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
Order on Special Measures for the Protection of Policyholders

（平成十年十一月四日大蔵省令第百二十四号）
(Order of the Ministry of Finance No. 124 of November 4, 1998)

保険業法（平成七年法律第百五号）の規定に基づき、及び同法を実施するため、保険契約者保護基金に関する省令（平成十年大蔵省令第百一号）の全部を改正する省令を次のように定める。

Pursuant to the provisions of the Insurance Business Act (Act No. 105 of 1995) and for the purpose of enforcement of the Act, a Ministerial Order which is to replace the Ministerial Order on Policyholders Protection Fund (Order of the Ministry of Finance No. 101 of 1998) in its entirety is prescribed as follows.

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第一章　通則
Chapter I General Rules

（定義）
(Definitions)

第一条　この命令において使用する用語は、保険業法（以下「法」という。）において使用する用語の例による。

Article 1 The terms used in this Order have the same meanings as the terms used in the Insurance Business Act (referred to below as the "Act").

第二章　業務及び財産の管理等に関する内閣総理大臣の処分等
Chapter II Dispositions of Prime Minister Related to Business and

（事業継続困難の申出の基準）

(Criteria for Notifying Difficulty to Continue Business)

第一条の二　法第二百四十一条第三項に規定する保険業（外国保険会社等にあっては、日本における保険業。以下この条において同じ。）の継続が困難であるときには、次の各号に掲げるときを含むものとする。

Article 1-2 A case where continuation of insurance business will be difficult as prescribed in Article 241, paragraph (3), of the Act (for a foreign insurance company, etc.; its insurance business in Japan; the same applies below in this Article) is to include the cases in the following items:

一　保険会社等（保険会社又は少額短期保険業者をいう。以下この章において同じ。）の財産又は外国保険会社等の日本に所在する財産をもって債務を完済することができないとき、又はその事態が生じるおそれがあるとき。

(i) when an insurance company, etc., (meaning an insurance company or a small amount and short-term insurance company; the same applies below in this Chapter) or a foreign insurance company, etc., is unable to satisfy its obligations with its property or, in the case of a foreign insurance company, etc., with its property located in Japan, or when that situation is likely to arise;

二　保険金の支払を停止したとき、又は保険金の支払を停止するおそれがあるとき。

(ii) when an insurance company, etc., or a foreign insurance company, etc., has suspended payment of insurance proceeds or is likely to suspend the payment of insurance proceeds;

三　取締役会（外国保険会社等にあっては、日本における代表者）に提出された保険計理人の意見書に、保険業法施行規則（平成八年大蔵省令第五号。以下「規則」という。）第八十二条第一項第六号及び第七号（規則第百六十条及び第二百十一条の五十二において準用する場合を含む。）に掲げる事項として、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旨の意見が記載されている場合であって、その要因の解消を図るために必要な措置を講ずることができないとき。

(iii) if a written opinion of a responsible actuary submitted to the board of directors (in the case of a foreign insurance company, etc., its representative person in Japan) includes, as a matter stated in Article 82, paragraph (1), items (vi) and (vii) of the Regulations for Enforcement of the Insurance Business Act (Order of the Ministry of Finance No. 5 of 1996; referred to below as the "Regulations") (including a case where applied mutatis mutandis pursuant to Article 160 or Article 211-52 of the Regulations), an opinion to the effect that the continuation of the insurance business is difficult in light of the result of a reasonable estimate of future income and expenditure based on actuarial science, when the insurance company, etc., or

a foreign insurance company, etc., is unable to take measures necessary for the resolution of the cause of the difficulty.

（事業継続困難の申出）

(Reporting Difficulty to Continue Business)

第一条の三　保険会社等又は外国保険会社等は、法第二百四十一条第三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（保険業法施行令（平成七年政令第四百二十五号。以下「令」という。）第四十八条第一項の規定により金融庁長官の権限が財務局長又は福岡財務支局長に委任されている場合にあっては、当該財務局長又は福岡財務支局長。第一条の五及び第一条の七から第一条の九までにおいて同じ。）に提出しなければならない。

Article 1-3 When an insurance company, etc., or a foreign insurance company, etc., intends to make notification under Article 241, paragraph (3), of the Act, it must submit to the Commissioner of the Financial Services Agency (in the case where the authority of the Commissioner of the Financial Services Agency has been delegated to a Director-General of a local finance bureau or the Director-General of the Fukuoka Local Finance Branch Bureau pursuant to the provisions of Article 48, paragraph (1), of the Order for Enforcement of the Insurance Business Act (Cabinet Order No. 425 of 1995; referred to below as the "Order"), the Director-General of a local finance bureau or the Director-General of the Fukuoka Local Finance Branch Bureau; the same applies in Article 1-5 and Articles 1-7 to 1-9) a written notice, with the following documents attached to it:

一　理由書

(i) a written statement of reasons;

二　最終の貸借対照表（関連する注記を含む。以下同じ。）、損益計算書（関連する注記を含む。以下同じ。）及び株主資本等変動計算書（関連する注記を含む。）（相互会社にあっては、基金等変動計算書（関連する注記を含む。）及び剰余金処分計算書又は損失処理計算書）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（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 (including related notes; the same applies below), a profit and loss statement (including related notes; the same applies below) and a statement of changes in shareholders' equity (including related notes; the same applies below) (for a mutual company, a statement of changes in funds, etc., (including related notes) and a statement of disposition of surplus or a statement of treatment of loss), and any other document disclosing the current financial status and current status of profits and losses (in case of a foreign insurance company, etc., limited to those relating to its insurance business in Japan);

三　前条第三号に掲げる事由により申出を行おうとするときは、取締役会（外国保険

会社等にあっては、日本における代表者）に提出された保険計理人の意見書の写し

(iii) when intending to make a notification on the grounds stated in item (iii) of the preceding Article, a copy of the written opinion of the responsible actuary submitted to the board of directors (in the case of a foreign insurance company, etc., its representative person in Japan); and

四　その他参考となるべき事項を記載した書類

(iv) documents detailing any other reference matters.

（保険管理人の職務を行うべき者の指名等）

(Designation of Person to Carry Out Duties of Receiver of an Insurer)

第一条の四　法第二百四十一条第一項の規定による保険管理人による業務及び財産（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）の管理を命ずる処分（第一条の九において「管理を命ずる処分」という。）があった場合において、保険管理人に選任された者が法人であるときは、当該法人は、代表者のうち保険管理人の職務を行うべき者を指名し、その旨を金融庁長官（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）が前条の申出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）に届け出るとともに、当該処分を受けた保険会社等又は外国保険会社等に通知しなければならない。

Article 1-4 If a disposition ordering management of business and property (in the case of a foreign insurance company, etc., business in Japan and property located in Japan) by a receiver of an insurer prescribed in Article 241, paragraph (1) of the Act (referred to as "disposition ordering management" in Article 1-9) has been issued, when a person who is appointed as receiver of an insurer is a corporation, it must designate from its representatives a person who is to carry out the duties of a receiver of an insurer and must report the fact to the Commissioner of the Financial Services Agency (in the case where, pursuant to the provisions of Article 48 of the Order, the Director-General of a 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 written notice prescribed in the preceding Article, to the Director-General of a local finance bureau or the Director-General of the Fukuoka Local Finance Branch Bureau) and give notice of the fact to the insurance company, etc., or the foreign insurance company, etc., that is subject to the disposition ordering management.

（業務の一部を停止しないための申出）

(Reporting to Avoid Partial Suspension of Business)

第一条の五　保険管理人は、法第二百四十五条ただし書の規定による申出をしようとす

るときは、申出書に理由書（当該申出が特定補償対象契約以外の保険契約の解約に係る業務を停止しないことについてのものである場合にあっては、当該申出に係る保険契約が保険契約者等の保護のためその存続を図る必要性が低いものであることその他の当該申出が保険契約者等の保護に欠けるおそれのないことを示す事項を記載するものとする。）を添付して金融庁長官に提出しなければならない。

Article 1-5 (1) When intending to give a report pursuant to the provisions of the proviso to Article 245 of the Act, a receiver of an insurer must submit to the Commissioner of the Financial Services Agency a written report with a written statement of reasons (in the case where the report relates to the non-suspension of business relating to the cancellation of insurance contracts other than specified covered insurance contracts, the written statement is to state that there is little necessity to maintain the insurance contracts subject to the report in order to protect the policyholders, etc., and other matters which indicate that the report poses no risk to the protection of policyholders, etc.) attached to the report.

２　前項の規定は、保険会社等にあっては法第二百五十条第五項ただし書、第二百五十四条第四項ただし書若しくは第二百五十五条の二第三項ただし書の規定又は法第二百五十八条第二項において準用する法第二百四十五条ただし書の規定による申出をしようとするときについて、外国保険会社等にあっては法第二百五十条第五項ただし書若しくは第二百五十五条の二第三項ただし書の規定又は法第二百五十八条第二項において準用する法第二百四十五条ただし書の規定による申出をしようとするときについて、それぞれ準用する。

(2) The provisions of the preceding paragraph apply mutatis mutandis to the case where an insurance administrator intends to give a report, in the case of an insurance company, etc., pursuant to the provisions of the proviso to Article 250, paragraph (5), proviso to Article 254, paragraph (4), or the proviso to Article 255-2, paragraph (3) of the Act, or the provisions of the proviso to Article 245 of the Act as applied mutatis mutandis pursuant to Article 258, paragraph (2) of the Act, and, in the case of a foreign insurance company, etc., pursuant to the provisions of the proviso to Article 250, paragraph (5) or the proviso to Article 255-2, paragraph (3) of the Act, or the provisions of the proviso to Article 245 of the Act as applied mutatis mutandis pursuant to Article 258, paragraph (2) of the Act.

（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）

(Rate Specified by Cabinet Office Order or Order of the Ministry of Finance prescribed in Article 245, Item (i) of the Act)

第一条の六　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は、次の各号に掲げる権利（同条第一号の保険金請求権その他の政令で定める権利に限る。）の区分に応じ、当該各号に定める率とする。

Article 1-6 (1) The rate specified by Cabinet Office Order or Order of the Ministry

of Finance prescribed in Article 245, item (i) of the Act is the rate prescribed in each of the following items in accordance with the category of rights stated in the following items (limited to the insurance claims prescribed in item (i) of the same paragraph or any other rights specified by Cabinet Order):

一　第五十条の三第一項（第一号に係る部分に限る。）の保険契約（以下「元受生命保険契約」という。）に係る権利　九十パーセント

(i) the rights under insurance contracts specified in Article 50-3, paragraph (1) (limited to the part relating to item (i)) (referred to below as "underlying life insurance contracts"): 90%;

二　第五十条の三第一項（第二号に係る部分に限る。）の保険契約（第一条の六の三第一項第一号に規定する短期傷害保険契約、同項第二号に規定する非年金型疾病・傷害保険契約の積立部分及び同項第三号に規定する特定海外旅行傷害保険契約に該当するものを除く。以下「疾病・傷害保険契約」という。）に係る権利　九十パーセント

(ii) the rights under insurance contracts specified in Article 50-3, paragraph (1) (limited to the part relating to item (ii)) (excluding those which fall under the category of short-term injury insurance contracts prescribed in Article 1-6-3, paragraph (1), item (i), the savings portion of a non-pension type sickness and injury insurance contract prescribed in item (ii) of the same paragraph, and a specified overseas travel accident insurance contract prescribed in item (iii) of the same paragraph; referred to below as "sickness and injury insurance contracts"): 90%;

三　第一条の六の三第一項第一号に規定する短期傷害保険契約又は同項第三号に規定する特定海外旅行傷害保険契約に係る権利　八十パーセント。ただし、次条第一項に規定する期間が終了するまでに令第三十六条の四第一号又は第二号に掲げる権利に係る保険事故が発生した場合における当該権利（第六号並びに第五十条の五第一項第三号及び第六号において「損害てん補等の特定請求権」という。）にあっては、百パーセント。

(iii) the rights under short-term injury insurance contracts prescribed in Article 1-6-3, paragraph (1), item (1) or specified overseas travel accident insurance contracts prescribed in item (iii) of the same paragraph: 80%; provided, however, that the rate for the rights is 100% should an insured event specified in Article 36-4, item (i) or (ii) of the Order occur before the expiration of the period prescribed in paragraph (1) of the following Article (referred to as "specified claims for loss compensation, etc." in item (vi) and Article 50-5, paragraph (1), items (iii) and (vi));

四　第一条の六の三第一項第二号に規定する非年金型疾病・傷害保険契約の積立部分に係る権利　八十パーセント

(iv) the rights relating to the savings portion of non-pension type sickness and injury insurance contracts prescribed in Article 1-6-3, paragraph (1), item (ii): 80%;

五　第五十条の三第一項（第三号及び第四号に係る部分に限る。）の保険契約（以下「自賠責保険契約等」という。）に係る権利　百パーセント

(v) the rights under insurance contracts specified in Article 50-3, paragraph (1) (limited to the part relating to items (iii) and (iv)) (referred to below as "automobile damage liability insurance contracts, etc."): 100%; and

六　第五十条の三第一項（第五号及び第六号に係る部分に限る。）の保険契約（以下「損害てん補保険契約」という。）に係る権利　八十パーセント。ただし、損害てん補等の特定請求権にあっては、百パーセント。

(vi) the rights under insurance contracts specified in Article 50-3, paragraph (1) (limited to the part relating to items (v) and (vi)) (referred to below as "loss compensation insurance contracts"): 80%; provided, however, that the rate for specified claims for loss compensation, etc., is 100%.

2　前項の規定にかかわらず、元受生命保険契約又は疾病・傷害保険契約（以下「元受生命保険契約等」という。）のうち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ものについては、当該高予定利率契約に該当する元受生命保険契約等に係る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は、次の各号に掲げる権利（同条第一号に規定する保険金請求権その他の政令で定める権利に限る。）の区分に応じ、当該各号に定める率とする。

(2) Notwithstanding the provisions of the preceding Article, in the case of underlying life insurance contracts and sickness and injury insurance contracts (referred to below as "underlying life insurance contracts, etc.") falling under the category of contracts with high assumed interest rate prescribed in Article 50-5, paragraph (3), the rates specified by Cabinet Office Order or Order of the Ministry of Finance prescribed in Article 245, item (i) of the Act for Underlying Life Insurance Contracts, etc., falling under the category of contracts with high assumed interest rate are the rates prescribed in each of the following items in accordance with the category of rights specified in the items (limited to insurance claims prescribed in item (i) of that paragraph or any other rights specified by Cabinet Order):

一　元受生命保険契約等（次号に掲げるものを除く。）に係る権利　九十パーセントから補償控除率を減じた率

(i) the rights under underlying life insurance contracts, etc. (excluding those stated in the following item): 90% less the percentage deductible from cover; or

二　疾病・傷害保険契約の積立部分（保険契約のうち規則第三十条の三第一項（規則第六十三条において準用する場合を含む。）に規定する積立勘定に係る部分をいう。以下同じ。）に係る権利　九十パーセントから補償控除率を減じた率

(ii) the rights relating to the savings portions of sickness and injury insurance contracts (meaning the portion relating to the accumulation account of insurance contracts prescribed in Article 30-3, paragraph (1) of the Regulations (including the cases where it is applied mutatis mutandis

pursuant to Article 63 of the Regulations)): 90% less the percentage deductible from cover.

3　前項の規定は、次の各号に掲げる場合には、当該各号に定めるところにより適用するものとする。

(3) In the cases stated in the following items, the provisions of the preceding paragraph apply pursuant to the provisions of the respective items:

一　一の保険契約（積立部分を除く。）の主契約（保険契約のうち保険特約に係る部分以外の部分をいう。以下同じ。）又はこれに付された保険特約に係る予定利率（第五十条の五第三項の予定利率をいう。以下この項において同じ。）が異なる場合　主契約又はこれに付された保険特約を、その予定利率の異なるごとにそれぞれ独立の保険契約とみなして、前項の規定を適用する。

(i) if the assumed interest rate (meaning the assumed interest rate as specified in Article 50-5, paragraph (3); the same applies below) for the basic policy (meaning the portion of an insurance contract other than the insurance riders; the same applies below) of a single insurance contract (excluding the savings portion) or for the insurance riders attached to it vary, the provisions of the preceding paragraph apply by deeming each basic policy or insurance rider attached to it to be independent insurance contracts based on the differences in the assumed interest rates; or

二　一の保険契約に係る二以上の被保険者（確定拠出年金保険契約等（規則第八十三条第一号ヘに規定する確定拠出年金保険契約及び同条第三号ヌに規定する確定拠出年金傷害保険契約をいう。第五十条の五第四項第二号及び第五十条の十四第三項第二号において同じ。）以外の保険契約にあっては、当該保険契約の保険料を拠出する者に限る。）に係る予定利率が異なる場合　当該被保険者ごとにそれぞれ独立の保険契約が締結されているものとみなして、前項の規定を適用する。

(ii) if the assumed interest rates for two or more insureds covered by a single insurance contract (limited to those paying the insurance premiums for the relevant insurance contract in the case of insurance contracts other than defined contribution pension insurance contracts, etc. (meaning defined contribution pension insurance contracts prescribed in Article 83, item (i), (f) of the Regulations and defined contribution pension injury insurance contracts prescribed in item (iii), sub-item (j) of the same Article; the same applies in Article 50-5, paragraph (4), item (ii) and Article 50-14, paragraph (3), item (ii))) vary, the provisions of the preceding paragraph apply by deeming that an independent insurance contract has been concluded for each of the relevant insureds.

4　第二項、第五十条の五第二項及び第三項並びに第五十条の十四第二項において、次の各号に掲げる用語の意義は、当該各号に定めるところによる。

(4) In paragraph (2), Article 50-5, paragraphs (2) and (3), and Article 50-14, paragraph (2), the meanings of the terms stated in the following items are as prescribed respectively in those items.

一　補償控除率　第五十条の五第三項の予定利率のうち基準利率を超える部分を基礎として金融庁長官及び財務大臣が定めるところにより算出される率をいう。

(i) "percentage deductible from cover" means the rate calculated in accordance with the formula prescribed by the Commissioner of the Financial Services Agency and the Minister of Finance based on the portion of the assumed interest rate, prescribed in Article 50-5, paragraph (3), in excess of the base interest rate; or

二　基準利率　法第二百六十二条第二項各号に掲げる免許の種類ごとに、当該免許の種類に属する免許を受けたすべての保険会社（外国保険会社等を含み、令第三十七条の二に規定する保険会社を除く。）の過去五事業年度における年平均運用利回り（過去五事業年度における各事業年度の運用利回りの総和を五で除して得た運用利回りをいう。）を基準とし、かつ当該年平均運用利回りを超えるものとして金融庁長官及び財務大臣が定める率をいう。

(ii) "base interest rate" means the rate to be determined by the Commissioner of the Financial Services Agency and the Minister of Finance for each type of license stated in the items under the provisions of Article 262, paragraph (2) of the Act based on and in excess of the average annual investment returns for the past five business years (meaning the investment returns obtained by dividing by five the aggregate of the annual returns on investment for each of the past five business years) of all insurance companies (including a foreign insurance company, etc., and excluding the insurance companies prescribed in Article 37-2 of the Order) licensed under the corresponding type of license.

（法第二百四十五条第二号に規定する内閣府令・財務省令で定める期間）

(Period Specified by Cabinet Office Order or Order of the Ministry of Finance Prescribed in Article 245, Item (ii) of the Act)

第一条の六の二　法第二百四十五条第二号に規定する内閣府令・財務省令で定める期間は、同条本文（法第二百五十八条第二項において準用する場合を含む。）、法第二百五十条第五項本文、法第二百五十四条第四項本文又は法第二百五十五条の二第三項本文の規定により保険会社（外国保険会社等を含む。）がその業務を停止した時から三月とする。ただし、この項本文に規定する期間の末日が日曜日、土曜日、国民の祝日に関する法律（昭和二十三年法律第百七十八号）に規定する休日、一月二日、一月三日又は十二月二十九日から十二月三十一日までの日に当たるときは、これらの日の翌日を当該期間の末日とみなす。

Article 1-6-2 (1) The period specified by Cabinet Office Order or Order of the Ministry of Finance prescribed in Article 245, item (ii) of the Act is three months from the time an insurance company (including a foreign insurance company, etc.) suspends its business pursuant to the provisions of the main clause of that Article (including the cases in which it is applied mutatis mutandis pursuant to the provisions of Article 258, paragraph (2) of the Act),

the main clause of Article 250, paragraph (5) of the Act, the main clause of Article 254, paragraph (4) of the Act, or the main clause of Article 255-2, paragraph (3) of the Act; provided, however, that when the last day of the period prescribed in the main clause of this paragraph falls on a Sunday, Saturday, a holiday prescribed in the Act on National Holidays (Act No. 178 of 1948), January 2, January 3, or December 29 to 31, the last day of the period is deemed to be the day following the respective day.

２　金融庁長官は、前項本文の時後遅滞なく、同項に規定する期間及び当該期間の末日を官報その他の適当な方法で公告するものとする。ただし、法第二百四十二条第五項の公告（同条第二項の規定により保険管理人を選任したときに係るものに限る。）と併せて行うことを妨げない。

(2) Following an event specified in the main clause of the preceding paragraph, the Commissioner of the Financial Services Agency is to give public notice without delay, of the duration and the last day of the period prescribed in that paragraph via the official gazette or by other appropriate means; provided, however, that it does not preclude the issuance of the notice in conjunction with the public notice prescribed in Article 242, paragraph (5) of the Act (limited to that on the appointment of a receiver of an insurer pursuant to the provisions of paragraph (2) of that Article).

