあっては少額短期保険業者の常務に従事する取締役、代表執行役、執行役又は監査委員（少額短期保険業者

の常務に従事する取締役を除く。）。以下この号及び次号において「役員等」という。）を選任しようとする場合又は役員等が退任しようとする場合（次号に該当する場合を除く。）

(ii) cases where a director representing the Small Amount and Short Term Insurance Company, a director or a company auditor (or a director representing the Small Amount and Short Term Insurance Company or a director or an audit and supervisory committee member (excluding a director engaged in ordinary business of the Small Amount and Short Term Insurance Company) engaged in ordinary business of the Small Amount and Short Term Insurance Company, in the case of a company with audit and supervisory committee; or a director, a representative executive officer, an executive officer or an audit committee member (excluding a director engaged in ordinary business of the Small Amount and Short Term Insurance Company) engaged in ordinary business of the Small Amount and Short Term Insurance Company, in the case of a company with nominating committee, etc.; hereinafter referred to as an "Officer, etc." in this item and the following item) is to be elected or an Officer, etc. intends to retire (excluding cases falling under the following item);

二の二　役員等の選退任があった場合（役員等の選退任の前に、役員等を選任しようとする旨又は役員等が退任しようとする旨の届出をすることができないことについて、やむを得ない事情がある場合に限る。）

(ii)-2 in cases where the Election or Retirement of an Officer, etc. has occurred (limited to the case where there is a compelling reason for not being able to provide, prior to the Election or Retirement of an Officer, etc., notification to the effect that an Officer, etc. is to be elected or an Officer, etc. intends to retire);

二の三　会計参与を選任しようとする場合又は会計参与が退任しようとする場合（次号に該当する場合を除く。）

(ii)-3 in cases where an accounting advisor is to be elected or an accounting advisor intends to retire (excluding cases falling under the following item);

二の四　会計参与の選退任があった場合（会計参与の選退任の前に、会計参与を選任しようとする旨又は会計参与が退任しようとする旨の届出をすることができないことについて、やむを得ない事情がある場合に限る。）

(ii)-4 in cases where the Election or Retirement of an accounting advisor has occurred (limited to the case where there is a compelling reason for not being able to provide, prior to the Election or Retirement of an accounting advisor, notification to the effect that an accounting advisor is to be elected or an accounting advisor intends to retire);

三　少額短期保険業者を子会社とする者に変更があった場合

(iii) case where the party which holds the Small Amount and Short Term Insurance Company as its Subsidiary Company has been changed;

四　その子会社が名称若しくは主な業務の内容を変更し、合併し、解散し、又は業務の全部を廃止することとなった場合（法第二百七十二条の二十一第一項第二号の規定により子会社でなくなったことについて同号の届出をしなければならないとされるものを除く。）

(iv) cases where the Subsidiary Company has effected any amendment to its name or principal business, merger, dissolution or discontinuance of all of its business (excluding the cases where, pursuant to the provisions of Article 272-21, paragraph (1), item (ii) of the Act, a notification under the same item is required to be filed if the company no longer falls under the category of Subsidiary Company);

四の二　その子会社が本店の所在地を変更した場合

(iv)-2 cases where the subsidiary company changed the location of its head office;

五　第二百十一条の三十六第三項各号に掲げる者のいずれかに該当する者（次号及び第七号において「特殊関係者」という。）を新たに有することとなった場合

(v) cases where the Small Amount and Short Term Insurance Company newly holds a party which falls under the party specified in any of the items of Article 211-36, paragraph (3) (referred to as "Specific Interested Parties" in the following item and item (vii));

六　その特殊関係者が特殊関係者でなくなった場合

(vi) cases where the Specified Interest Party no longer falls under that category;

七　少額短期保険業者の特殊関係者がその業務の内容を変更することとなった場合

(vii) cases where a Specified Interest Party of the Small Amount and Short Term Insurance Company changes its business details;

八　第二百十一条の四十六第一項第二号に規定する異常危険準備金について同条第二項に規定する金融庁長官が定める積立てに関する基準によらない積立てを行おうとする場合又は取崩しを行おうとする場合

(viii) cases where, in relation to the Contingency Reserve provided in Article 211-46, paragraph (1), item (ii), the Small Amount and Short Term Insurance Company intends to make reserve or reversal not in accordance with the requirements for reserve as designated by the Commissioner of the Financial Services Agency provided in paragraph (2) of the same Article;

九　少額短期保険業者が第二百十一条の四十六第一項の規定により責任準備金の額の計算をするに際し金融庁長官等に届け出なければならない場合として金融庁長官が定める場合

(ix) cases where, pursuant to the provisions of Article 211-46, paragraph (1), the Commissioner of the Financial Services Agency designates as the case where a Small Amount and Short Term Insurance Company is required to make a notification with the Commissioner of the Financial Services Agency when implementing the calculation of the amount of policy reserve;

十　劣後特約付金銭消費貸借（元利金の支払について劣後的内容を有する特約が付された金銭の消費貸借であって、少額短期保険業者の保険金等の支払能力の充実に資するものとして金融庁長官が定める金銭の消費貸借に該当するものをいう。次号において同じ。）による借入れをしようとする場合又は劣後特約付社債（元利金の支払について劣後的内容を有する特約が付された社債であって、少額短期保険業者の保険金等の支払能力の充実に資するものとして金融庁長官が定める社債に該当するものをいう。次号において同じ。）を発行しようとする場合

(x) cases where the Small Amount and Short Term Insurance Company intends to take out any Subordinated Loan (meaning monetary loan for consumption with an option setting forth subordinated conditions on the principal and interest payment, and which fall under the category of the monetary loan for consumption to be specified by the Commissioner of the Financial Services Agency as the loan which would facilitate enhancement the Small Amount and Short Term Insurance Company's solvency margin for Insurance Proceeds, etc.; hereinafter the same applies in the following item); or where it intends to issue Subordinated Corporate Bond (meaning corporate bond with an option setting forth subordinated conditions on the principal and interest payment, and which fall under the category of the corporate bonds to be specified by the Commissioner of the Financial Services Agency as the corporate bonds which would facilitate enhancement of the Small Amount and Short Term Insurance Company's solvency margin for Insurance Proceeds, etc.; hereinafter the same applies in the following Article);

十一　劣後特約付金銭消費貸借について期限前弁済をしようとする場合又は劣後特約付社債について期限前償還をしようとする場合（期限のないものについて弁済又は償還をしようとする場合を含む。）

(xi) where the Small Amount and Short Term Insurance Company intends to make an accelerated repayment of the Subordinated Loan, or where it intends to make an accelerated redemption of Subordinated Corporate Bonds (including in the case of payment or redemption with regard to a loan or corporate bonds without a fixed due date);

十二　削除

(xii) (Deleted)

十三　会社法第百五十六条第一項（株式の取得に関する事項の決定）（同法第百六十五条第三項の規定により読み替えて適用する場合を含む。）の規定による株主総会又は取締役会の決議により自己の株式を取得しようとする場合

(xiii) cases where the Small Amount and Short Term Insurance Company intends to acquire the treasury shares based on the resolution of the shareholders meeting or board of directors meeting under Article 156, paragraph (1) (Determination of Matters regarding Acquisition of Shares) of the Companies Act (including the case where it is applied pursuant to the provisions of Article 165, paragraph (3) of that Act following the deemed

replacement of terms);

十四　少額短期保険業者、その子会社又は業務の委託先（第四項において「少額短期保険業者等」という。）において不祥事件（業務の委託先にあっては、当該少額短期保険業者が委託する業務に係るものに限る。）が発生したことを知った場合

(xiv) cases where it has come to the knowledge of the Small Amount and Short Term Insurance Company, its Subsidiary Company or a party to whom its business is commissioned (referred to as "Small Amount and Short Term Insurance Company, etc." in paragraph (4)) that any Deplorable Event (in the case of a party to whom its business is entrusted, limited to the event pertaining to the business entrusted by the Small Amount and Short Term Insurance Company) has occurred to it; and

十五　第二百十二条の六の三第二項各号に掲げる書類に定めた事項を変更しようとする場合

(xv) cases where it intends to amend the matters specified in the documents set forth in the items of Article 212-6-3, paragraph (2).

2　少額短期保険業者は、法第二百七十二条の二十一第一項の規定による届出をしようとするときは、届出書に理由書その他の参考となるべき事項を記載した書類を添付して金融庁長官等に提出しなければならない。

(2) For filing the notification under Article 272-21, paragraph (1) of the Act, a Small Amount and Short Term Insurance Company must submit to the Commissioner of the Financial Services Agency or Other Competent Official the notification, attaching thereto a written statement of reasons and any other document which would be informative:

3　第一項第八号に該当するときの届出は、計算書類の作成後、速やかに、当該計算書類を添付して行うものとする。

(3) The notification, when paragraph (1), item (viii) is applicable, is to be filed promptly after the completion of preparation of the financial statements, and is to be filed together with the financial statements.

4　第一項第十四号に規定する不祥事件とは、少額短期保険業者等、少額短期保険業者等の役員若しくは使用人（少額短期保険募集人である者を除く。）、少額短期保険業者等（少額短期保険業者の業務の委託先を除く。）の少額短期保険募集人又はそれらの役員若しくは使用人が次の各号のいずれかに該当する行為を行ったことをいう。

(4) A Deplorable Event as provided in paragraph (1), item (xiv) means the case where the Small Amount and Short Term Insurance Company, etc., their respective officers or employees (excluding the persons who fall under the category of the Small Amount and Short Term Insurance Agents), their respective Small Amount and Short Term Insurance Agents (excluding a party to whom business is commissioned by the Small Amount and Short Term Insurance Company) or such agents' respective officers or employees has committed any of the acts as set forth in the following items:

一　少額短期保険業者の業務を遂行するに際しての詐欺、横領、背任その他の犯罪行

為

(i) fraud, embezzlement, breach of trust or any other criminal act committed in the course of performance of the Small Amount and Short Term Insurance Company;

二　出資の受入れ、預り金及び金利等の取締りに関する法律に違反する行為

(ii) an act in violation of the Act on Regulation of Receiving of Capital Subscription, Deposits, and Interest Rates, etc.;

三　法第二百九十四条第一項、第二百九十四条の二若しくは第三百条第一項の規定、法第三百条の二において準用する金融商品取引法第三十八条第三号から第六号まで若しくは第九号若しくは第三十九条第一項の規定若しくは第二百三十四条の二十一の二第一項の規定に違反する行為又は法第三百七条第一項第三号に該当する行為

(iii) an act in violation of Article 294, paragraph (1), Article 294-2 or Article 300, paragraph (1) of the Act, or Article 38, items (iii) to (vi) or item (ix), Article 39, paragraph (1) or Article 234-21-2, paragraph (1) of the Financial Instruments and Exchange Act as applied mutatis mutandis pursuant to Article 300-2 of the Act; or an act which fall under Article 307, paragraph (1), item (iii) of the Act;

四　現金、手形、小切手又は有価証券その他有価物の紛失のうち、少額短期保険業者の業務の特性、規模その他の事情を勘案し、当該業務の管理上重大な紛失と認められるもの

(iv) loss of cash, bills, checks, securities or any other valuable item, which is considered material in relation to the management of the business, considering the characteristics, scale and other situations of the business of the Small Amount and Short Term Insurance Company; and

五　その他少額短期保険業者の業務の健全かつ適切な運営に支障を来す行為又はそのおそれのある行為であって前各号に掲げる行為に準ずるもの

(v) any other act similar to those set forth in the preceding items, which would give actual or potential negative impact on the Insurance Company in carrying out its business operation in a sound and proper manner.

5　第一項第十四号に該当するときの届出は、不祥事件の発生を少額短期保険業者が知った日から三十日以内に行わなければならない。

(5) A notification, when paragraph (1), item (xvii) is applicable, must be filed within 30 days from the day when the Insurance Company learns the occurrence of the Deplorable Event.

（少額短期保険業者がその経営を支配している法人）

(Corporation Whose Business Management Is Under Control of Small Amount and Short Term Insurance Company)

第二百十一条の五十六　法第二百七十二条の二十二第二項に規定する内閣府令で定めるものは、当該少額短期保険業者の子法人等のうち子会社以外のものとする。

Article 211-56 The corporations to be specified by Cabinet Office Order, as

provided in Article 272-22, paragraph (2) of the Act, are the Subsidiary Company, etc. of the Small Amount and Short Term Insurance Company, excluding the Subsidiary Companies.

（支払義務が発生したものに準ずる保険金等）

(Insurance Proceeds Equivalent to Amount Due and Payable)

第二百十一条の五十七　法第二百七十二条の二十四第一項第一号に規定する保険金その他の給付金に準ずるものとして内閣府令で定めるものは、第二百十一条の四十七に規定する保険金等とする。

Article 211-57 The monies equivalent to Insurance Proceeds or any other benefit to be specified by Cabinet Office Order, as provided in Article 272-24, paragraph (1), item (i) of the Act, are Insurance Proceeds, etc. provided in Article 211-47.

（保険金等割合を算出する際の保険料）

(Insurance Premiums Upon Calculation of Insurance Proceeds Ratio)

第二百十一条の五十八　法第二百七十二条の二十四第一項第一号に規定する当該保険契約により収受した保険料として内閣府令で定めるものは、当該事業年度において収入した、又は収入すべきことの確定した保険料とし、分割払いの保険契約及び保険期間が一年を超える保険契約にあっては、一年間当たりの額に換算した額の保険料とする。

Article 211-58 The insurance premiums received under the insurance contract, as provided in Article 272-24, paragraph (1), item (i) of the Act, are the insurance premiums paid or to be decisively paid in the business year, and in the case of an insurance contract with option of payment in installation or an insurance contract whose insurance period exceeds one year, such insurance premiums are the annualized insurance premiums.

（健全性の基準に用いる資本金、基金、準備金等）

(Stated Capital, Equity Fund, and Reserve Used for Requirement for Soundness)

第二百十一条の五十九　法第二百七十二条の二十八において準用する法第百三十条第一号に規定する資本金、基金、準備金その他の内閣府令で定めるものの額（保険金等の支払能力の充実の状況が適当であるかどうかの基準を定めるために用いる少額短期保険業者に係る額に限る。）は、次に掲げる額とする。

Article 211-59 (1) The amount of stated capital, fund, reserve or any other amount to be specified by Cabinet Office Order, as provided in Article 130, item (i) of the Act as applied mutatis mutandis pursuant to Article 272-28 of the Act (limited to such amount relating to a Small Amount and Short Term Insurance Company to be used to establish criteria regarding whether or not the Small Amount and Short Term Insurance Company has an appropriate level of solvency in terms of its ability to pay for Insurance Proceeds, etc.), is as

follows:

一　純資産の部の合計額から剰余金の処分として支出する金額（少額短期保険業者である相互会社にあっては、翌事業年度に社員に対する剰余金の分配として支出する額を含む。）、貸借対照表の評価・換算差額等の科目に計上した金額、法第二百七十二条の十八において準用する法第百十三条前段の規定により貸借対照表の資産の部に計上した金額及び繰延資産として貸借対照表の資産の部に計上した金額を控除した額

(i) the amount to be disbursed as the disposition of surplus from among the total amount recorded in the net asset section (in the case of a Mutual Company which is a Small Amount and Short Term Insurance Company, including the amount to be disbursed as the distribution of dividends to members in the subsequent business year), the amount recorded in the items of Valuation and Translation Adjustments, etc. in the balance sheet, the amount recorded in the asset section of the balance sheet and the amount recorded as the deferred asset in the asset section of the balance sheet pursuant to the provisions of the first sentence of Article 113 of the Act as applied mutatis mutandis pursuant to Article 272-18 of the Act;

二　法第二百七十二条の十八において準用する法第百十五条第一項の価格変動準備金の額

(ii) the amount of Price Fluctuation Reserve under Article 115, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 272-18 of the Act;

三　第二百十一条の四十六第一項第二号の異常危険準備金の額

(iii) the amount of Ordinary Contingency Reserve under Article 211-46, paragraph (1), item (ii);

四　一般貸倒引当金の額

(iv) the amount of general loan-loss reserves;

五　少額短期保険業者が有するその他有価証券については、貸借対照表計上額の合計額と帳簿価額の合計額の差額に金融庁長官が定める率を乗じた額

(v) with regard to available-for sale securities owned by the Small Amount and Short Term Insurance Company, the amount of difference between the total of the amount recorded in the balance sheet and the book value thereof, multiplied by the ratio to be specified by the Commissioner of the Financial Services Agency;

六　少額短期保険業者が有する土地については、時価と帳簿価額の差額に金融庁長官が定める率を乗じた額

(vi) with regard to lands owned by the Small Amount and Short Term Insurance Company, the amount of difference between the Market Value and book value thereof, multiplied by the ratio to be specified by the Commissioner of the Financial Services Agency; and

七　その他前各号に準ずるものとして金融庁長官が定めるものの額

(vii) the amount similar to those set forth in the preceding items, as designated

by the Commissioner of the Financial Services Agency.

２　前項第六号中「時価」とは、保険金等の支払能力の充実の状況を示す比率の算出を行う日の適正な評価価格に基づき算出した価額をいう。

(2) The term "Market Value" as referred to in item (vi) of the preceding paragraph means the value calculated based on the fairly appraised price as of the day when the ratio to indicate the soundness of solvency margin for Insurance Proceeds, etc.

（通常の予測を超える危険に対応する額）

(Amount Equivalent to Risk Not Normally Predictable)

第二百十一条の六十　法第二百七十二条の二十八において準用する法第百三十条第二号に規定する引き受けている保険に係る保険事故の発生その他の理由により発生し得る危険であって通常の予測を超えるものに対応する額（保険金等の支払能力の充実の状況が適当であるかどうかの基準を定めるために用いる少額短期保険業者に係る額に限る。）は、次に掲げる額を基礎として金融庁長官が定めるところにより計算した額とする。

Article 211-60　The amount equivalent to the risk not normally predictable that may accrued from the occurrence of the insured event for which the insurance is underwritten, as provided in Article 130, item (ii) of the Act as applied mutatis mutandis pursuant to Article 272-28 of the Act, or any from other grounds (limited to such amount relating to a Small Amount and Small Amount and Short Term Insurance Company to be used to establish criteria regarding whether or not the Small Amount and Short Term Insurance Company has an appropriate level of solvency in terms of its ability to pay for Insurance Proceeds, etc.) is the amount calculated by the method specified by the Commissioner of the Financial Services Agency based upon the following amounts:

一　保険リスクに対応する額として金融庁長官が定めるところにより計算した額

(i) the amount calculated in accordance with the formula specified by the Commissioner of the Financial Services Agency as the amount equivalent to the Insurance Risk;

二　資産運用リスクに対応する額として次のイからニまでに掲げる額の合計額

(ii) the total of the amount set forth in (a) to (e) below, which is the amount equivalent to the Asset Investment Risk:

イ　価格変動等リスクに対応する額として金融庁長官が定めるところにより計算した額

(a) the amount calculated in accordance with the formula specified by the Commissioner of the Financial Services Agency as the amount equivalent to the Price Fluctuation, etc. Risk;

ロ　信用リスクに対応する額として金融庁長官が定めるところにより計算した額

(b) the amount calculated in accordance with the formula specified by the

Commissioner of the Financial Services Agency as the amount equivalent to the Credit Risk;

ハ　子会社等リスク（子会社等への投資その他の理由により発生し得る危険をいう。）に対応する額として金融庁長官が定めるところにより計算した額

(c) the amount calculated in accordance with the formula specified by the Commissioner of the Financial Services Agency as the amount equivalent to the Subsidiary Company, etc. Risk (meaning the risk which may accrue from the investment in Subsidiary Company, etc. or any other grounds);

ニ　イからハまでのリスクに準ずるものとして金融庁長官が定めるところにより計算した額

(d) the amount calculated in accordance with the formula specified by the Commissioner of the Financial Services Agency, as the amount equivalent to the risks set forth in (a) to (c);

三　経営管理リスクに対応する額として、前二号に対応する額に基づき金融庁長官が定めるところにより計算した額

(iii) the amount calculated in accordance with the formula specified by the Commissioner of the Financial Services Agency based on the amount corresponding to those specified in the preceding two items, as the amount equivalent to the Management Risk.

第五節　保険契約の移転等
Section 5 Transfer of Insurance Contracts

（保険契約の移転に係る備置書類）

(Documents to Be Kept in Relation to Transfer of Insurance Contracts)

第二百十一条の六十一　法第二百七十二条の二十九において準用する法第百三十六条の二第一項に規定する内閣府令で定める書類は、次に掲げる書類とする。

Article 211-61　The documents to be specified by Cabinet Office Order, as provided in Article 136-2, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 272-29 of the Act, are as follows:

一　法第二百七十二条の二十九において準用する法第百三十五条第一項の契約に係る契約書

(i) contract documents pertaining to the contract under Article 135, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 272-29 of the Act; and

二　法第二百七十二条の二十九において準用する法第百三十五条第三項に規定する移転会社（以下この節において「移転会社」という。）及び同条第一項に規定する移転先会社（以下この節において「移転先会社」という。）の貸借対照表（移転先会社が外国保険会社等の場合にあっては、日本における保険業の貸借対照表）

(ii) the balance sheet of the transferor company provided in Article 135, paragraph (3) of the Act as applied mutatis mutandis pursuant to Article

272-29 of the Act (hereinafter referred to as "Transferor Company" in this Section) and the transferee company provided in paragraph (1) of the same Article (hereinafter referred to as "Transferee Company" in this Section) (if the Transferee Company is a Foreign Insurance Company, etc., the balance sheet for the Insurance Business in Japan).

（保険契約の移転に係る公告事項）

(Matters Subject to Public Notice of Transfer of Insurance Contracts)

第二百十一条の六十二　法第二百七十二条の二十九において準用する法第百三十七条第一項本文（法第二百五十一条第二項及び第三項により読み替えて適用する場合を含む。）に規定する内閣府令で定める事項は、次に掲げる事項（法第二百五十一条第二項及び第三項の規定により法第二百七十二条の二十九において準用する法第百三十七条第一項本文の規定を読み替えて適用する場合にあっては、第一号及び第二号に掲げる事項）とする。

Article 211-62 The matters to be specified by Cabinet Office Order, as provided in the main clause of Article 137, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 272-29 of the Act (including the cases where it is applied pursuant to Article 251, paragraphs (2) and (3) of the Act following the deemed replacement of terms), are the following matters (in cases where the main clause of Article 137, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 272-29 of the Act is applied following the deemed replacement of terms pursuant to the provisions of Article 251, paragraphs (2) and (3) of the Act, the matters set forth in items (i) and (ii)):

一　移転先会社の商号、名称又は氏名

(i) the trade name or name of the Transferee Company;

二　移転先会社の本店、主たる事務所又は日本における主たる店舗の所在地

(ii) the location of the head office, principal office or principal establishment in Japan of the Transferee Company;

三　移転会社及び移転先会社の直近の事業年度における保険金等の支払能力の充実の状況を示す比率（法第百三十条（法第二百七十二条の二十八において準用する場合を含む。）又は法第二百二条の保険金等の支払能力の充実の状況が適当であるかどうかの基準に係る算式により得られる比率をいう。以下この号及び第二百十一条の六十四第二項第十五号において同じ。）及び保険契約の移転の日に見込まれる保険金等の支払能力の充実の状況を示す比率

(iii) the ratio to indicate the soundness of solvency margin for Insurance Proceeds, etc. (meaning a ratio derived from the formula pertaining to the criteria regarding the appropriateness of the solvency margin for Insurance Proceeds, etc. under Article 130 of the Act (including the cases where it is applied mutatis mutandis pursuant to Article 272-28 of the Act) or Article 202 of the Act; hereinafter the same applies in this item and Article 211-64, paragraph (2), item (xv)) of the Transferor Company and the Transferee

Company for the Most Recent Business Year, and the prospective ratio to indicate the soundness of their solvency margin for Insurance Proceeds, etc. as of the day of transfer of insurance contracts;

四　保険契約の移転後における移転対象契約（法第二百七十二条の二十九において準用する法第百三十五条第三項に規定する移転対象契約をいう。第二百十一条の六十四第二項、第二百十一条の六十四の二第一号及び第二百十一条の六十六において同じ。）に関するサービスの内容の概要

(iv) the outline of the content of the services relating to the Transferred Contracts (meaning the Transferred Contracts as provided in Article 135, paragraph (3) of the Act as applied mutatis mutandis pursuant to Article 272-29 of the Act; the same applies in Article 211-64, paragraph (2), Article 211-64-2, item (i) and Article 211-66) after the transfer of insurance contracts;

五　法第二百七十二条の二十九において準用する法第百三十七条第五項に関する事項

(v) the matters relating to Article 137, paragraph (5) of the Act as applied mutatis mutandis pursuant to Article 272-29 of the Act;

六　保険契約の移転前及び移転後における移転会社及び移転先会社の法第百十四条第一項（法第百九十九条及び法第二百七十二条の十八において準用する場合を含む。）に規定する契約者配当又は社員に対する剰余金の分配（以下この号において「配当等」という。）の方針並びに保険契約の移転前における移転会社及び移転先会社の配当等の額

(vi) the policy regarding the Policy Dividend or distribution of surplus to members as prescribed in Article 114, paragraph (1) of the Act (including the cases where it is applied mutatis mutandis pursuant to Article 199 of the Act and Article 272-18 of the Act; hereinafter referred to as "Dividend, etc." in this item) of the Transferor Company and the Transferee Company before and after the transfer of insurance contracts, and the amount of Dividend, etc. by the Transferor Company and the Transferee Company before the transfer of insurance contracts;

七　移転対象契約者（法第二百七十二条の二十九において準用する法第百三十五条第三項に規定する移転対象契約者をいう。第二百十一条の六十四第二項及び第二百十一条の六十四の二第五号において同じ。）に対する剰余金の分配をする場合には、その旨及びその分配の方法

(vii) in cases where a surplus is distributed to Affected Policyholders (meaning the Affected Policyholders as prescribed in Article 135, paragraph (3) of the Act as applied mutatis mutandis pursuant to Article 272-29 of the Act; the same applies in Article 211-64, paragraph (2) and Article 211-64-2, item (v)), such fact and the method of distribution; and

八　法第二百七十二条の二十九において準用する法第百三十七条第一項ただし書の規定により当該通知を省略する場合には、その旨

(viii) in cases where the notification is omitted pursuant to the provisions of

the proviso to Article 137, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 272-29 of the Act, such fact.

（保険契約の移転に係る通知の省略）

(Omission of Notification Pertaining to Transfer of Insurance Contracts)

第二百十一条の六十二の二　法第二百七十二条の二十九において準用する法第百三十七条第一項ただし書に規定する内閣府令で定める場合は、次に掲げる要件のいずれにも該当する場合とする。

Article 211-62-2 The cases to be specified by Cabinet Office Order, as provided in the proviso to Article 137, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 272-29 of the Act, are the cases which satisfy all of the following requirements:

一　共同保険契約の移転であること。

(i) that the transfer is a transfer of a coinsurance contract;

二　共同保険契約の移転をしようとする引受保険会社等（少額短期保険業者に限る。）が、当該共同保険契約の非幹事会社等であって、次に掲げる要件のいずれにも該当する者であること。

(ii) that the Underwriting Insurance Company, etc. (limited to a Small Amount and Short Term Insurance Company) intending to transfer the coinsurance contract is a Non-managing Underwriter, etc. and satisfies all of the following requirements:

イ　当該非幹事会社等に係る共同保険契約の引受割合が百分の十以下であること。

(a) that the Underwriting Ratio of the coinsurance contract pertaining to the Non-managing Underwriter, etc. is no more than 10 percent; and

ロ　当該非幹事会社等に係る引受割合の全てに応じた共同保険契約を移転するものであること。

(b) that the transfer is a transfer by which a coinsurance contract is transferred according to the entire Underwriting Ratio pertaining to the Non-managing Underwriter, etc.

（保険契約に係る債権の額）

(Amount of Claim Pertaining to Insurance Contract)

第二百十一条の六十三　法第二百七十二条の二十九において準用する法第百三十七条第三項（法第二百五十一条第二項及び第三項の規定により読み替えて適用する場合を含む。）に規定する内閣府令で定める金額は、未経過期間（保険契約に定めた保険期間のうち、法第二百七十二条の二十九において準用する法第百三十七条第一項の公告の時において、まだ経過していない期間をいう。）に対応する保険料の金額とする。

Article 211-63 The amount to be specified by Cabinet Office Order, as provided in Article 137, paragraph (3) of the Act (including the cases where it is applied pursuant to the provisions of Article 251, paragraph (2) and (3) of the Act following the deemed replacement of terms) as applied mutatis mutandis

pursuant to Article 272-29 of the Act, is the amount of the insurance premiums corresponding to the Unexpired Period (meaning the insurance period specified in an insurance contract which have not been passed as of the time of the public notice as provided in Article 137, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 272-29).

（保険契約移転手続中の契約に係る通知事項）

(Matters Subject to Notification Regarding Contracts in the Course of Procedure for Transfer of Insurance Contracts)

第二百十一条の六十三の二　法第二百七十二条の二十九において準用する法第百三十八条第一項第三号に規定する内閣府令で定める事項は、第二百十一条の六十二各号に掲げる事項とする。

Article 211-63-2 The matters to be specified by Cabinet Office Order, as referred to in Article 138, paragraph (1), item (iii) of the Act as applied mutatis mutandis pursuant to Article 272-29 of the Act, are the matters set forth in the items of Article 211-62.

（保険契約の移転の認可の申請）

(Application for Authorization of Transfer of Insurance Contracts)

第二百十一条の六十四　法第二百七十二条の二十九において準用する法第百三十九条第一項の規定による認可の申請は、法第二百七十二条の二十九において準用する法第百三十七条第一項の異議を述べるべき期間経過後一月以内に、移転会社及び移転先会社の連名の認可申請書を金融庁長官等に提出して行わなければならない。

Article 211-64 (1) The application for authorization under Article 139, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 272-29 of the Act must be filed by way of submitting to the Commissioner of the Financial Services Agency the written application for authorization under the joint name of the Transferor and the Transferee, within one month from the passage of the period for objection under Article 137, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 272-29 of the Act.

２　前項の認可申請書には、次に掲げる書類（第十号に掲げる書面については、移転先会社が少額短期保険業者である場合に限り、法第二百五十条第一項の規定により保険契約の移転をする場合及び更生特例法第二百六十二条第五号又は第三百五十九条第一号の規定により更生計画において更生会社が更生特例法第二百六十二条第五号又は第三百五十九条第一号に掲げる行為をする場合にあっては、第一号から第五号まで、第七号から第十二号まで、第十八号及び第十九号に掲げる書類）を添付しなければならない。

(2) For filing the written application for authorization under the preceding paragraph, the following documents (with regard to the document set forth in item (x), limited to cases where the Transferee Company is a Small Amount and Short Term Insurance Company; in cases where insurance contracts are

transferred under Article 250, paragraph (1) of the Act, and cases where a Company under Reorganization Proceedings performs any of the activities set forth in Article 262, item (v) or Article 359, item (i) of the Special Act for Reorganization in accordance with a Reorganization Plan pursuant to Article 262, item (v) or Article 359, item (i) of the Special Act for Reorganization, the documents set forth in items (i) to (v), (vii) to (xii), (xviii) and (xix)) must be attached:

一　理由書

(i) a written statement of reasons;

二　法第二百七十二条の二十九において準用する法第百三十五条第一項の契約に係る契約書

(ii) contract documents pertaining to the contract under Article 135, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 272-29 of the Act;

三　移転会社及び移転先会社（外国保険会社等を除く。）の株主総会等の議事録

(iii) the minutes of Shareholders Meeting, etc. of the Transferor Company and the Transferee Company (excluding Foreign Insurance Company, etc.);

四　移転会社及び移転先会社の貸借対照表（移転先会社が外国保険会社等の場合にあっては、日本における保険業の貸借対照表）

(iv) the balance sheet of the Transferor Company and Transferee Company (if the Transferee Company is a Foreign Insurance Company, etc., the balance sheet for the Insurance Business in Japan);

五　移転会社の財産目録

(v) the inventory of property of the Transferor Company;

六　移転対象契約の選定基準及び対象範囲を記載した書面

(vi) the document describing the selection criteria and the scope of Transferred Contracts;

七　移転会社を保険者とする保険契約について、次に掲げる事項を記載した書面

(vii) the document describing the following matters for insurance contracts wherein the insurer is the Transferor Company:

イ　当該保険契約の種類ごとに保険契約の移転前及び移転後における保険契約者の数、保険契約の件数及び保険金額の合計額並びに責任準備金その他の準備金の額

(a) the number of policyholders, the number of insurance contracts, the total of the insured amount, and the amount of Policy Reserve and any other reserves before and after the transfer of insurance contracts, for each type of insurance contract;

ロ　当該保険契約の種類ごとに保険契約の移転前における移転対象契約に係る責任準備金その他の準備金の額及びそれらの算定の適切性

(b) the amount of Policy Reserve and any other reserves for the Transferred Contracts before the transfer of insurance contract and the appropriateness of the calculation of such amount, for each type of

insurance contract;

ハ　保険契約の移転後における責任準備金その他の準備金の算定の適切性

(c) the appropriateness of the calculation of the amount of Policy Reserve and any other reserves after the transfer of insurance contracts;

八　法第二百七十二条の二十九において準用する法第百三十五条第一項の契約により移転対象契約とともに移転するものとされる財産について、その種類ごとに数量及び価額を記載した書面

(viii) the document describing the quantity and value, for each type of properties to be transferred associated with the Transferred Contract pursuant to the contract referred to in Article 135, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 272-29 of the Act;

九　移転先会社を保険者とする保険契約（外国保険会社等にあっては、日本における保険契約）について、次に掲げる事項を記載した書面

(ix) with regard to each type of insurance contract wherein the insurer is the Transferor Company (or insurance contracts in Japan, in the case of a Foreign Insurance Company, etc.), the document describing the following matters:

イ　当該保険契約の種類ごとに保険契約の移転前及び移転後における保険契約者の数、保険契約の件数及び保険金額の合計額並びに責任準備金（外国保険会社等にあっては、法第百九十九条において準用する法第百十六条第一項の責任準備金をいう。ロ及びハ並びに次条第二号において同じ。）その他の準備金の額

(a) the number of policyholders, the number of insurance contracts, the total of the insured amount, and the amount of Policy Reserve (in the case of a Foreign Insurance Company, etc., meaning the Policy Reserve set forth in Article 116, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 199 of the Act; the same applies in (b) and (c) and item (ii) of the following Article) and any other reserves before and after the transfer of insurance contracts, for each type of insurance contract;

ロ　当該保険契約の種類ごとに保険契約の移転後における移転対象契約に係る責任準備金その他の準備金の額及びそれらの算定の適切性

(b) the amount of Policy Reserve and any other reserves for the Transferred Contracts after the transfer of insurance contract and the appropriateness of the calculation of such amount, for each type of insurance contract;

ハ　保険契約の移転後における責任準備金その他の準備金の算定の適切性

(c) the appropriateness of the calculation of the amount of Policy Reserve and any other reserves after the transfer of insurance contracts;

十　移転対象契約及び移転先会社を保険者とする保険契約について、同一の保険契約者又は被保険者がある場合には、当該保険契約者又は被保険者ごとの全ての保険契約の保険金額の合計額及び全ての保険契約に係る令第一条の六各号に掲げる保険の区分に応じた保険金額の合計額を記載した書面

(x) with regard to a Transferred Contract or an insurance contracts wherein

the insurer is the Transferee Company, if the policyholder or the insured person thereunder are the same, the document stating the total amount of the insurance under all insurance contracts for the policyholder or the insured person, and the total amount of insured amount under all insurance contracts as itemized by the categories of insurances set forth in the items of Article 1-6 of the Cabinet Order;

十一　法第二百七十二条の二十九において準用する法第百三十七条第一項本文の規定による公告及び通知をしたことを証する書面（法第二百七十二条の二十九において準用する法第百三十七条第一項ただし書の規定により当該通知を省略したときは、第二百十一条の六十二の二各号に掲げる要件の全てを満たしていることを証する書面を含む。）

(xi) a document certifying that the public notice and notification under the main clause of Article 137, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 272-29 of the Act have been given (including a document certifying that all the requirements listed in the items of Article 211-62-2 are met, in cases where the notification has been omitted pursuant to the provisions of the proviso to Article 137, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 272-29 of the Act);

十二　法第二百七十二条の二十九において準用する法第百三十七条第一項の異議を述べるべき期間内に異議を述べた移転対象契約者の数又はその者の第二百十一条の六十三に規定する金額が、法第二百七十二条の二十九において準用する法第百三十七条第三項（法第二百五十一条第二項及び第三項の規定により読み替えて適用する場合を含む。）に定める割合を超えなかったことを証する書面

(xii) a document certifying that the number of Affected Policyholders who stated their objections within the period for objection under Article 137, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 272-29 of the Act or the amount pertaining to such policyholders as provided in Article 211-63 has not the certain ratio as set forth in Article 137, paragraph (3) of the Act as applied mutatis mutandis pursuant to Article 272-29 of the Act (including the cases where applied pursuant to the provisions of Article 251, paragraphs (2) and (3) of the Act following the deemed replacement of terms);

十三　前号の異議を述べた移転対象契約者の異議の理由及び当該異議に対する移転会社又は移転先会社の対応を記載した書面

(xiii) a document describing the grounds for the objections stated by the Affected Policyholders under the preceding item and the measures taken by the Transferor Company or the Transferee Company in response to such objections;

十四　移転対象契約者に対する剰余金の分配をする場合には、その額及びその算出方法並びにその分配の方法を記載した書面

(xiv) in cases where surplus is distributed to the Affected Policyholders, a

document describing the amount distributed and the calculation method thereof as well as the method of distribution;

十五　移転会社及び移転先会社の直近の事業年度における保険金等の支払能力の充実の状況を示す比率及び保険契約の移転の日に見込まれる保険金等の支払能力の充実の状況を示す比率を記載した書面

(xv) a document describing the ratio to indicate the soundness of solvency margin for Insurance Proceeds, etc. of the Transferor Company and the Transferee Company for the Most Recent Business Year, and the prospective ratio to indicate the soundness of their solvency margin for Insurance Proceeds, etc. as of the day of transfer of insurance contracts;

十六　移転先会社の移転対象契約に係る業務の実施体制及びサービスの内容を記載した書面

(xvi) a document describing the system for carrying out the business relating to the Transferred Contracts at the Transferee Company and the content of its services;

十七　保険契約の種類ごとに法第二百七十二条の二十九において準用する法第百三十七条第五項に規定する場合において解約する旨を申し入れた移転対象契約者の数並びに同項の規定により移転会社が払い戻すべき金額及びその算出方法を記載した書面

(xvii) a document describing the number of Affected Policyholders who applied for cancellation of their contracts in the case prescribed in Article 137, paragraph (5) of the Act as applied mutatis mutandis pursuant to Article 272-29 of the Act, as well as the amount to be refunded by the Transferor Company under the same paragraph and the calculation method of such amount, for each type of insurance contract;

十八　法第二百五十条第四項の規定による公告をしたときは、これを証する書面

(xviii) a document certifying that the public notice under Article 250, paragraph (4) of the Act, if any, has been given; and

十九　その他法第二百七十二条の二十九において準用する法第百三十九条第二項の規定による審査をするため参考となるべき事項を記載した書類

(xix) any other document containing the matters which would serve as reference information for examination under Article 139, paragraph (2) of the Act as applied mutatis mutandis pursuant to Article 272-29 of the Act.

（保険契約の移転の認可の審査）

(Examination for Authorization of Transfer of Insurance Contracts)

第二百十一条の六十四の二　金融庁長官等は、前条第一項の規定による認可の申請に係る法第二百七十二条の二十九において準用する法第百三十九条第二項に規定する審査をするときは、次に掲げる事項に配慮するものとする。

Article 211-64-2 When conducting an examination under Article 139, paragraph (2) of the Act as applied mutatis mutandis pursuant to Article 272-29 of the Act

upon an application for authorization under paragraph (1) of the preceding Article, the Commissioner of the Financial Services Agency, etc. is to take into account the following circumstances:

一　保険契約の移転の目的及び移転対象契約の選定基準が保険契約者等の保護に欠けるおそれのないものであること。

(i) that the purpose of the transfer of insurance contracts and the selection criteria for Transferred Contracts are not likely to give negative impact on protection of policyholders, etc.;

二　保険契約の移転後において、移転会社を保険者とする保険契約及び移転先会社を保険者とする保険契約に係る責任準備金が保険数理に基づき合理的かつ妥当な方法により積み立てられることが見込まれること。

(ii) that the Policy Reserves for the insurance contracts wherein the issuer is the Transferor Company and for the insurance contracts wherein the issuer is the Transferee Company are expected to be set aside using a reasonable and relevant method based on actuarial science after the transfer of insurance contracts;

三　保険契約の移転後において、移転先会社の第三十条の五第一項第一号の社員配当準備金又は第六十四条第一項の契約者配当準備金（外国保険会社等にあっては、第百四十六条第一項の契約者配当準備金）が適正に積み立てられることが見込まれること。

(iii) that the Transferee Company is expected to set aside the members' dividend reserve set forth in Article 30-5, paragraph (1), item (i) or the Policyholders' Dividend Reserve set forth in Article 64, paragraph (1) (in the case of a Foreign Insurance Company, etc., the Policyholders' Dividend Reserve set forth in Article 146, paragraph (1)) appropriately after the transfer of insurance contracts;

四　保険契約の移転後において、移転会社及び移転先会社の保険金等の支払能力の充実の状況が保険数理に基づき適当であると見込まれること。

(iv) that the Transferor Company and the Transferee Company are expected to have an appropriate level of solvency in terms of its ability to pay for Insurance Proceeds, etc. after the transfer of insurance contracts; and

五　移転会社が、移転対象契約者に対して剰余金の分配をする場合には、当該分配が適正に行われるものであること。

(v) in cases where the Transferor Company distributes surplus to the Affected Policyholders, that such distribution will be made properly.

（保険契約の移転後の公告事項）

(Matters Subject to Ex-Post Facto Public Notice of Transfer of Insurance Contract)

第二百十一条の六十五　法第二百七十二条の二十九において準用する法第百四十条第一項前段に規定する内閣府令で定める事項は、次に掲げる事項とする。

Article 211-65 The matters to be specified by Cabinet Office Order, as provided in the first sentence of Article 140, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 272-29 of the Act, are as follows:

一　法第二百七十二条の二十九において準用する法第百三十七条第一項から第三項までにの規定（共同保険契約以外の保険契約にあっては、同条第一項ただし書の規定を除く。）による手続の経過

(i) the progress of the procedures under Article 137, paragraphs (1) to (3) of the Act (excluding the provisions of the proviso to paragraph (1) of the same Article, in the case of an insurance contract other than a coinsurance contract) as applied mutatis mutandis pursuant to Article 272-29 of the Act;

二　移転先会社の商号、名称又は氏名及び本店、主たる事務所又は日本における主たる店舗の所在地

(ii) the Transferee's the trade name or name of the Transferee Company, and the location of its head office, principal office or principal establishment in Japan.

（保険契約の移転後の通知の省略）

(Omission of Notification After Transfer of Insurance Contracts)

第二百十一条の六十五の二　法第二百七十二条の二十九において準用する法第百四十条第二項ただし書に規定する内閣府令で定める場合は、第二百十一条の六十二の二各号に掲げる要件のいずれにも該当する場合とする。

Article 211-65-2 The cases to be specified by Cabinet Office Order, as provided in the proviso to Article 140, paragraph (2) of the Act as applied mutatis mutandis pursuant to Article 272-29 of the Act, are the cases which satisfy all of the requirements listed in the items of Article 211-62-2.

（保険契約の移転の効力）

(Validity of Transfer of Insurance Contracts)

第二百十一条の六十六　保険契約の移転を受けたことにより、移転先会社の次の各号に掲げる書類に定めた事項を、移転会社の法第二百七十二条の二第二項第二号から第四号までに掲げる書類に定めた事項のうちの移転対象契約に関する部分を付加した内容に変更しなければならない場合においては、法第二百七十二条の二十九において準用する法第百三十九条第一項の規定による認可を受けた時に、次の各号に定める認可を受け、又は変更があったものとみなす。

Article 211-66 When, as a result of the implementation of the transfer of insurance contracts, the matters specified in the documents set forth in the following items require amendment reflecting the portion of the matters concerning the Transferor Company as set forth in Article 272-2, paragraph (2), items (ii) to (iv) of the Act pertaining to the Transferred Contract, such matters are deemed to be authorized and amended, at the time when the authorization under Article 139, paragraph (1) as applied mutatis mutandis pursuant to

Article 272-29 of the Act is granted:

一　法第四条第二項第二号から第四号までに掲げる書類又は法第百八十七条第三項第二号から第四号までに掲げる書類　法第百二十三条第一項（法第二百七条において準用する場合を含む。）の規定による認可又は法第百二十三条第二項（法第二百七条において準用する場合を含む。）の変更

(i) the documents specified in Article 4, paragraph (2), items (ii) to (iv) of the Act or the documents specified in Article 187, paragraph (3), items (ii) to (iv) of the Act: the authorization under Article 123, paragraph (1) of the Act (including the case where it is applied mutatis mutandis pursuant to Article 207 of the Act), or the amendment under Article 123, paragraph (2) of the Act (including the case where it is applied mutatis mutandis pursuant to Article 207 of the Act);

二　法第二百七十二条の二第二項第二号から第四号までに掲げる書類　法第二百七十二条の十九第一項の変更

(ii) the documents specified in Article 272-2, paragraph (2), items (ii) to (iv) of the Act: the amendment under Article 272-19, paragraph (1) of the Act.

（事業譲渡等の認可の申請）

(Application for Authorization of Business Transfer, etc.)

第二百十一条の六十七　少額短期保険業者は、法第二百七十二条の三十第一項において準用する法第百四十二条の規定による認可を受けようとするときは、認可申請書に次に掲げる書類を添付して金融庁長官等に提出しなければならない。

Article 211-67 (1) When a Small Amount and Short Term Insurance Company intends to obtain the authorization under Article 142 of the Act as applied mutatis mutandis pursuant to Article 272-30, paragraph (1) of the Act, it must submit to the Commissioner of the Financial Services Agency a written application for authorization, attaching thereto the following documents:

一　理由書

(i) a written statement of reasons;

二　事業の譲渡又は譲受け（次項において「事業譲渡等」という。）に係る契約の内容を記載した書面

(ii) a document describing the terms and conditions of the contracts subject to transfer or acquisition of business (referred to as "Business Transfer, etc." in the following paragraph and paragraph (3));

三　当事者である少額短期保険業者の株主総会等の議事録その他必要な手続があったことを証する書面

(iii) minutes of the Shareholders' Meeting, etc. of the Insurance Company, etc. which is the party, or and any other document certifying that necessary procedures have been taken;

四　当事者である少額短期保険業者の貸借対照表

(iv) inventories of properties and balance sheet and profit and loss statement of

the Small Amount and Short Term Insurance Company which is the party;

五　譲渡しようとする事業又は譲り受けようとする事業に係る損益の状況を記載した書面

(v) a document specifying the status of profit and loss pertaining to the business to be transferred or acquired;

六　当該事業譲渡等を行った後の少額短期保険業者が子会社等を有する場合には、当該少額短期保険業者及び当該子会社等の収支の見込みを記載した書類

(vi) if the Small Amount and Short Term Insurance Company is to have any Subsidiary Company, etc. after the implementation of the Business Transfer, etc. the document specifying the prospective income and expenditure of the Small Amount and Short Term Insurance Company and Subsidiary Company, etc.;

七　当該事業の譲渡により当該少額短期保険業者の子会社が子会社でなくなる場合には、当該子会社の名称を記載した書類

(vii) if, as a result of the transfer of business, the Small Amount and Short Term Insurance Company's Subsidiary Company, etc. no longer falls under the category of the Subsidiary Company, the document specifying the name of such Subsidiary Company;

八　当該事業の譲受けにより少額短期保険子会社対象会社を子会社とする場合には、当該少額短期保険子会社対象会社に関する第二百十一条の三第十一号に掲げる書類

(viii) if, as a result of the acquisition of business, the Company Eligible to be Small Amount and Short Term Insurance Subsidiary Company is to fall under the category of the Subsidiary Company, the document regarding such Company Eligible to be Small Amount and Short Term Insurance Subsidiary Company as set forth in Article 211-3, item (xi); and

九　その他参考となるべき事項を記載した書類

(ix) a document containing any other matters which would serve as reference information.

2　少額短期保険業者又は少額短期保険業者及び保険会社を全部の当事者とする事業譲渡等の場合にあっては、前項の認可申請書は当事者である少額短期保険業者又は少額短期保険業者及び保険会社の連名で金融庁長官等に提出しなければならない。

(2) In cases of the Business Transfer, etc. among Small Amount and Short Term Insurance Company or among Small Amount and Short Term Insurance Company and Insurance Companies, the written application for authorization under the preceding paragraph must be submitted to the Commissioner of the Financial Services Agency or Other Competent Official under the joint names of the Small Amount and Short Term Insurance Company or of Small Amount and Short Term Insurance Company and Insurance Companies, which comprise the parties to the Business Transfer, etc.

3　少額短期保険業者及び保険会社（外国保険会社等を含む。）を当事者とする事業譲渡等の場合にあっては、第一項の認可申請書は、第九十四条第一項の認可申請書とあ

わせて金融庁長官に提出しなければならない。

(3) In the case of the Business Transfer, etc. among Small Amount and Short Term Insurance Company and Insurance Companies (including Foreign Insurance Companies, etc.), the written application for authorization under paragraph (1) must be submitted together with the written application for authorization under Article 211-67, paragraph (1) of the Act.

（業務及び財産の管理を受託できない外国保険会社等）

(Foreign Insurance Company Not Allowed to Accept Entrustment of Business and Property Administration)

第二百十一条の六十八　法第二百七十二条の三十第二項において準用する法第百四十四条第一項に規定する内閣府令で定めるものは、法第百八十五条第一項の日本における保険業に係る保険の引受けの代理をする者の事務所を設けている外国保険会社等とする。

Article 211-68 The companies to be specified by Cabinet Office Order, as provided in Article 144, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 272-30, paragraph (2) of the Act, are a Foreign Insurance Company, which has established an office of a person acting as an agent for underwriting insurances pertaining to its Insurance Business in Japan, as set forth in Article 185, paragraph (1) of the Act.

（業務及び財産の管理の委託の認可の申請）

(Application for Authorization of Entrustment of Business and Property Administration)

第二百十一条の六十九　法第二百七十二条の三十第二項において準用する法第百四十五条第一項の規定による認可の申請は、委託会社（法第二百七十二条の三十第二項において準用する法第百四十四条第二項に規定する委託会社をいう。次項及び次条において同じ。）及び受託会社（法第二百七十二条の三十第二項において準用する法第百四十四条第一項に規定する受託会社をいう。次項及び次条において同じ。）の連名の認可申請書を金融庁長官等に提出して行わなければならない。

Article 211-69 (1) An application for authorization under Article 145, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 272-30, paragraph (2) of the Act must be made by way of submitting to the Commissioner of the Financial Services Agency a written application for authorization under the joint names of the Entrusting Company (meaning the Entrusting Company as provided in Article 144, paragraph (2) of the Act as applied mutatis mutandis pursuant to Article 272-30, paragraph (2) of the Act; hereinafter the same applies in this Article and the following Article) and Entrusted Company (meaning the Entrusted Company as provided in Article 144, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 272-30, paragraph (2) of the Act; hereinafter the same applies in this Article

and the following Article).

２　前項の認可申請書には、次に掲げる書類を添付しなければならない。

(2) The following documents must be attached to a written application for authorization under the preceding paragraph:

一　理由書

(i) a written statement of reasons;

二　管理委託契約（法第二百七十二条の三十第二項において準用する法第百四十四条第一項の契約をいう。次条において同じ。）に係る契約書

(ii) a contract document pertaining to the Management Entrustment Contract (meaning the contract set forth in Article 144, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 272-30, paragraph (2) of the Act; the same applies in the following Article);

三　委託会社及び受託会社（外国保険会社等を除く。）の株主総会等の議事録

(iii) the minutes of Shareholders' Meeting, etc. of the Entrusting Company and the Entrusted Company (excluding a Foreign Insurance Company, etc.);

四　委託会社及び受託会社の貸借対照表（受託会社が外国保険会社等の場合にあっては、日本における保険業の貸借対照表）

(iv) the balance sheet of the Entrusting Company and the Entrusted Company (if the Entrusted Company is a Foreign Insurance Company, etc., the balance sheet for its Insurance Business in Japan);

五　管理の委託をしようとする業務及び財産に係る損益の状況を記載した書面

(v) a document describing the status of profit and loss from the business and properties the administration of which is to be entrusted;

六　受託会社が委託会社の業務及び財産の管理を行う方法及び受託会社が法第二百七十二条の三十第二項において準用する法第百四十八条第一項の規定による表示をする方法を記載した書面

(vi) the method whereby the Entrusted Company carries out administration of the business and properties of the Entrusting Company, and the method for indication under Article 148, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 148, paragraph (1) of the Act;

七　その他法第二百七十二条の三十第二項において準用する法第百四十五条第二項の規定による審査をするため参考となるべき事項を記載した書類

(vii) any other document containing the matters which would serve as reference information for examination under Article 145, paragraph (2) of the Act as applied mutatis mutandis pursuant to Article 272-30, paragraph (2) of the Act.

（管理委託契約の変更又は解除の認可の申請）

(Application for Authorization of Amendment or Cancellation of Management Entrustment Contract)

第二百十一条の七十　法第二百七十二条の三十第二項において準用する法第百四十九条

第二項の規定による認可の申請は、委託会社及び受託会社の連名の認可申請書を金融庁長官等に提出して行わなければならない。

Article 211-70 (1) An application for authorization under Article 149, paragraph (2) of the Act as applied mutatis mutandis pursuant to Article 272-30, paragraph (2) of the Act must be made by way of submitting to the Commissioner of the Financial Services Agency a written application for authorization under the joint names of the Entrusting Company and the Entrusted Company.

２　前項の認可申請書には、次に掲げる書類を添付しなければならない。

(2) For filing the written application for authorization under the preceding paragraph, the following documents must be attached:

一　理由書

(i) a written statement of reasons;

二　管理委託契約に定めた事項の変更の認可の申請をする場合においては、変更後の管理委託契約書

(ii) in the case of filing an application for authorization of the amendment to the matters set forth in the Management Entrustment Contract, the amended Management Entrustment Contract;

三　委託会社及び受託会社（外国保険会社等を除く。）の株主総会等の議事録

(iii) the minutes of Shareholders' Meeting, etc. of the Entrusting Company and the Entrusted Company (excluding Foreign Insurance Company, etc.);

四　委託会社及び受託会社の貸借対照表（受託会社が外国保険会社等の場合にあっては、日本における保険業の貸借対照表）

(iv) the balance sheet of the Entrusting Company and the Entrusted Company (in the case of a Foreign Insurance Company, etc., the balance sheet for the Insurance Business in Japan);

五　管理の委託をしている業務及び財産に係る損益の状況を記載した書面

(v) a document describing the status of profit and loss from the business and properties the administration of which is entrusted;

六　管理の委託をする業務及び財産の範囲に係る変更の認可を申請する場合においては、当該変更後に管理の委託をしようとする業務及び財産に係る損益の状況を記載した書面

(vi) in the case of filing an application for authorization of amendment to the scope of business and properties the administration of which is to be entrusted, a document describing the status of profit and loss from the business and properties the administration of which will be entrusted after the amendment; and

七　その他参考となるべき事項を記載した書類

(vii) a document containing any other matters which would serve as reference information.

第六節　株主
Section 6 Shareholders
第一款　少額短期保険主要株主
Subsection 1 Major Shareholders of Small Amount and Short Term Insurance Company

（少額短期保険主要株主に係る承認を要しない事由）
(Events Pertaining to Major Shareholder of Small Amount and Short Term Insurance Company Not Requiring Approval)

第二百十一条の七十一　法第二百七十二条の三十一第一項第一号に規定する内閣府令で定める事由は、次の各号に掲げる事由とする。

Article 211-71 (1) The events to be specified by Cabinet Office Order, as provided in Article 272-31, paragraph (1), item (i) of the Act, are as follows:

一　担保権の実行による株式の取得

(i) acquisition of shares by way of exercise of security interests;

二　代物弁済の受領による株式の取得

(ii) acquisition of shares by way of receipt of subrogation payment;

三　当該少額短期保険業者の議決権を行使することができない株式に係る議決権の取得によるその総株主の議決権に占める保有する議決権の割合の増加（当該少額短期保険業者の議決権の保有者になろうとする者の意思によらない事象の発生により取得するものに限る。）

(iii) increase in the ratio of the voting rights to the voting rights of all shareholders, by way of acquisition of voting rights represented by shares which prohibits the Small Amount and Short Term Insurance Company from exercising the voting rights (limited to the shares acquired due to the occurrence of the event beyond the intention of the Small Amount and Short Term Insurance Company or its Subsidiary Company);

四　当該少額短期保険業者が株式の転換を行ったことによるその総株主の議決権に占める保有する議決権の割合の増加（当該少額短期保険業者の議決権の保有者になろうとする者の請求による場合を除く。）

(iv) increase in the ratio of the voting rights to the voting rights of all shareholders, by way of conversion of shares implemented by the Small Amount and Short Term Insurance Company (excluding the conversion upon the request from the Small Amount and Short Term Insurance Company or its Subsidiary Company);

五　当該少額短期保険業者が株式の併合若しくは分割又は株式無償割当てを行ったことによるその総株主の議決権に占める保有する議決権の割合の増加

(v) increase in the ratio of voting rights to the voting rights of all shareholders of the Small Amount and Short Term Insurance Company, by way of consolidation or split of shares, or allotment of shares without contribution;

六　当該少額短期保険業者が定款の変更による株式に係る権利の内容又は一単元の株

式の数を変更したことによるその総株主の議決権に占める保有する議決権の割合の増加

(vi) increase in the ratio of voting rights to the voting rights of all shareholders, by way of amendment of the details of the rights in shares or amendment to the number of shares for one unit of shares, as affected by the amendment of the articles of incorporation of the Small Amount and Short Term Insurance Company; and

七　当該少額短期保険業者が自己の株式の取得を行ったことによるその総株主の議決権に占める保有する議決権の割合の増加

(vii) increase in the ratio of voting rights to the voting rights of all shareholders, by way of acquisition of treasury shares of the Small Amount and Short Term Insurance Company.

２　前項の規定は、令第三十八条の十二第一号に規定する内閣府令で定める事由について準用する。

(2) The provisions of the preceding paragraph apply mutatis mutandis to the events to be specified by Cabinet Office Order, as provided in Article 38-12, item (i) of the Cabinet Order.

（少額短期保険業者の主要株主基準値以上の議決権の保有者に係る承認申請書の提出等）

(Submission of Written Application for Approval of Holding of Voting Rights in Small Amount and Short Term Insurance Company in Excess of Major Shareholder Thresholds)

第二百十一条の七十二　法第二百七十二条の三十二第一項の規定による承認申請書を提出すべき者は、別紙様式第十六号の二十二により当該承認申請書を作成し、財務局長等に提出しなければならない。

Article 211-72 (1) A person required to submit a written application for approval under Article 272-32, paragraph (1) of the Act must prepare such written application for approval in accordance with Appended Form No. 16-22, and submit it to the Director-General of Local Finance Bureau, etc.

２　法第二百七十二条の三十二第一項第一号に規定する内閣府令で定める事項は、次に掲げる事項とする。

(2) The matters to be specified by Cabinet Office Order, as provided in Article 272-32, paragraph (1), item (i) of the Act, are as follows:

一　議決権保有割合（法第二百七十二条の三十二第一項第一号に規定する議決権保有割合をいう。第二百十一条の七十五第二項第一号において同じ。）に関する事項

(i) the matters related to the Proportion of Voting Rights Held (meaning the Proportion of Voting Rights Held as provided in Article 272-32, paragraph (1), item (i) of the Act; the same applies in Article 211-75, paragraph (2), item (i));

二　取得資金に関する事項

(ii) the matters related to fund for acquisition; and
三　保有の目的に関する事項
(iii) the purposes of the holding.
3　法第二百七十二条の三十二第二項に規定する内閣府令で定める書面（法第二百七十二条の三十一第一項の承認に限る。）は、次の各号に掲げる場合に応じ、当該各号に掲げる書面とする。
(3) The documents to be specified by Cabinet Office Order, as provided in Article 272-32, paragraph (2) of the Act, are the documents as set forth in the following items in accordance with the categories of the cases as respectively set forth therein:
一　法第二百七十二条の三十一第一項各号に掲げる取引又は行為により一の少額短期保険業者の主要株主基準値以上の数の議決権の保有者になろうとする者が法人（法人でない社団又は財団で代表者又は管理人の定めのあるものを含む。以下この項において同じ。）である場合
(i) cases where the party which, by way of transaction or conducts specified in the items of Article 272-31, paragraph (1) of the Act, intends to become a holder of voting rights in a single Small Amount and Short Term Insurance Company not less than the Major Shareholder Threshold is a corporation (including an association or foundation without legal personality for which a representative person or an administrator has been appointed; hereinafter the same applies in this paragraph):
イ　理由書
(a) a written statement of reasons;
ロ　当該法人に関する次に掲げる書面（当該法人が外国の法人であることその他の理由により次に掲げる書面の一部がない場合には、当該書面に類する書面）
(b) the following documents concerning such corporation (if, due to the grounds that the corporation is a foreign corporation or any other grounds, a part of the following documents are not available, the documents similar to those documents):
（１）　定款
1. articles of incorporation;
（２）　法人の登記事項証明書
2. certificate of registered matters of the corporation;
（３）　取締役及び監査役（監査等委員会設置会社にあっては取締役、指名委員会等設置会社にあっては取締役及び執行役）の履歴書
3. résumés of directors and company auditors (or résumés of directors in the case of a company with audit and supervisory committee; or directors and executive officers, in the case of a company with nominating committee, etc.);
（４）　会計参与設置会社にあっては、会計参与の履歴書
4. résumés of accounting advisors, in the case of a company with

accounting advisors;

（５）　その総株主又は総出資者の議決権の百分の五を超える議決権を保有する者の氏名、住所又は居所、国籍及び職業（当該者が法人その他の団体である場合には、その名称、主たる事務所の所在地及び営んでいる事業の内容）並びにその保有する議決権の数を記載した書面

5. a document specifying the name, domicile or residence, nationality and occupation of the holder of the voting rights in excess of 5 percent of the voting rights held by all shareholders or all equity holders (if the party is a corporation or any other type of organization, its name, location of the principal office and the details of the business engaged), as well as a document specifying the number of voting rights held by such holder;

（６）　当該承認に係る法第二百七十二条の三十一第一項各号に掲げる取引又は行為が株主総会又は取締役会（これらに準ずる機関を含む。）の決議を要するものである場合には、これに関する株主総会の議事録又は取締役会の議事録（これらに準ずる機関において必要な手続があったことを証する書面を含む。）

6. when the transaction or conducts specified in the items of Article 272-31, paragraph (1) of the Act for which the authorization is sought is subject to a resolution of the shareholders meeting or board of directors meeting (including an organ similar thereto), the minutes of the relevant shareholders meeting or the board of directors meeting (including a document certifying that the organ similar thereto has taken the necessary procedures);

（７）　主たる事務所の位置を記載した書面

7. a document specifying the location of the principal office;

（８）　業務の内容を記載した書面

8. a document specifying the details of the business;

（９）　最終の貸借対照表、損益計算書及び株主資本等変動計算書（相互会社にあっては、剰余金処分又は損失処理に関する書面及び基金等変動計算書）その他当該法人の最近における業務、財産及び損益の状況を知ることができる書面

9. the latest balance sheet, profit and loss statement and a statement of change in shareholders' equity, etc. (in the case of a Mutual Company, a document concerning disposition of surplus and treatment of loss, as well as a statement of changes in funds, etc.), and any other document disclosing the current status of business, property, profit and loss of the corporation;

（１０）　当該少額短期保険業者の議決権の保有に係る体制を記載した書面

10. a document specifying the organizational functions for holding the voting rights in the Small Amount and Short Term Insurance

Company;

（１１）　その保有する当該少額短期保険業者の議決権の数及び当該承認後に取得又は保有しようとする当該少額短期保険業者の議決権の数を記載した書面

11. a document specifying the number of voting rights in Small Amount and Short Term Insurance Company already held, and the number of voting rights in Small Amount and Short Term Insurance Company to be acquired or held after the authorization is granted;

（１２）　その子会社等（子法人等及び関連法人等をいう。以下この条において同じ。）の名称、主たる営業所又は事務所の位置及び業務の内容を記載した書面

12. a document specifying the name, location of the principal office or any other office and business of the Subsidiary Company, etc. (collectively meaning a Subsidiary Corporation, etc. and an Affiliated Corporation, etc.; hereinafter the same applies in this Article);

ハ　当該承認後に当該少額短期保険業者との間に有することを予定する人事、資金、技術、取引等における関係及び当該関係に係る方針（当該関係が当該少額短期保険業者の業務の運営に影響を与える可能性がある場合にあっては、当該少額短期保険業者の業務の健全かつ適切な運営を確保するための体制を含む。第三号において同じ。）

(c) the prospective relationship such as personnel relationship, funding relationship, technical relationship and business relationship with the Small Amount and Short Term Insurance Company after the authorization is granted, and the policy governing such relationships (if the relationship may give impact on management of the Small Amount and Short Term Insurance Company's business, including the system to ensure that the Small Amount and Short Term Insurance Company will manage its business management in a sound and appropriate manner);

二　法第二百七十二条の三十一第一項各号に掲げる取引又は行為により一の少額短期保険業者の主要株主基準値以上の数の議決権の保有者になろうとする者が個人である場合

(ii) cases where the party which, by way of transaction or conducts specified in the items of Article 272-31, paragraph (1) of the Act, intends to become a holder of voting rights in a single Small Amount and Short Term Insurance Company not less than the Major Shareholder Threshold is an individual person:

イ　前号イ及びハに掲げる書面

(a) the documents specified in items (a) and (c) of the preceding item;

ロ　当該者の氏名、住所又は居所及び職業を記載した書面

(b) a document specifying the name, domicile or residence and occupation of the applicant;

ハ　当該者の最近における財産の状況（当該者が事業を行う者である場合において

は、収支の状況を含む。）を知ることができる書面

(c) a document disclosing the recent status of properties of the individual person (if the person is engaged in any business, including the status of income and expenditure);

ニ　その保有する当該少額短期保険業者の議決権の数及び当該承認後に取得又は保有しようとする当該少額短期保険業者の議決権の数を記載した書面

(d) a document specifying the number of voting rights in Small Amount and Short Term Insurance Company already held, and the number of voting rights in Small Amount and Short Term Insurance Company to be acquired or held after the authorization is granted;

ホ　当該者が総株主又は総出資者の議決権の百分の二十以上の数の議決権を保有する法人の名称、主たる営業所又は事務所の位置及び業務の内容を記載した書面

(e) a document specifying the name, location of principal business office or principal office and the details of the business of the corporation, whose voting rights not less than 20 percent of voting rights of all shareholders or all equity holders are held by the individual person;

三　少額短期保険業者の主要株主基準値以上の数の議決権の保有者である会社その他の法人の設立をしようとする場合

(iii) cases where the applicant intends to incorporation a company or any other corporation as a holder of voting rights in a Small Amount and Short Term Insurance Company not less than the Major Shareholder Threshold:

イ　理由書

(a) a written statement of reasons;

ロ　当該承認を受けて設立される会社その他の法人（以下ロにおいて「設立法人」という。）に関する次に掲げる書面（当該設立法人が外国の法人であることその他の理由により次に掲げる書面の一部がない場合には、当該書面に類する書面）

(b) the following documents concerning the company or any other type of corporation to be incorporated with the authorization (hereinafter referred to as the "Incorporated Corporation" in sub-paragraph (b)) (if, due to the grounds that the corporation is a foreign corporation or any other grounds, a part of the following documents are not available, the documents similar to those documents):

（１）　定款

1. articles of incorporation;

（２）　取締役及び監査役（委員会設置会社にあっては、取締役及び執行役）の履歴書

2. résumés of directors and company auditors (or résumés of directors and executive officers, in the case of a company with committees);

（３）　会計参与設置会社にあっては、会計参与の履歴書

3. résumés of accounting advisors, in the case of a company with accounting advisors;

（４）　その総株主又は総出資者の議決権の百分の五を超える議決権を保有することとなる者の氏名、住所又は居所、国籍及び職業（当該者が法人その他の団体である場合には、その名称、主たる事務所の所在地及び営んでいる事業の内容）並びにその保有する議決権の数を記載した書面

4. a document specifying the name, domicile or residence, nationality and occupation of the holder of the voting rights in excess of 5 percent of the voting rights held by all shareholders or all equity holders (if the party is a corporation or any other type of organization, its name, location of the principal office and the details of the business engaged), as well as a document specifying the number of voting rights held by such holder;

（５）　当該設立が創立総会の決議を要するものである場合には、これに関する創立総会の議事録（当該設立法人が株式移転、合併又は会社分割により設立される場合にあっては、これに関する株主総会の議事録その他必要な手続があったことを証する書面）

5. when the incorporation is subject to the resolution of the organizational meeting, the minutes of the relevant organizational meeting (if the Incorporated Corporation is to be incorporated by way of share transfer, merger or company split, the minutes of the relevant shareholders meeting or any other document certifying that necessary procedures have been implemented);

（６）　主たる事務所の位置を記載した書面

6. a document specifying the location of the principal office;

（７）　業務の内容を記載した書面

7. a document specifying the details of the business;

（８）　資本金の額その他の当該設立後における財産の状況を知ることができる書面

8. a document disclosing the amount of stated capital and any other status of properties after the incorporation;

（９）　当該少額短期保険業者の議決権の保有に係る体制を記載した書面

9. a document specifying the organizational functions for holding the voting rights in the Small Amount and Short Term Insurance Company;

（１０）　その保有する当該少額短期保険業者の議決権の数及び当該承認後に取得又は保有しようとする当該少額短期保険業者の議決権の数を記載した書面

10. a document specifying the number of voting rights in Small Amount and Short Term Insurance Company already held, and the number of voting rights in Small Amount and Short Term Insurance Company to be acquired or held after the authorization is granted;

（１１）　その子会社等の名称、主たる営業所又は事務所の位置及び業務の内容を記載した書面

11. a document specifying the name, location of the principal office or any other office and business of the Subsidiary Company, etc.; and

ハ　当該設立後に当該少額短期保険業者との間に有することを予定する人事、資金、技術、取引等における関係及び当該関係に係る方針

(c) the prospective relationship such as personnel relationship, funding relationship, technical relationship and business relationship with the Small Amount and Short Term Insurance Company after the authorization is granted, and the policy governing such relationships.

（特定少額短期主要株主に係る承認の申請）

(Application for Approval Pertaining to Specific Small Amount and Short Term Insurance Major Shareholders)

第二百十一条の七十三　法第二百七十二条の三十二第二項に規定する内閣府令で定める書面（法第二百七十二条の三十一第二項ただし書の規定による承認に限る。）は、次に掲げる書面とする。

Article 211-73 The documents to be specified by Cabinet Office Order, provided to in Article 272-32, paragraph (2) of the Act (limited to the approval under the proviso to Article 272-31, paragraph (2) of the Act), are as follows:

一　理由書

(i) a written statement of reasons;

二　前条第三項第一号ロ（３）から（５）まで、（７）から（１０）まで及び（１２）並びに同号ハに掲げる書面

(ii) documents specified in paragraph (3), item (i), (b), 3. to 5., 7. to 10. and 12. of the preceding Article and in (c) of the same item;

三　その保有する当該少額短期保険業者の議決権の数を記載した書類

(iii) a document specifying the number of voting rights in the Small Amount and Short Term Insurance Company held by the applicant.

（心身の故障により職務等を適切に行使することができない者）

(Person Who Is Unable to Properly Exercise Their Duties Due to Mental or Physical Disorder)

第二百十一条の七十三の二　法第二百七十二条の三十三第一項第一号ハ（３）に規定する内閣府令で定める者は、精神の機能の障害により職務を適切に行使するに当たって必要な認知、判断及び意思疎通を適切に行うことができない者とする。

Article 211-73-2 (1) The person specified by Cabinet Office Order, as provided in Article 272-33, paragraph (1), item (i), (c)3. is a person who is unable to appropriately carry out the cognition, decision-making, and communication necessary for properly exercising their duties due to mental impairment.

２　法第二百七十二条の三十三第一項第二号ハ（１）に規定する内閣府令で定める者は、精神の機能の障害により株主の権利を適切に行使するに当たって必要な認知、判断及び意思疎通を適切に行うことができない者とする。

(2) The person specified by Cabinet Office Order, as provided in Article 272-33, paragraph (1), item (ii), (c)1. is a person who is unable to appropriately carry out the cognition, decision-making, and communication necessary for properly exercising their rights of shareholder due to mental impairment.

第二款　少額短期保険持株会社
Subsection 2 Small Amount and Short Term Insurance Holding Company

（少額短期保険持株会社に係る承認を要しない事由）

(Events Pertaining to Small Amount and Short Term Insurance Holding Company Not Requiring Approval)

第二百十一条の七十四　法第二百七十二条の三十五第一項第一号に規定する内閣府令で定める事由は、次に掲げる事由とする。

Article 211-74 (1) The events to be specified by Cabinet Office Order, as provided in Article 272-35, paragraph (1), item (i) of the Act, are as follows:

一　担保権の実行による株式の取得

(i) acquisition of shares by way of exercise of security interests;

二　代物弁済の受領による株式の取得

(ii) acquisition of shares by way of receipt of subrogation payment;

三　有価証券関連業を行う金融商品取引業者が業務として株式を取得する場合におけるその業務の実施

(iii) implementation of the business, when a Financial Instruments Business Operator engaged in Securities-Related Business acquires shares in the course of its business;

四　当該少額短期保険業者の議決権を行使することができない株式に係る議決権の取得によるその総株主の議決権に占める保有する議決権の割合の増加（当該少額短期保険業者の議決権の保有者になろうとする者の意思によらない事象の発生により取得するものに限る。）

(iv) increase in the ratio of the voting rights to the voting rights of all shareholders, by way of acquisition of voting rights represented by shares which prohibits the Small Amount and Short Term Insurance Company from exercising the voting rights (limited to the shares acquired due to the occurrence of the event beyond the intention of the Small Amount and Short Term Insurance Company or its Subsidiary Company);

五　当該少額短期保険業者が株式の転換を行ったことによるその総株主の議決権に占める保有する議決権の割合の増加（当該少額短期保険業者の議決権の保有者になろうとする者の請求による場合を除く。）

(v) increase in the ratio of the voting rights to the voting rights of all shareholders, by way of conversion of shares implemented by the Small Amount and Short Term Insurance Company (excluding the conversion upon

the request from the Small Amount and Short Term Insurance Company or its Subsidiary Company);

六　当該少額短期保険業者が株式の併合若しくは分割又は株式無償割当てを行ったことによるその総株主の議決権に占める保有する議決権の割合の増加

(vi) increase in the ratio of voting rights to the voting rights of all shareholders, by way of consolidation or split of shares, or allotment of shares without contribution implemented by the Small Amount and Short Term Insurance Company;

七　当該少額短期保険業者が定款の変更による株式に係る権利の内容又は一単元の株式の数を変更したことによるその総株主の議決権に占める保有する議決権の割合の増加

(vii) increase in the ratio of voting rights to the voting rights of all shareholders, by way of amendment of the details of the rights in shares or amendment to the number of shares for one unit of shares, as affected by the amendment of the articles of incorporation of the Small Amount and Short Term Insurance Company; and

八　当該少額短期保険業者が自己の株式の取得を行ったことによるその総株主の議決権に占める保有する議決権の割合の増加

(viii) increase in the ratio of voting rights to the voting rights of all shareholders, by way of acquisition of treasury shares of the Small Amount and Short Term Insurance Company.

２　前項の規定は、令第三十八条の十三第一号に規定する内閣府令で定める事由について準用する。

(2) The provisions of the preceding paragraph apply mutatis mutandis to the events to be specified by Cabinet Office Order, as provided in Article 38-13, item (i) of the Cabinet Order.

（少額短期保険持株会社に係る承認申請書の提出等）

(Submission of Written Application for Approval Pertaining to Small Amount and Short Term Insurance Holding Company)

第二百十一条の七十五　法第二百七十二条の三十六第一項の規定による承認申請書を提出すべき者は、別紙様式第十六号の二十三により当該申請書を作成し、財務局長等に提出しなければならない。

Article 211-75 (1) A person required to submit a written application for approval under Article 272-36, paragraph (1) of the Act must prepare such written application for approval in accordance with Appended Form No. 16-23, and submit it to the Director-General of Local Finance Bureau, etc.

２　法第二百七十二条の三十六第一項第一号に規定する内閣府令で定める事項は、次に掲げる事項とする。

(2) The matters to be specified by Cabinet Office Order, as provided in Article 272-36, paragraph (1), item (i) of the Act, are as follows:

一　議決権保有割合に関する事項

(i) matters relating to the proportion of voting rights held;

二　取得資金に関する事項

(ii) matters relating to fund for acquisition; and

三　保有の目的に関する事項

(iii) matters relating to purposes of the holding.