（特定補償対象契約）

(Specified Covered Insurance Contracts)

第一条の六の三　法第二百四十五条第二号に規定する内閣府令・財務省令で定めるものは、次に掲げるものとする。

Article 1-6-3 (1) Specified covered insurance contracts specified by Cabinet Office Order or Order of the Ministry of Finance prescribed in Article 245, item (ii) of the Act are as follows:

一　第五十条の三第一項（第二号に係る部分に限る。）の保険契約のうち、次に掲げる事由に関する保険に係る保険契約（次号イ及びロにおいて「傷害保険契約」という。）であって、保険期間が一年以内のもの（その締結に際し保険契約者又は被保険者が告知すべき重要な事実又は事項に被保険者の現在又は過去における健康状態その他の心身の状況に関する事実又は事項（病院、診療所等における入院、通院等の状況その他の健康状態その他の心身の状況の徴ひょうとなるものを含む。第三号において同じ。）が含まれないものに限る。以下「短期傷害保険契約」という。）

(i) insurance contracts referred to in Article 50-3, paragraph (1) (limited to the part relating to item (ii)) for an insurance covering any of the following incidents (referred to as "injury insurance contracts" in sub-items (a) and (b) of the following item) and for which the insurance period does not exceed one year (limited to those that do not include facts and matters relating to the past and present health conditions and other mental and physical conditions of the insured (including the status of visits to hospitals, clinics, etc., as an

inpatient or an outpatient, and other indicators of health conditions and other physical and mental conditions; the same applies in item (iii)) as material facts and matters to be notified by the policyholder or the insured when concluding a contract; referred to below as "short-term injury insurance contracts"):

イ　傷害を受けたことを原因とする人の状態

(a) condition of a person 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 person directly resulting from an injury inflicted upon the person; and

ハ　イに掲げるものに関し、治療（治療に類する行為として規則第五条に掲げるものを含む。）を受けたこと。

(c) receiving treatment (including activities stated in Article 5 of the Regulations as the activities similar to treatment) in connection with the incidents referred to in sub-item (a);

二　第五十条の三第一項（第二号に係る部分に限る。）の保険契約（前号及び次に掲げるもの並びに次号に該当するものを除く。）の積立部分（以下「非年金型疾病・傷害保険契約の積立部分」という。）

(ii) savings portion of insurance contracts (excluding those stated in the preceding item and this item, and those falling under the following item) specified in Article 50-3, paragraph (1) (limited to the part relating to item (ii)) (referred to below as the "savings portion of non-pension type sickness and injury insurance contracts")

イ　傷害保険契約（前号ハに掲げる事由に関する保険に係るもの又は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（ロ又はハに掲げる保険契約に該当するものを除く。）

(a) injury insurance contracts (excluding contracts for insurance covering the incident referred to in sub-item (c) of the preceding item and contracts in which the policyholder is a corporation) whose prime object is to pay refunds on a regular basis for a certain period after the termination of the insurance premiums payment period, and which satisfy all of the following requirements (excluding those falling under insurance contracts referred to in sub-item (b) or (c)):

（１）　当該保険契約に基づき払い込まれる保険料の総額（規則第二百十二条第一項第二号イに規定する転換価額を含む。以下このイにおいて同じ。）及びその運用によって得られた収益の全部若しくは一部（当該保険契約があらかじめ約した払戻しに充てる金額に限る。）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（（２）（ｉｉ）において「給付金原資」と総称する。）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であること。

1. The total amount of refunds and refunds upon cancellation of the insurance contract is determined depending on the aggregate amount of insurance premiums (including the conversion value prescribed in Article 212, paragraph (1), item (ii), sub-item (a) of the Regulations; the same applies in this sub-item (a)) payable under the insurance contract and all or part of the amount of proceeds from investment of the insurance premiums (limited to the amount to be appropriated to the refund as agreed upon in advance in the relevant insurance contract) or the amount increasingly reserved for the beneficiaries of the refund under the insurance contract (collectively referred to as "insurance benefits fund" in 2.(ii)); and

（２）　当該保険契約の保険金額が、（ｉ）から（ｉｉｉ）までに掲げる保険年度（当該保険契約の保険期間の始期の属する日（以下この（２）において「始期日」という。）又は年応当日（始期日の属する年の翌年以後の各年における当該始期日に応当する各日をいう。）から、当該始期日又は年応当日の直後の各年応当日の前日までの各期間（当該保険契約の保険期間内に限る。）をいう。以下この（２）において同じ。）の区分に応じ、当該（ｉ）から（ｉｉｉ）までに定める額であること。

2. The amount of insurance proceeds under the insurance contract is the amount prescribed in one of i. through iii. in accordance with the category of the insurance business year (meaning each period from the date on which the insurance period under the relevant insurance contract commences (referred to below as "commencement date") in this paragraph 2.) or the corresponding day of each year (meaning the day corresponding to the commencement date for each year following the year which includes the commencement date) to the day before the corresponding day immediately following the commencement date or the corresponding day of the current year (limited to the insurance period of the relevant insurance contract; the same applies below in this paragraph 2) specified in each of i. through iii.:

（ｉ）　最初の保険年度　（ｉｉ）に定める額の〇・三倍以下の額（保険料を一時に払い込むことを内容とする保険契約にあっては、（ｉｉ）に定める額以下の額）

i. for the first insurance business year, an amount of not more than 0.3 times the amount prescribed in ii. (in the case of insurance contracts which require the lump-sum payment of the insurance premiums, an amount not more than the amount prescribed in ii.);

（ｉｉ）　当該保険契約に係る保険料を払い込むべき期日のうち最終のものの属する保険年度（保険料を一時に払い込むことを内容とする保険契約にあっては、その保険料の払込みが行われる期間の終了する日の属する保険年

度）以後の保険年度　給付金原資の額の一・五倍未満の額

ii. for each insurance business year including and after the insurance business year which includes the last due date for the payment of insurance premiums for the relevant insurance contract (in the case of insurance contracts which require the lump-sum payment of the insurance premiums, the insurance business year which includes the day on which the period for the payment of the insurance premium ends): an amount less than 1.5 times the insurance benefits fund;

（ｉｉｉ）　（ｉ）及び（ｉｉ）に掲げる保険年度以外の保険年度　（ｉ）に定める額以上（ｉｉ）に定める額以下の範囲内において保険年度の経過に応じ逓増的に定められた額（保険料を一時に払い込むことを内容とする保険契約にあっては、（ｉ）に定める額以上（ｉｉ）に定める額以下の範囲内において保険年度の経過に応じ逓増的に定められた額又は当該範囲内における一定の額）

iii. for any insurance business year, other than the insurance business years specified in i. and ii., an increasing amount prescribed in accordance with the passage of insurance business years within the range from the amount prescribed in i., and the amount prescribed in ii., (in the case of insurance contracts which require the lump-sum payment of the insurance premiums, an increasing amount prescribed in accordance with the passage of insurance business years within the range from the amount prescribed in i., and the amount prescribed in ii., or a certain amount prescribed within the range);

ロ　傷害保険契約（前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（昭和四十六年法律第九十二号）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

(b) injury insurance contracts (excluding those for insurance covering the incidents referred to in sub-item (c) of the preceding item) prescribed in Article 6, paragraph (1), item (ii)-2, paragraph (2), item (iii) and paragraph (4), item (iii) of the Workers' Property Accumulation Promotion Act (Act No. 92 of 1971);

ハ　確定拠出年金法（平成十三年法律第八十八号）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

(c) insurance contracts relating to the payment of insurance premiums which fall under the investment method to be specified by Cabinet Order, as referred to in the first sentence of Article 23, paragraph (1) of the Defined Contribution Pension Act (Act No. 88 of 2001) (including a case where applied mutatis mutandis pursuant to Article 73 of that Act);

三　第五十条の三第一項（第二号に係る部分に限る。）の保険契約のうち、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（その締結に際し保険契約者又は被保険者が告知すべき重要な事実又は事項に、被保険者の過去における健康状態その他の心身の状況に関する事実又は事項が含まれないものに限る。以下「特定海外旅行傷害保険契約」という。）

(iii) insurance contracts specified in Article 50-3, paragraph (1) (limited to the segment relating to item (ii)) in which the insurance proceeds are to be paid contingent upon the incidents that occur during the period between the time when a person leaves their residence for overseas travel and the time when they come back to their residence (limited to those that do not include facts and matters relating to the past and present health conditions and other mental and physical conditions of the insured as material facts and matters to be notified by the policyholder or the insured when concluding a contract; referred to below as "specified overseas travel accident insurance contracts"); and

四　第五十条の三第一項（第四号に係る部分に限る。）の保険契約及び損害てん補保険契約

(iv) insurance contracts and loss compensation insurance contracts specified in Article 50-3, paragraph 1 (limited to the part relating to item (iv)).

２　前項の規定は、次の各号に掲げる場合には、当該各号に定めるところにより適用するものとする。

(2) In the cases stated in the following items, the provisions of the preceding paragraph are to apply pursuant to the provisions of the respective items:

一　主契約に保険金等の支払事由が規定されていない場合　当該主契約及び当該主契約に付された保険特約（保険金等の支払事由が規定されているものに限る。以下この号及び第五十条の三第四項第一号において同じ。）（当該主契約に複数の保険特約が付されている場合にあっては、当該主契約及び主たる保険特約（主契約に当該保険特約のみを付して保険契約を締結することができるものをいう。以下この号及び第五十条の三第四項第一号において同じ。））を一の主契約とみなして、前項の規定を適用する。ただし、当該主契約に主たる保険特約が複数付されている場合には、当該主契約及びそれぞれの主たる保険特約をそれぞれ一の主契約とみなして、前項の規定を適用する。

(i) if the grounds for payment of insurance proceeds, etc., are not prescribed in the basic policy: the provisions of the preceding paragraph apply by deeming that the basic policy and the insurance rider (limited to those which state the grounds for the payment of insurance proceeds; the same applies below in this item (i) and Article 50-3, paragraph 4, item (i)) (if multiple insurance riders are attached to the relevant basic policy, it means that the basic policy and the main insurance rider (meaning it is possible to conclude an insurance contract by attaching only the insurance rider to the basic policy; the same applies below in this item and Article 50-3, paragraph (4), item (i))

constitute a single basic policy); provided, however, that when multiple main insurance riders are attached to the basic policy, the provisions of the preceding paragraph apply by deeming the basic policy and each of the main insurance riders to constitute a single basic policy, respectively; and

二　一の保険契約（法第二百六十二条第二項第二号に掲げる免許の種類に属する免許を受けた保険会社（外国保険会社等を含む。）に係るものに限る。以下この号において同じ。）に係る責任準備金が法第四条第二項第四号に掲げる書類に定めた区分ごとに積み立てられている場合（主契約に係る責任準備金が当該区分ごとに積み立てられている場合に限る。）　当該保険契約に係る主契約若しくはこれに付された保険特約又はこれらに含まれる条項（前項第三号に掲げる保険契約に相当する保険特約又は条項を除く。）は当該区分ごとにそれぞれ独立の保険契約又は積立部分と、前項第三号に掲げる保険契約に相当する保険特約又は条項は特定海外旅行傷害保険契約とみなして前項の規定を適用する。

(ii) if the policy reserve for a single insurance contract (limited to those relating to insurance companies (including a foreign insurance company, etc.) that have received a license that falls under the class of license described in Article 262, paragraph (2), item (ii) of the Act; the same applies below in this item) is set aside in accordance with the categories prescribed by the documents stated in Article 4, paragraph (2), item (iv) (limited to cases in which the policy reserve for the basic policy is set aside in accordance with the categories): the provisions of the preceding paragraph apply by deeming that the basic policy of the relevant insurance contract or the insurance rider attached to it, or the clauses contained in it (excluding insurance riders and clauses corresponding to insurance contracts stated in item (iii) of the preceding paragraph) constitute an independent insurance contract or a savings portion in accordance with the respective categories, or by deeming that the insurance riders and clauses corresponding to the insurance contracts stated in item (iii) of the preceding paragraph constitute specified overseas travel accident insurance contracts.

（株主の名義書換の禁止の告示）

(Public Notice of Prohibition on Entry of Name Changes for Shareholders)

第一条の七　金融庁長官は、法第二百四十六条の規定により株主の名義書換を禁止したときは、その旨を官報で告示するものとする。

Article 1-7 When an entry of a name change for the shareholders is prohibited pursuant to the provisions of Article 246 of the Act, the Commissioner of the Financial Services Agency is to issue a public notice of that matter in the Official Gazette.

（計画の承認）

(Approval of Plans)

第一条の八　保険管理人は、法第二百四十七条第二項又は第四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を添付して金融庁長官に提出しなければならない。

Article 1-8 When a receiver of an insurer intends to obtain an approval pursuant to the provisions of Article 247, paragraph (2) or (4) of the Act, they must submit to the Commissioner of the Financial Services Agency a written application for approval with the following documents attached to it:

一　理由書

(i) a written statement of reasons;

二　法第二百四十七条第一項の計画の内容を記載した書面（同項の計画を変更する場合においては、変更後の計画の内容を記載した書面）

(ii) a document detailing the contents of the plan referred to in Article 247, paragraph (1) of the Act (if the plan referred to in the same paragraph is to be changed, a document detailing the contents of the plan as changed);

三　被管理会社が損害保険会社又は外国損害保険会社等である場合にあっては、当該被管理会社に係る補償対象契約の数及びその把握のために用いた方法に関する事項を記載した書類

(iii) if the company being managed is a non-life insurance company or a foreign non-life insurance company, a document stating the number of covered insurance contracts relating to the company being managed and matters concerning the method or methods used for the identification of the contracts; and

四　その他参考となるべき事項を記載した書類

(iv) documents containing any other matters which would serve as reference.

（保険管理人による管理を命ずる処分の取消しの通知）

(Notification of Revocation of Dispositions Ordering Management by Receiver of an Insurer)

第一条の九　金融庁長官は、法第二百四十八条第一項の規定により管理を命ずる処分を取り消したときは、当該処分を受けた保険会社等又は外国保険会社等に対し、その旨を通知しなければならない。

Article 1-9 If a disposition ordering management is revoked pursuant to the provisions of Article 248, paragraph (1) of the Act, the Commissioner of the Financial Services Agency must notify the insurance company, etc., or the foreign insurance company, etc., that received the disposition, to that effect.

（解約返戻金に類するものとして内閣府令・財務省令で定める給付金）

(Benefits Similar to Cancellation Refunds Specified by Cabinet Office Order or Order of the Ministry of Finance)

第一条の九の二　法第二百五十条第一項に規定する解約返戻金に類するものとして内閣府令・財務省令で定める給付金は、次に掲げるものとする。

Article 1-9-2 Benefits similar to cancellation refunds specified by Cabinet Office Order or Order of the Ministry of Finance prescribed in Article 250, paragraph (1) of the Act are as follows:

一　前納した保険料のうち払込期の到来していないもの（保険契約者の意思に基づいて支払われるものに限る。）

(i) insurance premiums paid in advance which are not due (limited to insurance premiums paid based on the intentions of the relevant policyholder);

二　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。第五十三条第四号において同じ。）に係る配当金又は社員に対して分配された剰余金（いずれも保険契約者の意思に基づいて支払われるものに限る。）

(ii) cash dividends relating to policy dividends (meaning the policy dividends prescribed in Article 114, paragraph (1) of the Act; the same applies in Article 53, item (iv)) or surplus distributed to members (in either case, limited to payments made based on the intentions of the policyholder); and

三　保険契約者の請求に基づく保険期間、保険金額その他の保険契約の内容の変更又は引受割合若しくは引受金額の変更に伴い、未経過保険料（未経過期間（保険契約に定めた保険期間のうち、これらの変更の時において、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をいう。）又は払戻積立金に基づいて支払われ、又は移管される金額

(iii) amounts paid or transferred in association with the modification of the insurance period, the amount of insurance proceeds, any other details of the insurance contract, or the percentage or the amount of underwriting at the request of a policyholder, which amounts are based on the unexpired insurance premium (meaning the amount of insurance premium corresponding to the unexpired period (meaning the insurance period specified under an insurance contract which has not passed as of the time of modification)) or refund reserve.

（保険契約の移転等の公告の付記事項）

(Supplementary Notes to Public Notices on Transfer of Insurance Contracts)

第一条の十　法第二百五十一条第一項及び第二百五十五条第一項に規定する内閣府令・財務省令で定める事項は、次に掲げるものとする。

Article 1-10 The supplementary matters specified by Cabinet Office Order or Order of the Ministry of Finance prescribed in Article 251, paragraph (1) and Article 255, paragraph (1) of the Act are as follows:

一　第一条の六の二第一項に規定する期間及び当該期間が満了しているかどうかの別

(i) the period prescribed in Article 1-6-2, paragraph (1) and whether the period has expired;

二　法第二百五十条第一項に規定する契約条件の変更により生ずる保険契約者の権利義務の変更の主要な内容（次に掲げるものを含むものとする。）

(ii) the main content of modifications in the rights and duties of policyholders

caused by a modification of insurance clauses prescribed in Article 250, paragraph (1) of the Act (which includes the following);

イ　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元受生命保険契約等についての同条第二項の適用に関する事項

(a) matters relating to the application of Article 50-5, paragraph (2) to the underlying life insurance contracts, etc., falling under the category of contracts with high assumed interest rate prescribed in paragraph (3) of that Article;

ロ　責任準備金、予定利率その他の契約条件の変更と保険契約者（保険金その他の給付金を受け取るべき者を含む。）の保険金、返戻金その他の給付金に係る権利の変更との関係に関する事項（当該関係を図示したものを含む。）

(b) matters relating to the relationship (including diagrams showing the relationship) between modification of the policy reserve, assumed interest rate or any other contract conditions and the rights of the policyholder (including beneficiaries for the insurance proceeds and other benefits) relating to insurance proceeds, refunds and other benefits; and

三　法第二百五十条第一項に規定する契約条件の変更を必要とする理由

(iii) the reasons for the need for modification of insurance clauses prescribed in Article 250, paragraph (1) of the Act.

（契約条件変更書の記載事項）

(Matters to Be Stated in Documents on Modification of Insurance Clauses)

第一条の十一　法第二百五十五条の二第一項に規定する内閣府令・財務省令で定める事項は、次に掲げる事項とする。

Article 1-11 The matters specified by Cabinet Office Order or Order of the Ministry of Finance prescribed in Article 255-2, paragraph (1) of the Act are as follows:

一　株式の取得をする者の商号、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

(i) trade name or name of the person acquiring shares, and the location of its head office, principal office or principal branch in Japan; and

二　法第二百五十条第一項に規定する契約条件の変更を必要とする理由

(ii) the reasons for the need for modification of insurance clauses prescribed in Article 250, paragraph (1) of the Act.

（契約条件の変更に係る備置事項）

(Matters to Be Retained in Relation to Modification of Insurance Clauses)

第一条の十二　法第二百五十五条の三第一項に規定する内閣府令・財務省令で定める事項は、次に掲げる事項とする。

Article 1-12 (1) The matters specified by Cabinet Office Order or Order of the Ministry of Finance prescribed in Article 255-3, paragraph (1) of the Act are as

follows:

一　契約条件変更計画の内容

(i) the contents of the plan to modify contract conditions; and

二　貸借対照表（外国保険会社等にあっては、日本における保険業の貸借対照表）の内容

(ii) the contents of the balance sheets (in the case of a foreign insurance company, etc., the balance sheets for its insurance business in Japan).

2　法第二百五十五条の三第二項第三号に規定する内閣府令・財務省令で定める方法は、同号の電磁的記録に記録された事項を紙面又は映像面に表示する方法とする。

(2) The method specified by Cabinet Office Order or Order of the Ministry of Finance prescribed in Article 255-3, paragraph (2), item (iii) of the Act is the method to display matters recorded in an electronic or magnetic record on paper or screen, as referred to in that item.

（契約条件の変更に係る公告事項）

(Matters Subject to Public Notice in Relation to Modification of Insurance Clauses)

第一条の十三　法第二百五十五条の四第一項に規定する内閣府令・財務省令で定める事項は、次に掲げる事項とする。

Article 1-13 The matters specified by Cabinet Office Order or Order of the Ministry of Finance prescribed in Article 255-4, paragraph (1) of the Act are as follows:

一　株式の取得をする者の商号、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

(i) trade name or name of the company acquiring shares, and the location of its head office, principal office or principal branch in Japan;

二　第一条の六の二第一項に規定する期間及び当該期間が満了しているかどうかの別

(ii) the period prescribed in Article 1-6-2, paragraph (1) and whether the period has expired;

三　法第二百五十条第一項に規定する契約条件の変更により生ずる保険契約者の権利義務の変更の主要な内容（次に掲げるものを含むものとする。）

(iii) the main content of modifications in the rights and duties of policyholders caused by a modification of insurance clauses prescribed in Article 250, paragraph (1) of the Act (which includes the following):

イ　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元受生命保険契約等についての同条第二項の適用に関する事項

(a) matters concerning the application of Article 50-5, paragraph (2) to the underlying life insurance contracts, etc., falling under the category of contracts with high assumed interest rate prescribed in paragraph (3) of that Article; and

ロ　責任準備金、予定利率その他の契約条件の変更と保険契約者（保険金その他の

給付金を受け取るべき者を含む。）の保険金、返戻金その他の給付金に係る権利の変更との関係に関する事項（当該関係を図示したものを含む。）

(b) matters concerning the relationship (including diagrams showing the relationship) between modification of the policy reserve, assumed interest rate or any other contract conditions and the rights of the policyholder (including beneficiaries for the insurance proceeds and other benefits) relating to insurance proceeds, refunds and other benefits.; and

四　法第二百五十条第一項に規定する契約条件の変更を必要とする理由

(iv) the reasons for the need for modification of insurance clauses prescribed in Article 250, paragraph (1) of the Act.

（保険契約に係る債権の額）

(Amount of Claim Relating to Insurance Contract)

第一条の十四　法第二百五十五条の四第四項に規定する内閣府令・財務省令で定める金額は、次の各号に掲げる保険会社等又は外国保険会社等の区分に応じ、当該各号に定める金額とする。

Article 1-14 The amounts specified by Cabinet Office Order or Order of the Ministry of Finance prescribed in Article 255-4, paragraph (4) of the Act are the amounts specified in each of the following items in accordance with the category of insurance company, etc., and a foreign insurance company, etc., specified in each of those items:

一　生命保険会社及び外国生命保険会社等　法第二百五十五条の四第一項の公告（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) life insurance companies and foreign life insurance companies, etc.: the amount to be reserved for the insured as of the time of the public notice referred to in Article 255-4, paragraph (1) the Act (referred to below as "public notice" in this Article);

二　損害保険会社及び外国損害保険会社等　イ及びロに掲げる金額の合計額

(ii) non-life insurance companies and foreign non-life insurance companies, etc.: the aggregate of the amounts stated in (a) and (b);

イ　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。次号において同じ。）に対応する保険料の金額

(a) the amount of insurance premium corresponding to the unexpired period (meaning the insurance period specified in an insurance contract which has not been passed as of the time of the public notice); and

ロ　公告の時において規則第七十条第一項第三号又は規則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

(b) the amount to be set aside as the refund reserve as referred to in Article 70, paragraph (1), item (iii), or Article 151, paragraph (1), item (iii) of the Regulations as of the time of the public notice;

三　少額短期保険業者　未経過期間に対応する保険料の金額

(iii) for a small amount and short-term insurance company: the amount of insurance premium corresponding to the unexpired period.

（契約条件の変更後の公告事項）

(Matters Subject to Public Notice after Modification of Insurance Clauses)

第一条の十五　法第二百五十五条の五第一項に規定する内閣府令・財務省令で定める事項は、次に掲げる事項とする。

Article 1-15 The matters specified by Cabinet Office Order or Order of the Ministry of Finance prescribed in Article 255-5, paragraph (1) of the Act are as follows:

一　法第二百五十五条の四第一項から第四項までに規定する手続の経過

(i) the status of progress of the procedures prescribed in Article 255-4, paragraphs (1) through (4) of the Act; and

二　株式の取得をする者の商号、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) trade name or name of the person acquiring shares, and the location of its head office, principal office or principal branch in Japan.

第三章　保険契約者保護機構の行う資金援助等

Chapter III Financial Assistance Provided by Policyholders Protection Corporation

（保険契約の管理及び処分の範囲）

(Scope of Management and Disposition of Insurance Contracts)

第二条　法第二百六十条第十項に規定する内閣府令・財務省令で定める行為は、次に掲げる行為とする。

Article 2 The acts specified by Cabinet Office Order or Order of the Ministry of Finance prescribed in Article 260, paragraph (10) of the Act are as follows:

一　保険契約に基づく損害のてん補（保険金の支払を除く。第二十二条第四号において同じ。）

(i) loss compensation based on insurance contracts (excluding payment of insurance proceeds; the same applies in Article 22, item (iv));

二　保険契約に基づく保険契約の解除

(ii) cancellation of insurance contracts based on insurance contracts;

三　保険契約の内容の変更

(iii) amendment of terms and conditions of insurance contracts;

四　締結した再保険契約に関する行為

(iv) acts relating to reinsurance contracts concluded;

五　保険会社（外国保険会社等を含む。以下同じ。）の保険業に係る業務の代理又は事務の代行であって、次に掲げるもの

(v) the following agency services relating to insurance business and business handling services performed on behalf of insurance companies (including a foreign insurance company, etc.);

イ　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

(a) the following business handling services and other business handling services relating to insurance business:

（１）　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

1. preparation and giving and receiving, etc., of documents concerning underwriting of insurance and other services;

（２）　保険料の収納事務及び保険金等の支払事務

2. services for receiving insurance premiums and services for paying insurance proceeds;

（３）　保険事故その他の保険契約に係る事項の調査

3. investigation of insured events and other matters concerning insurance contracts;

ロ　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、保険契約者保護機構（以下「機構」という。）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

(b) agency service for damage assessment or any other business relating to insurance business, which is reasonable to be performed by policyholders protection corporation (referred to below as "corporation") from the standpoint of enhancement of convenience of policyholders in Japan;

六　債務の保証

(vi) guarantee of obligations; and

七　その他法第二百六十条第十項及び前各号に掲げる行為に附帯する行為（同項及び前各号に掲げる行為を行う場合に限る。）

(vii) other acts incidental to the acts stated in Article 260, paragraph (10) of the Act and in the preceding items (limited to conducting the acts stated in the Article and the preceding items).

（機構へ加入する手続）

(Procedures to Join a Corporation)

第二条の二　法第二百六十五条の三第二項の規定により機構に加入する手続をとろうとする者は、次に掲げる事項を記載した申請書を加入しようとする機構に提出しなければならない。

Article 2-2 (1) A person intending to undertake the procedures for joining a corporation pursuant to the provisions of Article 265-3, paragraph (2) of the Act must submit a written application stating the following matters to the corporation they intend to join:

一　商号又は名称（外国保険業者の場合にあっては、当該外国保険業者の本国（法第百八十七条第一項第一号に規定する本国をいう。）の国名及び当該外国保険業者の

氏名、商号又は名称）

(i) trade name or name (in the case of a foreign insurer, the name of the home country (meaning the home country prescribed in Article 187, paragraph (1), item (i) of the Act) and the name or trade name of the foreign insurer);

二　資本金の額又は基金の総額

(ii) the amount of capital or the total amount of funds;

三　取締役及び監査役（監査等委員会設置会社（監査等委員会を置く株式会社又は相互会社をいう。）にあっては取締役、指名委員会等設置会社（指名委員会等（法第四条第一項第三号に規定する指名委員会等をいう。）を置く株式会社又は相互会社をいう。）にあっては取締役及び執行役）の氏名（外国保険業者の場合にあっては、日本における代表者の氏名及び住所）

(iii) the names of the directors and company auditors (in the case of a company with an audit and supervisory committee (meaning a stock company or mutual company with an audit and supervisory committee), the names of the directors; in the case of a company with a nominating committee, etc. (meaning a stock company or mutual company with a nominating committee, etc. (meaning a nominating committee, etc. prescribed in Article 4, paragraph (1), item (iii) of the Act)), the names of the directors and executive officers) (in the case of a foreign insurer, the name and address of the representative person in Japan);

三の二　会計参与設置会社（会計参与を置く株式会社又は相互会社をいう。）にあっては、会計参与の氏名（会計参与が法人であるときは、当該会計参与の名称及びその職務を行うべき社員の氏名）

(iii)-2 in the case of a company with accounting advisors (meaning a stock company or mutual company with accounting advisors), the names of the accounting advisors (if an accounting advisor is a corporation, the name of the accounting advisor and the names of its employees who are to perform its duties);

四　受けようとする免許の種類

(iv) type of license desired;

五　本店又は主たる事務所の所在地（外国保険業者の場合にあっては、日本における主たる店舗（法第百八十七条第一項第四号に規定する店舗をいう。））

(v) address of the head office or the principal office (in the case of a foreign insurer, its principal branch in Japan (meaning the branch prescribed in Article 187, paragraph (1), item (iv))); and

六　機構への加入申請の日

(vi) the date of application to join the corporation.

2　前項の申請書には、次の各号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 referred to in the preceding paragraph:

一　定款（外国保険業者の場合にあっては、定款又はこれに準ずる書類）

(i) the articles of incorporation (in the case of a foreign insurer, articles of incorporation or equivalent documents);

二　事業計画書

(ii) a business plan; and

三　その他機構が必要と認める書類

(iii) any other document the corporation finds necessary.

3　第一項の規定による申請書又は前項各号に掲げる当該申請書に添付すべき書類（以下この項において「申請書等」という。）の提出については、当該申請書等が電磁的記録（法第四条第三項に規定する電磁的記録をいう。）で作成されている場合には、電磁的方法（法第二百六十五条の二十七の四第三項に規定する電磁的方法をいう。）をもって行うことができる。

(3) A written application under the provisions of paragraph (1) or documents to be attached to the written application as specified in the preceding items (collectively referred below to as a "written application, etc." in this paragraph) may be submitted by electronic or magnetic means (meaning an electronic or magnetic means provided in Article 265-27-4, paragraph (3) of the Act), if the written application, etc. is prepared in the form of an electronic or magnetic record (meaning an electronic or magnetic record provided in Article 4, paragraph (3) of the Act).

（脱退会員の納付する負担金の額）

(Amount of Contribution to Be Paid by a Withdrawing Member)

第三条　機構を脱退した会員（以下この条において「脱退会員」という。）が法第二百六十五条の四第三項の規定により納付すべき負担金の額は、法第二百六十五条の四第三項各号に規定する資金の借入れに係る債務の履行のために機構が負担することとなる費用（以下この条において「借入費用」という。）の額に、当該脱退会員が脱退した事業年度における当該脱退会員の年間負担額を当該機構の各会員（脱退会員を含む。）の年間負担額の合計の額で除して得た割合を乗じて得た額とする。ただし、機構は、定款で定めるところにより、機構が借入費用の返済を終了するまでの間、毎事業年度、当該脱退会員が脱退しなかったものとみなして、法第二百六十五条の三十四第一項の規定に基づき計算される額を当該事業年度において納付すべき負担金の額とすることができる。

Article 3 The amount of obligatory contribution to be paid by a member withdrawing from a corporation (referred to below as "withdrawing member" in this Article) pursuant to the provisions of Article 265-4, paragraph (3) of the Act is the amount obtained by multiplying the amount of expenses incurred by the corporation to perform obligations relating to the borrowing of funds prescribed in the items under Article 265-4, paragraph (3) of the Act (referred to below as "borrowing expenses" in this Article) by the rate obtained by dividing the annual amount of obligatory contribution payable by the withdrawing member by the aggregate of the annual amount of obligatory

contribution payable by each member of the corporation (including the withdrawing member) for the business year in which the withdrawing member withdrew; provided, however, that, pursuant to the provisions of its articles of incorporation, a corporation may deem the withdrawing member to not have withdrawn until the corporation completes repayment of the borrowing expenses and may specify, for each business year until the completion of the repayment, an amount calculated pursuant to the provisions of Article 265-34, paragraph (1) of the Act as the amount of obligatory contribution to be paid by the withdrawing member for the relevant business year.

（設立の認可の申請）

(Application for Authorization for Establishment)

第四条　法第二百六十五条の八第二項に規定する内閣府令・財務省令で定める事項を記載した書類は、次に掲げる書類とする。

Article 4 The documents detailing the matters specified by Cabinet Office Order or Order of the Ministry of Finance prescribed in Article 265-8, paragraph (2) of the Act are as follows:

一　発起人の名称、その代表者の氏名及び主たる事務所の所在地を記載した書面

(i) a document detailing the names of the founders, and the name and location of the principal office of their representative;

二　定款及び事業計画書の概要並びに創立総会の会議の日時及び場所についての公告に関する事項を記載した書面

(ii) a document detailing the matters of a public notice relating to the articles of incorporation, an outline of the business plan, and the date, time and venue of the organizational meeting;

三　創立総会の議事の経過を記載した書類

(iii) a document detailing the proceedings of the organizational meeting;

四　会員となる旨の申出をしたものの名称、その代表者の氏名及び主たる事務所の所在地を記載した書面

(iv) a document detailing the names of the persons who gave the notification to become members, and the name and location of the principal office of their representative;

五　役員となるべき者の氏名、住所及び履歴を記載した書面

(v) a document detailing the names, addresses and personal histories of the persons to assume the position of officers;

六　役員が破産手続開始の決定を受けて復権を得ない者でない旨の官公署の証明書又はこれに代わる書面

(vi) a certificate issued by a public agency, or a substitute document for it, confirming that the officers are not persons who are subject to an order commencing bankruptcy proceedings and who have not obtained a restoration of rights;

七　役員が法第二百六十五条の十六各号の規定（同条第二号の規定のうち、破産手続開始の決定を受けて復権を得ない者に係る部分を除く。）に該当しないことを誓約する書面

(vii) a document pledging that none of the officers fall under the items of Article 265-16 of the Act (excluding the part of item (ii) of that Article that relates to a person who is subject to an order commencing bankruptcy proceedings and who has not obtained a restoration of rights);

八　設立当時において帰属すべき財産の目録

(viii) an inventory of property which belongs to the relevant corporation at the time of establishment; and

九　設立後五事業年度における資金援助等業務（法第二百六十五条の二十八第一項各号及び第二項各号に掲げる業務の全部をいう。以下同じ。）の実施に関する計画及びこれに伴う予算

(ix) an implementation plan and budget for financial assistance services, etc. (meaning all business stated in the items of Article 265-28, paragraphs (1) and (2) of the Act; the same applies below).

（設立の認可の申請手続）

(Application Procedures for Approval for Establishment)

第四条の二　法第二百六十五条の六に規定する発起人は、法第二百六十五条の八第一項に規定する認可申請書及びその添付書類を内閣総理大臣に提出するときは、金融庁長官を経由して提出しなければならない。

Article 4-2 The founders prescribed in Article 265-6 of the Act must submit the application for approval prescribed in Article 265-8, paragraph (1) of the Act and the documents attached to it to the Prime Minister through the Commissioner of the Financial Services Agency.

（定款の変更の認可申請）

(Application for Approval to Modify Articles of Incorporation)

第五条　機構は、法第二百六十五条の十二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事項を記載した書類を添付して金融庁長官及び財務大臣に提出しなければならない。

Article 5 When a corporation intends to obtain approval pursuant to the provisions of Article 265-12, paragraph (2) of the Act, it must submit to the Commissioner of the Financial Services Agency and the Minister of Finance an application for approval with a document attached to it detailing the following matters:

一　変更しようとする事項

(i) the matters to be modified;

二　変更を必要とする理由

(ii) the reasons for the need for modification;

三　変更の議決をした総会の議事の経過
(iii) the proceedings of the general meeting at which the resolution to modify was issued; and
四　その他参考となるべき事項
(iv) any other matters which would serve as reference.

（役員の選任及び解任の認可の申請）
(Application for Approval for Appointment and Dismissal of Officers)
第六条　機構は、法第二百六十五条の十五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事項を記載した書類を添付して金融庁長官及び財務大臣に提出しなければならない。
Article 6 When a corporation intends to obtain approval pursuant to the provisions of Article 265-15, paragraph (2) of the Act, it must submit to the Commissioner of the Financial Services Agency and the Minister of Finance an application for approval with a document attached to it detailing the following matters:
一　選任又は解任しようとする役員の氏名、住所及び履歴
(i) the name, address and personal history of the person planned to be appointed as an officer or the officer planned to be dismissed;
二　選任又は解任しようとする理由
(ii) the reasons for the planned appointment or dismissal; and
三　選任又は解任をした総会の議事の経過
(iii) the proceedings of the general meeting at which the appointment or dismissal took place.

（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）
(A Person Who Is Unable to Properly Perform Their Duties Due to Mental or Physical Disorder)
第六条の二　法第二百六十五条の十六第二号に規定する内閣府令・財務省令で定める者は、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 6-2 The person specified by Cabinet Office Order and Order of the Ministry of Finance, as provided in Article 265-16, item (ii) 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.

（運営委員会の委員の任命の認可申請）
(Application for Approval for Appointment of Management Committee Members)
第七条　理事長は、法第二百六十五条の十九第四項の規定による認可を受けようとする

ときは、認可申請書に運営委員会（以下「委員会」という。）の委員として任命しようとする者の氏名、住所及び履歴を記載した書面を添付して金融庁長官及び財務大臣に提出しなければならない。

Article 7 When the chairperson of the board intends to obtain approval pursuant to the provisions of Article 265-19, paragraph (4) of the Act, they must submit to the Commissioner of the Financial Services Agency and the Minister of Finance an application for approval with a document attached to it stating the name, address and personal history of the person planned to be appointed as a member of the management committee (referred to below as "committee").

（委員会の組織）

(Organization of the Committee)

第八条　委員会は、委員十人以内で組織する。

Article 8 (1) The committee is comprised of not more than 10 members.

２　委員会に委員長一人を置き、委員の互選によってこれを定める。

(2) The committee has a chairperson, who is elected from among the committee members.

３　委員長は、委員会の会務を総理する。

(3) A chairperson presides over the affairs of the committee.

４　委員会は、あらかじめ、委員のうちから、委員長に事故がある場合に委員長の職務を代理する者を定めておかなければならない。

(4) The committee must designate, in advance, a committee member to undertake the duties of the chairperson in the event that the chairperson is unable to perform its duties.

５　委員長及びその他の委員の氏名及び主要な経歴は、法第二百六十五条の三十八第一項の事業報告書（以下「事業報告書」という。）に記載するものとする。

(5) The names and principal career histories of the chairperson and other committee members are to be detailed in the business reports referred to in Article 265-38, paragraph (1) of the Act (referred to below as "business reports").

（委員会の委員の任期）

(Term of Office of Committee Members)

第九条　委員会の委員の任期は、二年とする。ただし、委員が欠けた場合における補欠の委員の任期は、前任者の残任期間とする。

Article 9 (1) The term of office of committee members is 2 years; provided, however, that the term of office of a substitute committee member appointed in the event of a vacancy among the committee members is the remaining term of the predecessor.

２　委員会の委員は、再任されることができる。

(2) committee members may be reappointed.

３　委員会の委員は、非常勤とする。
(3) committee members are to serve on a part-time basis.

（委員会の委員の欠格事由）
(Grounds for Ineligibility of Committee Members)
第十条　法第二百六十五条の十六（役員の欠格事由）の規定は、委員会の委員について準用する。
Article 10 The provisions of Article 265-16 of the Act (Grounds for Ineligibility of Officers) apply mutatis mutandis to committee members.

（委員会の委員の解任）
(Dismissal of Committee Members)
第十一条　理事長は、委員会の委員が次の各号の一に該当するに至ったときは、その委員を解任することができる。
Article 11 (1) If the committee member falls under either of the following items, the chairperson of the board may dismiss the relevant member:
一　心身の故障のため職務を執行することができないと認められるとき。
(i) the committee member is found to be mentally or physically incompetent to perform their duties; or
二　職務上の義務違反その他委員たるに適しない非行があると認められるとき。
(ii) the committee member is found to have breached their professional obligations or engaged in any other conduct unbecoming of the committee member.
２　理事長は、前項の規定により委員を解任したときは、遅滞なく、金融庁長官及び財務大臣に届け出なければならない。
(2) When the chairperson of the board dismisses a committee member pursuant to the provisions of the preceding paragraph, the chairperson must notify the Commissioner of the Financial Services Agency and the Minister of Finance of this fact without delay.

（議決の方法）
(Method of Resolution)
第十二条　委員会は、委員長又は第八条第四項に規定する委員長の職務を代理する者のほか、委員の過半数が出席しなければ、会議を開き、議決をすることができない。
Article 12 (1) The committee may not hold a meeting or vote on a resolution without the attendance of a majority of the committee members in addition to the chairperson or the substitute for the chairperson prescribed in Article 8, paragraph (4).
２　委員会の議事は、出席した委員の過半数をもって決する。可否同数のときは、委員長が決する。
(2) Decisions on the agenda of the committee meeting are effected by the majority

votes of those in attendance at the meeting. The chairperson makes the decision in the event of a tie.

（委員会の議事録）
(Minutes of Committee Meetings)

第十二条の二　委員会を開いたときは、議事録を作成するものとする。

Article 12-2 (1) Whenever a committee meeting is held, the minutes of the meeting are to be prepared.

２　議事録には、会議の日時、場所、出席者の氏名、議題、審議の概要及び審議の結果を記載する。

(2) The minutes detailing the date, time and venue of the meeting, the names of attendees, the agenda, and a summary and results of the deliberations.

３　委員会の会議の日時、議題、審議の結果その他の開催状況は、事業報告書に記載するものとする。ただし、委員会及び機構が必要と認めるときは、委員会の開催状況のうち審議の結果については、当該委員会の開催された事業年度の翌事業年度以後の事業年度に係る事業報告書に記載することができる。

(3) The date, time, agenda, results of the deliberations and other details concerning committee meetings are detailed in the business reports; provided, however, that when the committee and the relevant corporation finds it necessary, the results of the deliberations at a committee meeting held in a given business year may be detailed in the business report for the following or any subsequent business year after then.

（委員会の議事及び運営に関し必要な事項）
(Agenda and Necessary Matters Relating to Administration of the Committee)

第十三条　第八条から前条までに定めるもののほか、委員会の議事及び運営に関し必要な事項は、委員長が、委員会に諮って定める。

Article 13 In addition to what is prescribed in Articles 8 through the preceding Article, the chairperson determines the agenda and necessary matters relating to the administration of the committee in consultation with the committee.

（評価審査会の委員の任命の認可申請）
(Application for Approval for Appointment of Evaluation Examination Board Members)

第十四条　理事長は、法第二百六十五条の二十第三項の規定による認可を受けようとするときは、認可申請書に評価審査会（以下「審査会」という。）の委員として任命しようとする者の氏名、住所及び履歴を記載した書面を添付して金融庁長官及び財務大臣に提出しなければならない。

Article 14 When the chairperson of the board intends to obtain approval pursuant to the provisions of Article 265-20, paragraph (3) of the Act, they must submit to the Commissioner of the Financial Services Agency and the

Minister of Finance an application for approval with a document attached to it, detailing the name, address and personal history of the person planned to be appointed as a member of the evaluation examination board (referred to below as "examination board").

（審査会の組織）
(Organization of Examination Board)

第十五条　審査会は、委員十人以内で組織する。
Article 15 (1) The examination board is comprised of not more than 10 members.
２　審査会に会長一人を置き、委員の互選によってこれを定める。
(2) The examination board has a chairperson, who is elected from among the examination board members.
３　会長は、審査会の会務を総理する。
(3) The chairperson presides over the affairs of the examination board.
４　審査会は、あらかじめ、委員のうちから、会長に事故がある場合に会長の職務を代理する者を定めておかなければならない。
(4) The examination board must designate, in advance, the examination board member to undertake the duties of the chairperson in the event that the chairperson is unable to perform their duties.
５　会長及びその他の委員の氏名及び主要な経歴は、事業報告書に記載するものとする。
(5) The names and major career histories of the chairperson and other examination board members are to be detailed in business reports.