3　法第二百七十二条の三十六第二項に規定する内閣府令で定める書類（法第二百七十二条の三十五第一項の規定による承認に限る。）は、次の各号に掲げる場合に応じ、当該各号に掲げる書類とする。

(3) The documents to be specified by Cabinet Office Order, as provided in Article 272-36, paragraph (2) of the Act (limited to an approval under Article 272-35, paragraph (1) of the Act), are the documents as set forth in the following items in accordance with the categories of the cases as respectively set forth therein:

一　法第二百七十二条の三十五第一項各号に掲げる取引又は行為により少額短期保険業者を子会社とする持株会社になろうとする場合

(i) case where the applicant intends to become a holding company having a Small Amount and Short Term Insurance Company as its Subsidiary Company, by way of transactions or conducts specified in the items of Article 272-35, paragraph (1) of the Act:

イ　理由書

(a) a written statement of reasons;

ロ　当該会社に関する次に掲げる書類

(b) the following documents concerning the company:

（１）　会社の登記事項証明書

1. certificate of registered matters of the company;

（２）　取締役及び監査役（監査等委員会設置会社にあっては取締役、指名委員会等設置会社にあっては取締役及び執行役）の履歴書

2. résumés of directors and company auditors (or résumés of directors, in the case of a company with audit and supervisory committee; or directors and executive officers, in the case of a company with nominating committee, etc.);

（３）　会計参与設置会社にあっては、会計参与の履歴書

3. résumés of accounting advisors, in the case of a company with accounting advisors;

（４）　会計監査人の履歴書

4. résumés of financial auditors;

（５）　主要な株主の商号、名称又は氏名及びその保有する議決権の数を記載した書面

5. a document specifying the trade names and names of major shareholders and the number of voting rights held by such shareholders;

（６）　当該承認に係る法第二百七十二条の三十五第一項各号に掲げる取引又は

行為が株主総会又は取締役会の決議を要するものである場合には、これに関する株主総会の議事録、取締役会の議事録その他必要な手続があったことを証する書面

6. if the transaction or conducts specified in the items of Article 272-35, paragraph (1) of the Act for which the approval is sought is subject to a resolution of the shareholders meeting or board of directors meeting (including an organ similar thereto), the minutes of the relevant shareholders meeting or the board of directors meeting (including a document certifying that the organ similar thereto has taken the necessary procedures);

（７）　主たる事務所の所在地を記載した書類

7. a document specifying the location of the principal office;

（８）　業務の内容を記載した書類

8. a document specifying the details of the business;

（９）　最終の株主資本等変動計算書その他当該会社の最近における業務、財産及び損益の状況に関する事項を記載した書面（貸借対照表及び損益計算書を除く。）

9. the latest balance sheet, profit and loss statement and a statement of change in shareholders' equity, etc., and any other document disclosing the current status of business, property, profit and loss of the company (excluding the balance sheet, and profit and loss statement);

（１０）　当該会社が行う子会社（子会社となる会社を含む。以下この号において同じ。）の経営管理に係る体制を記載した書類

10. a document specifying the framework for business management of the Subsidiary Company (including a company to be the Subsidiary Company; hereinafter the same applies in this paragraph) to be carried out by the company;

（１１）　少額短期保険業者の業務に関する知識及び経験を有する従業員の確保の状況を記載した書類

11. a document specifying the status of maintenance of employees with knowledge and experience in business of a Small Amount and Short Term Insurance Company;

ハ　当該会社の子会社に関する次に掲げる書類

(c) the following documents concerning the company's Subsidiary Company:

（１）　商号又は名称及び主たる営業所又は事務所の所在地を記載した書類

1. a document specifying the trade name or name, and the location of the principal business office or office;

（２）　役員（役員が法人であるときは、その職務を行うべき者を含む。）の役職名及び氏名又は名称を記載した書類

2. a document specifying the job titles and names of the officers (if any of the officers is a corporation, including a person to perform the duties

thereof);

（３）　ロ（８）及び（９）に掲げる書類並びに最終の貸借対照表及び損益計算書

3. the documents specified in (b), 8. and 9.; and the latest balance sheet and the latest profit and loss statement;

二　少額短期保険業者を子会社とする持株会社を設立しようとする場合

(ii) cases where the applicant intends to incorporate a holding company which has a Small Amount and Short Term Insurance Company as its Subsidiary Company:

イ　理由書

(a) a written statement of reasons;

ロ　当該承認を受けて設立される会社（以下この号において「設立会社」という。）に関する次に掲げる書類

(b) the following documents concerning the company to be incorporated with the approval (hereinafter referred to as the "Incorporated Company" in this paragraph):

（１）　取締役及び監査役（監査等委員会設置会社にあっては取締役、指名委員会等設置会社にあっては取締役及び執行役）の履歴書

1. résumés of directors and company auditors (or résumés of directors, in the case of a company with audit and supervisory committee; or directors and executive officers, in the case of a company with nominating committee, etc.);

（２）　会計参与設置会社にあっては、会計参与の履歴書

2. résumés of accounting advisors, in the case of a company with accounting advisors;

（３）　会計監査人の履歴書

3. résumés of financial auditors;

（４）　主要な株主の商号、名称又は氏名及びその保有する議決権の数を記載した書面

4. a document specifying the trade names and names of the major shareholders and the number of voting rights held by such shareholders;

（５）　当該設立が創立総会の決議を要するものである場合には、これに関する創立総会の議事録（当該設立会社が株式移転、合併又は会社分割により設立される場合にあっては、これに関する株主総会の議事録その他必要な手続があったことを証する書面）

5. when the incorporation is subject to the resolution of the organizational meeting, the minutes of the relevant organizational meeting (if the Incorporated Corporation is to be incorporated by way of share transfer, merger or company split, the minutes of the relevant shareholders meeting or any other document certifying that necessary procedures

have been implemented);

（６）　主たる事務所の所在地を記載した書類

6. a document specifying the location of the principal office;

（７）　業務の内容を記載した書類

7. a document specifying the details of the business;

（８）　資本金の額その他の当該設立後における財産の状況を知ることができる書類

8. a document disclosing the amount of stated capital and any other status of properties after the incorporation;

（９）　当該設立会社が行う子会社（子会社となる会社を含む。以下この号において同じ。）の経営管理に係る体制を記載した書類

9. a document specifying the framework for business management of the Subsidiary Company (including a company to be the Subsidiary Company; hereinafter the same applies in this paragraph) to be carried out by the Incorporated Company;

（１０）　少額短期保険業者の業務に関する知識及び経験を有する従業員の確保の状況を記載した書類

10. a document specifying the status of maintenance of employees with knowledge and experience in business of a Small Amount and Short Term Insurance Company;

ハ　当該設立会社の子会社に関する次に掲げる書類

(c) the following documents concerning the Incorporated Company's Subsidiary Company:

（１）　商号又は名称及び主たる営業所又は事務所の所在地を記載した書類

1. a document specifying the trade name or name, and the location of the principal business office or office;

（２）　役員（役員が法人であるときは、その職務を行うべき者を含む。）の役職名及び氏名又は名称を記載した書類

2. a document specifying the job titles and names of the officers (if any of the officers is a corporation, including a person to perform the duties thereof);

（３）　最終の貸借対照表、損益計算書、株主資本等変動計算書その他当該会社の最近における業務、財産及び損益の状況に関する事項を記載した書面

3. the latest balance sheet, profit and loss statement and the statement of changes in shareholders' equity, etc. and any other document disclosing the recent status of business, properties and profit and loss of the company; and

（４）　ロ（７）に掲げる書類

4. a document specified in (b), 7.

（特定少額短期持株会社に係る届出事項等）

(Matters to be Notified Pertaining to Specific Small Amount and Short Term Insurance Holding Company)

第二百十一条の七十六　法第二百七十二条の三十五第二項に規定する内閣府令で定める事項は、次に掲げる事項とする。

Article 211-76 (1) The matters to be specified by Cabinet Office Order, as provided in Article 272-35, paragraph (2) of the Act, are as follows:

一　当該会社が少額短期保険業者を子会社とする持株会社になった旨

(i) the fact that the company has become a holding company having a Small Amount and Short Term Insurance Company as its Subsidiary Company;

二　当該会社が少額短期保険業者を子会社とする持株会社になった事由及びその時期

(ii) the grounds for, and the timing when the company became the holding company having a Small Amount and Short Term Insurance Company as its Subsidiary Company; and

三　当該会社及びその子会社の商号又は名称及び業務の内容

(iii) the trade name or name and the business details of the company and its Subsidiary Company.

2　特定少額短期持株会社（法第二百七十二条の三十五第二項に規定する特定少額短期持株会社をいう。以下この条及び次条において同じ。）は、同項の規定による届出（特定少額短期持株会社が少額短期保険業者を子会社とする外国の持株会社（少額短期保険業者を子会社とする持株会社であって外国の法令に準拠して設立されたものをいう。以下同じ。）である場合にあっては、令第三十八条の十五の規定による届出）をしようとするときは、届出書に次に掲げる書類を添付して財務局長等に提出しなければならない。

(2) When a Specific Small Amount and Short Term Insurance Holding Company (meaning a Specific Small Amount and Short Term Insurance Holding Company as provided in Article 272-35, paragraph (2) of the Act; hereinafter the same applies in this Article and the following Article) intends to file a notification under the same paragraph (or a notification under Article 37-8 of the Cabinet Order, if the Specific Small Amount and Short Term Insurance Holding Company is a Foreign Holding Company (meaning a holding company having a Small Amount and Short Term Insurance Company as its Subsidiary Company, which is incorporated in accordance with the laws and regulations of the foreign state; the same applies hereinafter)), it must submit to the Commissioner of the Financial Services Agency a written notification, with the following documents attached thereto:

一　定款

(i) articles of incorporation;

二　会社の登記事項証明書

(ii) a certificate of registered matters of the company; and

三　当該特定少額短期持株会社及びその子会社の最終の貸借対照表

(iii) the latest balance sheet of the Specific Small Amount and Short Term

Insurance Holding Company and its Subsidiary Company.

3　特定少額短期持株会社が少額短期保険業者を子会社とする外国の持株会社である場合には、当該少額短期保険業者を子会社とする外国の持株会社は、令第三十八条の十五ただし書の規定による届出の期限の延長の承認を受けようとするときは、承認申請書に理由書を添付して財務局長等に提出しなければならない。

(3) If the Specific Small Amount and Short Term Insurance Holding Company is a Foreign Holding Company having a Small Amount and Short Term Insurance Company as its Subsidiary Company, if such Foreign Holding Company having a Small Amount and Short Term Insurance Company as its Subsidiary Company intends to obtain an approval of extension of the time limit for submission of the notification under the proviso to Article 37-15 of the Cabinet Order, it must submit to the Commissioner of the Financial Services Agency a written application for approval, with a written statement of reasons attached thereto.

4　財務局長等は、前項の規定による承認の申請があったときは、当該申請をした外国の持株会社が令第三十八条の十五ただし書の規定による届出の期限の延長をすることについてやむを得ないと認められる理由があるかどうかを審査するものとする。

(4) When the application for approval under the preceding paragraph is filed, the Commissioner of the Financial Services Agency is to examine whether there exist any inevitable grounds for granting the applicant Foreign Holding Company an extension of the time limit for the submission of the notification under the proviso to Article 37-15 of the Cabinet Order.

5　特定少額短期持株会社は、法第二百七十二条の三十五第四項の規定による届出をしようとするときは、届出書に次に掲げる書類を添付して財務局長等に提出しなければならない。

(5) When a Specific Small Amount and Short Term Insurance Holding Company intends to file a notification under Article 272-35, paragraph (4) of the Act, it must submit to the Commissioner of the Financial Services Agency a written notification, with the following documents attached thereto:

一　理由書

(i) a written statement of reasons;

二　当該特定少額短期持株会社が少額短期保険業者を子会社とする持株会社でなくなった時期を記載した書類

(ii) a document specifying the timing when the Specific Small Amount and Short Term Insurance Holding Company ceased to fall under a holding company having a Small Amount and Short Term Insurance Company as its Subsidiary Company; and

三　当該特定少額短期持株会社が少額短期保険業者を子会社とする持株会社でなくなるために講じた措置又は少額短期保険業者を子会社とする持株会社でなくなった事由を記載した書類

(iii) documents specifying the measures implemented so that the Specific Small

Amount and Short Term Insurance Holding Company will be excluded from the definition of the holding company having a Small Amount and Short Term Insurance Company as its Subsidiary Company; or the documents specifying the grounds of the Specific Small Amount and Short Term Insurance Holding Company being excluded from the definition of the holding company having a Small Amount and Short Term Insurance Company as its Subsidiary Company.

（特定少額短期持株会社に係る承認の申請）

(Application for Authorization Pertaining to Specific Small Amount and Short Term Insurance Holding Company)

第二百十一条の七十七　法第二百七十二条の三十六第二項に規定する内閣府令で定める書類（法第二百七十二条の三十五第三項ただし書の規定による承認に限る。）は、次に掲げる書類とする。

Article 211-77 The documents to be specified by Cabinet Office Order, as provided in Article 272-36, paragraph (2) of the Act (limited to the approval under the proviso to Article 272-35, paragraph (3) of the Act), are as follows:

一　理由書

(i) a written statement of reasons;

二　第二百十一条の七十五第三項第一号ロ（２）から（４）まで及び（６）から（１０）まで並びに同号ハに掲げる書類

(ii) documents specified in Article 211-75, paragraph (3), item (i), 2. to 4. and 6. to 10., and in (c) of the same item.

（少額短期保険持株会社による少額短期保険持株会社グループの経営管理の内容等）

(Particulars of Small Amount and Short Term Insurance Holding Company Group's Business Management by Small Amount and Short Term Insurance Holding Company)

第二百十一条の七十七の二　法第二百七十二条の三十八第四項第一号に規定する方針として内閣府令で定めるものは、次に掲げる方針とする。

Article 211-77-2 (1) The policies to be specified by Cabinet Office Order, as provided in Article 272-38, paragraph (4), item (i) of the Act, are the following policies:

一　少額短期保険持株会社グループの収支、資本の分配及び保険金等の支払能力の充実に係る方針その他のリスク管理に係る方針

(i) policies concerning income and expenditure, capital allocation and adequacy of level of solvency in term of the ability to pay insurance proceeds, etc. regarding the small amount and short term insurance holding company group and other policies concerning risk management; and

二　災害その他の事象が発生した場合における少額短期保険持株会社グループの危機管理に係る体制の整備に係る方針

(ii) policies concerning the development of the small amount and short term insurance holding company group's crisis management systems in preparation for events such as disasters.

２　法第二百七十二条の三十八第四項第三号に規定する内閣府令で定める体制は、当該少額短期保険持株会社における当該少額短期保険持株会社グループに属する会社の取締役、執行役、業務を執行する社員、会社法第五百九十八条第一項の職務を行うべき者その他これらの者に相当する者及び使用人の職務の執行が法令に適合することを確保するための体制とする。

(2) The system specified by Cabinet Office Order, as provided in Article 272-38, paragraph (4), item (iii) of the Act, is a system to ensure that the directors, executive officers, members in charge of executing business, persons in charge of performing the duties referred to in Article 598, paragraph (1) of the Companies Act, and other persons equivalent to these persons, and employees, all of whom belong to the companies that belong to the small amount and short term insurance holding company group, perform their respective duties relating to the small amount and short term insurance holding company in compliance with laws and regulations.

３　法第二百七十二条の三十八第四項第四号に規定する内閣府令で定めるものは、当該少額短期保険持株会社グループ（再建計画（業務の運営又は財産の状況に関し改善が必要な場合における少額短期保険持株会社グループの経営の再建のための計画をいう。以下この項において同じ。）の策定が必要なものとして金融庁長官が指定したものに限る。）の再建計画を策定し、その適正な実施を確保することとする。

(3) The activities specified by Cabinet Office Order, as provided in Article 272-38, paragraph (4), item (iv) of the Act, are formulating a reconstruction plan (meaning a plan for business reconstruction of a small amount and short term insurance holding company group that needs to improve the conditions of its business management or assets; hereinafter the same applies in this paragraph) for the small amount and short term insurance holding company group (limited to a small amount and short term insurance holding company group designated by the Commissioner of the Financial Services Agency as one that needs to formulate a reconstruction plan), and ensuring the proper implementation thereof.

（少額短期保険持株会社が行うことができるグループに属する会社の業務）

(Services of Companies Belonging to a Group That Small Amount and Short Term Insurance Holding Company Group May Perform)

第二百十一条の七十七の三　法第二百七十二条の三十八の二第一項に規定する内閣府令で定めるものは、次に掲げる業務とする。

Article 211-77-3 (1) The businesses to be specified by Cabinet Office Order, as provided in Article 272-38-2, paragraph (1) of the Act, are the following businesses:

一　当該少額短期保険持株会社グループに属する少額短期保険業者の資産の運用に係る業務（法第二百七十二条の十二各号に掲げる方法に係るものに限る。）

(i) the businesses relating to the management of assets of a small amount and short term insurance company belonging to the small amount and short term insurance holding company group (limited to the businesses relating to the methods set forth in the items of Article 272-12 of the Act);

二　当該少額短期保険持株会社グループに属する会社のために電子計算機を使用することにより機能するシステムの設計、開発、運用若しくは保守又はプログラムの設計、作成、販売（プログラムの販売に伴い必要となる附属機器の販売を含む。）若しくは保守を行う業務

(ii) services for performing the design, development, operation or maintenance of a system that functions by using a computer, or the design, development or sale of a computer program (including selling peripheral equipment that is necessary in association with the sale of a software program) or maintenance of such program, for the companies that belong to the small amount and short term insurance holding company group;

三　当該少額短期保険持株会社グループに属する会社の役員又は職員のための福利厚生に関する事務を行う業務

(iii) services for performing the administrative processes involved in benefits for officers or employees of the companies that belong to the small amount and short term insurance holding company group;

四　当該少額短期保険持株会社グループに属する会社の事務の用に供する物品の購入又は管理を行う業務

(iv) services for purchasing or managing articles for use in the administrative processes of the companies that belong to the insurance holding company group;

五　当該少額短期保険持株会社グループに属する会社の事務に係る文書、証票その他の書類の印刷又は製本を行う業務

(v) services for printing or bookbinding of documents, vouchers, or other documents concerning the administrative processes of the companies that belong to the small amount and short term insurance holding company group

六　当該少額短期保険持株会社グループに属する会社の業務に関する広告、宣伝、調査、情報の分析又は情報の提供を行う業務（少額短期保険業及びこれに付随する業務並びに第二百十一条の二十四各号に掲げるものに係るものに限る。）

(vi) services for advertisement, promotion, research, information analysis or information provision related to the business of a company belonging to the small amount and short term insurance holding company (limited to small amount and short term insurance business and incidental businesses, and the businesses set forth in the items of Article 211-24);

七　当該少額短期保険持株会社グループに属する会社の事務に係る計算を行う業務

(vii) services for undertaking calculations for the administrative processes of

the companies that belong to the small amount and short term insurance holding company group;

八　当該少額短期保険持株会社グループに属する会社の事務に係る文書、証票その他の書類の作成、整理、保管、発送又は配送を行う業務

(viii) services for preparing, arranging, storing, sending, or delivering documents, vouchers, or any other documentation regarding administrative processes of the companies that belong to the small amount and short term insurance holding company group;

九　当該少額短期保険持株会社グループに属する会社と当該会社の顧客との間の事務の取次ぎを行う業務

(ix) services of acting as an agent for administrative processes between the companies that belong to the small amount and short term insurance holding company group and their customers;

十　当該少額短期持株会社グループに属する会社の役員又は職員に対する教育又は研修を行う業務

(x) services for providing education or training to the officers or employees of the companies that belong to the mall amount and short term insurance holding company group; and

十一　前各号に掲げる業務に附帯する業務

(xi) the businesses incidental to those listed in the preceding items.

2　法第二百七十一条の三十八の二第二項ただし書に規定する内閣府令で定める軽易な業務は、前項第三号から第十号までに掲げる業務（当該業務に附帯する業務を含み、当該少額短期保険持株会社グループに属する外国の会社に係る業務を除く。）とする。

(2) The minor services to be specified by Cabinet Office Order, as referred to in the proviso to Article 271-38-2, paragraph (2) of the Act, are the services set forth in items (iii) through (x) of the preceding paragraph (including the businesses incidental to these, but excluding the business pertaining to a foreign company belonging to the small amount and short term insurance holding company group).

（グループに属する会社に共通する業務を行うことについての承認の申請等）

(Application for Approval Related to Services Common to Companies Belonging to a Group)

第二百十一条の七十七の四　少額短期保険持株会社は、法第二百七十二条の三十八の二第二項の承認を受けようとするときは、承認申請書に理由書その他参考となるべき事項を記載した書類を添付して財務局長等に提出しなければならない。

Article 211-77-4 (1) When a small amount and short term insurance holding company intends to obtain approval under Article 272-38-2, paragraph (2) of the Act, it must submit to the director-general of local finance bureau, etc. a written notification for approval, with a written statement of reasons and a document containing any other matters which would serve as reference

information attached to the document.

２　財務局長等は、前項の規定による承認の申請があったときは、当該申請に係る事項がその子会社である少額短期保険業者の業務の健全かつ適切な運営を妨げるおそれがないかどうかを審査するものとする。

(2) When an application for approval under the provisions of the preceding paragraph is filed, the director-general of local finance bureau, etc. is to examine whether any of the matters pertaining to the application is likely to prevent the sound and appropriate management of the small amount and short term insurance company that is its subsidiary company.

（少額短期保険持株会社の子会社の範囲等）

(Scope of Subsidiary Companies of Small Amount and Short Term Insurance Holding Companies)

第二百十一条の七十八　法第二百七十二条の三十九第一項第二号に規定する内閣府令で定める業務は、第二百十一条の三十四第一項各号に掲げる業務とする。

Article 211-78 The businesses to be specified by Cabinet Office Order, as provided in Article 272-39, paragraph (1), item (ii) of the Act, are the businesses specified in the items of Article 211-34, paragraph (1).

（少額短期保険持株会社の子会社に係る承認の申請）

(Application for Approval Pertaining to Subsidiary Company of Insurance Holding Company)

第二百十一条の七十九　法第二百七十二条の三十九第二項に規定する内閣府令で定める事項は、当該承認の申請に係る会社に関する次に掲げる事項とする。

Article 211-79 (1) The matters to be specified by Cabinet Office Order, as provided in Article 272-39, paragraph (2) of the Act, are the following matters related to the company for which the application for approval is filed:

一　商号又は名称

(i) trade name or name;

二　資本金の額

(ii) the amount of stated capital;

三　取締役及び監査役（監査等委員会設置会社にあっては取締役、指名委員会等設置会社にあっては取締役及び執行役）の氏名

(iii) the names of directors and company auditors (or directors, in the case of a company with audit and supervisory committee; or directors and executive officers, in the case of a company with nominating committee, etc.);

四　会計参与設置会社にあっては、会計参与の氏名

(iv) the name of the accounting advisor, in the case of a company with accounting advisors;

五　主たる営業所又は事務所の所在地

(v) location of the principal business office or principal office; and

六　業務の内容

(vi) the details of business.

２　法第二百七十二条の三十九第二項に規定する申請書には、次に掲げる書類を添付しなければならない。

(2) The following documents must be attached to the written application provided in Article 272-39, paragraph (2) of the Act:

一　理由書

(i) a written statement of reasons;

二　当該少額短期保険持株会社及びその子会社に関する次に掲げる書類

(ii) the following documents concerning the Small Amount and Short Term Insurance Holding Company and its Subsidiary Company:

イ　当該少額短期保険持株会社及びその子会社につき連結して記載した最終の貸借対照表、損益計算書及び株主資本等変動計算書（これらに類する書類を含む。）その他これらの会社の最近における業務、財産及び損益の状況を知ることができる書面

(a) the latest balance sheet, profit and loss statement and the statement of changes in shareholders' equity, etc. (including any document similar to these) of the Small Amount and Short Term Insurance Holding Company and its Subsidiary Company, etc. prepared in a consolidated manner, and any other document disclosing the recent status of business, properties and profit and loss of these companies;

ロ　株式交換（法第九十六条の五第一項に規定する組織変更株式交換を含む。）により子会社となる場合には、次に掲げる書類

(b) if the company is to become a Subsidiary Company due to the implementation of the share exchange (including the share exchange on Entity Conversion as provided in Article 96-5, paragraph (1) of the Act), the following documents:

（１）　株主総会の議事録その他必要な手続があったことを証する書面

1. the minutes of shareholders meetings, or any other documents certifying that necessary procedures have been followed;

（２）　株式交換契約（組織変更株式交換契約を含む。）の内容を記載した書面

2. a document specifying the terms and conditions of the share exchange agreement (including contract for share exchange on Entity Conversion);

（３）　株式交換費用を記載した書類

3. a document specifying the costs for share exchange;

ハ　株式交付により子会社となる場合には、次に掲げる書類

(c) if the company is to become a subsidiary company due to the implementation of the share delivery, the following documents:

（１）　株主総会の議事録その他必要な手続があったことを証する書面

1. the minutes of shareholders meetings, or any other documents certifying

that necessary procedures have been followed;

（２）　株式交付計画の内容を記載した書面

2. a document stating the matters of the share delivery plan;

（３）　株式交付費用を記載した書類

3. a document stating the costs of share delivery; and

三　当該承認の申請に係る会社の最終の貸借対照表、損益計算書及び株主資本等変動計算書その他最近における業務、財産及び損益の状況に関する事項を記載した書面

(iii) the latest balance sheet, profit and loss statement and a statement of change in shareholders' equity, etc., and any other document disclosing the current status of business, property, profit and loss of the company for which the application for approval is filed.

３　前二項の規定は、法第二百七十二条の三十九第四項ただし書の規定による承認について準用する。

(3) The provisions of the preceding two paragraphs apply mutatis mutandis to the approval under the proviso to Article 271-39, paragraph (4) of the Act.

（少額短期保険持株会社の子会社に係る承認の例外）

(Exception to Approval Pertaining to Small Amount and Short Term Insurance Holding Company)

第二百十一条の八十　法第二百七十二条の三十九第四項に規定する内閣府令で定める事由は、次に掲げる事由とする。

Article 211-80　The grounds to be specified by Cabinet Office Order, as provided in Article 272-39, paragraph (4) of the Act, are as follows:

一　少額短期保険持株会社又はその子会社の担保権の実行による株式又は持分の取得

(i) acquisition of shares or equity interests by way of exercise of security interests by the Small Amount and Short Term Insurance Holding Company or its Subsidiary Company;

二　少額短期保険持株会社又はその子会社の代物弁済の受領による株式又は持分の取得

(ii) acquisition of shares or equity interests by way of receipt of subrogation payment by the Small Amount and Short Term Insurance Holding Company or its Subsidiary Company;

三　少額短期保険持株会社又はその子会社が所有する議決権を行使することができない株式又は持分に係る議決権の取得（当該少額短期保険持株会社又はその子会社の意思によらない事象の発生により取得するものに限る。）

(iii) acquisition of voting rights represented by shares or equity interests which prohibits the Small Amount and Short Term Insurance Holding Company or its Subsidiary Company from exercising the voting rights (limited to the shares or equity interests acquired due to the occurrence of the event beyond the intention of the Small Amount and Short Term Insurance Holding Company or its Subsidiary Company);

四　少額短期保険持株会社又はその子会社が株式を所有する会社の株式の転換（当該少額短期保険持株会社又はその子会社の請求による場合を除く。）

(iv) conversion of shares in a company whose shares are owned by the Small Amount and Short Term Insurance Holding Company or its Subsidiary Company (excluding the conversion upon the request from the Small Amount and Short Term Insurance Holding Company or its Subsidiary Company);

五　少額短期保険持株会社又はその子会社が株式を所有する会社の株式の併合若しくは分割又は株式無償割当て

(v) consolidation or split of shares in a company whose shares are owned by the Small Amount and Short Term Insurance Holding Company or its Subsidiary Company;

六　少額短期保険持株会社又はその子会社が株式又は持分を所有する会社の定款の変更による株式又は持分に係る権利の内容又は一単元の株式の数の変更

(vi) amendment of the details of the rights in shares or equity interests or amendment to the number of shares for one unit of shares, as affected by the amendment of the articles of incorporation of the company whose shares are owned by the Small Amount and Short Term Insurance Holding Company or its Subsidiary Company; and

七　少額短期保険持株会社又はその子会社が株式又は持分を所有する会社の自己の株式又は持分の取得

(vii) acquisition of treasury shares or equity interests of a company whose shares are owned by the Small Amount and Short Term Insurance Holding Company or its Subsidiary Company.

（少額短期保険持株会社に係る業務報告書等）

(Business Report of Small Amount and Short Term Insurance Holding Company)

第二百十一条の八十一　法第二百七十二条の四十第一項において準用する法第二百七十一条の二十四第一項の規定による中間業務報告書は、事業年度開始の日から当該事業年度の九月三十日までの間の業務及び財産の状況について、中間事業概況書及び中間連結財務諸表に分けて、別紙様式第十六号の二十四により作成し、当該期間経過後三月以内（外国所在少額短期保険持株会社（少額短期保険業者を子会社とする外国の持株会社であって、法第二百七十二条の三十五第一項の承認を受けて設立され、又は同項若しくは同条第三項ただし書の承認を受けているものをいう。以下同じ。）にあっては、当該期間経過後六月以内）に金融庁長官等に提出しなければならない。

Article 211-81 (1) An interim business report as set forth in Article 271-24, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 272-40, paragraph (1) of the At must reflect the status of business and properties for the period between the day of commencement of the business year and September 30 of the relevant business year, and must be submitted to the Commissioner of the Financial Services Agency within three months from the

end of the relevant period (or within six months from end of the relevant period, in the case of an Small Amount and Short Term Insurance Holding Company in Foreign State (meaning a foreign holding company having a Small Amount and Short Term Insurance Company as its Subsidiary Company, which is incorporated with the approval under Article 272-35, paragraph (1) of the act or which is approved under the proviso to the same paragraph or the proviso to paragraph (3) of the Article; the same applies hereinafter)), categorized into the interim business outline statement and interim Consolidated Financial Statements.

2　法第二百七十二条の四十第一項において準用する法第二百七十一条の二十四第一項の規定による業務報告書は、事業概況書及び連結財務諸表に分けて、別紙様式第十六号の二十五により作成し、事業年度終了後四月以内（外国所在少額短期保険持株会社にあっては、事業年度終了後六月以内）に金融庁長官等に提出しなければならない。

(2) A business report under Article 271-24, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 272-40, paragraph (1) of the Act must be prepared and submitted within four months from the end of the business year (or within six months from the end of the business year, in the case of a Small Amount and Short Term Insurance Holding Company in Foreign State), in accordance with Appended Form No. 16-25 and categorized into the business outline statement and the Consolidated Financial Statements.

3　法第二百七十二条の四十第一項に規定する内閣府令で定める特殊の関係のある会社（以下この款において「子会社等」という。）は、次に掲げる者とする。

(3) The companies in special relationship to be specified by Cabinet Office Order (hereinafter referred to as "Subsidiary Company, etc." in the following Article), as provided in Article 272-40, paragraph (1) of the Act, are as follows:

一　当該少額短期保険持株会社の子法人等

(i) Subsidiary Corporation, etc. of the Small Amount and Short Term Insurance Holding Company; and

二　当該少額短期保険持株会社の関連法人等

(ii) an Affiliated Corporation, etc. of the Small Amount and Short Term Insurance Holding Company.

4　少額短期保険持株会社は、やむを得ない理由により第一項又は第二項に規定する期間内に中間業務報告書又は業務報告書の提出をすることができない場合には、あらかじめ金融庁長官（令第四十八条第十二項の規定により、当該少額短期保険業者の本店又は主たる事務所を管轄する財務局長（当該所在地が福岡財務支局の管轄区域内にある場合にあっては、福岡財務支局長）が当該報告書を受理する場合にあっては、その財務局長又は福岡財務支局長。以下この条及び第二百十一条の八十三において同じ。）の承認を受けて、当該提出を延期することができる。

(4) If, due to any inevitable grounds, a Small Amount and Short Term Insurance Holding Company is unable to submit its interim business report or business report within the time limit provided in paragraph (1) or (2), it may postpone

the submission, with a prior approval from the Commissioner of the Financial Services Agency (if, pursuant to the provisions of Article 48, paragraph (12) of the Cabinet Order, the Director-General of Local Finance Bureau having jurisdiction over the head office or principal office of the Small Amount and Short Term Insurance Company (or the Director-General of the Fukuoka Local Finance Branch Bureau, if the location falls within the district of the Fukuoka Local Finance Branch Bureau) accepts the report, to such Director-General of Local Finance Bureau or the Director-General of the Fukuoka Local Finance Branch Bureau; the same applies in this Article and Article 211-83).

5　少額短期保険持株会社は、前項の規定による承認を受けようとするときは、承認申請書に理由書を添付して金融庁長官等に提出しなければならない。

(5) When a Small Amount and Short Term Insurance Holding Company intends to obtain approval under the preceding paragraph, it must submit to the Commissioner of the Financial Services Agency a written application for approval, with a written statement of reasons.

6　金融庁長官等は、前項の規定による承認の申請があったときは、当該申請をした少額短期保険持株会社が中間業務報告書又は業務報告書の提出を延期することについてやむを得ないと認められる理由があるかどうかを審査するものとする。

(6) When the application for approval under the preceding paragraph is filed, the Commissioner of the Financial Services Agency is to examine whether there exist any compelling grounds for the extension of time limit for submission of the interim business report or business report by the Small Amount and Short Term Insurance Holding Company which has filed the application.

（少額短期保険持株会社に係る業務及び財産の状況に関する説明書類の縦覧）

(Public Inspection of Explanatory Documents Disclosing Status of Business and Properties of Small Amount and Short Term Insurance Holding Company)

第二百十一条の八十二　法第二百七十二条の四十第一項に規定する内閣府令で定めるものは、次に掲げる事項とする。

Article 211-82 (1) The matters to be specified by Cabinet Office Order, as provided in Article 272-40, paragraph (1) of the Act, are as follows:

一　少額短期保険持株会社の概況及び組織に関する次に掲げる事項

(i) the following matters related to overview and organizational framework of the Small Amount and Short Term Insurance Holding Company:

イ　経営の組織（少額短期保険持株会社の子会社等（法第二百七十二条の四十第一項において準用する法第二百七十一条の二十五第一項前段に規定する説明書類の内容に重要な影響を与えない子会社等を除く。）の経営管理に係る体制を含む。）

(a) organizational framework for business management (including the organizational framework for business management of the Small Amount and Short Term Insurance Holding Company's Subsidiary Company, etc.

(excluding any Subsidiary Company, etc. which would not have a material impact on the details of the explanatory documents provided in the first sentence of Article 271-25, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 272-40, paragraph (1); hereinafter the same applies in this Article));

ロ　資本金の額及び発行済株式の総数

(b) the amount of stated capital, and the total number of shares issued;

ハ　持株数の多い順に十以上の株主に関する次に掲げる事項

(c) the following matters related to ten or more shareholders in accordance with the number of the shares held in diminishing order:

（１）　氏名（株主が法人その他の団体である場合には、その名称）

1. name (if the shareholder is a corporation or any other organization, the name or such organization);

（２）　各株主の持株数

2. the number of shares held by each of such shareholder;

（３）　発行済株式の総数に占める各株主の持株数の割合

3. the ratio of the number of shares held by each shareholder to the total number of the shares issued;

ニ　取締役及び監査役（監査等委員会設置会社にあっては取締役、指名委員会等設置会社にあっては取締役及び執行役）の氏名及び役職名

(d) the names and job titles of directors and company auditors (or directors, in the case of a company with audit and supervisory committee; or directors and executive officers, in the case of a company with nominating committee, etc.);

ホ　会計参与設置会社にあっては、会計参与の氏名

(e) the name of the accounting advisor, in the case of a company with accounting advisors;

ヘ　会計監査人の氏名又は名称

(f) the names of financial auditors;

二　少額短期保険持株会社及びその子会社等の概況に関する次に掲げる事項

(ii) the following matters related to the overview of the Small Amount and Short Term Insurance Holding Company and its Subsidiary Company, etc.:

イ　少額短期保険持株会社及びその子会社等の主要な事業の内容及び組織の構成

(a) the details of the principal business of the Small Amount and Short Term Insurance Holding Company and its Subsidiary Company, etc., and their organizational framework;

ロ　少額短期保険持株会社の子会社等に関する次に掲げる事項

(b) the following matters related to Subsidiary Company, etc. of the Small Amount and Short Term Insurance Holding Company:

（１）　名称

1. the name;

（２）　主たる営業所又は事業所の所在地

2. the location of the principal business office of other principal office;

（３）　資本金又は出資金の額

3. the amount of stated capital or funds;

（４）　事業の内容

4. the business details;

（５）　設立年月日

5. the date of incorporation;

（６）　少額短期保険持株会社が保有する子会社等の議決権の総株主又は総出資者の議決権に占める割合

6. the ratio of the voting rights in the Subsidiary Company, etc. held by the Small Amount and Short Term Insurance Holding Company to the voting rights of all shareholders or equity holders;

（７）　少額短期保険持株会社の一の子会社等以外の子会社等が保有する当該一の子会社等の議決権の総株主又は総出資者の議決権に占める割合

7. the ratio of the voting rights in a single Subsidiary Company, etc. of the Small Amount and Short Term Insurance Holding Company held by the other Subsidiary Company, etc. to the voting rights of all shareholders or equity holders;

三　少額短期保険持株会社及びその子会社等の主要な業務に関する事項として次に掲げるもの

(iii) the following matters related to principal business of the Small Amount and Short Term Insurance Holding Company and its Subsidiary Company, etc.:

イ　直近の事業年度における事業の概況

(a) overview of the business for the Most Recent Business Year;

ロ　直近の三連結会計年度における主要な業務の状況を示す指標として次に掲げる事項

(b) the following matters, which are the indicators of the status of principal business for the latest three Consolidated Financial Years:

（１）　経常収益又はこれに相当するもの

1. ordinary profit or any equivalent items;

（２）　経常利益若しくは経常損失又はこれに相当するもの

2. ordinary profit, ordinary loss or any equivalent items;

（３）　親会社株主に帰属する当期純利益又は親会社株主に帰属する当期純損失

3. net profit belonging to the shareholders of the Parent Company for the period or net loss belonging to the shareholders of the Parent Company for the period;

（４）　包括利益

4. Comprehensive income;

（５）　純資産額

5. amount of net assets;

（６）　総資産額

6. total amount of assets;

四　少額短期保険持株会社及びその子会社等の直近の二連結会計年度における財産の状況に関する次に掲げる事項

(iv) the following matters related to the status of properties of Small Amount and Short Term Insurance Holding Company and its Subsidiary Company, etc. for the latest two Consolidated Financial Years:

イ　連結貸借対照表、連結損益計算書及び連結株主資本等変動計算書（これらに類する事項を含む。ホにおいて同じ。）

(a) a consolidated balance sheet, consolidated profit and loss statement, and consolidated statement of change in shareholders' equity, etc. (including the matters similar to these; the same applies in (e));

ロ　少額短期保険持株会社及びその子会社等の有する債権（その価額が別紙様式第十六号の二十五中の連結貸借対照表の有価証券中の社債、貸付金、その他資産中の未収利息及び仮払金並びに支払承諾見返の各勘定に計上されるもの並びに有価証券の貸付けをいう。）のうち次に掲げるものの額及び（１）から（４）までに掲げるものの合計額

(b) with regard to the claims held by a small amount and short term insurance holding company and its subsidiary company, etc. (meaning the claims the value of which are to be posted on each of the accounts for corporate bonds, loan, outstanding interest, temporary payment and consideration for acceptance of payment as listed in the consolidated balance sheet specified in Appended Form No. 16-25, and also including the loan of securities), the total of the amounts set forth in the following items and 1. through 4.;

（１）　破産更生債権及びこれらに準ずる債権

1. claims subject to bankruptcy proceeding and reorganization proceedings and any other type of claims equivalent thereto;

（２）　危険債権

2. claims with risks;

（３）　三月以上延滞債権

3. three-month delinquent claims;

（４）　貸付条件緩和債権

4. claims with relaxed terms;

（５）　正常債権

5. ordinary claims;

ハ　少額短期保険持株会社の子会社等である少額短期保険業者の保険金等の支払能力の充実の状況（法第二百七十二条の二十八において準用する法第百三十条各号に掲げる額を含む。）

(c) the state of soundness of solvency margin for Insurance Proceeds, etc. by

a Small Amount and Short Term Insurance Company which is the Subsidiary Company, etc. of the Small Amount and Short Term Insurance Holding Company (including the amount set forth in the items of Article 130 of the Act as applied mutatis mutandis pursuant to Article 272-28 of the Act);

ニ　連結財務諸表規則第十五条の二第一項に規定するセグメント情報又はこれに相当するもの

(d) segment information prescribed in Article 15-2, paragraph (1) of the Regulation on Consolidated Financial Statement or any equivalent information;

ホ　少額短期保険持株会社が連結貸借対照表、連結損益計算書及び連結株主資本等変動計算書について金融商品取引法第百九十三条の二の規定に基づき公認会計士又は監査法人の証明を受けている場合には、その旨

(e) if, in connection with the balance sheet, profit and loss statement and statement of change in shareholders' equity, the Small Amount and Short Term Insurance Holding Company has obtained an audit certificate of the certified public accountant or an audit firm pursuant to the provisions of Article 193-2 of the Financial Instruments and Exchange Act, such fact;

五　事業年度の末日において、当該少額短期保険持株会社が将来にわたって事業活動を継続するとの前提に重要な疑義を生じさせるような事象又は状況その他当該少額短期保険持株会社の経営に重要な影響を及ぼす事象（以下この号において「重要事象等」という。）が存在する場合には、その旨及びその内容、当該重要事象等についての分析及び検討内容並びに当該重要事象等を解消し、又は改善するための対応策の具体的内容

(v) if, as of the last day of the business year, there exists any event which gives rise to any material doubt as to the precondition that the Small Amount and Short Term Insurance Holding Company will continue its business activities in the future or any other event which may have a material impact on business management of the Small Amount and Short Term Insurance Holding Company (hereinafter referred to as "Material Event, etc." in this item), such fact and the details thereof, analysis of such Material Event, etc. and matters to be examined, and the details of the measures to be taken in order to eliminate or improve such Material Event, etc.; and

六　特例企業会計基準等適用法人等にあっては、その採用する企業会計の基準

(vi) in the case of a corporation, etc. subject to special business accounting standards, etc., the business accounting standards adopted by it.

2　前項の規定にかかわらず、外国所在少額短期保険持株会社は、当該外国所在少額短期保険持株会社の業務及び財産の状況に関する事項を記載した書類（日本語以外で記載されたものを含む。）を当該外国所在少額短期保険持株会社の子会社である少額短期保険業者の営業所又は事務所（外国に所在する営業所又は事務所を除く。次項において同じ。）に備え置き、公衆の縦覧に供しなければならない。

(2) Notwithstanding the provisions of the preceding paragraph, an Small Amount and Short Term Insurance Holding Company in Foreign State must keep the documents disclosing the matters related its business and properties (including the documents prepared in non-Japanese languages) at its business office or other office (excluding business offices or other office located in a foreign state; the same applies in the following paragraph) of the Small Amount and Short Term Insurance Company which is its Subsidiary Company and make them available for public inspection.

3　前項に規定する書類が日本語以外で記載されたものである場合には、外国所在少額短期保険持株会社は、当該書類に加え、当該外国所在少額短期保険持株会社に関する事業の概況並びに貸借対照表及び損益計算書について日本語で記載された書類を作成し、当該外国所在少額短期保険持株会社の子会社である少額短期保険業者の営業所又は事務所に備え置き、公衆の縦覧に供しなければならない。

(3) If the documents provided in the preceding paragraph is written in a Non-Japanese language, an Small Amount and Short Term Insurance Holding Company in Foreign State must, in addition to such documents, prepare the Japanese version of the overview of the Small Amount and Short Term Insurance Holding Company in Foreign State as well as the balance sheet and profit and loss statement, and keep them at the business office or other office of the Small Amount and Short Term Insurance Holding Company in Foreign State and make them available for public inspection.

4　法第二百七十二条の四十第一項において準用する法第二百七十一条の二十五第一項に規定する内閣府令で定める場所は、当該少額短期保険持株会社の子会社である少額短期保険業者の営業所又は事務所（本店、支店及び外国に所在する営業所又は事務所を除く。）とする。

(4) The place to be specified by Cabinet Office Order, provided in Article 271-25, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 272-40 paragraph (1) of the Act, is business office other office of the Small Amount and Short Term Insurance Company which is the Subsidiary of the Small Amount and Short Term Insurance Holding Company (excluding the head office and branch office, and also excluding business office or other office located in a foreign state)

第二百十一条の八十三　少額短期保険持株会社は、法第二百七十二条の四十第一項において準用する法第二百七十一条の二十五第一項の規定により作成した書類（外国所在少額短期保険持株会社にあっては、前条第二項及び第三項に規定する書類。以下この項及び次項において「説明書類等」という。）の縦覧を、当該少額短期保険持株会社の事業年度経過後五月以内（外国所在少額短期保険持株会社にあっては、事業年度経過後六月以内）に開始し、当該事業年度の翌事業年度に係るそれぞれの説明書類等の縦覧を開始するまでの間、公衆の縦覧に供しなければならない。

Article 211-83 (1) A Small Amount and Short Term Insurance Holding Company

must start to make available for public inspection the documents prepared under Article 271-25, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 272-40, paragraph (1) of the Act (or documents provided in paragraphs (2) and (3) of the preceding Article; hereinafter referred to in "Explanatory Documents, etc." in this paragraph and the following paragraph) within five months from the end of its business year, and must keep them accessible from the public for the period before the commencement of public inspection of each of the explanatory documents pertaining to the business year immediately after the relevant business year.

２　少額短期保険持株会社は、やむを得ない理由により前項に規定する期間までに説明書類等の縦覧を開始することができない場合には、あらかじめ金融庁長官の承認を受けて、当該縦覧の開始を延期することができる。

(2) If, due to any inevitable grounds, a Small Amount and Short Term Insurance Holding Company is unable to make available for public inspection the explanatory documents by the period provided in the preceding paragraph, it may, with an approval from the Commissioner of the Financial Services Agency in advance, extend the timing for commencement of the public inspection.

３　少額短期保険持株会社は、前項の規定による承認を受けようとするときは、承認申請書に理由書を添付して、金融庁長官に提出しなければならない。

(3) When a Small Amount and Short Term Insurance Holding Company intends to obtain the approval under the preceding paragraph, it must submit to the Commissioner of the Financial Services Agency a written application for approval, with a written statement of reasons.

４　金融庁長官は、前項の規定による承認の申請があったときは、当該申請をした少額短期保険持株会社が第一項の規定による縦覧の開始を延期することについてやむを得ない理由があるかどうかを審査するものとする。

(4) When the application for approval under the preceding paragraph has been filed, the Commissioner of the Financial Services Agency is to examine whether the Small Amount and Short Term Insurance Holding Company which has filed the application has any inevitable reason for postponing the public inspection under paragraph (1).

第二百十一条の八十三の二　法第二百七十二条の四十第一項において準用する法第二百七十一条の二十五第三項に規定する内閣府令で定める場所は、第二百十一条の八十二第四項に規定する場所とする。

Article 211-83-2 The places to be specified by Cabinet Office Order, as provided in Article 271-25, paragraph (3) of the Act as applied mutatis mutandis pursuant to Article 272-40, paragraph (1) of the Act, are the places provided in Article 211-82, paragraph (4).

（少額短期保険持株会社の事業報告等の記載事項）

(Matters to Be Stated in Business Report of Small Amount and Short Term Insurance Holding Company)

第二百十一条の八十四　法第二百七十二条の四十第一項において準用する法第二百七十一条の二十六の規定による事業報告は、別紙様式第十六号の二十六により作成しなければならない。

Article 211-84 (1) The business report under Article 271-26 of the Act as applied mutatis mutandis pursuant to Article 272-40, paragraph (1) of the Act must be prepared in accordance with Appended Form No. 16-26.

2　法第二百七十二条の四十第一項において準用する法第二百七十一条の二十六の規定による附属明細書は、別紙様式第十六号の二十七により作成しなければならない。

(2) The supplementary schedule set forth in Article 271-26 of the Act as applied mutatis mutandis pursuant to Article 272-40, paragraph (1) of the Act must be prepared in accordance with Appended Form No. 16-27.

（少額短期保険持株会社がその経営を支配している法人）

(Corporation Whose Management Is Controlled by Small Amount and Short Term Insurance Holding Company)

第二百十一条の八十五　法第二百七十二条の四十第二項に規定する内閣府令で定めるものは、当該少額短期保険持株会社の子法人等のうち子会社以外のものとする。

Article 211-85 The corporation to be specified by Cabinet Office Order, as provided in Article 272-40, paragraph (2) of the Act is the Insurance Holding Company's Subsidiary Company, etc., excluding a Subsidiary Company.

第三款　雑則
Subsection 3 Miscellaneous Provisions

（届出事項）

(Matters to Be Notified)

第二百十一条の八十六　法第二百七十二条の四十二第一項第八号に規定する内閣府令で定める場合は、次に掲げる場合とする。

Article 211-86 (1) The cases to be specified by Cabinet Office Order, as provided in Article 272-42, paragraph (1), item (viii) of the Act, are as follows:

一　定款又はこれに準ずる定めを変更した場合

(i) where any amendment to the articles of incorporation or the provisions similar thereto is effected; or

二　氏名若しくは名称を変更し、又は住所、居所、主たる営業所若しくは事務所の設置、位置の変更若しくは廃止をした場合

(ii) where the name is changed; the address, domicile, principal business office or other principal office is established, relocated or abolished.

2　少額短期保険主要株主（法第二百七十二条の三十四第一項に規定する少額短期保険主要株主をいい、少額短期保険主要株主であった者を含む。次項において同じ。）は、

法第二百七十二条の四十二第一項の規定による届出をしようとするときは、届出書を財務局長等に提出しなければならない。

(2) When a major shareholder of small amount and short term insurance company (meaning a major shareholder of small amount and short term insurance company provided in Article 272-34, paragraph (1) of the Act, and including the former major shareholders of small amount and short term insurance company; the same applies in the following paragraph) intends to make a notification under Article 272-34, paragraph (1) of the Act, it must submit to the director-general of local finance bureau, etc. a written notification

3　法第二百七十二条の四十二第一項の規定による届出が同項第一号、第二号（法第二百七十二条の三十二第一項第二号から第四号までに係る部分に限る。）若しくは第六号又は第一項第二号の規定によるもの（法人である少額短期保険主要株主に係るものに限る。）である場合における前項の届出書には、法人の登記事項証明書を添付するものとする。

(3) If a notification under Article 272-42, paragraph (1) of the Act relates to the provisions of items (i), (ii) (limited to the part relating to Article 272-32, paragraph (1), items (ii) through (iv) of the Act) or (vi) or paragraph (1), item (ii) (limited to the notification pertaining to a major shareholder of small amount and short term insurance company that is a corporation), a certificate of registered information of the corporation must be attached to the written notification under the preceding paragraph.

4　法第二百七十二条の四十二第二項第八号に規定する内閣府令で定める場合は、次に掲げる場合とする。

(4) The cases to be specified by Cabinet Office Order, as provided in Article 272-42, paragraph (2), item (viii) of the Act, are as follows:

一　定款（外国所在少額短期保険持株会社にあっては定款又はこれに準ずる定め）を変更した場合

(i) cases where any amendment to the articles of incorporation (or the articles of incorporation or the provisions similar thereto, in the case of a Small Amount and Short Term Insurance Holding Company in Foreign State) is effected;

二　新株予約権又は新株予約権付社債を発行しようとする場合

(ii) where share options or corporate bonds with share options are to be issued;

三　少額短期保険持株会社を代表する取締役、少額短期保険持株会社の常務に従事する取締役又は監査役（監査等委員会設置会社にあっては少額短期保険持株会社を代表する取締役、少額短期保険持株会社の常務に従事する取締役又は監査等委員（少額短期保険持株会社の常務に従事する取締役を除く。）、指名委員会等設置会社にあっては少額短期保険持株会社の常務に従事する取締役、代表執行役、執行役又は監査委員（少額短期保険持株会社の常務に従事する取締役を除く。）。以下この号及び次号において「役員等」という。）を選任しようとする場合又は役員等が退任

しようとする場合（次号に該当する場合を除く。）

(iii) cases where a director representing the Small Amount and Short Term Insurance Holding Company or a director or company auditor engaged in its ordinary business (or a director representing the Small Amount and Short Term Insurance Holding Company, or a director or an audit and supervisory committee member engaged in its ordinary business (excluding a director engaged in its ordinary business), in the case of a company with audit and supervisory committee; or a director, a representative executive officer, an executive officer or an audit committee member (excluding a director engaged in its ordinary business) engaged in its ordinary business, in the case of a company with nominating committee, etc.; hereinafter referred to as an "Officer, etc." in this item and the following item) is to be elected or an Officer, etc. intends to retire (excluding cases falling under the following item);

三の二　役員等の選退任があった場合（役員等の選退任の前に、役員等を選任しようとする旨又は役員等が退任しようとする旨の届出をすることができないことについて、やむを得ない事情がある場合に限る。）

(iii)-2 cases where the Election or Retirement of an Officer, etc. has occurred (limited to the case where there is a compelling reason for not being able to provide, prior to the Election or Retirement of an Officer, etc., notification to the effect that an Officer, etc. is to be elected or an Officer, etc. intends to retire);

三の三　外国所在少額短期保険持株会社を代表する取締役若しくは執行役若しくはこれらに類する職にある者又は当該外国所在少額短期保険持株会社の常務に従事する取締役若しくは執行役若しくはこれらに類する職にある者（以下この号及び次号において「外国所在少額短期保険持株会社の役員等」という。）を選任しようとする場合又は外国所在少額短期保険持株会社の役員等が退任しようとする場合（次号に該当する場合を除く。）

(iii)-3 cases where a director or an executive officer representing the Small Amount and Short Term Insurance Holding Company in Foreign State or any other person holding the position similar thereto, or a director or an executive officer engaged in its ordinary business or any other person holding the position similar thereto (hereinafter referred to as an "Officer, etc. of Small Amount and Short Term Insurance Holding Company in Foreign State" in this item and the following item) is to be elected or an Officer, etc. of Small Amount and Short Term Insurance Holding Company in Foreign State intends to retire (excluding cases falling under the following item);

三の四　外国所在少額短期保険持株会社の役員等の選退任があった場合（外国所在少額短期保険持株会社の役員等の選退任の前に、外国所在少額短期保険持株会社の役員等を選任しようとする旨又は外国所在少額短期保険持株会社の役員等が退任しようとする旨の届出をすることができないことについて、やむを得ない事情がある場

合に限る。）

(iii)-4 cases where the Election or Retirement of an Officer, etc. of Small Amount and Short Term Insurance Holding Company in Foreign State has occurred (limited to the case where there is a compelling reason for not being able to provide, prior to the Election or Retirement of an Officer, etc. of Small Amount and Short Term Insurance Holding Company in Foreign State, notification to the effect that an Officer, etc. of Small Amount and Short Term Insurance Holding Company in Foreign State is to be elected or an Officer, etc. of Small Amount and Short Term Insurance Holding Company in Foreign State intends to retire);

三の五　会計参与を選任しようとする場合又は会計参与が退任しようとする場合（次号に該当する場合を除く。）

(iii)-5 cases where an accounting advisor is to be elected or a financial auditor intends to retire (excluding cases falling under the following item);

三の六　会計参与の選退任があった場合（会計参与の選退任の前に、会計参与を選任しようとする旨又は会計参与が退任しようとする旨の届出をすることができないことについて、やむを得ない事情がある場合に限る。）

(iii)-6 cases where the Election or Retirement of an accounting advisor has occurred (limited to the case where there is a compelling reason for not being able to provide, prior to the Election or Retirement of an accounting advisor, notification to the effect that an accounting advisor is to be elected or an accounting advisor intends to retire);

三の七　会計監査人を選任しようとする場合又は会計監査人が退任しようとする場合（次号に該当する場合を除く。）

(iii)-7 cases where a financial auditor is to be elected or a financial auditor intends to retire (excluding cases falling under the following item);

三の八　会計監査人の選退任があった場合（会社法第三百三十八条第二項（会計監査人の任期）の規定により再任されたものとみなされた場合を除き、会計監査人の選退任の前に、会計監査人を選任しようとする旨又は会計監査人が退任しようとする旨の届出をすることができないことについて、やむを得ない事情がある場合に限る。）

(iii)-8 cases where the Election or Retirement of a financial auditor has occurred (excluding the case where a financial auditor is deemed to have been re-elected pursuant to the provisions of Article 338, paragraph (2) (Financial Auditors' Terms of Office) of the Companies Act, and limited to the case where there is a compelling reason for not being able to provide, prior to the Election or Retirement of a financial auditor, notification to the effect that a financial auditor is to be elected or a financial auditor intends to retire);

四　事務所の設置、所在地の変更又は廃止をしようとする場合

(iv) where any office is to be established, relocated or abolished;

四の二　第二百十一条の七十七の三第二項に規定する業務を行おうとする場合

(iv)-2 cases where the business provided in Article 211-77-3, paragraph (2) is to be conducted;

五　第二百十一条の八十各号に掲げる事由により他の会社（法第二百七十二条の四十二第二項第三号の規定により子会社とすることについて同号の届出をしなければならないとされるものを除く。）を子会社とした場合

(v) cases where the Small Amount and Short Term Insurance Holding Company made any other company its Subsidiary Company, due to the grounds set forth in the items of Article 211-80 (excluding the cases where, pursuant to the provisions of Article 272-42, paragraph (2), item (iii) of the Act, holding such company as the Subsidiary Company requires a notification under the item);

六　その子会社が商号若しくは名称、本店若しくは主たる営業所若しくは事務所の位置の変更（変更前の位置に復することが明らかな場合を除く。）、合併、解散又は業務の全部の廃止を行った場合（法第二百七十二条の四十二第二項第二号又は第四号に該当する場合を除く。）

(vi) cases where the Subsidiary Company has effected any amendment to its name, location of the head office or principal business (excluding the case where it is clear that the company reverts to its original location), merger, dissolution or discontinuance of all of its business (excluding the cases set forth in Article 272-42, paragraph (2), item (ii) or item (iv) of the Act); and

七　少額短期保険持株会社が会社法第四百三十五条第二項（計算書類等の作成及び保存）の規定により作成する事業報告及びその附属明細書を定時株主総会に提出した場合

(vii) where the Small Amount and Short Term Insurance Holding Company has submitted to the ordinary shareholders meeting the business report to be prepared pursuant to the provisions of Article 435, paragraph (2) (Preparation and Retention of Financial Statements) of the Companies Act and its supplementary schedules.

5　少額短期保険持株会社（少額短期保険持株会社であった会社を含む。）は、法第二百七十二条の四十二第二項の規定による届出をしようとするときは、届出書に理由書その他参考となるべき事項を記載した書類（次の各号に掲げる場合にあっては、当該各号に定める書類）を添付して財務局長等に提出しなければならない。

(5) When a Small Amount and Short Term Insurance Holding Company (including a company which formerly was a Small Amount and Short Term Insurance Holding Company) intends to file a notification under Article 271-42, paragraph (2) of the Act, it must submit to the Director-General of Local Finance Bureau, etc. a written notification, with a written statement of reasons or any other document stating the matters which would serve as reference information (or the documents provided in the following items, in cases set forth in these items).

一　前項第四号の二に掲げる場合　行おうとする業務の内容及び当該業務を遂行する体制について記載した書類

(i) the cases set forth in item (iv)-2 of the preceding paragraph: a document stating the content of the business to be conducted and the system for executing the business; and

二　前項第七号に掲げる場合　同号に規定する事業報告及びその附属明細書

(ii) the cases set forth in item (vii) of the preceding paragraph: a business report and supplementary schedules provided in that item.

6　法第二百七十二条の四十二第二項の規定による届出が同項第一号若しくは第五号又は第四項第三号の二、第三号の六若しくは第三号の八の規定によるものである場合における前項の届出書には、会社の登記事項証明書を添付するものとする。

(6) If a notification under Article 272-42, paragraph (2) of the Act relates to the provisions of items (i) or (v) of that paragraph or paragraph (4), items (iii)-2, (iii)-6 or (iii)-8, a certificate of registered information of the corporation must be attached to the written notification under the preceding paragraph.

（承認の効力に係る承認の申請）

(Application for Approval Pertaining to Validity of Approval)

第二百十一条の八十七　法第二百七十二条の三十一第一項の承認を受けた者は、法第二百七十二条の四十三において準用する法第二百七十一条の三十三第一項第一号の規定による承認を受けようとするときは、承認申請書に理由書を添付して財務局長等に提出しなければならない。

Article 211-87 (1) When a party which has obtained an approval under Article 272-31, paragraph (1) of the Act intends to obtain an approval under Article 271-33, paragraph (1), item (i) of the Act as applied mutatis mutandis pursuant to Article 272-43 of the Act, it must submit to the Director-General of Local Finance Bureau, etc. a written application for approval, with a written statement of reasons attached thereto.

2　法第二百七十二条の三十五第一項の承認を受けた者は、法第二百七十二条の四十三において準用する法第二百七十一条の三十三第二項第一号の規定による承認を受けようとするときは、承認申請書に理由書を添付して財務局長等に提出しなければならない。

(2) When a party which has obtained the approval under Article 272-35, paragraph (1) of the Act intends to obtain an approval under Article 271-33, paragraph (2), item (i) of the Act as applied mutatis mutandis pursuant to Article 272-43 of the Act, it must submit to the Director-General of Local Finance Bureau, etc. a written application for approval, with a written statement of reasons attached thereto.

3　財務局長等は、前二項の規定による承認の申請があったときは、次に掲げる基準に適合するかどうかを審査するものとする。

(3) When the application for approval under the preceding two paragraphs is

filed, the Director-General of Local Finance Bureau, etc. is to examine whether the application satisfies the following requirements:

一　法第二百七十二条の三十一第一項又は第二百七十二条の三十五第一項の規定による承認を受けた日から六月以内に当該承認を受けた事項を実行することができないことについてやむを得ないと認められる理由があること。

(i) that there exists any evitable reason for the applicant not being able to implement the matters approved under Article 272-31, paragraph (1) and Article 272-35, paragraph (1) of the Act, within six months from the date of the approval;

二　合理的な期間内に当該承認を受けた事項を実行することができると見込まれること。

(ii) that it is expected that the applicant will be able to implement the approved matters within a reasonable period of time; and

三　当該承認の際に審査の基礎となった事項について当該承認を受けた事項の実行が見込まれる時期までに重大な変更がないと見込まれること。

(iii) that no material change in the matters which served the basis of examination at the time of granting the approval is expected to occur until the expected timing of the authorized matters.

第三編　保険募集
Part III Insurance Solicitation
第一章　通則
Chapter I General Rules

（銀行等が生命保険募集人として保険募集を行うことのできる場合）

(Cases Where Bank Is Permitted to Act as Life Insurance Agent and to Conduct Insurance Solicitation)

第二百十二条　法第二百七十五条第一項第一号に規定する内閣府令で定める場合は、生命保険募集人である銀行等又はその役員若しくは使用人、第一号から第五号までに掲げる保険契約の締結の代理又は媒介を行う場合にあっては次項各号に掲げる要件に、第六号に掲げる保険契約の締結の代理又は媒介を行う場合にあっては同項各号及び第三項各号に掲げる要件にそれぞれ該当する場合とする。

Article 212 (1) The cases to be specified by Cabinet Office Order, as provided in Article 275, paragraph (1), item (i) of the Act, are the case where a Bank, etc. which also is a Life Insurance Agent or its officers or employees provide the agency or brokerage services for conclusion of insurance contracts set forth in items (i) to (v) and the requirements set forth in the items of the following paragraph are met, or the case where such a Bank, etc. or its officers or employees provide the agency or brokerage services for conclusion of the insurance contracts set forth in item (vi) and the requirements set forth in the items of the same paragraph and the items of paragraph (3) are met,

respectively:

一　法第三条第四項第一号に掲げる保険に係る保険契約のうち、その保険金が住宅（居住の用に供する建物（その一部を事業の用に供するものを含む。）をいう。次条第一項において同じ。）の建設、購入若しくは改良（これらに付随する土地又は借地権の取得を含む。）に係る債務の返済に充てられるもの又は充てられることが確実なもの（当該保険金の額が当該債務の残高と同一であるものに限る。）

(i) an insurance contract for the insurance specified in Article 3, paragraph (4), item (i) of the Act, wherein the Insurance Proceeds is intended to be or will certainly be appropriated for the repayment of debt pertaining to construction, purchase or amelioration (including any debt arising from the acquisition of land or land leasehold in relation to the aforementioned) of a housing (meaning a building to be made available for housing (including the building to be partially made available for business); the same applies in paragraph (1) of the following Article) (limited to the case where the amount of the Insurance Proceeds is the same as the outstanding amount of the debt);

二　法第三条第四項第一号に掲げる保険に係る保険契約（保険契約者が法人であるものを除く。）のうち、被保険者の生存に関して保険金を支払うことを主たる目的とする保険契約であって、次に掲げる要件のいずれにも該当するもの（次号に掲げる保険契約に該当するものを除く。）

(ii) an insurance contract for the type of insurance specified in Article 3, paragraph (4), item (i) of the Act (excluding a contract wherein the policyholder is a corporation), which is primarily intended for payment of Insurance Proceeds contingent upon the life or death of the insured person, and which satisfies all of the following requirements (limited to those which fall under the categories of the insurance contracts as set forth in the following items):

イ　保険契約に基づき払い込まれる保険料（第二百二十七条の二第三項第九号又は第二百三十四条の二十一の二第一項第七号に規定する既契約の責任準備金、返戻金の額その他の被保険者のために積み立てられている額（次条第一項第四号イにおいて「転換価額」という。）を含む。以下この号において同じ。）の総額又は被保険者のために積み立てた金額により保険金の額及び当該保険契約の解約による返戻金の額が定められるもの

(a) an insurance contract wherein the amount of Insurance Proceeds and the amount of the cancellation refund is to be determined contingent upon the aggregate amount of insurance premiums paid thereunder (including the policy reserve for the Existing Contract, refunds or any other amount set aside for the insured, as provided in Article 227-2, paragraph (3), item (ix) or Article 234-21-2, paragraph (1), item (vii), (referred to as "Conversion Value" in paragraph (1), item (iv), (a) of the following Article; hereinafter the same applies in this item)) or the amount set aside for the insured

thereunder;

ロ　当該保険契約に基づき被保険者の生存に関して支払う保険金以外の金銭の支払（契約者配当（法第百十四条第一項に規定する契約者配当をいう。）又は社員に対する剰余金の分配及び解約による返戻金の支払を除く。）が、当該保険契約で定める被保険者の死亡（余命が一定の期間以内であると医師により診断された身体の状態及び重度の障害に該当する状態を含む。第四号及び第五号並びに第四項第一号において同じ。）に関し支払う保険金に限られ、当該保険金の額が、当該保険金を支払う時点までに払い込まれた保険料の総額又は被保険者のために積み立てた金額に比して妥当なもの

(b) an insurance contract wherein the payment of money excluding the Insurance Proceeds payable contingent upon the life or death of the insured person thereunder (excluding the payment of policy dividends (meaning the policy dividends as provided in Article 114, paragraph (1) of the Act), distribution of surplus to members and also excluding payment of cancellation refunds) is limited to the Insurance Proceeds payable contingent upon the death of the insured person thereunder (including the physical state where the medical doctor has rendered diagnosis that the insured person has limited time to live and also including the state where the insured person suffers the material disabilities), in which case the amount of the Insurance Proceeds is reasonable compared to the aggregate amount of insurance premiums paid or amount set aside for the insured person before the time of payment of the Insurance Proceeds;

三　法第三条第四項第一号に掲げる保険に係る保険契約のうち、勤労者財産形成促進法第六条第一項第二号、同条第二項第二号及び同条第四項第二号に定めるもの

(iii) an insurance contract for the insurance specified in Article 3, paragraph (4), item (i) of the Act, which also falls under Article 6, paragraph (1), item (ii), Article 6, paragraph (2), item (ii) and Article 6, paragraph (4), item (ii) of the Workers' Property Accumulation Promotion Act;

四　法第三条第四項第一号に掲げる保険に係る保険契約（前三号に掲げるものを除く。）のうち、次に掲げる保険契約

(iv) an insurance contract for the insurance specified in Article 3, paragraph (4), item (i) of the Act, which also falls under any of the following:

イ　被保険者の死亡に関し保険金を支払うことを約する保険に係る保険契約（その締結の日から一定期間を経過した後保険金の額が減額されることが定められるものを除く。）であって、その保険期間が被保険者の死亡の時までとされるもの（保険料を一時に払い込むことを内容とするものに限り、保険契約者が法人であるものを除く。）

(a) an insurance contract (limited to a contract which provides that, after the passage of a fixed period from the conclusion date thereof, the amount of Insurance Proceeds decreases; and excluding a contract wherein the policyholder is a corporation) for the insurance where the insurer

undertakes to pay Insurance Proceeds contingent upon the death of the insured person, and where the insurance period terminates upon the death of the insured person (limited to a contract which requires the lump-sum payment of the insurance premiums);

ロ　被保険者の生存又はその保険期間の満了前の被保険者の死亡に関し保険金を支払うことを約する保険に係る保険契約（第七十四条第一号イ及び第三号に掲げる保険契約（第八十三条第一号ロ及びニに掲げるものを除く。）又は第百五十三条第一号イ及び第三号に掲げる保険契約に該当するものにあっては、その締結の日から一定期間を経過した後被保険者の死亡に関する保険金の額が減額されることが定められるものを除き、当該保険契約に該当しないものにあっては、被保険者の死亡に関する保険金の額が被保険者の生存に関する保険金の額を超えるものを除く。）であって保険料を一時に払い込むことを内容とするもの（保険契約者が法人であるものを除く。）

(b) an insurance contract for the insurance wherein the insurer undertakes to pay the Insurance Proceeds contingent upon the life or death of the insured person, or contingent upon the death of the insured person before the expiry of the insurance period thereunder (in the case of an insurance contract which falls under the type as specified in Article 74, item (i), (a) or item (iii) (excluding those set forth in Article 83, item (i), (b) and (d)) or an insurance contract which falls under the type as set forth in Article 153, item (i), (a) or item (iii), those which provide that, after the passage of a fixed period from the conclusion date thereof, the amount of Insurance Proceeds decreases is excluded; and in the case of an insurance contract which does not fall under such type of contract, those for which the amount of Insurance Proceeds payable contingent upon the death of the insured exceeds the amount of Insurance Proceeds payable contingent upon the life or death of the insured person) or the insurance premiums are paid in lump-sum (excluding the contract wherein the policyholder is a corporation);

五　法第三条第四項第二号に掲げる保険のうち次に掲げる事由に関するものに係る保険契約（以下この章において「傷害保険契約」という。）のうち、保険期間の満了後満期返戻金を支払うことを約する保険契約

(v) an insurance contract for the insurance specified in Article 3, paragraph (4), item (ii) of the Act which covers any of the following incidents (hereinafter referred to as "Injury insurance Contract" in this Chapter), and under which the insurer undertakes to pay the maturity refund upon the expiration of the insurance period:

イ　傷害を受けたことを原因とする人の状態

(a) a state of human body resulting from an injury inflicted upon the person;

ロ　傷害を受けたことを直接の原因とする人の死亡

(b) death of a human directly resulting from an injury inflicted upon the

person;

ハ　イに定めるものに関し、治療（治療に類する行為として第五条に掲げるものを含む。）を受けたこと。

(c) receiving treatment (including activities specified in Article 5 as the activities similar to treatment) in connection with the incidents as referred to in (a); and

六　法第三条第四項第一号又は第二号に掲げる保険に係る保険契約であって、前各号に掲げるもの以外のもの

(vi) an insurance contract for the insurance specified in Article 3, paragraph (4), item (i) or (ii) of the Act, excluding the insurance contracts as referred to in the preceding items.

2　生命保険募集人である銀行等又はその役員若しくは使用人が前項各号に掲げる保険契約の締結の代理又は媒介を行うときは、当該銀行等は、次に掲げる要件を満たさなければならない。

(2) When a Bank, etc. which is a Life Insurance Agent or its officers or employees provide agency or brokerage services for conclusion of the insurance contracts as referred to in the items of the preceding paragraph, such Bank, etc. must satisfy the following requirements:

一　銀行等が、顧客に関する情報の利用について、次に掲げる措置を講じていること。

(i) that the Bank, etc. has implemented the following measures in relation to the use of information on its customers:

イ　その業務（保険募集に係るものを除く。）において取り扱う顧客に関する非公開金融情報（その役員又は使用人が職務上知り得た顧客の預金、為替取引又は資金の借入れに関する情報その他の顧客の金融取引又は資産に関する公表されていない情報（第五十三条の九に規定する情報及び第五十三条の十に規定する特別の非公開情報を除く。）をいう。次条第二項第一号、第二百十二条の四第二項第一号、第二百十二条の五第二項第一号及び第二百三十四条第一項第十八号において同じ。）が、事前に書面その他の適切な方法により当該顧客の同意を得ることなく保険募集に係る業務（顧客が次項に規定する銀行等生命保険募集制限先に該当するかどうかを確認する業務を除く。）に利用されないことを確保するための措置

(a) measures to ensure that Non-Disclosure Finance Information (meaning information concerning customers' deposits, exchange trades, or borrowing of funds or other non-disclosure information concerning customers' financial transactions or assets which may come to the knowledge of any of the officers or employees in the course of their duties (excluding information provided in Article 53-9 and special non-disclosure information provided in Article 53-10); the same applies in Article 212-2, paragraph (2), item (i), Article 212-4, paragraph (4), item (i), Article 212-5, paragraph (2), item (i) and Article 234, paragraph (1), item (xviii)) on its customers handled in the course of its businesses (excluding the business pertaining

to Insurance Solicitation) is not to be used for any business pertaining to insurance solicitation (excluding the confirmation as to whether the customer falls under the category of the "Parties Restricted from Life Insurance Solicitation by Bank, etc." provided in the following paragraph), without obtaining prior consent from the customers in writing or by any other appropriate means;

ロ　その保険募集に係る業務において取り扱う顧客に関する非公開保険情報（その役員又は使用人が職務上知り得た顧客の生活、身体又は財産その他の事項に関する公表されていない情報で保険募集のために必要なもの（第五十三条の九に規定する情報及び第五十三条の十に規定する特別の非公開情報を除く。）をいう。次条第二項第一号、第二百十二条の四第二項第一号、第二百十二条の五第二項第一号及び第二百三十四条第一項第十八号において同じ。）が、事前に書面その他の適切な方法により当該顧客の同意を得ることなく資金の貸付けその他の保険募集に係る業務以外の業務に利用されないことを確保するための措置

(b) measures to ensure that Non-Disclosure Insurance Information (meaning information concerning customers' lives, physical conditions, properties or other non-disclosure information necessary for conducting Insurance Solicitation, which may come to the knowledge of any of the officers or employees in the course of their duties (excluding information provided in Article 53-9 and special non-disclosure information provided in Article 53-10); the same applies in Article 212-2, paragraph (2), item (i), Article 212-4, paragraph (4), item (i), Article 212-5, paragraph (2), item (i) and Article 234, paragraph (1), item (xviii)) on its customers handled in the course of its businesses is not to be used for any business other than Insurance Solicitation, such as monetary loan business, without obtaining prior consent from the customers in writing or by any other appropriate means;

二　銀行等が、保険募集の公正を確保するため、保険募集に係る保険契約の引受けを行う保険会社の商号又は名称の明示、保険契約の締結にあたり顧客が自主的な判断を行うために必要と認められる情報の提供その他の事項に関する指針を定め、公表し、その実施のために必要な措置を講じていること。

(ii) that the Bank, etc., for the purpose of assurance of the fairness in Insurance Solicitation, has articulated the guidelines related to indication of trade name or name of the Insurance Company on behalf of which it underwrites the insurance contract pertaining to the Insurance Solicitation and disclosure of information as may be deemed necessary for the customers in making their respective decision at their own judgment and any other matters, publicized such policies, and has implemented measures so as to enforce such policies; and

三　銀行等が、保険募集に係る法令等（法令、法令に基づく行政官庁の処分、当該銀行等の内部規則その他これらに準ずるものをいう。以下この号において同じ。）の遵守を確保する業務に係る責任者を保険募集に係る業務を行う営業所又は事務所

（他の法令等の遵守を確保する業務が複数の営業所又は事務所を一つの単位（保険募集に係る業務を行う営業所又は事務所を含むものに限る。）として行われている場合にあっては当該単位）ごとに、当該責任者を指揮し保険募集に係る法令等の遵守を確保する業務を統括管理する統括責任者を本店又は主たる事務所に、それぞれ配置していること。

(iii) that the Bank, etc. has assigned to its respective business offices or other offices which carry out the business pertaining to Insurance Solicitation a supervisor of the affairs to secure compliance with the Laws and Regulations, etc. (collectively meaning the laws and regulations, dispositions of administrative agencies issued under the laws and regulations, internal rules of the Bank, etc., or any other rules equivalent to the aforementioned; hereinafter the same applies in this item) applicable to Insurance Solicitation (or, if the affairs to secure compliance with any other Laws and Regulations are implemented by integrating two or more business offices or offices as a single unit (limited to a unit comprising the business offices or offices which carry out the business of Insurance Solicitation), such supervisor is assigned to the respective unit); and that the Bank, etc. has assigned to its head office or principal office a chief supervisor which instructs supervisors and to control and manage the business to secure compliance with Laws and Regulations, etc. applicable to Insurance Solicitation.