（審査会の委員の任期）
(Term of Office of Examination Board Members)

第十六条　審査会の委員の任期は、二年とする。ただし、委員が欠けた場合における補欠の委員の任期は、前任者の残任期間とする。
Article 16 (1) The term of office of examination board members is 2 years; provided, however, that the term of office of a substitute examination board member appointed in the event of a vacancy among the examination board members is the remaining term of the predecessor.
２　審査会の委員は、再任されることができる。
(2) examination board members may be reappointed.
３　審査会の委員は、非常勤とする。
(3) examination board members serve on a part-time basis.

（審査会の委員の欠格事由）
(Grounds for Disqualification of Examination Board Members)

第十七条　法第二百六十五条の十六（役員の欠格事由）の規定は、審査会の委員について準用する。

Article 17 The provisions of Article 265-16 of the Act (Grounds for Disqualification of Officers) apply mutatis mutandis to examination board members.

（審査会の委員の解任）

(Dismissal of Examination Board Members)

第十八条　理事長は、審査会の委員が次の各号の一に該当するに至ったときは、その委員を解任することができる。

Article 18 (1) If the examination board member falls under either of the following items, the chairperson of the board may dismiss the relevant member:

一　心身の故障のため職務を執行することができないと認められるとき。

(i) the examination board member is found to be mentally or physically incompetent to perform their duties; or

二　職務上の義務違反その他委員たるに適しない非行があると認められるとき。

(ii) the examination board member is found to have breached their professional obligations or engaged in any other conduct unbecoming of an examination board member.

２　理事長は、前項の規定により委員を解任したときは、遅滞なく、金融庁長官及び財務大臣に届け出なければならない。

(2) When the chairperson of the board dismisses an examination board member pursuant to the provisions of the preceding paragraph, the chairperson of the board must notify the Commissioner of the Financial Services Agency and the Minister of Finance of the fact without delay.

（議決の方法）

(Method of Resolution)

第十九条　審査会は、会長又は第十五条第四項に規定する会長の職務を代理する者のほか、委員の過半数が出席しなければ、会議を開き、議決をすることができない。

Article 19 (1) The examination board may not hold a meeting or vote on a resolution without the attendance of a majority of the examination board members including the chairperson or the substitute for the chairperson prescribed in Article 15, paragraph (4).

２　審査会の議事は、出席した委員の過半数をもって決する。可否同数のときは、会長が決する。

(2) Decisions on the agenda of an examination board meeting are effected by the majority vote of the examination board members in attendance at the meeting. The chairperson makes the decision in the event of a tie.

（審査会の議事録）

(Minutes of Examination Board Meetings)

第十九条の二　審査会を開いたときは、議事録を作成するものとする。

Article 19-2 (1) Whenever an examination board meeting is held, minutes of the meeting are to be prepared.

２　議事録には、会議の日時、場所、出席者の氏名、議題、審議の概要及び審議の結果を記載する。

(2) The minutes detail the date, time and venue of the meeting, the names of attendees, the agenda, and a summary and results of the deliberations.

３　審査会の会議の日時、議題、審議の結果その他の開催状況は、事業報告書に記載するものとする。ただし、審査会及び機構が必要と認めるときは、審査会の開催状況のうち審議の結果については、当該審査会の開催された事業年度の翌事業年度以後の事業年度に係る事業報告書に記載することができる。

(3) The date, time, agenda, results of the deliberations and other details concerning examination board meetings are to be detailed in the business reports; provided, however, that when the examination board and the relevant corporation finds it necessary, the results of the deliberations at an examination board meeting held in a given business year may be detailed in the business report for the following or any subsequent business year after then.

（審査会の議事及び運営に関し必要な事項）

(Agenda and Necessary Matters Relating to Administration of the Examination Board)

第二十条　第十五条から前条までに定めるもののほか、審査会の議事及び運営に関し必要な事項は、会長が、審査会に諮って定める。

Article 20 In addition to what is prescribed in Article 15 through the preceding Article, the chairperson determines the agenda and necessary matters relating to the administration of the examination board, in consultation with the examination board.

（会員の名簿）

(List of Members)

第二十一条　機構は、その会員の名簿に次に掲げる事項を記載しなければならない。

Article 21 (1) A Corporation must detail the following matters in its list of members:

一　会員の商号、名称又は氏名及び代表者の氏名

(i) the trade names or names of the members and the names of their representatives; and

二　会員の本店、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 members' head office, principal office or principal branch in Japan.

２　機構は、その会員の名簿を、その業務を行うべき時間内にその事務所において公衆の縦覧に供しなければならない。

(2) A corporation must make its list of members available for public inspection at any time during the hours in which it should be in business at its office.

（電磁的方法）

(Electronic or Magnetic Means)

第二十一条の二　法第二百六十五条の二十七の四第三項（法第二百六十五条の七第六項において準用する場合を含む。）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・財務省令で定めるものは、次に掲げる方法とする。

Article 21-2 (1) The methods to be specified by Cabinet Office Order and Order of the Ministry of Finance using an electronic data processing system or any other information and communication technology, as provided in Article 265-27-4, paragraph (3) of the Act (including the cases where applied mutatis mutandis pursuant to Article 265-7, paragraph (6) 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 of using an electronic information processing system specified in (a) or (b);

イ　送信者の使用に係る電子計算機と受信者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) by transmitting the information via a telecommunications line that links the computer used by the sender and the computer used by the recipient, and recording the information on a file stored on the computer used by the recipient; or

ロ　送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された情報の内容を電気通信回線を通じて情報の提供を受ける者の閲覧に供し、当該情報の提供を受ける者の使用に係る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方法

(b) to make the information recorded in a file stored on a computer used by the sender available for inspection by the recipient via a telecommunications line, and to record those matters in a file stored on a computer used by the recipient; or

二　電磁的記録媒体（電子的方式、磁気的方式その他人の知覚によっては認識することができない方式で作られる記録であって電子計算機による情報処理の用に供されるものに係る記録媒体をいう。）をもって調製するファイルに情報を記録したものを交付する方法

(ii) to deliver information recorded into a file that has been prepared in the form of an electronic or magnetic recording medium (meaning recording medium created in an electronic form, magnetic form, or any other form that cannot be recognized by human senses, and made available for information processing by computers.

２　前項各号に掲げる方法は、受信者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 stated in the items of the preceding paragraph must be those that enable the recipient to create the document by outputting the records in the file.

（機構が保険会社その他の者に委託することができる業務）

(Business that Corporations May Entrust to Insurance Companies and Other Parties)

第二十二条　法第二百六十五条の二十九第一項第一号に規定する内閣府令・財務省令で定める業務は、次に掲げる業務とする。

Article 22 The business specified by Cabinet Office Order or Order of the Ministry of Finance prescribed in Article 265-29, paragraph (1), item (i) of the Act is as follows:

一　保険契約に基づく保険料の収受

(i) acceptance of insurance premiums pursuant to insurance contracts;

二　保険契約に基づく保険金、返戻金その他の給付金の支払

(ii) payment of insurance proceeds, refunds and other benefits pursuant to insurance contracts;

三　保険契約に基づき保険料として収受した金銭その他の資産の運用

(iii) investment of money accepted as insurance premiums pursuant to insurance contracts and other assets;

四　保険契約に基づく損害のてん補

(iv) loss compensation under insurance contracts;

五　締結した再保険契約に関する業務（再保険契約の解約及び解除を除く。）

(v) business relating to reinsurance contracts concluded (excluding termination and cancellation of reinsurance contracts);

六　保険契約の内容の変更

(vi) amendment of terms and conditions of insurance contracts;

七　保険契約に基づく保険契約の解除に附帯する業務

(vii) business incidental to the cancellation of insurance contracts pursuant to insurance contracts;

八　保険契約に係る再保険契約の締結に附帯する業務

(viii) business incidental to the conclusion of reinsurance contracts relating to insurance contracts;

九　保険契約の保険会社への移転に附帯する業務

(ix) business incidental to the transfer of insurance contracts to insurance companies; and

十　その他第一号から第六号までに掲げる業務に附帯する業務

(x) other business incidental to businesses listed under items (i) through (vi).

（業務の委託の認可の申請）

(Application for Approval to Entrust Business)

第二十三条　機構は、法第二百六十五条の二十九第一項第二号の規定による業務の委託の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及び財務大臣に提出しなければならない。

Article 23 (1) When a corporation intends to obtain approval for entrustment of business pursuant to the provisions of Article 265-29, paragraph (1), item (ii) of the Act, it must submit to the Commissioner of the Financial Services Agency and the Minister of Finance an application for approval stating the following matters:

一　委託しようとする保険会社その他の者の商号、名称及び代表者の氏名又は日本における代表者の氏名

(i) the trade name or name, and the name of the representative or the representative person in Japan of the insurance company or any other party to which the corporation intends to entrust its business;

二　委託しようとする保険会社その他の者の本店、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, the principal office or the principal branch in Japan of the insurance company or any other party to which the corporation intends to entrust its business; and

三　委託しようとする業務の内容

(iii) the contents of the business to be entrusted.

２　前項の認可申請書には、理由書及び当該業務の委託に係る契約に関する書類その他の参考となるべき事項を記載した書類を添付しなければならない。

(2) A written statement of reasons, documents relating to the contract on the entrustment of business, and other documents detailing any matters that should serve as reference are to be attached to the application for approval referred to in the preceding paragraph.

（業務規程の認可申請）

(Application for Approval of Business Rules)

第二十四条　機構は、法第二百六十五条の三十第一項前段の規定による認可を受けようとするときは、認可申請書に同項の業務規程を添付して金融庁長官及び財務大臣に提出しなければならない。

Article 24 (1) When a corporation intends to obtain approval pursuant to the provisions of the first sentence of Article 265-30, paragraph (1) of the Act, it must submit to the Commissioner of the Financial Services Agency and the Minister of Finance an application for approval, attaching to it the business rules referred to in the same paragraph.

２　機構は、法第二百六十五条の三十第一項後段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及び財務大臣に提出しなけ

ればならない。

(2) When a corporation intends to obtain approval pursuant to the provisions of the second sentence of Article 265-30, paragraph (1) of the Act, it must submit to the Commissioner of the Financial Services Agency and the Minister of Finance an application for approval detailing the following matters:

一　変更しようとする事項

(i) the matters to be modified; and

二　変更しようとする年月日

(ii) the date to be modified.

3　前項の認可申請書には、理由書その他の参考となるべき事項を記載した書類を添付しなければならない。

(3) A statement of reasons and other documents detailing any matters that should serve as reference are to be attached to the application for the approval referred to in the preceding paragraph.

（業務規程の記載事項）

(Matters for Inclusion in Business Rules)

第二十五条　法第二百六十五条の三十第二項に規定する内閣府令・財務省令で定める事項は、次に掲げる事項とする。

Article 25 The matters specified by Cabinet Office Order or Order of the Ministry of Finance prescribed in Article 265-30, paragraph (2) of the Act are as follows:

一　法第二百六十五条の二十八第一項第一号に規定する保険管理人又は保険管理人代理の業務に関する事項

(i) matters relating to business as a receiver of an insurer or receiver representative of an insurer prescribed in Article 265-28, paragraph (1), item (i) of the Act;

二　法第二百六十五条の二十八第一項第五号に規定する保険契約の管理及び処分に関する事項

(ii) matters relating to the management and disposition of insurance contracts prescribed in Article 265-28, paragraph (1), item (v) of the Act;

三　法第二百六十五条の二十八第一項第六号に規定する補償対象保険金の支払に係る資金援助に関する事項

(iii) matters relating to financial assistance to the payment of covered insurance proceeds prescribed in Article 265-28, paragraph (1), item (vi) of the Act;

四　法第二百六十五条の二十八第一項第八号に規定する金融機関等の更生手続の特例等に関する法律（平成八年法律第九十五号）第四章第六節及び第六章第四節の規定による保険契約者表の提出その他これらの規定による業務に関する事項

(iv) matters relating to the submission of a list of policyholders prescribed in Chapter IV, Section 6 and Chapter VI, Section 4 of the Act on Special Treatment for the Reorganization Proceedings of Financial Institutions (Act

No. 95 of 1996), and any other business under these provisions;

四の二　法第二百六十五条の二十八第一項第九号に規定する破産法（平成十六年法律第七十五号）の規定により選任される破産管財人、保全管理人、破産管財人代理若しくは保全管理人代理、会社更生法（平成十四年法律第百五十四号）の規定により選任される管財人、管財人代理、保全管理人、保全管理人代理若しくは監督委員、金融機関等の更生手続の特例等に関する法律の規定により選任される管財人、管財人代理、保全管理人、保全管理人代理若しくは監督委員又は外国倒産処理手続の承認援助に関する法律（平成十二年法律第百二十九号）の規定により選任される承認管財人、保全管理人、承認管財人代理若しくは保全管理人代理の業務に関する事項

(iv)-2 matters relating to business as a bankruptcy trustee, provisional administrator, bankruptcy trustee representative, or provisional administrator representative appointed pursuant to the provisions of the Bankruptcy Act (Act No. 75 of 2004), a trustee, trustee representative, provisional administrator, provisional administrator representative, or supervising committee member appointed pursuant to the provisions of the Corporate Reorganization Act (Act No. 154 of 2002), a trustee, trustee representative, provisional administrator, provisional administrator representative, or supervising committee member appointed pursuant to the provisions of the Act on Special Treatment of Corporate Reorganization Proceedings and Other Insolvency Proceedings of Financial Institutions, or a recognition trustee, provisional administrator, recognition trustee representative, or provisional administrator representative appointed pursuant to the provisions of the Act on Recognition of and Assistance for Foreign Insolvency Proceedings (Act No. 129 of 2000), prescribed in Article 265-28, paragraph 1, item (ix) of the Act;

四の三　法第二百六十五条の二十八第一項第十号に規定する預金保険法（昭和四十六年法律第三十四号）第百二十六条の四第三項に規定する特別監視代行者の業務に関する事項

(iv)-3 matters relating to business as a special surveillance agent prescribed in Article 126-4, paragraph (3) of the Deposit Insurance Act (Act No. 34 of 1971), prescribed in Article 265-28, paragraph 1, item (x) of the Act;

四の四　法第二百六十五条の二十八第一項第十一号に規定する預金保険法第百二十六条の六第一項に規定する機構代理の業務に関する事項

(iv)-4 matters relating to business as a corporation representative prescribed in Article 126-6, paragraph (1) of the Deposit Insurance Act, prescribed in Article 265-28, paragraph 1, item (xi) of the Act;

五　法第二百六十五条の二十八第二項第一号に規定する会員に対する資金の貸付けに関する事項

(v) matters relating to the loans of funds to members prescribed in Article 265-28, paragraph (2), item (i) of the Act;

六　法第二百六十五条の二十八第二項第二号に規定する保険契約者等に対する資金の

貸付けに関する事項

(vi) matters relating to the loans of funds to policyholders, etc., prescribed in Article 265-28, paragraph (2), item (ii) of the Act;

七　法第二百六十五条の二十八第二項第三号に規定する清算保険会社の資産の買取りに関する事項

(vii) matters relating to the purchase of the property of insurance companies in liquidation prescribed in Article 265-28, paragraph (2), item (iii) of the Act;

八　法第二百六十五条の二十九第一項に規定する業務の委託に関する事項

(viii) matters relating to entrustment of business prescribed in Article 265-29, paragraph (1) of the Act;

九　法第二百六十五条の三十三第一項に規定する負担金として収納した財産の管理に関する事項

(ix) matters relating to the management of property received as obligatory contribution prescribed in Article 265-33, paragraph (1) of the Act; and

十　法第二百七十条の二の規定による破綻保険会社の財産の評価に係る業務に関する事ｂ

(x) matters relating to the evaluation of the property of a bankrupt insurance company prescribed in Article 270-2 of the Act.

（法第二百六十五条の三十四第一項に規定する内閣府令・財務省令で定めるところにより算定した額）

(Amount Calculated Pursuant to Provisions of Cabinet Office Order or Order of the Ministry of Finance prescribed in Article 265-34, Paragraph (1) of the Act)

第二十五条の二　生命保険契約者保護機構（法第二百六十五条の三十七第一項に規定する生命保険契約者保護機構をいう。以下同じ。）における法第二百六十五条の三十四第一項に規定する内閣府令・財務省令で定めるところにより算定した額は、次の各号に掲げる額とする。

Article 25-2 (1) The amounts calculated for a life insurance policyholders protection corporation (meaning the life insurance policyholders protection corporation prescribed in Article 265-37, paragraph (1) of the Act; the same applies below) pursuant to the provisions of a Cabinet Office Order or Order of the Ministry of Finance prescribed in Article 265-34, paragraph (1) of the Act are as follows:

一　法第二百六十五条の三十四第一項第一号に規定する内閣府令・財務省令で定めるところにより算定した額は、負担金を納付すべき日を含む各会員の事業年度の直前の三事業年度における補償対象契約（法第二百七十条の三第二項第一号の補償対象契約をいう。以下同じ。）に係る収入保険料（受再保険料（規則第三十三条第三項第二号に規定する受再保険料をいう。）を除く。以下この号において同じ。）の額の合計額に、定款で定める額を加算又は減算して得た額を三で除して得た額とする。ただし、直前の三事業年度の月数が三十六月に満たない会員については、決算

を行った事業年度における収入保険料の額の合計額を当該事業年度の合計の月数で除して得た額に十二を乗じて得た額とする。

(i) the amount calculated pursuant to the provisions of a Cabinet Office Order or Order of the Ministry of Finance prescribed in Article 265-34, paragraph (1), item (i) of the Act is the amount obtained by dividing by three the amount obtained by adding or subtracting the amount prescribed in the articles of incorporation to or from the total amount of insurance premiums for covered insurance contracts (meaning the covered insurance contracts referred to in Article 270-3, paragraph (2), item (i) of the Act; the same applies below) (excluding inwards reinsurance premiums (meaning inwards reinsurance premiums prescribed in Article 33, paragraph (3), item (ii) of the Regulations); the same applies below in this item) received by each member during the three business years immediately preceding the business year that includes the date on which the obligatory contribution is to be paid; provided, however, that in the case of a member for whom the three business years immediately preceding the relevant business year fall short of 36 months, it is the amount obtained by dividing the total amount of insurance premiums received during the business years for which the accounts have been settled by the total number of months in the business years, and then multiplying the result obtained by twelve; and

二　法第二百六十五条の三十四第一項第二号に規定する内閣府令・財務省令で定めるところにより算定した額は、負担金を納付すべき日を含む各会員の事業年度の直前の三事業年度における年度末の補償対象契約に係る責任準備金の額（危険準備金（規則第六十九条第一項第三号又は規則第百五十条第一項第三号に規定する危険準備金をいう。）の額、受再保険契約（規則第三十三条第三項第二号に規定する受再保険契約をいう。）に係る責任準備金の額、規則第六十九条第五項又は第百五十条第五項の規定により積み立てた金額及び規則別表（第五十九条の二第一項第三号ハ関係（生命保険会社））経理に関する指標等の項第二号の二の一般勘定の責任準備金の残高の額に二分の一を乗じて得た額又は外国保険会社等に係るこれに準じた額は除き、規則第七十一条又は規則第百六十条において準用する規則第七十一条の規定により責任準備金を積み立てていない部分に相当する額を含む。）の合計額を三（直前の二事業年度においてのみ決算を行っている会員にあっては二、直前の一事業年度においてのみ決算を行っている会員にあっては一）で除して得た額とする。

(ii) the amount calculated pursuant to the provisions of Cabinet Office Order or Order of the Ministry of Finance prescribed in Article 265-34, paragraph (1), item (ii) of the Act is the amount obtained by taking the aggregate amount of the year-end balances of the policy reserve (excluding the amount of contingency reserve (meaning the contingency reserve prescribed in Article 69, paragraph (1), item (iii) or Article 150, paragraph (1), item (iii) of the Regulations)), the amount of policy reserve for inwards reinsurance contracts (meaning the inwards reinsurance contracts prescribed in Article 33,

paragraph (3), item (ii) of the Regulations), the amount set aside pursuant to the provisions of Article 69, paragraph (5) or by Article 150, paragraph (5) of the Regulations, and the amount obtained by multiplying by ½ the balance of the policy reserve in the general account referred to in the clause "accounting indices, etc.", item (ii) -2-1 of an appended table (relating to Article 59-2, paragraph (1), item (iii), (c) (life insurance companies)) of the Regulations or, for a foreign insurance company, etc., amounts comparable to it, but including the amount equivalent to the portions for which, pursuant to the provisions of Article 71 of the Regulations or Article 71 of the Regulations as applied mutatis mutandis pursuant to Article 160 of the Regulations, policy reserves are not set aside) set aside by each member for covered insurance contracts for the three business years immediately preceding the business year that includes the date on which the obligatory contribution is to be paid and dividing the number obtained by three (by two in the case of members who have settled accounts for only two immediately preceding business years, and one in the case of members who have settled accounts for only one immediately preceding business year).

2　損害保険契約者保護機構（法第二百六十五条の三十七第二項に規定する損害保険契約者保護機構をいう。以下同じ。）における法第二百六十五条の三十四第一項に規定する内閣府令・財務省令で定めるところにより定した額は、次の各号に掲げる額とする。

(2) The amounts calculated for a non-life insurance policyholders protection corporation (meaning the non-life insurance policyholders protection corporation prescribed in Article 265-37, paragraph (2) of the Act; the same applies below) pursuant to the provisions of a Cabinet Office Order or Order of the Ministry of Finance prescribed in Article 265-34, paragraph (1) of the Act are as follows:

一　法第二百六十五条の三十四第一項第一号に規定する内閣府令・財務省令で定めるところにより算定した額は、負担金を納付すべき日を含む各会員の事業年度の直前の事業年度におけるすべての保険契約に係る収入保険料（返戻金として定款で定めるものを除く。以下この号において同じ。）の額とする。ただし、直前の事業年度の月数が十二月に満たない会員については、当該事業年度の収入保険料の額を当該事業年度の月数で除して得た額に十二を乗じて得た額とする。

(i) the amount calculated pursuant to the provisions of Cabinet Office Order or Order of the Ministry of Finance prescribed in Article 265-34, paragraph (1), item (i) of the Act is the total amount of insurance premiums for all insurance contracts (excluding the insurance premiums specified for refund in the articles of incorporation; the same applies below in this item) received by each member during the business year immediately preceding the business year that includes the date on which the obligatory contribution is to be paid; provided, however, that in the case of a member for whom the

immediately preceding business year falls short of twelve months, it is the amount obtained by dividing the total amount of insurance premiums received during the relevant business year by the number of months in that business year, and then multiplying the result obtained by twelve; and

二　法第二百六十五条の三十四第一項第二号に規定する内閣府令・財務省令で定めるところにより算定した額は、負担金を納付すべき日を含む各会員の事業年度の直前の事業年度における年度末のすべての保険契約に係る責任準備金、支払備金（法第百十七条第一項又は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。以下同じ。）及び社員配当準備金（規則第三十条の五第一項第一号の社員配当準備金をいう。以下同じ。）の額の合計額とする。

(ii) the amount calculated pursuant to the provisions of a Cabinet Office Order or Order of the Ministry of Finance prescribed in Article 265-34, paragraph (1), item (ii) of the Act is the aggregate amount of the year-end balances of the policy reserve, the reserve for outstanding claims (meaning the reserve for outstanding claims prescribed in Article 117, paragraph (1) of the Act or Article 117, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 199 of the Act; the same applies below), and the members' dividend reserve (meaning the members' dividend reserve prescribed in Article 30-5, paragraph (1), item (i) of the Regulations; the same applies below) set aside by each member for all insurance contracts during the business year immediately preceding the business year that includes the date on which the obligatory contribution is to be paid.

（経理原則）

(Accounting Principles)

第二十六条　機構は、機構の財政状態及び経営成績を明らかにするため、財産の増減及び異動並びに収益及び費用をその発生の事実に基づいて経理しなければならない。

Article 26 In order to clarify its financial status and business performance, a corporation must account for increases, decreases and changes in assets, revenue, and expenses on an accrual basis.

（勘定区分）

(Accounts)

第二十七条　機構の会計においては、貸借対照表勘定及び損益勘定を設け、また、必要に応じ、計算の過程を明らかにするための勘定を設けて経理するものとする。

Article 27 (1) A corporation is to conduct accounting by establishing balance sheet accounts and profit and loss accounts, and, if necessary, establishing account items to clarify the calculation process.

２　機構が保険特別勘定（法第二百六十五条の四十に規定する保険特別勘定をいう。以下同じ。）を設けている場合においては、前項中「貸借対照表勘定」とあるのは、「保険特別勘定（法第二百六十五条の四十に規定する保険特別勘定をいう。以下同

じ。）及び一般勘定の別に貸借対照表勘定」とする。
(2) If a corporation has arranged special insurance accounts (meaning the special insurance accounts prescribed in Article 265-40 of the Act; the same applies below), the phrase "balance sheet accounts" in the preceding paragraph (1) is deemed as "separate balance sheet accounts for special insurance accounts (meaning the special insurance accounts prescribed in Article 265-40 of the Act; the same applies below) and general accounts".

（予算の内容）
(Contents of Budget)
第二十八条　機構の予算は、予算総則及び収入支出予算とする。
Article 28 The budget of a corporation is to consist of general budget provisions and income and expenditure budgets.

（予算総則）
(General Budget Provisions)
第二十九条　予算総則には、収入支出予算に関する総括的規定を設けるほか、次に掲げる事項に関する規定を設けるものとする。
Article 29 General budget provisions are to establish comprehensive provisions relating to income and expenditure budgets and provisions relating to the following matters:
一　第三十三条の規定による債務を負担する行為について、事項ごとにその負担する債務の限度額、その行為に基づいて支出すべき年限及びその必要な理由
(i) with regard to the act of assuming obligation pursuant to the provisions of Article 33, the maximum amount of obligation for each matter, the term of payment of each obligation, and the reasons for the need to assume the obligation;
二　第三十四条第二項又は第三項の規定による経費の指定
(ii) designation of expenses pursuant to the provisions of Article 34, paragraph (2) or (3); and
三　前二号に掲げる事項のほか、予算の実施に関し必要な事項
(iii) in addition to the matters stated in the preceding two items, any matters necessary for the implementation of the budget.

（収入支出予算）
(Income and Expenditure Budgets)
第三十条　収入支出予算は、収入にあってはその性質、支出にあってはその目的に従って区分する。
Article 30 (1) Income and expenditure budgets are classified in accordance with the nature of income and the purpose of expenditure.
２　機構が保険特別勘定を設けている場合においては、前項中「収入支出予算は」とあ

るのは、「収入支出予算は、保険特別勘定及び一般勘定の別に」とする。
(2) If a corporation has arranged special insurance accounts, the phrase "income and expenditure budgets" in the preceding paragraph is deemed as "separate income and expenditure budgets for special insurance accounts and general accounts".

（予算の添付書類）
(Attached Budget Documents)
第三十一条　生命保険契約者保護機構は、法第二百六十五条の三十七第一項前段の規定により予算について認可を受けようとするときは、次に掲げる書類を添付して金融庁長官及び財務大臣に提出しなければならない。
Article 31 (1) When a life insurance policyholders protection corporation intends to obtain approval for a budget pursuant to the provisions of the first sentence of Article 265-37, paragraph (1) of the Act, it must submit the budget to the Commissioner of the Financial Services Agency and the Minister of Finance with the following documents attached to it:
一　前事業年度の予定貸借対照表及び予定損益計算書
(i) a projected balance sheet and projected profit and loss statement for the previous business year;
二　当該事業年度の予定貸借対照表及び予定損益計算書
(ii) a projected balance sheet and projected profit and loss statement for the current business year; and
三　前二号に掲げるもののほか、当該予算の参考となる書類
(iii) in addition to those stated in the preceding two items, any documents that serve as a reference for the budget.
２　生命保険契約者保護機構は、法第二百六十五条の三十七第一項後段の規定により予算の変更の認可を受けようとするときは、変更しようとする事項及びその理由を記載した書面に、前項第二号及び第三号に掲げる書類を添付して金融庁長官及び財務大臣に提出しなければならない。
(2) When a life insurance policyholders protection corporation intends to obtain approval to amend a budget pursuant to the provisions of the second sentence of Article 265-37, paragraph (1) of the Act, it must submit a document detailing the matters to be amended and the reasons for the amendment to the Commissioner of the Financial Services Agency and the Minister of Finance, attaching to it the documents stated in items (ii) and (iii) of the preceding paragraph.

第三十一条の二　損害保険契約者保護機構は、法第二百六十五条の三十七第二項前段の規定により予算を提出するときは、次に掲げる書類を添付して金融庁長官及び財務大臣に提出しなければならない。
Article 31-2 (1) When a non-life insurance policyholders protection corporation

submits a budget pursuant to the provisions of the first sentence of Article 265-37, paragraph (2) of the Act, it must submit the budget to the Commissioner of the Financial Services Agency and the Minister of Finance with the following documents attached to it:

一　前事業年度の予定貸借対照表及び予定損益計算書

(i) a projected balance sheet and projected profit and loss statement for the previous business year;

二　当該事業年度の予定貸借対照表及び予定損益計算書

(ii) a projected balance sheet and projected profit and loss statement for the current business year; and

三　前二号に掲げるもののほか、当該予算の参考となる書類

(iii) in addition to those stated in the preceding two items, any documents that serve as a reference for the budget.

2　損害保険契約者保護機構は、法第二百六十五条の三十七第二項後段の規定により変更した予算を提出するときは、変更した事項及びその理由を記載した書面に、前項第二号及び第三号に掲げる書類を添付して金融庁長官及び財務大臣に提出しなければならない。

(2) When a non-life insurance policyholders protection corporation submits a modified budget pursuant to the provisions of the second sentence of Article 265-37, paragraph (2) of the Act, it must submit a document detailing the matters modified and the reasons for the modification to the Commissioner of the Financial Services Agency and the Minister of Finance, attaching to it the documents stated in items (ii) and (iii) of the preceding paragraph.

（予備費）

(Contingency Fund)

第三十二条　機構は、予見することができない理由による支出予算の不足を補うため、収入支出予算に予備費を設けることができる。

Article 32 A corporation may provide contingency funds within income and expenditure budgets in order to compensate for possible deficiency in the expenditure budget for unforeseeable reasons.

（債務を負担する行為）

(Act to Assume Obligations)

第三十三条　生命保険契約者保護機構は、支出予算の金額の範囲内におけるもののほか、その業務を行うため必要があるときは、毎事業年度、予算をもって金融庁長官及び財務大臣の認可を受けた金額の範囲内において、債務を負担する行為をすることができる。

Article 33 (1) A life insurance policyholders protection corporation may, when necessary, to conduct its business, assume obligations within the scope of the amount of the budget approved for each business year by the Commissioner of

the Financial Services Agency and the Minister of Finance, in addition to those within the scope of the expenditure budget.

２　損害保険契約者保護機構は、支出予算の金額の範囲内におけるもののほか、その業務を行うため必要があるときは、毎事業年度、予算をもって金融庁長官及び財務大臣に提出した金額の範囲内において、債務を負担する行為をすることができる。

(2) A non-life insurance policyholders protection corporation may, when necessary, to conduct its business, assume obligations within the scope of the amount of the budget submitted for each business year to the Commissioner of the Financial Services Agency and the Minister of Finance, in addition to those within the scope of the expenditure budget.

（予算の流用等）

(Diversion of Budgeted Funds)

第三十四条　機構は、支出予算については、当該予算に定める目的の外に使用してはならない。ただし、予算の実施上適当かつ必要であるときは、第三十条第一項の規定による区分にかかわらず、相互流用することができる。

Article 34 (1) A Corporation must not use the funds in the expenditure budget for any purpose other than those specified in the budget; provided, however, that when it is appropriate and necessary for the implementation of the budget, the funds may be mutually diverted, irrespective of the categories prescribed in Article 30, paragraph (1) of the Act.

２　生命保険契約者保護機構は、予算総則で指定する経費の金額については、総会の議決を経て、かつ、金融庁長官及び財務大臣の承認を受けなければ、それらの経費の間又は他の経費との間に相互流用し、又はこれに予備費を使用することはできない。

(2) A life insurance policyholders protection corporation must not divert funds designated for expenses in general budget provisions between different categories of the expenses or to any other expenses, or use contingency funds to cover the expenses without obtaining a resolution to do so at a general meeting as well as an approval of the Commissioner of the Financial Services Agency and the Minister of Finance.

３　損害保険契約者保護機構は、予算総則で指定する経費の金額については、総会の議決を経なければ、それらの経費の間又は他の経費との間に相互流用し、又はこれに予備費を使用することはできない。

(3) A non-life insurance policyholders protection corporation must not divert funds designated for expenses in general budget provisions between different categories of the expenses or to any other expenses, or use contingency funds to cover the expenses without obtaining a resolution to do so at a general meeting.

（資金計画）

(Financial Plan)

第三十五条　法第二百六十五条の三十七の資金計画には、次の事項に関する計画を掲げなければならない。

Article 35 (1) A financial plan referred to in Article 265-37 of the Act must state a plan relating to the following matters:

一　資金の調達方法

(i) the sources and methods of raising funds;

二　資金の使途

(ii) the purpose of use of funds; and

三　その他必要な事項

(iii) any other necessary matters.

２　生命保険契約者保護機構は、法第二百六十五条の三十七第一項後段の規定により資金計画の変更の認可を受けようとするときは、変更しようとする事項及びその理由を記載した書面を金融庁長官及び財務大臣に提出しなければならない。

(2) When a life insurance policyholders protection corporation intends to obtain approval to modify a financial plan pursuant to the provisions of the second sentence of Article 265-37, paragraph (1) of the Act, it must submit a document detailing the matters to be modified and the reasons for the modification to the Commissioner of the Financial Services Agency and the Minister of Finance.

３　損害保険契約者保護機構は、法第二百六十五条の三十七第二項後段の規定により変更した資金計画を提出するときは、変更した事項及びその理由を記載した書面を金融庁長官及び財務大臣に提出しなければならない。

(3) When a non-life insurance policyholders protection corporation submits a modified financial plan pursuant to the provisions of the second sentence of Article 265-37, paragraph (2) of the Act, it must submit a document detailing the matters modified and the reasons for the modification to the Commissioner of the Financial Services Agency and the Minister of Finance.

（収入支出等の報告）

(Report of Income and Expenditure)

第三十六条　機構は、四半期（保険特別勘定にあっては半期。以下この条において同じ。）ごとに、収入及び支出については合計残高試算表により、第三十三条の規定により負担した債務については事項ごとに金額を明らかにした報告書により、当該四半期経過後一月以内に、金融庁長官及び財務大臣に報告しなければならない。

Article 36 A corporation must report quarterly (semiannually in the case of Special Insurance Accounts; the same applies below in this Article) to the Commissioner of the Financial Services Agency and the Minister of Finance the income and expenditure by preparing a trial balance of totals and balances and the obligations assumed pursuant to the provisions of Article 33, by preparing a written report of the amount of each obligation within one month after the end of each quarter of a business year.

（事業報告書）

(Business Reports)

第三十七条　事業報告書には、第八条第五項、第十二条の二第三項、第十五条第五項及び第十九条の二第三項の規定により記載すべき事項のほか、事業の実績及び資金計画の実施の結果を記載しなければならない。

Article 37 A business report must include the business results and the results of financial plans in addition to the matters to be detailed pursuant to the provisions of Article 8, paragraph (5), Article 12-2, paragraph (3), Article 15-5 and Article 19-2, paragraph (3).

（決算報告書）

(Statement of Accounts)

第三十八条　法第二百六十五条の三十八第一項の決算報告書は、収入支出決算書及び債務に関する計算書とする。

Article 38 (1) The statement of accounts prescribed in Article 265-38, paragraph (1) of the Act is to consist of a financial statement of income and expenditure and a statement of obligations.

２　前項の決算報告書には、第二十九条の規定により予算総則に規定した事項に係る予算の実施の結果を示さなければならない。

(2) The statement of accounts prescribed in the preceding paragraph must show the results of the implementation of the budget relating to the matters prescribed in the general budget provisions pursuant to the provisions of Article 29.

（収入支出決算書等）

(Financial Statement of Income and Expenditure)

第三十九条　前条第一項の収入支出決算書は、収入支出予算と同一の区分により作成し、かつ、これに次の事項を記載しなければならない。

Article 39 (1) The financial statement of income and expenditure prescribed in paragraph (1) of the preceding Article must be prepared using the same classification as income and expenditure budgets and must detail the following matters:

一　収入

(i) income;

イ　収入予算額

(a) the amount of the budgeted income;

ロ　収入決定済額

(b) the determined amount of income;

ハ　収入予算額と収入決定済額の差額

(c) the difference between the amount of budgeted income and the determined amount of income;

二　支出

(ii) expenditure;

イ　支出予算額

(a) the amount of the budgeted expenditure;

ロ　予備費の使用の金額及びその理由

(b) the amount used, if any, from contingency funds and the reasons for it;

ハ　流用の金額及びその理由

(c) the amount of diversion and reasons for the diversion;

ニ　支出予算現額

(d) the actual budget for expenditure;

ホ　支出決定済額

(e) the determined amount of expenditure, and

ヘ　不用額

(f) the amount of unused budget.

2　前条第一項の債務に関する計算書には、第三十三条の規定により負担した債務の金額を事項ごとに示さなければならない。

(2) The statement of obligations referred to in paragraph (1) of the preceding Article must state the amount of each obligation assumed pursuant to the provisions of Article 33.

（財務諸表等の備置期間）

(Retention Period for Financial Statements)

第三十九条の二　法第二百六十五条の三十九第三項に規定する内閣府令・財務省令で定める期間は、十年間とする。

Article 39-2 The period specified by Cabinet Office Order or Order of the Ministry of Finance prescribed in Article 265-39, paragraph (3) of the Act is ten years.

（区分経理等）

(Separate Accounting)

第四十条　生命保険契約者保護機構が保険特別勘定を設けている場合において、経理をすべき事項が当該経理に係る勘定以外の勘定において経理をすべき事項と共通の事項であるため、当該勘定に係る部分を区別して経理をすることが困難なときは、当該事項については、あらかじめ金融庁長官及び財務大臣の承認を受けて定める基準に従って、事業年度の期間中一括して経理をし、当該事業年度の末日現在において各勘定に配分することにより経理をすることができる。

Article 40 (1) If a life insurance policyholders protection corporation has arranged special insurance accounts, when the matters to be accounted for are to be recorded in both a special insurance account and another account that is different from it and it is difficult to keep the accounting of portions relating to special insurance accounts separate, the life insurance policyholders protection corporation may record the matters in a unified account during a business year

in accordance with the standards established with the advance approval of the Commissioner of the Financial Services Agency and the Minister of Finance, and apportion the matters to each account as of the last day of the business year.

２　損害保険契約者保護機構が保険特別勘定を設けている場合において、経理をすべき事項が当該経理に係る勘定以外の勘定において経理をすべき事項と共通の事項であるため、当該勘定に係る部分を区別して経理をすることが困難なときは、当該事項については、あらかじめ金融庁長官及び財務大臣に提出する基準に従って、事業年度の期間中一括して経理をし、当該事業年度の末日現在において各勘定に配分することにより経理をすることができる

(2) If a non-life insurance policyholders protection corporation has arranged special insurance accounts, when the matters to be accounted for are recorded in both a special insurance account and another account that is different from it and it is difficult to keep the accounting of portions relating to special insurance accounts separate, the life insurance policyholders protection corporation may record the matters in a unified account during a business year in accordance with the standards submitted in advance to the Commissioner of the Financial Services Agency and the Minister of Finance, and apportion the matters to each account as of the last day of the business year.

（勘定間の資金の融通）

(Financial Arrangements among Accounts)

第四十一条　機構は、保険特別勘定を設けている場合においては、保険特別勘定と一般勘定との間において資金の融通をすることができる。

Article 41 (1) If special insurance accounts have been established, a corporation may make financial arrangements between special insurance accounts and general accounts.

２　前項の資金の融通は、融通をする勘定からその融通を受ける勘定への貸付けとして整理するものとする。

(2) The financial arrangement referred to in the preceding paragraph is accounted for as a loan from the origination account of the financial arrangement to the destination account of the arrangement.

（利益及び損失の処理）

(Disposition of Profits and Losses)

第四十二条　機構は、毎事業年度、損益計算において利益を生じたときは、前事業年度から繰り越した損失をうめ、なお残余があるときは、その残余の額は、積立金として整理しなければならない。

Article 42 (1) For each business year that a profit is generated based on profit and loss calculation, a corporation must offset any loss brought forward from the previous business year, and if there is any surplus after that, the

corporation must keep this surplus amount as a reserve fund.

２　機構は、毎事業年度、損益計算において損失を生じたときは、前項の規定による積立金を減額して整理し、なお不足があるときは、その不足額は、繰越欠損金として整理しなければならない。

(2) For each business year that a loss is incurred based on the calculation of profits and losses, a corporation must account for the loss by reducing the amount of the reserve fund prescribed under the preceding paragraph, and if there is any deficit remaining after that, the corporation must account for the amount of the deficit as a loss carried forward.

（借入金の認可申請）

(Application for Approval to Borrow Funds)

第四十三条　機構は、法第二百六十五条の四十二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及び財務大臣に提出しなければならない。

Article 43 When a corporation intends to obtain approval pursuant to the provisions of Article 265-42 of the Act, it must submit to the Commissioner of the Financial Services Agency and the Minister of Finance an application for approval detailing the following matters:

一　借入れを必要とする理由

(i) the reasons for the need to borrow funds;

二　借入金の額

(ii) the amount of funds to be borrowed;

三　借入先

(iii) the lender;

四　借入金の利率

(iv) the interest on the funds to be borrowed;

五　借入金の償還の方法及び期限

(v) the repayment method and the due date of the funds to be borrowed;

六　利息の支払の方法及び期限

(vi) the payment method and the due date of the interest; and

七　前各号に掲げるもののほか、借入れに関し必要な事項

(vii) in addition to the matters stated in the preceding items, any matters necessary for the borrowing of funds.

（借入先の金融機関）

(Lending Financial Institution)

第四十四条　法第二百六十五条の四十二に規定する内閣府令・財務省令で定める金融機関は、次に掲げるものとする。

Article 44 The financial institutions specified by Cabinet Office Order or Order of the Ministry of Finance prescribed in Article 265-42 of the Act are as follows:

一　銀行法（昭和五十六年法律第五十九号）第二条第一項に規定する銀行

(i) banks prescribed in Article 2, paragraph (1) of the Banking Act (Act No. 59 of 1981);

二　長期信用銀行法（昭和二十七年法律第百八十七号）第二条に規定する長期信用銀行

(ii) long-term credit bank prescribed in Article 2 of the Long-Term Credit Bank Act (Act No. 187 of 1952);

三　信用金庫及び信用金庫連合会

(iii) shinkin banks and federations of shinkin banks;

四　信用協同組合

(iv) credit cooperatives;

五　中小企業等協同組合法（昭和二十四年法律第百八十一号）第九条の九第一項第一号の事業を行う協同組合連合会

(v) federations of cooperatives that conduct the business stated in Article 9-9, paragraph (1), item (i) of the Small and Medium-Sized Enterprise Cooperatives Act (Act No. 181 of 1949);

六　労働金庫及び労働金庫連合会

(vi) labor banks and federations of labor banks;

七　農林中央金庫

(vii) the Norinchukin Bank;

八　農業協同組合法（昭和二十二年法律第百三十二号）第十条第一項第二号及び第三号の事業を併せ行う農業協同組合連合会

(viii) federations of agricultural cooperatives that also conduct the business stated in Article 10, paragraph (1), items (ii) and (iii) of the Agricultural Cooperatives Act; (Act No. 132 of 1947); and

九　水産業協同組合法（昭和二十三年法律第二百四十二号）第八十七条第一項第三号及び第四号の事業を併せ行う漁業協同組合連合会

(ix) federations of fisheries cooperatives that also conduct the business stated in Article 87, paragraph (1), items (iii) and (iv) of the Fisheries Cooperatives Act (Act No. 242 of 1948).