3　生命保険募集人である銀行等又はその役員若しくは使用人が第一項第六号掲げる保険契約の締結の代理又は媒介を行うときは、当該銀行等は、次に掲げる要件を満たさなければならない。

(3) When a Bank, etc. which is a Life Insurance Agent or its officers or employees provide agency or brokerage services for conclusion of the insurance contracts as referred to in paragraph (1), item (vi), such Bank, etc. must satisfy the following requirements:

一　銀行等が、次に掲げる者（当該銀行等が、第五項に規定する定めをした協同組織金融機関（信用金庫、労働金庫、信用協同組合及び農業協同組合等（令第三十九条第八号に規定する農業協同組合並びに同条第九号に規定する漁業協同組合及び水産加工業協同組合をいう。以下この号において同じ。）をいう。以下この章並びに第二百三十四条第一項第十号及び第十五号において同じ。）である場合にあっては、当該協同組織金融機関の会員又は組合員（会員又は組合員である法人の代表者を含み、当該協同組織金融機関が農業協同組合等である場合にあっては、組合員と同一の世帯に属する者を含む。以下この章及び第二百三十四条第一項第十号において同じ。）である者を除く。以下この条及び第二百三十四条第一項第九号において「銀行等生命保険募集制限先」という。）を保険契約者又は被保険者とする保険契約（第一項第六号に掲げるものに限り、既に締結されている保険契約（その締結の代理又は媒介を当該銀行等又はその役員若しくは使用人が手数料その他の報酬を得て行ったものに限る。）の更新に係るものを除く。）の締結の代理又は媒介を手数料

その他の報酬を得て行わないことを確保するための措置を講じていること。

(i) that the Bank, etc. has implemented measures to ensure that it will refrain from providing agency or brokerage services for conclusion of an insurance contract (limited to the insurance contracts as referred to in paragraph (1), item (vi); and excluding the insurance contract for renewal of the insurance contract already in effect (limited to an insurance contract regarding which the Bank, etc. or its officers or employees provided agency or brokerage services for the conclusion, in consideration of fees or any other remunerations)), wherein the policyholder or insured person is any of the following parties (if the Bank, etc. falls under the category of a Cooperative Structured Financial Institution (collectively meaning a shinkin bank, labor bank, credit cooperatives and Agricultural Cooperatives, etc. (meaning agricultural cooperatives as provided in Article 39, item (viii) of the Cabinet Order, and fisheries cooperatives and fishery processing cooperatives as provided in item (ix) of the same item; hereinafter the same applies in this item); hereinafter the same applies in this Chapter and Article 234, paragraph (1), item (x)) which has prescribed the matters provided in paragraph (5), the parties which are the members or partners of such Cooperative Structured Financial Institution (including the representative of the corporation which is a member or partner, and, if the Cooperative Structured Financial Institution is an Agricultural Cooperatives, etc., including the persons who live together with the partner; hereinafter the same applies in this Chapter and in Article 234, paragraph (1), items (x) and (xv)) are excluded; hereinafter referred to as "Parties Restricted from Life Insurance Solicitation by Bank, etc." in this Article and Article 234, paragraph (1), item (ix)), in consideration of any fees or any other remunerations:

イ　当該銀行等が法人（国、地方公共団体及び銀行法施行令（昭和五十七年政令第四十号）第四条第十三項各号に掲げるものその他の金融庁長官が定めるものを除く。以下この号、次項、次条第三項第一号、第二百十二条の四第三項第一号、第二百十二条の五第三項第一号及び第二百三十四条第一項第十号において同じ。）又はその代表者に対し当該法人の事業に必要な資金の貸付け（手形の割引を含む。以下この章並びに第二百三十四条第一項第十号及び第十五号において同じ。）を行っている場合における当該法人及びその代表者

(a) a corporation (excluding the state, local governments, those specified in the items of Article 4, paragraph (13) of the Cabinet Order for Enforcement of the Banking Act (Cabinet Order No. 40 of 1982), and those to be designated by the Commissioner of the Financial Services Agency; hereinafter the same applies in this item, the following paragraph, Article 212-2, paragraph (3), item (i), Article 212-4, paragraph (3), item (i), Article 212-5, paragraph (3), item (i) and Article 234, paragraph (1), item (x)) or

its representative, when the Bank, etc. provides such corporation or representative with monetary loans required for its business (including funding by way of discounting of bills; hereinafter the same applies in this Chapter and Article 234, paragraph (1), items (x) and (xv));

ロ　当該銀行等が事業を行う個人に対し当該事業に必要な資金の貸付けを行っている場合における当該個人

(b) an individual person engaged in business, when the Bank, etc. provides such individual person with monetary loans required for the person's business;

ハ　当該銀行等が小規模事業者（常時使用する従業員の数が五十人（当該銀行等が特例地域金融機関である場合にあっては、二十人）以下の事業者をいう。以下この号において同じ。）である個人又は法人若しくはその代表者に対し、当該小規模事業者の事業に必要な資金の貸付けを行っている場合における当該小規模事業者が常時使用する従業員及び当該法人の役員（代表者を除く。）

(c) full-time employees or officers (excluding representative) of a Small-sized Entrepreneur (meaning an entrepreneur hiring fifty full-time employees or less (or twenty full-time employees or less, if the Bank, etc. falls under the category of an Exceptional Local Financial Institution); hereinafter the same applies in this item), when the Bank, etc. provides the individual person or corporation of a Small-sized Entrepreneur or its representative with monetary loans required for the business of such Small-sized Entrepreneur;

二　銀行等が、顧客が銀行等生命保険募集制限先に該当するかどうかを確認する業務その他保険会社から委託を受けた業務を的確に遂行するための措置及び保険募集に係る業務が当該銀行等のその他の業務の健全かつ適切な運営に支障を及ぼさないようにするための措置を講じていること。

(ii) that the Bank, etc. has implemented the measures to carry out in an accurate manner a confirmation whether the customer falls under the Party Restricted from Life Insurance Solicitation by Bank, etc. or any other business entrusted from Insurance Companies, and the measures so that the business of Insurance Solicitation would not give negative impact on the Bank, etc. in carrying out its other lines of business in a sound and appropriate manner; and

三　銀行等が、その使用人のうち事業に必要な資金の貸付けに関して顧客と応接する業務を行う者が、保険募集（第一項第六号に掲げる保険契約に係るものに限る。）を行わないことを確保するための措置を講じていること。ただし、当該銀行等が特例地域金融機関である場合にあっては、当該措置に代わるものとして金融庁長官が定める措置を講じていることをもって足りる。

(iii) that the Bank, etc. has implemented the measures to ensure that its employees who contacts customers in connection with monetary loans required for their businesses will refrain from conducting Insurance

Solicitation (limited to Insurance Solicitation for the insurance contracts referred to in paragraph (1), item (vi)); provided, however, that in cases where the Bank, etc. is an Exceptional Local Financial Institution, it would be sufficient for the Bank, etc. to have implemented the measures to be substituted with the aforementioned measures, as specified by the Commissioner of the Financial Services Agency.

4　前項において規定する「特例地域金融機関」とは、その営業地域が特定の都道府県に限られているものとして金融庁長官が定める金融機関であって、当該金融機関又はその役員若しくは使用人が、当該金融機関が事業を行う個人又は法人（当該金融機関が同項第三号本文に規定する措置を講じている場合にあっては、常時使用する従業員の数が五十人を超える事業を行う個人又は法人を除く。）若しくはその代表者に対し当該事業に必要な資金の貸付けを行っている場合における当該個人若しくは法人が常時使用する従業員又は当該法人の役員（代表者を除く。）を保険契約者として第一項第六号に掲げる保険契約（これに相当する内容の保険特約を含む。次項において同じ。）の締結の代理又は媒介を行う場合において、次の各号に掲げる保険については、それぞれ当該各号の区分に応じ、当該金融機関又はその役員若しくは使用人が締結の代理又は媒介をした保険契約によって支払われるべき保険金その他の給付金の額（第七十四条第一号イ及び第三号に掲げる保険契約（第八十三条第一号ロ及びニに掲げるものを除く。）又は第百五十三条第一号イ及び第三号に掲げる保険契約に該当する保険契約のうち、保険会社が一定の額の保険金その他の給付金の支払の保証をするものにあっては、当該保証をする額とし、当該支払の保証をしないものにあっては、当該保険契約に基づき払い込まれる保険料の総額とする。次項、次条第四項及び第五項、第二百十二条の四第四項並びに第二百十二条の五第四項及び第五項において同じ。）の当該保険契約者一人当たりの合計が、当該各号に定める金額を超えないこととする旨の定めを第二項第二号に規定する指針に記載しているものをいう。

(4) The term "Exceptional Local Financial Institution" as prescribed in the preceding paragraph means a financial institution designated by the Commissioner of the Financial Services Agency as the financial institution whose regional scope of business is limited within a certain prefecture; and which provides in its guidelines provided in Article 2, paragraph (2), item (ii) that when such financial institution or its officers or employees provide the agency or brokerage services for conclusion of an insurance contract under paragraph (1), item (vi) (including insurance options with similar terms and conditions; the same applies in the following paragraph) wherein the policyholder is a full-time employee of an individual person or corporation or an officer of a corporation (excluding its representative) when the financial institution provides such individual person or corporation engaged in the business (excluding an individual or corporation engaged in the business wherein more than 50 persons are employed as full-time employees if the financial institution implements the measures prescribed in the main clause of item (iii) of the preceding paragraph) or its representative with monetary loans

necessary for that business, the total of the Insurance Proceeds or any other benefit payable to a single policyholder under an insurance contract for which the financial institution or its officers or employees has provided the agency or intermediary service for conclusion with regard to the insurance specified in each of the following items in accordance with the categories respectively set forth therein (in the case of an insurance contract which falls under the insurance contract specified in Article 74, item (i), (a) and item (iii) (excluding insurance contracts specified in Article 83, item (i), (b) and (d)) or the insurance contract specified in Article 153, item (i), (a) and item (iii), if the payment of a certain amount of Insurance Proceeds or other type of benefits is guaranteed by an Insurance Company, such amount means the guaranteed amount, and, if the payment is not guaranteed by an Insurance Company, such amount means the aggregate amount of insurance premiums payable under the insurance contract; the same applies in the following paragraph, Article 212-2, paragraphs (4) and (5), Article 212-4, paragraph (4) and Article 212-5, paragraphs (4) and (5)) does not exceed the amount as respectively set forth in the relevant items:

一　人の生存又は死亡に関し、一定額の保険金を支払うことを約し、保険料を収受する保険（傷害を受けたことを直接の原因とする人の死亡のみに係るものを除く。）　千万円

(i) an insurance wherein the insurer undertakes to pay a certain amount of Insurance Proceeds contingent upon the life or death of a person and whereby the insurer receives insurance premiums (excluding insurances contingent upon the death of a person directly resulting from an injury inflicted upon the person);

二　次に掲げる事由に関し、一定額の保険金を支払うこと又はこれらによって生ずることのある当該人の損害をてん補することを約し、保険料を収受する保険のうち金融庁長官が定めるもの　金融庁長官が定める金額

(ii) an insurance wherein the insurer undertakes to pay a certain amount of Insurance Proceeds contingent upon the following incidents or to compensate damage suffered by the person which may arise from such incidents and whereby the insurer receives insurance premiums, which are to be specified by the Commissioner of the Financial Services Agency: the amount specified by the Commissioner of the Financial Services Agency:

イ　人が疾病にかかったこと。

(a) contracting of diseases by a person;

ロ　疾病にかかったことを原因とする人の状態（重度の障害に該当する状態を除く。）

(b) state of human resulting from diseases (excluding the state which fall under the serious disabilities);

ハ　第四条各号に掲げる事由

(c) the incidents specified in the items of Article 4; and

ニ　イからハまでに掲げるものに関し、治療（治療に類する行為として第五条で定めるものを含む。）を受けたこと。

(d) receiving treatment (including activities specified in Article 5 as the activities similar to treatment) in connection with the incidents as referred to in (a) to (c).

5　生命保険募集人である協同組織金融機関は、当該協同組織金融機関又はその役員若しくは使用人が、第三項第一号イからハまでに掲げる者に該当する当該協同組織金融機関の会員又は組合員を保険契約者として第一項第六号に掲げる保険契約の締結の代理又は媒介を行う場合において、前項各号に掲げる保険については、それぞれ当該各号の区分に応じ、当該協同組織金融機関又はその役員若しくは使用人が締結の代理又は媒介をした保険契約によって支払われるべき保険金その他の給付金の額の当該保険契約者一人当たりの合計が、当該各号に定める金額を超えないこととする旨の定めを第二項第二号に規定する指針に記載しなければならない。

(5) A Cooperative Structured Financial Institution which is a Life Insurance Agent must provide in its guidelines provided in paragraph (2), item (ii) that when such Cooperative Structured Financial Institution or its officers or employees provide the agency or brokerage services for conclusion of an insurance contract as referred to in paragraph (1), item (vi) wherein the policyholder is its member or partner which fall under a party specified in paragraph (3), item (i), (a) to (c), the total of the Insurance Proceeds or any other benefit payable to a single policyholder under an insurance contract for which the Cooperative Structured Financial Institution or its officers or employees have provided the agency or intermediary service for conclusion with regard to the insurance specified in the items of the preceding paragraph in accordance with the categories respectively set forth therein does not exceed the amount as respectively set forth in the relevant items.

6　生命保険募集人である銀行等又はその役員若しくは使用人が第一項第一号から第五号までに掲げる保険契約の締結の代理又は媒介を行う場合において、次に掲げる場合は、当該保険契約に付される保険特約は、当該保険契約の内容と関連性が高く、かつ、当該保険特約に係る保険料及び保険金額が当該保険契約に係る保険料及び保険金額と比して妥当なものでなければならない。

(6) When a Bank, etc. which is a Life Insurance Agent or its officers or employees provide agency or brokerage services for conclusion of insurance contracts as specified in paragraph (1), items (i) to (v), and if any of following items applies, the insurance option to be added to the insurance contract must be closely related to the terms and conditions of the insurance contracts, and the insurance premiums and insurance amount pertaining to such insurance option must be reasonable compared to the insurance premiums and insurance amount under the insurance contract:

一　当該銀行等が第三項各号に掲げる要件を満たしていない場合

(i) where the Bank, etc. fails to satisfy the requirements as referred to in the items of paragraph (3); and

二　当該保険契約の保険契約者又は被保険者が銀行等生命保険募集制限先である場合（前号の場合を除く。）

(ii) where the policyholder or the insured person under the insurance contract falls under the category of a Party Restricted from Life Insurance Solicitation by Bank, etc. (excluding the case as referred to in the preceding item).

（銀行等が損害保険代理店として保険募集を行うことのできる場合）

(Cases Where Bank May Act as Non-Life Insurance Representative)

第二百十二条の二　法第二百七十五条第一項第二号に規定する内閣府令で定める場合は、損害保険代理店である銀行等又はその役員若しくは使用人が、第一号から第五号の四までに掲げる保険契約の締結の代理又は媒介を行う場合にあっては次項各号に掲げる要件に、第六号又は第八号に掲げる保険契約の締結の代理又は媒介を行う場合にあっては同項各号及び第三項各号に掲げる要件にそれぞれ該当する場合とする。

Article 212-2 (1) The cases to be specified by Cabinet Office Order, as provided in Article 275, paragraph (1), item (ii) of the Act, are the case where a Bank, etc. which also is a Non-Life Insurance Representative or its officers or employees provide agency or brokerage services for conclusion of insurance contracts set forth in items (i) to (v)-4 and the requirements set forth in the items of the following paragraphs are met, or the case where such a Bank, etc. or its officers or employees provide the agency or intermediary service for conclusion of the insurance contracts set forth in item (vi) or (viii) and the requirements set forth in the items of the same paragraph and items of paragraph (3) are met, respectively:

一　保険期間が一年を超える火災保険契約のうち、その保険の目的である住宅の建設、購入若しくは改良（これらに付随する土地又は借地権の取得を含む。）のための資金の全部若しくは一部として銀行等からの借入金が充当されているもの若しくは充当されることが確実なもの又は当該保険契約に附帯して締結される地震保険契約（地震保険に関する法律第二条第二項（定義）に規定する地震保険契約をいう。第二百十二条の四第一項第二号において同じ。）

(i) a fire insurance contract in which the insurance period exceeds one year, regarding which loans granted from a Bank, etc. has been or certainly will be appropriated for the all or part of the fund for construction, purchasing or amelioration of the housing which is the object of insurance (including acquisition of land or land leasehold incidental thereto); or an Earthquake Insurance Contract (meaning an earthquake insurance contract as provided in Article 2, paragraph (2) (Definitions) of the Act on Earthquake Insurance; the same applies in Article 212-4, paragraph (1), item (ii)) to be concluded incidental to the aforementioned insurance contract;

二　法第三条第四項第二号ロに掲げる事由に関する保険又は同条第五項第一号に掲げる保険に係る保険契約のうち、その保険金が住宅の建設、購入又は改良（これらに付随する土地又は借地権の取得を含む。）に係る債務の返済の支援に充てられることを目的として保険契約者又は被保険者の所得を補償するもの

(ii) an insurance contract for the insurance covering the incidents specified in Article 3, paragraph (4), item (ii), (b) of the Act or for the insurance specified in item (i), paragraph (5) of the Article, wherein the income of policyholder or insured person is protected so that the Insurance Proceeds thereunder will be appropriated for the facilitation of repayment of the debts pertaining to construction, purchasing or amelioration of the housing (including acquisition of land or land leasehold incidental thereto);

三　法第三条第四項第二号若しくは同条第五項第一号に掲げる保険に係る保険契約のうち、人が外国への旅行のために住居を出発した後、住居に帰着するまでの間に発生した事由に関し保険金が支払われるもの又は同項第三号に掲げる保険に係る契約

(iii) an insurance contract for the insurance specified in Article 3, paragraph (4), item (ii) or paragraph (5), item (i) of the same Article, which pertains to an insurance wherein the Insurance Proceeds is to be paid contingent upon the incidents occurred during the period between the time when a person left the residence for overseas travel and the time when the person comes back to the residence, or which pertains to an insurance specified in item (iii) of the same paragraph;

四　傷害保険契約（前条第一項第五号ハに掲げる事由に関する保険に係るもの及び保険契約者が法人であるものを除く。）のうち、その保険料の払込みが行われる期間の終了した後の一定期間において定期的に返戻金を支払うことを主たる目的とする保険契約であって、次に掲げる要件のいずれにも該当するもの（次号に規定する保険契約に該当するものを除く。）

(iv) an injury insurance contract (excluding a contract for insurance covering the incidents specified in paragraph (1), item (v), (c) of the preceding Article, and also excluding a contract wherein the policyholder is a corporation) whose prime object is to pay the refunds on a regular basis for a certain period after the termination of the insurance premiums payment period, and which satisfies all of the following requirements (excluding an insurance contract which falls under an insurance contract as provided in the following item):

イ　保険契約に基づき払い込まれる保険料の総額（転換価額を含む。以下この号において同じ。）又は当該保険契約に係る返戻金を受け取る者のために逓増的に積み立てられた金額により返戻金の合計額及び当該保険契約の解約による返戻金が定められるもの

(a) an insurance contract wherein the total amount of refunds and the refunds upon cancellation of the insurance contract is determined depending on the aggregate amount of insurance premiums (including

Conversion Value; hereinafter the same applies in this item) payable thereunder or the amount increasingly reserved for the beneficiaries of the refund thereunder;

ロ　保険契約に係る保険金の額が、当該保険金を支払う時点までに払い込まれた保険料の総額又は当該保険契約に係る返戻金を受け取る者のために逓増的に積み立てられた金額に比して妥当なもの

(b) an insurance contract for which the amount of Insurance Proceeds payable thereunder is reasonable compared to the aggregate amount of insurance premiums payable thereunder or the amount increasingly reserved for the beneficiaries of the refund thereunder until the time of payment of the Insurance Proceeds;

五　傷害保険契約（前条第一項第五号ハに掲げる事由に関する保険に係るものを除く。）のうち、勤労者財産形成促進法第六条第一項第二号の二、同条第二項第三号及び同条第四項第三号に定めるもの

(v) an injury insurance contract (excluding a contract for an insurance covering the incidents referred to in paragraph (1), item (v), (c) of the preceding Article) which is specified in Article 6, paragraph (1), item (ii)-2, Article 6, paragraph (2), item (iii) and Article 6, paragraph (4), item (iii) of the Workers' Property Accumulation Promotion Act;

五の二　前条第一項第五号に掲げる保険契約（前二号に掲げる保険契約に該当するものを除く。）

(v)-2 an insurance contract set forth in paragraph (1), item (v) of the preceding Article (excluding those falling within the categories of insurance contracts set forth in the preceding two items);

五の三　法第三条第五項第一号に掲げる保険（事業活動に伴い、事業者が被る損害を填補するものを除く。）に係る保険契約（第一号から第三号までに掲げるものを除く。）のうち、保険期間の満了後満期返戻金を支払うことを約するもの

(v)-3 an insurance contract (excluding those set forth in items (i) to (iii)) for the insurance set forth in Article 3, paragraph (5), item (i) of the Act (excluding insurance covering the damage suffered by a business operator in the course of its business activities), under which the insurer undertakes to pay the maturity refund upon the expiration of the insurance period;

五の四　法第三条第五項第一号に掲げる保険に係る保険契約（第一号から第三号まで及び前号に掲げるものを除く。）のうち、当該銀行等の特定関係者である事業者の事業活動に伴って生ずる損害を填補する保険契約（当該事業者を保険契約者とするものに限る。）

(v)-4 an insurance contract (excluding those set forth in items (i) to (iii) and the preceding item) for the insurance set forth in Article 3, paragraph (5), item (i) of the Act, which covers the damage arising in the course of the business activities carried out by a business operator which is a Party in a Special Relationship with the Bank, etc. (limited to the contract wherein that

business operator is the policyholder);

六　法第三条第五項第一号に掲げる保険（事業活動に伴い、事業者が被る損害を填補するものを除く。）に係る保険契約（第一号から第三号まで及び前二号に掲げるもの並びに自動車保険契約（自動車損害賠償保障法第五条（責任保険の契約の締結強制）の自動車損害賠償責任保険の契約を含む。）を除く。）のうち、次のいずれにも該当しないもの

(vi) an insurance contract for an insurance specified in Article 3, paragraph (5), item (i) of the Act (excluding insurance covering the damage suffered by a business operator in the course of its business activities) (excluding insurance contracts specified in items (i) to (iii) and the preceding two items and also excluding an Automobile Insurance Contract (including contracts for automobile liability insurance contract under Article 5 (Mandatory Execution of Liability Insurance Contract) of the Automobile Liability Security Act)), which falls under none of the following categories:

イ　法人その他の団体若しくは集団（以下この号において「団体等」という。）又はその代表者を保険契約者とし、かつ、当該団体等の構成員を被保険者とするもの

(a) an insurance contract wherein the policyholder is a corporation or any other organization or group (hereinafter referred to as "Organization, etc." in this item) or its representative, and the insured persons are the members of such Organization, etc.;

ロ　団体等の構成員を保険契約者とし、かつ、当該団体等若しくはその代表者又はそれらの委託を受けた者が保険会社のために保険契約者から保険料の収受を行うことを内容とする契約を伴うもの

(b) an insurance contract wherein the policyholders are the members of the Organization, etc. and the Organization, etc., its representative, or a party entrusted from either of them will collect insurance premiums from the policyholders on behalf of the Insurance Company; and

七　削除

(vii) (deleted)

八　法第三条第五項に掲げる保険に係る保険契約であって、前各号に掲げるもの以外のもの

(viii) an insurance contract for an insurance specified in Article 3, paragraph (5) of the Act, other than as specified in the preceding items.

2　損害保険代理店である銀行等又はその役員若しくは使用人が前項各号に掲げる保険契約の締結の代理又は媒介を行うときは、当該銀行等は、次に掲げる要件を満たさなければならない。

(2) When a Bank, etc. which is a Non-Life Insurance Representative or its officers or employees provide agency or brokerage services for conclusion of the insurance contracts as referred to in the items of the preceding paragraph, such Bank, etc. must satisfy the following requirements:

一　銀行等が、顧客に関する情報の利用について、次に掲げる措置を講じていること。

(i) that the Bank, etc. has implemented the following measures in relation to the use of information on its customers:

イ　その業務（保険募集に係るものを除く。）において取り扱う顧客に関する非公開金融情報が、事前に書面その他の適切な方法により当該顧客の同意を得ることなく保険募集に係る業務（顧客が次項に規定する銀行等損害保険募集制限先に該当するかどうかを確認する業務を除く。）に利用されないことを確保するための措置

(a) measures to ensure that Non-Disclosure Finance Information on its customers handled in the course of its businesses (excluding the business pertaining to Insurance Solicitation) is not to be used for any business pertaining to insurance solicitation (excluding the confirmation as to whether the customer falls under the category of the "Parties Restricted from Life Insurance Solicitation by Bank, etc." provided in the following paragraph), without obtaining prior consent from the customers in writing or by any other appropriate means;

ロ　その保険募集に係る業務において取り扱う顧客に関する非公開保険情報が、事前に書面その他の適切な方法により当該顧客の同意を得ることなく資金の貸付けその他の保険募集に係る業務以外の業務に利用されないことを確保するための措置

(b) measures to ensure that Non-Disclosure Insurance Information on its customers handled in the course of its businesses is not to be used for any business other than Insurance Solicitation, such as monetary loan business, without obtaining prior consent from the customers in writing or by any other appropriate means;

二　銀行等が、前条第二項第二号に掲げる指針を定め、公表し、その実施のために必要な措置を講じていること。

(ii) that the Bank, etc., has articulated the guidelines as referred to in item (ii), paragraph (2) of the preceding Article, publicized such policies, and has implemented measures so as to enforce such policies; and

三　銀行等が、前条第二項第三号に掲げる措置を講じていること。

(iii) that the Bank, etc. has implemented measures under item (iii), paragraph (2) of the preceding Article.

3　損害保険代理店である銀行等又はその役員若しくは使用人が第一項第六号又は第八号に掲げる保険契約の締結の代理又は媒介を行うときは、当該銀行等は、次に掲げる要件を満たさなければならない。

(3) When a Bank, etc. which is a Non-Life Insurance Representative or its officers or employees provide agency or brokerage services for conclusion of the insurance contracts as referred to in paragraph (1), item (vi) or (viii), such Bank, etc. must satisfy the following requirements:

一　銀行等が、次に掲げる者（当該銀行等が、第五項に規定する定めをした協同組織

金融機関である場合にあっては、当該協同組織金融機関の会員又は組合員である者を除く。以下この条及び第二百三十四条第一項第九号において「銀行等損害保険募集制限先」という。）を保険契約者又は被保険者とする保険契約（第一項第六号又は第八号に掲げるものに限り、既に締結されている保険契約（その締結の代理又は媒介を当該銀行等又はその役員若しくは使用人が手数料その他の報酬を得て行ったものに限る。）の更改（保険金額その他の給付の内容の拡充（当該保険契約の目的物の価値の増加その他これに類する事情に基づくものを除く。）又は保険期間の延長を含むものを除く。第二百十二条の四第三項第一号、第二百十二条の五第三項第一号及び第二百三十四条第一項第十号において同じ。）に係るものを除く。）の締結の代理又は媒介を手数料その他の報酬を得て行わないことを確保するための措置を講じていること。

(i) that the Bank, etc. has implemented measures to ensure that it will refrain from providing agency or brokerage services for conclusion of an insurance contract (limited to the insurance contracts as referred to in paragraph (1), item (vi) or (viii); and excluding the insurance contract for novation of the insurance contract already in effect (a novation excludes any novation entailing improvement of insurance benefits such as increase in the amount of the Insurance Proceeds (excluding the improvement due to increase in value of the object of insurance contract or any other factors similar thereto) or extension of insurance period; the same applies in Article 212-4, paragraph (3), item (i), Article 212-5, paragraph (3), item (i) and Article 234, paragraph (1), item (x)); and the insurance contract is limited to an insurance contract regarding which the Bank, etc. or its officers or employees provided agency or brokerage services for the conclusion, in consideration of fees or any other remunerations), wherein the policyholder or insured person is any of the following parties (if the Bank, etc. falls under the category of a Cooperative Structured Financial Institution which has prescribed the matters provided in paragraph (5), the parties which are the members or partners of such Cooperative Structured Financial Institution are excluded; hereinafter referred to as "Parties Restricted from Life Insurance Solicitation by Bank, etc." in this Article and Article 234, paragraph (1), item (ix)), in consideration of any fees or any other remunerations:

イ　当該銀行等が法人又はその代表者に対し当該法人の事業に必要な資金の貸付けを行っている場合における当該法人及びその代表者

(a) a corporation or its representative, when the Bank, etc. provides such corporation or representative with monetary loans required for its business;

ロ　当該銀行等が事業を行う個人に対し当該事業に必要な資金の貸付けを行っている場合における当該個人

(b) an individual person engaged in business, when the Bank, etc. provides such individual person with monetary loans required for the person's

business;

ハ　当該銀行等が小規模事業者（常時使用する従業員の数が五十人（当該銀行等が特例地域金融機関である場合にあっては、二十人）以下の事業者をいう。以下この号において同じ。）である個人又は法人若しくはその代表者に対し、当該小規模事業者の事業に必要な資金の貸付けを行っている場合における当該小規模事業者が常時使用する従業員及び当該法人の役員（代表者を除く。）

(c) full-time employees or officers (excluding representative) of a Small-sized Entrepreneur (meaning an entrepreneur hiring fifty full-time employees or less (or twenty full-time employees or less, if the Bank, etc. falls under the category of an Exceptional Local Financial Institution); hereinafter the same applies in this item), when the Bank, etc. provides the individual person or corporation of a Small-sized Entrepreneur or its representative with monetary loans required for the business of such Small-sized Entrepreneur;

二　銀行等が、顧客が銀行等損害保険募集制限先に該当するかどうかを確認する業務その他保険会社から委託を受けた業務を的確に遂行するための措置及び保険募集に係る業務が当該銀行等のその他の業務の健全かつ適切な運営に支障を及ぼさないようにするための措置を講じていること。

(ii) that the Bank, etc. has implemented the measures to carry out in an accurate manner a confirmation whether the customer falls under the Party Restricted from Life Insurance Solicitation by Bank, etc. or any other business entrusted from Insurance Companies, and the measures so that the business of Insurance Solicitation would not give negative impact on the Bank, etc. in carrying out its other lines of business in a sound and appropriate manner; and

三　銀行等が、その使用人のうち事業に必要な資金の貸付けに関して顧客と応接する業務を行う者が、保険募集（第一項第六号又は第八号に掲げる保険契約に係るものに限る。）を行わないことを確保するための措置を講じていること。ただし、当該銀行等が特例地域金融機関である場合にあっては、当該措置に代わるものとして金融庁長官が定める措置を講じていることをもって足りる。

(iii) that the Bank, etc. has implemented the measures to ensure that its employees who contacts customers in connection with monetary loans required for their businesses will refrain from conducting Insurance Solicitation (limited to Insurance Solicitation for the insurance contracts referred to in paragraph (1), item (vi) or (viii)); provided, however, that in cases where the Bank, etc. is an Exceptional Local Financial Institution, it would be sufficient for the Bank, etc. to have implemented the measures to be substituted with the aforementioned measures, as specified by the Commissioner of the Financial Services Agency.

4　前項に規定する「特例地域金融機関」とは、その営業地域が特定の都道府県に限られているものとして金融庁長官が定める金融機関であって、当該金融機関又はその役

員若しくは使用人が、当該金融機関が事業を行う個人又は法人（当該金融機関が同項第三号本文に規定する措置を講じている場合にあっては、常時使用する従業員の数が五十人を超える事業を行う個人又は法人を除く。）若しくはその代表者に対し当該事業に必要な資金の貸付けを行っている場合における当該個人若しくは法人が常時使用する従業員又は当該法人の役員（代表者を除く。）を保険契約者として第一項第八号に掲げる保険契約（これに相当する内容の保険特約を含む。次項において同じ。）の締結の代理又は媒介を行う場合において、前条第四項第二号に掲げる保険については、当該金融機関又はその役員若しくは使用人が締結の代理又は媒介をした保険契約によって支払われるべき保険金その他の給付金の額の当該保険契約者一人当たりの合計が、同号に定める金額を超えないこととする旨の定めを第二項第二号に規定する指針に記載しているものをいう。

(4) The term "Exceptional Local Financial Institution" as prescribed in the preceding paragraph means a financial institution designated by the Commissioner of the Financial Services Agency as the financial institution whose regional scope of business is limited within a certain prefecture; and which provides in its guidelines provided in paragraph (2), item (ii) that when such financial institution or its officers or employees provide the agency or brokerage services for conclusion of an insurance contract under paragraph (1), item (viii) (including insurance options with similar terms and conditions; the same applies in the following paragraph) wherein the policyholder is a full-time employee of an individual person or corporation or an officer of a corporation (excluding its representative) in cases where the financial institutions provides such individual person or corporation engaged in the business (excluding an individual or corporation engaged in the business wherein more than 50 persons are employed as full-time employees if the financial institution implements the measures prescribed in the main clause of item (iii) of the preceding paragraph) or its representative with monetary loans necessary for that business, the total of the Insurance Proceeds or any other benefit payable to a single policyholder under an insurance contract for which the financial institution or its officers or employees have provided the agency or intermediary service for conclusion with regard to the insurance specified in paragraph (4), item (ii) of the preceding Article does not exceed the amount as set forth in the same item.

5　損害保険代理店である協同組織金融機関は、当該協同組織金融機関又はその役員若しくは使用人が、第三項第一号イからハまでに掲げる者に該当する当該協同組織金融機関の会員又は組合員を保険契約者として第一項第八号に掲げる保険契約の締結の代理又は媒介を行う場合において、前条第四項第二号に掲げる保険については、当該協同組織金融機関又はその役員若しくは使用人が締結の代理又は媒介をした保険契約によって支払われるべき保険金その他の給付金の額の当該保険契約者一人当たりの合計が、同号に定める金額を超えないこととする旨の定めを第二項第二号に規定する指針に記載しなければならない。

(5) A Cooperative Structured Financial Institution which is a Non-Life Insurance Representative must provide in its guidelines provided in paragraph (2), item (ii) that when such Cooperative Structured Financial Institution or its officers or employees provide the agency or brokerage services for conclusion of an insurance contract as referred to in paragraph (1), item (viii) wherein the policyholder is its member or partner which fall under a party specified in paragraph (3), item (i), (a) to (c), the total of the Insurance Proceeds or any other benefit payable to a single policyholder under an insurance contract for which the Cooperative Structured Financial Institution or its officers or employees have provided the agency or intermediary service for conclusion with regard to the insurance specified in paragraph (4), item (ii) of the preceding Article is not to exceed the amount as set forth in the same item.

6　損害保険代理店である銀行等又はその役員若しくは使用人が第一項第一号から第五号の四までに掲げる保険契約の締結の代理又は媒介を行う場合において、次に掲げる場合は、当該保険契約に付される保険特約は、当該保険契約の内容と関連性が高く、かつ、当該保険特約に係る保険料及び保険金額が当該保険契約に係る保険料及び保険金額と比して妥当なものでなければならない。

(6) When a Bank, etc. which is a Non-Life Insurance Representative or its officers or employees provide agency or brokerage services for conclusion of insurance contracts as specified in paragraph (1), items (i) to (v)-4, and where any of following items applies, the insurance option to be added to the insurance contract must be closely related to the terms and conditions of the insurance contracts, and the insurance premiums and insurance amount pertaining to such insurance option must be reasonable compared to the insurance premiums and insurance amount under the insurance contract:

一　当該銀行等が第三項各号に掲げる要件を満たしていない場合

(i) where the Bank, etc. fails to satisfy the requirements as referred to in the items of paragraph (3); and

二　当該保険契約の保険契約者又は被保険者が銀行等損害保険募集制限先である場合（前号の場合を除く。）

(ii) where the policyholder or the insured person under the insurance contract falls under the category of a Party Restricted from Life Insurance Solicitation by Bank, etc. (excluding the case as referred to in the preceding item).

7　第一項第五号の四に規定する「特定関係者」とは、銀行法施行令第四条の二第一項第一号から第十号まで（長期信用銀行法施行令（昭和五十七年政令第四十二号）第六条第一項（銀行法施行令の準用）において準用する場合を含む。）、株式会社商工組合中央金庫法施行令（平成十九年政令第三百六十七号）第七条第一項第一号及び第二号（商工組合中央金庫の特定関係者）、信用金庫法施行令（昭和四十三年政令第百四十二号）第十一条の二第一項第一号（金庫の特定関係者）、労働金庫法施行令（昭和五十七年政令第四十六号）第五条の二第一項第一号（金庫の特定関係者）、協同組合

による金融事業に関する法律施行令（昭和五十七年政令第四十四号）第三条の二第一項第一号（信用協同組合等の特定関係者）、農業協同組合法施行令（昭和三十七年政令第二百七十一号）第五十五条各号（組合と特殊の関係のある者）（第三号にあっては、農業協同組合及び農業協同組合連合会の信用事業に関する命令（平成五年大蔵省・農林水産省令第一号）第十条第一項第一号（法第十一条の二の三第三号の主省務省令で定める特殊の関係のある者）に掲げる者に限る。）、水産業協同組合法施行令（平成五年政令第三百二十八号）第九条第一項第一号（組合等の特定関係者）並びに農林中央金庫法施行令（平成十三年政令第二百八十五号）第八条第一項第一号（農林中央金庫の特定関係者）に規定する者をいう。

(7) The term "Person in Specified Relationship" as prescribed in paragraph (1), item (v)-4 means any of the persons prescribed in Article 4-2, paragraph (1), items (i) to (x) of the Order for Enforcement of the Banking Act (including the case where applied mutatis mutandis pursuant to Article 6, paragraph (1) (Mutatis Mutandis Application of Order for Enforcement of the Banking Act) of the Order for Enforcement of the Long Term Credit Bank Act (Cabinet Order No. 42 of 1982)); Article 7, paragraph (1), items (i) and (ii) (Parties in Special Relationship with Shoko Chukin Bank) of the Order for Enforcement of the Shoko Chukin Bank Limited Act (Cabinet Order No. 367 of 2007); Article 11-2, paragraph (1), item (i) (Parties in Special Relationship with Shinkin Banks) of the Order for Enforcement of the Shinkin Bank Act (Cabinet Order No. 142 of 1968); Article 5-2, paragraph (1), item (i) (Parties in Special Relationship with Labor Banks) of the Order for Enforcement of the Labor Bank Act (Cabinet Order No. 46 of 1982); Article 3-2, paragraph (1), item (i) (Parties in Special Relationship with Credit Cooperatives) of the Order for Enforcement of the Act on Financial Businesses by Cooperative (Cabinet Order No. 44 of 1982); the items of Article 55 (Parties in Special Relationship with Cooperatives) of the Order for Enforcement of the Agricultural Cooperatives Act (Cabinet Order No. 271 of 1962) (in the case of a party specified in item (iii), limited to a party specified in Article 10, paragraph (1), item (i) (Parties in Special Relationship to Be Specified by Order of Competent Ministry as Referred to in Article 11-2-3, Item (iii))) of the Order for Credit Business of Agricultural Cooperatives and Federation of Agricultural Cooperatives (Order of the Ministry of Finance and the Ministry of Agriculture, Forestry and Fisheries No. 1 of 1993); Article 9, paragraph (1), item (i) (Parties in Special Relationship with Cooperatives) of the Order for Enforcement of the Fishery Cooperative Act (Cabinet Order No. 328 of 1993); and Article 8, paragraph (1), item (i) (Parties in Special Relationship with Norinchukin Bank) of the Order for Enforcement of the Norinchukin Bank Act (Cabinet Order No. 285 of 2001).

（特定少額短期保険募集人の取り扱う保険）

(Types of Insurances to Be Handled by Specific Small Amount and Short Term

Insurance Agents)

第二百十二条の三　法第二百七十五条第一項第三号に規定する内閣府令で定める保険は、次に掲げる保険とする。

Article 212-3 The types of insurances to be specified by Cabinet Office Order, as provided in Article 275, paragraph (1), item (iii) of the Act, are as follows:

一　法第三条第四項第二号に掲げる保険

(i) insurance specified in Article 3, paragraph (4), item (ii) of the Act; and

二　法第三条第五項第三号に掲げる保険

(ii) insurance specified in Article 3, paragraph (5), item (iii) of the Act.

（銀行等が少額短期保険募集人として保険募集を行うことのできる場合）

(Cases Where Banks May Perform Insurance Solicitation as Small Amount and Short Term Insurance Agents)

第二百十二条の四　法第二百七十五条第一項第三号に規定する内閣府令で定める場合は、少額短期保険募集人である銀行等又はその役員若しくは使用人が、第一号から第四号の二までに掲げる保険契約の締結の代理又は媒介を行う場合にあっては次項各号に掲げる要件に、第五号又は第六号に掲げる保険契約の締結の代理又は媒介を行う場合にあっては同項各号及び第三項各号に掲げる要件にそれぞれ該当する場合とする。

Article 212-4 (1) The cases to be specified by Cabinet Office Order, as provided in Article 275, paragraph (1), item (ii) of the Act, are the case where a Bank, etc. which also is a Small Amount and Short Term Insurance Agent or its officers or employees provide the agency or brokerage services for conclusion of insurance contracts set forth in the following items and the requirements set forth in items (i) to (iv)-2 are met, or the case where such a Bank, etc. or its officers or employees provide the agency or brokerage services for conclusion of insurance contracts set forth in item (v) or (vi) and the requirements set forth in the items of the same paragraph and the items of paragraph (3) are met:

一　第二百十二条第一項第一号に掲げる保険契約

(i) insurance contract specified in Article 212, paragraph (1), item (i);

二　第二百十二条の二第一項第一号に掲げる保険契約（地震保険契約を除く。）

(ii) insurance contract specified in Article 212-2, paragraph (1), item (i) (excluding an earthquake insurance contract);

三　第二百十二条の二第一項第二号に掲げる保険契約

(iii) insurance contract specified in Article 212-2, paragraph (1), item (ii);

四　第二百十二条の二第一項第三号に掲げる保険契約

(iv) insurance contract specified in Article 212-2, paragraph (1), item (iii);

四の二　法第三条第五項第一号に掲げる保険に係る保険契約のうち、当該銀行等の特定関係者（第二百十二条の二第七項に規定する特定関係者をいう。第二百三十四条第一項（第三号を除く。）において同じ。）である事業者の事業活動に伴って生ずる損害を填補する保険契約（当該事業者を保険契約者とするものに限る。）

(iv)-2 an insurance contract for the insurance set forth in Article 3, paragraph

(5), item (i) of the Act, which covers the damage arising in the course of the business activities carried out by a business operator which is a Party in a Special Relationship (meaning the Person in a Special Relationship as prescribed in Article 212-2, paragraph (7); the same applies in Article 234, paragraph (1) (excluding item (iii))) with the Bank, etc. (limited to the contract wherein that business operator is the policyholder);

五　法第三条第五項第一号に掲げる保険（事業活動に伴い、事業者が被る損害を填補するものを除く。）に係る保険契約（第二号から前号までに掲げるもの及び自動車保険契約を除く。）のうち、次に掲げる要件のいずれにも該当しないもの

(v) an insurance contract (excluding an insurance contract specified in items (ii) to the preceding item and an automobile insurance contract) for insurance specified in Article 3, paragraph (5), item (i) of the Act (excluding insurance covering damage suffered by a business operator in the course of its business activities), which falls under none of the following categories:

イ　法人その他の団体若しくは集団（以下この号において「団体等」という。）又はその代表者を保険契約者とし、かつ、当該団体等の構成員を被保険者とするもの

(a) an insurance contract wherein the policyholder is a corporation or any other organization or group (hereinafter referred to as "Organization, etc." in this item) or its representative, and the insured persons are the members of such Organization, etc.;

ロ　団体等の構成員を保険契約者とし、かつ、当該団体等若しくはその代表者又はそれらの委託を受けた者が少額短期保険業者のために保険契約者から保険料の収受を行うことを内容とする契約を伴うもの

(b) an insurance contract wherein the policyholders are the members of the Organization, etc. and the Organization, etc., its representative, or a party entrusted from either of them will collect insurance premiums from the policyholders on behalf of the Small Amount and Short Term Insurance Company; and

六　法第三条第四項第一号及び第二号並びに第五項に掲げる保険に係る保険契約であって前各号に掲げるもの以外のもの

(vi) an insurance contract for an insurance specified in Article 3, paragraph (4), items (i) and (ii) and paragraph (5) of the Act, other than as specified in the preceding items.

2　少額短期保険募集人である銀行等又はその役員若しくは使用人が前項各号に掲げる保険契約の締結の代理又は媒介を行うときは、当該銀行等は、次に掲げる要件を満たさなければならない。

(2) When a Bank, etc. which is a Small Amount and Short Term Insurance Agent or its officers or employees provide agency or brokerage services for conclusion of the insurance contracts as referred to in the items of the preceding paragraph, such Bank, etc. must satisfy the following requirements:

一　銀行等が、顧客に関する情報の利用について、次に掲げる措置を講じていること。

(i) that the Bank, etc. has implemented the following measures in relation to the use of information on its customers:

イ　その業務（保険募集に係るものを除く。）において取り扱う顧客に関する非公開金融情報が、事前に書面その他の適切な方法により当該顧客の同意を得ることなく保険募集に係る業務（顧客が次項に規定する銀行等少額短期保険募集制限先に該当するかどうかを確認する業務を除く。）に利用されないことを確保するための措置

(a) measures to ensure that Non-Disclosure Finance Information on its customers handled in the course of its businesses (excluding the business pertaining to Insurance Solicitation) is not to be used for any business pertaining to insurance solicitation (excluding the confirmation as to whether the customer falls under the category of the "Parties Restricted from Life Insurance Solicitation by Bank, etc." provided in the following paragraph), without obtaining prior consent from the customers in writing or by any other appropriate means;

ロ　その保険募集に係る業務において取り扱う顧客に関する非公開保険情報が、事前に書面その他の適切な方法により当該顧客の同意を得ることなく資金の貸付けその他の保険募集に係る業務以外の業務に利用されないことを確保するための措置

(b) measures to ensure that Non-Disclosure Insurance Information on its customers handled in the course of its businesses is not to be used for any business other than Insurance Solicitation, such as monetary loan business, without obtaining prior consent from the customers in writing or by any other appropriate means;

二　銀行等が、保険募集の公正を確保するため、保険募集に係る保険契約の引受けを行う少額短期保険業者の商号又は名称の明示、保険契約の締結にあたり顧客が自主的な判断を行うために必要と認められる情報の提供その他の事項に関する指針を定め、公表し、その実施のために必要な措置を講じていること。

(ii) that the Bank, etc., for the purpose of assurance of the fairness in Insurance Solicitation, has articulated the guidelines related to indication of trade name or name of the Insurance Company on behalf of which it underwrites the insurance contract pertaining to the Insurance Solicitation and disclosure of information as may be deemed necessary for the customers in making their respective decision at their own judgment and any other matters, publicized such policies, and has implemented measures so as to enforce such policies; and

三　銀行等が、第二百十二条第二項第三号に掲げる措置を講じていること。

(iii) that the Bank, etc. has implemented measures under Article 212, paragraph (2), item (iii).

3　少額短期保険募集人である銀行等又はその役員若しくは使用人が第一項第五号又は

第六号に掲げる保険契約の締結の代理又は媒介を行うときは、当該銀行等は、次に掲げる要件を満たさなければならない。

(3) When a Bank, etc. which is a Small Amount and Short Term Insurance Agent or its officers or employees provide agency or brokerage services for conclusion of the insurance contracts as referred to in paragraph (1), item (v) or (vi), such Bank, etc. must satisfy the following requirements:

一　銀行等が、次に掲げる者（当該銀行等が、第五項に規定する定めをした協同組織金融機関である場合にあっては、当該協同組織金融機関の会員又は組合員である者を除く。以下この条及び第二百三十四条第一項第九号において「銀行等少額短期保険募集制限先」という。）を保険契約者又は被保険者とする保険契約（第一項第六号に掲げるものに限り、既に締結されている保険契約（その締結の代理又は媒介を当該銀行等又はその役員若しくは使用人が手数料その他の報酬を得て行ったものに限る。）の更改又は更新に係るものを除く。）の締結の代理又は媒介を手数料その他の報酬を得て行わないことを確保するための措置を講じていること。

(i) that the Bank, etc. has implemented measures to ensure that it will refrain from providing agency or brokerage services for conclusion of an insurance contract (limited to the insurance contracts as referred to in paragraph (1), item (vi); and excluding the insurance contract for renewal or novation of the insurance contract already in effect (limited to an insurance contract regarding which the Bank, etc. or its officers or employees provided agency or brokerage services for the conclusion, in consideration of fees or any other remunerations)), wherein the policyholder or insured person is any of the following parties (if the Bank, etc. falls under the category of a Cooperative Structured Financial Institution which has prescribed the matters provided in paragraph (5), the parties which are the members or partners of such Cooperative Structured Financial Institution are excluded; hereinafter referred to as "Parties Restricted from Small Amount and Short Term Insurance Solicitation by Bank, etc." in this Article and Article 234, paragraph (1), item (ix)), in consideration of any fees or any other remunerations:

イ　当該銀行等が法人又はその代表者に対し当該法人の事業に必要な資金の貸付けを行っている場合における当該法人及びその代表者

(a) a corporation or its representative, the Bank, etc. provides such corporation or representative with monetary loans required for its business;

ロ　当該銀行等が事業を行う個人に対し当該事業に必要な資金の貸付けを行っている場合における当該個人

(b) an individual person engaged in business, when the Bank, etc. provides such individual person with monetary loans required for the person's business;

ハ　当該銀行等が小規模事業者（常時使用する従業員の数が五十人（当該銀行等が

特例地域金融機関である場合にあっては、二十人）以下の事業者をいう。以下この号において同じ。）である個人又は法人若しくはその代表者に対し、当該小規模事業者の事業に必要な資金の貸付けを行っている場合における当該小規模事業者が常時使用する従業員及び当該法人の役員（代表者を除く。）

(c) full-time employees or officers (excluding representative) of a Small-sized Entrepreneur (meaning an entrepreneur hiring fifty full-time employees or less (or twenty full-time employees or less, if the Bank, etc. falls under the category of an Exceptional Local Financial Institution); hereinafter the same applies in this item), when the Bank, etc. provides the individual person or corporation of a Small-sized Entrepreneur or its representative with monetary loans required for the business of such Small-sized Entrepreneur;

二　銀行等が、顧客が銀行等少額短期保険募集制限先に該当するかどうかを確認する業務その他少額短期保険業者から委託を受けた業務を的確に遂行するための措置及び保険募集に係る業務が当該銀行等のその他の業務の健全かつ適切な運営に支障を及ぼさないようにするための措置を講じていること。

(ii) that the Bank, etc. has implemented the measures to carry out in an accurate manner a confirmation whether the customer falls under the Party Restricted from Small Amount and Short Term Insurance Companies, and the measures so that the business of Insurance Solicitation would not give negative impact on the Bank, etc. in carrying out its other lines of business in a sound and appropriate manner; and

三　銀行等が、その使用人のうち事業に必要な資金の貸付けに関して顧客と応接する業務を行う者が、保険募集（第一項第五号又は第六号に掲げる保険契約に係るものに限る。）を行わないことを確保するための措置を講じていること。ただし、当該銀行等が特例地域金融機関である場合にあっては、当該措置に代わるものとして金融庁長官が定める措置を講じていることをもって足りる。

(iii) that the Bank, etc. has implemented the measures to ensure that its employees who contacts customers in connection with monetary loans required for their businesses will refrain from conducting Insurance Solicitation (limited to Insurance Solicitation for the insurance contracts referred to in paragraph (1), item (v) or (vi)); provided, however, that in cases where the Bank, etc. is an Exceptional Local Financial Institution, it would be sufficient for the Bank, etc. to have implemented the measures to be substituted with the aforementioned measures, as specified by the Commissioner of the Financial Services Agency.

4　前項に規定する「特例地域金融機関」とは、その営業地域が特定の都道府県に限られているものとして金融庁長官が定める金融機関であって、当該金融機関又はその役員若しくは使用人が、当該金融機関が事業を行う個人又は法人（当該金融機関が同項第三号本文に規定する措置を講じている場合にあっては、常時使用する従業員の数が五十人を超える事業を行う個人又は法人を除く。）若しくはその代表者に対し当該事

業に必要な資金の貸付けを行っている場合における当該個人若しくは法人が常時使用する従業員又は当該法人の役員（代表者を除く。）を保険契約者として第一項第六号に掲げる保険契約（これに相当する内容の保険特約を含む。次項において同じ。）の締結の代理又は媒介を行う場合において、第二百十二条第四項各号に掲げる保険については、それぞれ当該各号の区分に応じ、当該金融機関又はその役員若しくは使用人が締結の代理又は媒介をした保険契約によって支払われるべき保険金その他の給付金の額の当該保険契約者一人当たりの合計が、当該各号に定める金額を超えないこととする旨の定めを第二項第二号に規定する指針に記載しているものをいう。

(4) The term "Exceptional Local Financial Institution" as prescribed in the preceding paragraph means a financial institution designated by the Commissioner of the Financial Services Agency as the financial institution whose regional scope of business is limited within a certain prefecture; and which provides in its guidelines provided in paragraph (2), item (ii) that when such financial institution or its officers or employees provide the agency or brokerage services for conclusion of an insurance contract under paragraph (1), item (vi) (including insurance options with similar terms and conditions; the same applies in the following paragraph) wherein the policyholder is a full-time employee of an individual person or corporation or an officer of a corporation (excluding its representative) in cases where the financial institutions provides such individual person or corporation engaged in the business (excluding an individual or corporation engaged in the business wherein more than 50 persons are employed as full-time employees if the financial institution implements the measures prescribed in the main clause of item (iii) of the preceding paragraph) or its representative with monetary loans necessary for that business, the total of the Insurance Proceeds or any other benefit payable to a single policyholder under an insurance contract for which the financial institution or its officers or employees have provided the agency or brokerage service for conclusion with regard to the insurance specified in each of the items of Article 212, paragraph (4) in accordance with the categories respectively set forth therein is not to exceed the amount as respectively set forth in the relevant items.

5　少額短期保険募集人である協同組織金融機関は、当該協同組織金融機関又はその役員若しくは使用人が、第三項第一号イからハまでに掲げる者に該当する当該協同組織金融機関の会員又は組合員を保険契約者として第一項第六号に掲げる保険契約の締結の代理又は媒介を行う場合において、第二百十二条第四項各号に掲げる保険については、それぞれ当該各号の区分に応じ、当該協同組織金融機関又はその役員若しくは使用人が締結の代理又は媒介をした保険契約によって支払われるべき保険金その他の給付金の額の当該保険契約者一人当たりの合計が、当該各号に定める金額を超えないこととする旨の定めを第二項第二号に規定する指針に記載しなければならない。

(5) A Cooperative Structured Financial Institution which is a Small Amount and Short Term Insurance Agent must provide in its guidelines provided in

paragraph (2), item (ii) that when such Cooperative Structured Financial Institution or its officers or employees provide the agency or brokerage services for conclusion of an insurance contract as referred to in paragraph (1), item (vi) wherein the policyholder is its member or partner which fall under a party specified in paragraph (3), item (i), (a) to (c), the total of the Insurance Proceeds or any other benefit payable to a single policyholder under an insurance contract for which the Cooperative Structured Financial Institution or its officers or employees have provided the agency or intermediary service for conclusion with regard to the insurance specified in the items of Article 212, paragraph (4) in accordance with the categories respectively set forth therein it not to exceed the amount as respectively set forth in the relevant items.

6　少額短期保険募集人である銀行等又はその役員若しくは使用人が第一項第一号から第四号の二までに掲げる保険契約の締結の代理又は媒介を行う場合において、次に掲げる場合は、当該保険契約に付される保険特約は、当該保険契約の内容と関連性が高く、かつ、当該保険特約に係る保険料及び保険金額が当該保険契約に係る保険料及び保険金額と比して妥当なものでなければならない。

(6) When a Bank, etc. which is a Small Amount and Short Term Insurance Agent or its officers or employees provide agency or brokerage services for conclusion of insurance contracts as specified in paragraph (1), items (i) to (iv)-2, and if any of following items applies, the insurance option to be added to the insurance contract must be closely related to the terms and conditions of the insurance contracts, and the insurance premiums and insurance amount pertaining to such insurance option must be reasonable compared to the insurance premiums and insurance amount under the insurance contract:

一　当該銀行等が第三項各号に掲げる要件を満たしていない場合

(i) where the Bank, etc. fails to satisfy the requirements as referred to in the items of paragraph (3); and

二　当該保険契約の保険契約者又は被保険者が銀行等少額短期保険募集制限先である場合（前号の場合を除く。）

(ii) that the policyholder or insured person under the insurance contract falls under the category of a Party Prohibited from Small Amount and Short Term Insurance Solicitation by Bank, etc. (excluding the cases specified in the preceding item).

（銀行等が保険仲立人として保険募集を行うことのできる場合）

(Cases Where Bank May Perform Insurance Solicitation as an Insurance Broker)

第二百十二条の五　法第二百七十五条第一項第四号に規定する内閣府令で定める場合は、保険仲立人である銀行等又はその役員若しくは使用人が、第一号から第四号までに掲げる保険契約の締結の媒介を行う場合にあっては次項各号に掲げる要件に、第五号から第九号までに掲げる保険契約の締結の媒介を行う場合にあっては同項各号及び第三

項各号に掲げる要件にそれぞれ該当する場合とする。

Article 212-5 (1) The cases to be specified by Cabinet Office Order, as provided in Article 275, paragraph (1), item (iv) of the Act, are the case where a Bank, etc. which also is an Insurance Broker or its officers or employees provide agency or intermediary service for conclusion of insurance contracts set forth in items (i) to (iv) and the requirements set forth in the items of the following paragraphs are met, or the case where such a Bank, etc. or its officers or employees provide the agency or brokerage service for conclusion of the insurance contracts set forth in items (v) to (ix) and the requirements set forth in the items of the same paragraph and items of paragraph (3) are met, respectively:

一　第二百十二条第一項第一号から第五号までに掲げる保険契約

(i) insurance contracts specified in Article 212, paragraph (1), items (i) to (v);

二　第二百十二条の二第一項第一号から第五号の四までに掲げる保険契約

(ii) insurance contracts specified in Article 212-2, paragraph (1), items (i) to (v)-4;

三　前条第一項第一号から第四号までに掲げる保険契約

(iii) insurance contracts specified in items (i) to (iv) of the preceding Article;

四　削除

(iv) deleted;

五　第二百十二条の二第一項第六号に掲げる保険契約

(v) insurance contracts specified in Article 212-2, paragraph (1), items (vi);

六　前条第一項第五号に掲げる保険契約

(vi) an insurance contract specified in item (v), paragraph (1) of the preceding Article;

七　第二百十二条第一項第六号に掲げる保険契約

(vii) an insurance contracts specified in Article 212, paragraph (1), item (vi);

八　第二百十二条の二第一項第八号に掲げる保険契約

(viii) an insurance contracts specified in Article 212-2, paragraph (1), item (viii); and

九　前条第一項第六号に掲げる保険契約

(ix) an insurance contract specified in item (vi), paragraph (1) of the preceding Article.

2　保険仲立人である銀行等又はその役員若しくは使用人が前項各号に掲げる保険契約の締結の媒介を行うときは、当該銀行等は、次に掲げる要件を満たさなければならない。

(2) When a Bank, etc. which is an Insurance Broker or its officers or employees provide agency or brokerage service for conclusion of the insurance contracts as referred to in the items of the preceding paragraph, such Bank, etc. must satisfy the following requirements:

一　銀行等が、顧客に関する情報の利用について、次に掲げる措置を講じていること。

(i) that the Bank, etc. has implemented the following measures in relation to the use of information on its customers:

イ　その業務（保険募集に係るものを除く。）において取り扱う顧客に関する非公開金融情報が、事前に書面その他の適切な方法により当該顧客の同意を得ることなく保険募集に係る業務（顧客が次項に規定する銀行等保険募集制限先に該当するかどうかを確認する業務を除く。）に利用されないことを確保するための措置

(a) measures to ensure that Non-Disclosure Finance Information on its customers handled in the course of its businesses (excluding the business pertaining to Insurance Solicitation) is not to be used for any business pertaining to insurance solicitation (excluding the confirmation as to whether the customer falls under the category of the "Parties Restricted from Life Insurance Solicitation by Bank, etc." provided in the following paragraph), without obtaining prior consent from the customers in writing or by any other appropriate means;

ロ　その保険募集に係る業務において取り扱う顧客に関する非公開保険情報が、事前に書面その他の適切な方法により当該顧客の同意を得ることなく資金の貸付けその他の保険募集に係る業務以外の業務に利用されないことを確保するための措置

(b) measures to ensure that Non-Disclosure Insurance Information on its customers handled in the course of its businesses is not to be used for any business other than Insurance Solicitation, such as monetary loan business, without obtaining prior consent from the customers in writing or by any other appropriate means;

二　銀行等が、保険募集の公正を確保するため、顧客に対する保険契約の内容に関する情報の提供その他の事項に関する指針を定め、公表し、その実施のために必要な措置を講じていること。

(ii) that the Bank, etc., for the purpose of assurance of the fairness in Insurance Solicitation, has articulated the guidelines related to disclosure of information as may be deemed necessary for the customers in making their respective decision at their own judgment and any other matters, publicized such policies, and has implemented measures so as to enforce such policies; and

三　銀行等が、第二百十二条第二項第三号に掲げる措置を講じていること。

(iii) that the Bank, etc. has implemented the measures under Article 212, paragraph (2), item (iii).

3　保険仲立人である銀行等又はその役員若しくは使用人が第一項第五号から第九号までに掲げる保険契約の締結の媒介を行うときは、当該銀行等は、次に掲げる要件を満たさなければならない。

(3) When a Bank, etc. which is an Insurance Broker or its officers or employees provide agency or brokerage service for conclusion of the insurance contracts as referred to in paragraph (1), items (v) to (ix), such Bank, etc. must satisfy the

following requirements:

一　銀行等が、次に掲げる者（当該銀行等が、第五項に規定する定めをした協同組織金融機関である場合にあっては、当該協同組織金融機関の会員又は組合員である者を除く。以下この条及び第二百三十四条第一項第九号において「銀行等保険募集制限先」という。）を保険契約者又は被保険者とする保険契約（第一項第四号から第九号までに掲げるものに限り、既に締結されている保険契約（その締結の媒介を当該銀行等又はその役員若しくは使用人が手数料その他の報酬を得て行ったものに限る。）の更新又は更改に係るものを除く。）の締結の媒介を手数料その他の報酬を得て行わないことを確保するための措置を講じていること。

(i) that the Bank, etc. has implemented measures to ensure that it will refrain from providing agency or brokerage service for conclusion of an insurance contract (limited to the insurance contracts as referred to in paragraph (1), items (iv) to (ix); and excluding the insurance contract for renewal or novation of the insurance contract already in effect (limited to an insurance contract regarding which the Bank, etc. or its officers or employees provided agency or brokerage service for the conclusion, in consideration of fees or any other remunerations)), wherein the policyholder or insured person is any of the following parties (if the Bank, etc. falls under the category of a Cooperative Structured Financial Institution which has prescribed the matters provided in paragraph (5), the parties which are the members or partners of such Cooperative Structured Financial Institution are excluded; hereinafter referred to as "Parties Restricted from Insurance Solicitation by Bank, etc." in this Article and Article 234, paragraph (1), item (ix)), in consideration of any fees or any other remunerations:

イ　当該銀行等が法人又はその代表者に対し当該法人の事業に必要な資金の貸付けを行っている場合における当該法人及びその代表者

(a) a corporation or its representative, when the Bank, etc. provides such corporation or representative with monetary loans required for its business;

ロ　当該銀行等が事業を行う個人に対し当該事業に必要な資金の貸付けを行っている場合における当該個人

(b) an individual person engaged in business, when the Bank, etc. provides such individual person with monetary loans required for the person's business;

ハ　当該銀行等が小規模事業者（常時使用する従業員の数が五十人（当該銀行等が特例地域金融機関である場合にあっては、二十人）以下の事業者をいう。以下この号において同じ。）である個人又は法人若しくはその代表者に対し、当該小規模事業者の事業に必要な資金の貸付けを行っている場合における当該小規模事業者が常時使用する従業員及び当該法人の役員（代表者を除く。）

(c) full-time employees or officers (excluding representative) of a Small-sized Entrepreneur (meaning an entrepreneur hiring fifty full-time employees or

less (or twenty full-time employees or less, if the Bank, etc. falls under the category of an Exceptional Local Financial Institution); hereinafter the same applies in this item), when the Bank, etc. provides the individual person or corporation of a Small-sized Entrepreneur or its representative with monetary loans required for the business of such Small-sized Entrepreneur;

二　銀行等が、顧客が銀行等保険募集制限先に該当するかどうかを確認する業務を的確に遂行するための措置及び保険募集に係る業務が当該銀行等のその他の業務の健全かつ適切な運営に支障を及ぼさないようにするための措置を講じていること。

(ii) that the Bank, etc. has implemented the measures to carry out in an accurate manner a confirmation whether the customer falls under the Party Restricted from Insurance Solicitation by Bank, etc. or any other business entrusted from Insurance Companies, and the measures so that the business of Insurance Solicitation would not give negative impact on the Bank, etc. in carrying out its other lines of business in a sound and appropriate manner; and

三　銀行等が、その使用人のうち事業に必要な資金の貸付けに関して顧客と応接する業務を行う者が、保険募集（第一項第五号から第九号までに掲げる保険契約に係るものに限る。）を行わないことを確保するための措置を講じていること。ただし、当該銀行等が特例地域金融機関である場合にあっては、当該措置に代わるものとして金融庁長官が定める措置を講じていることをもって足りる。

(iii) that the Bank, etc. has implemented the measures to ensure that its employees who contacts customers in connection with monetary loans required for their businesses will refrain from conducting Insurance Solicitation (limited to Insurance Solicitation for the insurance contracts referred to in paragraph (1), items (v) to (ix)); provided, however, that in cases where the Bank, etc. is an Exceptional Local Financial Institution, it would be sufficient for the Bank, etc. to have implemented the measures to be substituted with the aforementioned measures, as specified by the Commissioner of the Financial Services Agency.

4　前項に規定する「特例地域金融機関」とは、その営業地域が特定の都道府県に限られているものとして金融庁長官が定める金融機関であって、当該金融機関又はその役員若しくは使用人が、当該金融機関事業を行う個人又は法人（当該金融機関が同項第三号本文に規定する措置を講じている場合にあっては、常時使用する従業員の数が五十人を超える事業を行う個人又は法人を除く。）若しくはその代表者に対し当該事業に必要な資金の貸付けを行っている場合における当該個人若しくは法人が常時使用する従業員又は当該法人の役員（代表者を除く。）を保険契約者として第二百十二条第一項第六号、第二百十二条の二第一項第八号又は前条第一項第六号に掲げる保険契約（これに相当する内容の保険特約を含む。次項において同じ。）の締結の媒介を行う場合において、第二百十二条第四項各号に掲げる保険については、それぞれ当該各号の区分に応じ、当該金融機関又はその役員若しくは使用人が締結の媒介をした保険契

約によって支払われるべき保険金その他の給付金の額の当該保険契約者一人当たりの合計が、当該各号に定める金額を超えないこととする旨の定めを第二項第二号に規定する指針に記載しているものをいう。

(4) The term "Exceptional Local Financial Institution" as prescribed in the preceding paragraph means a financial institution designated by the Commissioner of the Financial Services Agency as the financial institution whose regional scope of business is limited within a certain prefecture; and which provides in its guidelines provided in paragraph (2), item (ii) that when such financial institution or its officers or employees provide the agency or brokerage service for conclusion of an insurance contract under Article 212, paragraph (1), item (iv) or (vi), Article 212-2, paragraph (1), item (viii) or Article 212-4, paragraph (1), item (vi) (including insurance options with similar terms and conditions; the same applies in the following paragraph) wherein the policyholder is a full-time employee of an individual person or corporation or an officer of a corporation (excluding its representative) in cases where the financial institutions provides such individual person or corporation engaged in the business (excluding an individual or corporation engaged in the business wherein more than 50 persons are employed as full-time employees if the financial institution implements the measures prescribed in the main clause of item (iii) of the preceding paragraph) or its representative with monetary loans necessary for that business, the total of the Insurance Proceeds or any other benefit payable to a single policyholder under an insurance contract for which the financial institution or its officers or employees have provided the agency or brokerage service for conclusion with regard to the insurance specified in each of the items of Article 212, paragraph (4) in accordance with the categories respectively set forth therein is not to exceed the amount as respectively set forth in the relevant items.

5　保険仲立人である協同組織金融機関は、当該協同組織金融機関又はその役員若しくは使用人が、第三項第一号イからハまでに掲げる者に該当する当該協同組織金融機関の会員又は組合員を保険契約者として第二百十二条第一項第六号、第二百十二条の二第一項第八号又は前条第一項第六号に掲げる保険契約の締結の媒介を行う場合において、第二百十二条第四項各号に掲げる保険については、それぞれ当該各号の区分に応じ、当該協同組織金融機関又はその役員若しくは使用人が締結の媒介をした保険契約によって支払われるべき保険金その他の給付金の額の当該保険契約者一人当たりの合計が、当該各号に定める金額を超えないこととする旨の定めを第二項第二号に規定する指針に記載しなければならない。

(5) A Cooperative Structured Financial Institution which is an Insurance Broker must provide in its guidelines provided in paragraph (2), item (ii) that when such Cooperative Structured Financial Institution or its officers or employees provide the agency or brokerage service for conclusion of an insurance contract as referred to in Article 212, paragraph (1), item (vi), Article 212-2, paragraph

(1), item (viii) or Article 212-4, paragraph (1), item (vi) wherein the policyholder is its member or partner which fall under a party specified in paragraph (3), item (i), (a) to (c), the total of the Insurance Proceeds or any other benefit payable to a single policyholder under an insurance contract for which the Cooperative Structured Financial Institution or its officers or employees have provided the agency or brokerage service for conclusion with regard to the insurance specified in the items of Article 212, paragraph (4) in accordance with the categories respectively set forth therein is not to exceed the amount as respectively set forth in the relevant items.

6　保険仲立人である銀行等又はその役員若しくは使用人が第一項第一号及び第二号に掲げる保険契約の締結の媒介を行う場合において、次に掲げる場合は、当該保険契約に付される保険特約は、当該保険契約の内容と関連性が高く、かつ、当該保険特約に係る保険料及び保険金額が当該保険契約に係る保険料及び保険金額と比して妥当なものでなければならない。

(6) When a Bank, etc. which is an Insurance Broker or its officers or employees provide agency or brokerage service for conclusion of insurance contracts as specified in paragraph (1), items (i) and (ii), and if any of following items applies, the insurance option to be added to the insurance contract must be closely related to the terms and conditions of the insurance contracts, and the insurance premiums and insurance amount pertaining to such insurance option must be reasonable compared to the insurance premiums and insurance amount under the insurance contract:

一　当該銀行等が第三項各号に掲げる要件を満たしていない場合

(i) where the Bank, etc. fails to satisfy the requirements as referred to in the items of paragraph (3); and

二　当該保険契約の保険契約者又は被保険者が銀行等保険募集制限先である場合（前号の場合を除く。）

(ii) where the policyholder or the insured person under the insurance contract is a Party Restricted from Insurance Solicitation by Bank, etc.

（保険仲立人等が保険募集を行うことのできる外国保険会社等以外の外国保険業者に係る保険契約）

(Insurance Contract Pertaining to Foreign Insurers Other Than Foreign Insurance Company, for Which Insurance Solicitation by Insurance Broker Is Allowed)

第二百十二条の六　令第三十九条の二に規定する内閣府令で定める保険契約は、次に掲げるものとする。

Article 212-6 The insurance contract to be specified by Cabinet Office Order, as provided in Article 39-2 of the Cabinet Order, is as follows:

一　宇宙空間への打上げ、当該打上げに係る運送貨物（衛星を含む。）及び当該貨物を運送する手段並びにこれらのものから生ずる責任のいずれか又はすべてを対象と

する保険契約

(i) an insurance contract which covers, in whole or part, launching to the outer space, shipped cargos pertaining to the launching (including man-made satellites), means to ship the cargos and liabilities arising from the aforementioned;

二　国際海上運送に使用される船舶又は商業航空に使用される航空機及びこれらにより国際間で運送中の貨物並びにこれらのものから生ずる責任のいずれか又はすべてを対象とする保険契約（令第十九条第二号及び第三号に掲げるものを除く。）

(ii) an insurance contract which covers, in whole in part, vessels used for international maritime transportation or aircrafts used for commercial flight, cargoes in the process of international shipment by such vessels or aircrafts, and any liability arising from the aforementioned (excluding the cargos under Article 19, items (ii) and (iii) of the Cabinet Order);

三　国際間で運送中の貨物を対象とする保険契約（令第十九条第二号及び第三号並びに前号に掲げるものを除く。）

(iii) an insurance contract covering the cargoes which are in the process of international shipping (excluding the cargos under Article 19, items (ii) and (iii) of the Cabinet Order and the preceding item).

（所属保険会社等と密接な関係を有する者）

(Person Closely Related to Affiliated Insurance Company)

第二百十二条の六の二　法第二百七十五条第三項第一号に規定する内閣府令で定める密接な関係を有する者は、次に掲げる者とする。

Article 212-6-2 The person to be specified by Cabinet Office Order as being closely related to an Affiliated Insurance Company, etc., as referred to in the proviso to Article 275, paragraph (3), item (i) of the Act, is the following persons:

一　当該所属保険会社等の子法人等

(i) a Subsidiary Corporation, etc. of the Affiliated Insurance Company, etc.;

二　当該所属保険会社等を子法人等とする親法人等

(ii) the Parent Corporation, etc. which has the Affiliated Insurance Company, etc. as its Subsidiary Corporation, etc.; and

三　前号に掲げる者の子法人等（当該所属保険会社等及び前二号に掲げる者を除く。）

(iii) a Subsidiary Corporation, etc. of the person set forth in the preceding item (excluding the Foreign Insurance Company, etc., a Subsidiary Company of the Affiliated Insurance Company, etc. and the persons set forth in the preceding two items).

（保険募集の再委託の認可の申請等）

(Application for Authorization of Re-Entrustment of Insurance Solicitation)

第二百十二条の六の三　保険募集再委託者（法第二百七十五条第三項に規定する保険募集再委託者をいう。以下同じ。）及び所属保険会社等は、同項の規定による認可を受けようとするときは、次に掲げる事項を記載した認可申請書を金融庁長官に提出しなければならない。

Article 212-6-3 (1) When a Principal Insurance Solicitation Agent (meaning the Principal Insurance Solicitation Agent as prescribed in Article 275, paragraph (3) of the Act; the same applies hereinafter) and its Affiliated Insurance Company, etc. intend to obtain an authorization under the same paragraph, they must submit to the Commissioner of the Financial Services Agency a written application for authorization containing the following matters:

一　保険募集再委託者である保険会社又は外国保険会社等の商号又は名称

(i) the trade name or name of the Insurance Company or Foreign Insurance Company, etc. which is the Principal Insurance Solicitation Agent;

二　所属保険会社等の商号又は名称

(ii) the trade name or name of the Affiliated Insurance Company, etc.; and

三　当該再委託において取り扱う保険契約の種類

(iii) the types of insurance contracts to be handled under the re-entrustment.

２　前項の認可申請書には、次に掲げる書類を添付しなければならない。

(2) The following documents must be attached to a written application for authorization under the preceding paragraph:

一　理由書

(i) a written statement of reasons;

二　保険募集再委託者と所属保険会社等との間の委託契約書の案

(ii) a draft of the entrustment contract between the Principal Insurance Solicitation Agent and the Affiliated Insurance Company, etc.;

三　保険募集再委託者がその所属保険会社等と前条に定める密接な関係を有する者であることを証する書面

(iii) a document certifying that the Principal Insurance Solicitation Agent is a person closely related to its Affiliated Insurance Company, etc. as prescribed in the preceding Article;

四　保険募集再委託者が、当該再委託について所属保険会社等の許諾を得ていることを証する書面

(iv) a document certifying that the Principal Insurance Solicitation Agent has obtained permission from the Affiliated Insurance Company, etc. for the re-entrustment;

五　保険募集再委託者及び所属保険会社等の当該再委託に係る実施体制を記載した書面

(v) a document describing the systems for carrying out the re-entrustment at the Principal Insurance Solicitation Agent and the Affiliated Insurance Company, etc.;

六　所属保険会社等の当該再委託に係る方針

(vi) the policy for the re-entrustment of the Affiliated Insurance Company, etc.; and

七　その他参考となるべき事項を記載した書面

(vii) a document containing any other matters which would serve as reference information.