（余裕金の運用）

(Investment of Surplus Funds)

第四十五条　法第二百六十五条の四十三第三号に規定する内閣府令・財務省令で定める方法は、金銭の信託とする。

Article 45 The method specified by Cabinet Office Order or Order of the Ministry of Finance prescribed in Article 265-43, item (iii) of the Act is a money trust.

（会計規程）

(Accounting Rules)

第四十六条　機構は、その財務及び会計に関し、法及びこの命令に定めるもののほか、

会計規程を定め、遅滞なく、金融庁長官及び財務大臣に届け出なければならない。
Article 46 (1) In addition to what is provided in the Act and this Order with regard to its finances and accounting, a corporation must establish accounting rules and notify the Commissioner of the Financial Services Agency and the Minister of Finance of the matter without delay.
２　機構は、前項の会計規程を変更したときは、その変更した事項及びその理由を明らかにして、遅滞なく、金融庁長官及び財務大臣に届け出なければならない。
(2) When a corporation modifies the accounting rules referred to in the preceding paragraph (1), it must notify the Commissioner of the Financial Services Agency and the Minister of Finance of it without delay, clearly stating the matters modified and the reasons for the modification.

（解散決議に係る認可申請）
(Application for Approval of Resolution on Dissolution)
第四十七条　機構は、法第二百六十五条の四十八第二項の規定による総会の決議による解散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及び財務大臣に提出しなければならない。
Article 47 When a corporation intends to obtain approval for its resolution on dissolution pursuant to the provisions of Article 265-48, paragraph (2) of the Act, it must submit to the Commissioner of the Financial Services Agency and the Minister of Finance an application for approval with the following documents attached to it:
一　理由書
(i) a written statement of reasons;
二　解散の決議をした総会の議事の経過
(ii) the proceedings of the general meeting at which the resolution on dissolution was issued; and
三　直前の事業年度末の資産、負債及び直前の事業年度の損益の内容を明らかにした書類
(iii) a document detailing the assets and liabilities as of the end of the immediately preceding business year and the matters of the profit and losses of the immediately preceding business year.

（残余財産の帰属）
(Vesting Residual Assets)
第四十八条　機構は、法第二百六十五条の四十八第三項の規定により、その残余財産を当該機構の会員が納付した法第二百六十五条の三十四第一項に規定する負担金の累計額に応じて、当該会員が加入することとなる他の機構に帰属させなければならない。
Article 48 Pursuant to the provisions of Article 265-48, paragraph (3) of the Act, a corporation must vest its residual assets in another corporation that its member is to join in accordance with the cumulative amount of obligatory

contributions paid by the member prescribed in Article 265-34, paragraph (1) of the Act.

（保険契約の承継等を申し込むことができる場合）

(Cases Where Petition for Succession of Insurance Contracts is Permitted)

第四十八条の二　法第二百六十七条第一項に規定する内閣府令・財務省令で定める場合は、次の各号に掲げる場合のいずれかとする。

Article 48-2 The cases specified by Cabinet Office Order or Order of the Ministry of Finance prescribed in Article 267, paragraph (1) of the Act are cases falling under either of the following items:

一　救済保険会社又は救済保険持株会社等が現れる見込みがないことにより保険契約の移転等を行うことが困難な場合

(i) cases where the transfer, etc., of insurance contracts is difficult as there is no prospect of finding a relief insurance company or a relief insurance holding company, etc.; or

二　破綻保険会社が法第二百六十二条第二項第二号に掲げる免許の種類に属する免許を受けた保険会社である場合であって、救済保険持株会社等（当該破綻保険会社に係る法第二百七十一条の十第一項の認可又は法第二百七十一条の十八第一項の認可（以下この号及び次条第二号において「保険主要株主等認可」という。）を既に受けた者を除く。）が当該破綻保険会社に係る保険主要株主等認可を早期に受ける見込みがないこと及び当該救済保険持株会社等を除き救済保険会社又は救済保険持株会社等が現れる見込みがないことにより保険契約の移転等を行うことが困難な場合

(ii) cases where the bankrupt insurance company is an insurance company with a license of the type falling under Article 262, paragraph (2), item (ii) of the Act and the transfer, etc., of insurance contracts is difficult as there is no prospect of a relief insurance holding company, etc. (excluding those who have already received approval prescribed in Article 271-10, paragraph (1) of the Act or approval prescribed in Article 271-18, paragraph (1) of the Act) (referred to below as "approval of insurance companies' major shareholders, etc." in this item and item (ii) of the following Article), relating to the relevant bankrupt insurance company) obtaining the approval of insurance companies' major shareholders, etc., relating to the bankrupt insurance company in the near future, and there is no prospect of finding a relief insurance company or a relief insurance holding company, etc., other than the relief insurance holding company, etc.

（保険契約の承継等の申込みを行う場合に提出すべき資料）

(Materials to Be Submitted When Petitioning for Succession, of Insurance Contracts)

第四十八条の三　法第二百六十七条第二項に規定する内閣府令・財務省令で定める資料は、次の各号に掲げる場合の区分に応じ、当該各号に掲げる資料とする。

Article 48-3 The materials specified by Cabinet Office Order or Order of the Ministry of Finance prescribed in Article 267, paragraph (2) of the Act are stated in each of the following items in accordance with the category specified in them:

一　前条第一号に掲げる場合において保険契約の承継等の申込みを行う場合　保険契約の移転等に関する他の保険会社又は保険持株会社等との交渉の内容を示す資料及び救済保険会社又は救済保険持株会社等が現れる見込みがないことを示す資料

(i) when petitioning for succession, etc., of insurance contracts in the case specified in item (i) of the preceding Article: materials showing the details of the negotiations on transfer, etc., of insurance contracts with other insurance companies or insurance holding companies, etc., and materials showing that there is no prospect of finding a relief insurance company or a relief insurance holding company, etc.; or

二　前条第二号に掲げる場合において保険契約の承継等の申込みを行う場合　前条第二号の救済保険持株会社等が破綻保険会社に係る保険主要株主等認可を早期に受ける見込みがないことを示す資料及び前条第二号の救済保険持株会社等を除き救済保険会社又は救済保険持株会社等が現れる見込みがないことを示す資料

(ii) when petitioning for succession, etc., of insurance contracts in the case stated in item (ii) of the preceding Article: materials showing that there is no prospect that the relief insurance holding company, etc., referred to in item (ii) of the preceding Article will obtain the approval of insurance companies' major shareholders, etc., relating to the bankrupt insurance company in the near future and materials showing that there is no prospect of finding a relief insurance company or a relief insurance holding company, etc., other than the relief insurance holding company, etc., referred to in item (ii) of the preceding Article.

（保険契約の移転等における適格性の認定の申請）

(Application for Approval of Eligibility for the Transfer of Insurance Contracts)

第四十八条の四　保険会社は、法第二百六十八条第一項の規定による認定を受けようとするときは、認定申請書に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。

Article 48-4 When an insurance company intends to obtain an approval pursuant to the provisions of Article 268, paragraph (1) of the Act, it must submit to the Commissioner of the Financial Services Agency a written application for approval with the documents stated in the following items attached to it:

一　理由書

(i) a written statement of reasons;

二　破綻保険会社の貸借対照表及び損益計算書（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及び損益計算書。第四十九条の二第二号において同じ。

(ii) a balance sheet and profit and loss statement of the bankrupt insurance company (in the case of a foreign insurance company, etc., the balance sheet and profit and loss statement for its insurance business in Japan; the same applies in Article 49, paragraph (2), item (ii)); and

三　その他法第二百六十八条第三項各号に掲げる要件のすべてに該当することを審査するため参考となるべき事項を記載した書類

(iii) documents detailing any matters that should serve as reference in determining whether all of the requirements stated in each of the items in Article 268, paragraph (3) of the Act are satisfied.

（保険契約の移転等における適格性の認定の報告の記載事項）

(Matters Detailed in Report on Approval of Eligibility for the Transfer of Insurance Contracts)

第四十九条　加入機構は、法第二百六十八条第五項（法第二百六十九条第二項、第二百七十条の三の十二第二項、第二百七十条の三の十三第四項、第二百七十条の六の三第二項及び第二百七十条の六の四第四項において準用する場合を含む。）の規定による報告をするときは、次に掲げる事項を記載した書類を財務大臣に提出しなければならない。

Article 49 When an affiliated corporation provides a report pursuant to the provisions of Article 268, paragraph (5) of the Act (including the case where it is applied mutatis mutandis pursuant to Article 269, paragraph 2, Article 270-3-12, paragraph (2), Article 270-3-13, paragraph (4), Article 270-6-3, paragraph 2, and Article 270-6-4, paragraph (4) of the Act), it must submit to the Minister of Finance a document detailing the following matters:

一　金融庁長官の認定を受けた日

(i) the date approval was granted by the Commissioner of the Financial Services Agency; and

二　その他資金援助の決定に関する事項

(ii) other matters relating to the decision on financial assistance.

（保険契約の承継等における適格性の認定の申請）

(Application for Approval of Eligibility for the Succession of Insurance Contracts)

第四十九条の二　保険会社は、法第二百七十条第一項の規定による認定を受けようとするときは、認定申請書に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。

Article 49-2 When an insurance company intends to obtain an approval pursuant to the provisions of Article 270, paragraph (1) of the Act, it must submit to the Commissioner of the Financial Services Agency a written application for approval with the documents stated in the following items attached to it:

一　理由書

(i) a written statement of reasons;

二　破綻保険会社の貸借対照表及び損益計算書

(ii) a balance sheet and profit and loss statement of the bankrupt insurance company; and

三　その他法第二百七十条第二項各号に掲げる要件のすべてに該当することを審査するため参考となるべき事項を記載した書類

(iii) documents stating any matters that should serve as reference in determining whether all of the requirements stated in each of the items in Article 270, paragraph (2) of the Act are satisfied.

（保険契約の承継等における適格性の認定の報告の記載事項）

(Matters Stated in Report on Approval of Eligibility for the Succession of Insurance Contracts)

第五十条　加入機構は、法第二百七十条第四項の規定による報告をするときは、次に掲げる事項を記載した書類を財務大臣に提出しなければならない。

Article 50 When an Affiliated Corporation provides a report under the provisions of Article 270, paragraph (4) of the Act, it must submit to the Minister of Finance a document stating the following matters:

一　金融庁長官の認定を受けた日

(i) the date approval was granted by the Commissioner of the Financial Services Agency; and

二　その他保険契約の引受けの決定に関する事項

(ii) other matters relating to the decision on the underwriting of insurance contracts.

（破綻保険会社の財産評価の報告）

(Report on Property Evaluation of a Bankrupt Insurance Company)

第五十条の二　機構は、法第二百七十条の二第六項の規定による報告をするときは、次の各号に掲げる事項を記載した書類を金融庁長官及び財務大臣に提出しなければならない。

Article 50-2 When a corporation provides a report under the provisions of Article 270-2, paragraph (6) of the Act, it must submit to the Commissioner of the Financial Services Agency and the Minister of Finance a document detailing the following matters:

一　破綻保険会社の財産自己評価（法第二百七十条の二第一項に規定する財産自己評価をいう。）に係る結果

(i) the results of the property self-evaluation (meaning the property self-evaluation prescribed in Article 270-2, paragraph (1) of the Act) by the bankrupt insurance company; and

二　機構が法第二百七十条の二第四項の規定により破綻保険会社の財産の評価を行った場合には、その内容

(ii) if a corporation evaluated the property of a bankrupt insurance company pursuant to the provisions of Article 270-2, paragraph (4) of the Act, the details of the evaluation.

（補償対象契約）

(Covered Insurance Contracts)

第五十条の三　法第二百七十条の三第二項第一号（法第二百七十条の三の二第八項において準用する場合を含む。以下この条から第五十条の五までにおいて同じ。）に規定する内閣府令・財務省令で定める保険契約は、日本における元受保険契約（保険契約のうち再保険契約を除いたものをいう。）のうち次の各号に掲げるもの（運用実績連動型保険契約（規則第七十四条第一号又は第百五十三条第一号に掲げる運用実績連動型保険契約をいう。）のうち規則第七十五条の二第一項に規定する特定特別勘定に係る部分を除く。）とする。

Article 50-3 (1) The insurance contracts specified by Cabinet Office Order or Order of the Ministry of Finance prescribed in Article 270-3, paragraph 2, item (1) (including the case where it is applied mutatis mutandis pursuant to Article 270-3-2, paragraph (8) of the Act; the same applies below from this Article to Article 50-5) are the primary insurance contracts (meaning insurance contracts excluding reinsurance contracts) in Japan, which are stated in the following items (excluding the portions of performance-linked insurance contracts (meaning the performance-linked insurance contracts stated in Article 74, item (1) or Article 153, item (i) of the Regulations) falling under the designated special account prescribed in Article 75-2, paragraph (1) of the Regulations):

一　法第三条第四項第一号に掲げる保険に係る保険契約

(i) insurance contracts for insurance specified in Article 3, paragraph (4), item (i) of the Act;

二　法第三条第四項第二号に掲げる保険に係る保険契約

(ii) insurance contracts for insurance specified in Article 3, paragraph (4), item (ii) of the Act;

三　自動車損害賠償保障法（昭和三十年法律第九十七号）第五条の自動車損害賠償責任保険の契約（次条第二項第二号において「自動車損害賠償責任保険契約」という。）

(iii) the contracts for automobile damage liability insurance as defined in Article 5 of the Automobile Liability Security Act (Act No. 97 of 1955) (referred to as "automobile damage liability insurance contract" in paragraph (2), item (ii) of the following Article);

四　地震保険に関する法律（昭和四十一年法律第七十三号）第二条第二項に規定する地震保険契約（次条第二項第三号において「地震保険契約」という。）

(iv) the earthquake insurance contracts prescribed in Article 2, paragraph (2) of the Act on Earthquake Insurance (Act No. 73 of 1966) (referred to as "earthquake insurance contract" in paragraph (2), item (iii) of the following

Article);

五　規則第八十三条第三号ルに規定する自動車保険契約

(v) the automobile insurance contracts prescribed in Article 83, item (iii) (k) of the Regulations; and

六　法第三条第五項第一号に掲げる保険に係る保険契約（前三号に掲げる保険契約を除き、保険契約者が個人、小規模法人又は建物の区分所有等に関する法律（昭和三十七年法律第六十九号）第三条若しくは第六十五条に規定する団体（主として住居としての用途に供するものの管理を行うためのものに限る。以下「管理組合」という。）であるもの（保険契約者が個人、小規模法人又は管理組合以外の者である保険契約であって、その被保険者である個人、小規模法人又は管理組合がその保険料を実質的に負担すべきこととされているもののうち、当該被保険者に係る部分を含む。）に限る。）

(vi) insurance contracts relating to the insurance specified in Article 3, paragraph (5), item, (i) of the Act (excluding the insurance contracts under the preceding three items and limited to those with respect to which the policyholder is an individual, a small-scale corporation or a group prescribed in Article 3 or Article 65 of the Act on Building Unit Ownership (Act No. 69 of April 4, 1962) (limited to groups which mainly manage buildings for residential use; referred to below as "management association(s)")) (including the portions relating to the insured in insurance contracts for which the policyholder is a person other than an individual, a small-scale corporation or a management association and the insured, who is an individual, small-scale corporation or management association, is to substantially bear the insurance premiums).

2　前項第六号に規定する「小規模法人」とは、次に掲げるものをいう。

(2) The term "small-scale corporation" as used in item (vi) of the preceding paragraph means the following:

一　第一条の六の二第一項本文の時において、常時使用する従業員又は常時勤務する職員（次号において「常用従業員等」という。）の数が二十人以下の日本法人（法人でない社団又は財団で代表者又は管理人の定めがあるものを含み、管理組合のうち建物の区分所有等に関する法律第三条に規定する管理者（同法第四十九条第一項（同法第六十六条において準用する場合を含む。）に規定する理事を含む。）が置かれているものを除く。）

(i) as used in the main clause of Article 1-6-2, paragraph (1), it means a Japanese corporation (including an association or foundation that is not a corporation but for which a representative or an administrator has been designated and excluding management associations having a manager prescribed in Article 3 of the Act on Building Unit Ownership (including directors prescribed in Article 49, paragraph 1 of the Act (including the cases where it is applied mutatis mutandis pursuant to Article 66 of the same Act) having twenty or fewer employees who are hired full-time or staff members

who work full-time (referred to as "employees who are hired full-time, etc." in the following item); and

二　第一条の六の二第一項本文の時において、常用従業員等の数が二十人以下の外国法人（外国の法人でない社団又は財団で代表者又は管理人の定めがあるものを含む。）のうち、その日本における営業所又は事務所を通じて保険契約が締結されている場合の当該保険契約に係るもの

(ii) as used in the main clause of Article 1-6-2, paragraph (1), a foreign corporation (including a foreign association or foundation that is not a corporation but for which a representative or an administrator has been designated) having twenty or fewer employees who are hired full-time, etc., which is associated with an insurance contract which was concluded through its business office or office in Japan.

3　第一項（第六号に係る部分に限る。）の規定にかかわらず、第一項（第六号に係る部分に限る。）の保険契約のうち、保険契約者が個人、小規模法人又は管理組合である保険契約であって、その被保険者である個人、小規模法人又は管理組合以外の者がその保険料を実質的に負担すべきこととされているもの（当該保険契約が同号に掲げる保険契約に該当することとなることを専ら目的として、当該個人、小規模法人又は管理組合を保険契約者として締結されたものに限る。）は、補償対象契約に該当しないものとみなす。

(3) Notwithstanding the provisions of paragraph (1) (limited to the part relating to item (vi)), of the insurance contracts specified in paragraph (1) (limited to the part relating to item (vi)), insurance contracts for which the policyholder is an individual, a small-scale corporation or a management association and the insured, who is a person other than an individual, small-scale corporation or management association, is to substantially bear the insurance premiums (limited to those concluded with the individual, small-scale corporation or management association as the policyholder for the sole purpose of having the insurance contract qualify as an insurance contract specified in the same item) is deemed as not falling under the category of covered insurance contract.

4　第一項の規定は、次の各号に掲げる場合には、当該各号に定めるところにより適用するものとする。

(4) In the cases stated in the following items, the provisions of the preceding paragraph are to apply pursuant to the provisions of the respective items:

一　主契約に保険金等の支払事由が規定されていない場合　当該主契約及び当該主契約に付された保険特約（当該主契約に複数の保険特約が付されている場合にあっては、当該主契約及び主たる保険特約）を一の主契約とみなして、第一項の規定を適用する。ただし、当該主契約に主たる保険特約が複数付されている場合には、当該主契約及びそれぞれの主たる保険特約をそれぞれ一の主契約とみなして、第一項の規定を適用する。

(i) if the grounds for payment of the insurance proceeds, etc., are not prescribed in the basic policy: the provisions of the preceding paragraph (1)

apply by deeming that the basic policy and the insurance rider (in the case where multiple insurance riders are attached to the relevant basic policy, it means that the basic policy and the main insurance rider) constitute a single basic policy; provided, however, that when multiple main insurance riders are attached to the basic policy, the provisions of paragraph (1) apply by deeming the basic policy and each of the main insurance riders to constitute a single basic policy, respectively; and

二　一の保険契約（法第二百六十二条第二項第二号に掲げる免許の種類に属する免許を受けた保険会社に係るものに限る。以下この号において同じ。）に係る責任準備金が法第四条第二項第四号に掲げる書類に定めた区分ごとに積み立てられている場合（主契約に係る責任準備金が当該区分ごとに積み立てられている場合に限る。）当該保険契約に係る主契約若しくはこれに付された保険特約又はこれらに含まれる条項（第一条の六の三第一項第三号に掲げる保険契約に相当する保険特約又は条項を除く。）は当該区分ごとにそれぞれ独立の保険契約と、第一条の六の三第一項第三号に掲げる保険契約に相当する保険特約又は条項は第一項（第二号に係る部分に限る。）の保険契約とみなして第一項の規定を適用する。

(ii) if the policy reserve for a single insurance contract (limited to those relating to insurance companies that have received a license that falls under the class of license described in Article 262, paragraph (2), item (ii) of the Act; the same applies below in this item) is set aside in accordance with the categories prescribed by the documents stated in Article 4, paragraph (2), item (iv) (limited to cases where the policy reserve for the basic policy is set aside in accordance with the categories): the provisions of paragraph (1) apply by deeming that the basic policy of the relevant insurance contract, the insurance rider attached to it, and the clauses contained in it (excluding insurance riders and clauses corresponding to insurance contracts stated in Article 1-6-3, paragraph (1) item (iii)) constitute an independent insurance contract in accordance with the respective categories or by deeming that the insurance riders and clauses corresponding to the insurance contracts stated in Article 1-6-3, paragraph (1), item (iii) constitute insurance contracts specified in paragraph (1) (limited to the part relating to item (ii)).

（特定責任準備金等）

(Specified Policy Reserve)

第五十条の四　破綻保険会社が法第二百六十二条第二項第一号に掲げる免許の種類に属する免許を受けた保険会社の場合における法第二百七十条の三第二項第一号に規定する内閣府令・財務省令で定めるものは、契約条件の変更の対象となる保険契約（破綻保険会社に係る保険契約の一部に係る保険契約の移転について資金援助を行う場合においては、当該保険契約の移転の対象となる保険契約に限る。次項において同じ。）に係る次の各号に掲げるものとする。

Article 50-4 (1) If the bankrupt insurance company is an insurance company with

a license of the type falling under Article 262, paragraph (2), item (i) of the Act, the policy reserves specified by Cabinet Office Order or Order of the Ministry of Finance prescribed in Article 270-3, paragraph (2), item (i) of the Act are as stated in the following items with regard to insurance contracts subject to modification of insurance clauses (in the case where financial assistance is to be provided for the transfer of insurance contracts comprising a portion of the insurance contracts of the bankrupt insurance company, limited to the insurance contracts subject to transfer; the same applies in the following paragraph):

一　責任準備金（規則第十条第三号に規定する契約者価額の基礎であるもの（当該基礎であるものが零である保険契約にあっては、未経過保険料（未経過期間（保険契約に定めた保険期間のうち、法第二百七十条の三第二項第二号に規定する確認財産評価の基準とされた時において、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をいう。）の額を基準として計算した金額その他の加入機構が認めた金額）に限る。）

(i) policy reserve (limited to those which serve as the basis of policyholder value (in the case of insurance contracts for which the basis is equal to zero, the amount calculated based on the amount of unexpired insurance premiums (meaning the amount of insurance premiums corresponding to the unexpired period (meaning the insurance period specified under an insurance contract which has not passed as of the base time for the confirmed evaluation of property prescribed in Article 270-3, paragraph 2, item (ii) of the Act)) or any other amount deemed acceptable by an affiliated corporation) prescribed in Article 10, item (iii) of the Regulations);

二　支払備金

(ii) reserve for outstanding claims; and

三　社員配当準備金又は契約者配当準備金（規則第六十四条第一項の契約者配当準備金をいい、未割当のものを除く。）

(iii) members' dividend reserve or policy dividend reserve (meaning the policy dividend reserve referred to in Article 64, paragraph (1) of the Regulations, excluding the unappropriated amounts).

2　破綻保険会社が法第二百六十二条第二項第二号に掲げる免許の種類に属する免許を受けた保険会社の場合における法第二百七十条の三第二項第一号に規定する内閣府令・財務省令で定めるものは、契約条件の変更の対象となる保険契約に係る次の各号に掲げるものとする。

(2) If the bankrupt insurance company is an insurance company with a license of the type stated in Article 262, paragraph (2), item (ii) of the Act, the policy reserves specified by Cabinet Office Order or Order of the Ministry of Finance prescribed in Article 270-3, paragraph (2), item (i) of the Act are to be as stated in the following items with regard to insurance contracts subject to modification of insurance clauses:

一　責任準備金（次号及び第三号に該当するもの及び契約者配当準備金等（規則第七十条第一項第四号の契約者配当準備金等をいう。）のうち未割当のものを除く。）

(i) policy reserve (excluding those that fall under the following item and item (iii), and the unappropriated amount of policy dividend reserve (meaning the policy dividend reserve, etc., referred to in Article 70, paragraph (1), item (iv) of the Rules));

二　自動車損害賠償責任保険契約に係る責任準備金

(ii) policy reserve for automobile damage liability insurance contracts;

三　地震保険契約に係る責任準備金

(iii) policy reserve for earthquake insurance contracts;

四　支払備金

(iv) reserve for outstanding claims;

五　未払金

(v) amounts payable; and

六　社員配当準備金（未割当のものを除く。）

(vi) members' dividend reserve (excluding the unappropriated amounts).

（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）

(Rate Specified by Cabinet Office Order and Order of the Ministry of Finance Prescribed in Article 270-3, Paragraph (2), Item (i) of the Act)

第五十条の五　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は、次の各号に掲げる保険契約の区分に応じ、当該各号に定める率とする。

Article 50-5 (1) The rate specified by Cabinet Office Order or Order of the Ministry of Finance prescribed in Article 270-3, paragraph (2), item (1) of the Act is the rate specified in each of the following items in accordance with the category of insurance contracts specified in them:

一　元受生命保険契約　九十パーセント

(i) underlying life insurance contracts: 90%;

二　疾病・傷害保険契約　九十パーセント

(ii) sickness and injury insurance contracts: 90%;

三　短期傷害保険契約又は特定海外旅行傷害保険契約　八十パーセント。ただし、損害てん補等の特定請求権に係る支払に充てるために留保されるべき特定責任準備金等（法第二百七十条の三第二項第一号に規定する特定責任準備金等をいう。第六号、第五項並びに次条第二号及び第三号において同じ。）については、百パーセント。

(iii) short-term injury insurance contracts or specified overseas travel accident insurance contracts: 80%; provided, however, that for specified policy reserve, etc., to be retained for allocation to payments relating to specified claims for loss compensation, etc. (meaning specified policy reserve, etc., prescribed in Article 270-3, paragraph (2), item (i) of the Act; the same applies in item (vi) and paragraph (5), as well as items (ii) and (iii) of the

following Article), it is 100%;

四　非年金型疾病・傷害保険契約の積立部分　八十パーセント

(iv) savings portion of non-pension type sickness and injury insurance contracts: 80%;

五　自賠責保険契約等　百パーセント

(v) automobile damage liability insurance contracts, etc.: 100%; and

六　損害てん補保険契約　八十パーセント。ただし、損害てん補等の特定請求権に係る支払に充てるために留保されるべき特定責任準備金等については、百パーセント。

(vi) loss compensation insurance contracts: 80%; provided, however, that for specified policy reserve, etc., to be retained for allocation to payments relating to specified claims for loss compensation, etc., it is 100%.

2　前項の規定にかかわらず、元受生命保険契約等のうち高予定利率契約に該当するものに係る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は、次の各号に掲げる保険契約の区分に応じ、当該各号に定める率（当該率が基準弁済見込率を下回る場合にあっては、基準弁済見込率）とする。

(2) Notwithstanding the provisions of the preceding paragraph, the rate specified by Cabinet Office Order or Order of the Ministry of Finance prescribed in Article 270-3, paragraph (2), item (i) of the Act relating to underlying life insurance contracts, etc., that fall under the category of contracts with high assumed interest rate is the rate specified in each of the following items in accordance with the category of insurance contracts specified in them (in the case where a specified rate is lower than the base expected performance rate, it is the base expected performance rate):

一　元受生命保険契約等（次号に掲げるものを除く。）　九十パーセントから補償控除率を減じた率

(i) underlying life insurance contracts, etc. (excluding those specified in the following item): 90% less the percentage deductible from cover; and

二　疾病・傷害保険契約の積立部分　九十パーセントから補償控除率を減じた率

(ii) savings portion of sickness and injury insurance contracts: 90% less the percentage deductible from cover.

3　前項に規定する「高予定利率契約」とは、その保険料又は責任準備金（疾病・傷害保険契約の積立部分にあっては、当該積立部分に係る保険料又は責任準備金）の算出の基礎となる予定利率（複数の払込期に係る保険料を一括して払い込むこととする場合における当該一括払込保険料が係数を基礎として算出されている場合にあっては、当該係数の算出の基礎となる予定利率）が基準利率を過去五年間常に超えていた保険契約（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）が五年を超えるものに限る。）をいう。

(3) The term "contracts with high assumed interest rate" as used in the preceding paragraph means an insurance contract (limited to insurance contracts with an

insurance period (in the case of insurance contracts that have already been concluded and for which the insurance period may be renewed or extended pursuant to the provisions of them, the cumulative insurance period including the renewed or extended insurance period) of more than five years) whose assumed interest rate (in the case where the insurance premiums are to be paid in a lump sum on multiple due dates and the lump sum payments of insurance premiums are calculated based on a coefficient, the assumed interest rate serving as the basis for the calculation of the coefficient) which serves as the basis for the calculation of insurance premiums and the policy reserve (in the case of the savings portion of a sickness and injury insurance contract, the insurance premiums or policy reserve relating to the savings portion), constantly exceeded the standard rate for the past five years.

4　前二項の規定は、次の各号に掲げる場合には、当該各号に定めるところにより適用するものとする。

(4) In the cases stated in the following items, the provisions of the preceding two paragraphs are to apply pursuant to the provisions of the respective items:

一　一の保険契約（積立部分を除く。）の主契約又はこれに付された保険特約に係る予定利率（前項の予定利率をいう。以下この項において同じ。）が異なる場合　主契約又はこれに付された保険特約を、その予定利率の異なるごとにそれぞれ独立の保険契約とみなして、前二項の規定を適用する。

(i) if the assumed interest rate (meaning the assumed interest rate as specified in the preceding paragraph; the same applies below in this paragraph) for the basic policy of a single insurance contract (excluding the savings portion) or for the insurance riders attached to it vary, the provisions of the preceding two paragraphs apply by deeming each of the basic policy and the insurance rider attached to it to be independent insurance contracts based on the differences in the assumed interest rates; and

二　一の保険契約に係る二以上の被保険者（確定拠出年金保険契約等以外の保険契約にあっては、当該保険契約の保険料を拠出する者に限る。）に係る予定利率が異なる場合　当該被保険者ごとにそれぞれ独立の保険契約が締結されているものとみなして、前二項の規定を適用する。

(ii) if the assumed interest rates for two or more insureds covered by a single insurance contract (limited to those paying the insurance premiums for the relevant insurance contract in the case of insurance contracts other than the defined contribution pension insurance contracts, etc.) vary, the provisions of the preceding two paragraphs apply by deeming that an independent insurance contract has been concluded for each of the relevant insured.

5　第二項本文に規定する「基準弁済見込率」とは、破綻保険会社につき、法第二百七十条の三第二項第二号（法第二百七十条の三の二第八項において準用する場合を含む。）に掲げる額（規則第十七条（第一項を除く。）及び第十七条の二の規定、規則第二編第二章第二節第二款第一目の規定中のれんに関する規定（規則第二十四条の規

定を含む。）、会社更生法施行規則（平成十五年法務省令第十四号）第一条第三項前段の規定又は金融機関等の更生手続の特例等に関する法律施行規則（平成十五年内閣府令第十九号）第四条第三項前段の規定により当該破綻保険会社に係る救済保険会社若しくは承継保険会社又は当該破綻保険会社につき計上されるべきのれん（資産として、又は資産の部に計上されるべきものに限る。以下この項において同じ。）の額がある場合にあっては、当該のれんの額を含むものとする。）を特定責任準備金等の額で除して得た率とする。

(5) The term "base expected performance rate" as used in the main clause of paragraph (2) means the rate obtained for a bankrupt insurance company by dividing the amount stated in Article 270-3, paragraph (2), item (ii) of the Act (including the cases where it is applied mutatis mutandis pursuant to Article 270-3-2, paragraph (8) of the Act) (including the amount of goodwill (limited to that which should be recorded as assets or recorded in the assets section; the same applies below in this paragraph) in the case where there is an amount of goodwill that should be recorded with respect to the relief insurance company or the successor insurance company of the bankrupt insurance company or with respect to the bankrupt insurance company pursuant to the provisions of Articles 17 (excluding paragraph (1)) and 17-2 of the Rules, the provisions relating to goodwill in Part II, Chapter 2, Section 2, Subsection 2, Division 1 of the Rules (including the provisions of Article 24 of the Rules), the provisions of the first sentence of Article 1, paragraph (3) of the Regulations for Enforcement of the Corporate Reorganization Act (Regulations of the Ministry of Justice No. 14 of 2003), or the provisions of the first sentence of Article 4, paragraph (3) of the Regulations for Enforcement of the Act on Special Treatment of Corporate Reorganization Proceedings and Other Insolvency Proceedings of Financial Institutions (Cabinet Office Order No. 19 of 2003)) by the amount of the specified policy reserve, etc.

（法第二百七十条の三第二項第二号に定める内閣府令・財務省令で定めるところにより計算した額）

(Amount Calculated as per Cabinet Office Order and Order of the Ministry of Finance Provided for in Article 270-3, Paragraph (2), Item (ii) of the Act)

第五十条の六　法第二百七十条の三第二項第二号（法第二百七十条の三の二第八項において準用する場合を含む。第一号において同じ。）に定める内閣府令・財務省令で定めるところにより計算した額は、第一号に掲げる額に第二号に掲げる割合を乗じて得た額（破綻保険会社に係る保険契約の一部に係る保険契約の移転について資金援助を行う場合においては、第一号に掲げる額に第二号に掲げる割合を乗じて得た額に第三号に掲げる割合を乗じて得た額）とする。

Article 50-6 The amount calculated as per Cabinet Office Order or Order of the Ministry of Finance prescribed in Article 270-3, paragraph (2), item (ii) of the Act (including the cases where it is applied mutatis mutandis pursuant to

Article 270-3-2, paragraph (8) of the Act; the same applies in item (i)) is the amount obtained by multiplying the amount specified in item (i) by the rate specified in item (ii) (the amount obtained by multiplying the amount specified in item (i) by the rate specified in item (ii) and then multiplying the result of it by the rate specified in item (iii) in the case where financial assistance is to be provided for the transfer of insurance contracts comprising a part of the insurance contracts relating to a bankrupt insurance company).

一　確認財産評価（法第二百七十条の三第二項第二号に規定する確認財産評価をいう。）に基づく資産の額から一般債権者の債権の額及び契約条件の変更の対象とならない保険契約の債権の額を控除した額

(i) the amount of assets based on confirmed evaluation of property (meaning the confirmed evaluation of property prescribed in Article 270-3, paragraph (2), item (ii) of the Act) less the amount of claims relating to general creditors and the amount of claims relating to the insurance contracts not subject to the modification of insurance clauses;

二　補償対象契約に係る特定責任準備金等の額を保険契約に係る特定責任準備金等の額で除して得た割合

(ii) the rate obtained by dividing the amount of specified policy reserve, etc., relating to covered insurance contracts by the amount of specified policy reserve, etc., relating to insurance contracts;

三　補償対象契約のうち当該資金援助に係る保険契約の移転の対象となるものに係る特定責任準備金等の額を補償対象契約に係る特定責任準備金等の額で除して得た割合

(iii) the rate obtained by dividing the amount of the specified policy reserve, etc., relating to the covered insurance contracts subject to the transfer of insurance contracts relating to the relevant financial assistance by the specified policy reserve, etc., concerning the covered insurance contracts.

（保険契約の移転等に要すると見込まれる費用の額）

(Expected Cost of Transfer of Insurance Contracts)

第五十条の七　法第二百七十条の三第二項第三号（法第二百七十条の三の二第八項において準用する場合を含む。）に規定する内閣府令・財務省令で定めるものは、次の各号に掲げるものとする。

Article 50-7 The expenses specified by Cabinet Office Order and Order of the Ministry of Finance prescribed in Article 270-3, paragraph (2), item (iii) of the Act (including the cases where it is applied mutatis mutandis pursuant to Article 270-3-2, paragraph (8) of the Act) are those which are stated in the following items:

一　保険契約の移転計画の策定に係る費用

(i) expenses relating to the formulation of a plan for the transfer of insurance contracts;

二　移転契約の締結に係る費用

(ii) expenses relating to the conclusion of a transfer agreement;

三　保険契約者等への通知に係る費用

(iii) expenses relating to the notification of policyholders; and

四　公告に係る費用その他の機構が保険契約の円滑な移転のために必要と認める費用

(iv) expenses relating to public notices and any other expenses a corporation finds necessary for a smooth transfer of the insurance contracts.

（法第二百七十条の三第一項の決定をしたときの報告事項）

(Matters to Be Reported When a Decision Prescribed in Article 270-3, Paragraph (1) of the Act Is Made)

第五十条の七の二　法第二百七十条の三第三項に規定する内閣府令・財務省令で定めるものは、次に掲げる事項とする。

Article 50-7-2 The matters specified by Cabinet Office Order and Order of the Ministry of Finance prescribed in Article 270-3, paragraph (3) of the Act are as follows:

一　法第二百七十条の三第一項の決定をした旨及び当該決定に係る資金援助の内容（当該資金援助に係る破綻保険会社が法第二百六十二条第二項第二号に掲げる免許の種類に属する免許を受けた保険会社である場合にあっては、当該破綻保険会社に係る補償対象契約の数及びその把握のために用いられた方法に関する事項を含むものとする。）

(i) the fact that a decision prescribed in Article 270-3, paragraph (1) of the Act has been made and the substance of the financial assistance relating to the decision (in the case where the bankrupt insurance company relating to the relevant financial assistance is an insurance company with a license of the type falling under Article 262, paragraph (2), item (ii) of the Act, the substance is to include the number of covered insurance contracts relating to the bankrupt insurance company and the matters on the method used for the identification of them);

二　法第二百七十条の三第一項の決定に係る委員会の会議の概要その他の当該決定に係る過程

(ii) an outline of the committee meetings relating to the decision prescribed in Article 270-3, paragraph (1) of the Act and any other processes relating to the decision; and

三　その他参考となるべき事項

(iii) any other matters which would serve as reference.

（法第二百七十条の三の二第六項又は第七項の決定をしたときの報告事項）

(Matters to Be Reported When a Decision Prescribed in Article 270-3-2, Paragraph (6) or (7) of the Act Is Made)

第五十条の七の三　法第二百七十条の三の二第八項において準用する法第二百七十条の

三第三項に規定する内閣府令・財務省令で定めるものは、次に掲げる事項とする。

Article 50-7-3 The matters specified by Cabinet Office Order and Order of the Ministry of Finance prescribed in Article 270-3, paragraph (3) of the Act as applied mutatis mutandis pursuant to Article 270-3-2, paragraph (8) are as follows:

一　法第二百七十条の三の二第六項又は第七項の決定をした旨

(i) the fact that a decision prescribed in Article 270-3-2, paragraph (6) or paragraph (7) has been made;

二　法第二百七十条の三の二第七項の決定をした場合にあっては、当該決定に係る資金援助の内容（当該資金援助に係る破綻保険会社が法第二百六十二条第二項第二号に掲げる免許の種類に属する免許を受けた保険会社である場合にあっては、当該破綻保険会社に係る補償対象契約の数及びその把握のために用いられた方法に関する事項を含むものとする。）

(ii) if the decision prescribed in Article 270-3-2, paragraph (7) of the Act has been made, the substance of the financial assistance relating to the decision (in the case where the bankrupt insurance company relating to the relevant financial assistance is an insurance company with a license of the type falling under Article 262, paragraph (2), item (ii) of the Act, the substance is to include the number of Covered Insurance Contracts relating to the bankrupt insurance company and the matters on the method used for the identification of them);

三　法第二百七十条の三の二第六項又は第七項の決定に係る委員会の会議の概要その他の当該決定に係る過程

(iii) an outline of the Committee meetings relating to the decision prescribed in Article 270-3-2, paragraph (6) or (7) of the Act and any other processes relating to the decision; and

四　その他参考となるべき事項

(iv) any other matters which would serve as reference.

（協定承継保険会社に生じた損失の金額）

(Amount of Loss Incurred by Successor Insurance Company Under the Agreement)

第五十条の八　令第三十七条の四の二第二号に規定する内閣府令・財務省令で定めるところにより計算した金額は、第一号に掲げる額から第二号に掲げる額及び第三号に掲げる額を控除した残額とする。

Article 50-8 (1) The amount calculated pursuant to the provisions of Cabinet Office Order or Order of the Ministry of Finance prescribed in Article 37-4-2, item (ii) of the Order is the amount remaining after the amounts stated in items (ii) and (iii) are deducted from the amount stated in item (i):

一　経常費用の額及び特別損失の額の合計金額

(i) the aggregate of the ordinary expenses and extraordinary losses;

二　経常収益の額及び特別利益の額の合計金額（前事業年度における損失に係る補てんとして機構により補てんされた金額があるときは当該補てんされた金額を控除した残額）

(ii) the aggregate amount of ordinary income and extraordinary income (when a corporation has made any payment to compensate for a loss incurred in the previous business year, the amount remaining after deducting the amount of compensation); and

三　繰越利益剰余金の額（当期純利益が繰り入れられているときはその繰り入れられた額を控除した残額とし、当期純損失が繰り入れられているときはその繰り入れられた額を加算した額とする。）

(iii) the amount of accumulated profit carried forward (if net profit for the current period has been carried over, the amount remaining after deducting the carried-over amount from it, and if net loss for the current period has been carried over, the amount obtained by adding the carried-over amount to it).

2　前項に規定する「経常費用」、「特別損失」、「経常収益」、「特別利益」、「繰越利益剰余金」、「当期純利益」又は「当期純損失」とは、それぞれ法第百十条第一項に規定する業務報告書に記載された経常費用、特別損失、経常収益、特別利益、繰越利益剰余金、当期純利益又は当期純損失とする。

(2) The terms "ordinary expenses", "extraordinary loss", "ordinary income", "extraordinary income", "accumulated profit carried forward", "net income" and "net loss" prescribed in the preceding paragraph mean the ordinary expenses, extraordinary loss, ordinary income, extraordinary income, accumulated profit carried forward, net income and net loss stated in the business report prescribed in Article 110, paragraph (1) of the Act.

（保険契約の再承継における適格性の認定の申請）

(Application for Approval of Eligibility for Succession to Inherited Insurance Contracts)

第五十条の九　保険会社は、法第二百七十条の三の十二第一項の規定による認定を受けようとするときは、認定申請書に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。

Article 50-9 When an insurance company intends to obtain an approval under the provisions of Article 270-3-12, paragraph (1) of the Act, it must submit to the Commissioner of the Financial Services Agency a written application for approval with the documents stated in the following items attached to it:

一　理由書

(i) a written statement of reasons;

二　承継保険会社の貸借対照表及び損益計算書

(ii) a balance sheet and profit and loss statement of the successor insurance company; and

三　その他法第二百七十条の三の十二第二項において準用する法第二百六十八条第三項各号（第三号を除く。）に掲げる要件のすべてに該当することを審査するため参考となるべき事項を記載した書類

(iii) any other documents detailing matters that should serve as reference in determining if all of the requirements stated in each of the items (excluding item (iii)) under Article 268, paragraph (3) of the Act as applied mutatis mutandis pursuant to Article 270-3-12, paragraph (2) of the Act are satisfied.