第二章　保険募集人及び所属保険会社等

Chapter II Insurance Agent and Affiliated Insurance Company

第一節　保険募集人

Section 1 Insurance Agents

（登録の申請）

(Application for Registration)

第二百十二条の七　法第二百七十六条の規定による登録（次条及び第二百十六条において「登録」という。）を受けようとする者（以下この節において「登録申請者」という。）は、別紙様式第十七号により作成した法第二百七十七条第一項の登録申請書に、同条第二項に規定する書類を添付して、金融庁長官（令第四十九条第一項の規定により財務局長等に金融庁長官の権限を行わせる場合においては、当該財務局長等。第二百十五条において同じ。）に提出しなければならない。

Article 212-7　When a person who intends to obtain a registration under Article 267 of the Act (referred to as "Registration" in the following Article and Article 216; and such person is hereinafter referred to as "Registration Applicant in this Section), such person must submit to the Commissioner of the Financial Services Agency (or to the Director-General of Local Finance Bureau, etc., if, pursuant to the provisions of Article 49, paragraph (1) of the Cabinet Order, the authority of the Commissioner of the Financial Services Agency is delegated to such Director-General of Local Finance Bureau, etc.; the same applies in Article 215) a written application for registration prepared in accordance with Appended Form No. 17, as well as the following documents provided in the paragraph (2) of the Article attached thereto:

（登録申請書の記載事項）

(Matters to Be Stated in Written Application for Registration)

第二百十三条　法第二百七十七条第一項第五号に規定する内閣府令で定める事項は、次に掲げる事項とする。

Article 213　The matters to be specified by Cabinet Office Order, as provided in Article 277, paragraph (1), item (v) of the Act, are as follows:

一　登録申請者が法人（法人でない社団又は財団で代表者又は管理人の定めのあるものを含む。以下この編において同じ。）であるときは、その法人を代表する役員（法人でない社団又は財団におけるその代表者又は管理人を含む。以下この条から第二百十八条までにおいて同じ。）の氏名

(i) if the Registration Applicant is a corporation (including an association or foundation without legal personality for which a representative person or an administrator has been appointed; hereinafter the same applies in this paragraph), the name of the officer representing such corporation (including a representative person or an administrator of an association or foundation without legal personality; hereinafter the same applies in this Article to Article 218);

二　登録申請者が生命保険募集人の使用人（当該生命保険募集人が法人であるときはその役員又は使用人）であるときは、当該生命保険募集人の商号、名称又は氏名

(ii) if the Registration Applicant is an employee (or officers or employees, if the Life Insurance Agent is a corporation) of a Life Insurance Agent, the trade name or name of such Life Insurance Agent;

三　法第二百八十四条の規定により所属保険会社等を代理人として登録の申請をするときは、当該所属保険会社等の商号、名称又は氏名

(iii) if, pursuant to the provisions of Article 284 of the Act, an application for registration is filed by Affiliated Insurance Company, etc. as an agent, the trade name or name of such Affiliated Insurance Company, etc.; and

四　登録申請者が保険募集再委託者の再委託を受けるときは、当該再委託に係る所属保険会社等及び当該保険募集再委託者の商号又は名称

(iv) in cases where the Registration Applicant accepts re-entrustment from the Principal Insurance Solicitation Agent, the trade names or names of the Affiliated Insurance Company, etc. involved in the re-entrustment and the Principal Insurance Solicitation Agent.

（登録申請書の添付書類）

(Attachment to Written Application for Registration)

第二百十四条　法第二百七十七条第二項第三号に規定する内閣府令で定める書類は、次に掲げる書類とする。

Article 214 (1) The documents to be specified by Cabinet Office Order, as provided in Article 277, paragraph (2), item (iii) of the Act, are the following documents:

一　登録申請者が特定保険募集人（法第二百七十六条に規定する特定保険募集人をいう。以下同じ。）であることを証する書面

(i) a document certifying that the Registration Applicant is a Specified Insurance Agent (meaning a Specified Insurance Agent as provided in Article 276 of the Act; the same applies hereinafter);

二　登録申請者が法人であるときは、その定款若しくは登記事項証明書又はこれらに代わる書類

(ii) if the Registration Applicant is a corporation, its articles of incorporation or a certificate of registered matters, or any other substitutive document; and

三　登録申請者が個人である場合には、次のイ又はロに掲げる場合の区分に応じ、当

該イ又はロに定める書類

(iii) if the Registration Applicant is an individual person, the document specified in (a) or (b) below in accordance with the categories of cases set forth therein: extract of certificate of residence of the Registration Applicant (or, if the Registration Applicant has a statutory agent, certificates of residence of the Registration Applicant and the statutory agent), or any other substitutive document:

イ　当該登録申請者に法定代理人がない場合　当該登録申請者の住民票の抄本又はこれに代わる書類

(a) in cases where the Registration Applicant has no statutory agent: an extract of certificate of residence of the Registration Applicant, or any other substitutive document; or

ロ　当該登録申請者に法定代理人がある場合　当該登録申請者及びその法定代理人の住民票の抄本又はこれに代わる書類（当該法定代理人が法人であるときは、当該登録申請者の住民票の抄本又はこれに代わる書類及び当該法定代理人の定款若しくは登記事項証明書又はこれらに代わる書類）

(b) in cases where the Registration Applicant has a statutory agent: certificates of residence of the Registration Applicant and their statutory agent, or any other substitutive documents (if the statutory agent is a corporation, an extract of the certificate of residence of the Registration Applicant or any other substitutive document, and the articles of incorporation or a certificate of registered matters of the statutory agent, or any other substitutive document).

四　登録申請者（個人である場合に限る。）又はその法定代理人の旧氏（住民基本台帳法施行令（昭和四十二年政令第二百九十二号）第三十条の十三に規定する旧氏をいう。以下この号、第二百十九条第一項第三号ロ及び第二百三十九条の五第三項第四号において同じ。）及び名を当該登録申請者及びその法定代理人の氏名に併せて法第二百七十七条第一項の登録申請書に記載した場合において、前号に掲げる書類が当該登録申請者及びその法定代理人の旧氏及び名を証するものでないときは、当該旧氏及び名を証する書類

(iv) if the former surname (meaning the former surname prescribed in Article 30-13 of the Order for Enforcement of the Act for Basic Register of Residents (Cabinet Order No. 292 of 1967); hereinafter the same applies in this item, Article 219, paragraph (1), item (iii), (b) and Article 239-5, paragraph (3), item (iv)) and the given name of a registration applicant (limited to an individual person) or their statutory agent are stated together with their current surname and given name in a written application for registration under Article 277, paragraph (1), and if the document set forth in the preceding item does not prove that former surname and given name, a document to certifying those names;

2　法第二百七十七条第二項第一号に規定する書面は、別紙様式第十七号の二により作

成しなければならない。
(2) A document provided in Article 277, paragraph (2), item (i) of the Act must be prepared in accordance with Appended Form No. 17-2.

第二百十四条の二　法第二百七十八条第一項に規定する内閣府令で定める場所は、財務局又は福岡財務支局とする。
Article 214-2 The place to be specified by Cabinet Office Order, as provided in Article 278, paragraph (1) of the Act, is Local Finance Bureau or Fukuoka Local Finance Branch Bureau.

（心身の故障により保険募集に係る業務を適正に行うことができない者等）
(Person Who Is Unable to Properly Conduct Business Relating to Insurance Solicitation Due to Mental or Physical Disorder)
第二百十四条の三　法第二百七十九条第一項第五号に規定する内閣府令で定める者は、精神の機能の障害により保険募集に係る業務を適正に行うに当たって必要な認知、判断及び意思疎通を適切に行うことができない者とする。
Article 214-3 (1) The person specified by Cabinet Office Order, as provided in Article 279, paragraph (1), item (v) of the Act, is a person who is unable to appropriately carry out the cognition, decision-making, and communication necessary for properly conducting business relating to insurance solicitation due to mental impairment.
2　法第二百七十九条第一項第九号イに規定する内閣府令で定める者は、精神の機能の障害のため職務を適正に執行するに当たって必要な認知、判断及び意思疎通を適切に行うことができない者とする。
(2) The person specified by Cabinet Office Order, as provided in Article 279, paragraph (1), item (ix), (a) is a person who is unable to appropriately carry out the cognition, decision-making, and communication necessary for properly performing their duties due to mental impairment.

（変更等の届出）
(Notification of Change)
第二百十五条　法第二百八十条第一項の規定による届出をしようとする者は、次の各号に掲げる場合に応じ当該各号に定める届出書を金融庁長官に提出しなければならない。
Article 215 (1) A party which intends to file a notification under Article 280, paragraph (1) of the Act must submit to the Commissioner of the Financial Services Agency a written notification as set forth in the following items, in accordance with the categories of cases respectively set forth therein:
一　当該届出が法第二百八十条第一項第一号の規定によるものである場合　別紙様式第十八号（法第二百八十四条の規定による所属保険会社等を代理人とする届出にあっては、別紙様式第十八号又はこれに代わる様式）により作成した登録事項変更届出書

(i) where the notification is filed pursuant to the provisions of Article 280, paragraph (1) of the Act: a notification of change to registered matters, prepared in accordance with Appended Form No. 18 (or Appended Form No. 18 or any other form in lieu thereof, in the case of a notification filed by an Affiliated Insurance Company, etc. as an agent pursuant to the provisions of Article 284 of the Act); and

二　当該届出が法第二百八十条第一項第二号から第七号までの規定によるものである場合　別紙様式第十九号（法第二百八十四条の規定による所属保険会社等を代理人とする届出にあっては、別紙様式第十九号又はこれに代わる様式）により作成した廃業等届出書

(ii) where the notification is filed pursuant to the provisions of Article 280, paragraph (1), items (ii) to (vii) of the Act: a notification of abolition of business, etc., prepared in accordance with Appended Form No. 19 (or Appended Form No. 19 or any other form in lieu thereof, in the case of a notification filed by an Affiliated Insurance Company, etc. as an agent pursuant to the provisions of Article 284 of the Act).

2　法第二百八十条第一項の規定による届出が同項第一号（法第二百七十七条第一項第一号、第二号若しくは第四号又は第二百十三条第一号に係る部分に限る。）、第五号又は第六号の規定によるもの（法人である少額短期保険募集人に係るものに限る。）である場合における前項の届出書には、法人の登記事項証明書を添付するものとする。

(2) If a notification under Article 280, paragraph (1) of the Act relates to the provisions of items (i) (limited to the part relating to Article 277, paragraph (1), item (i), (ii) or (iv) or Article 213, item (i)), (v) or (vi) of that paragraph (limited to the notification pertaining to a small amount and short term insurance agent), a certificate of registered information of the corporation must be attached to the written notification under the preceding paragraph.

（特定保険募集人の登録で課税しないものの範囲）

(Scope of Tax-Free Registration of Specified Insurance Agent)

第二百十五条の二　法第二百八十一条第一号に規定する内閣府令で定める委託又は再委託は、一時的な必要に基づき期限を付して行われる委託又は再委託（以下この条において「期限付委託等」という。）で、法第二百七十七条第一項の登録申請書に登録申請者が生命保険会社又は少額短期保険業者からの委託又は再委託を受ける者である旨の記載がない場合の当該期限付委託等とする。

Article 215-2　Type of entrustment or re-entrustment to be specified by Cabinet Office Order, as provided in Article 281, item (i) of the Act, is a fixed-term entrustment or re-entrustment to be made on a temporary and as-needed basis (hereinafter referred to as "Fixed-Term Entrustment, etc." in this Article), in which case it is not provided in the written application for registration under Article 277, paragraph (1) of the Act that the Registration Applicant has accepted entrustment or re-entrustment from of a Life Insurance Company or a

Small Amount and Short Term Insurance Company.

第二節　所属保険会社等
Section 2 Affiliated Insurance Company

（特定保険募集人の原簿の記載事項）
(Matters to Be Entered in Registry of Specified Insurance Agents)

第二百十六条　所属保険会社等は、当該所属保険会社等に係る特定保険募集人に関し、法第二百八十五条第一項の原簿（以下この条において「原簿」という。）に、次に掲げる事項を記載しなければならない。

Article 216 (1) An Affiliated Insurance Company, etc. must, in connection with Specified Insurance Agents of the Affiliated Insurance Companies, enter the following matters in the registry as set forth in Article 285, paragraph of the Act (hereinafter referred to as "Registry" in this Article):

一　商号若しくは名称又は氏名及び生年月日

(i) trade name or name, and date of birth;

二　事務所の名称及び所在地

(ii) name and location of the office;

三　登録を受けた年月日

(iii) the date when the registration was granted; and

四　特定保険募集人が保険募集再委託者の再委託を受けるときは、当該保険募集再委託者の商号又は名称

(iv) in cases where the Specified Insurance Agent accepts re-entrustment from the Principal Insurance Solicitation Agent, the trade name or name of the Principal Insurance Solicitation Agent.

２　前項各号に掲げるもののほか、当該所属保険会社等に係る特定保険募集人が当該所属保険会社等の委託又は保険募集再委託者の再委託を受けた者であるときは、当該委託又は再委託を受けた年月日を原簿に記載しなければならない。

(2) In addition to what are provided for in the items of the preceding paragraph, if the Specified Insurance Agents of the Affiliated Insurance Companies is a party which has accepted entrustment from the Affiliated Insurance Company or re-entrustment from the Principal Insurance Solicitation Agent, the date of such acceptance of entrustment or re-entrustment must be entered into the Registry.

３　前二項に掲げるもののほか、当該所属保険会社等に係る生命保険募集人が他の生命保険募集人の使用人（当該他の生命保険募集人が法人であるときはその役員又は使用人）であるときは、当該他の生命保険募集人の商号、名称又は氏名を原簿に記載しなければならない。

(3) In addition to what are provided for in the preceding two paragraph, if the Specified Insurance Agents of the Affiliated Insurance Companies is an employee (or officers or employees, if the Life Insurance Agent is a corporation)

of another Life Insurance Agent, the trade name or name of such another Life Insurance Agent must be entered into the Registry.

第三章　保険仲立人
Chapter III Insurance Broker

（登録の申請）

(Application for Registration)

第二百十七条　法第二百八十六条の規定による登録を受けようとする者（次条及び第二百十九条において「登録申請者」という。）は、別紙様式第二十号により作成した法第二百八十七条第一項の登録申請書に、同条第二項に規定する書類を添付して、金融庁長官（令第四十九条第三項の規定により財務局長等に金融庁長官の権限を行わせる場合においては、当該財務局長等。第二百二十条から第二百二十七条まで及び第二百三十八条において同じ。）に提出しなければならない。

Article 217　When a person who intends to obtain a registration under Article 286 of the Act (referred to as "Registration" in the following Article and Article 219; and such person is hereinafter referred to as "Registration Applicant in this Section), such person must submit to the Commissioner of the Financial Services Agency (or to the Director-General of Local Finance Bureau, etc., if, pursuant to the provisions of Article 49, paragraph (3) of the Cabinet Order, the authority of the Commissioner of the Financial Services Agency is delegated to such Director-General of Local Finance Bureau, etc.; the same applies in Articles 220 to 227 and Article 238) a written application for registration prepared in accordance with Appended Form No. 20, as well as the documents provided in paragraph (1) of the same Article attached thereto:

（登録申請書の記載事項）

(Matters to Be Stated in Written Application for Registration)

第二百十八条　法第二百八十七条第一項第五号に規定する内閣府令で定める事項は、登録申請者が法人であるときは、その法人を代表する役員の氏名とする。

Article 218　The matters to be specified by Cabinet Office Order, as provided in Article 287, paragraph (1), item (v) of the Act, are the names of the officers representing a corporation, if the Registration Applicant is a corporation.

（登録申請書の添付書類）

(Attachment to Written Application for Registration)

第二百十九条　法第二百八十七条第二項第三号に規定する内閣府令で定める書類は、次に掲げる書類とする。

Article 219　(1) The documents to be specified by Cabinet Office Order, as provided in Article 287, paragraph (2), item (iii) of the Act, are the following documents:

一　登録申請者が保険募集に係る業務を的確に遂行するに足りる能力を有することを証する書面

(i) a document certifying that the Registration Applicant has a capacity to perform the business of Insurance Solicitation in a precise manner;

二　登録申請者が法人であるときは、その定款若しくは登記事項証明書又はこれらに代わる書類

(ii) if the Registration Applicant is a corporation, its articles of incorporation or a certificate of registered matters, or any other substitutive document;

三　登録申請者が個人であるときは、次に掲げる書類

(iii) if the Registration Applicant is an individual person, the following document;

イ　当該登録申請者の住民票の抄本又はこれに代わる書類

(a) an extract of certificate of residence of the registration applicant, or any other substitutive document; and

ロ　当該登録申請者の旧氏及び名を当該登録申請者の氏名に併せて法第二百八十七条第一項の登録申請書に記載した場合において、イに掲げる書類が当該登録申請者の旧氏及び名を証するものでないときは、当該旧氏及び名を証する書類

(b) if the former surname and the given name of a registration applicant are stated together with their current surname and given name in a written application for registration under Article 287, paragraph (1) of the Act, and if the document set forth in (a) does not prove that former surname and given name, a document to certifying those names.

四　次のイ又はロに掲げる場合の区分に応じ、当該イ又はロに定める事項を記載した書面

(iv) the document that describes the matters set forth in (a) or (b) in accordance with the categories of cases listed therein:

イ　指定保険仲立人保険募集紛争解決機関（法第二百九十九条の二第一項第一号に規定する指定保険仲立人保険募集紛争解決機関をいう。以下この号において同じ。）が存在する場合　同項第一号に定める保険仲立人保険募集に係る手続実施基本契約を締結する措置を講じようとする当該手続実施基本契約の相手方である指定保険仲立人保険募集紛争解決機関の商号又は名称

(a) in the case where there is a Designated Dispute Resolution Organization for Insurance Solicitation by Insurance Broker (meaning the Designated Dispute Resolution Organization for Insurance Solicitation by Insurance Broker provided in Article 299-2, paragraph (1), item (i) of the Act; the same applies in this item), a trade name or name of the Designated Dispute Resolution Organization for Insurance Solicitation by Insurance Broker, which is a party to a Master Agreement for Implementation of Dispute Resolution Procedures to be concluded for the Insurance Solicitation by Insurance Broker as the measure provided in Article 299-2, paragraph (1), item (i) of the Act; or

ロ　指定保険仲立人保険募集紛争解決機関が存在しない場合　法第二百九十九条の二第一項第二号に定める保険仲立人保険募集に関する苦情処理措置及び紛争解決措置の内容

(b) in the case where there is not a Designated Dispute Resolution Organization for Insurance Solicitation by Insurance Broker, the content of the Complaint Processing Measures and Dispute Resolution Measures pertaining to the Insurance Solicitation by Insurance Broker under Article 299-2, paragraph (1), item (ii) of the Act.

２　法第二百八十七条第二項第一号に規定する書面は、別紙様式第二十一号により作成しなければならない。

(2) A document provided in Article 287, paragraph (2), item (i) of the Act must be prepared in accordance with Appended Form No. 21.

第二百十九条の二　法第二百八十八条第一項に規定する内閣府令で定める場所は、財務局又は福岡財務支局とする。

Article 219-2 The place to be specified by Cabinet Office Order, as provided in Article 288, paragraph (1) of the Act, is Local Finance Bureau or Fukuoka Local Finance Branch Bureau.

（心身の故障により保険募集に係る業務を適正に行うことができない者等）

(Person Who Is Unable to Properly Conduct Business Relating to Insurance Solicitation Due to Mental or Physical Disorder)

第二百十九条の三　法第二百八十九条第一項第五号に規定する内閣府令で定める者は、精神の機能の障害により保険募集に係る業務を適正に行うに当たって必要な認知、判断及び意思疎通を適切に行うことができない者とする。

Article 219-3 (1) The person specified by Cabinet Office Order, as provided in Article 289, paragraph (1), item (v) of the Act is a person who is unable to appropriately carry out the cognition, decision-making, and communication necessary for properly conducting business relating to insurance solicitation due to mental impairment.

２　法第二百八十九条第一項第九号イ（１）に規定する内閣府令で定める者は、精神の機能の障害のため職務を適正に執行するに当たって必要な認知、判断及び意思疎通を適切に行うことができない者とする。

(2) The person specified by Cabinet Office Order, as provided in Article 289, paragraph (1), item (ix), (a)1. is a person who is unable to appropriately carry out the cognition, decision-making, and communication necessary for properly performing their duties due to mental impairment.

（変更等の届出）

(Notification of Change)

第二百二十条　法第二百九十条第一項の規定による届出をしようとする者は、次の各号

に掲げる場合に応じ当該各号に定める届出書を金融庁長官に提出しなければならない。

Article 220 (1) A party which intends to file a notification under Article 290, paragraph (1) of the Act must submit to the Commissioner of the Financial Services Agency a written notification as set forth in the following items, in accordance with the categories of cases respectively set forth therein:

一　当該届出が法第二百九十条第一項第一号の規定によるものである場合　別紙様式第二十二号により作成した登録事項変更届出書

(i) where the notification is filed pursuant to the provisions of item (i) of Article 290, paragraph (1) of the Act: a notification of change to registered matters, prepared in accordance with Appended Form No. 22; and

二　当該届出が法第二百九十条第一項第二号から第七号までの規定によるものである場合　別紙様式第二十三号により作成した廃業等届出書

(ii) where the notification is filed pursuant to the provisions of Article 290, paragraph (1), items (ii) through (vii) of the Act: a notification of abolition of business, etc., prepared in accordance with Appended Form No. 23.

2　法第二百九十条第一項の規定による届出が同項第一号（法第二百八十七条第一項第一号、第二号若しくは第四号又は第二百十八条に係る部分に限る。）、第五号又は第六号の規定によるもの（法人である保険仲立人に係るものに限る。）である場合における前項の届出書には、法人の登記事項証明書を添付するものとする。

(2) If a notification under Article 290, paragraph (1) of the Act relates to the provisions of items (i) (limited to the part relating to Article 287, paragraph (1), item (i), (ii) or (iv) or Article 218), (v) or (vi) of that paragraph (limited to the notification pertaining to an insurance broker that is a corporation), a certificate of registered information of the corporation must be attached to the written notification under the preceding paragraph.

（保証金の供託、保証金の全部若しくは一部に代わる契約又は保証金の一部に代わる保険仲立人賠償責任保険契約に係る届出等）

(Notification of Depositing of Security Deposit; Notification of Contract Substituted for Security Deposit in Whole or Part; and Notification of Insurance Broker Liability Insurance Contract to Be Partially Substituted for Security Deposit)

第二百二十一条　保険仲立人は、次の各号のいずれかに該当する場合は、その旨を金融庁長官に届け出なければならない。

Article 221 (1) When any of the cases specified in the following items is applicable to an Insurance Broker, the Insurance Broker must notify the Commissioner of the Financial Services Agency to that effect:

一　保険仲立人が法第二百九十一条第一項、第四項若しくは第八項若しくは法第二百九十二条第二項又は保険仲立人保証金規則（平成八年／法務省／大蔵省／令第三号）第十三条第六項若しくは第十四条第一項の規定により保証金を供託した場合

(i) case where, pursuant to the provisions of Article 291, paragraph (1), (4) or

(8) or Article 292, paragraph (2) of the Act, or Article 13, paragraph (6) or Article 14, paragraph of the Regulation on Security Deposits by Insurance Brokers (Order of the Ministry of Justice and the Ministry of Finance No. 3 of 1996), an Insurance Broker has completed depositing of security deposit;

二　法第二百九十一条第三項の契約（以下この条から第二百二十三条までにおいて「保証委託契約」という。）を保険仲立人と締結した者（以下この条及び次条において「保証委託契約の相手方」という。）が法第二百九十一条第四項の規定により保証金を供託した場合

(ii) case where a party which has concluded a contract under Article 291, paragraph (3) of the Act (hereinafter referred to as "Guarantee Consignment Contract" in this Article to Article 223) with an Insurance Broker (hereinafter referred to as "Counterparty to Guarantee Consignment Contract" in this Article and the following Article) has completed the depositing of security deposit, pursuant to the provisions of Article 291, paragraph (4) of the Act;

三　保険仲立人又は保証委託契約の相手方が法第二百九十一条第十項又は保険仲立人保証金規則第十三条第七項から第九項まで若しくは第十四条の規定により保証金の全部又は一部を取り戻した場合

(iii) case where, pursuant to the provisions of Article 291, paragraph (10) of the Act, or Article 13, paragraphs (7) to (9) or Article 14 of the Regulation on Security Deposits of Insurance Brokers, an Insurance Broker or a Counterparty to Guarantee Consignment Contract has restituted the security deposit in whole or part;

四　保険仲立人が保証委託契約を締結し、又は令第四十二条第二号の規定による承認を受けて保証委託契約を解除し、若しくはその内容を変更した場合

(iv) case where an Insurance Broker has concluded a Guarantee Consignment Contract, has cancelled the Guarantee Consignment Contract with an approval under Article 42, item (ii) of the Cabinet Order, or has effected amendment to any of the terms and conditions thereunder; or

五　保険仲立人が法第二百九十二条第一項の保険仲立人賠償責任保険契約（以下この条及び第二百二十七条において「賠責保険契約」という。）を締結し、又は令第四十四条第一項第四号の規定による承認を受けて賠責保険契約を解除し、若しくはその内容を変更した場合

(v) case where an Insurance Broker has concluded an Insurance Broker Liability Insurance Contract (hereinafter referred to as "Compensation Liability Insurance Contract" in this Article and Article 227), or where it has cancelled such Liability Insurance Contract or effected any amendment to terms and conditions thereunder with an approval under Article 44, paragraph (1), item (iv) of the Cabinet Order.

2　前項の場合にあっては、保険仲立人は、次の各号に掲げる区分に応じ当該各号に掲げる書面を金融庁長官に提出しなければならない。

(2) In the case referred to in the preceding paragraph, an Insurance Broker must submit to the Commissioner of the Financial Services Agency the documents specified in the following items, in accordance with the categories respectively set forth therein:

一　前項第一号に掲げる場合　当該供託に係る供託書正本及び保証金等内訳書

(i) the case specified in item (i) of the preceding paragraph: an original of the certificate of deposit and a statement of security deposit, etc., in relation to the deposit;

二　同項第二号又は第三号に掲げる場合　保証金等内訳書

(ii) the case specified in item (ii) or (iii) of the preceding paragraph: a statement of security deposit, etc.; and

三　同項第四号又は第五号に掲げる場合　その事実を証する書面及び保証金等内訳書

(iii) the case specified in item (iv) or (v) of the same paragraph: a document certifying the fact, and a statement of security deposit, etc.

3　前項各号に規定する保証金等内訳書は、別紙様式第二十四号により作成しなければならない。

(3) A statement of security deposit, etc. provided in the items of the preceding paragraph must be prepared in accordance with Appended Form No. 24.

4　金融庁長官は、第二項第一号の供託書正本を受理したときは、保管証書を当該保険仲立人に交付しなければならない。

(4) When the Commissioner of the Financial Services Agency receives an original of the certificate of deposit as set forth in paragraph (2), item (i), the Commissioner of the Financial Services Agency must issue the certificate of custody to the Insurance Broker.

第二百二十二条　保証委託契約の相手方は、法第二百九十一条第四項の規定により保証金を供託する場合においては、当該保証委託契約を締結した保険仲立人の主たる事務所の最寄りの供託所に供託しなければならない。

Article 222 (1) When a Counterparty to Guarantee Consignment Contract deposits the security deposits pursuant to the provisions of Article 291, paragraph (4) of the Act, such party must make the deposit with the deposit office nearest to the principal office of the Insurance Broker which has concluded the Guarantee Consignment Contract.

2　保証委託契約の相手方は、前項の供託をしたときは、当該供託に係る供託書正本を金融庁長官に提出しなければならない。

(2) When a Counterparty to Guarantee Consignment Contract completes the deposit under the preceding paragraph, such party must submit to the Commissioner of the Financial Services Agency an original of the certificate of deposit.

3　金融庁長官は、前項の供託書正本を受理したときは、保管証書を当該保証委託契約の相手方に交付しなければならない。

(3) When the Commissioner of the Financial Services Agency receives an original of the certificate of deposit as set forth in the preceding paragraph, the Commissioner of the Financial Services Agency must issue the certificate of custody to the Counterparty to Guarantee Consignment Contract.

第二百二十三条　保険仲立人は、令第四十二条第二号の規定による承認を受けようとするときは、当該承認に係る保証委託契約を解除しようとする日又はその内容を変更しようとする日の一月前までに、承認申請書に理由書その他の参考となるべき事項を記載した書類を添付して金融庁長官に提出しなければならない。

Article 223 (1) When an Insurance Broker intends to obtain an approval under Article 42, item (ii) of the Cabinet Order, it must, no later than one month prior to the day when it intends to effect cancellation of the Guarantee Consignment Contract for which the approval is sought or to amend any terms and conditions thereunder, submit to the Commissioner of the Financial Services Agency a written application for approval, as well as a written statement of reasons and any document describing reference information.

２　金融庁長官は、前項の規定による承認の申請があったときは、当該承認の申請をした保険仲立人が保証委託契約を解除し、又はその内容を変更することが保険契約者等の保護に欠けるおそれのないものであるかどうかを審査するものとする。

(2) When an application for approval under the preceding paragraph has been filed, the Commissioner of the Financial Services Agency is to examine whether it is unlikely that the protection of the investor would be hindered if the Insurance Broker which has filed the application for approval effected cancellation of the Guarantee Consignment Contractor amended any terms thereunder.

（保証金の全部又は一部に代わる契約の相手方）

(Counterparties to Contracts in Lieu of All or Part of Security Deposit)

第二百二十四条　令第四十二条に規定する内閣府令で定める金融機関は、第五十二条の八の二各号に掲げるものとする。

Article 224 The financial institutions to be specified by Cabinet Office Order as provided in Article 42 of the Cabinet Order are the financial institutions specified in the items of Article 52-8-2.

（保証金の追加供託の起算日）

(Commencement Day for Counting of Time Limit for Additional Security Deposit)

第二百二十五条　法第二百九十一条第八項に規定する内閣府令で定める日は、保険仲立人が保険仲立人保証金規則第十一条第二項の支払委託書の写しの交付を受けた日（金融庁長官が保険仲立人の事務所を確知できないときは、金融庁長官が別に指定する日）とする。

Article 225 The day to be specified by Cabinet Office Order, as provided in Article 291, paragraph (8) of the Act, is the day when the Insurance Broker receives a copy of the payment consignment letter issued pursuant to the provisions of Article 11, paragraph (2) of the Regulation on Security Deposits by Insurance Brokers (or any other day to be designated separately by the Commissioner of the Financial Services Agency, if the Commissioner of the Financial Services Agency is unable to locate the address of the office of the Insurance Broker).

（保証金に充てることができる有価証券の種類等）

(Types of Securities Which May Be Substituted for Security Deposit)

第二百二十六条　法第二百九十一条第九項に規定する内閣府令で定める有価証券は、次に掲げるものとする。

Article 226 (1) The Securities to be specified by Cabinet Office Order, as provided in Article 291, paragraph (9) of the Act, are as follows:

一　国債証券

(i) national government bond securities;

二　地方債証券

(ii) municipal bond securities;

三　政府保証債証券

(iii) Government Guaranteed Bond Certificates; and

四　社債券その他の債券（記名式のもの、短期社債等及び前三号に掲げるものを除く。）であって保証金に充てることにつき金融庁長官の承認を受けたもの

(iv) corporate bond certificates and any other bond certificates (excluding registered bond certificates, short-term corporate bonds, etc. and the bonds as set forth in the preceding three items), which are approved by the Commissioner of the Financial Services Agency to be substituted for payment of the Deposit for Operation.

２　保険仲立人は、前項第四号の規定による承認を受けようとするときは、承認申請書に理由書その他の参考となるべき事項を記載した書類を添付して金融庁長官に提出しなければならない。

(2) When an Insurance Broker intends to obtain an approval under item (iv) of the preceding paragraph, it must submit to the Commissioner of the Financial Services Agency a written application for approval, with a written statement of reasons and documents containing any other matters which would serve as reference information.

３　第百三十二条の規定は、法第二百九十一条第九項の規定により有価証券を保証金に充てる場合における当該有価証券の価額について準用する。この場合において、第百三十二条第一項第四号中「前条第一項第四号」とあるのは「第二百二十六条第一項第四号」と、同条第四項中「前条第一項各号」とあるのは「第二百二十六条第一項各号」と、「外国為替及び外国貿易法（昭和二十四年法律第二百二十八号）第七条第一

項（外国為替相場）に規定する基準外国為替相場又は裁定外国為替相場」とあるのは「当該保険仲立人が法第二百八十六条の登録を受けた日又は当該保険仲立人の各事業年度開始の日における外国為替及び外国貿易法第七条第一項（外国為替相場）に規定する基準外国為替相場及び裁定外国為替相場」と読み替えるものとする。

(3) The provisions of Article 132 apply mutatis mutandis to the value of Securities, when such Securities are to be substituted for security deposits pursuant to the provisions of Article 291, paragraph (9) of the Act. In this case, the term "item (iv), paragraph (1) of the preceding Article" in Article 132, paragraph (1), item (iv) is deemed to be replaced with "Article 226, paragraph (1), item (iv)"; the terms "the items of paragraph (1) of the preceding Article" and "the basic exchange rate or arbitrated exchange rate as provided in Article 7, paragraph (1) (Foreign Exchange Rate) of the Foreign Exchange and Foreign Trade Act (Act No. 228 of 1949)" in paragraph (4) of the same Article are deemed to be replaced with "the items of Article 226, paragraph (1)" and "the basic exchange rate or arbitrated exchange rate as provided in Article 7, paragraph (1) (Foreign Exchange Rate) of the Foreign Exchange and Foreign Trade Act as of the day when the Insurance Broker is registered under Article 286 of the Act or the day of commencement of the business year of the Insurance Broker", respectively.

（保証金の一部に代わる保険仲立人賠償責任保険契約の承認の申請等）

(Application for Approval of Insurance Broker Liability Insurance Contract Substituted for Security Deposit in Part)

第二百二十七条　保険仲立人は、法第二百九十二条第一項の規定による承認を受けようとするときは、当該承認に係る賠責保険契約により保証金の一部を供託しないこととしようとする日の一月前までに、承認申請書に理由書その他の参考となるべき事項を記載した書類を添付して金融庁長官に提出しなければならない。

Article 227 (1) When an Insurance Broker intends to obtain an approval under Article 292, paragraph (1) of the Act, it must, no later than one month prior to the day when it elects not to deposit a part of the security interest in virtue of the Compensation Liability Insurance Contract for which the approval is sought, submit to the Commissioner of the Financial Services Agency a written application for approval, with a written statement of reasons and any other documents containing the matters which would serve as reference information.

２　金融庁長官は、前項の規定による承認の申請があったときは、当該承認の申請をした保険仲立人が締結する賠責保険契約の内容が令第四十四条第一項各号に掲げる要件に適合するものであるかどうかを審査するものとする。

(2) When an application for the approval under the preceding paragraph has been filed, the Commissioner of the Financial Services Agency is to examine whether the terms and conditions of the Compensation Liability Insurance Contract to be concluded by the Insurance Broker which has filed an

application for the approval conforms the requirements specified in the items of Article 33, paragraph (1) of the Cabinet Order.

3　保険仲立人は、令第四十四条第一項第四号の規定による承認を受けようとするときは、当該承認に係る賠責保険契約を解除しようとする日又はその内容を変更しようとする日の一月前までに、承認申請書に理由書その他の参考となるべき事項を記載した書類を添付して金融庁長官に提出しなければならない。

(3) When an Insurance Broker intends to obtain an approval under Article 44, paragraph (1), item (iv) of the Cabinet Order, it must, no later than one month prior to the day when it intends to effect cancellation of the Compensation Liability Insurance Contract for which the approval is sought or to amend any of the terms and conditions thereunder, submit to the Commissioner of the Financial Services Agency a written application for approval, as well as a written statement of reasons and any document describing reference information.

4　金融庁長官は、前項の規定による承認の申請があったときは、当該承認の申請をした保険仲立人が賠責保険契約を解除し、又はその内容を変更することが保険契約者等の保護に欠けるおそれのないものであるかどうかを審査するものとする。

(4) When an application for approval under the preceding paragraph has been filed, the Commissioner of the Financial Services Agency is to examine whether it is unlikely that the protection of the Policyholders, etc. would be hindered if the Insurance Broker which has filed the application for approval effects any change or cancellation of the Compensation Liability Insurance Contract.

第四章　業務
Chapter IV Business

（情報の提供）

(Provision of Information)

第二百二十七条の二　法第二百九十四条第一項に規定する内閣府令で定める特殊の関係のある者は、団体保険に係る保険契約者から当該団体保険に係る保険契約に加入させるための行為の委託（二以上の段階にわたる委託を含む。）を受けた者その他これに準ずる者（当該団体保険に係る保険契約の締結又は保険募集を行った者を除く。）とする。

Article 227-2 (1) Persons who have a special relationship to be specified by Cabinet Office Order, as provided in Article 294, paragraph (1) of the Act, are the persons to whom acts to make a person subscribe to an insurance contract pertaining to a group insurance are entrusted by the policyholder pertaining to the group insurance (including those under multi-tier entrustment arrangements) and other persons similar thereto (excluding the persons who concluded or engaged in Insurance Solicitation for the insurance contract pertaining to the group insurance).

２　法第二百九十四条第一項に規定する内閣府令で定めるときは、次に掲げる場合とする。

(2) The cases to be specified by Cabinet Office Order, as provided in Article 294, paragraph (1) of the Act, are as follows:

一　地方公共団体を保険契約者とし、その住民を被保険者とする団体保険に係る保険契約者から当該団体保険に係る保険契約に加入する者に対して当該加入させるための行為を行う場合

(i) cases where the policyholder pertaining to a group insurance under which a local government is the policyholder and its residents are the insured engages in the relevant act to make a person subscribe to an insurance contract pertaining to the group insurance;

二　一の会社等（会社（外国会社を含む。第四号において同じ。）その他の事業者（令第一条の二第一項に規定する事業者を除く。）をいう。）又はその役員若しくは使用人（役員又は使用人であった者を含む。以下この項において同じ。）が構成する団体を保険契約者とし、その役員若しくは使用人又はこれらの者の親族（配偶者並びに二親等以内の血族及び姻族に限る。以下この項において同じ。）を被保険者とする団体保険に係る保険契約者から当該団体保険に係る保険契約に加入する者に対して当該加入させるための行為を行う場合

(ii) cases where the policyholder pertaining to a group insurance, under which an organization comprising a Single Company, etc. (meaning a company (including a foreign company; the same applies in item (iv))) or any other business operator (excluding business operators as provided in Article 1-2, paragraph (1) of the Cabinet Order) or its officers or employees (including persons who were formerly officers or employees; hereinafter the same applies in this paragraph) is the policyholder and its officers or employees or their relatives (limited to a spouse and a relative by blood or by affinity within the second degree; hereinafter the same applies in this paragraph) are the insured, engages in the relevant act to make a person subscribe to an insurance contract pertaining to the group insurance;

三　一の労働組合を保険契約者とし、その組合員（組合員であった者を含む。）又はその親族を被保険者とする団体保険に係る保険契約者から当該団体保険に係る保険契約に加入する者に対して当該加入させるための行為を行う場合

(iii) cases where the policyholder pertaining to a group insurance, under which a single labor union is the policyholder and its union members (including persons who were formerly union members) or their relatives are the insured, engages in the relevant act to make a person subscribe to an insurance contract pertaining to the group insurance;

四　会社を保険契約者とし、同一の会社の集団（一の会社及び当該会社の子会社の集団をいう。）に属する他の会社を被保険者とする団体保険に係る保険契約者から当該団体保険に係る保険契約に加入する者に対して当該加入させるための行為を行う場合

(iv) cases where the policyholder pertaining to a group insurance, under which a company is the policyholder and other companies belonging to the same company group (meaning a group comprising a single company and its Subsidiary Companies) are the insured, engages in the relevant act to make a person subscribe to an insurance contract pertaining to the group insurance;

五　一の学校（学校教育法（昭和二十二年法律第二十六号）第一条に規定する学校をいう。）又はその学生が構成する団体を保険契約者とし、その学生又は生徒を被保険者とする団体保険に係る保険契約者から当該団体保険に係る保険契約に加入する者に対して当該加入させるための行為を行う場合

(v) cases where the policyholder pertaining to a group insurance, under which an organization comprising a single School (meaning a School as provided in Article 1 of the School Education Act (Act No. 26 of 1947)) or its students is the policyholder and its students or pupils are the insured, engages in the relevant act to make a person subscribe to an insurance contract pertaining to the group insurance;

六　一の地縁による団体（地方自治法（昭和二十二年法律第六十七号）第二百六十条の二第一項に規定する地縁による団体であって、同条第二項各号に掲げる要件に該当するものをいう。）を保険契約者とし、その構成員を被保険者とする団体保険に係る保険契約者から当該団体保険に係る保険契約に加入する者に対して当該加入させるための行為を行う場合

(vi) cases where the policyholder pertaining to a group insurance, under which a local community organization (meaning a local community organization as provided in Article 260-2, paragraph (1) of the Local Autonomy Act (Act No. 67 of 1947) that satisfies the requirements listed in the items of paragraph (2) of the same Article) is the policyholder and its members are the insured, engages in the relevant act to make a person subscribe to an insurance contract pertaining to the group insurance;

七　地方公共団体を保険契約者とし、事業者（当該地方公共団体の区域内に所在するものに限る。）又はその役員若しくは使用人を被保険者とする団体保険に係る保険契約者から当該団体保険に係る保険契約に加入する者に対して当該加入させるための行為を行う場合（第一号に掲げるものを除く。）

(vii) cases where the policyholder pertaining to a group insurance, under which a local government is the policyholder and business operators (limited to those located in the area of the local government) or their officers or employees are the insured, engages in the relevant act to make a person subscribe to an insurance contract pertaining to the group insurance (excluding those listed in item (i));

八　一の包括宗教法人（宗教法人法（昭和二十六年法律第百二十六号）第五十二条第二項第四号（設立の登記）に規定する宗教団体がある場合における当該宗教団体であって、宗教法人（同法第四条第二項（法人格）に規定する宗教法人をいう。以下

この号において同じ。）であるものをいう。）若しくは当該包括宗教法人に包括される宗教法人又はこれらの役員若しくは使用人が構成する団体を保険契約者とし、その構成員又はその親族を被保険者とする団体保険に係る保険契約者から当該団体保険に係る保険契約に加入する者に対して当該加入させるための行為を行う場合

(viii) cases where the policyholder pertaining to a group insurance, under which a single Comprising Religious Corporation (meaning a religious organization as provided in Article 52, paragraph (2), item (iv) (Registration of Incorporation) of the Religious Corporations Act (Act No. 126 of 1951) if it exits, which is a Religious Corporation (meaning a Religious Corporation as provided in Article 4, paragraph (2) (Legal Personality) of the same Act; hereinafter the same applies in this item)), a Religious Corporation under the control of the Comprising Religious Corporation, or an organization that their respective officers or employees constitute is the policyholder, and its members or their relatives are the insured, engages in the relevant act to make a person subscribe to an insurance contract pertaining to the group insurance;

九　一の国家公務員共済組合（国家公務員共済組合法（昭和三十三年法律第百二十八号）第三条第一項又は第二項（設立及び業務）の規定により設けられた国家公務員共済組合をいう。）又は一の地方公務員共済組合（地方公務員等共済組合法（昭和三十七年法律第百五十二号）第三条第一項（設立）の規定により設けられた地方公務員共済組合をいう。以下この号において同じ。）の組合員（組合員であった者を含む。以下この号において同じ。）が構成する団体（地方公務員共済組合の組合員が構成する団体にあっては、一の都道府県内の地方公共団体の職員（職員であった者を含む。）である組合員が構成するものに限る。）を保険契約者とし、その構成員又はその親族を被保険者とする団体保険に係る保険契約者から当該団体保険に係る保険契約に加入する者に対して当該加入させるための行為を行う場合

(ix) cases where the policyholder pertaining to a group insurance, under which an organization comprising members (including persons who were formerly members; hereinafter the same applies in this item) of a single National Government Employees' Mutual Aid Association (meaning a National Government Employees' Mutual Aid Association established under Article 3, paragraph (1) or (2) (Incorporation and Services) of the National Government Employees' Mutual Aid Association Act (Act No. 128 of 1958)) or a single Local Government Employees' Mutual Aid Association (meaning a Local Government Employees' Mutual Aid Association established under Article 3, paragraph (1) (Incorporation) of the Local Government Employees' Mutual Aid Association Act (Act No. 152 of 1962); hereinafter the same applies in this item) (limited to an organization comprising members who are employees (including the persons who were formerly employees) of a local government in a single prefecture, in the case of an organization comprising members of Local Government Employees' Mutual Aid Association) is the

policyholder and its members or their relatives are the insured, engages in the relevant act to make a person subscribe to an insurance contract pertaining to the group insurance;

十　国会議員（国会議員であった者を含む。）が構成する団体又は一の地方公共団体の議会の議員（当該地方公共団体の議会の議員であった者を含む。）が構成する団体を保険契約者とし、その構成員又はその親族を被保険者とする団体保険に係る保険契約者から当該団体保険に係る保険契約に加入する者に対して当該加入させるための行為を行う場合

(x) cases where the policyholder pertaining to a group insurance, under which an organization comprising members of the Diet (including persons who were formerly members of the Diet) or an organization comprising members of the council of a single local government (including persons who were formerly members of the council of a local government) is the policyholder and its members or their relatives are the insured, engages in the relevant act to make a person subscribe to an insurance contract pertaining to the group insurance;

十一　一の学校（学校教育法第一条に規定する学校及び就学前の子どもに関する教育、保育等の総合的な提供の推進に関する法律第二条第七項（定義）に規定する幼保連携型認定こども園をいう。第十三号において同じ。）を保険契約者とし、その児童又は幼児を被保険者とする団体保険に係る保険契約者から当該団体保険に係る保険契約に加入する者に対して当該加入させるための行為を行う場合

(xi) cases where the policyholder pertaining to a group insurance, under which a single School (meaning a School as provided in Article 1 of the School Education Act and a kindergarten-childcare-collaboration-type center for early childhood education and care as provided in Article 2, paragraph (7) (Definitions) of the Act on Advancement of Comprehensive Service Related to Education, Child Care, etc. of Preschool Children; the same applies in item (xiii)) is the policyholder and its children or young children are the insured, engages in the relevant act to make a person subscribe to an insurance contract pertaining to the group insurance;

十二　一の専修学校（学校教育法第百二十四条に規定する専修学校をいう。以下この号及び次号において同じ。）、一の各種学校（同法第百三十四条第一項に規定する各種学校のうち、第一条の二第二項に規定するものに限る。以下この号及び次号において同じ。）又は一の専修学校若しくは各種学校の生徒（各種学校にあっては同条第三項に規定するものに限る。以下この号及び次号において同じ。）が構成する団体を保険契約者とし、その生徒を被保険者とする団体保険に係る保険契約者から当該団体保険に係る保険契約に加入する者に対して当該加入させるための行為を行う場合

(xii) cases where the policyholder pertaining to a group insurance, under which an organization comprising a single Specialized Training College (meaning a Specialized Training College as provided in Article 124 of the School

Education Act; hereinafter the same applies in this item and the following item), a single miscellaneous schools (limited to a miscellaneous schools as provided in Article 134, paragraph (1) of the same Act which falls under the category provided in Article 1-2, paragraph (2); hereinafter the same applies in this item and the following item) or an organization comprising students of a single Specialized Training College or miscellaneous schools (limited to those provided in paragraph (3) of the same Article, in the case of a miscellaneous schools; hereinafter the same applies in this item and the following item) is the policyholder and its students are the insured, engages in the relevant act to make a person subscribe to an insurance contract pertaining to the group insurance;

十三　同一の設置者（国及び地方公共団体を除く。次号において同じ。）が設置した二以上の学校等（学校、専修学校又は各種学校をいう。同号において同じ。）の学生又は生徒が構成する団体を保険契約者とし、その学生等（学生、生徒、児童又は幼児をいう。同号において同じ。）を被保険者とする団体保険に係る保険契約者から当該団体保険に係る保険契約に加入する者に対して当該加入させるための行為を行う場合

(xiii) cases where the policyholder pertaining to a group insurance, under which an organization comprising students or pupils of two or more Schools, etc. (meaning Schools, Specialized Training Colleges or Schools for Specialized Education; the same applies in the same item) established by the same founder (excluding the State and local governments; the same applies in the following item) is the policyholder and its Students, etc. (meaning students, pupils, children or young children; the same applies in the same item) are the insured, engages in the relevant act to make a person subscribe to an insurance contract pertaining to the group insurance;

十四　一の学校等又は同一の設置者が設置した二以上の学校等の学生等の保護者（親権を行う者又は後見人をいう。）又は教職員が構成する団体を保険契約者とし、その構成員又は学生等を被保険者とする団体保険に係る保険契約者から当該団体保険に係る保険契約に加入する者に対して当該加入させるための行為を行う場合

(xiv) cases where the policyholder pertaining to a group insurance, under which an organization comprising the custodians (meaning the persons who exercise parental authority or who are the guardians) of the Students, etc. or the teachers and staff members of a Single School, etc. or two or more Schools, etc. established by the same founder is the policyholder and its members or Students, etc. are the insured, engages in the relevant act to make a person subscribe to an insurance contract pertaining to the group insurance; and

十五　前各号に掲げる場合のほか、一の団体又はその代表者を保険契約者とし、当該団体に所属する者を被保険者とする団体保険に係る保険契約者から当該団体保険に係る保険契約に加入する者に対して当該加入させるための行為を行う場合であって、

当該団体と当該加入させるための行為の相手方との間に、当該団体保険に係る保険契約に関する利害の関係、当該相手方が当該団体の構成員となるための要件及び当該団体の活動と当該保険契約に係る補償の内容との関係等に照らし、一定の密接な関係があることにより、当該団体から当該加入させるための行為の相手方に対して必要な情報が適切に提供されることが期待できると認められるとき

(xv) beyond the cases set forth in the preceding items, cases where the policyholder pertaining to a group insurance, under which a single organization or its representative person is the policyholder and persons belonging to that organization are the insured, engages in the relevant act to make a person subscribe to an insurance contract pertaining to the group insurance, if, based on the fact that a certain degree of close relationship exists between that organization and the other party to whom the relevant act of making a person subscribe to is targeted in light of the relationship between them in terms of interest in the insurance contract pertaining to the group insurance, requirements for the relevant other party to become a member of that organization, relationship between details of activities of that organization and compensation pertaining to the insurance contract, and other factors, that organization is deemed to be capable of properly providing necessary information to the relevant other party to whom the relevant act of making a person subscribe to such insurance contract is targeted.

3　保険会社等若しくは外国保険会社等、これらの役員（保険募集人である者を除く。）、保険募集人又は保険仲立人若しくはその役員若しくは使用人は、法第二百九十四条第一項の規定により保険契約の内容その他保険契約者等の参考となるべき情報の提供を行う場合には、保険契約者及び被保険者に対し、次に掲げる方法により行うものとする。

(3) When providing information concerning the terms and conditions of insurance contract and other information which would serve as reference information under Article 294, paragraph (1) of the Act, an Insurance Company, etc. or a Foreign Insurance Company, etc. their respective officers (excluding a person who is an Insurance Agents), an Insurance Agent or an Insurance Broker, or their respective officers or employees are to provide such information to the policyholder and the insured by the following methods:

一　保険契約の内容その他保険契約に関する情報のうち次に掲げる事項を記載した書面を用いて行う説明（書面に記載すべき事項が電磁的記録に記録されている場合は、当該記録された事項を電子計算機の映像面へ表示したものを用いて行う説明を含む。以下この項において同じ。）及び次に掲げる事項を記載した書面の交付

(i) provision of explanation using a written document stating the following matters pertaining to the terms and conditions of and other information concerning the insurance contract (when the matters to be stated in a document are recorded in Electronic or Magnetic Records, including

provision of explanation by way of showing the recorded matters which are displayed on a computer screen; hereinafter the same applies in this paragraph) and delivery of a document stating the following matters:

イ　商品の仕組み

(a) the structure of the instrument;

ロ　保険給付に関する事項（保険金等の主な支払事由及び保険金等が支払われない主な場合に関する事項を含む。）

(b) the matters related to insurance payment (including main grounds for payment of Insurance Proceeds, etc. and matters pertaining to cases where Insurance Proceeds, etc. may not be paid);

ハ　付加することのできる主な特約に関する事項

(c) the matters related to main special provisions which can be added;

ニ　保険期間に関する事項

(d) the matters related to the insurance period;

ホ　保険金額その他の保険契約の引受けに係る条件

(e) the amount of insurance proceeds and other terms pertaining to underwriting of the insurance contract;

ヘ　保険料に関する事項

(f) the matters related to insurance premiums;

ト　保険料の払込みに関する事項

(g) the matters related to the payment of insurance premiums;

チ　配当金に関する事項

(h) the matters related to policy dividends;

リ　保険契約の解約及び解約による返戻金に関する事項

(i) the matters related to refund due to cancellation or termination of the insurance contract;

ヌ　保険契約の申込みの撤回等（法第三百九条第一項に規定する申込みの撤回等をいう。）に関する事項

(j) the matters related to the Revocation of an Offer, etc. for the insurance contract (meaning the Revocation of an Offer, etc. as provided in Article 309, paragraph (1) of the Act);

ル　保険契約者又は被保険者が行うべき告知に関する事項

(k) the matters related to the announcement to be made by the policyholder or the insured;

ヲ　保険責任の開始時期に関する事項

(l) the matters related to the time of commencement of insurance liability;

ワ　保険料の払込猶予期間に関する事項

(m) the matters related to the grace period for the payment of insurance premiums;

カ　保険契約の失効及び失効後の復活に関する事項

(n) the matters related to expiration or restoration after the expiration of the

insurance contract;

ヨ　保険契約者保護機構の行う資金援助等の保険契約者等の保護のための特別の措置等に関する事項

(o) the matters related to special measures, etc. for protection of policyholders, etc., such as financial assistance, etc. provided by the Insurance Policyholders Protection Corporation of Japan;

タ　次の（１）又は（２）に掲げる場合の区分に応じ、当該（１）又は（２）に定める事項

(p) the matters listed in the following 1. or 2. in accordance with the categories of cases listed in 1. or 2.:

（１）　当該保険契約を締結する保険会社等、外国保険会社等又は保険仲立人が行う保険業務等をその紛争解決等業務の種別とする指定紛争解決機関が存在する場合　保険契約等（保険契約又は法第三百八条の五第二項に規定する顧客のために保険契約の締結の媒介を行うことを内容とする契約を総称する。（２）において同じ。）を締結する保険会社等、外国保険会社等（法第二百四十条第一項第一号の規定により外国保険会社等とみなされる免許特定法人の引受社員の場合にあっては、当該引受社員を社員とする免許特定法人。（２）において同じ。）又は保険仲立人が法の規定により自己の保険業務等に係る手続実施基本契約を締結する措置を講ずる当該手続実施基本契約の相手方である指定紛争解決機関の商号又は名称

1. in cases where there is a Designated Dispute Resolution Organization, the Category for Business of Dispute Resolution, etc. of which is the Insurance Business, etc. conducted by the Insurance Company, etc., Foreign Insurance Company, etc. or Insurance Broker concluding the insurance contract: the trade name or name of the Designated Dispute Resolution Organization, which is the counterparty to the Master Agreement for Implementation of Dispute Resolution Procedures pertaining to its own Insurance Business, etc. concluded as measures required to be taken, pursuant to the provisions of the Act, by an Insurance Company, etc., a Foreign Insurance Company, etc. (in the case of an Underwriting Member of a Licensed Specified Corporation which is deemed to be a Foreign Insurance Company, etc. pursuant to the provisions of Article 240, paragraph (1), item (i) of the Act, the Licensed Specified Corporation having the Underwriting Member as its member; the same applies in 2.) or an Insurance Broker, concluding an insurance contract, etc. (such term collectively refers to an insurance contract or a contract under which brokerage service for conclusion of an insurance contract is provided for the benefit of a customer as specified in Article 308-5, paragraph (2) of the Act; the same applies in 2.);

（２）　当該保険契約を締結する保険会社等、外国保険会社等又は保険仲立人が

行う保険業務等をその紛争解決等業務の種別とする指定紛争解決機関が存在しない場合　保険契約等を締結する保険会社等、外国保険会社等又は保険仲立人が法の規定により講ずる自己の保険業務等に関する苦情処理措置及び紛争解決措置の内容

2. in cases where there is no Designated Dispute Resolution Organization, the Category for Business of Dispute Resolution, etc. of which is the Insurance Business, etc. conducted by the Insurance Company, etc., Foreign Insurance Company, etc. or Insurance Broker concluding the insurance contract: details of measures for Complaint Processing Procedures and measures for Dispute Resolution Procedures pertaining to its own Insurance Business, etc. to be taken by the Insurance Company, etc., Foreign Insurance Company, etc. or Insurance Broker, concluding the insurance contract, etc., as required by the Act;

レ　イからタまでに掲げる事項のほか、保険契約者又は被保険者が商品の内容を理解するために必要な事項及び保険契約者又は被保険者の注意を喚起すべき事項として保険契約者又は被保険者の参考となるべき事項のうち、特に説明がされるべき事項

(q) beyond the matters set forth in (a) to (p), the matters which are necessary for the policyholder or the insured to understand the details of the instruments and the matters which would serve as reference information for the policyholder or the insured as the matters which are to be noted by the policyholder or the insured, which particularly require explanation;

二　保険契約の締結、保険募集又は自らが締結した若しくは保険募集を行った団体保険に係る保険契約に加入することを勧誘する行為その他の当該保険契約に加入させるための行為に関し、保険契約の締結又は保険契約に加入することの判断に参考となるべき事項に関する説明

(ii) in relation to the conclusion of an insurance contract, Insurance Solicitation or act of soliciting subscription to an insurance contract pertaining to a group insurance which was concluded by it or for which Insurance Solicitation was conducted by it, or any other act of making a person subscribe to the insurance contract, provision of explanation pertaining to the matters which would serve as reference information in making a judgment on the conclusion of the insurance contract or subscription to the insurance contract;

三　次に掲げる保険契約を取り扱う場合であって、保険契約者又は被保険者との合意に基づく方法その他当該保険契約の特性等に照らして、前二号に掲げる方法によらなくとも、当該保険契約に係る保険契約者又は被保険者の理解に資する他の方法があるときは、当該他の方法（ハに掲げる保険契約を取り扱う場合にあっては、当該保険契約に係る保険契約者に対する情報の提供に係る部分に限る。）

(iii) in the case of dealing in the following insurance contracts, when there is a method which would contribute to the understanding of the policyholder or

the insured pertaining to the insurance contract without using the methods listed in the preceding two items in light of the characteristics of the insurance contract, such as the method based on the agreement between the policyholder and the insured, the relevant other method (in the case of dealing in an insurance contract specified in (c), limited to the portion pertaining to the provision of information to the policyholder related to the insurance contract):

イ　法第三条第五項第一号に掲げる保険に係る保険契約のうち、事業者の事業活動に伴って生ずる損害を填補する保険契約その他内容の個別性又は特殊性が高い保険契約

(a) an insurance contract pertaining to the insurance listed in Article 3, paragraph (5), item (i) of the Act, which is an insurance contract under which damage arising from the business activities of the business operator is to be compensated or any other insurance contract of highly individual or particular nature;

ロ　一年間に支払う保険料の額（保険期間が一年未満であって保険期間の更新をすることができる保険契約にあっては、一年間当たりの額に換算した額）が五千円以下である保険契約

(b) the amount of an insurance contract under which insurance premiums to be paid each year (in the case of an insurance contract which is for the insurance period of less than one year and is renewable, the amount converted to the annual amount) is no more than 5,000 yen;

ハ　団体保険に係る保険契約

(c) an insurance contract pertaining to a group insurance;

ニ　既に締結している保険契約（第九号及び第九項第二号において「既契約」という。）の一部の変更をすることを内容とする保険契約（当該変更に係る部分に限る。）

(d) an insurance contract partially amending an insurance contract which has already been concluded (referred to as an "Existing Contract" in item (ix) and paragraph (9), item (ii)) (limited to the portion pertaining to the amendment);

四　二以上の所属保険会社等を有する保険募集人（一以上の所属保険会社等を有する保険募集人である保険会社等又は外国保険会社等（イ及びロにおいて「保険募集人保険会社等」という。）を含む。ロ、第二百二十七条の十二、第二百二十七条の十四及び第二百三十四条の二十一の二第一項第二号において同じ。）にあっては、次のイからハまでに掲げる場合における当該イからハまでに定める事項の説明

(iv) in the case of an Insurance Agent having two or more Affiliated Insurance Companies, etc. (including an Insurance Company, etc. or a Foreign Insurance Company, etc., which is an Insurance Agent having one or more Affiliated Insurance Companies, etc. (referred to as an "Insurance Agent Insurance Company, etc." in (a) and (b)); the same applies in (b), Article 227-

12, Article 227-14 and Article 234-21-2, paragraph (1), item (ii)), provision of explanation of the matters listed in (a) to (c) below, for the respective cases listed therein:

イ　当該所属保険会社等（保険募集人保険会社等にあっては、所属保険会社等又は当該保険募集人保険会社等。第二百二十七条の十二、第二百二十七条の十四第一項及び第二百三十四条の二十一の二第一項第二号イにおいて同じ。）が引き受ける保険に係る一の保険契約の契約内容につき当該保険に係る他の保険契約の契約内容と比較した事項を提供しようとする場合　当該比較に係る事項

(a) in cases where, in relation to the terms and conditions of a single insurance contract pertaining to the insurance underwritten by the Affiliated Insurance Company, etc. (in the case of an Insurance Agent Insurance Company, etc., Affiliated Insurance Company, etc. or the Insurance Agent Insurance Company, etc.; the same applies in Article 227-12, Article 227-14, paragraph (1) and Article 234-21-2, paragraph (1), item (ii), (a)), information concerning the terms and conditions of the insurance contract in comparison with other insurance contracts pertaining to that insurance is to be provided: the matters pertaining to the comparison;

ロ　二以上の所属保険会社等（保険募集人保険会社等にあっては、一以上の所属保険会社等及び当該保険募集人保険会社等。）が引き受ける保険（ハ、第二百二十七条の十二、第二百二十七条の十四第二項並びに第二百三十四条の二十一の二第一項第二号ロ及びハにおいて「二以上の所属保険会社等が引き受ける保険」という。）に係る二以上の比較可能な同種の保険契約の中から顧客の意向に沿った保険契約を選別することにより、保険契約の締結又は保険契約への加入をすべき一又は二以上の保険契約（以下「提案契約」という。）の提案をしようとする場合　当該二以上の所属保険会社等を有する保険募集人が取り扱う保険契約のうち顧客の意向に沿った比較可能な同種の保険契約の概要及び当該提案の理由

(b) in cases where one or more insurance contracts for which the conclusion of an insurance contract or subscription to an insurance contract is to be made (hereinafter referred to as "Suggested Contracts") are to be suggested by selecting insurance contracts that follow the customer's intention from among two or more comparable insurance contracts of the same class pertaining to the insurance underwritten by two or more Affiliated Insurance Companies, etc. (in the case of an Insurance Agent Insurance Company, etc., one or more Affiliated Insurance Company, etc. and the Insurance Agent Insurance Company, etc.) (referred to as "Insurance Underwritten by Two or More Affiliated Insurance Companies, etc." in (c), Article 227-12, Article 227-14, paragraph (2) and Article 234-21-2, paragraph (1), item (ii), (b) and (c)): outline of comparable insurance contracts of the same class that follow the customer's intention from among insurance contracts handled by the Insurance Agent having those two or more Affiliated Insurance Companies, etc. and the reasons for such

suggestion;

ハ　二以上の所属保険会社等が引き受ける保険に係る二以上の比較可能な同種の保険契約の中からロの規定による選別をすることなく、提案契約の提案をしようとする場合当該提案の理由

(c) in cases where Suggested Contracts are to be suggested without making the selection in accordance with the provisions of (b) from among two or more comparable insurance contracts of the same class pertaining to the Insurance Underwritten by Two or More Affiliated Insurance Companies, etc.: the reasons for such suggestion;

五　保険契約に係る保険事故が発生したときにおいて保険金を受け取るべき者の選択により、保険金の支払又は直接支払いサービスを受けることができる旨及び提携事業者が取り扱う商品等の内容又は水準について説明を行う場合にあっては、当該商品等の内容又は水準その他必要な事項を記載した書面を用いて行う説明及び当該書面の交付

(v) in cases where explanation about the fact that, when an insured event pertaining to the insurance contract has occurred, the person entitled to receive the insurance proceeds may receive, at its option, payment of insurance proceeds or direct payment service and about the details or level of instruments, etc. handled by the Partnered Business Operator is to be provided: provision of explanation using a document stating the details or level of the instruments, etc. or any other necessary matters and delivery of the document;

六　第七十四条第一号イ及び第三号に掲げる保険契約（第八十三条第一号ロ及びニに掲げるものを除く。第十号において同じ。）を取り扱う場合にあっては、次に掲げる事項を記載した書面を用いて行う説明及び当該書面の交付

(vi) in the case of handling an insurance contract listed in Article 74, item (i), (a) and item (iii) (excluding those listed in Article 83, item (i), (b) and (d); the same applies in item (v)): provision of explanation using a document stating the following matters and delivery of the document:

イ　特別勘定に属する資産（以下この号及び第十号において「資産」という。）の種類及びその評価の方法

(a) the types and the evaluation method of the assets belonging to the special account (hereinafter referred to as the "Assets" in this item and item (x));

ロ　資産の運用方針

(b) investment policies of the Assets;

ハ　資産の運用実績により将来における保険金等の額が不確実であること。

(c) that the amount of Insurance Proceeds, etc. in the future is uncertain, depending on the investment performance of the Assets;

七　保険金等の額を外国通貨をもって表示する保険契約（第八十三条第三号イからテまでに掲げる保険契約のうち、事業者を保険契約者とするものを除く。）を取り扱う場合にあっては、保険金等の支払時における外国為替相場により本邦通貨に換算

した保険金等の額が、当該保険契約の締結時における外国為替相場により本邦通貨に換算した保険金等の額を下回る場合があることを記載した書面を用いて行う説明及び当該書面の交付

(vii) in the case of handling an insurance contract for which the amount of Insurance Proceeds, etc. is indicated in a foreign currency (excluding insurance contracts listed in Article 83, item (iii), (a) to (hh) with a business operator as the policyholder), provision of explanation using a document stating that the amount of Insurance Proceeds, etc. converted into Japanese currency at the foreign exchange rate as of the time of its payment may be below the amount of Insurance Proceeds, etc. converted into Japanese currency at the foreign exchange rate as of the time of concluding the insurance contract, and delivery of the document;

八　保険料の計算に際して予定解約率を用い、かつ保険契約の解約による返戻金を支払わないことを約した保険契約を取り扱う場合にあっては、保険契約の解約による返戻金がないことを記載した書面を用いて行う説明及び当該書面の交付

(viii) in the case of handling an insurance contract that undertakes to use a projected cancellation rate for calculating insurance premiums and not to pay any refund for the cancellation of the insurance contract, provision of explanation using a document stating that there is no refund for the cancellation of the insurance contract, and delivery of the document;

九　既契約を消滅させると同時に、既契約の責任準備金、返戻金の額その他の被保険者のために積み立てられている額を、新たに締結する保険契約（以下この号において「新契約」という。）の責任準備金又は保険料に充当することによって成立する保険契約（既契約と新契約の被保険者が同一人を含む場合に限る。）を取り扱う場合にあっては、次に掲げる事項を記載した書面を用いて行う説明及び当該書面の交付（イに掲げる事項の記載にあっては、既契約と新契約が対比できる方法に限る。）

(ix) in the case of handling an insurance contract (hereinafter referred to as a "New Contract" in this item) to be effected by terminating an Existing Contract and allocating the policy reserve, refunds, or any other amounts reserved for the insured for the Existing Contract to the policy reserve or insurance premiums for a new insurance contract (limited to the case where the insured of the Existing Contract and the New Contract includes the same person), provision of explanation using a document stating the following matters and delivery of the document (when stating the matters listed in (a), limited to a method by which the Existing Contract and the New Contract can be compared):

イ　既契約及び新契約に関する保険の種類、保険金額、保険期間、普通保険約款及び給付のある主要な特約ごとの保険料、保険料払込期間その他保険契約に関する重要な事項

(a) the types of insurance, the amounts of insurance proceeds, the insurance

periods, the general policy conditions, and insurance premiums and the periods for paying insurance premiums for each major special provision for benefits pertaining to the Existing Contract and the New Contract, and other material matters concerning insurance contracts;

ロ　既契約を継続したまま保障内容を見直す方法があること及びその方法

(b) the fact that there is a way to review the insurance details, while maintaining the Existing Contract, and the way;

十　七十四条第一号イ及び第三号に掲げる保険契約を取り扱う場合にあっては、次に掲げる事項を記載した書面の交付（ロに掲げる事項にあっては、保険契約者の求めがあった場合に限り、当該求めに応じて直ちに行う交付）

(x) in the case of handling an insurance contract listed in Article 74, item (i), (a) and item (iii), delivery of a document stating the following matters (in the case of the matters listed in (b), only if the policyholder so requests, immediate delivery thereof in response to the request):

イ　資産の運用に関して別表に掲げる事項（当該保険契約に係る資産の運用を受益証券又は投資証券の取得により行う場合にあっては、資産の運用に関する極めて重要な事項として別表に掲げるもの）

(a) the matters concerning the investment of Assets listed in the appended table (if the Assets pertaining to the insurance contract are invested through the acquisition of Beneficiary Certificates or Investment Securities, the matters listed in the appended table as extremely material matters concerning the investment of Assets);

ロ　資産の運用（受益証券又は投資証券の取得により行うものに限る。）に関する重要な事項として別表に掲げる事項

(b) the matters listed in the appended table as extremely material matters concerning the investment of Assets (limited to the investment through the acquisition of Beneficiary Certificates or Investment Securities);

十一　基礎率変更権に関する条項を普通保険約款に記載する第三分野保険の保険契約を取り扱う場合にあっては、次に掲げる事項を記載した書面の交付

(xi) in the case of handling an insurance contract for a third sector insurance for which the provisions concerning the Right to Modification of Base Rates are stated in the general policy conditions, delivery of a document stating the following matters:

イ　保険契約の内容が変更されることがある場合の要件（基礎率変更権行使基準を含む。）、変更箇所、変更内容及び保険契約者に内容の変更を通知する時期

(a) requirements in cases where the terms and conditions of the insurance contract may be changed (including the Criteria for Exercise of Right to Modification of Base Rates), parts to be changed, the details of the change, and the time to inform the policyholder of the change to the terms and conditions;

ロ　予定発生率の合理性

(b) rationality of the projected incidence rate;

十二　日本における元受保険契約を取り扱う場合（少額短期保険業者である保険会社等、その役員（少額短期保険募集人である保険募集人を除く。）、少額短期保険募集人である保険募集人又は少額短期保険業者が保険者となる保険契約の締結の媒介を行う保険仲立人若しくはその役員若しくは使用人が取り扱う場合を除く。）にあっては、保険契約者に対し、イ又はロに掲げる保険契約（日本における元受保険契約に限る。以下この号において同じ。）の区分に応じ、当該イ又はロに定める事項を記載した書面の交付その他の適切な方法による当該イ又はロに定める事項の説明

(xii) in the case of handling an underlying insurance contract in Japan (excluding the case where an underlying insurance contract in Japan is handled by an Insurance Company, etc. which is a Small Amount and Short Term Insurance Company, its officers (excluding an Insurance Agent which is a Small Amount and Short Term Insurance Agent), an Insurance Agent which is a Small Amount and Short Term Insurance Agent or an Insurance Broker providing brokerage service for conclusion of insurance contracts under which a Small Amount and Short Term Insurance Company is the insurer, or its officers or employees), delivery of a document stating the matters specified in (a) or (b), in accordance with the categories of the insurance contracts (limited to a underlying insurance contract in Japan; hereinafter the same applies in this item) as respectively set forth in (a) or (b) or provision of explanation of the matters listed in (a) or (b) by any other appropriate method:

イ　ロに掲げるもの以外の保険契約取り扱う保険契約が補償対象契約に該当するかどうかの別又は保険契約のうち補償対象契約に該当するものの範囲

(a) insurance contracts other than those listed in (b): whether or not the insurance contract handled falls under the category of Covered Insurance Contracts, or the scope of insurance contracts falling under the category of Covered Insurance Contracts;

ロ　保険契約者等の保護のための特別の措置等に関する命令（平成十年大蔵省令第百二十四号。以下「保護命令」という。）第一条の六第二項（法第二百四十五条第一号に規定する内閣府令・財務省令で定める率）に規定する元受生命保険契約等であって、保険期間（既に締結されている保険契約の条項に基づく保険期間の更新又は延長をすることができる保険契約にあっては、当該更新又は延長後の保険期間を含む通算保険期間）が五年を超えることとなるもの（その保険料又は責任準備金の算出の基礎として予定利率が用いられているもの（保護命令第五十条の五第三項括弧書（法第二百七十条の三第二項第一号に規定する内閣府令・財務省令で定める率）に規定する予定利率が用いられているものを含む。）に限る。）次の（１）及び（２）に掲げる事項

(b) Underlying Life Insurance Contracts, etc. as provided in Article 1-6, paragraph (2) (Rates to be Specified by Cabinet Office Order and Ministry of Finance Order as Provided in Article 245, Item (i) of the Act) of the

Order Concerning Special Measures, etc. for the Protection for Policyholders, etc. (Ministry of Finance Order No. 124 of 1998; hereinafter referred to as the "Protection Order") whose insurance periods (for an insurance contract whose insurance period is renewable or extendable pursuant to the provisions of already effected insurance contract, the total insurance period including such renewed or extended insurance period) exceed five years (limited to insurance contracts for which the projected interest rate is used as the basis for the calculation of the insurance premiums or the policy reserve (including those for which the projected interest rate as provided in parentheses of Article 50-5, paragraph (3) (Rates to be specified by Cabinet Office Order and Ministry of Finance Order as Provided in Article 270-3, Paragraph (2), Item (i) of the Act) of the Protection Order is used)): the matters listed in 1. and 2. below:

（１）　イに定める事項

1. the matters specified in (a);

（２）　保護命令第五十条の五第三項に規定する高予定利率契約に該当することとなる保険契約並びに破綻保険会社（法第二百六十条第二項に規定する破綻保険会社をいう。）に係る当該保険契約が保護命令第五十条の五第二項（保護命令第五十条の十一において準用する場合を含む。）及び第一条の六第二項又は第五十条の十四第二項（法第二百七十条の六の八第二項に規定する内閣府令・財務省令で定める率）の規定の適用を受けること。

2. that insurance contracts that fall under the category of contracts with a high projected interest rate as provided in Article 50-5, paragraph (3) of the Protection Order and insurance contracts pertaining to Bankrupt Insurance Companies (meaning Bankrupt Insurance Companies as provided in Article 260, paragraph (2) of the Act) are subject to the provisions of Article 50-5, paragraph (2) of the Protection Order (including cases where applied mutatis mutandis pursuant to Article 50-11 of the Protection Order) and Article 1-6, paragraph (2) of the Protection Order, or Article 50-14, paragraph (2) (Rates to be Specified by Cabinet Office Order and Ministry of Finance Order as Provided in Article 270-6-8, Paragraph (2) of the Act) of the Protection Order;

十三　少額短期保険業者である保険会社等、その役員（少額短期保険募集人である保険募集人を除く。）、少額短期保険募集人である保険募集人又は保険仲立人若しくはその役員若しくは使用人が保険契約者から保険期間の満了の日までに更新しない旨の申出がない限り更新される保険契約を取り扱う場合にあっては、更新後の保険契約について、保険料の計算の方法、保険金額その他金融庁長官が定めるものについて見直す場合があることを記載した書面を用いて行う説明及び当該書面の交付

(xiii) in cases where an Insurance Company, etc. which is a Small Amount and Short Term Insurance Company, its officers (excluding an Insurance Agent

who is a Small Amount and Short Term Insurance Agent), an Insurance Agent which is a Small Amount and Short Term Insurance Agent, an Insurance Broker, or its officers or employees handle an insurance contract, which is to be renewed unless the policyholder expresses otherwise before the expiry day of the insurance period, provision of explanation using a document stating that the method of calculation of insurance premiums, the insured amount and any other conditions for the insurance contract after renewal to be specified by the Commissioner of the Financial Services Agency are subject to revision and delivery of the document;

十四　少額短期保険業者である保険会社等、その役員（少額短期保険募集人である保険募集人を除く。）、少額短期保険募集人である保険募集人又は保険仲立人若しくはその役員若しくは使用人にあっては、保険契約者保護機構の行う資金援助等の措置がないこと及び補償対象契約に該当しないことを記載した書面を用いて行う説明及び当該書面の交付

(xiv) in the case of an Insurance Company, etc. which is a Small Amount and Short Term Insurance Company, its officers (excluding an Insurance Agent who is a Small Amount and Short Term Insurance Agent), an Insurance Agent which is a Small Amount and Short Term Insurance Agent, an Insurance Broker, or its officers or employees, provision of explanation using a document stating that measures such as financial assistance from the Insurance Policyholders Protection Corporation of Japan are not applicable and that the contract does not fall under the category of the Covered Contract, and delivery of the document;

十五　少額短期保険業者である保険会社等、その役員（少額短期保険募集人である保険募集人を除く。）、少額短期保険募集人である保険募集人又は保険仲立人若しくはその役員若しくは使用人にあっては、次に掲げる事項を記載した書面を用いて行う説明及び当該書面の交付

(xv) in the case of an Insurance Company, etc. which is a Small Amount and Short Term Insurance Company, its officers (excluding an Insurance Agent who is a Small Amount and Short Term Insurance Agent), an Insurance Agent which is a Small Amount and Short Term Insurance Agent, an Insurance Broker, or its officers or employees, provision of explanation using a document stating the following matters and delivery of the document:

イ　少額短期保険業者は、保険期間が令第一条の五に定める期間以内であって、保険金額が令第一条の六に定める金額以下の保険のみの引受けを行う者であること。

(a) that the Small Amount and Short Term Insurance Company is a party which only underwrites the insurance for which the insurance period does not exceed the period specified in Article 1-5 of the Cabinet Order and the insurance amount does not exceed the amount set forth in Article 1-6 of the Cabinet Order;

ロ　少額短期保険業者が一の被保険者について引き受ける全ての保険の保険金額の

合計額は、二千万円（令第一条の六第一号から第六号までに掲げる保険の保険金額の合計額については千万円）を超えてはならないこと。

(b) that the total of the insured amounts of all insurance policies to be underwritten by the Small Amount and Short Term Insurance Company for a single insured must not exceed twenty million yen (or ten million yen with regard to the total of the insured amounts of each category of insurance listed in Article 1-6, items (i) to (vi) of the Cabinet Order); and

ハ　総保険金額は、上限総保険金額を超えてはならないこと（特例上限総保険金額を超えてはならないことを含む。）。

(c) that the Total Insured Amount must not exceed the Maximum Total Insured Amount (including that such amount must not exceed the Special Maximum Total Insured Amount).

4　保険会社等若しくは外国保険会社等、これらの役員（保険募集人である者を除く。）、保険募集人又は保険仲立人若しくはその役員若しくは使用人は、前項第一号、第五号から第十一号まで及び第十三号から第十五号までの規定による書面の交付に代えて、次項に定めるところにより、当該保険契約者又は当該被保険者の承諾を得て、当該書面に記載すべき事項を電磁的方法により提供することができる。この場合において、当該保険会社等若しくは当該外国保険会社等、これらの役員（保険募集人である者を除く。）、当該保険募集人又は当該保険仲立人若しくはその役員若しくは使用人は、当該交付をしたものとみなす。

(4) In lieu of the delivery of a document pursuant to the provisions of items (i), (v) through (xi) and (xiii) through (xv) of the preceding paragraph, an Insurance Company, etc. or a Foreign Insurance Company, etc., their respective officers (excluding a person who is an Insurance Agent), an Insurance Agent or an Insurance Broker, or their respective officers and employees may provide the matters to be stated in the document by Electronic or Magnetic Means, with the consent from the policyholder or the insured, as provided in the following paragraph. In this case, the Insurance Company, etc. or the Foreign Insurance Company, etc., their respective officers (excluding a person who is an Insurance Agent), the Insurance Agent or the Insurance Broker, or their respective officers or employees are deemed to have delivered the document.

5　保険会社等若しくは外国保険会社等、これらの役員（保険募集人である者を除く。）、保険募集人又は保険仲立人若しくはその役員若しくは使用人は、前項の事項を電磁的方法により提供しようとするときは、あらかじめ、当該保険契約者又は当該被保険者に対し、その用いる次に掲げる電磁的方法の種類及び内容を示し、書面又は電磁的方法による承諾を得なければならない。

(5) When intending to provide the matters referred to in the preceding paragraph by Electronic or Magnetic Means, an Insurance Company, etc. or a Foreign Insurance Company, etc., their respective officers (excluding a person who is an Insurance Agent), an Insurance Agent or an Insurance Broker, or their

respective officers and employees must present to the policyholder or the insured the type and details of the Electronic or Magnetic Means listed in the following items which it intends to use and obtain the consent therefrom by document or Electronic or Magnetic Means in advance.

一　第七項において読み替えて準用する第五十四条の五第一項各号に掲げる方法のうち保険会社等若しくは外国保険会社等、これらの役員（保険募集人である者を除く。）、保険募集人又は保険仲立人若しくはその役員若しくは使用人が使用するもの

(i) the methods set forth in the items of Article 54-5, paragraph (1), as applied mutatis mutandis pursuant to paragraph (7) following the deemed replacement of terms, that are used by an insurance company, etc. or foreign life insurance company, etc., their officers (excluding officers who are insurance agents), insurance agent or insurance broker, or its officers or employees;

二　ファイルへの記録の方式

(ii) the method of recording into a file.

6　前項の規定による承諾を得た保険会社等若しくは外国保険会社等、これらの役員（保険募集人である者を除く。）、保険募集人又は保険仲立人若しくはその役員若しくは使用人は、当該保険契約者又は当該被保険者から書面又は電磁的方法により電磁的方法による提供を受けない旨の申出があったときは、当該保険契約者又は当該被保険者に対し、書面に記載すべき事項の提供を電磁的方法によってしてはならない。ただし、当該保険契約者又は当該被保険者が再び同項の規定による承諾をした場合は、この限りでない。

(6) An Insurance Company, etc. or a Foreign Insurance Company, etc., their respective officers (excluding a person who is an Insurance Agent), an Insurance Agent or an Insurance Broker, or their respective officers and employees which has obtained the consent under the preceding paragraph may not provide the matters to be stated in a document to the policyholder or the insured by the Electronic or Magnetic Means, if the policyholder or the insured states, either in writing or by the Electronic or Magnetic Means, to the effect that the policyholder or the insured declines to receive information by Electronic or Magnetic Means; provided, however, that this does not apply if the policyholder or the insured has given consent under the same paragraph again.

7　第五十四条の五の規定は、第四項に規定する電磁的方法について準用する。この場合において、同条第一項第一号中「保険会社（法第百条の五第二項」とあるのは「保険会社等若しくは外国保険会社等、これらの役員（保険募集人である者を除く。）、保険募集人又は保険仲立人若しくはその役員若しくは使用人（第二百二十七条の二第四項」と、「保険会社との」とあるのは「保険会社等若しくは外国保険会社等、これらの役員（保険募集人である者を除く。）、保険募集人又は保険仲立人若しくはその役員若しくは使用人との」と、「相手方」とあるのは「保険契約者又は被保険者」と、

「保険契約者」」とあるのは「保険契約者等」」と、「当該保険会社」とあるのは「当該保険会社等若しくは当該外国保険会社等、これらの役員（保険募集人である者を除く。）、当該保険募集人又は当該保険仲立人若しくはその役員若しくは使用人」と、「保険契約者又は保険契約者」とあるのは「保険契約者等又は保険契約者等」と、「保険契約者ファイル」とあるのは「保険契約者等ファイル」と、「保険契約者の」とあるのは「保険契約者等の」と、「保険会社の使用」とあるのは「保険会社等若しくは外国保険会社等、これらの役員（保険募集人である者を除く。）、保険募集人又は保険仲立人若しくはその役員若しくは使用人の使用」と、「方法（法第百条の五第二項」とあるのは「方法（第二百二十七条の二第四項」と、同条第二項中「保険契約者が」とあるのは「保険契約者等が」と、「保険契約者ファイル」とあるのは「保険契約者等ファイル」と、「保険契約者の」とあるのは「保険契約者等の」と、「保険契約者に」とあるのは「保険契約者等に」と、「保険料として収受した金銭の運用を対象期間内において最後に行った日」とあるのは「保険契約の保険期間の終了の日」と、「令第十四条の二第一項」とあるのは「第二百二十七条の二第五項」と、同条第三項中「保険会社の使用」とあるのは「保険会社等若しくは外国保険会社等、これらの役員（保険募集人である者を除く。）、保険募集人又は保険仲立人若しくはその役員若しくは使用人の使用」と、「保険契約者ファイル」とあるのは「保険契約者等ファイル」と、「保険契約者若しくは保険契約者」とあるのは「保険契約者等若しくは保険契約者等」と読み替えるものとする。

(7) The provisions of Article 54-5 apply mutatis mutandis to the electronic or magnetic means provided in paragraph (4). In this case, the phrase "an Insurance Company (including a person which, under the contract with an Insurance Company providing the matters as provided in Article 105, paragraph (2) of the Act" in item (i), paragraph (1) of that Article is deemed to be replaced with "an insurance company, etc. or foreign insurance company, its officers (excluding officers who are insurance brokers), insurance agent, insurance broker or its officers or employees (including a person which, under the contract with the insurance company, etc. or foreign insurance company, its officers (excluding officers who are insurance brokers), insurance agent, insurance broker or its officers or employees providing the matters as provided in Article 227-2, paragraph (4) of the Act"; the term "recipient" in that item is deemed to be replaced with "policyholder or insured"; the term "'Policyholder'" in that item is deemed to be replaced with "'policyholder, etc.'"; the term "to the Insurance Company" in that item is deemed to be replaced with "to the insurance company, etc. or foreign insurance company, its officers (excluding officers who are insurance brokers), insurance agent, insurance broker or its officers or employees"; the phrase "by the Policyholder or by a person which, under the contract with the Policyholder" in that item is deemed to be replaced with "by the policyholder, etc. or by a person which, under the contract with the policyholder, etc."; the term "a Policyholder File" in that item is deemed to be replaced with "a policyholder, etc. file"; the term "exclusively to the

Policyholder" is deemed to be replaced with "exclusively to the policyholder, etc."; the term "a computer used by the Insurance Company" in that item is deemed to be replaced with "a computer used by the insurance company, etc. or foreign insurance company, its officers (excluding officers who are insurance brokers), insurance agent, insurance broker or its officers or employees"; the term "Article 100-5, paragraph (2) of the Act" is deemed to be replaced with "Article 227-2, paragraph (4) of the Act"; the term "the method enables the Policyholder to" in paragraph (2) of that Article is deemed to be replaced with "the method enables the policyholder, etc. to"; the term "the Policyholder File" in that item is deemed to be replaced with "the policyholder, etc. file"; the term "used by the Policyholder" in that item is deemed to be replaced with "used by the policyholder, etc."; the term "the Policyholder is informed" in that paragraph is deemed to be replaced with "the policyholder, etc. is informed"; the phrase "for the period until the fifth anniversary of the last date of investment of money received as insurance premiums under the insurance contract" in that paragraph is deemed to be replaced with "for the period until the fifth anniversary of the expiration of the insurance period under the insurance contract"; the term "Article 14-2, paragraph (1) of the Cabinet Order" in that paragraph is deemed to be replaced with "Article 227-2, paragraph (5)"; the term "used by the Insurance Company" in paragraph (3) of that Article is deemed to be replaced with "used by the insurance company, etc. or foreign insurance company, its officers (excluding officers who are insurance brokers), insurance agent, insurance broker or its officers or employees"; the term "Policyholder File" in that paragraph is deemed to be replaced with "policyholder, etc. file"; and the phrase "used by the Policyholder or a person which, under the contract with the Policyholder" in that paragraph is deemed to be replaced with "used by the policyholder, etc. or a person which, under the contract with the policyholder, etc."

8　一の保険契約の締結又は団体保険に係る保険契約への加入について、保険会社等若しくは外国保険会社等、これらの役員（保険募集人である者を除く。）、保険募集人、保険仲立人若しくはその役員若しくは使用人又は金融サービス仲介業者（金融サービスの提供に関する法律第十一条第六項に規定する金融サービス仲介業者をいう。以下同じ。）（保険媒介業務を行う者に限る。以下この項において同じ。）若しくはその役員若しくは使用人（同法第七十四条の規定による届出が行われているものに限る。以下この項において同じ。）が法第二百九十四条第一項（金融サービスの提供に関する法律第三十条において読み替えて準用する場合を含む。）の規定により保険契約者及び被保険者に対し情報の提供を行わなければならない場合において、いずれか一の者が第三項各号（第四号を除く。）に掲げる方法により情報の提供を行ったときは、他の者（金融サービス仲介業者又はその役員若しくは使用人を除く。）は、同項の規定にかかわらず、当該保険契約者及び被保険者に対し、同項各号（第四号を除く。）に掲げる方法により情報の提供を行うことを要しない。

(8) With regard to the execution of an insurance contract or subscription of an insurance contract for group insurance, if an insurance company, etc. or foreign insurance company, its officers (excluding officers who are insurance agents), insurance agent, insurance broker or its officers or employees, or a financial service intermediary (meaning a financial service intermediary provided in Article 11, paragraph (6) of the Act on Provision of Financial Services; the same applies hereinafter) (limited to a financial service intermediary engaged in insurance intermediary business operations; hereinafter the same applies in this paragraph) or its officers or employees (limited to officers or employees for whom a notification under Article 74 of that Act has been made; hereinafter the same applies in this paragraph) is required to provide information to policyholders and insureds pursuant to Article 294, paragraph (1) of the Act (including as applied mutatis mutandis pursuant to Article 30 of the Act on Provision of Financial Services following the deemed replacement of terms), and if any of these parties provided the information by any of the means set forth in the items of paragraph (3) (excluding item (iv)), the remaining parties (excluding a financial service intermediary or its officers or employees) are not, notwithstanding the provisions of that paragraph, required to provide the information by any of the means set forth in the items of paragraph (3) (excluding item (iv)).

9　法第二百九十四条第一項ただし書に規定する内閣府令で定める場合は、次に掲げる場合とする。

(9) The cases to be specified by Cabinet Office Order, as provided in the proviso to Article 294, paragraph (1) of the Act, are as follows:

一　次に掲げる保険契約を取り扱う場合（当該保険契約に係る保険契約者以外の者に対する情報の提供に係る場合に限る。）

(i) cases where the following insurance contracts are handled (limited to the case where it relates to the provision of information to a person other than the policyholder pertaining to the insurance contract):

イ　被保険者（保険契約者以外の者に限る。ロにおいて同じ。）が負担する保険料の額が零である保険契約

(a) an insurance contract under which the amount of insurance premiums to be borne by the insured (limited to a person other than the policyholder; the same applies in (b)) is zero;

ロ　保険期間が一月以内であり、かつ、被保険者が負担する保険料の額が千円以下である保険契約

(b) an insurance contract under which the insurance period does not exceed one month and the amount of insurance premiums to be borne by the insured does not exceed 1,000 yen;

ハ　被保険者に対する商品の販売若しくは役務の提供又は行事の実施等（以下ハにおいて「主たる商品の販売等」という。）に付随して引き受けられる保険に係る

保険契約（当該保険契約への加入に係る被保険者（保険契約者以外の者に限る。）の意思決定を要しないものであって、当該主たる商品の販売等に起因する損害等を対象とするものその他の当該主たる商品の販売等と関連性を有するものに限る。）

(c) an insurance contract pertaining to the insurance underwritten in the course of the sale of goods or the provision of services, or the implementation of events, etc. to the insured (hereinafter referred to as the "Sale of Main Goods, etc." in (c)) (limited to those that do not require decision-making by the insured (limited to those other than the policyholder) pertaining to the subscription to the insurance contract and are to cover damage, etc. arising from the Sales of Main Goods, etc. or otherwise are relevant to the Sale of Main Goods, etc.);

ニ　法律に基づき公的年金制度又は共済制度を運営する団体その他法律又は団体が定める規程に基づき年金制度を運営する団体を保険契約者（当該年金制度の資産管理機関（確定拠出年金法第二条第七項第一号ロ（定義）に規定する資産管理機関をいう。）又は同法第六十一条（事務の委託）の規定により事務を委託された者が保険契約者となる場合を含む。）とし、当該年金制度の加入者が被保険者となる保険契約

(d) an insurance contract under which an organization which operates the public pension system or the mutual aid system under the law or an organization which operates the pension system under the laws or regulations established by the organization becomes the policyholder (including cases where the Asset Management Organization (meaning the Asset Management Organization specified in Article 2, paragraph (7), item (i), (b) (Definitions) of the Defined Contribution Pension Act) of the pension system or a person to whom business affairs are entrusted in accordance with the provisions of Article 61 (Entrustment of Business Affairs) of the same Act becomes the policyholder) and subscribers to the pension system become the insured;

二　既契約の一部の変更をすることを内容とする保険契約を取り扱う場合であって、次のイ又はロに掲げるとき

(ii) cases where an insurance contract under which an Existing Contract is partially amended is handled and (a) or (b) below is applicable:

イ　当該変更に伴い既契約に係る第三項の規定による情報の提供の内容に変更すべきものがないとき

(a) cases where, with the amendments, no change is to be made to the details of the provision of information under paragraph (3) pertaining to the Existing Contract; or

ロ　当該変更に伴い第三項第三号に掲げる方法により情報の提供を行っているとき（当該変更に係る部分を除く。）

(b) cases where, with the amendments, the information has been provided by

the method listed in paragraph (3), item (iii) (excluding the part pertaining to the amendments).

１０　法第二百九十四条第三項第三号に規定する内閣府令で定める事項は、次に掲げるものとする。

(10) The matters to be specified by Cabinet Office Order, as provided in Article 294, paragraph (3), item (iii) of the Act, are the following:

一　保険募集人の商号、名称又は氏名

(i) the trade name or name of the Insurance Agent; and

二　保険募集人が保険募集再委託者の再委託を受けるときは、当該保険募集再委託者の商号又は名称

(ii) in cases where the Insurance Agent accepts re-entrustment from the Principal Insurance Solicitation Agent, the trade name or name of the Principal Insurance Solicitation Agent.

（保険仲立人の氏名等の明示）

(Clear Indication of Names of Insurance Brokers)

第二百二十七条の三　保険仲立人は、保険契約の締結の媒介を行おうとするときに法第二百九十四条第四項の規定により顧客に交付する書面において、同項第二号に規定する保険仲立人の権限に関する事項として、保険会社等又は外国保険会社等を代理して次に掲げる行為をすることができないことを明示しなければならない。

Article 227-3 (1) An Insurance Broker must, in its documents to be delivered to a customer pursuant to the provisions of Article 294, paragraph (4) of the Act upon providing brokerage service for conclusion of insurance contracts, clearly indicate the fact that it is not allowed to perform the following activities on behalf of an Insurance Company, etc. or a Foreign Insurance Company, etc. as information concerning the authority of Insurance Brokers as provided in item (ii) of the same paragraph:

一　保険契約の締結

(i) to conclude insurance contracts;

二　保険契約の内容の変更又は解除の申出を受けること。

(ii) to accept offer for amendment of terms and conditions or the cancellation of insurance contracts;

三　保険料の収受又は返還

(iii) to receive or refund insurance premiums;

四　保険契約者から保険契約に関する告知又は通知を受けること。

(iv) to receive from policyholders an announcement or notice concerning insurance contracts;

五　保険事故による損害をてん補する責任があるかどうかの判断又は当該てん補すべき額の決定

(v) to make a judgment as to whether or not the insurer is liable to compensate for damage arising from insured event, and to determine the amount to be

compensated; and

六　保険証券の発行

(vi) to issue insurance policy certificates.

2　保険仲立人は、前項の書面において、法第二百九十四条第四項第三号に掲げる事項として、保険契約の締結の媒介につき保険仲立人が保険契約者に加えた損害については、当該保険仲立人が責任を負い、保険会社等又は外国保険会社等は責任を負わないことを明示しなければならない。

(2) An Insurance Broker must, in the documents as referred to in the preceding paragraph, clearly indicate, as the matters listed in Article 294, paragraph (4), item (iii) of the Act, the fact that it is liable for the damage it may cause to the policyholder in the course of providing brokerage service for conclusion of an insurance contract and that in no event the Insurance Company, etc. or the Foreign Insurance Company, etc. is liable for such damage.

3　法第二百九十四条第四項第四号に規定する内閣府令で定める事項は、次に掲げる事項とする。

(3) The matters to be specified by Cabinet Office Order, as provided in Article 294, paragraph (4), item (iv) of the Act, are as follows:

一　法第二百八十八条第一項第二号の登録番号

(i) the registration number as referred to in Article 288, paragraph (1), item (ii) of the Act;

二　取り扱う保険契約の種類

(ii) the types of insurance contracts to be handled; and

三　当該顧客に対する保険募集を担当する者の氏名

(iii) the name of the person in charge of Insurance Solicitation for the customer.

4　第一項の書面には、日本産業規格Ｚ八三〇五に規定する八ポイント以上の大きさの文字及び数字を用いなければならない。

(4) Documents as referred to in paragraph (1) must be written in letters, characters and numerals larger than 8-point as provided in JIS Z8305.

5　第一項の書面を顧客に交付する場合は、顧客に当該書面を十分に読むべき旨を告げて交付する方法その他の顧客が確実に当該書面の記載内容を了知する方法により交付しなければならない。

(5) When documents as referred to in paragraph (1) are to be delivered to a customer, such delivery must be made by a method whereby the customer is informed that it is necessary for the customer to peruse the documents or any other method whereby the customer will be able to securely understand the details of the documents.

（保険仲立人の氏名等の明示に係る情報通信の技術を利用する方法）

(Methods Using Information and Communications Technology Pertaining to Clear Indication of Names of Insurance Brokers)

第二百二十七条の四　法第二百九十四条第五項に規定する電子情報処理組織を使用する

方法その他の情報通信の技術を利用する方法であって内閣府令で定めるものは、次に掲げる方法とする。

Article 227-4 (1) The method using an Electronic Data Processing System or any other information and communication technology to be specified by Cabinet Office Order, as provided in Article 294, paragraph (5) of the Act, is as follows:

一　電子情報処理組織を使用する方法のうち次に掲げるもの

(i) a method using an Electronic Data Processing System which falls under any of the following:

イ　保険仲立人（法第二百九十四条第五項に規定する事項の提供を行う保険仲立人との契約によりファイルを自己の管理する電子計算機に備え置き、これを当該事項を提供する顧客又は当該保険仲立人の用に供する者を含む。以下この号及び第四項において同じ。）の使用に係る電子計算機と顧客等（顧客及び顧客との契約により顧客ファイル（専ら顧客の用に供せられるファイルをいう。以下この号、次項及び第四項において同じ。）を自己の管理する電子計算機に備え置く者をいう。以下この号及び第四項において同じ。）の使用に係る電子計算機とを接続する電気通信回線を通じて書面に記載すべき事項（以下この条において「記載事項」という。）を送信し、顧客等の使用に係る電子計算機に備えられた顧客ファイルに記録する方法（法第二百九十四条第五項に規定する方法による提供を受ける旨の承諾又は受けない旨の申出をする場合にあっては、同項に規定する事項の提供を行う保険仲立人の使用に係る電子計算機に備えられたファイルにその旨を記録する方法）

(a) (a) to transmit information to be contained in a document (hereinafter referred to as the "information" in this Article) via telecommunications line connecting the computers used by an insurance broker (including a person who, pursuant to the contract with an insurance broker providing information provided in Article 294, paragraph (5) of the Act, stores files onto a computer managed by such person, and make such files available for a customer who receives such information or for such insurance broker; hereinafter the same applies in this item and paragraph (4)) and the computers used by the customers, etc. (meaning a customer, and a person who, pursuant to a contract with the customer, stores the customer file (meaning the file solely made available to the customers; hereinafter the same applies in this item, following paragraph and paragraph (4)) onto a computer managed by such person; hereinafter the same applies in this Article), and to record the information into the customer file stored onto the computer used by the customers, etc. (if the applicant acknowledges the provision of information by the method provided in Article 294, paragraph (5) of the Act, or if the applicant notifies to the effect that the applicant will not receive information by such means, the method by which to record such acknowledgment or notice into a file stored on the computer used by the insurance broker which provides the information provided in

that paragraph);

ロ　保険仲立人の使用に係る電子計算機に備えられたファイルに記録された記載事項を電気通信回線を通じて顧客の閲覧に供し、顧客等の使用に係る電子計算機に備えられた当該顧客の顧客ファイルに当該記載事項を記録する方法（法第二百九十四条第五項に規定する方法による提供を受ける旨の承諾又は受けない旨の申出をする場合にあっては、保険仲立人の使用に係る電子計算機に備えられたファイルにその旨を記録する方法）

(b) to make the matters stated in a file stored on a computer used by the Insurance Broker, available for inspection by a customer, etc. inspection via telecommunications line and to record those matters in the customer's file stored on a computer used by the customer (or, in the case where a customer provides consent to the provision of information by the method as provided in Article 294, paragraph (5) of the Act, or the customer states to the effect that the customer declines to receive information by such means, to record such fact in a file stored on a computer used by the Insurance Broker);

ハ　保険仲立人の使用に係る電子計算機に備えられた顧客ファイルに記録された記載事項を電気通信回線を通じて顧客の閲覧に供する方法

(c) to make the information recorded into the customer files stored on the computer used by an insurance broker available for a customer's inspection via telecommunications line;

ニ　閲覧ファイル（保険仲立人の使用に係る電子計算機に備えられたファイルであって、同時に複数の顧客の閲覧に供するため記載事項を記録させるファイルをいう。次項において同じ。）に記録された記載事項を電気通信回線を通じて顧客の閲覧に供する方法

(d) to make the information recorded into the inspection file (meaning a file stored on a computer used by an insurance broker with which to record the information for the purpose of making them available for public inspection by multiple customers at the same time; hereinafter the same applies in this paragraph) available for a customer's inspection via telecommunications line; and

二　磁気ディスク、シー・ディー・ロムその他これらに準ずる方法により一定の事項を確実に記録しておくことができる物をもって調製するファイルに記載事項を記録したものを交付する方法

(ii) to deliver the file storing the matters to be stated in a file, which is prepared with any object enabling secure storage of certain information through magnetic disks, CD-ROMs or any other means equivalent thereto.

2　前項各号に掲げる方法は、次に掲げる基準に適合するものでなければならない。

(2) The methods listed in the items of the preceding paragraph must comply with the following criteria:

一　顧客が顧客ファイル又は閲覧ファイルへの記録を出力することにより書面を作成

できるものであること。

(i) that the method enables a customer to prepare a document by way of outputting information recorded into the customer file or inspection file;

二　前項第一号イ、ハ又はニに掲げる方法（顧客の使用に係る電子計算機に備えられた顧客ファイルに記載事項を記録する方法を除く。）にあっては、記載事項を顧客ファイル又は閲覧ファイルに記録する旨又は記録した旨を顧客に対し通知するものであること。ただし、顧客が当該記載事項を閲覧していたことを確認したときはこの限りでない。

(ii) in the case of the method set forth in item (i), (a), (c) or (d) of the preceding paragraph, that the customer is informed of the fact that the information will be or have been recorded into the customer file or the inspection file; provided, however, that this does not apply to the cases where it is confirmed that the customer has inspected the information;

三　前項第一号ハ又はニに掲げる方法にあっては、保険契約が消滅した日以後五年間（当該期間が終了する日までの間に当該記載事項に係る苦情の申出があったときは、当該期間が終了する日又は当該苦情が解決した日のいずれか遅い日までの間）次に掲げる事項を消去し又は改変することができないものであること。ただし、閲覧に供している記載事項を書面により交付する場合、顧客の承諾（令第四十四条の二第一項の規定による承諾をいう。）を得て前項第一号イ若しくはロ若しくは第二号に掲げる方法により提供する場合又は顧客による当該記載事項に係る消去の指図がある場合は、当該記載事項を消去することができる。

(iii) in the case of the method listed in item (i), (c) or (d) of the preceding paragraph, that the following matters cannot be deleted or altered for the period until five years passes from the day when the insurance contract ceases to be effective (if any complaint related to the information has been raised within the period before the expiration date of such period, for the period until either the expiration date of such period or the day when such complaint was settled, whichever comes later); provided, however, that the information may be deleted if the information which have been made available for inspection are delivered in writing, if such Information are provided by the methods listed in item (i), (a) or (b) of the preceding paragraph or in item (ii) of that paragraph with the Customer's consent (meaning consent given by the method provided in Article 44-2, paragraph (1) of the Cabinet Order), or if the Customer has instructed that the information should be deleted:

イ　前項第一号ハに掲げる方法については、顧客ファイルに記録された記載事項

(a) in the case of the method specified in item (i), (c) of the preceding paragraph, the information recorded in the customer file;

ロ　前項第一号ニに掲げる方法については、閲覧ファイルに記録された記載事項

(b) in the case of the method specified in item (i), (d) of the preceding paragraph, the information recorded in the inspection file;

四　前項第一号ニに掲げる方法にあっては、次に掲げる基準に適合するものであること。

(iv) in the case of the method specified in item (i), (d) of the preceding paragraph, that it conforms to the following requirements:

イ　顧客が閲覧ファイルを閲覧するために必要な情報を顧客ファイルに記録するものであること。

(a) that information necessary for a customer's inspection of the inspection file is recorded into the customer file; and

ロ　前号に規定する期間を経過するまでの間において、イの規定により顧客が閲覧ファイルを閲覧するために必要な情報を記録した顧客ファイルと当該閲覧ファイルとを電気通信回線を通じて接続可能な状態を維持させること。ただし、閲覧の提供を受けた顧客が接続可能な状態を維持させることについて不要である旨通知した場合は、この限りでない。

(b) that, before the passage of the period provided in the preceding item, the customer file recording the information necessary for the customer's inspection of the inspection file as set forth in (a) and such inspection file are kept connectible via telecommunications line; provided, however, that this does not apply to the cases where the customer who has been given access to the files has notified to the effect that such connectibility need not be maintained.

3　第一項各号に掲げる方法により記載事項を提供する場合は、顧客に当該事項を十分に読むべき旨が表示された画像を閲覧させることその他の顧客が確実に当該記載事項の内容を了知する方法により提供しなければならない。

(3) When providing the stated matters by the method listed in the items of paragraph (1), provision of such matters must be made by the method whereby the customer is instructed to view the image informing that it is necessary for the customer to peruse the stated matters or any other method whereby the customer will be able to securely understand the details of those matters.

4　第一項第一号の「電子情報処理組織」とは、保険仲立人の使用に係る電子計算機と、顧客ファイルを備えた顧客等又は保険仲立人の使用に係る電子計算機とを電気通信回線で接続した電子情報処理組織をいう。

(4) The term "Electronic Data Processing System" as used in paragraph (1), item (i) means an electronic data processing system connecting a computer used by an Insurance Broker and a computer used by a customer, etc. or insurance broker via telecommunications line.

第二百二十七条の五　令第四十四条の二第一項の規定により示すべき方法の種類及び内容は、次に掲げる事項とする。

Article 227-5 The types and details of the methods to be indicated pursuant to the provisions of Article 44-2, paragraph (1) of the Cabinet Order are as follows:

一　前条第一項各号に規定する方法のうち保険仲立人が使用するもの

(i) the means as provided in the items of paragraph (1) of the preceding Article, which are used by the Insurance Broker; and

二　ファイルへの記録の方式

(ii) the format for recording information into files.

（意向の把握等を要しない場合）

(Cases Where Understanding of Intention Is Not Required)

第二百二十七条の六　法第二百九十四条の二に規定する内閣府令で定める場合は、次に掲げる場合とする。

Article 227-6 The cases to be specified by Cabinet Office Order, as provided in Article 294-2 of the Act, are as follows:

一　第二百二十七条の二第九項各号に掲げる場合

(i) the cases listed in the items of Article 227-2, paragraph (9);

二　他の法律の規定により顧客が保険契約の締結又は保険契約への加入を義務付けられている保険契約を取り扱う場合

(ii) when handling an insurance contract which is required to be concluded by the customer or to which the customer is required to subscribe pursuant to the provisions of other laws; and

三　勤労者財産形成促進法第六条（勤労者財産形成貯蓄契約等）に規定する保険契約を取り扱う場合

(iii) when handling an insurance contract as provided in Article 6 (Worker's Property Accumulation Contract, etc.) of the Workers' Property Accumulation Promotion Act.

（社内規則等）

(Internal Rules)

第二百二十七条の七　保険募集人又は保険仲立人は、保険募集の業務（法第二百九十四条の三第一項に規定する保険募集の業務をいう。以下この章において同じ。）を営む場合においては、当該業務の内容及び方法に応じ、顧客の知識、経験、財産の状況及び取引を行う目的を踏まえた重要な事項の顧客への説明その他の健全かつ適切な業務の運営を確保するための措置（書面の交付その他の適切な方法による商品又は取引の内容及びリスクの説明並びに顧客の意向の適切な把握並びに犯罪を防止するための措置を含む。）に関する社内規則等（社内規則その他これに準ずるものをいう。以下この条において同じ。）を定めるとともに、従業員に対する研修その他の当該社内規則等に基づいて業務が運営されるための十分な体制を整備しなければならない。

Article 227-7 When engaging in the Insurance Solicitation Business (meaning Insurance Solicitation Business as provided in Article 294-3, paragraph (1) of the Act; hereinafter the same applies in this Chapter), an Insurance Agent or an Insurance Broker must establish internal rules, etc. (meaning internal rules and other equivalent rules; hereinafter the same applies in this Article)

concerning explanations on material matters to be provided to customers, in light of the customers' knowledge, experience, the status of their properties, and the purpose of transactions, and other measures to ensure healthy and proper business operations (including the explanations of the details and risks of instruments or transactions and proper understanding of customers' intentions by the delivery of a document or by any other appropriate means and measures to prevent crimes), in accordance with the details and the method of that business, and must develop a sufficient system to provide training to employees or otherwise ensure that the businesses are conducted based on the internal rules, etc.

（特定の団体保険における保険契約者から加入者への情報提供等の確保）
(Assurance of Provision of Information from Policyholder to Subscribers in Specified Group Insurance)

第二百二十七条の八　保険募集人又は保険仲立人は、第二百二十七条の二第二項各号の規定による加入させるための行為が行われる団体保険に係る保険契約を取り扱う場合においては、当該団体保険に係る保険契約者から当該団体保険に係る保険契約に加入する者に対して必要な情報が適切に提供されること及び当該保険契約者による当該保険契約に加入する者の意向の適切な確認を確保するための措置を講じなければならない。

Article 227-8 When handling an insurance contract pertaining to group insurance for which an act to make a person subscribe is conducted under the items of Article 227-2, paragraph (2), an Insurance Agent or an Insurance Broker must take measures to ensure that necessary information is properly provided by the policyholder pertaining to the group insurance to a person subscribing to the insurance contract pertaining to the group insurance and that the intention of the person subscribing to the insurance contract is properly confirmed by the policyholder.

（個人顧客情報の安全管理措置等）
(Safety Management Measures for Customers' Personal Information)

第二百二十七条の九　保険募集人又は保険仲立人は、その取り扱う個人である顧客に関する情報の安全管理、従業者の監督及び当該情報の取扱いを委託する場合にはその委託先の監督について、当該情報の漏えい、滅失又は毀損の防止を図るために必要かつ適切な措置を講じなければならない。

Article 227-9 When entrusting the confidentiality management of information concerning individual customers which it handles, supervision of its employees or handling of the information, an Insurance Agent or an Insurance Broker must take necessary and appropriate measures to prevent leakage of, loss of or damage to the information in supervising the party to whom its business is commissioned.

（個人顧客情報の漏えい等の報告）

(Report of Leakage of Customers' Personal Information)

第二百二十七条の九の二　保険募集人又は保険仲立人は、その取り扱う個人である顧客に関する情報（個人情報の保護に関する法律第十六条第三項に規定する個人データに該当するものに限る。）の漏えい、滅失若しくは毀損が発生し、又は発生したおそれがある事態が生じたときは、当該事態が生じた旨を財務局長等に速やかに報告することその他の適切な措置を講じなければならない。

Article 227-9-2 If the leakage, loss or damage of the information related to the individual client handled by an insurance agent or insurance broker (limited to information that falls under the category of personal data prescribed in Article 16, paragraph (3) of the Act on the Protection of Personal Information) has occurred or a situation has arisen where it is likely that such an event has occurred, the insurance agent or insurance broker must promptly report to the director-general of local finance bureau and other official that such situation has arisen, and take other appropriate measures.

（特別の非公開情報の取扱い）

(Handling of Special and Undisclosed Information)

第二百二十七条の十　保険募集人又は保険仲立人は、その業務上取り扱う個人である顧客に関する人種、信条、門地、本籍地、保健医療又は犯罪経歴についての情報その他の特別の非公開情報（その業務上知り得た公表されていない情報をいう。）を、当該業務の適切な運営の確保その他必要と認められる目的以外の目的のために利用しないことを確保するための措置を講じなければならない。

Article 227-10 An Insurance Agent or an Insurance Broker must take measures to ensure that the information it handles in the course of the business which relates to the individual customer's race, creed, family origin, registered domicile, health and medical care or criminal records, or any other special and undisclosed information (meaning undisclosed information which it may come to know in the course of business) will not be used for any purpose other than the assurance of the proper operation of the business or any other purpose as may be deemed necessary

（委託業務の的確な遂行を確保するための措置）

(Measures to Ensure Correct Execution of Entrusted Business)

第二百二十七条の十一　保険募集人又は保険仲立人は、保険募集の業務を第三者に委託する場合には、当該委託した業務の実施状況を定期的に又は必要に応じて確認し、必要に応じて改善を求めるなど、当該業務が的確に実施されるために必要な措置を講じなければならない。

Article 227-11 When entrusting the Insurance Solicitation Business to a third party, an Insurance Agent or an Insurance Broker must take necessary

measures to ensure that the entrusted business is correctly executed by confirming the status of execution of the entrusted business on a regular basis or as needed, and if necessary, requesting improvements, or by any other means.

（二以上の所属保険会社等を有する保険募集人に係る誤認防止）
(Prevention of Misunderstanding Pertaining to Insurance Agents Having Two or More Affiliated Insurance Companies)

第二百二十七条の十二　二以上の所属保険会社等を有する保険募集人は、当該所属保険会社等が引き受ける保険に係る一の保険契約の契約内容につき当該保険に係る他の保険契約の契約内容と比較した事項を提供する場合（異なる所属保険会社等が引き受ける保険に係る保険契約の内容を比較する場合に限る。第二百二十七条の十四において同じ。）又は二以上の所属保険会社等が引き受ける保険に係る二以上の比較可能な同種の保険契約の中から提案契約の提案をする場合には、当該保険募集人が保険会社等又は外国保険会社等の委託を受けた者又はその者の再委託を受けた者でないと顧客が誤認することを防止するための適切な措置を講じなければならない。

Article 227-12　In cases where an Insurance Agent having two or more Affiliated Insurance Companies, etc. provides, in relation to the terms and conditions of a single insurance contract pertaining to the insurance underwritten by the Affiliated Insurance Companies, etc., information concerning the terms and conditions of the insurance contract in comparison with other insurance contracts pertaining to that insurance (limited to the case where terms and conditions of insurance contracts related to the insurance underwritten by different Affiliated Insurance Companies, etc. are compared; the same applies in Article 227-14), or where it presents a suggested contract selected from among two or more comparable insurance contracts of the same class pertaining to the Insurance Underwritten by Two or More Affiliated Insurance Companies, etc., it must take appropriate measures to prevent the customer from misunderstanding that the Insurance Agent is not a person to whom business is entrusted by the Insurance Company, etc. or Foreign Insurance Company or a person to which such business is further entrusted by the entrusted person.

（自己の商標等の使用を他の保険募集人に許諾した保険募集人に係る誤認防止）
(Prevention of Misunderstanding Pertaining to an Insurance Agent Which Granted a License to Use Own Trademarks to Another Insurance Agent)

第二百二十七条の十三　自己の商標、商号その他の表示を使用することを他の保険募集人に許諾した保険募集人は、当該他の保険募集人が当該許諾をした保険募集人と同一の業務（保険募集の業務に限る。）を行うものと顧客が誤認することを防止するための適切な措置を講じなければならない。

Article 227-13　An Insurance Agent which granted a license to use its own

trademark, trade name or any other indication to another Insurance Agent must take appropriate measures to prevent customers from misunderstanding that the relevant other Insurance Agent carries out the same business (limited to the Insurance Solicitation business) as the Insurance Agent which granted such license.

（契約内容を比較した事項の提供の適切性等を確保するための措置）

(Measures to Ensure the Appropriateness of Provision of Compared Terms and Conditions of Contracts)

第二百二十七条の十四　二以上の所属保険会社等を有する保険募集人は、当該所属保険会社等が引き受ける保険に係る一の保険契約の契約内容につき当該保険に係る他の保険契約の契約内容と比較した事項を提供する場合には、保険契約者若しくは被保険者又は不特定の者に対して、当該事項であってこれらの者を誤解させるおそれのあるものを告げ、又は表示することを防止するための措置を講じなければならない。

Article 227-14 (1) An Insurance Agent having two or more Affiliated Insurance Companies, etc. must, when, in relation to the terms and conditions of a single insurance contract pertaining to the insurance underwritten by the Affiliated Insurance Companies, etc., providing information concerning terms and conditions of the insurance contract in comparison with other insurance contracts pertaining to that insurance, take appropriate measures to prevent it from telling or indicating to the policyholder, the insured or any other unspecified persons any message concerning the comparison which are likely to cause misunderstanding of these persons.

2　二以上の所属保険会社等を有する保険募集人は、二以上の所属保険会社等が引き受ける保険に係る二以上の比較可能な同種の保険契約の中から提案契約の提案をする場合には、当該提案に係る必要な説明を行うことを確保するための措置を講じなければならない。

(2) When presenting a suggested contract from among two or more comparable insurance contracts of the same class pertaining to Insurance Underwritten by Two or More Affiliated Insurance Companies, etc., an Insurance Agent having two or more Affiliated Insurance Companies, etc. must take measures to ensure that necessary explanation pertaining to the suggestion is provided.

（保険募集人指導事業の的確な遂行を確保するための措置）

(Measures to Ensure Correct Execution of Insurance Agents Guidance Business)

第二百二十七条の十五　保険募集人は、保険募集人指導事業（法第二百九十四条の三第一項に規定する保険募集人指導事業をいう。以下この項において同じ。）を行う場合には、その内容に応じ、次に掲げる措置を講じなければならない。

Article 227-15 (1) When engaging in the Insurance Agents Guidance Business (meaning the Insurance Agents Guidance Business as provided in Article 294-3,

paragraph (1) of the Act; hereinafter the same applies in this paragraph), an Insurance Agent must take the following measures in accordance with the contents thereof:

一　保険募集人指導事業の対象となる他の保険募集人（以下この条において「指導対象保険募集人」という。）に対する指導の実施方針の適正な策定及び当該実施方針に基づく適切な指導を行うための措置

(i) measures to develop appropriate policies on the implementation of guidance to other Insurance Agents to which the Insurance Agents Guidance Business is provided (hereinafter referred to as "Insurance Agents Subject to Guidance" in this Article) and to provide appropriate guidance based on the implementation policies; and

二　指導対象保険募集人における保険募集の業務の実施状況を、定期的に又は必要に応じて確認することにより、指導対象保険募集人が当該保険募集の業務を的確に遂行しているかを検証し、必要に応じ改善させる等の措置

(ii) measures to verify whether or not the Insurance Agents Subject to Guidance are correctly executing the Insurance Solicitation business by checking the status of execution of Insurance Solicitation business by the Insurance Agents Subject to Guidance on a regular basis or as needed and, if necessary, causing them to make improvements.

２　指導対象保険募集人に対する指導の実施方針には、次に掲げる事項を記載しなければならない。

(2) The policies on the implementation of guidance to the Insurance Agents Subject to Guidance must state the following matters:

一　保険募集の業務の指導に関する事項

(i) the matters related to the guidance of Insurance Solicitation business; and

二　指導対象保険募集人が行う保険募集の業務の方法及び条件に関する事項

(ii) the matters related to the method and conditions of Insurance Solicitation business conducted by the Insurance Agents Subject to Guidance.

（保険仲立人に係る自己契約の禁止）

(Prohibition from Self-Contract Pertaining to Insurance Brokers)

第二百二十八条　法第二百九十五条第一項に規定する内閣府令で定める保険契約は、次に掲げるものとする。

Article 228 The insurance contracts to be specified by Cabinet Office Order, as provided in Article 295, paragraph (1) of the Act, are as follows:

一　損害保険会社及び外国損害保険会社等（法第二百十九条第五項の免許を受けた特定法人の引受社員を含む。）が保険者となる保険契約

(i) an insurance contract wherein the insurer is a Non-Life Insurance Company and a Foreign Non-Life Insurance Company, etc. (including Underwriting members of a Specified Corporation licensed under Article 219, paragraph (5) of the Act); and

二　外国保険会社等（免許特定法人の引受社員を含む。）以外の外国保険業者が保険者となる保険契約で令第三十九条の二に規定する保険契約

(ii) an insurance contract wherein the insurer is a Foreign Insurer other than a Foreign Insurance Company, etc. (including Underwriting Members of Licensed Specified Corporations), as provided in Article 39-2 of the Cabinet Order.

（自己契約に係る保険料の合計額）

(Total Amount of Insurance Premiums under Self-Contracts)

第二百二十九条　法第二百九十五条第二項に規定する保険募集を行った自己契約に係る保険料（以下この項において「保険募集を行った自己契約に係る保険料」という。）の合計額として内閣府令で定めるところにより計算した額は、損害保険代理店又は保険仲立人が直近の二事業年度において保険募集を行った自己契約に係る保険料（自己又は自己を雇用する者を保険契約者とする保険契約にあっては、次に掲げるすべての条件を満たす保険契約に係る保険料を除く。）の一事業年度当たりの平均額に相当する額とする。

Article 229 (1) The amount to be calculated as the total amount of insurance premiums under Self-Contracts subject to Insurance Solicitation as provided in Article 295, paragraph (2) of the Act (hereinafter referred to as "Insurance Premiums under Self-Contract Subject to Insurance Solicitation" in this paragraph), in accordance with the formula to be provided by Cabinet Office Order, is the amount equivalent to the average per business year of the Insurance Premiums under Self-Contracts Subject to Insurance Solicitation by a Non-Life Insurance Representative or Insurance Broker for the latest two business years (in the case of an insurance contract wherein the policyholder is itself or its employer, excluding insurance premiums under the insurance contracts which satisfy all of the following requirements):

一　保険契約者に被保険利益（保険事故が発生しないことについて被保険者の有する経済的利益）がないこと。

(i) that the policyholder has no Insured Person's Benefits (meaning economic benefit to which the insured is entitled, in relation to non-occurrence of insured event);

二　保険料は、被保険者が負担していること。

(ii) that the insurance premiums are borne by the insured person; and

三　自己又は自己を雇用する者を保険契約者とすることについて、やむを得ない事情があること。

(iii) that there are any inevitable grounds to designate itself or its employer as a policyholder.

2　法第二百九十五条第二項に規定する保険募集を行った保険契約に係る保険料の合計額として内閣府令で定めるところにより計算した額は、損害保険代理店又は保険仲立人が直近の二事業年度において保険募集を行った保険契約に係る保険料（保険仲立人

にあっては、前条各号に掲げる保険契約に係る保険料）の一事業年度当たりの平均額に相当する額とする。

(2) The amount to be calculated as the total amount of insurance premiums under insurance contracts subject to Insurance Solicitation as provided in Article 295, paragraph (2) of the Act, in accordance with the formula to be provided by Cabinet Office Order, is the amount equivalent to the average per business year of the insurance premiums under insurance contracts subject to Insurance Solicitation by a Non-Life Insurance Representative or Insurance Broker for the latest two business years (in the case of an Insurance Broker, the average per business year of the insurance premiums under insurance contracts as specified in the items of the preceding Article).

３　前二項に規定する保険料については、損害保険代理店又は保険仲立人が二以上の保険会社の保険契約の締結を代理又は媒介する場合には、当該二以上の保険会社のすべてに係る保険料を合計するものとする。

(3) For the purpose of calculation of the insurance premiums as provided in the preceding two paragraph, if any Non-Life Insurance Representative or Insurance Broker provides agency or brokerage services for conclusion of insurance contracts of two or more Insurance Companies, insurance premiums pertaining to all such two or more Insurance Companies are to be aggregated.

４　第一項及び第二項に規定する保険料は、実際に収受した額により計算するものとし、分割払いの保険契約及び保険期間が一年を超える保険契約にあっては、一年間当たりの額に換算した額の保険料とする。

(4) The insurance premiums as provided in paragraphs (1) and (2) are to be calculated based on the amount actually received, and in the case of an insurance contract with an installment payment option or an insurance contract wherein the insurance period exceeds one year, such insurance premiums are the annualized insurance premiums.

（保険仲立人の開示事項）

(Disclosure Information of Insurance Broker)

第二百三十一条　法第二百九十七条に規定する内閣府令で定める事項は、次に掲げる事項とする。

Article 231 The matters to be specified by Cabinet Office Order, as provided in Article 297 of the Act, are as follows:

一　当該保険仲立人と保険契約の締結の媒介に関して取引関係にある主な保険者の商号、名称又は氏名及び当該保険仲立人が受領した手数料、報酬その他の対価を合計した金額の総額に占める当該保険者から受領した手数料、報酬その他の対価を合計した金額の割合

(i) the trade name or name of the major insurers having business relationship with the Insurance Broker in connection with brokerage service for conclusion of insurance contracts; the ratio of the total amount of fees,

remuneration or other types of considerations received from such major insurers to the grand total amount of fees, remuneration or other types of considerations received by the Insurance Broker; and

二　当該保険仲立人が供託している保証金の額、締結している保証委託契約の契約金額又は賠責保険契約の保険金の額

(ii) the amount of security deposit deposited by the Insurance Broker; the contracted amount of the Guarantee Consignment Contract concluded by the Insurance Broker; and the amount of Insurance Proceeds payable under the Compensation Liability Insurance Contract.

（結約書の記載事項）

(Matters to Be Specified in Letter of Consummation)

第二百三十二条　法第二百九十八条の規定により読み替えて適用する商法第五百四十六条第一項（結約書作成及び交付義務）（法第二百九十三条において準用する場合を含む。）に規定する内閣府令で定める事項は、次に掲げる事項とする。

Article 232　The matters to be specified by Cabinet Office Order, as provided in Article 546, paragraph (1) (Duty to Prepare and Deliver Letter of Consummation) of the Commercial Code applied pursuant to the provisions of Article 298 of the Act following the deemed replacement of terms, are as follows:

一　保険仲立人の商号、名称又は氏名及び住所

(i) the trade name or name and address of the Insurance Broker;

二　法第二百八十八条第一項第二号の登録番号

(ii) the registration serial number as referred to in Article 288, paragraph (1), item (ii) of the Act;

三　被保険者及び保険金額を受け取るべき者の商号、名称又は氏名

(iii) the trade name or name of the insured person or the person entitled to receive the insurance amount;

四　保険契約の種類及びその内容

(iv) the type of insurance contracts, and the terms and conditions thereunder;

五　保険の目的及びその価額

(v) the object of insurance, and the value thereof;

六　保険金額

(vi) the insured amount;

七　保険期間の始期及び終期

(vii) the starting and ending of the insurance period; and

八　保険料及びその支払方法

(viii) the insurance premiums and the method of payment thereof.

（将来における金額が不確実な事項）

(Items Amounts of Which Are Contingent)

第二百三十三条　法第三百条第一項第七号に規定する内閣府令で定める事項は、資産の運用実績その他の要因によりその金額が変動する保険金、返戻金その他の給付金又は保険料とする。

Article 233 The matters to be specified by Cabinet Office Order, as provided in Article 300, paragraph (1), item (vii) of the act, are Insurance Proceeds, refunds or any other benefits, or insurance premiums, the amount of which are contingent upon the asset investment outcomes and any other factors.

（保険契約の締結又は保険募集に関する禁止行為）

(Prohibited Acts in Relation to Conclusion of Insurance Contracts and Insurance Solicitation)

第二百三十四条　法第三百条第一項第九号に規定する内閣府令で定める行為は、次に掲げる行為とする。

Article 234 (1) The conducts to be specified by Cabinet Office Order, as provided in Article 300, paragraph (1), item (ix) of the Act, are as follows:

一　何らの名義によってするかを問わず、法第三百条第一項第五号に規定する行為の同項の規定による禁止を免れる行為

(i) circumvention of prohibitions provided in Article 300, paragraph (1), item (v) imposed on activities specified in the same paragraph, irrespective of the name under which such activity is to be conducted;

二　法人である生命保険募集人、少額短期保険募集人又は保険仲立人が、その役員又は使用人その他当該生命保険募集人、少額短期保険募集人又は保険仲立人と密接な関係を有する者として金融庁長官が定める者に対して、金融庁長官が定める保険以外の保険について、生命保険会社、外国生命保険会社等、法第二百十九条第四項の免許を受けた免許特定法人の引受社員又は少額短期保険業者を保険者とする保険契約の申込みをさせる行為その他の保険契約者又は被保険者に対して、威迫し、又は業務上の地位等を不当に利用して保険契約の申込みをさせ、又は既に成立している保険契約を消滅させる行為

(ii) a conduct of a Life Insurance Agent, Small Amount and Short Term Insurance Agent or Insurance Broker which is a corporation where, in connection with any insurance other than those designated by the Commissioner of the Financial Services Agency, it causes any of its officers or employees, or any other party designated by the Commissioner of the Financial Services Agency which has a close relationship with such Life Insurance Agent, Small Amount and Short Term Insurance Agent or Insurance Broker to make an application for an insurance contract where in the insurer is a Life Insurance Company, a Foreign Life Insurance Company, etc., an Underwriting Members licensed under Article 219, paragraph (4) of the Act or Small Amount and Short Term Insurance Company, or where it causes the policyholder or insured person to make an application for insurance contract or to terminate the insurance contract already in effect,

by way of intimidation or by unjustly taking advantage of its business position, etc.;

三　保険会社等又は外国保険会社等との間で保険契約を締結することを条件として当該保険会社等又は外国保険会社等の特定関係者（法第百条の三（法第二百七十二条の十三第二項において準用する場合を含む。）に規定する特定関係者及び法第百九十四条に規定する特殊関係者をいう。）が当該保険契約に係る保険契約者又は被保険者に対して信用を供与し、又は信用の供与を約していることを知りながら、当該保険契約者に対して当該保険契約の申込みをさせる行為

(iii) a conduct to cause a policyholder to make an application for an insurance contract, knowing that any of the Persons in Specified Relationship (meaning a Person in Specified Relationship provided in Article 100-3 of the Act (including the cases where applied mutatis mutandis pursuant to Article 272-13, paragraph (2) of the Act) and a Person in Special Relationship provided in Article 194 of the Act) of the Insurance Company, etc. has extended or has undertaken to extend credit to the policyholder or insured thereunder on the condition that such policyholder or insured will conclude the insurance contract with the Insurance Company, etc.;

四　保険契約者若しくは被保険者又は不特定の者に対して、保険契約等に関する事項であってその判断に影響を及ぼすこととなる重要なものにつき、誤解させるおそれのあることを告げ、又は表示する行為

(iv) a conduct to notify or present the policyholder, insured person or unspecified person misleading information as to important matters related to insurance contracts, etc. which may affect their respective judgments;

五　保険契約者に対して、保険契約に係る保険の種類又は保険会社等又は外国保険会社等の商号若しくは名称を他のものと誤解させるおそれのあることを告げる行為

(v) a conduct to inform policyholder of any misleading information which may create the confusion as to type of insurance under the insurance contract or the trade name or name of the Insurance Company, etc. or Foreign Insurance Company, etc.;

六　保険料を一時に払い込むことを内容とする保険契約の締結の代理又は媒介を行う際に、その顧客が行う当該保険契約の申込みが法第三百九条第一項に規定する保険契約の申込みの撤回等を行うことができない場合（同項第一号から第五号まで及び令第四十五条第七号に掲げる場合並びに当該保険契約の引受けを行う保険会社等又は外国保険会社等が当該申込みの撤回等に応じることとしている場合を除く。）に該当する場合において、当該顧客に対しその旨の説明を書面の交付により行わず、又は当該顧客から当該書面を受領した旨の確認を署名若しくは押印を得ること若しくはこれに準ずる措置により行わずに当該保険契約の申込みをさせる行為

(vi) when agency or brokerage services for conclusion of insurance contract with an option of lump-sum payment of insurance premiums is to be provided and where the application for such contract to be made by the Customer falls under the case where the Revocation, etc. of application thereof as provided

in Article 309, paragraph (1) of the Act is unacceptable (excluding the cases specified in items (i) to (v) of the same paragraph, the case specified in Article 45, item (vii) of the Cabinet Order, and the case where the Foreign Insurance Company, etc. accepts such Revocation, etc. of the application), an act to cause the Customer to make an application for the insurance contract without providing explanation of such fact by means of delivery of documents, or without obtaining a signature or seal in acknowledgement of receipt of the documents from the Customer or taking the equivalent measures;

七　特定保険募集人若しくは保険仲立人である銀行等又はその役員若しくは使用人が、当該銀行等が行う信用供与の条件として保険募集をする行為その他の当該銀行等の取引上の優越的な地位を不当に利用して保険募集をする行為

(vii) a conduct of a Bank, etc. which is a Specified Insurance Agent or Insurance Broker or its officers or employees to carry out Insurance Solicitation as the condition precedent to extending credit by such Bank, etc., or any other Insurance Solicitation while unjustly taking advantage of dominant business potion of such Bank, etc.;

八　特定保険募集人若しくは保険仲立人である銀行等又はその役員若しくは使用人が、あらかじめ、顧客に対し、当該保険契約の締結の代理又は媒介に係る取引が当該銀行等の当該顧客に関する業務に影響を与えない旨の説明を書面の交付により行わずに保険募集をする行為

(viii) a conduct of a Bank, etc. which is a Specified Insurance Agent or Insurance Broker or its officers or employees to carry out Insurance Solicitation, without providing a Customer with prior explanation by means of delivery of documents that the transaction pertaining to agency or brokerage services for conclusion of the insurance contract will not give any impact on the business of the Customer;

九　特定保険募集人若しくは保険仲立人である銀行等又はその役員若しくは使用人が、あらかじめ、顧客に対し、銀行等保険募集制限先等（銀行等生命保険募集制限先、銀行等損害保険募集制限先、銀行等少額短期保険募集制限先又は銀行等保険募集制限先をいう。第十四号において同じ。）に該当するかどうかを確認する業務に関する説明を書面の交付により行わずに第二百十二条第一項第六号、第二百十二条の二第一項第六号若しくは第八号又は第二百十二条の四第一項第五号若しくは第六号に掲げる保険契約の締結の代理又は媒介を行う行為

(ix) a conduct of a Bank, etc. which is a Specified Insurance Agent or Insurance Broker or any of its officers or employees to provide agency or brokerage services for conclusion of insurance contracts as set forth in Article 212, paragraph (1), item (vi), Article 212-2, paragraph (1), item (vi) or (viii) or Article 212-4, paragraph (1), item (v) or (vi), without providing a Customer with a prior explanation on the verification as to whether the Customer falls under the Party Restricted from Life Insurance Solicitation, etc. by Bank, etc. (meaning a Party Restricted from Life Insurance Solicitation by Bank, etc., a

Party Restricted from Non-Life Insurance Solicitation by Bank, etc., a Party Restricted from Small Amount and Short Term Insurance Solicitation by Bank, etc. or Party Restricted from Life Insurance Solicitation by Bank, etc.; the same applies in item (xiv)), by means of delivery of a document to such Customer;

十　特定保険募集人若しくは保険仲立人である銀行等又はその役員若しくは使用人が、顧客が当該銀行等に対し資金の貸付け（当該顧客又はその密接関係者（当該顧客が法人である場合の当該法人の代表者又は当該顧客が法人の代表者である場合の当該法人をいう。以下この号及び第十五号において同じ。）の事業に必要な資金の貸付けに限る。第十五号において同じ。）の申込みを行っていることを知りながら、当該顧客又はその密接関係者（当該銀行等が協同組織金融機関である場合にあっては、当該協同組織金融機関の会員又は組合員である顧客又はその密接関係者を除く。第十五号において同じ。）に対し、第二百十二条第一項第四号から第六号、第二百十二条の二第一項第六号若しくは第八号又は第二百十二条の四第一項第五号若しくは第六号に掲げる保険契約（金銭消費貸借契約、賃貸借契約その他の契約（事業に必要な資金に係るものを除く。）に係る債務の履行を担保するための保険契約及び既に締結されている保険契約（その締結の代理又は媒介を当該銀行等の役員又は使用人が手数料その他の報酬を得て行ったものに限る。）の更新又は更改に係る保険契約を除く。）の締結の代理又は媒介を行う行為

(x) a conduct of a Bank, etc. which is a Specified Insurance Agent or Insurance Broker or any of its officers or employees, despite knowing that any Customer is making an application for monetary loan (limited to a loan required for the business of the Customer or their Closely Related Person (meaning the representative of a corporation in cases where the Customer is the corporation; or meaning a corporation in cases where the Customer is the representative of the corporation; the same applies in this item and item (xv)); the same applies in item (xv)) from such Bank, etc., to provide the Customer (if the Bank, etc. is a Cooperative Structured Financial Institution, excluding Customers who are the members or partners of the Cooperative Structured Financial Institution or their Closely Related Persons; the same applies in item (xv)) with agency or brokerage services for conclusion of insurance contracts as set forth in Article 212, paragraph (1), item (vi), Article 212-2, paragraph (1), item (vi) or (viii) or Article 212-4, paragraph (1), item (v) or (vi) (excluding an insurance contract for the purpose of securing performance of the obligations under a monetary loan contract, lease contract or any other contract (excluding a contract related to fund required for business); and also excluding an insurance contract for renewal or novation of an insurance contract already in effect (limited to a contract for which an officer or employee of the Bank, etc. has provided agency or brokerage services therefor in consideration of fees or other types of remuneration));

十一　生命保険募集人、少額短期保険募集人若しくは保険仲立人である銀行等又はその役員若しくは使用人が、第二百十二条第一項第一号に掲げる保険契約の締結の代理又は媒介を行う際に、保険契約者に対し、当該保険契約者が当該保険契約に係る保険金が充てられるべき債務の返済に困窮した場合の当該銀行等における相談窓口及びその他の相談窓口の説明を書面の交付により行わずに当該保険契約の申込みをさせる行為

(xi) a conduct of a Bank, etc. which is a Life Insurance Agent, Small Amount and Short Term Insurance Agent or Insurance Broker or any of its officers or employees, to cause the policyholder to make an application for an insurance contract specified in Article 212, paragraph (1), item (i) when providing agency or brokerage services for conclusion thereof, without providing with such policyholder with an explanation on the Bank's section or any other section to consult with when the policyholder becomes incapable of repaying the debts to be covered by the Insurance Proceeds payable under such insurance contract, by means of delivery of a document;

十二　銀行等の特定関係者に該当する保険会社等若しくは外国保険会社等又はこれらの者の役員若しくは使用人が、保険契約者又は被保険者に対し、当該銀行等の取引上の優越的地位を不当に利用して、保険契約の申込みをさせ、又は既に成立している保険契約を消滅させる行為

(xii) a conduct of an Insurance Company, etc. or a Foreign Insurance Company, etc. which falls under a Party in Special Relationship with the Bank, etc. or any of its officers or employees to cause the policyholder or insured person to subscribe for make an application for an insurance contract or to terminate an insurance contract already in effect, by unjustly taking advantage of its dominant business position;

十三　特定保険募集人若しくは保険仲立人である銀行等の特定関係者又はその役員若しくは使用人が、自己との間で保険契約の締結の代理又は媒介を行うことを条件として当該銀行等が当該保険契約に係る保険契約者又は被保険者に対して信用を供与し、又は信用の供与を約していることその他の取引上の優越的地位を不当に利用していることを知りながら保険募集をする行為

(xiii) a conduct of a Party in Special Relationship with a Bank, etc. which is a Specified Insurance Agent or Insurance Broker of any of its officers or employees to perform Insurance Solicitation, despite knowing that such Bank, etc. has extended or undertakes to grant credit to the policyholder or insured person under an insurance contract on the condition that such agency or brokerage services for conclusion thereof will be rendered by such Party in Special Relationship, or that the Bank, etc. otherwise unjustly takes advantage of its dominant business position;

十四　特定保険募集人若しくは保険仲立人である銀行等の特定関係者又はその役員若しくは使用人が、その保険契約者又は被保険者が当該銀行等に係る銀行等保険募集制限先等に該当することを知りながら、保険契約（第二百十二条第一項第一号から

第五号まで及び第二百十二条の二第一項第一号から第五号の四まで並びに第二百十二条の四第一項第一号から第四号の二までに掲げる保険契約（当該保険契約に保険特約が付される場合にあっては、当該保険特約が当該保険契約の内容と関連性が高く、かつ、当該保険特約に係る保険料及び保険金額が当該保険契約に係る保険料及び保険金額と比して妥当なものに限る。次号において同じ。）を除く。）の締結の代理又は媒介を行う行為

(xiv) a conduct of a Party in Special Relationship with a Bank, etc. which is a Specified Insurance Agent or Insurance Broker of any of its officers or employees to provide agency or brokerage services for conclusion of an insurance contract (excluding insurance contracts specified in Article 212-, paragraph (1), items (i) to (v), Article 212-2, paragraph (1), items (i) to (v)-4 and Article 212-4, paragraph (1), items (i) to (iv) -2 (if any insurance option is to be provided in the insurance contract, limited to the case where such insurance option is closely related to the terms and condition of the insurance contract, and where the amount of insurance premiums and insurance amount payable under the insurance option is reasonable compared to the insurance premiums and insurance amount payable under the insurance contract; the same applies in the following item)), despite knowing that the policyholder or the insured person falls under the category of the Party Restricted from Insurance Solicitation by Bank, etc. pertaining to such Bank, etc.;

十五　特定保険募集人若しくは保険仲立人である銀行等の特定関係者又はその役員若しくは使用人が、顧客が当該銀行等に対し資金の貸付けの申込みをしていることを知りながら、当該顧客又はその密接関係者（当該銀行等が協同組織金融機関である場合にあっては、当該協同組織金融機関の会員又は組合員である者を除く。）に対し、保険契約（第二百十二条第一項第一号から第五号まで及び第二百十二条の二第一項第一号から第五号の四まで並びに第二百十二条の四第一項第一号から第四号の二までに掲げる保険契約を除く。）の締結の代理又は媒介を行う行為

(xv) a conduct of a Party in Special Relationship with a Bank, etc. which is a Specified Insurance Agent or Insurance Broker of any of its officers or employees to provide the Customer or their Closely Related Person (in cases where the Bank, etc. is a Cooperative Structured Financial Institution, excluding Customers who are the members or partners of the Cooperative Structured Financial Institution) with an agency or brokerage services for conclusion of an insurance contract (excluding insurance contracts specified in Article 212, paragraph (1), items (i) to (v), Article 212-2, paragraph (1), items (i) to (v)-4 and Article 212-4, paragraph (1), items (i) to (iv)-2), despite knowing that the Customer has made an application for monetary loan from the Bank, etc.;

十八　保険会社（外国保険会社等を含み、特定保険募集人である保険会社を除く。以下この条において同じ。）、特定保険募集人又は保険仲立人である銀行代理業者等

（金融サービス仲介業者（預金等媒介業務を行う者に限る。）を含む。以下この条において同じ。）が、次に掲げる措置を怠ること。

(xviii) failure by a bank agent, etc. (including a financial service intermediary (limited to an intermediary engaged in deposit, etc. intermediary business operations); hereinafter the same applies in this Article) which is an insurance company (including a foreign insurance company, etc., and excluding an insurance company which is a specified insurance agent; hereinafter the same applies in this Article), specified insurance agent or insurance broker in implementation of the following measures:

イ　その銀行代理業等（再編強化法代理業務（預金、貯金若しくは定期積金の受入れ、資金の貸付け若しくは手形の割引又は為替取引を内容とする契約の締結の代理に限る。）に係る事業を含む。ロにおいて同じ。）において取り扱う顧客に関する非公開金融情報を、事前に書面その他の適切な方法により当該顧客の同意を得ることなく保険募集に係る業務に利用しないことを確保するための措置

(a) measures to ensure that the Undisclosed Finance Information on a customer it handles in the course of its Bank Agency Business, etc. (including the business relating to the Agency Service under Enhancement and Restructuring Act (limited to agency business for the receipt of deposits, savings and installment savings, loan of funds or discounting of bills or the conclusion of contracts for exchange transactions); the same applies in (b)) will not be used for the business of Insurance Solicitation, without obtaining prior consent from the relevant Customer in writing or by any other appropriate means;

ロ　その保険募集に係る業務において取り扱う顧客に関する非公開保険情報を、事前に書面その他の適切な方法により当該顧客の同意を得ることなく銀行代理業等及び銀行代理業等に付随する業務に利用しないことを確保するための措置

(b) measures to ensure that the Undisclosed Insurance Information on a customer it handles in the course of its business of Insurance Solicitation will not be used for the Bank Agency Business, or any business incidental thereto, without obtaining prior consent from the relevant Customer in writing or by any other appropriate means; and

十九　保険会社、特定保険募集人又は保険仲立人である銀行代理業者等が、保険募集に係る法令等（法令、法令に基づく行政官庁の処分、当該銀行代理業者等の内部規則その他これらに準ずるものをいう。以下この号において同じ。）の遵守を確保する業務に係る責任者を保険募集に係る業務を行う営業所又は事務所（他の法令等の遵守を確保する業務が複数の営業所又は事務所を一つの単位（保険募集に係る業務を行う営業所又は事務所を含むものに限る。）として行われている場合にあっては当該単位）ごとに、当該責任者を指揮し保険募集に係る法令等の遵守を確保する業務を統括管理する統括責任者を本店又は主たる事務所に、それぞれ配置するために必要かつ適切な措置を怠ること。

(xix) failure by a Bank Agent, etc. which is an Insurance Company, Specified

Insurance Agent or Insurance Broker in implementation of the measures necessary and appropriate for assigning to its respective business offices or other offices to carry out the business pertaining to Insurance Solicitation a supervisor of the affairs to secure compliance with the Laws and Regulations, etc. (collectively meaning the laws and regulations, dispositions of administrative agencies issued under the laws and regulations, internal rules of the Bank Agent, etc., or any other rules equivalent to the aforementioned; hereinafter the same applies in this item) applicable to Insurance Solicitation (or, if the affairs to secure compliance with any other Laws and Regulations are implemented by two or more business offices or offices integrated as a single unit (limited to a unit comprising the business offices or offices which carry out the business of Insurance Solicitation), such supervisor is assigned to the respective units), and for assigning to its head office or principal office a chief supervisor which instructs supervisors and to control and manage the business to secure compliance with Laws and Regulations, etc. applicable to Insurance Solicitation.

2　前項（第七号に係る部分に限る。）の規定は、保険会社である銀行代理業者等の役員（代表権を有する役員及び監査役を除く。以下この項において同じ。）若しくは使用人若しくはこれらの使用人又は特定保険募集人若しくは保険仲立人である銀行代理業者等若しくはその役員若しくは使用人について、同項（第十一号に係る部分に限る。）の規定は、生命保険会社（外国生命保険会社等を含み、生命保険募集人又は少額短期保険募集人である生命保険会社を除く。）である銀行代理業者等の役員若しくは使用人若しくはこれらの使用人又は生命保険募集人、少額短期保険募集人若しくは保険仲立人である銀行代理業者等若しくはその役員若しくは使用人について、それぞれ準用する。この場合において、同項第七号中「特定保険募集人若しくは保険仲立人である銀行等又はその役員若しくは使用人」とあるのは「保険会社である銀行代理業者等（金融サービス仲介業者（預金等媒介業務を行う者に限る。第十一号において同じ。）を含む。以下この号及び第十一号において同じ。）の役員（代表権を有する役員及び監査役を除く。以下この号及び第十一号において同じ。）若しくは使用人若しくはこれらの使用人又は特定保険募集人若しくは保険仲立人である銀行代理業者等若しくはその役員若しくは使用人」と、「当該銀行等」とあるのは「当該銀行代理業者等」と、「信用供与」とあるのは「資金の貸付け又は手形の割引を内容とする契約の締結の代理又は媒介」と、同項第十一号中「生命保険募集人、少額短期保険募集人若しくは保険仲立人である銀行等又はその役員若しくは使用人」とあるのは「生命保険会社（外国生命保険会社等を含み、生命保険募集人又は少額短期保険募集人である生命保険会社を除く。）である銀行代理業者等の役員若しくは使用人若しくはこれらの使用人又は生命保険募集人、少額短期保険募集人若しくは保険仲立人である銀行代理業者等若しくはその役員若しくは使用人」と、「当該銀行等」とあるのは「当該銀行代理業者等及びその所属銀行等（銀行法第二条第十六項に規定する所属銀行、長期信用銀行法第十六条の五第三項に規定する所属長期信用銀行、信用金庫法第八十五条の二第三項に規定する所属信用金庫、労働金庫法第八十九条の三第三項に規定する所属

労働金庫、協同組合による金融事業に関する法律第六条の三第三項に規定する所属信用協同組合、農業協同組合法第九十二条の二第三項に規定する所属組合、水産業協同組合法第百六条第三項に規定する所属組合、農林中央金庫法第九十五条の二第三項に規定する農林中央金庫（農林中央金庫及び特定農水産業協同組合等による信用事業の再編及び強化に関する法律（以下この項において「再編強化法」という。）第四十二条第三項の認可を受けたものを除く。）、同項の認可を受けた農林中央金庫又は再編強化法第二条第二項に規定する信用農水産業協同組合連合会及び金融サービス仲介業者が行う預金等媒介業務により当該保険契約者が締結する資金の貸付け又は手形の割引を内容とする契約の相手方をいう。）」と読み替えるものとする。

(2) The provisions of the preceding paragraph (limited to the part relating to item (vii)) applies to an officer (excluding an officer with authority of representation and also excluding company auditors; hereinafter the same applies in this paragraph) or employee of a Bank Agent, etc. which is an Insurance Company or an employee of any of the aforementioned parties, or to a Bank Agent, etc. which is a Specified Insurance Agent or Insurance Broker or any of its officers or employees; and the provisions of the same paragraph (limited to the part relating to item (xi)) applies to an officer of employee of a Bank Agent, etc. which is an Insurance Company (including a Foreign Insurance Company, etc.; and excluding a Life Insurance Company which is a Life Insurance Agent or Small Amount and Short Term Insurance Agent) or an employee of the aforementioned parties, or to a Bank Agent, etc. which is a Life Insurance Agent, Small Amount and Short Term Insurance Agent or Insurance Broker or any of its officers or employees. In this case, the phrase "a bank, etc. which is a specified insurance agent or insurance broker or its officers or employees" in item (vii) of that paragraph is deemed to be replaced with "an officer (excluding an officer with authority of representation and also excluding company auditors; hereinafter the same applies in this item and item (xi)) or employee of a bank agent, etc. (including a financial service intermediary (limited to an intermediary engaged in deposit, etc. intermediary business operations; hereinafter the same applies in item (xi)); hereinafter the same applies in this item and item (xi)) which is an insurance company or an employee of any of the aforementioned parties, or a bank, etc. which is a specified insurance agent or insurance broker or its officers or employees"; the terms "the Bank, etc." and "extension of credit" in that item are deemed to be replaced with "the Bank Agent, etc." and "providing agency or brokerage services for conclusion of the contract for monetary loan or for discounting bills"; the phrase "a bank, etc. which is a life insurance agent, small amount and short term insurance agent or insurance broker or any of its officers or employees" in item (xi) of that paragraph is deemed to be replaced with " an officer of employee of a bank agent, etc. which is an insurance company (including a foreign insurance company, etc.; and excluding a life insurance

company which is a life insurance agent or small amount and short term insurance agent) or an employee of the aforementioned parties, or to a bank agent, etc. which is a life insurance agent, small amount and short term insurance agent or insurance broker or any of its officers or employees"; and the term "the Bank, etc." in item (xi) of the same paragraph is deemed to be replaced with "the Bank Agent, etc. and its Principal Bank, etc. (meaning a Principal Bank as provided in Article 2, paragraph (16) of the Banking Act; a Principal Long Term Credit Bank as provided in Article 16-5, paragraph (3) of the Long Term Credit Bank Act; a Principal Shinkin Bank as provided in Article 85-2, paragraph (3) of the Shinkin Bank Act; a Principal Labor Bank as provided in Article 89-3, paragraph (3) of the Labor Bank Act; a Principal Credit Cooperatives as provided in Article 6-3, paragraph (3) of the Act on Financial Businesses by Cooperative; a Principal Cooperative as provided in Article 92-2, paragraph (3) of the Agricultural Cooperatives Act; a Principal Cooperative as provided in Article 106, paragraph (3) of the Fisheries Cooperatives Act; The Norinchukin Bank as provided in Article 95-2, paragraph (3) of the Norinchukin Bank Act (excluding banks authorized under Article 42, paragraph (3) of the Act on Enhancement and Restructuring of Credit Business Conducted by The Norinchukin Bank and Specified Agricultural and Fishery Cooperative Savings Insurance Cooperation, etc. (hereinafter referred to as the "Enhancement and Restructuring Act" in this paragraph); and The Norinchukin Bank authorized under the same paragraph or a federation of agricultural and fishery cooperative savings credit cooperation provided in Article 2, paragraph (2) of the Enhancement and Restructuring Act, and a counterparty to a contract for lending funds or discounting bills and notes concluded by the policyholder through deposit, etc. intermediary business operations conducted by a financial service intermediary).

3　第一項（第十三号に係る部分に限る。）の規定は、保険会社、特定保険募集人若しくは保険仲立人である銀行代理業者等の特定関係者（銀行法施行令第四条の二第一項第十一号から第十三号まで（第十一号にあっては、同号に規定する銀行代理業者を除き、これらの規定を長期信用銀行法施行令第六条第一項において準用する場合を含む。）、株式会社商工組合中央金庫法施行令第七条第一項第三号（同号に規定する代理組合等を除く。）及び第四号、信用金庫法施行令第十一条の二第一項第二号から第四号まで（第二号にあっては、同号に規定する信用金庫代理業者を除く。）、労働金庫法施行令第五条の二第一項第二号から第四号まで（第二号にあっては、同号に規定する労働金庫代理業者を除く。）、協同組合による金融事業に関する法律施行令第三条の二第一項第二号から第四号まで（第二号にあっては、同号に規定する信用協同組合代理業者を除く。）、水産業協同組合法施行令第九条第一項第二号から第五号まで（第二号にあっては同号に規定する特定信用事業代理業者を、第五号にあっては同号に規定する漁業協同組合及び水産加工業協同組合を除く。）、農林中央金庫法施行令

第八条第一項第二号から第五号まで（第二号にあっては同号に規定する農林中央金庫代理業者を、第五号にあっては同号に規定する農業協同組合、漁業協同組合及び水産加工業協同組合を除く。）、農業協同組合及び農業協同組合連合会の信用事業に関する命令第十条第一項第二号から第五号まで（第二号にあっては同号に規定する特定信用事業代理業者を、第五号にあっては同号に規定する農業協同組合を除く。）並びに金融サービス仲介業者等に関する内閣府令（令和三年内閣府令第三十五号）第五十一条第一項各号に規定する者をいう。）又はその役員若しくは使用人について準用する。この場合において、第一項第十三号中「特定保険募集人若しくは保険仲立人である銀行等の特定関係者又はその役員若しくは使用人」とあるのは「保険会社、特定保険募集人若しくは保険仲立人である銀行代理業者等（金融サービス仲介業者（預金等媒介業務を行う者に限る。）を含む。）の第三項に規定する特定関係者又はその役員若しくは使用人」と、「当該銀行等が当該保険契約に係る保険契約者又は被保険者に対して信用を供与し、又は信用の供与を約していること」とあるのは、「当該銀行代理業者等が当該保険契約に係る保険契約者又は被保険者に対してその所属銀行等（次項において読み替えて準用する第十一号に規定する所属銀行等をいう。）が行う資金の貸付け又は手形の割引を内容とする契約の締結を代理若しくは媒介し、又は当該代理若しくは媒介を約していること」と読み替えるものとする。

(3) The provisions of paragraph (1) (limited to the part relating to item (xiii)) applies mutatis mutandis to a Party in Specified Relationship (meaning a party set forth in Article 4-2, paragraph (1), items (xi) to (xiii) of the Order for Enforcement of the Banking Act (in the case of a party specified in item (xi), excluding a Bank Agent as provided in the same item; and including the cases where these provisions are applied mutatis mutandis pursuant to Article 6, paragraph (1) of the Order for Enforcement of the Long Term Credit Bank Act); Article 7, paragraph (1), item (iii) (excluding a Cooperative Agent, etc. as provided in the same paragraph) and item (iv) of the Order for Enforcement of the Shoko Chukin Bank Act; Article 11-2, paragraph (1), items (ii) to (iv) of the Order for Enforcement of the Shinkin Bank Act (in the case of a party specified in item (ii), a Shinkin Bank Agent as provided in the same item is excluded); Article 5-2, paragraph (1), items (ii) to (iv) (in the case of a party specified in item (ii), a Labor Bank Agent as provided in the same item is excluded) of the Order for Enforcement of the Labor Bank Act; Article 3-2, paragraph (1), items (ii) to (iv) (in the case of a party specified in item (ii), a Credit Cooperative Agent as provided in the item is excluded) of the Order for Enforcement of the Act on Financial Businesses by Cooperative; Article 9, paragraph (1), items (ii) to (v) (in the case of a party specified in item (ii), excluding a Specified Credit Service Agent as provided in the item; or in the case of a party specified in item (v), excluding fishery cooperatives and fishery processing cooperatives provided in the same item) of the Order for Enforcement of the Fisheries Cooperatives Act; Article 8, paragraph (1), items (ii) to (v) (in the case of a party specified in item (ii), excluding a Norinchukin Agent as referred to in the item; or in the

case of a party specified in item (v), excluding agricultural cooperatives, fishery cooperatives and fishery processing cooperatives provided in the same item) of the Order for Enforcement of the Norinchukin Bank Act; and Article 10, paragraph (1), items (ii) to (v) (in the case of a party specified in item (ii), excluding a Specified Credit Service Agent as provided in the item; or in the case of a party specified in item (v), excluding agricultural cooperatives provided in the same item) of the Order for Credit Business of Agricultural Cooperatives and Federation of Agricultural Cooperatives and parties provided in the items of Article 51, paragraph (1) of the Cabinet Office Order on Financial Service Intermediary, etc. (Cabinet Office Order No. 35 of 2021)) of a Bank Agent, etc. which is an Insurance Company, Specified Insurance Agent or Insurance Broker or any of its officer or employees. In this case, the phrase "a party in special relationship with a bank, etc. which is a specified insurance agent or insurance broker of any of its officers or employees" is deemed to be replaced with "a party in special relationship provided in paragraph (3) of a bank agent, etc. (including a financial service intermediary (limited to an intermediary engaged in deposit, etc. intermediary business operations)) which is an insurance company, specified insurance agent or insurance broker, or any of its officers or employees"; the term "that such Bank, etc. has extended or undertakes to grant credit to the policyholder or insured person under an insurance contract" in paragraph (1), item (xiii) is deemed to be replaced with "that such Bank Agent, etc. has provided, or has undertaken to provide the policyholder or the insured person under the insurance contract with agency or intermediary service for conclusion of a contract for monetary loan or discounting of bills to be implemented by the Principal Bank, etc. (meaning a principal bank, etc. provided in item (xi) as applied mutatis mutandis pursuant to the following paragraph following the deemed replacement of terms)".

4　保険会社等若しくは外国保険会社等、これらの役員（保険募集人である者を除く。）、保険募集人又は保険仲立人若しくはその役員若しくは使用人（第一項第八号及び第九号の規定にあっては特定保険募集人若しくは保険仲立人である銀行等又はその役員若しくは使用人に限り、同項第十一号の規定にあっては生命保険募集人、少額短期保険募集人若しくは保険仲立人である銀行等又はその役員若しくは使用人に限る。以下この条において同じ。）は、第一項第六号、第八号、第九号及び第十一号の規定による書面の交付に代えて、次項で定めるところにより、当該顧客（第一項第十一号の規定にあっては保険契約者に限る。以下この条において同じ。）の承諾を得て、当該書面に記載すべき事項を電磁的方法により提供することができる。この場合において、当該保険会社等若しくは当該外国保険会社等、これらの役員（保険募集人である者を除く。）、当該保険募集人又は当該保険仲立人若しくはその役員若しくは使用人は、当該書面の交付をしたものとみなす。

(4) In lieu of the delivery of a document prescribed in paragraph (1), items (vi), (viii), (ix) and (xi), an insurance company, etc. or a foreign insurance company,

etc., or their respective officers (excluding a person who is an insurance agent), an insurance agent or insurance broker, or their respective officers and employees (limited to a bank, etc. which is a specified insurance agent or insurance broker or its officers or employee, in the case of items (viii) and (ix) of paragraph (1); and limited to a bank, etc. which is a life insurance agent, small amount and short term insurance agent or insurance broker or any of its officers or employees, in the case of item (xi) of that paragraph; hereinafter the same applies in this Article) may provide the matters to be stated in the document by methods using an electronic or magnetic means, with the consent from the customer (limited to a policyholder, in the case of item (xi) of paragraph (1); hereinafter the same applies in this Article), as specified in the following paragraph. In this case, it is deemed that the insurance company, etc., foreign insurance company, etc., its officers (excluding officers who are insurance agents), insurance agent or insurance broker or its officers or employees have delivered the document:

5　保険会社等若しくは外国保険会社等、これらの役員（保険募集人である者を除く。）、保険募集人又は保険仲立人若しくはその役員若しくは使用人は、前項の規定により同項に規定する事項を電磁的方法により提供しようとするときは、あらかじめ、当該顧客に対し、その用いる次に掲げる電磁的方法の種類及び内容を示し、書面又は電磁的方法による承諾を得なければならない。

(5) When an insurance company, etc. or foreign insurance company, etc. or its officers (excluding officers who are insurance agents), insurance agent or insurance broker or its officers or employees intends to provide the matters to be stated in the document pursuant to the provisions of the preceding paragraph by electronic or magnetic means, it must indicate the types and the details of the following Electronic or Magnetic Means that it intends to use to the customer and obtain prior consent in writing or by the Electronic or Magnetic Means:

一　第七項において読み替えて準用する第二百二十七条の四第一項各号に規定する方法のうち保険会社等若しくは外国保険会社等、これらの役員（保険募集人である者を除く。）、保険募集人又は保険仲立人若しくはその役員若しくは使用人が使用するもの

(i) from among the means provided in the items of Article 227-4, paragraph (1), as applied mutatis mutandis pursuant to paragraph (7) following the deemed replacement of terms, the means to be used by an insurance company, etc., foreign insurance company, etc. or its officers (excluding officers who are insurance agents), the insurance agent or insurance broker, which is a bank, etc., or its officers or employees;

二　ファイルへの記録の方式

(ii) the format for recording information into files.

6　前項の規定による承諾を得た保険会社等若しくは外国保険会社等、これらの役員

（保険募集人である者を除く。）、保険募集人又は保険仲立人若しくはその役員若しくは使用人は、当該顧客から書面又は電磁的方法により電磁的方法による提供を受けない旨の申出があったときは、当該顧客に対し、書面に記載すべき事項の提供を電磁的方法によってしてはならない。ただし、当該顧客が再び同項の規定による承諾をした場合は、この限りでない。

(6) An insurance agent, foreign insurance company, etc., its officers (excluding officers who are insurance agents), or an insurance agent or insurance broker or its officers or employees and which have obtained the consent under the preceding paragraph may not provide the matters to be stated in the document to the customer by the Electronic or Magnetic Means when the customer states, either in writing or by the Electronic or Magnetic Means, to the effect that the customer will not receive the provisions of the matters by the Electronic or Magnetic Means; provided, however, that this does not apply if the customer has given consent under the same paragraph again.

7　第二百二十七条の四第一項、第二項及び第四項の規定は、第四項に規定する電磁的方法について準用する。この場合において、同条第一項第一号中「保険仲立人（法第二百九十四条第五項」とあるのは「保険会社等若しくは外国保険会社等、これらの役員（保険募集人である者を除く。）、保険募集人又は保険仲立人若しくはその役員若しくは使用人（第二百三十四条第四項」と、「保険仲立人との」とあるのは「保険会社等若しくは外国保険会社等、これらの役員（保険募集人である者を除く。）、保険募集人又は保険仲立人若しくはその役員若しくは使用人との」と、「当該保険仲立人」とあるのは「当該保険会社等若しくは当該外国保険会社等、これらの役員（保険募集人である者を除く。）、当該保険募集人又は当該保険仲立人若しくはその役員若しくは使用人」と、「方法（法第二百九十四条第五項」とあるのは「方法（第二百三十四条第四項」と、「保険仲立人の使用」とあるのは「保険会社等若しくは外国保険会社等、これらの役員（保険募集人である者を除く。）、保険募集人又は保険仲立人若しくはその役員若しくは使用人の使用」と、同条第二項第三号中「保険契約が消滅した日」とあるのは「設定日（第二百三十四条第一項第六号、第八号又は第九号の保険契約にあっては当該保険契約を締結した日をいい、同項第十一号の保険契約にあっては当該保険契約に係る保険期間が終了した日をいう。）」と、「令第四十四条の二第一項」とあるのは「第二百三十四条第五項」と、同条第四項中「保険仲立人」とあるのは「保険会社等若しくは外国保険会社等、これらの役員（保険募集人である者を除く。）、保険募集人又は保険仲立人若しくはその役員若しくは使用人」と読み替えるものとする。

(7) The provisions of Article 227-4, paragraphs (1), (2) and (4) apply mutatis mutandis to the electronic or magnetic means provided in paragraph (4). In this case, the phrase "an insurance broker (including a person who, pursuant to the contract with an insurance broker providing information provided in Article 294, paragraph (5) of the Act" in item (i), paragraph (1) of that Article is deemed to be replaced with "an insurance company, etc. or foreign insurance company, its officers (excluding officers who are insurance agents), insurance

agent, insurance broker or its officers or employees (including a person which, under the contract with the insurance company, etc. or foreign insurance company, its officers (excluding officers who are insurance agents), insurance agent, insurance broker or its officers or employees providing the matters as provided in Article 234-2, paragraph (4) of the Act"; the term "such insurance broker" in that item is deemed to be replaced with "such insurance company, etc. or foreign insurance company, its officers (excluding officers who are insurance agents), insurance agent, insurance broker or its officers or employees"; the term "Article 294, paragraph (5) of the Act" in that item is deemed to be replaced with "Article 134, paragraph (4)"; the term "used by the insurance broker" in that item is deemed to be replaced with "used by the "insurance company, etc. or foreign insurance company, its officers (excluding officers who are insurance agents), insurance agent, insurance broker or its officers or employees"; the term "the day when the insurance contract ceases to be effective" in item (iii) of paragraph (2) of that Article is deemed to be replaced with "the day of establishment" (meaning the date of conclusion of the insurance contract, in the case of an insurance contract under Article 234, paragraph (1), item (vi), (viii) or (ix); or the date of expiration of the insurance term under the insurance contract, in the case of an insurance contract under item (xi) of that paragraph)"; the term "Article 44-2, paragraph (1) of the Cabinet Order" in that item is deemed to be replaced with "Article 234, paragraph (5)"; the term "insurance broker" in paragraph (4) of that Article is deemed to be replaced with "insurance company, etc. or foreign insurance company, its officers (excluding officers who are insurance agents), insurance agent, insurance broker or its officers or employees."

8　第四項から前項までの規定は、第二項（同項において準用する第一項第十一号に係る部分に限る。）の規定の適用について準用する。

(8) The provisions of paragraphs (4) through (7) apply mutatis mutandis to the application of provisions of paragraph (2) (limited to the part pertaining to item (xi) of paragraph (1), as applied mutatis mutandis pursuant to paragraph (2).

（特定保険契約）

(Specified Insurance Contracts)

第二百三十四条の二　法第三百条の二に規定する内閣府令で定めるものは、次に掲げる保険契約とする。

Article 234-2 The insurance contracts to be specified by Cabinet Office Order, as provided in Article 300-2 of the Act, are as follows:

一　第七十四条各号及び第百五十三条各号に掲げる保険契約

(i) insurance contracts as set forth in the items of Article 74 and the items of Article 153;

二　解約による返戻金の額が、金利、通貨の価格、金融商品市場における相場その他の指標に係る変動により保険料の合計額を下回ることとなるおそれがある保険契約（前号に掲げるものを除く。）

(ii) an insurance contract (excluding the insurance contracts as referred to in the preceding item) regarding which the amount of cancellation refund may fall short of the total amount of insurance premiums, as a result of a fluctuation in indicators such as interest rate, value of currencies or quotations on the Financial Instruments Market; and

三　保険金等の額を外国通貨をもって表示する保険契約（前二号に掲げるもの及び法第三条第五項第一号に掲げる保険に係る保険契約であって、保険者がてん補すべき損害の額を当該外国通貨をもって表示するもの（第八条第三項及び第百二十条第三項に規定する積立勘定を設けるものを除き、事業者を保険契約者とするものに限る。）を除く。）

(iii) an insurance contract (excluding the insurance contracts referred to in the preceding two items and insurance contracts for insurance under Article 3, paragraph (5), item (i) of the Act, wherein the amount of damage to be compensated by the insurer is indicated in the foreign currency (excluding insurance contracts for which the Accumulation Account provided in Article 8, paragraph (3) and Article 120, paragraph (3), and limited to the contract where the policyholder is a business operator)), under which the amount of insurance proceeds, refunds or any other benefits are indicated in foreign currencies.

（契約の種類）

(Types of Contracts)

第二百三十四条の三　法第三百条の二において準用する金融商品取引法（第二百三十四条の五から第二百三十四条の二十八までにおいて「準用金融商品取引法」という。）第三十四条に規定する内閣府令で定めるものは、特定保険契約等（特定保険契約又は顧客のために特定保険契約の締結の媒介を行うことを内容とする契約を総称する。以下同じ。）とする。

Article 234-3　The contracts to be specified by Cabinet Office Order, as provided in Article 34 of the Financial Instruments and Exchange Act as applied mutatis mutandis pursuant to Article 300-2 of the Act (referred to as "Financial Instruments and Exchange Act as Applied Mutatis Mutandis" in Article 234-5 to Article 234-28), are Specified Insurance Contract, etc. (collectively meaning a Specified Insurance Contracts and a contract for providing brokerage service for conclusion thereof for customers; the same applies hereinafter).

第二百三十四条の四　削除

Article 234-4　Deleted

（申出をした特定投資家に交付する書面の記載事項）

(Matters to Be Stated in Documents to Be Delivered to Professional Investors Who Made Request)

第二百三十四条の五　準用金融商品取引法第三十四条の二第三項第四号に規定する内閣府令で定める事項は、申出者（同項に規定する申出者をいう。）は、同条第二項の規定による承諾を行った保険会社等若しくは外国保険会社等又は保険仲立人のみから対象契約（同項に規定する対象契約をいう。第二百三十四条の七の二において同じ。）に関して特定投資家以外の顧客として取り扱われることになる旨とする。

Article 234-5　The matters to be specified by Cabinet Office Order, as provided in Article 34-2, paragraph (3), item (iv) of the Financial Instruments and Exchange Act as Applied Mutatis Mutandis, are that the Applicant (meaning the Applicant provided in the same paragraph) is to be treated as a Customer other than a Professional Investor with regard to the Subject Contract (meaning the Subject Contract provided in paragraph (2) of the same Article; the same applies in Article 234-7-2), only by the Insurance Company, etc. or Foreign Insurance Company, etc. or Insurance Broker which has given an approval under Article 34-2, paragraph (2) of the Financial Instruments and Exchange Act as Applied Mutatis Mutandis.

（情報通信の技術を利用した提供）

(Provision by Use of Information and Communications Technology)

第二百三十四条の六　準用金融商品取引法第三十四条の二第四項（準用金融商品取引法第三十四条の三第十二項（準用金融商品取引法第三十四条の四第六項において準用する場合を含む。）、第三十四条の四第三項、第三十七条の三第二項及び第三十七条の四第二項において準用する場合を含む。以下この条において同じ。）に規定する内閣府令で定めるものは、次に掲げるものとする。

Article 234-6　(1) The methods to be specified by Cabinet Office Order as provided in Article 34-2, paragraph (4) of the Financial Instruments and Exchange Act as Applied Mutatis Mutandis (including the cases where applied mutatis mutandis pursuant to Article 34-3, paragraph (12) (including the case where applied mutatis mutandis pursuant to Article 34-4, paragraph (6) of the Financial Instruments and Exchange Act as Applied Mutatis Mutandis), Article 34-4, paragraph (3), Article 37-3, paragraph (2) and Article 37-4, paragraph (2) of the Financial Instruments and Exchange Act as Applied Mutatis Mutandis; hereinafter the same applies in this Article) are the following methods:

一　電子情報処理組織を使用する方法のうち次に掲げるもの

(i) the methods using an Electronic Data Processing System, as set forth by the following items:

イ　保険会社等、外国保険会社等、保険募集人又は保険仲立人（準用金融商品取引

法第三十四条の二第四項に規定する事項の提供を行う保険会社等、外国保険会社等、保険募集人又は保険仲立人との契約によりファイルを自己の管理する電子計算機に備え置き、これを当該事項を提供する相手方（以下この条において「顧客」という。）又は当該保険会社等、外国保険会社等、保険募集人若しくは保険仲立人の用に供する者を含む。以下この条において同じ。）の使用に係る電子計算機と顧客等（顧客又は顧客との契約により顧客ファイル（専ら顧客の用に供せられるファイルをいう。以下この条において同じ。）を自己の管理する電子計算機に備え置く者をいう。以下この条において同じ。）の使用に係る電子計算機とを接続する電気通信回線を通じて書面に記載すべき事項（以下この条において「記載事項」という。）を送信し、顧客等の使用に係る電子計算機に備えられた顧客ファイルに記録する方法（同項に規定する方法による提供を受ける旨の承諾又は受けない旨の申出をする場合にあっては、同項に規定する事項の提供を行う保険会社等、外国保険会社等、保険募集人又は保険仲立人の使用に係る電子計算機に備えられたファイルにその旨を記録する方法）

(a) to transmit information to be contained in a document (hereinafter referred to as the "Information" in this Article) via telecommunications line connecting the computers used by an Insurance Company, etc., Foreign Insurance Company, Insurance Agent or Insurance Broker (including a person who, pursuant to the contract with an Insurance Company, etc., Foreign Insurance Company, or Insurance Broker providing information provided in Article 34-2, paragraph (4) of the Financial Instruments and Exchange Act as Applied Mutatis Mutandis, stores files onto a computer managed by such person, and make such files available for the party to which such information is provided (hereinafter referred to as the "Customers" in this Article) or for such Financial Instruments Business Operator, etc.; hereinafter the same applies in this Article) and the computers used by the Customers, etc. (meaning a Customer, or a person who, pursuant to a contract with the Customer, stores the Customer File (meaning the file solely made available to the Customers; hereinafter the same applies in this Article) onto a computer managed by such person; hereinafter the same applies in this Article), and to record the Information into the Customer File stored onto the computer used by the Customers, etc. (if the Applicant acknowledges the provision of information by the method provided in Article 34-2, paragraph (4) of the Act, or if the Applicant notifies to the effect that the Applicant will not receive information by such means, the method by which to record such acknowledgment or notice into a file stored on the computer used by the Insurance Company, etc., Foreign Insurance Company, Insurance Agent or Insurance Broker which provides the information provided in the same paragraph);

ロ　保険会社等、外国保険会社等、保険募集人又は保険仲立人の使用に係る電子計

算機に備えられたファイルに記録された記載事項を電気通信回線を通じて顧客の閲覧に供し、顧客等の使用に係る電子計算機に備えられた当該顧客の顧客ファイルに当該記載事項を記録する方法（準用金融商品取引法第三十四条の二第四項に規定する方法による提供を受ける旨の承諾又は受けない旨の申出をする場合にあっては、保険会社等、外国保険会社等、保険募集人又は保険仲立人の使用に係る電子計算機に備えられたファイルにその旨を記録する方法）

(b) to make the Information recorded into the files stored on a computer used by an Insurance Company, etc., Foreign Insurance Company, Insurance Agent or Insurance Broker available for a Customer's inspection via telecommunications line, and to record the Information into the Customer File of the relevant Customer stored on the computer used by such Customer, etc. (or, if the Applicant acknowledges the provision of information by the method provided in Article 34-2, paragraph (4) of the Financial Instruments and Exchange Act as Applied Mutatis Mutandis, or if the Applicant notifies to the effect that the Applicant will not receive information by such means, to record such acknowledgment or notice into a file stored on the computer used by the Insurance Company, etc., Foreign Insurance Company, Insurance Agent or Insurance Broker);

ハ　保険会社等、外国保険会社等、保険募集人又は保険仲立人の使用に係る電子計算機に備えられた顧客ファイルに記録された記載事項を電気通信回線を通じて顧客の閲覧に供する方法

(c) to make the Information recorded into the Customer Files stored on the computer used by an Insurance Company, etc., Foreign Insurance Company, Insurance Agent or Insurance Broker available for a Customer's inspection via telecommunications line;

ニ　閲覧ファイル（保険会社等、外国保険会社等、保険募集人又は保険仲立人の使用に係る電子計算機に備えられたファイルであって、同時に複数の顧客の閲覧に供するため記載事項を記録させるファイルをいう。以下この条において同じ。）に記録された記載事項を電気通信回線を通じて顧客の閲覧に供する方法

(d) to make the Information recorded into the Inspection File (meaning a file stored on a computer used by an Insurance Company, etc., Foreign Insurance Company, or Insurance Broker with which to record the Information for the purpose of making them available for public inspection by multiple Customers at the same time; hereinafter the same applies in this Article) available for a Customer's inspection via telecommunications line; and

二　磁気ディスク、シー・ディー・ロムその他これらに準ずる方法により一定の事項を確実に記録しておくことができる物をもって調製するファイルに記載事項を記録したものを交付する方法

(ii) to deliver the file storing the Information, which is prepared with any object enabling secure storage of certain information through magnetic disks,

CD-ROMs or any other means equivalent thereto.

２　前項各号に掲げる方法は、次に掲げる基準に適合するものでなければならない。

(2) The methods specified in the items of the preceding paragraph must be in conformity with the following requirements:

一　顧客が顧客ファイル又は閲覧ファイルへの記録を出力することにより書面を作成できるものであること

(i) that the method enables a Customer to prepare a document by way of outputting information recorded into the Customer File or Inspection File;

二　前項第一号イ、ハ又はニに掲げる方法（顧客の使用に係る電子計算機に備えられた顧客ファイルに記載事項を記録する方法を除く。）にあっては、記載事項を顧客ファイル又は閲覧ファイルに記録する旨又は記録した旨を顧客に対し通知するものであること。ただし、顧客が当該記載事項を閲覧していたことを確認したときは、この限りでない。

(ii) in the case of the method listed in item (i), (a), (c) or (d) of the preceding paragraph (excluding the method to record the Information into the Customer File stored on a computer used by a Customer), that the Customer is informed of the fact that the Information will be or have been recorded into the Customer File or the Inspection File; provided, however, that this does not apply to the cases where it is confirmed that the Customer has inspected the Information;

三　前項第一号ハ又はニに掲げる方法にあっては、記載事項に掲げられた取引を最後に行った日以後五年間（当該期間が終了する日までの間に当該記載事項に係る苦情の申出があったときは、当該期間が終了する日又は当該苦情が解決した日のいずれか遅い日までの間）次に掲げる事項を消去し又は改変することができないものであること。ただし、閲覧に供している記載事項を書面により交付する場合、顧客の承諾（令第四十四条の三に規定する方法による承諾をいう。）を得て同号イ若しくはロ若しくは同項第二号に掲げる方法により提供する場合又は顧客による当該記載事項に係る消去の指図がある場合は、当該記載事項を消去することができる。

(iii) in the case of the method listed in item (i), (c) or (d) of the preceding paragraph, that the following matters cannot be deleted or altered for the period until five years passes from the day when the transaction referred to in the Information has been finally conducted (if any complaint related to the Information has been raised within the period before the expiration date of such period, for the period until either the expiration date of such period or the day when such complaint was settled, whichever comes later); provided, however, that the Information may be deleted if the Information which have been made available for inspection are delivered in writing, if such Information are provided by the methods listed in that item, (a) or (b) or in item (ii) of that paragraph with the Customer's consent (meaning consent given by the method provided in Article 44-3 of the Cabinet Order), or if the Customer has instructed that the Information should be deleted:

イ　前項第一号ハに掲げる方法については、顧客ファイルに記録された記載事項

(a) in the case of the method specified in item (i), (c) of the preceding paragraph, the Information recorded in the Customer File;

ロ　前項第一号ニに掲げる方法については、閲覧ファイルに記録された記載事項

(b) in the case of the method specified in item (i), (d) of the preceding paragraph, the Information recorded in the Inspection File;

四　前項第一号ニに掲げる方法にあっては、次に掲げる基準に適合するものであること。

(iv) in the case of the method specified in item (i), (d) of the preceding paragraph, that it conforms to the following requirements:

イ　顧客が閲覧ファイルを閲覧するために必要な情報を顧客ファイルに記録するものであること。

(a) that information necessary for a Customer's inspection of the Inspection File is recorded into the Customer File; and

ロ　前号に規定する期間を経過するまでの間において、イの規定により顧客が閲覧ファイルを閲覧するために必要な情報を記録した顧客ファイルと当該閲覧ファイルとを電気通信回線を通じて接続可能な状態を維持させること。ただし、閲覧の提供を受けた顧客が接続可能な状態を維持させることについて不要である旨通知した場合は、この限りでない。

(b) that, before the passage of the period provided in the preceding item, the Customer File recording the information necessary for the Customer's inspection of the Inspection File as set forth in (a) and such Inspection File are kept connectible via telecommunications line; provided, however, that this does not apply to the cases where the Customer who has been given access to the files has notified to the effect that such connectibility need not be maintained.

3　第一項第一号の「電子情報処理組織」とは、保険会社等、外国保険会社等、保険募集人又は保険仲立人の使用に係る電子計算機と、顧客ファイルを備えた顧客等又は保険会社等、外国保険会社等、保険募集人若しくは保険仲立人の使用に係る電子計算機とを電気通信回線で接続した電子情報処理組織をいう。

(3) The term "Electronic Data Processing System" as used in paragraph (1), item (i) means an electronic data processing system connecting a computer used by an Insurance Company, etc., Foreign Insurance Company, Insurance Agent or Insurance Broker and a computer storing Customer Files used by their Customer, etc. of the Insurance Company, etc., Foreign Insurance Company, Insurance Agent or Insurance Broker, via telecommunications line.

（電磁的方法の種類及び内容）

(Types and Details of Electronic or Magnetic Means)

第二百三十四条の七　令第四十四条の三第一項及び第四十四条の四第一項の規定により示すべき方法の種類及び内容は、次に掲げる事項とする。

Article 234-7 The types and details of the methods to be specified as set forth in Article 44-3, paragraph (1) and Article 44-4, paragraph (1) of the Cabinet Order are as follows:

一　前条第一項各号又は第二百三十四条の七の三第一項各号に掲げる方法のうち保険会社等若しくは外国保険会社等又は保険仲立人が使用するもの

(i) the methods listed in the items of paragraph (1) of the preceding Article or the items of Article 234-7-3, paragraph (1), which are to be used by an Insurance Company, etc., Foreign Insurance Company, etc. or Insurance Broker; and

二　ファイルへの記録の方式

(ii) the format for recording information into a file.

（特定投資家への復帰申出をした者が同意を行う書面の記載事項）

(Matters to Be Stated in Document Indicating Consent by Applicant for Reinstatement as a Professional Investor)

第二百三十四条の七の二　準用金融商品取引法第三十四条の二第十一項に規定する内閣府令で定める事項は、次に掲げる事項とする。

Article 234-7-2 The matters to be specified by Cabinet Office Order as provided in Article 34-2, paragraph (11) of the Financial Instruments and Exchange Act as Applied Mutatis Mutandis are those listed in the following items:

一　準用金融商品取引法第三十四条の二第十一項の規定による承諾をする日（第四号及び第五号において「承諾日」という。）

(i) the day on which the acceptance under Article 34-2, paragraph (11) of the Financial Instruments and Exchange Act as Applied Mutatis Mutandis is given (such date is referred to as "Date of Acceptance" in items (iv) and (v));

二　対象契約が特定保険契約等である旨

(ii) the fact that the Subject Contract is a Specified Insurance Contract, etc.;

三　復帰申出者（準用金融商品取引法第三十四条の二第十一項に規定する復帰申出者をいう。以下この条において同じ。）が次に掲げる事項を理解している旨

(iii) the fact that the Applicant for Reinstatement (meaning the Applicant for Reinstatement provided in Article 34-2, paragraph (11) of the Financial Instruments and Exchange Act as Applied Mutatis Mutandis; the same applies in this Article) understands the following facts:

イ　準用金融商品取引法第四十五条各号（第三号及び第四号を除く。）に掲げる規定は、対象契約に関して復帰申出者が当該各号に定める者である場合（同条ただし書に規定する場合を除く。）には適用されない旨

(a) the fact that the provisions listed in the items (excluding the items (iii) and (iv)) of Article 45 of the Financial Instruments and Exchange Act as Applied Mutatis Mutandis do not apply to the cases where the Applicant for Reinstatement falls under any of the persons respectively set forth in such items with regard to the Subject Contract (excluding the case

provided in the proviso of the same Article);

ロ　対象契約に関して特定投資家として取り扱われることがその知識、経験及び財産の状況に照らして適当ではない者が特定投資家として取り扱われる場合には、当該者の保護に欠けることとなるおそれがある旨

(b) the risk of insufficient protection involved in a case where a person who, in light of the person's knowledge, experience and state of property, is deemed inappropriate to be treated as a Professional Investor with regard to Subject Contracts is treated as a Professional Investor;

四　承諾日以後に対象契約の締結の勧誘又は締結をする場合において、復帰申出者を再び特定投資家として取り扱う旨

(iv) a statement to the effect that the Applicant for Reinstatement is to be treated once again as a Professional Investor when soliciting the Applicant for Reinstatement to conclude, or concluding with the Applicant for Reinstatement, the Subject Contract on or after the Date of Acceptance; and

五　復帰申出者は、承諾日以後いつでも、準用金融商品取引法第三十四条の二第一項の規定による申出ができる旨

(v) the fact that the Applicant for Reinstatement may submit a request pursuant to Article 34-2, paragraph (1) of the Financial Instruments and Exchange Act as Applied Mutatis Mutandis, at any time on or after the Date of Acceptance.

（情報通信の技術を利用した同意の取得）

(Obtaining Consent by Use of Information and Communication Technology)

第二百三十四条の七の三　準用金融商品取引法第三十四条の二第十二項（準用金融商品取引法第三十四条の三第三項（準用金融商品取引法第三十四条の四第六項において準用する場合を含む。）において準用する場合を含む。以下この条において同じ。）に規定する内閣府令で定めるものは、次に掲げるものとする。

Article 234-7-3 (1) The methods to be specified by Cabinet Office Order, as provided in Article 34-2, paragraph (12) of the Financial Instruments and Exchange Act as Applied Mutatis Mutandis (including the cases where applied mutatis mutandis pursuant to Article 34-3, paragraph (3) of the Financial Instruments and Exchange Act as Applied Mutatis Mutandis (including the cases where applied mutatis mutandis pursuant to Article 34-4, paragraph (6) of the Financial Instruments and Exchange Act as Applied Mutatis Mutandis); hereinafter the same applies in this Article), are as follows:

一　電子情報処理組織を使用する方法のうち次に掲げるもの

(i) the methods using an Electronic Data Processing System, as listed in the following:

イ　保険会社等若しくは外国保険会社等又は保険仲立人の使用に係る電子計算機と準用金融商品取引法第三十四条の二第十二項の規定により同意を得ようとする相手方（以下この条において「顧客」という。）の使用に係る電子計算機とを接続

する電気通信回線を通じて送信し、受信者の使用に係る電子計算機に備えられたファイルに記録する方法

(a) to transmit information via telecommunications line connected between a computer used by an Insurance Company, etc. or Foreign Insurance Company, etc. or Insurance Broker and that used by the other party from whom it seeks consent pursuant to Article 34-2, paragraph (12) of the Financial Instruments and Exchange Act as Applied Mutatis Mutandis (hereinafter referred to as the "Customer" in this Article), and to record such information in a file stored on a computer used by the recipient;

ロ　保険会社等若しくは外国保険会社等又は保険仲立人の使用に係る電子計算機に備えられたファイルに記録された顧客の同意に関する事項を電気通信回線を通じて当該顧客の閲覧に供し、当該保険会社等若しくは外国保険会社等又は保険仲立人の使用に係る電子計算機に備えられたファイルに当該顧客の同意に関する事項を記録する方法

(b) to make information related to a Customer's consent recorded into a file stored on a computer used by an Insurance Company, etc. or Foreign Insurance Company, etc. or Insurance Broker available for the Customer's inspection via telecommunications line, and to record information related to the Customer's consent into a file stored on a computer used by such an Insurance Company, etc. or Foreign Insurance Company, etc. or Insurance Broker; and

二　磁気ディスク、シー・ディー・ロムその他これらに準ずる方法により一定の事項を確実に記録しておくことができる物をもって調製するファイルに同意に関する事項を記録したものを得る方法

(ii) to obtain the file storing the Information related to the consent, which is prepared with any object enabling secure storage of certain information through magnetic disks, CD-ROMs or any other means equivalent thereto.

2　前項各号に掲げる方法は、保険会社等若しくは外国保険会社等又は保険仲立人がファイルへの記録を出力することにより書面を作成することができるものでなければならない。

(2) The methods listed in the items of the preceding paragraph must be the methods enabling Insurance Company, etc. or Foreign Insurance Company, etc. or Insurance Broker to prepare a document by way of outputting the information recorded into the file.

3　第一項第一号の「電子情報処理組織」とは、保険会社等若しくは外国保険会社等又は保険仲立人の使用に係る電子計算機と、顧客の使用に係る電子計算機とを電気通信回線で接続した電子情報処理組織をいう。

(3) The term "Electronic Data Processing System" as used in paragraph (1), item (i) means an electronic data processing system connecting a computer used by an Insurance Company, etc. or Foreign Insurance Company, etc. or Insurance Broker and a computer used by a Customer, via telecommunications line.

（特定投資家以外の顧客である法人が特定投資家とみなされる場合の期限日）

(Expiration Date When Corporation Which Is Customer Other Than Professional Investor Is Deemed to Be Professional Investor)

第二百三十四条の八　準用金融商品取引法第三十四条の三第二項に規定する内閣府令で定める場合は、保険会社等若しくは外国保険会社等又は保険仲立人が一定の日を定め、次に掲げる事項を当該保険会社等若しくは外国保険会社等又は保険仲立人の営業所又は事務所の公衆の見やすい場所への掲示その他の適切な方法により公表している場合とする。

Article 234-8 (1) The case to be specified by Cabinet Office Order as provided in Article 34-3, paragraph (2) of the Financial Instruments and Exchange Act as Applied Mutatis Mutandis is the case where an Insurance Company, etc., Foreign Insurance Company or Insurance Broker has designated a certain date and publicized the following matters by posting them at a place easily accessible to the public at its business office or any other office, or by any other appropriate means:

一　当該日

(i) that designated date; and

二　次項に規定する日を期限日（準用金融商品取引法第三十四条の三第二項第二号に規定する期限日をいう。次条第二項第一号及び第二百三十四条の十において同じ。）とする旨

(ii) to the effect that the day provided in the following paragraph is the Expiration Date (meaning the Expiration Date provided in Article 34-3, paragraph (2), item (ii) of the Financial Instruments and Exchange Act as Applied Mutatis Mutandis; the same applies in paragraph (2), item (i) of the following Article and Article 234-10).

２　準用金融商品取引法第三十四条の三第二項に規定する内閣府令で定める日は、保険会社等若しくは外国保険会社等又は保険仲立人が前項の規定により定めた日であって承諾日（同条第二項第一号に規定する承諾日をいう。次条第二項第三号及び第二百三十四条の十において同じ。）から起算して一年以内の日のうち最も遅い日とする。

(2) The day to be specified by Cabinet Office Order as provided in Article 34-3, paragraph (2) of the Financial Instruments and Exchange Act as Applied Mutatis Mutandis is the day designated by the Insurance Company, etc., Foreign Insurance Company, etc. or Insurance Broker under the preceding paragraph, which is the latest of the days when one year has passed from the Date of Acceptance (meaning the Date of Acceptance provided in paragraph (2), item (i) of the same Article; the same applies in paragraph (2), item (iii) of the following Article and Article 234-10).

（申出をした特定投資家以外の顧客である法人が同意を行う書面の記載事項）

(Matters to Be Specified in Document Indicating Consent by Corporation

Which Is Customer Other Than Professional Investors That Made Request)

第二百三十四条の九　準用金融商品取引法第三十四条の三第二項第四号イに規定する内閣府令で定める事項は、準用金融商品取引法第四十五条各号（第三号及び第四号を除く。）に掲げる規定は、対象契約（同項第二号に規定する対象契約をいう。次項及び第二百三十四条の十の二において同じ。）に関して申出者（準用金融商品取引法第三十四条の三第二項に規定する申出者をいう。次項において同じ。）が当該各号に定める者である場合（準用金融商品取引法第四十五条ただし書に規定する場合を除く。）には適用されない旨とする。

Article 234-9 (1) The matters to be specified by Cabinet Office Order as provided in Article 34-3, paragraph (2), item (iv), (a) of the Financial Instruments and Exchange Act as Applied Mutatis Mutandis are the fact that the provisions listed in the items (excluding items (iii) and (iv)) of Article 45 of the Financial Instruments and Exchange Act as Applied Mutatis Mutandis do not apply to the cases where the Applicant (meaning the Applicant provided in Article 314-3, paragraph (2) of the Financial Instruments and Exchange Act as Applied Mutatis Mutandis; the same applies in the following paragraph) falls under any of the persons respectively set forth in such items with regard to the Subject Contract (meaning the Subject Contract provided in Article 34-3, paragraph (2), item (ii) of the Financial Instruments and Exchange Act as Applied Mutatis Mutandis; the same applies in the following paragraph and Article 234-10-2) (excluding the case provided in the proviso to Article 45 of the Financial Instruments and Exchange Act as Applied Mutatis Mutandis).

２　準用金融商品取引法第三十四条の三第二項第七号に規定する内閣府令で定める事項は、次に掲げる事項とする。

(2) The matters to be specified by Cabinet Office Order, as provided in Article 34-3, paragraph (2), item (vii) of the Financial Instruments and Exchange Act as Applied Mutatis Mutandis, are as follows:

一　期限日以前に締結した対象契約に関して法令の規定又は契約の定めに基づいて行う行為については、期限日後に行うものであっても、申出者を特定投資家として取り扱う旨

(i) that, in regard to any act related to the Subject Contract concluded prior to the Expiration Date, which is to be conducted pursuant to the provisions of laws and regulations or the contract, the Applicant is treated as a Professional Investor, even in the cases where such act is conducted after the Expiration Date;

二　申出者は、準用金融商品取引法第三十四条の三第二項の規定による承諾を行った保険会社等若しくは外国保険会社等又は保険仲立人のみから対象契約に関して特定投資家として取り扱われることになる旨

(ii) that the Applicant is to be treated as a Professional Investor with regard to the Subject Contract, only by the Insurance Company, etc., Foreign Insurance Company or Insurance Broker which has given an approval under

Article 34-3, paragraph (2) of the Financial Instruments and Exchange Act as Applied Mutatis Mutandis;

三　申出者は、承諾日以後いつでも、準用金融商品取引法第三十四条の三第九項の規定による申出ができる旨

(iii) that the Applicant may make a request under Article 34-3, paragraph (9) of the Financial Instruments and Exchange Act as Applied Mutatis Mutandis at any time after the Date of Acceptance.

（申出をした特定投資家以外の顧客である法人が更新申出をするために必要な期間）

(Period Required to Be Elapsed before a Corporation, Which Is Customer Other Than Professional Investors That Made Request, Makes a Request for Renewal)

第二百三十四条の十　準用金融商品取引法第三十四条の三第七項に規定する内閣府令で定める期間は、十一月（次の各号に掲げる場合にあっては、当該各号に定める期間）とする。

Article 234-10 (1) The period to be specified by Cabinet Office Order, as provided in Article 34-3, paragraph (7), is 11 months (or, if any of the following items applies, the periods set forth in each item):

一　承諾日から期限日までの期間が一年に満たない場合（次号に掲げる場合を除く。）　当該期間から一月を控除した期間

(i) if the period from the Date of Acceptance to the Expiration Date is less than 1 year (excluding the case set forth in the following item), a period deducting 1 month from the period; or

二　承諾日から期限日までの期間が一月を超えない場合　一日

(ii) if the period from the Date of Acceptance to the Expiration Date is 1 month or less, one day.

2　準用金融商品取引法第三十四条の三第八項に規定する場合における前項の規定の適用については、同項各号中「承諾日」とあるのは、「前回の期限日の翌日」とする。

(2) For the purpose of application of the preceding paragraph in the case provided in Article 34-3, paragraph (8) of the Financial Instruments and Exchange Act as Applied Mutatis Mutandis, the "Date of Acceptance" in the items of the preceding paragraph is deemed to be replaced with "the day following the previous Expiration Date".

（特定投資家以外の顧客への復帰申出をした法人に交付する書面の記載事項）

(Matters to Be Specified in Documents to Be Delivered to a Corporation Which Made Request for Reinstatement as a Customer Other Than Professional Investors)

第二百三十四条の十の二　準用金融商品取引法第三十四条の三第十一項に規定する内閣府令で定める事項は、次に掲げる事項とする。

Article 234-10-2 The matters to be specified by Cabinet Office Order, as provided

in Article 34-3, paragraph (11) of the Financial Instruments and Exchange Act as Applied Mutatis Mutandis, are as follows:

一　準用金融商品取引法第三十四条の三第十項の規定による承諾をする日（第三号において「承諾日」という。）

(i) the date on which the request is accepted pursuant to Article 34-3, paragraph (10) of the Financial Instruments and Exchange Act as Applied Mutatis Mutandis (this date is referred to as "the Date of Acceptance" in item (iii));

二　対象契約が特定保険契約等である旨

(ii) the fact that the Subject Contract is a Specified Insurance Contract, etc.; and

三　承諾日以後に対象契約の締結の勧誘又は締結をする場合において、準用金融商品取引法第三十四条の三第九項の規定による申出をした法人を再び特定投資家以外の顧客として取り扱う旨

(iii) a statement to the effect that the corporation who submitted a request under Article 34-3, paragraph (9) of the Financial Instruments and Exchange Act as Applied Mutatis Mutandis is to be treated once again as a Customer other than Professional Investor when soliciting the corporation to conclude, or concluding with the corporation, the Subject Contract on or after the Date of Acceptance.

（特定投資家として取り扱うよう申し出ることができる営業者等）

(Proprietors Who May Request Treatment as a Professional Investor)

第二百三十四条の十一　準用金融商品取引法第三十四条の四第一項第一号に規定する内閣府令で定めるものは、次に掲げる要件のいずれかに該当するものとする。

Article 234-11 (1) The excluded individual to be specified by Cabinet Office Order, as provided in Article 34-4, paragraph (1), item (i) of the Financial Instruments and Exchange Act as Applied Mutatis Mutandis, is one who satisfies any of the following requirements:

一　準用金融商品取引法第三十四条の四第一項の規定による申出を行うことについてすべての匿名組合員の同意を得ていないこと。

(i) one who has not obtain the consent of all of the silent partners on making a request under Article 34-4, paragraph (1) of the Financial Instruments and Exchange Act as Applied Mutatis Mutandis; or

二　その締結した商法第五百三十五条（匿名組合契約）に規定する匿名組合契約に基づく出資の合計額が三億円未満であること。

(ii) one where the total amount of equity investment under the Silent Partnership Contract provided in Article 535 of the Commercial Code (Silent Partnership Contract) is less than 300 million yen.

2　準用金融商品取引法第三十四条の四第一項第一号に規定する内閣府令で定める個人は、次に掲げる者とする。

(2) The individuals to be specified by Cabinet Office Order as provided in Article 34-4, paragraph (1), item (i) of the Financial Instruments and Exchange Act as Applied Mutatis Mutandis are as follows:

一　民法第六百六十七条第一項（組合契約）に規定する組合契約を締結して組合の業務の執行を委任された組合員である個人（次に掲げる要件のすべてに該当する者に限る。）

(i) an individual who has concluded a Partnership Contract provided in Article 667, paragraph (1) (Partnership Contract) of the Civil Code and has become a partner appointed to execute the business of the partnership (limited to an individual who satisfies all of the following requirements):

イ　準用金融商品取引法第三十四条の四第一項の規定による申出を行うことについて他のすべての組合員の同意を得ていること。

(a) one who has obtained the consent of all of the other partners on making a request under Article 34-4, paragraph (1) of the Financial Instruments and Exchange Act as Applied Mutatis Mutandis;

ロ　当該組合契約に基づく出資の合計額が三億円以上であること。

(b) one where the total amount of equity investment under the Partnership Contract is not less than 300 million yen;

二　有限責任事業組合契約に関する法律第三条第一項に規定する有限責任事業組合契約を締結して組合の重要な業務の執行の決定に関与し、かつ、当該業務を自ら執行する組合員である個人（次に掲げる要件のすべてに該当する者に限る。）

(ii) an individual who has concluded a Limited Liability Partnership Agreement provided in Article 3, paragraph (1) of the Limited Liability Partnership Act (Act No. 40 of 2005), participates in the decision-making on the execution of the important business of the partnership, and is a partner personally executing such business (limited to an individual who satisfies all of the following requirements):

イ　準用金融商品取引法第三十四条の四第一項の規定による申出を行うことについて他のすべての組合員の同意を得ていること。

(a) that the individual has obtained the consent from all of the other partners on making a request under Article 34-4, paragraph (1) of the Financial Instruments and Exchange Act as Applied Mutatis Mutandis; and

ロ　当該有限責任事業組合契約に基づく出資の合計額が三億円以上であること。

(b) that the total amount of the equity investment under the Limited Liability Partnership Agreement is 300 million yen or more.

（特定投資家として取り扱うよう申し出ることができる個人）

(Individual Who May Request Treatment as Professional Investor)

第二百三十四条の十二　準用金融商品取引法第三十四条の四第一項第二号に規定する内閣府令で定める要件は、次に掲げる要件の全てに該当することとする。

Article 234-12　The requirement to be specified by Cabinet Office Order, as

provided in Article 34-4, paragraph (1), item (ii) of the Financial Instruments and Exchange Act as Applied Mutatis Mutandis, is to fulfill all of the following:

一　取引の状況その他の事情から合理的に判断して、承諾日（準用金融商品取引法第三十四条の四第六項において準用する準用金融商品取引法第三十四条の三第二項第一号に規定する承諾日をいう。次号、次条第二項、第二百三十四条の十四第二項第三号及び第二百三十四条の十四の二において同じ。）における申出者（準用金融商品取引法第三十四条の四第二項に規定する申出者をいう。以下この条及び第二百三十四条の十四において同じ。）の資産の合計額から負債の合計額を控除した額が三億円以上になると見込まれること。

(i) that, judging reasonably from the status of the transactions or any other circumstances, the total amount of the assets of the Applicant (meaning the Applicant provided in Article 34-4, paragraph (2) of the Financial Instruments and Exchange Act as Applied Mutatis Mutandis; hereinafter the same applies in this Article and Article 64) as of the Date of Acceptance (meaning the Date of Acceptance provided in Article 34-3, paragraph (2), item (i) of the Financial Instruments and Exchange Act as Applied Mutatis Mutandis, as applied mutatis mutandis pursuant to Article 34-4, paragraph (6) of the Financial Instruments and Exchange Act as Applied Mutatis Mutandis; the same applies in the following item, paragraph (2) of the following Article, Article 234-14, paragraph (2), item (iii) and Article 234-14-2), less the total amount of its liabilities as of that date is likely to be 300 million yen or more;

二　取引の状況その他の事情から合理的に判断して、承諾日における申出者の資産（第五十二条の十三の十二第二号イからチまでに掲げるものに限る。）の合計額が三億円以上になると見込まれること。

(ii) that, judging reasonably from the status of the transactions or any other circumstances, the total amount of the Applicant's assets (limited to the assets set forth in Article 52-13-12, item (ii), (a) through (h)) as of the Date of Acceptance is likely to be 300 million yen or more:

三　申出者が最初に当該保険会社等若しくは外国保険会社等又は保険仲立人との間で特定保険契約等を締結した日から起算して一年を経過していること。

(iii) that one year has passed from the day when the Applicant concluded with the Insurance Company, etc., Foreign Insurance Company or Insurance Broker a Specified Insurance Contract, etc. for the first time.

（特定投資家以外の顧客である個人が特定投資家とみなされる場合の期限日）

(Expiration Date of Period When Individual Who Is Customer Other Than Professional Investor Is Deemed to Be Professional Investor)

第二百三十四条の十三　準用金融商品取引法第三十四条の四第六項において準用する準用金融商品取引法第三十四条の三第二項に規定する内閣府令で定める場合は、保険会社等若しくは外国保険会社等又は保険仲立人が一定の日を定め、次に掲げる事項を当

該保険会社等若しくは外国保険会社等又は保険仲立人の営業所又は事務所の公衆の見やすい場所への掲示その他の適切な方法により公表している場合とする。

Article 234-13 (1) The case to be specified by Cabinet Office Order as provided in Article 34-3, paragraph (2) of the Financial Instruments and Exchange Act as Applied Mutatis Mutandis as applied mutatis mutandis pursuant to Article 34-4, paragraph (6) of the Financial Instruments and Exchange Act as Applied Mutatis Mutandis is the case where an Insurance Company, etc., Foreign Insurance Company or Insurance Broker has designated a certain date and publicized the following matters by posting them at a place accessible to the public at its business office or any other office, or by any other appropriate means:

一　当該日

(i) that designated date; and

二　次項に規定する日を期限日（準用金融商品取引法第三十四条の四第六項において準用する準用金融商品取引法第三十四条の三第二項第二号に規定する期限日をいう。次条第二項第一号及び第二百三十四条の十四の二において同じ。）とする旨

(ii) to the effect that the day provided in the following paragraph is the Expiration Date (meaning the Expiration Date provided in Article 34-3, paragraph (2), item (ii) of the Financial Instruments and Exchange Act as Applied Mutatis Mutandis as applied mutatis mutandis pursuant to Article 34-4, paragraph (6) of the Financial Instruments and Exchange Act as Applied Mutatis Mutandis; the same applies in paragraph (2), item (i) of the following Article and Article 234-14-2).

2　準用金融商品取引法第三十四条の四第六項において準用する準用金融商品取引法第三十四条の三第二項に規定する内閣府令で定める日は、保険会社等若しくは外国保険会社等又は保険仲立人が前項の規定により定めた日であって承諾日から起算して一年以内の日のうち最も遅い日とする。

(2) The day to be specified by Cabinet Office Order as provided in Article 34-3, paragraph (2) of the Act as applied mutatis mutandis pursuant to Article 34-4, paragraph (6) of the Financial Instruments and Exchange Act as Applied Mutatis Mutandis is the day designated by the Insurance Company, etc., Foreign Insurance Company or Insurance Broker under the preceding paragraph, which is the latest of the days when one year has passed from the Date of Acceptance.

（申出をした特定投資家以外の顧客である個人が同意を行う書面の記載事項）

(Matters to Be Stated in Document Indicating Consent by Individual Who Is Customer Other Than Professional Investors That Made Request)

第二百三十四条の十四　準用金融商品取引法第三十四条の四第六項において準用する準用金融商品取引法第三十四条の三第二項第四号イに規定する内閣府令で定める事項は、準用金融商品取引法第四十五条各号（第三号及び第四号を除く。）に掲げる規定は、

対象契約（同項第二号に規定する対象契約をいう。次項及び第二百三十四条の十四の三において同じ。）に関して申出者が当該各号に定める者である場合（準用金融商品取引法第四十五条ただし書に規定する場合を除く。）には適用されない旨とする。

Article 234-14 (1) The matters to be specified by Cabinet Office Order as provided in Article 34-3, paragraph (2), item (iv), (a) of the Financial Instruments and Exchange Act as Applied Mutatis Mutandis, as applied mutatis mutandis pursuant to Article 34-4, paragraph (6) of the Financial Instruments and Exchange Act as Applied Mutatis Mutandis, are the fact that the provisions listed in the items (excluding items (iii) and (iv)) of Article 45 of the Financial Instruments and Exchange Act as Applied Mutatis Mutandis do not apply to the cases where the Applicant falls under any of the persons set forth respectively in such items in regard to the Subject Contract (meaning the Subject Contract provided in Article 34-3, paragraph (2), item (ii) of the Financial Instruments and Exchange Act as Applied Mutatis Mutandis; the same applies in the following paragraph and Article 234-14-3) (excluding the case provided in the proviso to Article 45 of the Financial Instruments and Exchange Act as Applied Mutatis Mutandis).

２　準用金融商品取引法第三十四条の四第六項において準用する準用金融商品取引法第三十四条の三第二項第七号に規定する内閣府令で定める事項は、次に掲げる事項とする。

(2) The matters to be specified by Cabinet Office Order as provided in Article 34-3, paragraph (2), item (vii) of the Financial Instruments and Exchange Act as Applied Mutatis Mutandis, as applied mutatis mutandis pursuant to Article 34-4, paragraph (6) of the Financial Instruments and Exchange Act as Applied Mutatis Mutandis, are as follows:

一　期限日以前に締結した対象契約に関して法令の規定又は契約の定めに基づいて行う行為については、期限日後に行うものであっても、申出者を特定投資家として取り扱う旨

(i) that, with regard to any act related to the Subject Contract (excluding an Investment Advisory Contract and a Discretionary Investment Contract) concluded prior to the Expiration Date, which is to be conducted pursuant to the provisions of laws and regulations or the contract, the Applicant is treated as a Professional Investor, even in the cases where such act is conducted after the Expiration Date;

二　申出者は、準用金融商品取引法第三十四条の四第六項において準用する準用金融商品取引法第三十四条の三第二項の規定による承諾を行った保険会社等若しくは外国保険会社等又は保険仲立人のみから対象契約に関して特定投資家として取り扱われることになる旨

(ii) that the Applicant is to be treated as a Professional Investor in regard to the Subject Contract, only by the Insurance Company, etc., Foreign Insurance Company or Insurance Broker which has given an approval under

Article 34-3, paragraph (2) of the Financial Instruments and Exchange Act as Applied Mutatis Mutandis, as applied mutatis mutandis pursuant to Article 34-4, paragraph (6) of the Financial Instruments and Exchange Act as Applied Mutatis Mutandis; and

三　申出者は、承諾日以後いつでも、準用金融商品取引法第三十四条の四第四項の規定による申出ができる旨

(iii) that the Applicant may make a request under Article 34-4, paragraph (4) of the Financial Instruments and Exchange Act as Applied Mutatis Mutandis at any time after the Date of Acceptance.

（申出をした特定投資家以外の顧客である個人が更新申出をするために必要な期間）

(Period Required to Be Elapsed before an Individual, Which Is Customer Other Than Professional Investors That Made Request, Makes a Request for Renewal)

第二百三十四条の十四の二　準用金融商品取引法第三十四条の四第六項において準用する準用金融商品取引法第三十四条の三第七項に規定する内閣府令で定める期間は、十一月（次の各号に掲げる場合にあっては、当該各号に定める期間）とする。

Article 234-14-2 (1) The period to be specified by Cabinet Office Order, as provided in Article 34-3, paragraph (7) of the Financial Instruments and Exchange Act as Applied Mutatis Mutandis, as applied mutatis mutandis pursuant to Article 34-4, paragraph (6) of the Financial Instruments and Exchange Act as Applied Mutatis Mutandis, is 11 months (or, if any of the following items applies, the periods set forth in each item):

一　承諾日から期限日までの期間が一年に満たない場合（次号に掲げる場合を除く。）　当該期間から一月を控除した期間

(i) if the period from the Date of Acceptance to the Expiration Date is less than one year (excluding the case set forth in the following item), a period deducting one month from the period; or

二　承諾日から期限日までの期間が一月を超えない場合　一日

(ii) if the period from the Date of Acceptance to the Expiration Date is one month or less, one day.

2　準用金融商品取引法第三十四条の四第六項において準用する準用金融商品取引法第三十四条の三第八項に規定する場合における前項の規定の適用については、同項各号中「承諾日」とあるのは、「前回の期限日の翌日」とする。

(2) For the purpose of application of the preceding paragraph in the case provided in Article 34-3, paragraph (8) of the Financial Instruments and Exchange Act as Applied Mutatis Mutandis, as applied mutatis mutandis pursuant to Article 34-4, paragraph (6) of the Financial Instruments and Exchange Act as Applied Mutatis Mutandis, the "Date of Acceptance" in the items of the preceding paragraph is deemed to be replaced with "the day following the previous Expiration Date".

（特定投資家以外の顧客への復帰申出をした個人に交付する書面の記載事項）

(Matters to Be Specified in Documents to Be Delivered to an Individual Which Made Request for Reinstatement as a Customer Other Than Professional Investors)

第二百三十四条の十四の三　準用金融商品取引法第三十四条の四第六項において準用する準用金融商品取引法第三十四条の三第十一項に規定する内閣府令で定める事項は、次に掲げる事項とする。

Article 234-14-3 The matters to be specified by Cabinet Office Order, as provided in Article 34-3, paragraph (11) of the Financial Instruments and Exchange Act as Applied Mutatis Mutandis as applied mutatis mutandis pursuant to Article 34-4, paragraph (6) of the Financial Instruments and Exchange Act as Applied Mutatis Mutandis, are as follows:

一　準用金融商品取引法第三十四条の四第五項の規定による承諾をする日（第三号において「承諾日」という。）

(i) the date on which the request is accepted pursuant to Article 34-4, paragraph (5) of the Financial Instruments and Exchange Act as Applied Mutatis Mutandis (this date is referred to as "the Date of Acceptance" in item (iii));

二　対象契約が特定保険契約等である旨

(ii) the fact that the Subject Contract is a Specified Insurance Contract, etc.; and

三　承諾日以後に対象契約の締結の勧誘又は締結をする場合において、準用金融商品取引法第三十四条の四第四項の規定による申出をした個人を再び特定投資家以外の顧客として取り扱う旨

(iii) a statement to the effect that the individual who submitted a request under Article 34-4, paragraph (4) of the Financial Instruments and Exchange Act as Applied Mutatis Mutandis is to be treated once again as a Customer other than Professional Investor when soliciting the individual to conclude, or concluding with the individual, the Subject Contract on or after the Date of Acceptance.

（広告類似行為）

(Acts Similar to Advertising)

第二百三十四条の十五　準用金融商品取引法第三十七条各項に規定する内閣府令で定める行為は、郵便、信書便、ファクシミリ装置を用いて送信する方法、電子メールを送信する方法、ビラ又はパンフレットを配布する方法その他の方法（次に掲げるものを除く。）により多数の者に対して同様の内容で行う情報の提供とする。

Article 234-15 The acts to be specified by Cabinet Office Order, as provided in the paragraphs of Article 37 of the Financial Instruments and Exchange Act as Applied Mutatis Mutandis, are the provision of identical information to many

persons, by means of postal mail, Correspondence Delivery Service, transmission by facsimile devices, transmission by Electronic Mails, distribution of leaflet s or pamphlet s or by any other means (excluding those listed in the following):

一　法令又は法令に基づく行政官庁の処分に基づき作成された書類を配布する方法

(i) distribution of documents prepared in accordance with laws or regulations, or in accordance with the dispositions rendered by administrative agencies under the laws and regulations;

二　個別の企業の分析及び評価に関する資料であって、特定保険契約の締結の勧誘に使用しないものを配布する方法

(ii) distribution of materials on the analysis and appraisal of the respective companies not intended to be used for solicitation for the conclusion of a Specified Insurance Contract, etc.;

三　次に掲げるすべての事項のみが表示されている景品その他の物品（ロからニまでに掲げる事項について明瞭かつ正確に表示されているものに限る。）を提供する方法（当該事項のうち景品その他の物品に表示されていない事項がある場合にあっては、当該景品その他の物品と当該事項が表示されている他の物品とを一体のものとして提供する方法を含む。）

(iii) provision of premiums or any other goods only indicating all of the following information (limited to premiums or goods clearly and accurately indicating the information listed in (b) to (d)) (if any of the following information is not indicated on the premiums or other goods, such provision includes the case of provision of such premiums or other goods incorporating other goods indicating such information as an integral part thereof):

イ　商品の名称（通称を含む。）

(a) the name of the instruments (including commonly known names);

ロ　この号に規定する方法により多数の者に対して同様の内容で行う情報の提供をする保険会社等、外国保険会社等、保険募集人又は保険仲立人の商号、名称若しくは氏名又はこれらの通称

(b) the trade name, name or alias of the Insurance Company, etc., Foreign Insurance Company or Insurance Broker which provides identical information to many persons by the means provided in this item;

ハ　令第四十四条の五第二項第一号に掲げる事項（当該事項の文字又は数字が当該事項以外の事項の文字又は数字のうち最も大きなものと著しく異ならない大きさで表示されているものに限る。）

(c) the matters specified in Article 16, paragraph (2), item (i) of the Cabinet Order (limited to the case where the letters or numbers representing such matter are indicated in a size which does not differ substantially from the size of the largest letters or numbers representing matters other than such matters);

ニ　次に掲げるいずれかの書面の内容を十分に読むべき旨

(d) a notice to the effect that the recipient thereof is to read any of the following documents comprehensively:

（１）　準用金融商品取引法第三十七条の三第一項に規定する書面（以下この条から第二百三十四条の二十七までにおいて「契約締結前交付書面」という。）

1. the document provided in Article 37-3, paragraph (1) of the Financial Instruments and Exchange Act as Applied Mutatis Mutandis (hereinafter referred to as the "Document for Delivery Prior to Conclusion of Contract" in this Article to Article 52-13-24);

（２）　第二百三十四条の二十二第一項第二号に規定する契約変更書面

2. the Explanatory Document on Change to Contract Information provided in Article 234-22, paragraph (1), item (ii).

（特定保険契約の締結又はその代理若しくは媒介の業務の内容についての広告等の表示方法）

(Method of Indication of Advertisement on Details of Business of Conclusion of Specified Insurance Contract)

第二百三十四条の十六　保険会社等、外国保険会社等、保険募集人又は保険仲立人がその行う特定保険契約の締結又はその代理若しくは媒介の業務の内容について広告又は前条に規定する行為（次項及び第二百三十四条の十九第一項第二号において「広告等」という。）をするときは、準用金融商品取引法第三十七条第一項各号に掲げる事項について明瞭かつ正確に表示しなければならない。

Article 234-16 (1) When an Insurance Company, etc., Foreign Insurance Company, Insurance Agent or Insurance Broker intends to make an advertisement or to conduct any other acts provided in the preceding Article (hereinafter referred to as an "Advertisement, etc." in the following paragraph and Article 234-19, paragraph (1), item (ii)) with regard to the details of its business of conclusion of Specified Insurance Contract, etc., it must clearly and accurately indicate the matters listed in the items of Article 37, paragraph (1) (excluding item (ii)) of the Financial Instruments and Exchange Act as Applied Mutatis Mutandis.

２　保険会社等、外国保険会社等、保険募集人又は保険仲立人がその行う特定保険契約の締結又はその代理若しくは媒介の業務の内容について広告等をするときは、令第四十四条の五第一項第二号に掲げる事項の文字又は数字を当該事項以外の事項の文字又は数字のうち最も大きなものと著しく異ならない大きさで表示するものとする。

(2) When an Insurance Company, etc., Foreign Insurance Company, Insurance Agent or Insurance Broker intends to make an Advertisement, etc. in regard to the details of its business of conclusion of Specified Insurance Contract, etc., it is to indicate the letters or numbers representing the matters specified in Article 44-5, paragraph (1), item (ii) of the Cabinet Order in a size which does not differ substantially from the size of the largest letters or numbers

representing the matters other than such matter.

3　保険会社等、外国保険会社等、保険募集人又は保険仲立人がその行う特定保険契約の締結又はその代理若しくは媒介の業務の内容について一般放送事業者基幹放送事業者の放送設備により放送をさせる方法又は第二百三十四条の十九第一項各号に掲げる方法（音声により放送をさせる方法を除く。）により広告をするときは、前項の規定にかかわらず、令第四十四条の五第二項第一号に掲げる事項の文字又は数字を当該事項以外の事項の文字又は数字のうち最も大きなものと著しく異ならない大きさで表示するものとする。

(3) Notwithstanding the provisions of the preceding paragraph, when an Insurance Company, etc., Foreign Insurance Company, Insurance Agent or Insurance Broker intends to make any advertisement of the details of its business of conclusion of Specified Insurance Contract, etc. by means of broadcasting using the broadcasting facilities of a Basic Broadcaster or by any of the means listed in the items of Article 234-19, paragraph (1) (excluding the means of sound broadcasting), it is to indicate the letters or numbers representing the matters specified in Article 44-5, paragraph (2), item (i) of the Cabinet Order in a size which does not differ substantially from the size of the largest letters or numbers representing the matters other than such matters.

（顧客が支払うべき対価に関する事項）

(Matters Related to Consideration Payable by Customers)

第二百三十四条の十七　令第四十四条の五第一項第一号に規定する内閣府令で定めるものは、手数料、報酬、費用その他いかなる名称によるかを問わず、特定保険契約に関して顧客が支払うべき対価（以下この条から第二百三十四条の二十五までにおいて「手数料等」という。）の種類ごとの金額若しくはその上限額又はこれらの計算方法（当該特定保険契約に係る保険金等の額に対する割合又は当該特定保険契約の締結を行うことにより生じた利益に対する割合を含む。以下この項において同じ。）の概要及び当該金額の合計額若しくはその上限額又はこれらの計算方法の概要とする。ただし、これらの表示をすることができない場合にあっては、その旨及びその理由とする。

Article 234-17 (1) The matters to be specified by Cabinet Office Order, as provided in Article 44-5, paragraph (1), item (i) of the Cabinet Order, are the amount of the consideration payable by Customers in relation to a Specified Insurance Contract, etc. irrespective of its name such as fees, remuneration, expenses or others (referred to as "Fees, etc. in the following paragraph and Article 234-25), itemized by the types of such consideration or the upper limit thereof, or the outline of the method of calculation thereof (including the ratio to the amount of Insurance Proceeds, etc. pertaining to such Specified Insurance Contract, or the ratio to the profit generating from the conclusion of such Specified Insurance Contract, etc.; hereinafter the same applies in this paragraph); and the total of such amount or upper limit thereof, or the outline of the method of calculation thereof; provided, however, that if these details

cannot be indicated, such fact and the reason therefor are indicated.

２　特定保険契約に係る保険料として収受した金銭その他の資産の運用が投資信託受益権等（金融商品取引法第二条第一項第十号若しくは第十一号に掲げる有価証券に表示されるべき権利又は同条第二項第五号若しくは第六号に掲げる権利をいう。以下この条において同じ。）の取得により行われる場合には、前項の手数料等には、当該投資信託受益権等に係る信託報酬その他の手数料等を含むものとする。

(2) If the investment of monies or any other assets received as insurance premiums pertaining to the Specified Insurance Contract, etc. is to be carried out through the acquisition of Investment Trust Beneficial Interests, etc. (meaning the rights to be indicated on the Securities as referred to in Article 2, paragraph (1), item (x) of the Financial Instruments and Exchange Act, or the rights specified in paragraph (2), item (v) or (vi) of the same Article; hereinafter the same applies in this Article), the Fees, etc. set forth in the preceding paragraph are to include a trust fee and any other Fees, etc. pertaining to such Target Investment Trust Beneficial Interests, etc.

３　前項の投資信託受益権等に係る財産が他の投資信託受益権等に対して出資され、又は拠出される場合には、当該他の投資信託受益権等を同項の投資信託受益権等とみなして、前二項の規定を適用する。

(3) If the property pertaining to the Investment Trust Beneficial Interests, etc. set forth in the preceding paragraph are to be invested or contributed in another Investment Trust Beneficial Interests, etc., such other Investment Trust Beneficial Interests, etc. are deemed to be the Investment Trust Beneficial Interests, etc. referred to in the preceding paragraph, and the provisions of the preceding two paragraphs apply.

４　前項の規定は、同項（この項において準用する場合を含む。）の規定により第二項の投資信託受益権等とみなされた投資信託受益権等に係る財産が他の投資信託受益権等に対して出資され、又は拠出される場合について準用する。

(4) The provisions of the preceding paragraph apply mutatis mutandis to cases where the property pertaining to the Investment Trust Beneficial Interests, etc. which is deemed to be the Investment Trust Beneficial Interests, etc. pursuant to the provisions of the same paragraph (including the cases where applied mutatis mutandis pursuant to this paragraph) is to be invested or contributed in another Investment Trust Beneficial Interests, etc.

（顧客の判断に影響を及ぼす重要事項）

(Important Matters Which May Have Impact on Customers' Decision)

第二百三十四条の十八　令第四十四条の五第一項第三号に規定する内閣府令で定める事項は、当該特定保険契約に関する重要な事項について顧客の不利益となる事実とする。

Article 234-18　The matters to be specified by Cabinet Office Order, as provided in Article 44-5, paragraph (1), item (iii) of the Cabinet Order, are the facts regarding material matters on the relevant Specified Insurance Contract, etc.,

which would be unfavorable to the Customer.

（基幹放送事業者の放送設備により放送をさせる方法に準ずる方法等）

(Method Equivalent to Broadcasting Using Broadcasting Facilities of Basic Broadcaster)

第二百三十四条の十九　令第四十四条の五第二項に規定する内閣府令で定める方法は、次に掲げるものとする。

Article 234-19 (1) The methods to be specified by Cabinet Office Order, as provided in Article 44-5, paragraph (2) of the Cabinet Order, are as follows:

一　一般放送事業者の放送設備により放送をさせる方法

(i) to broadcast using the broadcasting facilities of a Private Broadcaster;

二　保険会社等、外国保険会社等、保険募集人若しくは保険仲立人又は当該保険会社等、外国保険会社等、保険募集人若しくは保険仲立人が行う広告等に係る業務の委託を受けた者の使用に係る電子計算機に備えられたファイルに記録された情報の内容（基幹放送事業者の放送設備により放送をさせる方法又は前号に掲げる方法により提供される事項と同一のものに限る。）を電気通信回線を利用して顧客に閲覧させる方法

(ii) to make available for the Customer's inspection the details of the information recorded into the files stored on the computer used by an Insurance Company, etc., Foreign Life Insurance Company, etc., Insurance Agent or Insurance Broker or by a person who has accepted entrustment of the service of an Advertisement, etc. to be made by the Insurance Company, etc., Foreign Life Insurance Company, etc., Insurance Agent or Insurance Broker (limited to information identical to that provided by means of broadcasting using the broadcasting facilities of a Basic Broadcaster or by the means specified in the preceding item) via telecommunications line; or

三　常時又は一定の期間継続して屋内又は屋外で公衆に表示させる方法であって、看板、立看板、はり紙及びはり札並びに広告塔、広告板、建物その他の工作物等に掲出させ、又は表示させるもの並びにこれらに類するもの

(iii) to expose to the public an indoor or outdoor advertisement regularly or continuously for a fixed period, by means of posting or indicating it on signboards, standing signboards, bills, notices, advertising towers, billboards, buildings or any other structures, or any other methods similar thereto.

２　令第四十四条の五第二項第二号に規定する内閣府令で定める事項は、第二百三十四条の十五第三号ニに掲げる事項とする。

(2) The matters to be specified by Cabinet Office Order as provided in Article 44-5, paragraph (2), item (ii) of the Cabinet Order are the matters specified in Article 234, item (iii), (d).

（誇大広告をしてはならない事項）

(Matters Prohibited from Misleading Advertisement)

第二百三十四条の二十　準用金融商品取引法第三十七条第二項に規定する内閣府令で定める事項は、次に掲げる事項とする。

Article 234-20 The matters to be specified by Cabinet Office Order as provided in Article 37, paragraph (2) of the Financial Instruments and Exchange Act as Applied Mutatis Mutandis are as follows:

一　特定保険契約の解除に関する事項

(i) the matters related to cancellation of a Specified Insurance Contract, etc.;

二　特定保険契約に係る損失の全部若しくは一部の負担又は利益の保証に関する事項

(ii) the matters related to the sharing of all or part of the losses or a guarantee of profit, in connection with a Specified Insurance Contract, etc.;

三　特定保険契約に係る損害賠償額の予定（違約金を含む。）に関する事項

(iii) the matters related to agreement for liquidated damages (including penalties) pertaining to the Specified Insurance Contract, etc.; and

四　特定保険契約に関して顧客が支払うべき手数料等の額又はその計算方法、支払の方法及び時期並びに支払先に関する事項

(iv) the matters related to the amount of the Fees, etc. payable by customers in connection with a Specified Insurance Contract, etc. or the method of calculation therefor, and the method and timing of the payment of such Fees, etc. and the payee of such Fees, etc.

（契約締結前交付書面の記載方法）

(Method of Statement of Document for Delivery Prior to Conclusion of Contract)

第二百三十四条の二十一　契約締結前交付書面には、準用金融商品取引法第三十七条の三第一項各号（第二号及び第六号を除く。）に掲げる事項を日本産業規格Ｚ八三〇五に規定する八ポイント以上の大きさの文字及び数字を用いて明瞭かつ正確に記載しなければならない。

Article 234-21 (1) The matters listed in the items of Article 37-3, paragraph (1) (excluding items (ii) to (iv) and item (vi)) of the Financial Instruments and Exchange Act as Applied Mutatis Mutandis must be stated unambiguously and accurately in the Document for Delivery Prior to Conclusion of Contract by using letters, characters and numerals larger than 8-point as provided in JIS Z8305.

２　前項の規定にかかわらず、契約締結前交付書面には、準用金融商品取引法第三十七条の三第一項第四号に掲げる事項の概要並びに同項第五号及び第二百三十四条の二十四第一項第九号に掲げる事項を枠の中に日本産業規格Ｚ八三〇五に規定する十二ポイント以上の大きさの文字及び数字を用いて明瞭かつ正確に記載し、かつ、次項に規定する事項の次に記載するものとする。

(2) Notwithstanding the provisions of the preceding paragraph, the matters specified in Article 37-3, paragraph (1), item (v) and Article 234-23, paragraph (1), item (viii) of the Financial Instruments and Exchange Act as Applied

Mutatis Mutandis are to be stated unambiguously and accurately after the matters required to be stated provided in the following paragraph in the frame of the Document for Delivery Prior to Conclusion of Contract by using letters, characters and numerals larger than 12-point as provided in the JIS Z8305.

3　保険会社等、外国保険会社等、保険募集人又は保険仲立人は、契約締結前交付書面には、第二百三十四条の二十四第一項第一号に掲げる事項及び準用金融商品取引法第三十七条の三第一項各号（第二号及び第六号を除く。）に掲げる事項のうち顧客の判断に影響を及ぼすこととなる特に重要なものを当該契約締結前交付書面の最初に平易に記載するものとし、そのうち特に重要な商品の仕組み及び同項第五号に掲げる事項を日本産業規格Ｚ八三〇五に規定する十二ポイント以上の大きさの文字及び数字を用いて記載するものとする。

(3) An Insurance Company, etc., Foreign Insurance Company, Insurance Agent or Insurance Broker is to, when preparing the Document for Delivery Prior to Conclusion of Contract, state plainly the matter listed in Article 234-23, paragraph (1), item (i) and items of Article 37-3, paragraph (1) (excluding items (ii) and item (vi)) of the Financial Instruments and Exchange Act as Applied Mutatis Mutandis, and particularly important matters that may have an impact on customers' judgment among the matters listed in the items of Article 37-3, paragraph (1) of the Act at the beginning of the Document for Delivery Prior to Conclusion of Contract by using letters, characters and numerals larger than 12-point as provided in the JIS Z8305.

（情報の提供）

(Provision of Information)

第二百三十四条の二十一の二　保険会社等若しくは外国保険会社等、これらの役員（保険募集人である者を除く。）、保険募集人又は保険仲立人若しくはその役員若しくは使用人は、法第三百条の二の規定により保険契約者等の参考となるべき情報の提供を行う場合には、保険契約者及び被保険者に対し、次に掲げる方法により行うものとする。

Article 234-21-2 (1) In providing information which would serve as reference information for the policyholder, etc. pursuant to the provisions of Article 300-2 of the Act, an Insurance Company, etc. or a Foreign Insurance Company, etc., or their respective officers (excluding a person who is an Insurance Agent), an Insurance Agent or an Insurance Broker, or their respective officers or employees are to provide the policyholder and the insured with such information by the following method:

一　特定保険契約の締結及び保険募集（特定保険契約に係るものに限る。）に関し、特定保険契約の締結又は特定保険契約に加入することの判断に参考となるべき事項に関する説明（契約締結前交付書面の交付により提供される情報を除く。）

(i) in relation to the conclusion of a Specified Insurance Contract and Insurance Solicitation (limited to Insurance Solicitation pertaining to a

Specified Insurance Contract), provision of explanation pertaining to the matters which would serve as reference information in making a judgment on the conclusion of the Specified Insurance Contract or subscription to the Specified Insurance Contract (excluding the information provided by way of delivery of Documents for Delivery Prior to Conclusion of Contract);

二　二以上の所属保険会社等を有する保険募集人にあっては、次のイからハまでに掲げる場合における当該イからハまでに定める事項の説明

(ii) in the case of an Insurance Agent having two or more Affiliated Insurance Companies, etc., provision of explanation pertaining to the matters listed in (a) to (c) below, in the case therein:

イ　当該所属保険会社等が引き受ける保険に係る一の保険契約（特定保険契約を含む。以下この号において同じ。）の契約内容につき当該保険に係る他の保険契約の契約内容と比較した事項を提供しようとする場合当該比較に係る事項

(a) in cases where, in relation to the terms and conditions of a single insurance contract (including a Specified Insurance Contract; hereinafter the same applies in this item) pertaining to the insurance underwritten by the Affiliated Insurance Companies, etc., information concerning the terms and conditions of the insurance contract in comparison with other insurance contracts pertaining to that insurance is to be provided: the matters pertaining to such comparison;

ロ　二以上の所属保険会社等が引き受ける保険に係る二以上の比較可能な同種の保険契約の中から顧客の意向に沿った保険契約を選別することにより、提案契約の提案をしようとする場合　当該二以上の所属保険会社等を有する保険募集人が取り扱う保険契約のうち顧客の意向に沿った比較可能な同種の保険契約の概要及び当該提案の理由

(b) in cases where a suggestion of a Suggested Contract is to be presented by selecting an insurance contract that follow the customer's intention from among two or more comparable insurance contracts of the same class pertaining to the Insurance Underwritten by Two or More Affiliated Insurance Companies, etc.: the outline of the insurance contracts handled by the Insurance Agent having two or more Affiliated Insurance Companies, etc. which are the comparable insurance contracts of the same class that follow the customer's intention, and the reasons for the suggestion;

ハ　二以上の所属保険会社等が引き受ける保険に係る二以上の比較可能な同種の保険契約の中からロの規定による選別をすることなく、提案契約の提案をしようとする場合当該提案の理由

(c) in cases where Suggested Contracts are to be suggested without making the selection in accordance with the provisions of (b) from among two or more comparable insurance contracts of the same class pertaining to the Insurance Underwritten by Two or More Affiliated Insurance Companies,

etc.: the reasons for such suggestion;

三　特定保険契約に係る保険事故が発生したときにおいて保険金を受け取るべき者の選択により、保険金の支払又は直接支払いサービスを受けることができる旨及び提携事業者が取り扱う商品等の内容又は水準について説明を行う場合にあっては、当該商品等の内容又は水準その他必要な事項を記載した書面を用いて行う説明（書面に記載すべき事項が電磁的記録に記録されている場合は、当該記録された事項を電子計算機の映像面へ表示したものを用いて行う説明を含む。以下この項において同じ。）及び当該書面の交付

(iii) in cases where explanation about the fact that, when an insured event pertaining to the Specified Insurance Contract has occurred, the person entitled to receive the insurance proceeds may receive, at its option, payment of insurance proceeds or direct payment service and about the contents or level of instruments, etc. handled by the Partnered Business Operator is to be provided: provision of explanation using a document stating the contents or level of the instruments, etc. or any other necessary matters, and delivery of the document（when the matters to be stated in a document are recorded in electronic or magnetic records, including provision of explanation by way of showing the recorded matters which are displayed on a computer screen; hereinafter the same applies in this paragraph);

四　第七十四条第一号イ及び第三号に掲げる保険契約（第八十三条第一号ロ及びニに掲げるものを除く。第八号において同じ。）のうち特定保険契約を取り扱う場合にあっては、次に掲げる事項を記載した書面を用いて行う説明及び当該書面の交付

(iv) in the case of handling an insurance contract listed in Article 74, item (i), (a) and item (iii) (excluding those listed in Article 83, item (i), (b) and (d); the same applies in item (viii)) which is a Specified Insurance Contract: provision of explanation using a document stating the following matters and delivery of the document:

イ　特別勘定に属する資産（以下この号及び第八号において「資産」という。）の種類及びその評価の方法

(a) the types and the evaluation method of the assets belonging to the special account (hereinafter referred to as the "Assets" in this item and item (viii));

ロ　資産の運用方針

(b) investment policies of the Assets;

ハ　資産の運用実績により将来における保険金等の額が不確実であること。

(c) that the amount of Insurance Proceeds, etc. in the future is uncertain, depending on the investment performance of the Assets;

五　保険金等の額を外国通貨をもって表示する特定保険契約（第八十三条第三号イからテまでに掲げる保険契約（特定保険契約に限る。）のうち、事業者を保険契約者とするものを除く。以下この号において同じ。）を取り扱う場合にあっては、保険金等の支払時における外国為替相場により本邦通貨に換算した保険金等の額が、当該特定保険契約の締結時における外国為替相場により本邦通貨に換算した保険金等

の額を下回る場合があることを記載した書面を用いて行う説明及び当該書面の交付

(v) in the case of handling a Specified Insurance Contract for which the amount of Insurance Proceeds, etc. is indicated in a foreign currency (excluding insurance contracts listed in Article 83, item (iii), (a) to (hh) (limited to Specified Insurance Contracts) under which a business operator is the policyholder; hereinafter the same applies in this item), provision of explanation using a document stating that the amount of Insurance Proceeds, etc. converted into Japanese currency at the foreign exchange rate as of the time of its payment may be below the amount of Insurance Proceeds, etc. converted into Japanese currency at the foreign exchange rate as of the time of conclusion of the insurance contract, and delivery of the document;

六　保険料の計算に際して予定解約率を用い、かつ特定保険契約の解約による返戻金を支払わないことを約した特定保険契約を取り扱う場合にあっては、特定保険契約の解約による返戻金がないことを記載した書面を用いて行う説明及び当該書面の交付

(vi) in the case of handling a Specified Insurance Contract which undertakes to use a projected cancellation rate for calculating insurance premiums and not to pay any refund for the cancellation of the Specified Insurance Contract, provision of explanation using a document stating that there is no refund for the cancellation of the Specified Insurance Contract, and delivery of the document;

七　既に締結されている保険契約（特定保険契約を含む。以下この号において「既契約」という。）を消滅させると同時に、既契約の責任準備金、返戻金の額その他の被保険者のために積み立てられている額を、新たに締結する特定保険契約（以下この号において「新契約」という。）の責任準備金又は保険料に充当することによって成立する特定保険契約（既契約と新契約の被保険者が同一人を含む場合に限る。）を取り扱う場合にあっては、次に掲げる事項を記載した書面を用いて行う説明及び当該書面の交付（イに掲げる事項の記載にあっては、既契約と新契約が対比できる方法に限る。）

(vii) in the case of handling a Specified Insurance Contract to be effected by terminating an insurance contract which has already been concluded (including a Specified Insurance Contract; hereinafter referred to as the "Existing Contract" in this item) and allocating the policy reserve, refunds, or any other amounts reserved for the insured for the Existing Contract to the policy reserve or insurance premiums for a new Specified Insurance Contract to be concluded (hereinafter referred to as the "New Contract" in this item) (limited to the case where the insured of the Existing Contract and the New Contract includes the same person), provision of explanation using a document stating the following matters and delivery of the document (when stating the matters listed in (a), limited to a method by which the Existing Contract and the New Contract can be compared):

イ　既契約及び新契約に関する保険の種類、保険金額、保険期間、普通保険約款及び給付のある主要な特約ごとの保険料、保険料払込期間その他特定保険契約に関する重要な事項

(a) the types of insurance, the amounts of insurance proceeds, the insurance periods, the general policy conditions, and insurance premiums and the periods for paying insurance premiums for each major special provision for benefit pertaining to the Existing Contract and the New Contract, and other material matters concerning Specified Insurance Contract;

ロ　既契約を継続したまま保障内容を見直す方法があること及びその方法

(b) the fact that there is a way to review the insurance details, while maintaining the Existing Contract, and the way;

八　第七十四条第一号イ及び第三号に掲げる保険契約のうち特定保険契約を取り扱う場合にあっては、次に掲げる事項を記載した書面の交付（ロに掲げる事項にあっては、保険契約者の求めがあった場合に限り、当該求めに応じて直ちに行う交付）

(viii) in the case of handling an insurance contract listed in Article 74, item (i), (a) and item (iii), delivery of a document stating the following matters (in the case of the matters listed in (b), only if the policyholder so requests, immediate delivery thereof in response to the request):

イ　資産の運用に関して別表に掲げる事項（当該特定保険契約に係る資産の運用を受益証券又は投資証券の取得により行う場合にあっては、資産の運用に関する極めて重要な事項として別表に掲げるもの）

(a) the matters concerning the investment of Assets listed in the appended table (if the Assets pertaining to the Specified Insurance Contract are invested through the acquisition of Beneficiary Certificates or Investment Securities, the matters specified in the appended table as extremely material matters concerning the investment of Assets);

ロ　資産の運用（受益証券又は投資証券の取得により行うものに限る。）に関する重要な事項として別表に掲げる事項

(b) the matters listed in the appended table as extremely material matters concerning the investment of Assets (limited to the investment through the acquisition of Beneficiary Certificates or Investment Securities);

九　基礎率変更権に関する条項を普通保険約款に記載する第三分野保険の保険契約のうち特定保険契約を取り扱う場合にあっては、次に掲げる事項を記載した書面の交付

(ix) in the case of handling a Specified Insurance Contract which is an insurance contract for a third sector insurance for which the provisions concerning the Right to Modification of Base Rates are stated in the general policy conditions, delivery of a document stating the following matters:

イ　特定保険契約の内容が変更されることがある場合の要件（基礎率変更権行使基準を含む。）、変更箇所、変更内容及び保険契約者に内容の変更を通知する時期

(a) requirements in cases where the terms and conditions of the Specified

Insurance Contract may be changed (including the Criteria for Exercise of Right to Modification of Base Rates), parts to be changed, the details of the change, and the time to inform a policyholder of the change to the terms and conditions;

ロ　予定発生率の合理性

(b) rationality of the projected incidence rate;

十　日本における元受保険契約である特定保険契約を取り扱う場合（少額短期保険業者である保険会社等、その役員（少額短期保険募集人である保険募集人を除く。）、少額短期保険募集人である保険募集人又は少額短期保険業者が保険者となる保険契約の締結の媒介を行う保険仲立人若しくはその役員若しくは使用人が取り扱う場合を除く。）にあっては、保険契約者に対し、イ又はロに掲げる特定保険契約（日本における元受保険契約に限る。以下この号において同じ。）の区分に応じ、当該イ又はロに定める事項を記載した書面の交付その他の適切な方法による当該イ又はロに定める事項の説明

(x) in the case of handling a Specified Insurance Contract which is an underlying insurance contract in Japan (excluding the case where an underlying insurance contract in Japan is handled by an Insurance Company, etc. which is a Small Amount and Short Term Insurance Company, its officers (excluding an Insurance Agent which is a Small Amount and Short Term Insurance Agent), an Insurance Agent which is a Small Amount and Short Term Insurance Agent or an Insurance Broker providing brokerage service for conclusion of insurance contracts under which a Small Amount and Short Term Insurance Company is the insurer, or its officers or employees), delivery of a document stating the matters specified in (a) or (b), in accordance with the categories of the Specified Insurance Contracts (limited to a underlying insurance contract in Japan; hereinafter the same applies in this item) as respectively set forth in (a) or (b) or provision of explanation of the matters listed in (a) or (b) by any other appropriate method:

イ　ロに掲げるもの以外の特定保険契約　取り扱う特定保険契約が補償対象契約に該当するかどうかの別又は特定保険契約のうち補償対象契約に該当するものの範囲

(a) Specified Insurance Contracts other than those listed in (b): whether or not the Specified Insurance Contracts handled fall under the category of Covered Insurance Contracts, or the scope of the Specified Insurance Contracts falling under the category of Covered Insurance Contracts;

ロ　保護命令第一条の六第二項（法第二百四十五条第一号に規定する内閣府令・財務省令で定める率）に規定する元受生命保険契約等であって、保険期間（既に締結されている特定保険契約の条項に基づく保険期間の更新又は延長をすることができる特定保険契約にあっては、当該更新又は延長後の保険期間を含む通算保険期間）が五年を超えることとなるもの（その保険料又は責任準備金の算出の基礎

として予定利率が用いられているもの（保護命令第五十条の五第三項括弧書（法第二百七十条の三第二項第一号に規定する内閣府令・財務省令で定める率）に規定する予定利率が用いられているものを含む。）に限る。）次の（１）及び（２）に掲げる事項

(b) Underlying Life Insurance Contracts, etc. as provided in Article 1-6, paragraph (2) (Rates to be Specified by Cabinet Office Order and Ministry of Finance Order as Provided in Article 245, Item (i) of the Act) of the Protection Order whose insurance periods (for an insurance contract whose insurance period is renewable or extendable pursuant to the provisions of the already effected insurance contract, the total insurance period including such renewed or extended insurance period) exceed five years (limited to insurance contracts for which the projected interest rate is used as the basis for the calculation of the insurance premiums or the policy reserve (including those for which the projected interest rate as provided in parentheses of Article 50-5, paragraph (3) (Rates to be specified by Cabinet Office Order and Ministry of Finance Order as Provided in Article 270-3, Paragraph (2), Item (i) of the Act) of the Protection Order is used)): the matters listed in 1. and 2. below:

（１）　イに定める事項

1. the matters specified in (a); and

（２）　保護命令第五十条の五第三項に規定する高予定利率契約に該当することとなる特定保険契約並びに破綻保険会社（法第二百六十条第二項に規定する破綻保険会社をいう。）に係る当該特定保険契約が保護命令第五十条の五第二項（保護命令第五十条の十一において準用する場合を含む。）及び第一条の六第二項又は第五十条の十四第二項（法第二百七十条の六の八第二項に規定する内閣府令・財務省令で定める率）の規定の適用を受けること。

2. that Specified Insurance Contracts that fall under the category of contracts with a high projected interest rate as provided in Article 50-5, paragraph (3) of the Protection Order and the Specified Insurance Contracts pertaining to Bankrupt Insurance Companies (meaning Bankrupt Insurance Companies as provided in Article 260, paragraph (2) of the Act) are subject to the provisions of Article 50-5, paragraph (2) of the Protection Order (including cases where applied mutatis mutandis pursuant to Article 50-11 of the Protection Order) and Article 1-6, paragraph (2) of the Protection Order, or Article 50-14, paragraph (2) (Rates to Be Specified by Cabinet Office Order and Ministry of Finance Order as Provided in Article 270-6-8, Paragraph (2) of the Act) of the Protection Order.

２　保険会社等若しくは外国保険会社等、これらの役員（保険募集人である者を除く。）、保険募集人又は保険仲立人若しくはその役員若しくは使用人は、前項第三号から第九号までの規定による書面の交付に代えて、次項に定めるところにより、当該

保険契約者又は当該被保険者の承諾を得て、当該書面に記載すべき事項を電磁的方法により提供することができる。この場合において、当該保険会社等若しくは当該外国保険会社等、これらの役員（保険募集人である者を除く。）、当該保険募集人又は当該保険仲立人若しくはその役員若しくは使用人は、当該交付をしたものとみなす。

(2) In lieu of the delivery of a document pursuant to the provisions of items (iii)through (ix) of the preceding paragraph, an Insurance Company, etc. or a Foreign Insurance Company, etc., their respective officers (excluding a person who is an Insurance Agent), an Insurance Agent or an Insurance Broker, or their respective officers and employees may provide the matters to be stated in the document by Electronic or Magnetic Means, with the consent from the policyholder or the insured, as provided in the following paragraph. In this case, the Insurance Company, etc. or the Foreign Insurance Company, etc., or their respective officers (excluding a person who is an Insurance Agent), the Insurance Agent or Insurance Broker, or their respective officers or employees are deemed to have delivered the document.

3　保険会社等若しくは外国保険会社等、これらの役員（保険募集人である者を除く。）、保険募集人又は保険仲立人若しくはその役員若しくは使用人は、前項の事項を電磁的方法により提供しようとするときは、あらかじめ、当該保険契約者又は当該被保険者に対し、その用いる次に掲げる電磁的方法の種類及び内容を示し、書面又は電磁的方法による承諾を得なければならない。

(3) When intending to provide the matters as referred to in the preceding paragraph by Electronic or Magnetic Means, an Insurance Company, etc. or a Foreign Insurance Company, etc., or their respective officers (excluding a person who is an Insurance Agent), an Insurance Agent or an Insurance Broker, or their respective officers and employees must present to the policyholder or the insured the type and details of the Electronic or Magnetic Means listed in the following items which it intends to use and obtain the consent therefrom by document or Electronic or Magnetic Means in advance.

一　第五項において読み替えて準用する第五十四条の五第一項各号に規定する方法のうち保険会社等若しくは外国保険会社等、これらの役員（保険募集人である者を除く。）、保険募集人又は保険仲立人若しくはその役員若しくは使用人が使用するもの

(i) the methods set forth in the items of Article 54-5, paragraph (1), as applied mutatis mutandis pursuant to paragraph (5) following the deemed replacement of terms, that are used by an insurance company, etc. or foreign life insurance company, etc., their officers (excluding officers who are insurance agents), insurance agent or insurance broker, or its officers or employees; and

二　ファイルへの記録の方式

(ii) the method of recording into a file.

4　前項の規定による承諾を得た保険会社等若しくは外国保険会社等、これらの役員

（保険募集人である者を除く。）、保険募集人又は保険仲立人若しくはその役員若しくは使用人は、当該保険契約者又は当該被保険者から書面又は電磁的方法により電磁的方法による提供を受けない旨の申出があったときは、当該保険契約者又は当該被保険者に対し、書面に記載すべき事項の提供を電磁的方法によってしてはならない。ただし、当該保険契約者又は当該被保険者が再び同項の規定による承諾をした場合は、この限りでない。

(4) An Insurance Company, etc. or a Foreign Insurance Company, etc., or their respective officers (excluding a person who is an Insurance Agent), an Insurance Agent or an Insurance Broker, or their respective officers and employees which has obtained the consent under the preceding paragraph may not provide the matters to be stated in a document to the policyholder or the insured by the Electronic or Magnetic Means, if the policyholder or the insured states, either in writing or by the Electronic or Magnetic Means, to the effect that the policyholder or the insured declines to receive information by Electronic or Magnetic Means; provided, however, that this does not apply if the policyholder or the insured has given consent under the same paragraph again.

5　第五十四条の五の規定は、第二項に規定する電磁的方法について準用する。この場合において、同条第一項第一号中「保険会社（法第百条の五第二項」とあるのは「保険会社等若しくは外国保険会社等、これらの役員（保険募集人である者を除く。）、保険募集人又は保険仲立人若しくはその役員若しくは使用人（第二百三十四条の二十一の二第二項」と、「保険会社との」とあるのは「保険会社等若しくは外国保険会社等、これらの役員（保険募集人である者を除く。）、保険募集人又は保険仲立人若しくはその役員若しくは使用人との」と、「相手方」とあるのは「当該保険契約者又は被保険者」と、「保険契約者」」とあるのは「保険契約者等」」と、「当該保険会社」とあるのは「当該保険会社等若しくは当該外国保険会社等、これらの役員（保険募集人である者を除く。）、当該保険募集人又は当該保険仲立人若しくはその役員若しくは使用人」と、「保険契約者又は保険契約者」とあるのは「保険契約者等又は保険契約者等」と、「保険契約者ファイル」とあるのは「保険契約者等ファイル」と、「保険契約者の」とあるのは「保険契約者等の」と、「保険会社の使用」とあるのは「保険会社等若しくは外国保険会社等、これらの役員（保険募集人である者を除く。）、保険募集人又は保険仲立人若しくはその役員若しくは使用人の使用」と、「方法（法第百条の五第二項」とあるのは「方法（第二百三十四条の二十一の二第二項」と、同条第二項中「保険契約者が」とあるのは「保険契約者等が」と、「保険契約者ファイル」とあるのは「保険契約者等ファイル」と、「保険契約者の」とあるのは「保険契約者等の」と、「保険契約者に」とあるのは「保険契約者等に」と、「保険料として収受した金銭の運用を対象期間内において最後に行った日」とあるのは「保険契約の保険期間の終了の日」と、「令第十四条の二第一項」とあるのは「第二百三十四条の二十一の二第三項」と、同条第三項中「保険会社の使用」とあるのは「保険会社等若しくは外国保険会社等、これらの役員（保険募集人である者を除く。）、保険募集人又は保険仲立人若しくはその役員若しくは使用人の使用」と、

「保険契約者ファイル」とあるのは「保険契約者等ファイル」と、「保険契約者若しくは保険契約者」とあるのは「保険契約者等若しくは保険契約者等」と読み替えるものとする。

(5) The provisions of Article 54-5 apply mutatis mutandis to the electronic or magnetic means provided in paragraph (2). In this case, the phrase "an Insurance Company (including a person which, under the contract with an Insurance Company providing the matters as provided in Article 105, paragraph (2) of the Act" in item (i), paragraph (1) of that Article is deemed to be replaced with "an insurance company, etc. or foreign insurance company, its officers (excluding officers who are insurance brokers), insurance agent, insurance broker or its officers or employees (including a person which, under the contract with the insurance company, etc. or foreign insurance company, its officers (excluding officers who are insurance brokers), insurance agent, insurance broker or its officers or employees providing the matters as provided in Article 234-21-2, paragraph (2) of the Act"; the term "recipient" in that item is deemed to be replaced with "policyholder or insured"; the term "'Policyholder'" in that item is deemed to be replaced with "'policyholder, etc.'"; the term "to the Insurance Company" in that item is deemed to be replaced with "to the insurance company, etc. or foreign insurance company, its officers (excluding officers who are insurance brokers), insurance agent, insurance broker or its officers or employees"; the phrase "by the Policyholder or by a person which, under the contract with the Policyholder" in that item is deemed to be replaced with "by the policyholder, etc. or by a person which, under the contract with the policyholder, etc."; the term "a policyholder file" in that item is deemed to be replaced with "a policyholder, etc. file"; the term "exclusively to the Policyholder" is deemed to be replaced with "exclusively to the policyholder, etc."; the term "a computer used by the Insurance Company" in that item is deemed to be replaced with "a computer used by the insurance company, etc. or foreign insurance company, its officers (excluding officers who are insurance brokers), insurance agent, insurance broker or its officers or employees"; the term "Article 100-5, paragraph (2) of the Act" is deemed to be replaced with "Article 227-2, paragraph (4) of the Act"; the term "the method enables the Policyholder to" in paragraph (2) of that Article is deemed to be replaced with "the method enables the policyholder, etc. to"; the term "the policyholder file" in that item is deemed to be replaced with "the policyholder, etc. file"; the term "used by the Policyholder" in that item is deemed to be replaced with "used by the policyholder, etc."; the term "the Policyholder is informed" in that paragraph is deemed to be replaced with "the policyholder, etc. is informed"; the phrase "for the period until the fifth anniversary of the last date of investment of money received as insurance premiums under the insurance contract" in that paragraph is deemed to be replaced with "for the period until

the fifth anniversary of the expiration of the insurance period under the insurance contract"; the term "Article 14-2, paragraph (1) of the Cabinet Order" in that paragraph is deemed to be replaced with "Article 234-21-2, paragraph (2)"; the term "used by the Insurance Company" in paragraph (3) of that Article is deemed to be replaced with "used by the insurance company, etc. or foreign insurance company, its officers (excluding officers who are insurance brokers), insurance agent, insurance broker or its officers or employees"; the term "policyholder file" in that paragraph is deemed to be replaced with "policyholder, etc. file"; and the phrase "used by the Policyholder or a person which, under the contract with the Policyholder" in that paragraph is deemed to be replaced with "used by the policyholder, etc. or a person which, under the contract with the policyholder, etc."

（契約締結前交付書面の交付を要しない場合）

(Exemption from Requirement of Delivery of Document for Delivery Prior to Conclusion of Contract)

第二百三十四条の二十二　準用金融商品取引法第三十七条の三第一項ただし書に規定する内閣府令で定める場合は、既に成立している特定保険契約等の一部の変更をすることを内容とする特定保険契約等を締結しようとする場合又は特定保険契約の締結の代理若しくは媒介を行う場合においては、次に掲げるときとする。

Article 234-22 (1) For the cases where a Specified Insurance Contract, etc. to effect partial amendment to the Specified Insurance Contract, etc. already in effect, or for the cases where agency or brokerage service for conclusion of a Specified Insurance Contract is to be provided, the cases to be specified by Cabinet Office Order, as provided in the proviso to Article 37-3, paragraph (1) of the Financial Instruments and Exchange Act as Applied Mutatis Mutandis, are as follows:

一　当該変更に伴い既に成立している特定保険契約等に係る契約締結前交付書面の記載事項に変更すべきものがないとき。

(i) where such partial change does not result in a change to the matters to be stated in the Document for Delivery Prior to Conclusion of Contract pertaining to the Specified Insurance Contract already in effect; or

二　当該変更に伴い既に成立している特定保険契約等に係る契約締結前交付書面の記載事項に変更すべきものがある場合にあっては、当該顧客に対し当該変更すべき記載事項を記載した書面（次項及び第二百三十四条の二十七第一項第三号において「契約変更書面」という。）を交付しているとき。

(ii) if such partial change results in a change to the matters to be stated in the Document for Delivery Prior to Conclusion of Contract pertaining to the Specified Insurance Contract already in effect, the cases where the costumer is provided with a document stating the matters subject to such change (hereinafter referred to as the "Explanatory Document on Amendment to

Contract Terms" in the following paragraph and Article 234-27, paragraph (1), item (iii)).

２　準用金融商品取引法第三十四条の二第四項及び令第四十四条の三の規定並びに第二百三十四条の六及び第二百三十四条の七の規定は、前項第二号の規定による契約変更書面の交付について準用する。

(2) The provisions of Article 34-2, paragraph (4) of the Financial Instruments and Exchange Act as Applied Mutatis Mutandis, and Article 44-3 of the Cabinet Order, and Articles 234-6 and 234-7 of this Cabinet Office Order apply mutatis mutandis to delivery of an Explanatory Document on Amendment to Contract Terms under item (ii) of the preceding paragraph.

（顧客が支払うべき対価に関する事項）

(Matters Related to Consideration Payable by Customers)

第二百三十四条の二十三　準用金融商品取引法第三十七条の三第一項第四号に規定する内閣府令で定めるものは、手数料、報酬、費用その他いかなる名称によるかを問わず、特定保険契約に関して顧客が支払うべき手数料等の種類ごとの金額若しくはその上限額又はこれらの計算方法（当該特定保険契約に係る保険金等の額に対する割合又は当該特定保険契約の締結を行うことにより生じた利益に対する割合を含む。以下この条において同じ。）及び当該金額の合計額若しくはその上限額又はこれらの計算方法とする。ただし、これらの記載をすることができない場合にあっては、その旨及びその理由とする。

Article 234-23 (1) The matters to be specified by Cabinet Office Order, as provided in Article 37-3, paragraph (1), item (iv) of the Financial Instruments and Exchange Act as Applied Mutatis Mutandis, are the amount of the consideration payable by customers in relation to a Specified Insurance Contract irrespective of its name such as fees, remuneration, expenses or others, itemized by the types of such consideration or the upper limit thereof, or the outline of the method of calculation thereof (including the ratio to the amount of Insurance Proceeds, etc. pertaining to the Specified Insurance Contract, or the ratio to the profit generating from the conclusion of such Specified Insurance Contract; hereinafter the same applies in this paragraph); and the total of such amount or upper limit thereof, or the outline of the method of calculation thereof; provided, however, that if these details cannot be indicated, such fact and the reason therefor are indicated.

２　第二百三十四条の十七第二項から第四項までの規定は、前項の手数料等について準用する。

(2) The provisions of Article 234-17, paragraphs (2) to (4) apply mutatis mutandis to the fees, etc. as set forth in the preceding paragraph.

（契約締結前交付書面の記載事項）

(Matters to Be Stated in Document for Delivery Prior to Conclusion of

Contract)

第二百三十四条の二十四　準用金融商品取引法第三十七条の三第一項第七号に規定する内閣府令で定める事項は、次に掲げる事項とする。

Article 234-24 (1) The matters to be specified by Cabinet Office Order, as provided in Article 37-3, paragraph (1), item (vii) of the Financial Instruments and Exchange Act as Applied Mutatis Mutandis, are as follows:

一　当該契約締結前交付書面の内容を十分に読むべき旨

(i) a notice to the effect that the recipient of the Document for Delivery Prior to Conclusion of Contract is to read the details thereof comprehensively;

二　特定保険契約の申込みの撤回等（法第三百九条第一項に規定する申込みの撤回等をいう。）に関する事項

(ii) the matters related to revocation, etc. of an application for a Specified Insurance Contract (meaning revocation, of an application for a Specified Insurance Contract provided in Article 309, paragraph (1) of the Act);

三　保険契約者又は被保険者が行うべき告知に関する事項

(iii) the matters related to announcement to be made by policyholders or insured;

四　保険責任の開始時期に関する事項

(iv) the matters related to the time of commencement of insurance liability;

五　保険料の払込猶予期間に関する事項

(v) the matters related to the grace period for insurance premiums;

六　特定保険契約の失効及び失効後の復活に関する事項

(vi) the matters related to expiration of a Specified Insurance Contract, and the matters related to restoration after the expiration of a Specified Insurance Contract;

七　特定保険契約の解約及び解約による返戻金に関する事項

(vii) the matters related to cancellation of a Specified Insurance Contract, and refund upon cancellation;

八　保険契約者保護機構の行う資金援助等の保険契約者等の保護のための特別の措置等に関する事項

(viii) the matters related to special measures for protection of Policyholders, etc., such as financial assistance, etc. from the Insurance Policyholders Protection Corporation of Japan;

九　顧客が行う特定保険契約の締結について金利、通貨の価格、金融商品市場における相場その他の指標に係る変動を直接の原因として損失が生ずることとなるおそれがある場合にあっては、次に掲げる事項

(ix) if there are risks that a loss could be incurred due to fluctuations in interest rates, the value of currencies, quotations on the Financial Instruments Market, and other indicators as a direct cause in relation to the conclusion of a Specified Insurance Contract by a Customer, the following matters:

イ　当該指標

(a) the indicator(s);

ロ　当該指標に係る変動により損失が生ずるおそれがある理由

(b) a reason that a loss may be incurred due to fluctuations in such indicator(s);

九の二　当該特定保険契約が法第百十八条第一項に規定する運用実績連動型保険契約である場合にあっては、次に掲げる事項

(ix)-2 in cases where the Specified Insurance Contract is a Performance-linked Insurance Contract as prescribed in Article 118, paragraph (1) of the Act, the following matters:

イ　運用の基本方針

(a) a basic policy for investment;

ロ　当該特定保険契約を締結する保険会社等若しくは外国保険会社等の財務又は業務（運用実績連動型保険契約に係るものに限る。）に関する外部監査の有無並びに当該外部監査を受けている場合にあっては、当該外部監査を行った者の氏名又は名称並びに当該外部監査の対象及び結果の概要

(b) whether or not an external audit has been conducted with respect to the financial status or business (limited to those pertaining to Performance-linked Insurance Contracts) of an Insurance Company, etc. or Foreign Insurance Company, etc. which concludes the Specified Insurance Contract, and if such external audit has been conducted, the name of the person who has conducted the external audit, as well as the subject and outline of the results of the external audit;

十　当該特定保険契約に関する租税の概要

(x) outline of the taxation on the Specific Trust Agreement;

十一　顧客が当該特定保険契約等を締結する保険会社等、外国保険会社等又は保険仲立人に連絡する方法

(xi) the method whereby a Customer contacts the Life Insurance Company, etc.;

十二　当該特定保険契約等を締結する保険会社等、外国保険会社等又は保険仲立人が対象事業者となっている認定投資者保護団体（金融商品取引法第七十九条の十第一項（業務廃止の届出）に規定する認定投資者保護団体をいい、当該特定保険契約等が当該認定投資者保護団体の認定業務の対象となるものである場合における当該認定投資者保護団体に限る。）の有無（対象事業者となっている場合にあっては、その名称）

(xii) information as to whether the Life Insurance Company, etc., Foreign Insurance Company, etc. or an Insurance Broker is a Target Business Operator of any Certified Investor Protection Organization (meaning a Certified Investor Protection Organization as provided in Article 79-10, paragraph (1) (Notification of Abolition of Business) of the Financial Instruments and Exchange Act; and limited to the Certified Investor

Protection Organization when the Specified Insurance Contract is covered by the Certified Business) (and, if it is a Target Business Operator of the Certified Investor Protection Organization, the name thereof);

十三　次のイ又はロに掲げる場合の区分に応じ、当該イ又はロに定める事項

(xiii) the matters set forth in (a) or (b) in accordance with the categories of cases listed in the respective item:

イ　当該特定保険契約等を締結する保険会社等、外国保険会社等又は保険仲立人が行う保険業務等をその紛争解決等業務の種別とする指定紛争解決機関が存在する場合　当該特定保険契約等を締結する保険会社等、外国保険会社等（法第二百四十条第一項第一号の規定により外国保険会社等とみなされる免許特定法人の引受社員の場合にあっては、当該引受社員を社員とする免許特定法人。ロにおいて同じ。）又は保険仲立人が法の規定により自己の保険業務等に係る手続実施基本契約を締結する措置を講ずる当該手続実施基本契約の相手方である指定紛争解決機関の商号又は名称

(a) in the case where there is a Designated Dispute Resolution Organization, for which Category for Business of Dispute Resolution, etc. is the Insurance Business, etc. conducted by an Insurance Company, etc., Foreign Insurance Company, etc. or Insurance Broker which concludes the Specified Insurance Contract, etc., a trade name or name of the Designated Dispute Resolution Organization, which is a party to a Master Agreement for Implementation of Dispute Resolution Procedures to be concluded by the Insurance Company, etc., Foreign Insurance Company, etc. (or, in the case of an Underwriting Member of a Licensed Specified Corporation deemed to be a Foreign Insurance Company, etc. pursuant to Article 240, paragraph (1), item (i) of the Act, a Licensed Specified Corporation whose member is the Underwriting Member; the same applies in (b)) or Insurance Broker which concludes the Specified Insurance Contract, etc. for its own Insurance Business, etc. as the measure pursuant to the provisions of the Act;

ロ　当該特定保険契約等を締結する保険会社等、外国保険会社等又は保険仲立人が行う保険業務等をその紛争解決等業務の種別とする指定紛争解決機関が存在しない場合　当該特定保険契約等を締結する保険会社等、外国保険会社等又は保険仲立人が法の規定により講ずる自己の保険業務等に関する苦情処理措置及び紛争解決措置の内容

(b) in the case where there is not a Designated Dispute Resolution Organization, for which Category for Business of Dispute Resolution, etc. is the Insurance Business, etc. conducted by an Insurance Company, etc., Foreign Insurance Company, etc. or Insurance Broker which concludes the Specified Insurance Contract, etc., the content of the Complaint Processing Measures and Dispute Resolution Measures pertaining to its own Insurance Business, etc. as the measures to be taken by the Insurance

Company, etc., Foreign Insurance Company, etc. or Insurance Broker pursuant to the provisions of the Act;

十四　その他顧客の注意を喚起すべき事項

(xiv) other matters to be noted by the Customer; and

十五　第九号の二の特定保険契約が、当該特定保険契約の締結後に当該特定保険契約に基づき特定の銘柄の対象有価証券を投資の対象とする方針であるときにおける準用金融商品取引法第三十七条の三第一項第七号に規定する内閣府令で定める事項は、前各号に掲げる事項のほか、第五十三条の二第二項各号に掲げる事項とする。

(xv) in the case where the Specified Insurance Contract set forth in item (ix)-2 is subject to a policy of investing in the Target Securities of a specific issue based on the Specified Insurance Contract after the conclusion thereof, the matters to be specified by Cabinet Office Order, as referred to in Article 37-3, paragraph (1), item (vii) of the Financial Instruments and Exchange Act as Applied Mutatis Mutandis, are the matters listed in the items of Article 53-2, paragraph (2), beyond the matters set forth in the preceding items.

2　一の特定保険契約の締結について保険会社等、外国保険会社等、保険募集人及び保険仲立人が準用金融商品取引法第三十七条の三第一項の規定により顧客に対し契約締結前交付書面を交付しなければならない場合において、いずれか一の者が前項各号に掲げる事項を記載した契約締結前交付書面を交付したときは、他の者は、準用金融商品取引法第三十七条の三第一項の規定にかかわらず、契約締結前交付書面に前項各号に掲げる事項を記載することを要しない。

(2) Notwithstanding the provisions of Article 37-3, paragraph (1) of the Financial Instruments and Exchange Act as Applied Mutatis Mutandis, in the cases where an Insurance Company, etc., Foreign Insurance Company, etc., Insurance Agent or Insurance Broker are required to deliver to the Customer a Document for Delivery Prior to Conclusion of Contract with regard to the conclusion of a single Specified Insurance Contract pursuant to the provisions of Article 37-3, paragraph (1) of the Financial Instruments and Exchange Act as Applied Mutatis Mutandis, and where one of them has delivered to the Customer the Document for Delivery Prior to Conclusion of Contract stating the matters set forth in the items of the preceding paragraph, the remaining parties need not include in its Document for Delivery Prior to Conclusion of Contract the matters set forth in the items of the preceding paragraph.

（契約締結時交付書面の記載事項）

(Matters to Be Stated in Document for Delivery Upon Conclusion of Contract)

第二百三十四条の二十五　特定保険契約等が成立したときに作成する準用金融商品取引法第三十七条の四第一項に規定する書面（次項及び次条において「契約締結時交付書面」という。）には、次に掲げる事項（特定保険契約の成立後遅滞なく顧客に保険証券等（保険証券及び法第二百九十八条の規定により読み替えて適用する商法第五百四十六条第一項（結約書作成及び交付義務）（法第二百九十三条において準用する場合

を含む。）に規定する書面を総称する。以下この条において同じ。）を交付する場合にあっては、当該保険証券等に記載された事項を除く。）を記載しなければならない。

Article 234-25 (1) In a document provided in Article 37-4, paragraph (1) of the Financial Instruments and Exchange Act as Applied Mutatis Mutandis, which is to be prepared upon effectuation of a Specified Insurance Company, etc. (hereinafter referred to as "Document for Delivery Upon Conclusion of Contract" in this paragraph and the following Article), the following information (in cases where an Insurance Policy, etc. (which collectively means an Insurance Policy and a document as provided in Article 546, paragraph (1) (Obligation to Prepare and Delivery of Letter of Consummation) of the Commercial Code applied pursuant to the provisions of Article 298 of the Act following the deemed replacement of terms (including the cases where applied mutatis mutandis pursuant to Article 293 of the Act); hereinafter the same applies in this Article)) must be stated:

一　当該特定保険契約等を締結する保険会社等、外国保険会社等又は保険仲立人の商号、名称又は氏名

(i) the trade name or name of the Insurance Company, etc., Foreign Insurance Company, etc. or Insurance Broker which concludes the Specified Insurance Contract, etc.;

二　当該特定保険契約の年月日

(ii) the date of the Specified Insurance Contract;

三　当該特定保険契約等に係る手数料等に関する事項

(iii) the matters related to Fees, etc. pertaining to the Specified Insurance Contract;

四　顧客の氏名又は名称

(iv) the name of the Customer;

五　顧客が当該特定保険契約等を締結する保険会社等、外国保険会社等又は保険仲立人に連絡する方法

(v) the method whereby the Customer contacts the Insurance Company, etc., Foreign Insurance Company, etc. or Insurance Broker which concludes the Specified Insurance Contract, etc.;

六　特定保険契約にあっては、次に掲げる事項

(vi) in the case of a Specified Insurance Contract, the following information:

イ　被保険者及び保険金額を受け取るべき者の商号、名称又は氏名（被保険者及び保険金額を受け取るべき者の商号、名称又は氏名を記載することができない場合にあっては、これらの者の範囲）

(a) the trade name or name of the insured and the person entitled to receive the insurance amount (if it is impossible to state the trade name or name of the insured and the person entitled to receive the insurance amount, the scope of such persons);

ロ　当該特定保険契約の種類及びその内容

(b) the types and terms of the Specified Insurance Contract;

ハ　保険の目的及びその価額

(c) the purposes and the value of insurance;

ニ　保険金額

(d) insurance amount;

ホ　保険期間の始期及び終期

(e) the start and end of the of the insurance period;

ヘ　保険料及びその支払方法

(f) the insurance premiums, and the method of payment thereof;

六の二　当該特定保険契約が法第百十八条第一項に規定する運用実績連動型保険契約である場合にあっては、運用報告書を交付する頻度

(vi)-2 in cases where the Specified Insurance Contract is a Performance-linked Insurance Contract as prescribed in Article 118, paragraph (1) of the Act, the frequency of delivery of Investment Reports; and

七　顧客のために特定保険契約の締結の媒介を行うことを内容とする契約にあっては、当該契約の概要

(vii) in cases of a contract wherein brokerage service for conclusion of a Specified Insurance Contract on behalf of the Customer, the outline of such contract.

２　一の特定保険契約の締結について保険会社等又は外国保険会社等及び保険募集人又は保険仲立人が準用金融商品取引法第三十七条の四第一項の規定により顧客に対し契約締結時交付書面を交付しなければならない場合において、いずれか一の者が前項第一号から第六号までに掲げる事項を記載した契約締結時交付書面を交付したときは、他の者は、同項の規定にかかわらず、契約締結時交付書面に同号に掲げる事項を記載することを要しない。

(2) Notwithstanding the provisions of the preceding paragraph, in the cases where an Insurance Company, etc., Foreign Insurance Company, etc., Insurance Agent or Insurance Broker are required to deliver to the Customer a Document for Delivery Upon Conclusion of Contract with regard to the conclusion of a single Specified Insurance Contract pursuant to the provisions of Article 37-4, paragraph (1) of the Financial Instruments and Exchange Act as Applied Mutatis Mutandis, and where one of them has delivered to the Customer the Document for Delivery Upon Conclusion of Contract stating the matters set forth in the items of the preceding paragraph, the remaining parties need not include in its Document for Delivery Upon Conclusion of Contract the matters set forth in the items of the preceding paragraph.

（契約締結時交付書面の交付を要しない場合）

(Exemption from Requirement of Delivery of Document for Delivery Upon Conclusion of Contract)

第二百三十四条の二十六　契約締結時交付書面に係る準用金融商品取引法第三十七条の

四第一項ただし書に規定する内閣府令で定める場合は、既に成立している特定保険契約等の一部の変更をすることを内容とする特定保険契約等が成立した場合においては、次に掲げるときとする。

Article 234-26 (1) For the cases where a Specified Insurance Contract, etc. to effect partial amendment to the Specified Insurance Contract, etc. already in effect is effectuated, the cases pertaining to the Document for Delivery Upon Conclusion of Contract to be specified by Cabinet Office Order as provided in the proviso to Article 37-4, paragraph (1) of the Financial Instruments and Exchange Act as Applied Mutatis Mutandis are as follows:

一　当該変更に伴い既に成立している特定保険契約等に係る契約締結時交付書面の記載事項に変更すべきものがないとき。

(i) where such partial change does not result in a change to the matters to be stated in the Document for Delivery Upon Conclusion of Contract pertaining to the Specified Insurance Contract already in effect; or

二　当該変更に伴い既に成立している特定保険契約等に係る契約締結時交付書面の記載事項に変更すべきものがある場合にあっては、当該顧客に対し当該変更すべき記載事項を記載した書面を交付しているとき。

(ii) if such partial change results in a change to the matters to be stated in the Document for Delivery Upon Conclusion of Contract pertaining to the Specified Insurance Contract already in effect, the cases where the costumer is provided with a document stating the matters subject to such change.

2　準用金融商品取引法第三十四条の二第四項及び令第四十四条の三の規定並びに第二百三十四条の六及び第二百三十四条の七の規定は、前項第二号の規定による書面の交付について準用する。

(2) The provisions of Article 34-2, paragraph (4) of the Financial Instruments and Exchange Act as Applied Mutatis Mutandis, and Article 44-3 of the Cabinet Order, and Articles 234-6 and 234-7 of this Cabinet Office Order apply mutatis mutandis to delivery of the document under item (ii) of the preceding paragraph.

（信用格付業者の登録の意義その他の事項）

(Significance of Registration of Credit Rating Agency and Other Matters)

第二百三十四条の二十六の二　準用金融商品取引法第三十八条第三号に規定する内閣府令で定める事項は、次に掲げるものとする。

Article 234-26-2 (1) The matters to be specified by Cabinet Office Order, as provided in Article 38, item (iii) of the Financial Instruments and Exchange Act as Applied Mutatis Mutandis, are as follows:

一　金融商品取引法第六十六条の二十七（登録）の登録の意義

(i) significance of the registration under Article 66-27 (Registration) of the Financial Instruments and Exchange Act;

二　信用格付を付与した者に関する次に掲げる事項

(ii) the following matters with respect to the persons who provided the Credit Ratings:

イ　商号、名称又は氏名

(a) trade name or name;

ロ　法人であるときは、役員の氏名又は名称

(b) in the case of a corporation, name of Officer;

ハ　本店その他の主たる営業所又は事務所の名称及び所在地

(c) the name and location of head office or other principal business office or office;

三　信用格付を付与した者が当該信用格付を付与するために用いる方針及び方法の概要

(iii) summary of policy and method used by the person who provided the Credit Ratings in order to provide such Credit Ratings; and

四　信用格付の前提、意義及び限界

(iv) premise, significance and limit of the Credit Ratings.

2　前項の規定にかかわらず、特定関係法人の付与した信用格付については、準用金融商品取引法第三十八条第三号に規定する内閣府令で定める事項は、次に掲げるものとする。

(2) Notwithstanding the provisions of the preceding paragraph, for the purpose of Credit Rating granted by the Specified Associated Corporation, the matters to be specified by Cabinet Office Order, as provided in Article 38, item (iii) of the Financial Instruments and Exchange Act as Applied Mutatis Mutandis are as follows:

一　金融商品取引法第六十六条の二十七の登録の意義

(i) significance of registration as referred to in Article 66-27 of the Financial Instruments and Exchange Act;

二　金融庁長官が金融商品取引業等に関する内閣府令第百十六条の三第二項の規定に基づき、その関係法人を当該特定関係法人として指定した信用格付業者の商号又は名称及び登録番号

(ii) the trade name or name and registration number of the credit rating agency, which is its Associated Corporation and designated by the Commissioner of the Financial Services Agency as the Specified Associated Corporation, pursuant to the provisions of Article 116-3, paragraph (2) of the Cabinet Office Order on Financial Instruments Business, etc.;

三　当該特定関係法人が信用格付業を示すものとして使用する呼称

(iii) the name used by the Specified Associated Corporation as a representation of its Credit Rating Business;

四　信用格付を付与した特定関係法人が当該信用格付を付与するために用いる方針及び方法の概要又は当該概要に関する情報を第二号に規定する信用格付業者から入手する方法

(iv) an outline of the policies and methods adopted by the Specified Associated

Corporation who granted the Credit Rating in granting the Credit Rating, or the means to obtain information pertaining to the outline from the Credit Rating Agency as provided in item (ii); and

五　信用格付の前提、意義及び限界

(v) the assumption, significance and limitations of the Credit Rating.

（特定保険契約の締結又は保険募集に関する禁止行為）

(Prohibited Acts in Relation to Conclusion of Specified Insurance Contract and Insurance Solicitation)

第二百三十四条の二十七　準用金融商品取引法第三十八条第九号に規定する内閣府令で定める行為は、次に掲げる行為とする。

Article 234-27 (1) The acts to be specified by Cabinet Office Order, as provided in Article 38, item (ix) of the Financial Instruments and Exchange Act as Applied Mutatis Mutandis, are as follows:

一　第二百三十四条第一項各号に掲げる行為

(i) the acts specified in the items of Article 234, paragraph (1);

二　生命保険募集人若しくは保険仲立人である銀行等又はその役員若しくは使用人が、第七十四条第一号イ及び第三号に掲げる保険契約（第八十三条第一号ロ及びニに掲げるものを除く。）又は第百五十三条第一号イ及び第三号に掲げる保険契約の締結の代理又は媒介を行う際に、保険契約者に対し、当該保険契約者が信用供与を受けて当該保険契約に基づく保険料の支払に充てる場合は、当該保険契約に基づく将来における保険金の額及び保険契約の解約による返戻金の額が資産の運用実績に基づいて変動することにより、その額が信用供与を受けた額及び当該信用供与の額に係る利子の合計額を下回り、信用供与を受けた額の返済に困窮するおそれがある旨の説明を書面の交付により行わず、又は当該保険契約者から当該書面を受領した旨の確認を署名若しくは押印を得ること若しくはこれに準ずる措置により行わずに当該保険契約の申込みをさせる行為

(ii) if a Bank, etc. which is a Life Insurance Agent or Insurance Broker, or its officers or employees provide agency or brokerage services for conclusion of an insurance contract as set forth in Article 74, item (i), (a) and item (iii) (excluding the insurance contract set forth in Article 83, item (i), (b) and (d)) of an insurance contract as set forth in Article 153, item (i), (a) and item (iv), an act to make the policyholder to apply for the insurance contract without giving written explanation that the prospective amount of insurance proceeds payable under the insurance contract and refund upon cancellation of the insurance contract may fluctuate depending on the investment performance of the assets, as a result of which these amounts may be less than the total amount of credited amount and interests accrued on such credited amount and that the policyholder may have difficulty in repayment of the credited amount, or an act to make the policyholder apply for the insurance contract, without obtaining acknowledgement of the receipt by the

policyholder of the written explanation by way of gaining the policyholder's signature or seal or any equivalent measures, if credit is to be granted to the policyholder and where the policyholder appropriates such credit to payment of the insurance premiums under the insurance contract;

三　契約締結前交付書面又は契約変更書面の交付に関し、あらかじめ、顧客（特定投資家（準用金融商品取引法第三十四条の二第五項の規定により特定投資家以外の顧客とみなされる者を除き、準用金融商品取引法第三十四条の三第四項（準用金融商品取引法第三十四条の四第六項において準用する場合を含む。）の規定により特定投資家とみなされる者を含む。）を除く。以下この号において同じ。）に対して、準用金融商品取引法第三十七条の三第一項第三号から第五号まで及び第七号に掲げる事項（契約変更書面を交付する場合にあっては、当該契約変更書面に記載されている事項であって同項第三号から第五号まで及び第七号に掲げる事項に係るもの）について顧客の知識、経験、財産の状況及び特定保険契約等を締結する目的に照らして当該顧客に理解されるために必要な方法及び程度による説明をすることなく、特定保険契約の締結又はその代理若しくは媒介をする行為

(iii) an act to provide agency or brokerage service conclusion of a Specified Insurance Contract, without having provided a Customer (excluding a Professional Investor (excluding a person who is deemed to be a Customer other than a Professional Investor pursuant to the provisions of Article 34-2, paragraph (5) of the Financial Instruments and Exchange Act as Applied Mutatis Mutandis, but including a person deemed to be a Professional Investor pursuant to the provisions of Article 34-3, paragraph (4) of the Financial Instruments and Exchange Act as Applied Mutatis Mutandis (including the cases where applied mutatis mutandis pursuant to Article 34-4, paragraph (6) of the Financial Instruments and Exchange Act as Applied Mutatis Mutandis); the same applies hereinafter); hereinafter the same applies in this item) with a prior explanation on the matters specified in Article 37-3, paragraph (1), items (iii) to (v) and item (vii) of the Financial Instruments and Exchange Act as Applied Mutatis Mutandis (if the Explanatory Document on Change to Contract Term is to be delivered, a prior explanation on the matters specified in items (iii) to (v) and item (vii) of the same paragraph as set forth in such Explanatory Document on Change to Contract Term) upon the delivery of the following documents, in a manner and to the extent necessary for ensuring that the Customer understands such matters, in light of the Customer's knowledge, experience, status of the properties and in light of the purpose of concluding the Specified Insurance Contract;

四　特定保険契約の締結又は解約に関し、顧客（個人に限る。）に迷惑を覚えさせるような時間に電話又は訪問により勧誘する行為

(iv) in connection with the conclusion or cancellation of a Specified Insurance Contract, an act to solicit a Customer (limited to an individual Customer) by

telephone or by making a personal visit timed in such a way that the Customer would be disturbed.

２　前項（第二号に係る部分に限る。）の規定は、生命保険会社（外国生命保険会社等を含み、生命保険募集人である生命保険会社を除く。）である銀行代理業者等（金融サービス仲介業者（預金等媒介業務を行う者に限る。）を含む。以下この項において同じ。）の役員若しくは使用人若しくはこれらの使用人又は生命保険募集人若しくは保険仲立人である銀行代理業者等若しくはその役員若しくは使用人について準用する。

(2) The provisions the preceding paragraph (limited to the part relating to item (ii)) applies mutatis mutandis to officers or employees of Bank Agent, etc. (including a financial service intermediary (limited to an intermediary engaged in deposit, etc. intermediary business operations; hereinafter the same applies in this paragraph) which is a Life Insurance Company (including a Foreign Life Insurance Company, etc., but excluding a Life Insurance Company which is a Life Insurance Agent) or their employees, or a Bank Agent, etc. which is a Life Insurance Agent or Insurance Agent or their officers or employees.

３　第二百三十四条第二項から第八項までの規定は、第一項第一号の規定の適用について準用する。

(3) The provisions of Article 234, paragraphs (2) to (8) apply mutatis mutandis for the purpose of the application of the provisions of paragraph (1), item (i).

４　生命保険募集人若しくは保険仲立人である銀行等又はその役員若しくは使用人は、第一項第二号の規定による書面の交付に代えて、次項に定めるところにより、当該保険契約者の承諾を得て、当該書面に記載すべき事項を電磁的方法により提供することができる。この場合において、当該生命保険募集人若しくは保険仲立人である銀行等又はその役員若しくは使用人は、当該交付をしたものとみなす。

(4) In lieu of the delivery of a document prescribed in paragraph (1), item (ii), a life insurance agent or a bank, etc. which also is an insurance broker or any of its officers or employees may provide the matters to be stated in the document by the electronic or magnetic means, with the consent from the policyholder, as specified in the following paragraph. In this case, it is deemed that the life insurance agent or the bank, etc. which also is an insurance broker or any of its officers or employees has made the delivery.

５　生命保険募集人若しくは保険仲立人である銀行等又はその役員若しくは使用人は、前項の事項を電磁的方法により提供しようとするときは、あらかじめ、当該保険契約者に対し、その用いる次に掲げる電磁的方法の種類及び内容を示し、書面又は電磁的方法による承諾を得なければならない。

(5) When a life insurance agent or a bank, etc. which also is an insurance broker or any of its officers or employees intends to provide the matters referred to in the preceding paragraph by electronic or magnetic means, the life insurance agent or the non-life insurance agent must indicate the types and the details of the electronic or magnetic means listed in the following items that the life insurance agent or the bank, etc. which also is an insurance broker or any of

its officers or employees intends to use to the policyholder and obtain prior consent in writing or by electronic or magnetic means.

一　第七項において読み替えて準用する第五十四条の五第一項各号に掲げる方法のうち生命保険募集人若しくは保険仲立人である銀行等又はその役員若しくは使用人が使用するもの

(i) the methods set forth in the items of Article 54-5, paragraph (1), as applied mutatis mutandis pursuant to paragraph (7) following the deemed replacement of terms, that are used by a life insurance agent or a bank, etc. which also is an insurance broker or its officers or employees;

二　ファイルへの記録の方式

(ii) the method of recording into a file.

6　前項の規定による承諾を得た生命保険募集人若しくは保険仲立人である銀行等又はその役員若しくは使用人は、当該保険契約者から書面又は電磁的方法により電磁的方法による提供を受けない旨の申出があったときは、当該保険契約者に対し、書面に記載すべき事項の提供を電磁的方法によってしてはならない。ただし、当該保険契約者が再び同項の規定による承諾をした場合は、この限りでない。

(6) A life insurance agent or a bank, etc. which also is an insurance broker or any of its officers or employees who has obtained the consent under the preceding paragraph may not provide the matters to be stated in the document to the policyholder by electronic or magnetic means when the policyholder states, either in writing or by the electronic or magnetic means, to the effect that the policyholder will not receive the provisions of the matters by electronic or magnetic means; provided, however, that this does not apply if the policyholder has given consent under the provisions of the same paragraph again.

7　第五十四条の五の規定は、第四項に規定する電磁的方法について準用する。この場合において、同条第一項第一号中「保険会社（法第百条の五第二項」とあるのは「生命保険募集人若しくは保険仲立人である銀行等又はその役員若しくは使用人（第二百三十四条の二十七第四項」と、「保険会社との」とあるのは「生命保険募集人若しくは保険仲立人である銀行等又はその役員若しくは使用人との」と、「当該保険会社」とあるのは「当該生命保険募集人若しくは当該保険仲立人である銀行等又はその役員若しくは使用人」と、「保険会社の使用」とあるのは「生命保険募集人若しくは保険仲立人である銀行等又はその役員若しくは使用人の使用」と、「方法（法第百条の五第二項」とあるのは「方法（第二百三十四条の二十七第四項」と、同条第二項中「保険料として収受した金銭の運用を対象期間内において最後に行った日」とあるのは「保険契約の保険期間の終了の日」と、「令第十四条の二第一項」とあるのは「第二百三十四条の二十七第五項」と、同条第三項中「保険会社の使用」とあるのは「生命保険募集人若しくは保険仲立人である銀行等又はその役員若しくは使用人の使用」と読み替えるものとする。

(7) The provisions of Article 54-5 apply mutatis mutandis to the electronic or magnetic means provided in paragraph (4). In this case, the terms "by an Insurance Company" and "Article 105, paragraph (2) of the Act" in item (i),

paragraph (1) of that Article are deemed to be replaced with "by a bank, etc. that is a life insurance agent or insurance broker, or its officers or employees" and "Article 234-27, paragraph (4)," respectively; the term "under the contract with an Insurance Company" in that item is deemed to be replaced with "under the contract with a bank, etc. that is a life insurance agent or insurance broker, or its officers or employees"; the term "to the Insurance Company" in that item is deemed to be replaced with "to the bank, etc. that is a life insurance agent or insurance broker, or its officers or employees"; the term "used by the Insurance Company" in that item is deemed to be replaced with "used by the bank, etc. that is a life insurance agent or insurance broker, or its officers or employees"; the term "Article 100-5, paragraph (2) of the Act" in that item is deemed to be replaced with "Article 234-27, paragraph (4)"; the phrase "the last date of investment of money received as insurance premiums" in paragraph (2) of that Article is deemed to be replaced with "the day of expiration of the insurance period under the insurance contract"; the term "Article 14-2, paragraph (1) of the Order" in that paragraph is deemed to be replaced with "Article 234-27, paragraph (5)"; and the term "used by the Insurance Company" in paragraph (3) of that Article is deemed to be replaced with "used by the bank, etc. that is a life insurance agent or insurance broker, or its officers or employees."

８　第四項から前項までの規定は、第二項（同項において準用する第一項第二号に係る部分に限る。）の規定の適用について準用する。

(8) The provisions of paragraphs (4) through (7) apply mutatis mutandis to the application of provisions of paragraph (2) (limited to the part pertaining to item (ii) of paragraph (1), as applied mutatis mutandis pursuant to paragraph (2).

（行為規制の適用除外の例外）

(Exception to Exclusion from Application of Restriction on Activities)

第二百三十四条の二十八　準用金融商品取引法第四十五条ただし書に規定する内閣府令で定める場合は、準用金融商品取引法第三十七条の四の規定の適用について、顧客の締結した特定保険契約等に関する照会に対して速やかに回答できる体制が整備されていない場合とする。

Article 234-28　The case to be specified by Cabinet Office Order, as provided in the proviso to Article 45 of the Financial Instruments and Exchange Act as Applied Mutatis Mutandis, is the case where, in relation to the application of the provisions of Article 37-4 of the Financial Instruments and Exchange Act as Applied Mutatis Mutandis, the company has not put in place the system which enables prompt responses to the inquiries on the Specified Insurance Contracts, etc. concluded with customers.

（特殊関係者等との間の行為等）

(Acts between Specified Related Parties)

第二百三十五条　法第三百一条第二号に規定する内閣府令で定める行為又は取引は、何らの名義によってするかを問わず、同条第一号に規定する行為の同条の規定による禁止を免れる行為又は取引とする。

Article 235 The acts or transactions to be specified by Cabinet Office Order, as provided in Article 301, item (ii) of the Act, are acts or transactions to circumvent the prohibition as set forth in the preceding Article in relation to the act as provided in item (i) of the preceding Article, irrespective of the name under which such act or transaction is to be conducted.

第二百三十五条の二　法第三百一条の二第二号に規定する内閣府令で定める行為又は取引は、何らの名義によってするかを問わず、同条第一号に規定する行為の同条の規定による禁止を免れる行為又は取引とする。

Article 235-2 The acts or transactions to be specified by Cabinet Office Order, as provided in Article 301-2, item (ii) of the Act, are acts or transactions to circumvent the prohibition as set forth in the preceding Article in relation to the act as provided in item (i) of the preceding Article, irrespective of the name under which such act or transaction is to be conducted.

第五章　監督
Chapter V Supervision

（役員又は使用人の届出）

(Notification of Officers or Employees)

第二百三十六条　損害保険代理店、少額短期保険募集人又は保険仲立人は、法第三百二条の規定による届出をしようとするときは、別紙様式第二十五号により作成した届出書を金融庁長官（令第四十九条第一項から第三項までの規定により財務局長等に金融庁長官の権限を行わせる場合においては、当該財務局長等）に提出しなければならない。

Article 236 When a Non-Life Insurance Representative, Small Amount and Short Term Insurance Agent or an Insurance Broker intends to file a notification under Article 302 of the Act, it must submit to the Commissioner of the Financial Services Agency (to the Director-General of Local Finance Bureau and Other Official, if the authority of the Commissioner of the Financial Services Agency is to be delegated to the Director-General of Local Finance Bureau and Other Official pursuant to the provisions of Article 49, paragraphs (1) to (3) of the Cabinet Order) a written notification prepared in accordance with Appended Form No. 25.

（規模が大きい特定保険募集人）

(Large-Scale Specified Insurance Agents)

第二百三十六条の二　法第三百三条に規定する内閣府令で定めるものは、毎事業年度末において次の各号のいずれかに該当するものとする。

Article 236-2 Those to be specified by Cabinet Office Order, as provided in Article 303 of the Act, are those that fall under any of the following items as of the end of each business year:

一　所属保険会社等のうち生命保険会社及び外国生命保険会社等（以下この号において「所属生命保険会社等」という。）の数が十五以上であるもの又は当該事業年度において二以上の所属生命保険会社等から受けた手数料、報酬その他の対価の額の総額が十億円以上であるもの。

(i) those whose number of Affiliated Insurance Companies, etc. which are Life Insurance Companies and Foreign Life Insurance Companies, etc. (hereinafter referred to as "Affiliated Life Insurance Companies, etc." in this item) is fifteen or more, or those whose total amount of fees, remuneration or other types of considerations received from two or more Affiliated Life Insurance Companies, etc. during the business year is one billion yen or more;

二　所属保険会社等のうち損害保険会社及び外国損害保険会社等（以下この号において「所属損害保険会社等」という。）の数が十五以上であるもの又は当該事業年度において二以上の所属損害保険会社等から受けた手数料、報酬その他の対価の額の総額が十億円以上であるもの。

(ii) those whose number of Affiliated Insurance Companies, etc. which are Non-Life Insurance Companies and Foreign Non-Life Insurance Companies, etc. (hereinafter referred to as "Affiliated Non-Life Insurance Companies, etc." in this item) is fifteen or more, or those whose total amount of fees, remuneration or other types of considerations received from two or more Affiliated Non-Life Insurance Companies, etc. during the business year is one billion yen or more; or

三　所属保険会社等のうち少額短期保険業者（以下この号において「所属少額短期保険業者」という。）の数が十五以上であるもの又は当該事業年度において二以上の所属少額短期保険業者から受けた手数料、報酬その他の対価の額の総額が十億円以上であるもの。

(iii) those whose number of Affiliated Insurance Companies, etc. which are Small Amount and Short Term Insurance Companies (hereinafter referred to as "Affiliated Small Amount and Short Term Insurance Companies" in this item) is fifteen or more, or those whose total amount of fees, remuneration or other types of considerations received from two or more Affiliated Small Amount and Short Term Insurance Companies during the business year is one billion yen or more.

（特定保険募集人又は保険仲立人の業務に関する帳簿書類の保存）

(Books and Documents Pertaining to the Business of Specified Insurance

Agents or Insurance Brokers)

第二百三十七条　特定保険募集人（法第三百三条に規定する特定保険募集人をいう。次条第一項及び第二百三十八条第一項において同じ。）は、保険契約の締結の日から五年間、当該保険契約に係る法第三百三条に規定する帳簿書類を保存しなければならない。

Article 237 (1) A Specified Insurance Agent (meaning a Specified Insurance Agent as provided in Article 303 of the Act; the same applies in paragraph (1) of the following Article and Article 238, paragraph (1)) must keep the books and documents specified in Article 303 of the Act related to an insurance contract for five years from the day of conclusion of the insurance contract.

２　保険仲立人は、保険契約が消滅した日から五年間、当該保険契約に係る法第三百三条に規定する帳簿書類を、次に掲げる書面とともに保存しなければならない。

(2) An Insurance Broker must keep the books and documents specified in Article 303 of the Act related to an insurance contract for five years from the day when the insurance contract ceases to be in effect, along with the following documents:

一　法第二百九十四条第四項の規定により保険契約者に交付した書面の写し

(i) the copies of the documents delivered to the policyholders pursuant to the provisions of Article 294, paragraph (4) of the Act;

二　次のイからハまでに掲げる場合の区分に応じ、当該イからハまでに定める書面

(ii) the documents specified in (a) to (c) in accordance with the categories of cases listed therein:

イ　法第二百九十六条の規定により読み替えて適用する商法第五百四十六条第一項（結約書作成及び交付義務）（法第二百九十三条において準用する場合を含む。）の規定により作成する書面（ロ及び次条第二項ただし書において「結約書」という。）を作成した場合（ロに掲げる場合を除く。）　当該結約書の写し

(a) in the case where the Insurance Broker has prepared documents to be prepared under Article 546, paragraph (1) (Obligation to Prepare and Delivery Letter of Consummation) of the Commercial Code as applied pursuant to the provisions of Article 296 of the Act following the deemed replacement of terms (including the cases where applied mutatis mutandis pursuant to Article 293 of the Act) (referred to as the "Letters of Consummation" in (b) and proviso to paragraph (2) of the following Article (excluding the case set forth in (b))): copies of Letters of Consummation;

ロ　結約書を交付し得なかった場合　当該結約書及び交付し得なかった理由を記載した書面

(b) in the case where the Insurance Broker was unable to deliver a Letter of Consummation: the Letter of Consummation and a document specifying the reason for such failure of delivery;

ハ　保険契約の当事者と結約書を作成しない旨の合意をした場合　その合意を証する書面

(c) in the case where the Insurance Broker has agreed with the parties to the insurance contract not to prepare a Letter of Consummation: a document certifying such agreement;

三　顧客との保険契約の締結の媒介に係る委託契約書又は顧客から保険契約の締結の媒介の委託を受けたことを証する書面

(iii) the entrustment contract pertaining to brokerage service for conclusion of insurance contract with the customer or a document certifying that brokerage service for conclusion of insurance contract has been entrusted by the customer.

（特定保険募集人又は保険仲立人が備え置かなければならない帳簿書類）

(Books and Documents to Be Kept by Specified Insurance Agent or Insurance Broker)

第二百三十七条の二　法第三百三条に規定する内閣府令で定める事項は、特定保険募集人にあっては、所属保険会社等ごとに、次に掲げる事項とする。

Article 237-2 (1) In the case of a Specified Insurance Agent, the matters to be specified by Cabinet Office Order, as provided in Article 303 of the Act, are the following matters for each Affiliated Insurance Company, etc.:

一　保険契約の締結の年月日

(i) the dates of insurance contracts;

二　保険契約の引受けを行う保険会社等又は外国保険会社等の商号又は名称

(ii) the trade names or names of Insurance Companies, etc. or Foreign Insurance Companies, etc. which underwrite insurance contracts;

三　保険契約に係る保険料

(iii) insurance premiums pertaining to insurance contracts; and

四　保険募集に関して当該特定保険募集人が受けた手数料、報酬その他の対価の額

(iv) the amount of fees, remuneration or any other consideration received by the Specified Insurance Agent in connection with Insurance Solicitation.

2　法第三百三条に規定する内閣府令で定める事項は、保険仲立人にあっては次に掲げる事項とする。ただし、第一号から第三号までに掲げる事項の全部又は一部が結約書に記載されている場合は、当該全部又は一部の事項の記載を省略することができる。

(2) The matters to be specified by Cabinet Office Order, as provided in Article 303 of the Act, are as follows; provided, however, that in cases where all or part of the matters listed in items (i) to (iii) are contained in a Letter of Consummation, stating the all or part of the matters may be omitted:

一　保険契約の締結の年月日

(i) the dates of insurance contracts;

二　保険契約の当事者の氏名、商号又は名称

(ii) the names or trade names of the parties to insurance contracts;

三　第二百三十二条各号に掲げる事項

(iii) the matters listed in the items of Article 232;

四　保険契約の締結の媒介に関して当該保険仲立人が受けた手数料、報酬その他の対価の額

(iv) the amount of fees, remuneration or any other consideration received by the Insurance Broker in connection with brokerage service for conclusion of insurance contracts;

五　保険契約が自己契約（法第二百九十五条第一項に規定する自己契約をいう。）であるときは、その旨

(v) if insurance contracts fall under the category of a Self-Contract (meaning a Self-Contract as provided in Article 295, paragraph (1) of the Act), such fact; and

六　保険契約者に対して行った保険契約の締結の媒介の内容

(vi) the details of brokerage service for conclusion of insurance contracts provided to policyholders.

（特定保険募集人又は保険仲立人の事業報告書の様式等）

(Format of Business Report of Specified Insurance Agent or Insurance Broker)

第二百三十八条　法第三百四条に規定する事業報告書は、特定保険募集人が法人である場合においては別紙様式第二十五号の二により、個人である場合においては別紙様式第二十五号の三により、保険仲立人が法人である場合においては別紙様式第二十六号により、個人である場合においては別紙様式第二十七号により、それぞれ作成しなければならない。

Article 238 (1) The business report as provided in Article 304 of the Act must be prepared in accordance with Appended Form No. 25-2, if the Specified Insurance Agent is corporation, Appended Form No. 25-3, if the Specified Insurance Agent is an individual, or Appended Form No. 26, if the Insurance Broker is a corporation; or in accordance with Appended Form No. 27, if the Insurance Broker is an individual person.

２　前項の事業報告書を提出しようとするときは、当該事業報告書に、その写し二通を添付して、金融庁長官に提出しなければならない。

(2) When submitting the business report under the preceding paragraph, two copies thereof must be attached thereto and submitted to the Commissioner of the Financial Services Agency.

（登録の取消しの公告）

(Public Notice of Rescission of Registration)

第二百三十九条　法第三百七条第二項に規定する公告は、官報によるものとする。

Article 239 The public notice as provided in Article 307, paragraph (2) of the Act is to be given by means of publication on the official gazette.

第四編　指定紛争解決機関

Part IV Designated Dispute Resolution Organization

第一章　通則
Chapter I General Rules

（心身の故障のため紛争解決等業務に係る職務を適正に執行することができない者）
(Person Who Is Unable to Properly Perform Their Duties Concerning Dispute Resolution Services Due to Mental or Physical Disorder)

第二百三十九条の二　法第三百八条の二第一項第四号イに規定する内閣府令で定める者は、精神の機能の障害のため紛争解決等業務に係る職務を適正に執行するに当たって必要な認知、判断及び意思疎通を適切に行うことができない者とする。

Article 239-2 The person specified by Cabinet Office Order, as provided in Article 308-2, paragraph (1), item (iv), (a) of the Act is a person who is unable to appropriately carry out the cognition, decision-making, and communication necessary for properly executing duties relating to dispute resolution services due to mental impairment.

（割合の算定）
(Calculation of Proportion)

第二百三十九条の二の二　法第三百八条の二第一項第八号の割合の算定は、同項の申請をしようとする者に対して業務規程（同項第七号に規定する業務規程をいう。以下同じ。）の内容についての異議の有無並びに異議がある場合にはその内容及び理由を記載した書面（次条において「意見書」という。）を提出して手続実施基本契約の解除に関する事項その他の手続実施基本契約の内容（法第三百八条の七第二項各号に掲げる事項を除く。）その他の業務規程の内容（法第三百八条の七第三項の規定によりその内容とするものでなければならないこととされる事項並びに同条第四項各号及び第五項第一号に掲げる基準に適合するために必要な事項を除く。）について異議（合理的な理由が付されたものに限る。）を述べた法第二条第四十二項に規定する保険業関係業者（当該申請により法第三百八条の二第一項の規定による指定を受けようとする紛争解決等業務の種別に係るものに限る。以下単に「保険業関係業者」という。）の数を当該申請をしようとする者が次条第一項第二号に規定する業務規程等を交付し、又は送付した日（二以上の日にわたって交付し、又は送付した場合には、最も遅い日。第二百三十九条の四において同じ。）に金融庁長官により公表されている保険業関係業者（次条及び第二百三十九条の五第二項において「全ての保険業関係業者」という。）の数で除して行うものとする。

Article 239-2-2 The proportion under Article 308-2, paragraph (1), item (viii) of the Act is to be the number of Insurance-Related Businesses provided in Article 2, paragraph (42) of the Act (limited to Insurance-Related Businesses who are involved in the Category for Business of Dispute Resolution, etc. for which the relevant person intends to obtain designation under Article 308-2, paragraph (1) of the Act; hereinafter simply referred to as an "Insurance-Related Business"), who have stated against the person intending to make the application under Article 308-2, paragraph (1) their objections to the matters

concerning the cancellation of the Master Agreement for Implementation of Dispute Resolution Procedures, other terms and conditions of the Master Agreement for Implementation of Dispute Resolution Procedures (excluding the matters listed in the items of Article 308-7, paragraph (2)), and other details of the Operational Rules (excluding the matters which are to be the details thereof as provided by Article 308-7, paragraph (3) of the Act and the matters necessary for conforming to the criteria listed in the items of paragraph (4) of the same Article and paragraph (5), item (i) of the same Article) (limited to objections with reasonable grounds attached thereto) by means of submission of a document (referred to as a "written opinion" in the following Article) stating whether there is any objection regarding the details of the Operational Rules (meaning the Operational Rules provided in Article 308-2, paragraph (1), item (vii) of the Act; the same applies hereinafter) and, if there is any objection, describing the substance and reasons for the objection, divided by the number of Insurance-Related Businesses published by the Commissioner of the Financial Services Agency (referred to as "All Insurance-Related Businesses" in the following Article and Article 239-5, paragraph (2)) as of the date when the person who intends to make the application delivered or sent the Operational Rules, etc. provided in paragraph (1), item (ii) of the following Article (if the Operational Rules, etc. were provided or sent more than one day, the latest day; the same applies in Article 239-4).

（保険業関係業者に対する意見聴取等）

(Opinion-Hearing from Insurance-Related Businesses)

第二百三十九条の三　法第三百八条の二第一項の申請をしようとする者は、同条第二項の規定により、保険業関係業者に対し、業務規程の内容を説明し、これについて異議がないかどうかの意見（異議がある場合には、その理由を含む。）を聴取する場合には、次に定めるところにより、説明会を開催してしなければならない。

Article 239-3 (1) If the person who intends to make the application under Article 308-2, paragraph (1) is to explain the details of the Operational Rules to Insurance-Related Businesses and to hear opinions from the Insurance-Related Businesses as to whether they have any objections (if there are objections, reasons therefor are included) pursuant to the provisions of paragraph (2) of the same Article, the person must hold an explanatory meeting in accordance with the following provisions:

一　説明会を開催する日時及び場所は、全ての保険業関係業者の参集の便を考慮して定めること。

(i) the time and place of the explanatory meeting are determined taking into consideration the convenience for participation by All the Insurance-Related Businesses;

二　当該申請をしようとする者は、全ての保険業関係業者に対し、説明会の開催日

（二以上の説明会を開催する場合には、その最初の説明会の開催日）の二週間前までに、次に掲げる事項を記載した書面及び業務規程（第四項、次条及び第二百三十九条の五第二項において「業務規程等」という。）を交付し、又は送付すること。

(ii) the person who intends to make the application delivers or sends to All the Insurance-Related Businesses a document stating the matters listed below and the Operational Rules (referred to as the "Operational Rules, etc." in paragraph (4), the following Article and Article 239-5, paragraph (2)) by two weeks prior to the day of the explanatory meeting (if more than one explanatory meeting is to be held, the earliest day of the explanatory meetings):

イ　当該申請をしようとする者の商号又は名称、主たる営業所又は事務所の所在地及び電話番号その他の連絡先

(a) the trade name or name, location of principal business office or office and telephone number and other contact information of the person who intends to make the application;

ロ　説明会の開催年月日時及び場所

(b) the date and time and place of the explanatory meeting;

ハ　保険業関係業者は当該申請をしようとする者に対し説明会の開催日（二以上の説明会を開催する場合には、その最後の説明会の開催日）から一定の期間内に意見書を提出しなければならない旨

(c) the fact that the Insurance-Related Businesses must submit their written opinions to the person who intends to make the application within a specified period from the date of the explanatory meeting (if more than one explanatory meeting is to be held, the last day of the explanatory meetings); and

三　前号ハの一定の期間が、二週間を下らないものであること。

(iii) the statement that the specified period under the preceding item (c) is not less than two weeks.

2　法第三百八条の二第二項に規定する結果を記載した書類には、次に掲げる事項の全てを記載しなければならない。

(2) All of the following matters must be stated in the document stating the result as provided in Article 308-2, paragraph (2) of the Act:

一　全ての説明会の開催年月日時及び場所

(i) the date and time and place of the all explanatory meetings;

二　全ての保険業関係業者の説明会への出席の有無

(ii) for All Insurance-Related Businesses, whether or not they participated in the explanatory meetings;

三　全ての保険業関係業者の意見書の提出の有無

(iii) for All Insurance-Related Businesses, whether or not they submitted their written opinions;

四　提出を受けた意見書における異議の記載の有無

(iv) whether any objection is stated in the written opinions submitted; and

五　提出を受けた意見書に法第三百八条の二第一項第八号に規定する異議に該当しない異議の記載がある場合には、その旨及び同号に規定する異議に該当しないと判断した理由

(v) if any objection, which does not fall under the category of the objection provided in Article 308-2, paragraph (1), item (viii) of the Act, is stated in the written opinions submitted, the fact thereof and the reason why the objection is considered not to fall under the category of the objection provided in the same item.

3　前項の書類には、保険業関係業者から提出を受けた全ての意見書を添付するものとする。

(3) All of the written opinions submitted by the Insurance-Related Businesses are to be attached to the document stipulated in the preceding paragraph.

4　業務規程等の交付若しくは送付又は意見書の提出については、当該業務規程等又は意見書が電磁的記録で作成されている場合には、電磁的方法をもって行うことができる。

(4) Operational rules, etc. may be delivered or sent or written opinions may be submitted by means of using an electronic or magnetic means, if the operational rules, etc. or written opinions are prepared in the form of an electronic or magnetic record.

（指定申請書の提出）

(Submission of Written Application for Designation)

第二百三十九条の四　法第三百八条の三第一項の指定申請書は、業務規程等を交付し、又は送付した日から起算して三月以内に提出しなければならない。

Article 239-4 The written application for designation prescribed in Article 308-3, paragraph (1) of the Act must be submitted within three months from the day when the Operational Rules, etc. were delivered or sent.

（指定申請書の添付書類）

(Documents to Be Attached to Written Application for Designation)

第二百三十九条の五　法第三百八条の三第二項第五号に規定する内閣府令で定めるものは、次に掲げる書類とする。

Article 239-5 (1) The documents to be specified by Cabinet Office Order, as provided in Article 308-3, paragraph (2), item (v) of the Act, are the following documents:

一　法第三百八条の二第一項の申請の日の属する事業年度の直前の事業年度の貸借対照表、収支計算書若しくは損益計算書及び当該事業年度末の財産目録又はこれらに準ずるもの（同項の規定による指定を受けようとする者（第三項において「申請者」という。）が当該申請の日の属する事業年度に設立された法人（同条第一項第一号に規定する法人をいう。第二百三十九条の十一第三項第三号において同じ。）

である場合には、その設立時における財産目録又はこれに準ずるもの）

(i) the balance sheets, income and expenditure account statement or profit and loss statements of the business year immediately preceding the business year containing the date of the application under Article 308-2, paragraph (1) of the Act and inventory of property at the end of that business year or other documents equivalent thereto (if the person who intends to receive the designation under Article 308-2, paragraph (1) of the Act (referred to as the "Applicant" in paragraph (3)) is a corporation (meaning the corporation provided in Article 308-2, paragraph (1), item (i) of the Act; the same applies in Article 239-11, paragraph (3), item (iii)) incorporated in the business year containing the date of the application, the inventory of property or document equivalent thereto at the time of the incorporation); and

二　法第三百八条の二第一項の規定による指定後における収支の見込みを記載した書類

(ii) the document stating the prospects for income and expenditure after receiving the designation under Article 308-2, paragraph (1) of the Act.

2　法第三百八条の三第二項第六号に規定する内閣府令で定めるものは、次に掲げる書類とする。

(2) The documents to be specified by Cabinet Office Order, as provided in Article 308-3, paragraph (2), item (vi) of the Act, are the following documents:

一　第二百三十九条の三第一項第二号の規定により全ての保険業関係業者に対して交付し、又は送付した業務規程等

(i) the Operational Rules, etc. delivered or sent to All Insurance-Related Businesses under Article 239-3, paragraph (1), item (ii);

二　全ての保険業関係業者に対して業務規程等を交付し、又は送付した年月日及び方法を証する書類

(ii) a document certifying the date and method for the delivery or sending of the Operational Rules, etc. to All Insurance-Related Businesses;

三　保険業関係業者に対して業務規程等を送付した場合には、当該保険業関係業者に対する業務規程等の到達の有無及び到達に係る事実として、次のイ又はロに掲げる場合の区分に応じ、当該イ又はロに定める事項を証する書類

(iii) where the Operational Rules, etc. are sent to Insurance-Related Businesses, a document certifying the matters set forth in (a) or (b) below, as the document stating as to whether the Operational Rules, etc. arrived to the Insurance-Related Businesses and the facts concerning the arrival, in accordance with the categories of cases listed in the respective item:

イ　到達した場合　到達した年月日

(a) if the Operational Rules, etc. arrived, the date of the arrival; or

ロ　到達しなかった場合　通常の送付方法によって到達しなかった原因

(b) if the Operational Rules, etc. did not arrive, the reason why the Operational Rules, etc. did not arrive by a usual method.

３　法第三百八条の三第二項第七号に規定する内閣府令で定める書類は、次に掲げる書類とする。

(3) The documents to be specified by Cabinet Office Order, as provided in Article 308-3, paragraph (2), item (vii) of the Act, are the following documents:

一　申請者の総株主等の議決権（申請者の総株主、総社員、総会員、総組合員又は総出資者の議決権をいう。次号において同じ。）の百分の五以上の議決権を保有している者の氏名又は商号若しくは名称、住所又は主たる営業所若しくは事務所の所在地及びその保有する議決権の数を記載した書面

(i) a document stating the name or trade name and address or location of principal business office or office of the person who holds 5 percent or more of All Shareholders' Voting Rights (meaning the voting rights of the all shareholders, all employees, all members, all partners, or all equity investors of the Applicant; the same applies in the following item) of the Applicant and the number of voting rights held by the person;

二　申請者の親法人（申請者の総株主等の議決権の過半数を保有している法人その他の団体をいう。）及び子法人（申請者が総株主、総社員、総会員、総組合員又は総出資者の議決権の過半数を保有している法人その他の団体をいう。）の商号又は名称、主たる営業所又は事務所の所在地及び事業の内容を記載した書面

(ii) a document stating the trade name or name, location of principal business office or office and the business content of the Parent Corporation of the Applicant (meaning the corporation or other organization who holds a majority of All Shareholders' Voting Rights of the Applicant) and the Subsidiary of the Applicant (meaning the corporation or other organization whose majority of the voting rights of all shareholders, all employees, all members, all partners, or all equity investors is held by the Applicant);

三　役員（役員が法人であるときは、その職務を行うべき者を含む。以下この項、第二百三十九条の八及び第二百三十九条の九において同じ。）の住民票の抄本（役員が法人であるときは、当該役員の登記事項証明書）又はこれに代わる書面

(iii) an extract of certificate of residence of an Officer (when an Officer is a corporation, including a person who should conduct its duties; the same applies in this paragraph, Article 239-8 and Article 239-9) (when an Officer is a corporation, a certificate of registered matters of the Officer) or a document equivalent thereto;

四　役員の旧氏及び名を当該役員の氏名に併せて法第三百八条の三第一項の指定申請書に記載した場合において、前号に掲げる書類が当該役員の旧氏及び名を証するものでないときは、当該旧氏及び名を証する書面

(iv) if an Officer's former surname and given name is stated together with the Officer's current name in a written application for designation under Article 308-3, paragraph (1) of the Act, and the document set forth in the preceding item does not certify the Officer's former surname and given name, a document certifying the former surname and given name;

五　役員が法第三百八条の二第一項第四号ロに該当しない旨の官公署の証明書（役員が日本の国籍を有しない場合には、同号ロに該当しない者であることを当該役員が誓約する書面）

(v) a certificate of a public agency, stating that the Officer does not fall under the categories set forth in Article 308-2, paragraph (1), item (iv), (b) (if the Officer does not have Japanese nationality, a document containing a pledge by the Officer that the Officer does not fall under the categories set forth in (b) of the same item);

六　役員の履歴書（役員が法人である場合には、当該役員の沿革を記載した書面）

(vi) a curriculum vitae of the Officer (if the Officer is a corporation, a document stating the history of the Officer);

七　紛争解決委員（法第三百八条の四第一項に規定する紛争解決委員をいう。第二百三十九条の十二第二項第三号において同じ。）の候補者並びに紛争解決等業務に関する知識及び経験を有する役員及び職員（以下この号及び次号並びに第二百三十九条の十四において「役員等」という。）の確保の状況並びに当該役員等の配置の状況を記載した書面

(vii) a document stating the status of securing a candidate of Dispute Resolution Mediator (meaning the Dispute Resolution Mediator provided under Article 308-4, paragraph (1) of the Act; the same applies in Article 239-12, paragraphs (2), item (iii)), an Officer and an employee who have the knowledge and experience pertaining to the Business of Dispute Resolution, etc. (referred to as "Officer, etc." in this item and the following item and Article 239-14) and the status of the assignment of the Officer, etc.;

八　役員等が、暴力団員等（法第三百八条の九に規定する暴力団員等をいう。第二百三十九条の十四第一項第二号において同じ。）でないことを当該役員等が誓約する書面

(viii) a document containing a pledge by the Officer, etc. that the Officer is not an Organized Crime Group Member, etc. (meaning the Organized Crime Group Member, etc. as provided in Article 308-9 of the Act; the same applies in Article 239-14, paragraph (1), item (ii)); and

九　その他参考となるべき事項を記載した書類

(ix) a document stating other matters that will be helpful.

第二章　業務
Chapter II Business

（業務規程で定めるべき事項）

(Matters to Be Provided in Operational Rules)

第二百三十九条の六　法第三百八条の七第一項第八号に規定する内閣府令で定めるものは、次に掲げる事項とする。

Article 239-6 The matters to be specified by Cabinet Office Order, as provided in

Article 308-7, paragraph (1), item (viii) of the Act, are as follows:

一　紛争解決等業務を行う時間及び休日に関する事項

(i) matters concerning the hours for conducting the Business of Dispute Resolution, etc. and holidays;

二　営業所又は事務所の名称及び所在地並びにその営業所又は事務所が紛争解決等業務を行う区域に関する事項

(ii) matters concerning the name and location of business office or office and the area in which the business office or office conducts the Business of Dispute Resolution, etc.;

三　紛争解決等業務を行う職員の監督体制に関する事項

(iii) matters concerning the supervision system of the employees conducting the Business of Dispute Resolution, etc.;

四　苦情処理手続又は紛争解決手続の業務を委託する場合には、その委託に関する事項

(iv) when the operation of Complaint Processing Procedures or Dispute Resolution Procedures is entrusted, matters concerning the entrustment; and

五　その他紛争解決等業務に関し必要な事項

(v) other necessary matters concerning the Business of Dispute Resolution, etc.

（手続実施基本契約の内容）

(Content of Master Agreement for Implementation of Dispute Resolution Procedures)

第二百三十九条の七　法第三百八条の七第二項第十一号に規定する内閣府令で定める事項は、指定紛争解決機関は、当事者である加入保険業関係業者（法第三百八条の五第二項に規定する加入保険業関係業者をいう。以下同じ。）の顧客（法第三百八条の五第二項に規定する顧客をいう。第二百三十九条の十第一項、第二百三十九条の十一第三項第三号及び第二百三十九条の十二第一項において同じ。）の申出があるときは、紛争解決手続における和解で定められた義務の履行状況を調査し、当該加入保険業関係業者に対して、その義務の履行を勧告することができることとする。

Article 239-7　The matters to be specified by Cabinet Office Order, as provided in Article 308-7, paragraph (2), item (xi) of the Act, are the fact that the Designated Dispute Resolution Organization may, if a Customer (meaning the Customer provided in Article 308-5, paragraph (2) of the Act; the same applies in Article 239-10, paragraph (1), Article 239-11, paragraph (3), item (iii) and Article 239-12, paragraph (1)) of a Member Insurance-Related Business (meaning the Member Insurance-Related Business provided in Article 308-5, paragraph (2) of the Act; hereafter the same applies) makes a request, investigate the status of performance of obligations specified through settlement in the Dispute Resolution Procedures and recommend that the Member Insurance-Related Business perform the obligations.

（実質的支配者等）

(Substantial Controller)

第二百三十九条の八　法第三百八条の七第四項第三号に規定する指定紛争解決機関の株式の所有、指定紛争解決機関に対する融資その他の事由を通じて指定紛争解決機関の事業を実質的に支配し、又はその事業に重要な影響を与える関係にあるものとして内閣府令で定める者は、次に掲げる者であって、事業上の関係に照らして指定紛争解決機関の事業の方針の決定を支配すること及びその事業に重要な影響を与えることができないことが明らかでないと認められる者とする。

Article 239-8 A person, who substantially controls business of the Designated Dispute Resolution Organization or who has a material influence on business thereof through the holding of the shares of the Designated Dispute Resolution Organization, financing to the Designated Dispute Resolution Organization or any other causes, to be specified by Cabinet Office Order, as provided in Article 308-7, paragraph (4), item (iii) of the Act, is any of the persons listed in the following items who is not found to be obviously incapable of having control over business policy decisions of the Designated Dispute Resolution Organization and having a material influence on the business in the light of their business relationships:

一　特定の者が自己の計算において所有している議決権と当該特定の者と出資、人事、資金、技術、取引等において緊密な関係があることにより当該特定の者の意思と同一の内容の議決権を行使すると認められる者及び当該特定の者の意思と同一の内容の議決権を行使することに同意している者が所有している議決権とを合わせて、指定紛争解決機関の議決権の三分の一以上を占めている場合（当該特定の者が自己の計算において議決権を所有していない場合を含む。）における当該特定の者

(i) a particular person, in cases where the total number of voting rights held by the particular person on the particular person's own account and voting rights held by persons who are found to exercise their voting rights in the same manner as the intent of the particular person due to a close relationship with the particular person in terms of contribution, personnel affairs, funds, technology, transactions or other matters, or by persons who agree to exercise their voting rights in the same manner as the intent of the particular person is one-third or more of the number of voting rights of the Designated Dispute Resolution Organization (including cases where the particular person does not hold any voting rights on the particular person's own account);

二　指定紛争解決機関の役員又は役員であった者

(ii) a person who is or who was an Officer of the Designated Dispute Resolution Organization;

三　指定紛争解決機関の役員の三親等以内の親族

(iii) a person who is a relative within the third degree of kinship of an Officer of the Designated Dispute Resolution Organization;

四　前二号に掲げる者を代表者（法人でない団体で代表者又は管理人の定めのあるものの代表者又は管理人を含む。次条第四号において同じ。）とする者

(iv) a person whose representative (including the representative or the administrator of an organization without legal personality and which appoints a representative or an administrator; the same applies in item (iv) of the following Article) is a person set forth in the preceding two items;

五　指定紛争解決機関の役員の三分の一以上が役員若しくは使用人である者又は役員若しくは使用人であった者

(v) a person for whom one-third or more of the persons who are Officers of the Designated Dispute Resolution Organization serve or had served as Officers or employees;

六　指定紛争解決機関との間で指定紛争解決機関の事業の方針の決定を支配する契約を締結している者

(vi) a person who is under contract with the Designated Dispute Resolution Organization to have control over the Designated Dispute Resolution Organization's business policy decisions;

七　指定紛争解決機関の資金調達額（貸借対照表の負債の部に計上されているものに限る。以下この号及び次条第七号において同じ。）の総額の三分の一以上について特定の者が融資（債務の保証及び担保の提供を含む。以下この号及び同条第七号において同じ。）を行っている場合（当該特定の者と出資、人事、資金、技術、取引等において緊密な関係のある者が行う融資の額を合わせて資金調達額の総額の三分の一以上となる場合を含む。）における当該特定の者

(vii) a particular person who provides a loan (including a guarantee of liabilities and provision of collateral; the same applies in this item and item (vii) of the following Article) for one-third or more of the total amount of the Designated Dispute Resolution Organization's procured funds (limited to those included in the liabilities on the balance sheet; the same applies in this item and item (vii) of the following Article) (including cases where the amount of such loan is equivalent to or more than one-third of the total amount of the procured funds when combined with the amount of a loan provided by a person with a close relationship with the particular person in terms of contribution, personnel affairs, funds, technology, transactions or other matters);

八　前各号に掲げる者のほか、指定紛争解決機関の事業の方針の決定を支配していることが推測される事実が存在する者

(viii) beyond the persons set forth in the preceding items, a person whose circumstances suggest that such person has control over the Designated Dispute Resolution Organization's business policy decisions;

九　特定の者が前各号に掲げる者に対して、前各号（第二号から第四号までを除く。以下この号において同じ。）に規定する前各号に掲げる者の指定紛争解決機関に対する関係と同様の関係を有する場合における当該特定の者

(ix) a particular person whose relationship with a person set forth in any of the preceding items is the same as the relationship of a person set forth in any of the preceding items (excluding items (ii) to (iv); hereinafter the same applies in this item) with the Designated Dispute Resolution Organization as prescribed in the preceding items; and

十　第一号から第八号までに掲げる者が特定の者に対して、次条第一号又は第五号から第八号までに規定する指定紛争解決機関の同条第一号又は第五号から第八号までに掲げる者に対する関係と同様の関係を有する場合における当該特定の者

(x) a particular person whose relationship with any of the persons set forth in items (i) to (viii) is the same as the relationship of the Designated Dispute Resolution Organization provided in item (i) or items (v) to (viii) of the following Article with any of the persons set forth in item (i) or items (v) to (viii) of the following Article.

（子会社等）

(Subsidiary)

第二百三十九条の九　法第三百八条の七第四項第三号に規定する指定紛争解決機関が株式の所有その他の事由を通じてその事業を実質的に支配する関係にあるものとして内閣府令で定める者は、次の各号に掲げる者であって、事業上の関係に照らして指定紛争解決機関が当該各号に掲げる者の事業の方針の決定を支配することができないことが明らかでないと認められる者とする。

Article 239-9 A person, whose business is substantially controlled by the Designated Dispute Resolution Organization through the holding of the shares or any other causes, to be specified by Cabinet Office Order, as provided in Article 308-7, paragraph (4), item (iii) of the Act, is any of the persons listed in the following items for whom it is found that the Designated Dispute Resolution Organization is not obviously incapable of having control over the business policy decisions of the person listed in any of the following items in the light of their business relationships:

一　指定紛争解決機関が自己の計算において所有している議決権と指定紛争解決機関と出資、人事、資金、技術、取引等において緊密な関係があることにより指定紛争解決機関の意思と同一の内容の議決権を行使すると認められる者及び指定紛争解決機関の意思と同一の内容の議決権を行使することに同意している者が所有している議決権とを合わせて、他の法人又は法人でない団体で代表者又は管理人の定めのあるもの（以下この号及び第五号において「法人等」という。）の議決権の三分の一以上を占めている場合（指定紛争解決機関が自己の計算において議決権を所有していない場合を含む。）における当該他の法人等

(i) another Corporation or an organization without legal personality and which appoints a representative or an administrator (referred to as the "Corporation, etc." in this item and item (v)) where the total number of voting rights held by the Designated Dispute Resolution Organization on the

Designated Dispute Resolution Organization's own account and the voting rights held by persons who are found to exercise their voting rights in the same manner as the intent of the Designated Dispute Resolution Organization due to having a close relationship with the Designated Dispute Resolution Organization in terms of contribution, personnel affairs, funds, technology, transactions or other matters, or by persons who agree to exercise their voting rights in the same manner as the intent of the Designated Dispute Resolution Organization, account for one-third or more of the voting rights of the relevant other Corporation, etc. (including cases where the Designated Dispute Resolution Organization does not hold any voting rights on the Designated Dispute Resolution Organization's own account);

二　指定紛争解決機関の役員若しくは指定紛争解決機関の使用人又はこれらであった者

(ii) a person who is or who was an Officer of the Designated Dispute Resolution Organization or an employee of the Designated Dispute Resolution Organization or both;

三　指定紛争解決機関の役員の三親等以内の親族

(iii) a person who is a relative within the third degree of kinship to an Officer of the Designated Dispute Resolution Organization;

四　前二号に掲げる者を代表者とする者

(iv) a person whose representative is a person set forth in the preceding two items;

五　第二号に掲げる者が他の法人等の役員である者の三分の一以上を占めている場合における当該他の法人等

(v) another Corporation, etc. where a person or persons who fall under item (ii) account for one-third or more of the Officers of the relevant other Corporation, etc.;

六　指定紛争解決機関が特定の者との間に当該特定の者の事業の方針の決定を支配する契約を締結している場合における当該特定の者

(vi) a particular person where the Designated Dispute Resolution Organization is under contract with the particular person to have control over the particular person's business policy decisions;

七　特定の者の資金調達額の総額の三分の一以上について指定紛争解決機関が融資を行っている場合（指定紛争解決機関と出資、人事、資金、技術、取引等において緊密な関係のある者が行う融資の額を合わせて資金調達額の総額の三分の一以上となる場合を含む。）における当該特定の者

(vii) a particular person where the Designated Dispute Resolution Organization provides a loan for one-third or more of the total amount of the particular person's procured funds (including cases where the amount of such loan is equivalent to or more than one-third of the total amount of the

procured funds when combined with the amount of a loan provided by a person with a close relationship with the Designated Dispute Resolution Organization in terms of contribution, personnel affairs, funds, technology, transactions or other matters);

八　前各号に掲げる者のほか、指定紛争解決機関が特定の者の事業の方針の決定を支配していることが推測される事実が存在する場合における当該特定の者

(viii) beyond the persons set forth in the preceding items, a particular person whose circumstances suggest that the Designated Dispute Resolution Organization has control over the particular person's business policy decisions; and

九　前各号に掲げる者が特定の者に対して、前各号（第二号から第四号までを除く。以下この号において同じ。）に規定する指定紛争解決機関の前各号に掲げる者に対する関係と同様の関係を有する場合における当該特定の者

(ix) a particular person whose relationship with a person set forth in any of the preceding items is the same as the relationship of the Designated Dispute Resolution Organization provided in any of the preceding items (excluding items (ii) to (iv); hereinafter the same applies in this item) with a person set forth in any of the preceding items.

（苦情処理手続に関する記録の記載事項等）

(Matters to Be Described in Records Concerning Complaint Processing Procedures)

第二百三十九条の十　法第三百八条の十一の規定により、指定紛争解決機関は、その実施した苦情処理手続に関し、次に掲げる事項を記載した記録を作成しなければならない。

Article 239-10 (1) A Designated Dispute Resolution Organization must, pursuant to the provisions of Article 308-11 of the Act, prepare records concerning Complaint Processing Procedures implemented by it, describing the matters listed in the following items:

一　加入保険業関係業者の顧客が保険業務等関連苦情（法第二条第三十八項に規定する保険業務等関連苦情をいう。次条第三項第三号において同じ。）の解決の申立てをした年月日及びその内容

(i) the date and content of the application for resolution of a Complaint Related to Insurance Business, etc. (meaning the Complaint Related to Insurance Business, etc. provided in Article 2, paragraph (38) of the Act; the same applies in paragraph (3), item (iii) of the following Article) filed by an Insurance-Related Business's Customer;

二　前号の申立てをした加入保険業関係業者の顧客及びその代理人の氏名、商号又は名称並びに当該加入保険業関係業者の商号、名称又は氏名

(ii) the name or trade name of a Member Insurance-Related Business's Customer who made the application set forth in the preceding item and the

representative of the Customer, and the name or trade name of the Member Insurance-Related Business;

三　苦情処理手続の実施の経緯

(iii) the particulars of the Complaint Processing Procedures followed; and

四　苦情処理手続の結果（苦情処理手続の終了の理由及びその年月日を含む。）

(iv) the result of the Complaint Processing Procedures (including the reason for and date of the termination of the Complaint Processing Procedures).

2　指定紛争解決機関は、前項に規定する事項を記載した記録を、その実施した苦情処理手続が終了した日から少なくとも五年間保存しなければならない。

(2) The Designated Dispute Resolution Organization must preserve the records describing the matters provided in the preceding paragraph for at least five years from the date of termination of the Complaint Processing Procedures implemented by it.

（紛争解決委員の利害関係等）

(Interest of Dispute Resolution Mediators)

第二百三十九条の十一　法第三百八条の十三第三項に規定する同条第一項の申立てに係る法第三百八条の七第一項第五号に規定する当事者（以下この項において単に「当事者」という。）と利害関係を有する者とは、次に掲げる者のいずれかに該当する者とする。

Article 239-11 (1) The person who has an interest with the Party pertaining to the application provided in Article 308-13, paragraph (1) of the Act as prescribed in paragraph (3) of the same Article, as provided in Article 308-7, paragraph (1), item (v) of the Act (hereafter simply referred to as the "Party" in this paragraph), is the person falling under any of the categories listed in the following items:

一　当事者の配偶者又は配偶者であった者

(i) a person who is or who was the spouse of the Party;

二　当事者の四親等内の血族、三親等内の姻族若しくは同居の親族又はこれらであった者

(ii) a person who is or who was the Party's relative by blood within the fourth degree, relative through marriage within the third degree or relative living together, or both;

三　当事者の後見人、後見監督人、保佐人、保佐監督人、補助人又は補助監督人

(iii) the guardian, the supervisor of the guardian, the curator, the supervisor of the curator, the assistant or the supervisor of the assistant of the Party;

四　当該申立てに係る保険業務等関連紛争（法第二条第三十九項に規定する保険業務等関連紛争をいう。次条において同じ。）について当事者の代理人若しくは補佐人又はこれらであった者

(iv) a person who is or who was the counsel or the assistant in court of the Party in connection with the Dispute Related to Insurance Business, etc.

(meaning the Dispute Related to Insurance Business, etc. provided in Article 2, paragraph (39) of the Act; the same applies in the following Article) pertaining to the application, or both; and

五　当事者から役務の提供により収入を得ている者又は得ないこととなった日から三年を経過しない者

(v) a person who earns income by providing a service to the Party or for whom three years have not passed from the date when the person ceased to earn income from the Party.

2　法第三百八条の十三第三項第三号に規定する内閣府令で定める者は、次に掲げるいずれかの資格を有し、かつ、消費生活相談（消費者契約法（平成十二年法律第六十一号）第十三条第三項第五号イ（適格消費者団体の認定）に規定する消費生活相談をいう。）に応ずる業務に従事した期間が通算して五年以上である者とする。

(2) The person to be specified by Cabinet Office Order, as provided in Article 308-13, paragraph (3), item (iii) of the Act, is the person who holds any of the qualifications set forth in the following items and whose period of having engaged in the service responding to Consumer Affairs Consultation (meaning the Consumer Affairs Consultation provided in Article 13 (Certification of Qualified Consumer Organizations), paragraph (3), item (v), (a) of the Consumer Contract Act (Law No. 61 of 2000)) is five years or longer in total:

一　独立行政法人国民生活センターが付与する消費生活専門相談員の資格

(i) the qualification of the consumer specialized counselor granted by Incorporated Administrative Agency National Consumer Affairs Center of Japan;

二　一般財団法人日本産業協会が付与する消費生活アドバイザーの資格

(ii) the qualification of the consumer advisor granted by a general incorporated foundation, Japan Industrial Association; and

三　一般財団法人日本消費者協会が付与する消費生活コンサルタントの資格

(iii) the qualification of the consumer consultant granted by a general incorporated foundation, Japan Consumers' Association.

3　法第三百八条の十三第三項第五号に規定する内閣府令で定める者は、次に掲げる者とする。

(3) The person to be specified by Cabinet Office Order, as provided in Article 308-13, paragraph (3), item (v) of the Act, is a person who falls under any of the following:

一　次に掲げる職の一又は二以上にあってその年数が通算して五年以上である者

(i) a person whose period of having engaged in one or more of the following occupations is five years or longer in total:

イ　判事

(a) judge;

ロ　判事補

(b) assistant judge;

ハ　検事

(c) public prosecutor;

ニ　弁護士

(d) attorney;

ホ　学校教育法による大学の学部、専攻科又は大学院の法律学に属する科目の教授又は准教授

(e) professor of law or associate professor for the subject in the category of law at a department, major course or graduate school of a university as stipulated by the School Education Act;

二　次に掲げる職の一又は二以上にあってその年数が通算して五年以上である者

(ii) a person whose period of having engaged in one or more of the following occupations is five years or longer in total:

イ　公認会計士

(a) certified public accountant;

ロ　税理士

(b) tax accountant;

ハ　学校教育法による大学の学部、専攻科又は大学院の経済学又は商学に属する科目の教授又は准教授

(c) professor or associate professor for the subject in the category of economics or commercial science at a department, major course or graduate school of a university as stipulated by the School Education Act;

三　保険業務等関連苦情を処理する業務又は保険業務等関連苦情の処理に関する業務を行う法人において、顧客の保護を図るため必要な調査、指導、勧告、規則の制定その他の業務に従事した期間が通算して十年以上である者

(iii) a person whose period of having engaged in investigation, instruction, recommendation, establishment of rules and other services necessary for protection of customers at a corporation engaging in business of processing the Complaints Related to Insurance Business, etc. or business related thereto is ten years or longer in total; or

四　金融庁長官が前三号に掲げる者のいずれかに該当する者と同等以上の知識及び経験を有すると認めた者

(iv) a person who has been certified by the Commissioner of the Financial Services Agency as having the equivalent or higher level of academic knowledge and experience to that of any of the persons listed in the preceding three items.

（保険業務等関連紛争の当事者である加入保険業関係業者の顧客に対する説明）

(Explanation to Customer of Member Insurance-Related Business Who Is a Party to Dispute Related to Insurance Business)

第二百三十九条の十二　指定紛争解決機関は、法第三百八条の十三第八項に規定する説明をするに当たり保険業務等関連紛争の当事者である加入保険業関係業者の顧客から

書面の交付を求められたときは、書面を交付して説明をしなければならない。

Article 239-12 (1) If a Customer of a Member Insurance-Related Business who is a Party to a Dispute Related to Insurance Business, etc. requests that the Designated Dispute Resolution Organization deliver a document when making an explanation provided in Article 308-13, paragraph (8) of the Act, the Designated Dispute Resolution Organization must deliver the document and make an explanation thereof.

2　法第三百八条の十三第八項第三号に規定する内閣府令で定める事項は、次に掲げる事項とする。

(2) The matters to be specified by Cabinet Office Order, as provided in Article 308-13, paragraph (8), item (iii) of the Act, are the following matters:

一　紛争解決手続において陳述される意見若しくは提出され、若しくは提示される資料に含まれ、又は法第三百八条の十三第九項に規定する手続実施記録（次条第一項において「手続実施記録」という。）に記載されている保険業務等関連紛争の当事者及び第三者の秘密の取扱いの方法

(i) the method for handling the secrets of the Party to a Dispute Related to Insurance Business, etc. or other third parties that are contained in the opinions stated or materials submitted or presented in the Dispute Resolution Procedures, or contained in the dispute resolution procedures record provided in Article 308-13, paragraph (9) of the Act (referred to as "dispute resolution procedures record" in paragraph (1) of the following Article);

二　保険業務等関連紛争の当事者が紛争解決手続を終了させるための要件及び方式

(ii) the requirements and modes of operation for the Parties to a Dispute Related to Insurance Business, etc. to terminate the Dispute Resolution Procedures;

三　紛争解決委員が紛争解決手続によっては保険業務等関連紛争の当事者間に和解が成立する見込みがないと判断したときは、速やかに当該紛争解決手続を終了し、その旨を当該保険業務等関連紛争の当事者に通知すること。

(iii) that, when the Dispute Resolution Mediator determines that there is no prospect of reaching a settlement between the Parties to the Dispute Related to Insurance Business, etc. through Dispute Resolution Procedures, the Dispute Resolution Mediator promptly terminates the Dispute Resolution Procedures and notifies the Parties to the Dispute Related to Insurance Business, etc. to that effect; and

四　保険業務等関連紛争の当事者間に和解が成立した場合に作成される書面の有無及び書面が作成される場合には作成者、通数その他当該書面の作成に係る概要

(iv) whether there is a document to be prepared if a settlement is arranged between the Parties to the Dispute Related to Insurance Business, etc., and if there is, the person who will prepare the document, the number of copies to be prepared and any other outlines pertaining to preparation of the

document.

（手続実施記録の保存及び作成）

(Preservation and Preparation of Dispute Resolution Procedures Record)

第二百三十九条の十三　指定紛争解決機関は、手続実施記録を、その実施した紛争解決手続が終了した日から少なくとも十年間保存しなければならない。

Article 239-13 (1) The Designated Dispute Resolution Organization must preserve the dispute resolution procedures records for ten years or more from the date of termination of the Dispute Resolution Procedures which the Designated Dispute Resolution Organization has carried out.

２　法第三百八条の十三第九項第六号に規定する内閣府令で定めるものは、次に掲げる事項とする。

(2) The matters to be specified by Cabinet Office Order, as provided in Article 308-13, paragraph (9), item (vi) of the Act, are the following matters:

一　紛争解決手続の申立ての内容

(i) the content of the application for the Dispute Resolution Procedures;

二　紛争解決手続において特別調停案（法第三百八条の七第六項に規定する特別調停案をいう。以下この号において同じ。）が提示された場合には、当該特別調停案の内容及びその提示の年月日

(ii) when a Special Conciliation Proposal (meaning the Special Conciliation Proposal provided in Article 308-7, paragraph (vi) of the Act; the same applies in this item) is presented in the Dispute Resolution Procedures, the content and date of presentation of the Special Conciliation Proposal; and

三　紛争解決手続の結果が和解の成立である場合には、当該和解の内容

(iii) if the Dispute Resolution Procedures result in settlement, the details of such settlement.

第三章　監督
Chapter III Supervision

（届出事項）

(Matters to Be Notified)

第二百三十九条の十四　指定紛争解決機関は、法第三百八条の十九の規定による届出をしようとするときは、届出書に理由書その他参考となるべき事項（次の各号に掲げる場合にあっては、当該各号に定める事項を含む。）を記載した書類を添付して金融庁長官に提出しなければならない。

Article 239-14 (1) When a Designated Dispute Resolution Organization intends to give the notification under Article 308-19 of the Act, the Designated Dispute Resolution Organization must submit to the Commissioner of the Financial Services Agency a written notice by attaching a written statement of reason and documents describing other matters that will be helpful (in the cases set

forth in the following items, including the matters set forth in such items):

一　法第三百八条の十九第一号に掲げる場合　手続実施基本契約を締結し、又は終了した年月日及び保険業関係業者の商号、名称又は氏名

(i) in the case prescribed in Article 308-19, item (i) of the Act, the date of conclusion or termination of the Master Agreement for Implementation of Dispute Resolution Procedures and the trade name or name of the Insurance-Related Businesses;

二　次項第六号に掲げる場合　指定紛争解決機関の役員等となった者が暴力団員等でないことの当該役員等となった者による誓約

(ii) in the case prescribed in item (vi) of the following paragraph, a pledge of the person, who has become an Officer, etc. of a Designated Dispute Resolution Organization, that the Officer is not an Organized Crime Group Member, etc.;

三　次項第七号に掲げる場合　保険業関係業者が手続実施基本契約に係る債務その他の紛争解決等業務の実施に関する義務を履行することが確実でないと見込まれる理由及び当該保険業関係業者の商号、名称又は氏名

(iii) in the case prescribed in item (vii) of the following paragraph, the reason why it is expected to be uncertain whether an Insurance-Related Business performs the obligations pertaining to the Master Agreement for Implementation of Dispute Resolution Procedures or any other obligations regarding the implementation of Business of Dispute Resolution, etc., and the trade name or name of the Insurance-Related Business;

四　次項第八号又は第九号に掲げる場合　次に掲げる事項

(iv) in the case prescribed in item (viii) or (ix) of the following paragraph, the following matters:

イ　行為が発生した営業所又は事務所の名称

(a) the name of business office or office where the violation occurs;

ロ　行為をした役員等の氏名又は商号若しくは名称及び役職名

(b) the name or trade name and title of an Officer, etc. who has committed the violation;

ハ　行為の概要

(c) outlines of the violation; and

ニ　改善策

(d) measures for improvement.

2　法第三百八条の十九第二号に規定する内閣府令で定めるときは、次に掲げるときとする。

(2) The cases to be specified by Cabinet Office Order, as provided in Article 308-19, item (ii) of the Act, are as follows:

一　定款又はこれに準ずる定めを変更したとき。

(i) if the articles of incorporation or stipulations equivalent thereto are amended;

二　親法人（指定紛争解決機関の総株主等の議決権（指定紛争解決機関の総株主、総社員、総会員、総組合員又は総出資者の議決権をいう。第五号において同じ。）の過半数を保有している法人その他の団体をいう。次号において同じ。）又は子法人（指定紛争解決機関が総株主、総社員、総会員、総組合員又は総出資者の議決権の過半数を保有している法人その他の団体をいう。第四号において同じ。）が商号若しくは名称、主たる営業所若しくは事務所の所在地又は事業の内容を変更したとき。

(ii) if the trade name or name, location of principal business office or office, or business content of the Parent Corporation (meaning the corporation or other organization who holds a majority of All Shareholders' Voting Rights of the Designated Dispute Resolution Organization (meaning the voting rights of all shareholders, all employees, all members, all partners or all equity investors of the Designated Dispute Resolution Organization; the same applies in item (v)); the same applies in the following item) or the Subsidiary Corporation (meaning the corporation or other organization whose majority of the voting rights of all shareholders, all employees, all members, all partners, or all equity investors is held by the Designated Dispute Resolution Organization; the same applies in item (iv)) is amended;

三　親法人が親法人でなくなったとき。

(iii) if the Parent Corporation is no longer the Parent Corporation;

四　子法人が子法人でなくなったとき、又は子法人の議決権を取得し、若しくは保有したとき。

(iv) if the Subsidiary Corporation is no longer the Subsidiary Corporation, or the voting rights of the Subsidiary Corporation are acquired or come to be held;

五　指定紛争解決機関の総株主等の議決権の百分の五を超える議決権が一の者により取得され、又は保有されることとなったとき。

(v) if 5 percent or more of All Shareholders' Voting Rights of the Designated Dispute Resolution Organization are acquired or come to be held by one person;

六　法第三百八条の三第一項の指定申請書を提出後、新たに指定紛争解決機関の役員等となった者がいるとき。

(vi) if there is a person who newly becomes an Officer, etc. of the Designated Dispute Resolution Organization after submission of the application for designation under Article 308-3, paragraph (1) of the Act;

七　保険業関係業者から手続実施基本契約の締結の申込みがあった場合であって、当該申込みを拒否したとき。

(vii) if an Insurance-Related Business makes a request for conclusion of a Master Agreement for Implementation of Dispute Resolution Procedures and such request is rejected;

八　指定紛争解決機関又はその業務の委託先の役員等が紛争解決等業務（業務の委託先にあっては、当該指定紛争解決機関が委託する業務に係るものに限る。）を遂行

するに際して法令又は当該指定紛争解決機関の業務規程に反する行為が発生した事実を知ったとき。

(viii) if the Designated Dispute Resolution Organization learns about the fact that an act in violation of the laws and regulations or the Operational Rules of the Designated Dispute Resolution Organization had occurred in the course of execution of the Business of Dispute Resolution, etc. (limited to the business entrusted by the Designated Dispute Resolution Organization, in the case of the party to whom its business is commissioned) by an Officer, etc. of the Designated Dispute Resolution Organization or an entrustee who received entrustment of business from the Designated Dispute Resolution Organization; and

九　加入保険業関係業者又はその役員等が指定紛争解決機関の業務規程に反する行為を行った事実を知ったとき。

(ix) if the Designated Dispute Resolution Organization learns about the fact that a Member Insurance-Related Business or an Officer, etc. thereof had committed an act in violation of the Operational Rules of the Designated Dispute Resolution Organization.

3　前項第八号又は第九号に該当するときの届出は、これらの規定に規定する事実を指定紛争解決機関が知った日から一月以内に行わなければならない。

(3) The notification in the case falling under item (viii) or (ix) of the preceding paragraph must be submitted within one month from the date when the Designated Dispute Resolution Organization learned about any fact provided in these items.

（紛争解決等業務に関する報告書の提出）

(Submission of Report Concerning Business of Dispute Resolution)

第二百三十九条の十五　法第三百八条の二十第一項の規定による指定紛争解決機関が作成すべき紛争解決等業務に関する報告書は、別紙様式第二十八号により作成し、事業年度経過後三月以内に金融庁長官に提出しなければならない。

Article 239-15 (1) The report on Business of Dispute Resolution, etc. to be prepared by a Designated Dispute Resolution Organization pursuant to Article 308-20, paragraph (1) of the Act must be prepared using appended Form 28 and must be submitted to the Commissioner of the Financial Services Agency within three months after the end of the relevant Business Year.

2　前項の報告書には、最終事業年度に係る財産目録、貸借対照表及び収支計算書若しくは損益計算書又はこれらに準ずるものを添付しなければならない。

(2) The inventory of property, the balance sheets and income and expenditure account statement or profit and loss statements for the last Business Year, or documents equivalent thereto, must be attached to the report set forth in the preceding paragraph.

3　指定紛争解決機関は、やむを得ない理由により第一項に規定する期間内に同項の報

告書の提出をすることができない場合には、あらかじめ金融庁長官の承認を受けて、当該提出を延期することができる。

(3) When the Designated Dispute Resolution Organization is unable to submit the report under paragraph (1) within the period provided in the same paragraph due to an unavoidable reason, the Designated Dispute Resolution Organization may postpone the submission of the report by obtaining an approval of the Commissioner of the Financial Services Agency in advance.

4　指定紛争解決機関は、前項の規定による承認を受けようとするときは、承認申請書に理由書を添付して金融庁長官に提出しなければならない。

(4) If the Designated Dispute Resolution Organization intends to obtain the approval under the preceding paragraph, the Designated Dispute Resolution Organization must submit an application for approval to the Commissioner of the Financial Services Agency with a written statement of reason attached to the application.

5　金融庁長官は、前項の規定による承認の申請があったときは、当該申請をした指定紛争解決機関が第三項の規定による提出の延期をすることについてやむを得ないと認められる理由があるかどうかを審査するものとする。

(5) Upon receiving the application for approval under the preceding paragraph, the Commissioner of the Financial Services Agency is to examine whether or not there is any reason that is found to be unavoidable in connection with the postponement of the submission pursuant to paragraph (3) by the Designated Dispute Resolution Organization which made the application.

第五編　雑則
Part V Miscellaneous Provisions

（書面の内容等）

(Details of Documents)

第二百四十条　法第三百九条第一項第一号に規定する書面には、保険契約の申込みの撤回又は解除に関する同条各項に規定する事項を記載しなければならない。

Article 240 (1) The document provided in Article 309, paragraph (1), item (i) of the Act must contain the matters related to revocation of application for insurance contract or cancellation of insurance contract, as provided in the items of the same Article.

2　前項の書面には、日本産業規格Ｚ八三〇五に規定する八ポイント以上の文字及び数字を用いなければならない。

(2) The document set forth in the preceding paragraph must be prepared by using letters, characters and numerals larger than 8-point as provided in JIS Z8305.

3　第一項の書面を申込者等（法第三百九条第一項に規定する申込者等をいう。以下この項及び次条において同じ。）に交付する場合は、申込者等に当該書面を十分に読むべき旨を告げて交付する方法その他の申込者等が確実に当該書面の記載内容を了知す

る方法により交付しなければならない。

(3) When the document specified in paragraph (1) is to be delivered to an Applicant, etc. (meaning an Applicant, etc. as provided in Article 309, paragraph (1) of the Act; hereinafter the same applies in this paragraph and the following Article), it must be delivered by such means which ensures that the Applicant, etc. to understand the details written in the document, such as informing the Applicant, etc. to comprehensively read the document.

（保険契約の申込みの撤回等に係る情報通信の技術を利用する方法）

(Means of Using Information and Communications Technology Pertaining to the Revocation of Application for Insurance Contract)

第二百四十条の二　法第三百九条第二項に規定する電子情報処理組織を使用する方法その他の情報通信の技術を利用する方法であって内閣府令で定めるものは、次に掲げる方法とする。

Article 240-2 (1) The methods to be specified by Cabinet Office Order using an electronic data processing system or any other information and communication technology, as provided in Article 309, paragraph (2) of the Act, are as follows:

一　電子情報処理組織を使用する方法のうちイ又はロに掲げるもの

(i) a method whereby electronic data processing system is to be used, as specified in (a) or (b) below:

イ　保険会社等及び外国保険会社等の使用に係る電子計算機と申込者等の使用に係る電子計算機とを接続する電気通信回線を通じて送信し、受信者の使用に係る電子計算機に備えられたファイルに記録する方法

(a) to transmit information via telecommunications line connected between a computer used by an Insurance Company, etc. and Foreign Insurance Company, etc. and that used by the Applicant, etc., and to record such information in a file stored on a computer used by the recipient;

ロ　保険会社等及び外国保険会社等の使用に係る電子計算機に備えられたファイルに記録された書面に記載すべき事項を電気通信回線を通じて申込者等の閲覧に供し、当該申込者等の使用に係る電子計算機に備えられたファイルに当該事項を記録する方法（法第三百九条第二項前段に規定する方法による提供を受ける旨の承諾又は受けない旨の申出をする場合にあっては、保険会社等及び外国保険会社等の使用に係る電子計算機に備えられたファイルにその旨を記録する方法）

(b) to make available for inspection by an Applicant, etc. via a telecommunications line the matters to be stated that are recorded in a file on a computer used by an Insurance Company, etc. and Foreign Insurance Company, etc. and to record those matters in the file of the Applicant, etc. on a computer used by the Applicant, etc. (or, if the Applicant, etc. acknowledges the provision of information by the method provided in the first sentence of Article 309, paragraph (2) of the Act or, if the Applicant notifies to the effect that the Applicant will not receive information by such

means, to record such acknowledgment or notice into a file stored on the computer used by the Insurance Company, etc. and the Foreign Insurance Company, etc.); and

二　磁気ディスク、シー・ディー・ロムその他これらに準ずる方法により一定の事項を確実に記録しておくことができる物をもって調製するファイルに書面に記載すべき事項を記録したものを交付する方法

(ii) to deliver the file storing the Information, which is prepared with any object enabling secure storage of certain information through magnetic disks, CD-ROMs or any other means equivalent thereto.

２　前項各号に掲げる方法は、申込者等がファイルへの記録を出力することによる書面を作成することができるものでなければならない。

(2) The method specified in the items of the preceding paragraph must be the method which enables an Applicant, etc. to create a document by way of outputting information stored in the file.

３　第一項各号に掲げる方法により書面に記載すべき事項を提供する場合は、申込者等に当該事項を十分に読むべき旨が表示された画像を閲覧させることその他の申込者等が確実に当該事項の内容を了知する方法により提供しなければならない。

(3) When information to be stated in the written document is to be furnished by the method set forth in paragraph (1), it must be furnished by the method which would secure the Applicant, etc. to understand the details of such information, such as by way of giving the Applicant, etc. an access to the screen image informing that such information is read by the Applicant, etc. comprehensively.

４　第一項第一号の「電子情報処理組織」とは、保険会社等及び外国保険会社等の使用に係る電子計算機と、申込者等の使用に係る電子計算機とを電気通信回線で接続した電子情報処理組織をいう。

(4) The term "Electronic Data Processing System" as used in paragraph (1), item (i) means an electronic data processing system connecting via telecommunications line a computer used by an Insurance Company, etc. or a Foreign Insurance Company, etc. and a computer used by an Applicant, etc.

第二百四十条の三　令第四十五条の二第一項の規定により示すべき方法の種類及び内容は、次に掲げる事項とする。

Article 240-3 The types and details of the methods to be indicated, as referred to in Article 45-2, paragraph (1) of the Cabinet Order, are as follows:

一　前条第一項各号に規定する方法のうち保険会社等が使用するもの

(i) the method provided in any of the items of paragraph (1) of the preceding Article, which will be used by the Insurance Company; and

二　ファイルへの記録の方式

(ii) the format of recording information into files.

第二百四十条の四　法第三百九条第三項の内閣府令で定める方法は、第二百四十条の二第一項第二号に掲げる方法とする。

Article 240-4 The methods to be specified by Cabinet Office Order, as referred to in Article 309, paragraph (3) of the Act, are the method set forth in Article 240-2, paragraph (1), item (ii).

（保険契約の申込みの撤回等ができない場合）

(Cases Where Revocation of Application for Insurance Contract Is Unacceptable)

第二百四十一条　令第四十五条第三号に規定する内閣府令で定める方法は、次に掲げる方法とする。

Article 241 The methods to be specified by Cabinet Office Order, as provided in Article 45, item (iii) of the Cabinet Order, are as follows:

一　郵便を利用する方法

(i) method whereby mailing is used;

二　ファクシミリ装置その他これに準ずる通信機器又は情報処理の用に供する機器を利用する方法

(ii) method whereby a facsimile device or any other transmission device similar thereto or a device for information processing is to be used; and

三　保険会社等又は外国保険会社等（免許特定法人の引受社員を含む。）が設置した機器を利用する方法

(iii) method where device equipped by an Insurance Company, etc. or a Foreign Insurance Company, etc. (including Underwriting Members of Licensed Specified Corporations) is to be used.

（保険契約の解除の場合における当該解除までの期間に相当する保険料）

(Insurance Premiums Corresponding to Period Before Cancellation in the Case of Cancellation of Insurance Contract)

第二百四十二条　法第三百九条第五項に規定する内閣府令で定める金額は、当該保険契約に係る保険料として既に受領し、又は受領すべき金銭の額を当該保険契約の保険期間のうち当該金銭の額に対応する期間（以下この項において「保険料期間」という。）の総日数で除した額に、当該保険料期間の開始の日から当該保険契約の解除の日までの日数を乗じた額に相当する金額を限度とする。

Article 242 (1) The amount to be specified by Cabinet Office Order, as provided in Article 309, paragraph (5) of the Act, is up to the amount obtained by the following formula: dividing the amount already received or to be received as the insurance premiums for the insurance period under such insurance contract, by the total number of the days contained in the insurance period thereunder corresponding to such amount (hereinafter referred to as "Insurance Premiums Period" in this paragraph); and then multiplying such amount by the number of days contained in the period from commencement of

such Insurance Premiums Period and the date of cancellation of the insurance contract.

２　前項の規定により算出した金額について生じた一円未満の端数は、切り捨てる。

(2) Any fraction of less than one yen arises with regard to the amount calculated pursuant to the provisions of the preceding paragraph is truncated.

（認可等の申請）

(Application for Authorization)

第二百四十三条　法第九十九条第七項並びに法第百二十三条第一項（法第二百七条において準用する場合を含む。）並びに法第二百二十五条第一項の規定により提出される認可申請書、法第二百三十六条第一項第二号及び第二百七十三条第一項第五号の規定により提出される承認申請書並びに法第百二十三条第二項（法第二百七条において準用する場合を含む。）及び法第二百二十五条第二項の規定により提出される届出書には、理由書その他の参考となるべき事項を記載した書類（法第四条第二項第四号、法第百八十七条第三項第四号又は法第二百二十条第三項第四号に掲げる書類に記載した事項（第三分野保険の保険契約に関するものに限る。）を変更しようとするときは、当該書類の記載事項が保険数理に基づき合理的かつ妥当なものであることについて、保険計理人（外国保険会社等の場合にあっては当該外国保険会社等の日本における保険計理人、免許特定法人の場合にあっては当該免許特定法人の日本における保険計理人）が確認した結果を記載した意見書を含む。）を添付しなければならない。

Article 243　For filing a written application for authorization to be submitted pursuant to the provisions of Article 99, paragraph (7) of the Act, Article 123, paragraph (1) of the Act (including the cases where applied mutatis mutandis pursuant to Article 207 of the Act) and Article 225, paragraph (1) of the Act, a written application for approval to be submitted pursuant to the provisions of Article 236, paragraph (1), item (ii) and Article 273, paragraph (1), item (v) of the Act, and a written notification to be submitted pursuant to the provisions of Article 123, paragraph (2) (including the cases where applied mutatis mutandis pursuant to Article 207 of the Act) and Article 225, paragraph (2) of the Act, a written statement of reasons or any other documents describing the matters which would serve as reference information (if the matters stated in the documents under Article 4, paragraph (2), item (iv) of the Act, Article 187, paragraph (3), item (iv) of the Act or Article 220, paragraph (3), item (iv) of the Act (limited to the matters related to insurance contract for Third-Sector Insurance) is to be amended, such documents include a written opinion specifying the result of verification by the responsible actuary (in the case of a Foreign Insurance Company, etc., its responsible actuary in Japan; or in the case of a Licensed Specified Corporation, its responsible actuary in Japan) that the matters specified in the aforementioned documents are reasonable and fair in terms of actuarial methodology) must be attached thereto.

（保険会社等を子会社とする外国の持株会社に係る特例）

(Special Provisions for Foreign Holding Companies Whose Subsidiary Company Is Insurance Company)

第二百四十四条　保険会社等を子会社とする外国の持株会社（保険会社等を子会社とする外国の持株会社になろうとする会社、保険会社等を子会社とする外国の持株会社の設立をしようとする者及び保険会社等を子会社とする外国の持株会社であった会社を含む。以下この条において同じ。）は、当該保険会社等を子会社とする外国の持株会社がこの府令の規定により申請書又は届出書に添付して内閣総理大臣等に提出することとされる書類（以下この項及び次項において「添付書類」という。）については、当該添付書類に代えてこれに準ずるものを内閣総理大臣等に提出することができる。

Article 244 (1) A foreign holding company whose Subsidiary Company is an Insurance Company, etc. (including a company intending to become a foreign holding company whose Subsidiary Company is an Insurance Company, etc.; a party intending to incorporate a foreign holding company whose Subsidiary Company is an Insurance Company, etc.; and a company which formerly fell within the scope of foreign holding company whose Subsidiary Company is an Insurance Company, etc.; hereinafter the same applies in this Article) may, in connection with submission of documents required to be submitted to the Prime Minister, etc. as an attachment to a written application or notification under the provisions of this Cabinet Office Order (hereinafter referred to as "Attachments" in this paragraph and the following paragraph), submit to the Prime Minister, etc. the equivalent documents in lieu of such Attachment.

２　保険会社等を子会社とする外国の持株会社がその本国（当該保険会社等を子会社とする外国の持株会社の設立に当たって準拠した法令を制定した国をいう。）の法令又は慣行その他の正当な事由により添付書類又は前項に規定するこれに準ずる書類（以下この項において「添付書類等」という。）のいずれも内閣総理大臣等に提出することができない場合には、当該添付書類等は、内閣総理大臣等に提出することを要しない。

(2) If the laws and regulations or conventions of the Home State (meaning a state which has enacted the laws and regulations governing the incorporation of a foreign holding company whose Subsidiary Company is an Insurance Company, etc.) or any justifiable grounds prevents the foreign holding company whose Subsidiary Company is an Insurance Company, etc. from submitting to the Prime Minister, etc. the Attachments or the equivalent document as provided in the preceding paragraph (hereinafter referred to as "Attachments, etc." in this paragraph), it is not required to submit such Attachments, etc. to the Prime Minister, etc.

３　保険会社等を子会社とする外国の持株会社に対するこの府令の規定の適用については、保険会社等を子会社とする外国の持株会社で国内に事務所を有するものについては国内における主たる事務所を主たる事務所と、保険会社等を子会社とする外国の持株会社で国内に事務所を有しないものについては主たる事務所が関東財務局の管轄区

域内に所在するものとみなす。

(3) For the purpose of application of the provisions under this Cabinet Office Order to a foreign holding company whose Subsidiary Company is an Insurance Company, etc., its principal office in Japan is deemed to be its principal office, in the case of a foreign holding company whose Subsidiary Company is an Insurance Company, etc. which has an office in Japan, and its principal office in Japan is deemed to exist in the jurisdictional district of the Kanto Local Finance Bureau, in the case of a the foreign holding company whose Subsidiary Company is an Insurance Company, etc. which does not have any office in Japan.

（予備審査）

(Preliminary Examination)

第二百四十五条　法の規定により金融庁長官の認可、許可又は承認を受けようとする者は、当該認可、許可又は承認を受けようとするときは、当該認可、許可又は承認を申請する際に提出すべき書類としてこの府令に定めるものに準じた書類を金融庁長官又は財務局長若しくは福岡財務支局長に提出して予備審査を求めることができる。

Article 245　A party which intends to obtain an authorization, permission or approval from the Commissioner of the Financial Services Agency pursuant to the provisions of the Act may seek preliminary examination by submitting to the Commissioner of the Financial Services Agency, Director-General of Local Finance Bureau or Director-General of the Fukuoka Local Finance Branch Bureau documents equivalent to those designated in this Cabinet Office Order as the documents to be submitted upon the application for the authorization, permission or approval, when such party applies for the authorization, permission of approval.

（標準処理期間）

(Standard Processing Period)

第二百四十六条　内閣総理大臣等は、法、令又はこの府令の規定による次の各号に掲げる免許、許可、認可、承認若しくは指定又は登録に関する申請（予備審査に係るものを除く。）がその事務所に到達したときは、当該各号に定める期間内に、当該申請に対する処分をするよう努めるものとする。

Article 246　(1) If any application for license, permission, authorization, approval or designation, or registration under the Act, the Cabinet Order or this Cabinet Office Order as listed in any of the following items (excluding an application for preliminary examination) has arrived at the office of the Prime Minister, etc., the Prime Minister, etc. is to endeavor to render the disposition in response to such application within the period set forth respectively in the relevant items, within the period respectively set forth therein:

一　法第三条第一項の規定による保険業の免許　百二十日

(i) Insurance Business license under Article 3, paragraph (1) of the Act: 120 days;

二　法第八条第一項の規定による取締役（指名委員会等設置会社にあっては、執行役）の兼職の認可　三十日

(ii) authorization of concurrent holding of positions of directors (or executive officers, in the case of a company with nominating committee, etc.) of two or more companies, as set forth in Article 8, paragraph (1) of the Act: 30 days;

三　法第十七条の二第三項の規定による資本金の額の減少の認可　六十日

(iii) authorization of decrease in the amount of stated capital, as set forth in Article 17-2, paragraph (3) of the Act: 60 days;

四　法第五十五条の二第五項の規定による社員配当準備金等の積立の例外に係る定款の定めの認可　三十日

(iv) authorization of provisions of articles of incorporation setting forth the exception to setting aside of members' dividend reserve under Article 55-2, paragraph (5) of the Act: 30 days;

五　第四十八条の三第二項ただし書及び第四十八条の五第二項ただし書の規定による資産の運用額の制限の承認　三十日

(v) approval of restriction on the amount of asset investment under the proviso to Article 48-3, paragraph (2) and the proviso to Article 48-5, paragraph (2): 30 days;

六　法第九十八条第二項の規定による業務の代理又は事務の代行の認可　六十日

(vi) authorization of agency for or handling of business under Article 98, paragraph (2) of the Act: 60 days;

七　法第九十九条第四項の規定による金融商品取引法第三十三条第二項各号（金融機関の有価証券関連業の禁止等）に定める行為を行う業務の認可　六十日

(vii) authorization of business to perform the activities specified in the items of Article 33, paragraph (2) (Prohibition on Engagement in Securities Services by Financial Institutions) of the Financial Instruments and Exchange Act under Article 99, paragraph (4) of the Act: 60 days;

八　法第九十九条第五項の規定による同条第二項各号に掲げる業務の認可　六十日

(viii) authorization of business specified in the items of Article 99, paragraph (2) of the Act under paragraph (5) of the same Article: 60 days;

九　法第百条の三ただし書の規定による特定関係者との間の取引等又は保険会社の経営の健全性を損なうおそれがないこと等の承認　三十日

(ix) approval of transaction, etc. with Persons in Specified Relationship under the proviso to Article 100-3 of the Act or the fact that the transaction is unlikely to damage the soundness of the management of the insurance company: 30 days;

十　法第百六条第四項（同条第七項及び第十三項において準用する場合を含む。）の規定による子会社又は他業保険業高度化等会社の認可　九十日

(x) authorization relating to a subsidiary company or advanced insurance

service company under Article 106, paragraph (4) (including as applied mutatis mutandis pursuant to paragraphs (7) and (13) of that Article): 90 days

十一　法第百六条第五項ただし書の規定による保険会社の子会社となった子会社対象保険会社等を引き続き子会社とすることについての認可　九十日

(xi) authorization relating to the continued holding of an insurance company, etc. eligible to be a subsidiary company which has become a subsidiary company of an insurance company as a subsidiary company, under the proviso to paragraph (5) of Article 106 of the Act: 90 days

十二　法第百六条第八項及び第十四項の規定による保険会社の子会社となった子会社対象会社以外の外国の会社を引き続き子会社とすることについての承認　三十日

(xii) approval relating to the continued holding of a foreign company other than a company eligible to be a subsidiary company which has become a subsidiary company of an insurance company as a subsidiary company, under Article 106, paragraphs (8) and (14) of the Act: 30 days

十三　法第百六条第十一項及び第十二項ただし書の規定による保険会社の子会社となった子会社対象会社以外の外国の会社を引き続き子会社とすることの認可　九十日

(xiii) authorization relating to the continued holding of a foreign company other than a company eligible to be a subsidiary company which has become a subsidiary company of an insurance company as a subsidiary company, under paragraph (11) and the proviso to paragraph (12) of Article 106 of the Act: 90 days

十四　法第百六条第十六項の規定による他業保険業高度化等会社の認可　九十日

(xiv) authorization relating to an advanced insurance service company engaged in non-insurance businesses under Article 106, paragraph (16) of the Act: 90 days

十五　法第百七条第二項ただし書の規定による保険会社又はその子会社による議決権の取得等の制限の承認　三十日

(xv) approval of restriction of acquisition, etc. of voting rights by an Insurance Company or its Subsidiary Company under the proviso to Article 107, paragraph (2) of the Act: 30 days;

十六　法第百十二条第一項の規定による上場株式の評価益計上の認可　三十日

(xvi) authorization of recording of gain on assessment of listed shares under Article 112, paragraph (1) of the Act: 30 days;

十七　法第百十五条第一項ただし書及び第二項ただし書の規定による価格変動準備金の不積立て等の認可　三十日

(xvii) authorization of exemption from setting aside Price Fluctuation Reserve under the proviso to Article 115, paragraph (1) and the proviso to paragraph (2) of the same Article of the Act: 30 days;

十八　法第百二十三条第一項の規定による事業方法書等に定めた事項の変更の認可　九十日

(xviii) authorization of amendment to the matters specified in Statement of Business Procedures, etc. under Article 123, paragraph (1) of the Act: 90 days;

十九　法第百二十六条の規定による定款の変更の認可　六十日

(xix) authorization of amendment to articles of incorporation under Article 126 of the Act: 60 days;

二十　法第百八十五条第一項の規定による保険業の免許　百二十日

(xx) Insurance Business license under Article 185, paragraph (1) of the Act: 120 days;

二十一　法第百八十六条第二項の規定による保険契約の申込みの許可　六十日

(xxi) permission on application for insurance contracts under Article 186, paragraph (2) of the Act: 60 days;

二十二　法第百九十四条ただし書の規定による特殊関係者との間の取引等の承認　三十日

(xxii) approval of transaction, etc. with Persons in Special Relationship under the proviso to Article 194 of the Act: 30 days;

二十三　法第二百二十五条第一項の規定による事業の方法書等に定めた事項の変更の認可　九十日

(xxiii) authorization of amendment to the matters specified in Business Procedures, etc. under Article 225, paragraph (1) of the Act: 90 days;

二十四　法第二百七十一条の十第一項の規定による保険主要株主の認可　三十日

(xxiv) authorization of an Insurance Company's Major Shareholder under Article 271-10, paragraph (1) of the Act: 30 days;

二十五　法第二百七十一条の十第二項ただし書の規定による特定主要株主に係る猶予期限の延期の認可　三十日

(xxv) authorization of extending a grace period related to Specified Major Shareholders under the proviso to Article 271-10, paragraph (2) of the Act: 30 days;

二十六　法第二百七十一条の二十一の二第二項の規定による保険持株会社が行う業務の認可　六十日

(xxvi) authorization of business to be conducted by an insurance company under Article 271-21, paragraph (2) of the Act: 60 days;

二十七　法第二百七十二条第一項の規定による少額短期保険業の登録　六十日

(xxvii) registration of Small Amount and Short Term Insurance Business under Article 272, paragraph (1) of the Act: 60 days;

二十八　法第二百七十二条の六第一項の規定による少額短期保険業者責任保険契約の締結による供託金の一部供託未実施の承認　二十日

(xxviii) approval of omission of depositing a part of security deposit in virtue of conclusion of a Small Amount and Short Term Insurance Company Liability Insurance under Article 272-6, paragraph (1) of the Act: 20 days;

二十九　法第二百七十二条の十の規定による少額短期保険業者の取締役（指名委員会

等設置会社にあっては、執行役）の兼職の承認　三十日

(xxix) approval of concurrent holding by a director (or an executive officer, in the case of a company with nominating committee, etc.) of Small Amount and Short Term Insurer of positions at other companies under Article 272-10 of the Act: 30 days;

三十　法第二百七十二条の十一第二項の規定による少額短期保険業に関連する業務実施の承認　三十日

(xxx) approval of implementation of business related to Small Amount and Short Term Insurance under Article 272-11, paragraph (2) of the Act: 30 days;

三十一　法第二百七十二条の十三第二項において読み替えて準用する法第百条の三ただし書の規定による特定関係者との間の取引等又は少額短期保険業者の経営の健全性を損なうおそれがないこと等の承認　三十日

(xxxi) approval of transaction, etc. with Persons in Specified Relationship under the proviso to Article 100-3 of the Act as applied mutatis mutandis pursuant to Article 272-13, paragraph (2) of the Act following the deemed replacement of terms or that the transaction is unlikely to damage the sound management of the small amount and short term insurance company: 30 days;

三十二　法第二百七十二条の十四第二項の規定による子会社の承認　六十日

(xxxii) approval of Subsidiary Company under Article 272-14, paragraph (2) of the Act: 60 days;

三十三　法第二百七十二条の十八において準用する法第百十五条第一項ただし書及び第二項ただし書の規定による価格変動準備金の不積立て等の認可　三十日

(xxxiii) authorization of exemption from setting aside Price Fluctuation Reserve under the proviso to Article 115, paragraph (1) and the proviso to paragraph (2) of the same Article of the Act as applied mutatis mutandis pursuant to Article 272-18 of the Act: 30 days;

三十四　法第二百七十二条の三十一第一項の規定による少額短期保険主要株主の承認　三十日

(xxxiv) authorization of Major Shareholder of Small Amount and Short Term Insurance Company under Article 272-31, paragraph (1) of the Act: 30 days;

三十五　法第二百七十二条の三十一第二項ただし書の規定による特定少額短期保険主要株主に係る猶予期限の延期の承認　三十日

(xxxv) authorization of extending a grace period related to Major Shareholder of Small Amount and Short Term Insurance Company under the proviso to Article 272-31, paragraph (2) of the Act: 30 days;

三十六　法第二百七十二条の三十八の二第二項の規定による少額短期保険持株会社が行う業務の承認　三十日

(xxxvi) approval relating to the businesses of a small amount and short term insurance holding company under Article 272-38-2, paragraph (2) of the Act;

三十七　令第三十八条の五第三号の規定による供託金の全部又は一部に代わる契約の解除又は契約内容の変更の承認　二十日

(xxxvii) approval of cancellation of a contract to be substituted for depositing of all or part of security deposit or amendment to any terms and conditions thereunder under Article 38-5, item (iii) of the Cabinet Order: 20 days;

三十八　令第三十八条の八第一項第三号の規定による少額短期保険業者責任保険契約の解除又は変更の承認　二十日

(xxxviii) approval of cancellation or amendment of Small Amount and Short Term Insurance Company Liability Insurance Contract under Article 38-8, paragraph (1), item (iii) of the Cabinet Order: 20 days;

三十九　法第二百七十五条第三項の規定による保険募集の再委託に係る認可　六十日

(xxxix) authorization for re-entrustment of Insurance Solicitation under Article 275, paragraph (3) of the Act: 60 days;

四十　法第二百八十六条の規定による保険仲立人の登録　三十日

(xl) registration of Insurance Broker under Article 286 of the Act: 30 days;

四十一　法第二百九十一条第十項（第一号及び第二号を除く。）の規定による供託した保証金の全部又は一部の取戻しの承認　二十日

(xli) approval of restitution of all or part of security deposit deposited under Article 291, paragraph (10) (excluding items (i) and (ii)): 20 days;

四十二　法第二百九十二条第一項の規定による保険仲立人賠償責任保険契約の締結による保証金の一部供託未実施の承認　二十日

(xlii) approval of omission of deposit of a part of security deposit as a result of entering into an Insurance Broker Liability Insurance Contract under Article 292, paragraph (1) of the Act: 20 days;

四十三　令第四十二条第二号の規定による供託金の全部又は一部に代わる契約の解除又は契約内容の変更の承認　二十日

(xliii) approval of cancellation of a contract to be substituted for depositing of all or part of security deposit or amendment to any terms and conditions thereunder under Article 42, item (ii) of the Cabinet Order: 20 days;

四十四　令第四十四条第一項第四号の規定による保険仲立人賠償責任保険契約の解除又は変更の承認　二十日

(xliv) approval of cancellation or amendment of Insurance Broker Liability Insurance Contract under Article 44, paragraph (1), item (iv) of the Cabinet Order: 20 days;

四十五　第二百二十六条第一項第四号の規定による保証金に代わる社債その他の債券の承認　二十日

(xlv) approval of corporate bonds or any other bonds to be substituted for security deposit under Article 226, paragraph (1), item (iv): 20 days;

四十六　法第三百八条の二第一項の規定による紛争解決等業務を行う者の指定　六十日

(xlvi) designation of the person to conduct Business of Dispute Resolution, etc.

under Article 308-2, paragraph (1) of the Act: 60 days;

四十七　法第三百八条の七第七項の規定による業務規程の変更の認可　三十日

(xlvii) authorization of changes to the Operational Rules under Article 308-7, paragraph (7) of the Act: 30 days;

四十八　法第三百八条の二十三第一項の規定による紛争解決等業務の全部若しくは一部の休止又は廃止の認可　三十日

(xlviii) authorization of suspension or abolishment of all or part of the Business of Dispute Resolution, etc. under Article 308-23, paragraph (1) of the Act: 30 days.

２　前項の期間には、次に掲げる期間を含まないものとする。

(2) The period referred to in the preceding paragraph is not to include the following periods:

一　当該申請を補正するために要する期間

(i) a period required for any correction to the application;

二　当該申請をした者が当該申請の内容を変更するために要する期間

(ii) a period necessary for the applicant to amend the particulars of the application; and

三　当該申請をした者が当該申請に係る審査に必要と認められる資料を追加するために要する期間

(iii) a period necessary for the applicant to add any material which is deemed necessary for the examination of such application.

（業務及び財産の管理を受託できない外国保険会社等）

(Foreign Insurance Company Not Allowed to Accept Entrustment of Business and Property Administration)

第二百四十七条　令第四十八条第三項第二十五号に規定する内閣府令で定めるものは、法第百八十五条第一項の日本における保険業に係る保険の引受けの代理をする者の事務所を設けている外国保険会社等とする。

Article 247　The companies to be specified by Cabinet Office Order, as provided in Article 48, paragraph (3), item (xxv) of the Cabinet Order, are a Foreign Insurance Company, etc., which has established an office of a person acting as an agent for underwriting insurances pertaining to its Insurance Business in Japan, as set forth in Article 185, paragraph (1) of the Act.

（財務局長等に委任する特定保険募集人等に関する届出）

(Notification on Specified Insurance Agent Delegated to Director-General of Local Finance Bureau and Other Officials)

第二百四十八条　令第四十九条第一項第一号に規定する内閣府令で定めるものは、第八十五条第一項第二十七号、第百六十六条第一項第七号及び第百九十二条第一項第六号に掲げる場合の届出（特定保険募集人又はその役員若しくは使用人に関するものに限る。）とする。

Article 248 Those to be specified by Cabinet Office Order, as provided in Article 49, paragraph (1), item (i) of the Cabinet Order are the notification in the cases listed in Article 85, paragraph (1), item (xxvii), Article 166, paragraph (1), item (vii) and Article 192, paragraph (1), item (vi) (limited to the notification pertaining to a Specified Insurance Agent or its officers or employees).