（法第二百七十条の三の十四第一項の決定をしたときの報告事項）

(Matters to Be Reported When a Decision Prescribed in Article 270-3-14, Paragraph (1) of the Act Is Made)

第五十条の九の二　第五十条の七の二（第一号括弧書を除く。）の規定は、法第二百七十条の三の十四第二項において準用する法第二百七十条の三第三項に規定する内閣府令・財務省令で定めるものについて準用する。

Article 50-9-2 The provisions of Article 50-7-2 (excluding the provisions of item (i) in parentheses) apply mutatis mutandis pursuant to the matters specified by Cabinet Office Order and Order of the Ministry of Finance prescribed in Article 270-3, paragraph (3) of the Act as applied mutatis mutandis pursuant to Article 270-3-14, paragraph (2) of the Act.

（法第二百七十条の四第六項の決定をしたときの報告事項）

(Matters to Be Reported When a Decision Prescribed in Article 270-4, Paragraph (6) of the Act Is Made)

第五十条の九の三　第五十条の七の二の規定は、法第二百七十条の四第七項において準用する法第二百七十条の三第三項に規定する内閣府令・財務省令で定めるものについて準用する。この場合において、第五十条の七の二第一号中「法第二百七十条の三第一項の決定をした旨及び当該決定に係る資金援助の内容」とあるのは「法第二百七十条の四第六項の決定をした旨及び当該決定に係る法第二百七十条の五第二項の規定により行うべき保険特別勘定への繰入れ」と読み替えるものとする。

Article 50-9-3 The provisions of Article 50-7-2 apply mutatis mutandis to the matters specified by Cabinet Office Order and Order of the Ministry of Finance prescribed in Article 270-3, paragraph (3) of the Act as applied mutatis mutandis pursuant to Article 270-4, paragraph (7) of the Act. In this case, the term "the fact that the decision prescribed in Article 270-3, paragraph (1) of the Act has been made and the substance of the financial assistance relating to the decision" in Article 50-7-2, item (i) is deemed to be replaced with "the fact that the decision prescribed in Article 270-4, paragraph (6) of the Act has been made and the transfer to special insurance accounts relating to the decision to be performed pursuant to the provisions of Article 270-5, paragraph (2) of the Act".

（保険特別勘定に生じた損失の金額）

(Amount of Losses in Special Insurance Accounts)

第五十条の十　令第三十七条の四の四に規定する内閣府令・財務省令で定めるものは、零から繰越利益剰余金（法第二百七十条の六第二項第一号の規定により機構を保険会社とみなして適用する法第百十条第一項に規定する業務報告書に記載された繰越利益剰余金（零未満である場合に限る。）をいう。）を減じて得たものとする。

Article 50-10 The amount specified by Cabinet Office Order and Order of the Ministry of Finance prescribed in Article 37-4-4 of the Order is the amount obtained by deducting the accumulated profit carried forward (meaning the accumulated profit carried forward (limited to cases where it is less than zero) stated in a business report prescribed in Article 110, paragraph (1) of the Act as applied by deeming a corporation to be an insurance company pursuant to the provisions of Article 270-6, paragraph (2), item (i)) from zero.

（法第二百七十条の五第二項第一号に規定する内閣府令・財務省令で定める率）

(Rate Specified by Cabinet Office Order and Order of the Ministry of Finance Prescribed in Article 270-5, Paragraph (2), Item (i) of the Act)

第五十条の十一　第五十条の五の規定は、法第二百七十条の五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ついて準用する。この場合において、第五十条の五第五項中「法第二百七十条の三第二項第二号（法第二百七十条の三の二第八項において準用する場合を含む。）に掲げる額（規則第十七条（第一項を除く。）及び第十七条の二の規定、規則第二編第二章第二節第二款第一目の規定中のれんに関する規定（規則第二十四条の規定を含む。）、会社更生法施行規則（平成十五年法務省令第十四号）第一条第三項前段の規定又は金融機関等の更生手続の特例等に関する法律施行規則（平成十五年内閣府令第十九号）第四条第三項前段の規定により当該破綻保険会社に係る救済保険会社若しくは承継保険会社又は当該破綻保険会社につき計上されるべきのれん（資産として、又は資産の部に計上されるべきものに限る。以下この項において同じ。）の額がある場合にあっては、当該のれんの額を含むものとする。）」とあるのは「法第二百七十条の五第二項第二号に掲げる額」と読み替えるものとする。

Article 50-11 The provisions of Article 50-5 apply mutatis mutandis to the rate specified by Cabinet Office Order and Order of the Ministry of Finance prescribed in Article 270-5, paragraph (2), item (i) of the Act. In this case, the term "the amount stated in Article 270-3, paragraph 2, item (ii) of the Act (including the cases where it is applied mutatis mutandis pursuant to Article 270-3-2, paragraph (8) of the Act) (including the amount of goodwill (limited to that which should be recorded as assets or recorded in the assets section; the same applies below in this paragraph) in the case where there is an amount of goodwill that should be recorded with respect to the relief insurance company or the successor insurance company of the bankrupt insurance company or with respect to the bankrupt insurance company pursuant to the provisions of

Articles 17 (excluding paragraph (1)) and 17-2 of the Rules, the provisions relating to goodwill in Part II, Chapter 2, Section 2, Subsection 2, Division 1 of the Rules (including the provisions of Article 24 of the Rules), the provisions of the first sentence of Article 1, paragraph (3) of the Regulations for Enforcement of the Corporate Reorganization Act (Regulations of the Ministry of Justice No. 14 of 2003), or the provisions of the first sentence of Article 4, paragraph (3) of the Regulations for Enforcement of the Act on Special Treatment of Corporate Reorganization Proceedings and Other Insolvency Proceedings of Financial Institutions (Cabinet Office Order No. 19 of 2003))" is deemed to be replaced with "the amount stated in Article 270-5, paragraph (2), item (ii) of the Act".

（法第二百七十条の五第二項第二号に規定する内閣府令・財務省令で定めるところにより計算した額）

(Amount Calculated Pursuant to the Provisions of Cabinet Office Order and Order of the Ministry of Finance Prescribed in Article 270-5, Paragraph (2), Item (ii) of the Act)

第五十条の十二　第五十条の六の規定は、法第二百七十条の五第二項第二号に規定する内閣府令・財務省令で定めるところにより計算した額について準用する。

Article 50-12 The provisions of Article 50-6 apply mutatis mutandis to the rate calculated pursuant to the provisions of Cabinet Office Order and Order of the Ministry of Finance prescribed in Article 270-5, paragraph (2), item (ii) of the Act.

（保険契約の再移転における適格性の認定の申請）

(Application for Approval of Secondary Transfer of Insurance Contracts)

第五十条の十三　引受機構（法第二百七十条の六の二第一項に規定する引受機構をいう。以下この条において同じ。）及び再移転先保険会社（法第二百六十条第五項第一号に規定する再移転先保険会社をいう。）は、法第二百七十条の六の三第一項の規定による認定を受けようとするときは、認定申請書に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。

Article 50-13 When an underwriting corporation (meaning an underwriting corporation prescribed in Article 270-6-2, paragraph (1) of the Act; the same applies below in this Article) and a secondary transferee insurance company (meaning a secondary transferee insurance company prescribed in Article 260, paragraph (5), item (i) of the Act) intend to obtain an approval provided for in the provisions of Article 270-6-3, paragraph (1) of the Act, they must submit to the Commissioner of the Financial Services Agency a written application for approval with the documents stated in the following items attached to it:

一　理由書

(i) a written statement of reasons;

二　引受機構の保険特別勘定に係る貸借対照表及び損益計算書

(ii) a balance sheet and profit and loss statement relating to the special insurance accounts of the underwriting corporation; and

三　その他法第二百七十条の六の三第二項において準用する法第二百六十八条第三項各号（第三号を除く。）に掲げる要件のすべてに該当することを審査するため参考となるべき事項を記載した書類

(iii) any other documents detailing matters that should serve as reference in determining if all of the requirements stated in each of the items (excluding item (iii)) under Article 268, paragraph (3) of the Act as applied mutatis mutandis pursuant to Article 270-6-3, paragraph (2) of the Act are satisfied.

（法第二百七十条の六の五第一項の決定をしたときの報告事項）

(Matters to Be Reported When a Decision Prescribed in Article 270-6-5, Paragraph (1) of the Act Is Made)

第五十条の十三の二　第五十条の七の二（第一号括弧書を除く。）の規定は、法第二百七十条の六の五第二項において準用する法第二百七十条の三第三項に規定する内閣府令・財務省令で定めるものについて準用する。この場合において、第五十条の七の二第二号中「法第二百七十条の三第一項の決定に係る委員会」とあるのは、「法第二百七十条の六の五第一項の決定に係る審査会及び委員会」と読み替えるものとする。

Article 50-13-2 The provisions of Article 50-7-2 (excluding the provisions of item (i) in parentheses) apply mutatis mutandis pursuant to the matters specified by Cabinet Office Order and Order of the Ministry of Finance prescribed in Article 270-3, paragraph (3) of the Act as applied mutatis mutandis pursuant to Article 270-6-5, paragraph (2) of the Act. In this case, the term "committee meetings relating to the decision prescribed in Article 270-3, paragraph (1) of the Act" in Article 50-7-2, item (ii) is deemed to be replaced with "examination board meetings and committee meetings relating to the decision prescribed in Article 270-6-5, paragraph (1) of the Act".

（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）

(Rate Specified by Cabinet Office Order and Order of the Ministry of Finance Prescribed in Article 270-6-8, Paragraph (2) of the Act)

第五十条の十四　法第二百七十条の六の八第二項本文に規定する内閣府令・財務省令で定める率は、次の各号に掲げる保険金請求権等（法第二百七十条の六の八第一項に規定する保険金請求権等をいう。以下この条において同じ。）の区分に応じ、当該各号に定める率とする。

Article 50-14 (1) The rate specified by Cabinet Office Order or an Order of the Ministry of Finance prescribed in the main clause of Article 270-6-8, paragraph (2) of the Act is the rate stated in each of the following items in accordance with the category of insurance claim, etc. (meaning the insurance claim, etc., prescribed in Article 270-6-8, paragraph (1) of the Act; the same applies below

in this Article) specified in the items:

一　元受生命保険契約に係る保険金請求権等　九十パーセント

(i) insurance claim, etc. relating to underlying life insurance contracts: 90%;

二　疾病・傷害保険契約に係る保険金請求権等　九十パーセント

(ii) insurance claim, etc., relating to sickness and injury insurance contracts: 90%;

三　短期傷害保険契約又は特定海外旅行傷害保険契約に係る保険金請求権等　八十パーセント。ただし、第一条の六の二第一項に規定する期間が終了するまでに保険金請求権等のうち令第三十七条の四の六第一号又は第二号に掲げる権利に係る保険事故が発生した場合における当該権利（第六号において「損害てん補等の特定買取対象請求権」という。）にあっては、百パーセント。

(iii) insurance claim, etc., relating to short-term injury insurance contracts or specified overseas travel accident insurance contracts: 80%; provided, however, that the rate for the insurance claim, etc., is 100% for an insured event relating to the right stated in Article 37-4-6, item (i) or (ii) of the Order occurring before the expiration of the period prescribed in Article 1-6-2, paragraph (1) (referred to as "specified claims for loss compensation, etc., subject to acquisition" in item (vi));

四　非年金型疾病・傷害保険契約の積立部分に係る保険金請求権等　八十パーセント

(iv) insurance claim, etc., relating to the savings portion of non-pension type sickness and injury insurance contracts: 80%;

五　自賠責保険契約等に係る保険金請求権等　百パーセント

(v) insurance claim, etc., relating to automobile damage liability insurance contracts, etc.: 100%; and

六　損害てん補保険契約に係る保険金請求権等　八十パーセント。ただし、損害てん補等の特定買取対象請求権にあっては、百パーセント。

(vi) insurance claim, etc., relating to loss compensation insurance contracts: 80%; provided, however, that the rate for insurance claim, etc., for specified claims for loss compensation, etc., subject to acquisition is 100%.

2　前項の規定にかかわらず、元受生命保険契約等のうち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ものについては、当該高予定利率契約に該当する元受生命保険契約等に係る法第二百七十条の六の八第二項本文に規定する内閣府令・財務省令で定める率は、次の各号に掲げる保険金請求権等の区分に応じ、当該各号に定める率とする。

(2) Notwithstanding the provisions of the preceding Article, in the case of underlying life insurance contracts falling under the category of contracts with high assumed interest rate provided in Article 50-5, paragraph (3), the rate specified by Cabinet Office Order or Order of the Ministry of Finance prescribed in the main clause of Article 270-6-8, paragraph (2) of the Act for the underlying life insurance contracts, etc., falling under contracts with high assumed interest rate is the rate prescribed in each of the following items in

accordance with the category of insurance claim, etc., as stated in the items:

一　元受生命保険契約等（次号に掲げるものを除く。）に係る保険金請求権等　九十パーセントから補償控除率を減じた率

(i) insurance claim, etc., relating to underlying life insurance contracts, etc. (excluding those specified in the following item): 90% less the percentage deductible from cover; and

二　疾病・傷害保険契約の積立部分に係る保険金請求権等　九十パーセントから補償控除率を減じた率

(ii) insurance claim, etc., relating to the savings portion of sickness and injury insurance contracts: 90% less the percentage deductible from cover.

3　前項の規定は、次の各号に掲げる場合には、当該各号に定めるところにより適用するものとする。

(3) In the cases stated in the following items, the provisions of the preceding paragraph are to apply pursuant to the provisions of the respective items:

一　一の保険契約（積立部分を除く。）の主契約又はこれに付された保険特約に係る予定利率（第五十条の五第三項の予定利率をいう。以下この項において同じ。）が異なる場合　主契約又はこれに付された保険特約を、その予定利率の異なるごとにそれぞれ独立の保険契約とみなして、前項の規定を適用する。

(i) if the assumed interest rate (meaning the assumed interest rate as specified Article 50-5, paragraph (3); the same applies below in this paragraph) for the basic policy of a single insurance contract (excluding the savings portion) or for the insurance riders attached to it vary, the provisions of the preceding paragraph apply by deeming each of the basic policy and the insurance rider attached to it to be independent insurance contracts based on the differences in the assumed interest rates; and

二　一の保険契約に係る二以上の被保険者（確定拠出年金保険契約等以外の保険契約にあっては、当該保険契約の保険料を拠出する者に限る。）に係る予定利率が異なる場合　当該被保険者ごとにそれぞれ独立の保険契約が締結されているものとみなして、前項の規定を適用する。

(ii) if the assumed interest rates for two or more insureds covered by a single insurance contract (limited to those paying the insurance premiums for the relevant insurance contract in the case of insurance contracts other than defined contribution pension insurance contracts, etc.) vary, the provisions of the preceding paragraph apply by deeming that an independent insurance contract has been concluded for each of the relevant insured.

（保険金請求権等の買取りに要した費用）

(Expenses Required for Purchase of Insurance Claims)

第五十条の十五　法第二百七十条の六の八第二項ただし書に規定する買取りに要した費用として内閣府令・財務省令で定めるものは、次に掲げる費用とする。

Article 50-15 The expenses required for the purchase of insurance claims, etc.,

specified by Cabinet Office Order and Order of the Ministry of Finance prescribed in Article 270-6-8, paragraph 2 of the Act are as follows:

一　保険金請求権等の買取り（法第二百七十条の六の八第一項に規定する保険金請求権等の買取りをいう。以下同じ。）をするために加入機構がした借入金の利息

(i) interest on the funds borrowed by an affiliated corporation for the purchase of insurance claims, etc. (meaning the purchase of insurance claims, etc., prescribed in Article 270-6-8, paragraph (1); the same applies below);

二　保険金請求権等の買取りをするために加入機構が要した事務取扱費

(ii) administrative expenses incurred by an affiliated corporation in order to purchase insurance claims, etc.; and

三　法第二百七十条の六の八第二項ただし書の規定による支払をするとした場合に当該支払のために加入機構が要すると見込まれる事務取扱費

(iii) if a payment is to be made pursuant to the provisions of the proviso of Article 270-6-8, paragraph (2) of the Act, the administrative expenses an affiliated corporation expects to incur in order to make the payment.

（保険金請求権等の買取りに係る公告事項）

(Matters Specified by Public Notice in Relation to Purchase of Insurance Claims,)

第五十条の十六　法第二百七十条の六の九第一項に規定する内閣府令・財務省令で定める事項は、次に掲げる事項とする。

Article 50-16 The matters specified by Cabinet Office Order or Order of the Ministry of Finance prescribed in Article 270-6-9, paragraph (1) of the Act are as follows:

一　保険金請求権等の買取りの取扱時間

(i) hours of handling of purchase of insurance claims, etc.;

二　保険金請求権等に係る債権者が保険金請求権等の買取りの請求をする際に機構に対し提出又は提示をすべき書類その他のもの

(ii) documents and other items required to be submitted or presented to a corporation by a creditor relating to insurance claims, etc., when requesting the purchase of the insurance claims, etc.; and

三　その他加入機構が必要と認める事項

(iii) any other matters a corporation finds necessary.

（追加払に係る公告事項）

(Matters Specified by Public Notice in Relation to Additional Payment)

第五十条の十七　法第二百七十条の六の九第二項に規定する内閣府令・財務省令で定める事項は、次に掲げる事項とする。

Article 50-17 The matters specified by Cabinet Office Order or Order of the Ministry of Finance prescribed in Article 270-6-9, paragraph (2) of the Act are as follows:

一　支払の方法

(i) method of payment; and

二　その他加入機構が必要と認める事項

(ii) any other matters an affiliated corporation finds necessary.

（会員に対する資金の貸付けの要件）

(Requirements for Loan of Funds to Members)

第五十一条　法第二百七十条の七第二項に規定する内閣府令・財務省令で定める要件は、次に掲げる要件とする。

Article 51 The requirements specified by Cabinet Office Order and Order of the Ministry of Finance prescribed in Article 270-7, paragraph (2) of the Act are as follows:

一　同条第一項の資金の貸付けに係る貸付金債権の回収が確実であると認められること。

(i) the calling of loan claims relating to the loan of funds specified in paragraph (1) of that Article is found to be certain; and

二　同項の資金の貸付けの申請をした会員が内外の金融市場において速やかに資金の調達をすることが困難であると認められること。

(ii) the prompt procurement of funds in a domestic or overseas financial market is deemed difficult for the member requesting the loan of funds prescribed in that Article.

（保険契約者等に対する資金の貸付けの対象となる保険契約）

(Insurance Contracts Eligible for Loan of Funds to Policyholders)

第五十二条　法第二百七十条の八第一項に規定する内閣府令・財務省令で定める保険契約は、補償対象契約の範囲内で機構が定める保険契約（元受生命保険契約等のうち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ものを含むものとする。）であって、次条に規定する権利を有することとなる者が個人である保険契約とする。

Article 52 The insurance contracts specified by Cabinet Office Order and Order of the Ministry of Finance prescribed in Article 270-8, paragraph (1) of the Act are the insurance contracts specified by the corporation within the scope of covered insurance contracts (including underlying life insurance contracts, etc., falling under contracts with high assumed interest rate prescribed in Article 50-5, paragraph (3)) and for which insurance contracts the person entitled to the rights prescribed in the following Article is an individual.

（法第二百七十条の八第一項に規定する内閣府令・財務省令で定める権利）

(Rights Specified by Cabinet Office Order and Order of the Ministry of Finance Prescribed in Article 270-8, Paragraph (1) of the Act)

第五十三条　法第二百七十条の八第一項に規定する内閣府令・財務省令で定める権利は、次に掲げる権利とする。

Article 53 The rights specified by Cabinet Office Order and Order of the Ministry of Finance prescribed in Article 270-8, paragraph (1) of the Act are as follows:

一　保険金請求権

(i) insurance claims;

二　満期返戻金を請求する権利

(ii) the right to claim maturity refund;

三　失効返戻金を請求する権利

(iii) the right to refunds on expiration; and

四　契約者配当に係る配当金又は社員に対して分配された剰余金を請求する権利（前三号に掲げるものと同時に請求する場合に限る。）

(iv) the right to claim dividends from policyholders' dividends or surplus distributed to members (limited to cases where the claim is filed simultaneously with the claims stated in the preceding three items).

（法第二百七十条の八第一項に規定する内閣府令・財務省令で定める金額）

(Amounts Specified by Cabinet Office Order and Order of the Ministry of Finance Prescribed in Article 270-8, Paragraph (1) of the Act)

第五十四条　法第二百七十条の八第一項に規定する内閣府令・財務省令で定める金額は、次に掲げる請求権の区分に応じ、当該各号に定める金額とする。

Article 54 The amounts specified by Cabinet Office Order and Order of the Ministry of Finance prescribed in Article 270-8, paragraph (1) of the Act are the amounts specified in each of the following items in accordance with the category of claim specified in the items:

一　法第二百七十条の四第六項に規定する契約に基づき機構が保険契約の引受けをした場合に法第二百七十条の四第九項において準用する法第二百五十条第三項に規定する特定契約に係る請求権　当該請求権の金額

(i) a claim relating to specified contracts prescribed in Article 250, paragraph (3) of the Act as applied mutatis mutandis pursuant to Article 270-4, paragraph (9) of the Act in the case where a corporation underwrites an insurance contract pursuant to a contract prescribed in Article 270-4, paragraph (6) of the Act: the amount of the relevant claim; and

二　前号に掲げる請求権以外の請求権　法第二百七十条の四第六項に規定する契約に基づき機構が保険契約の引受けをした場合に支払を受け得ると見込まれる金額

(ii) any claim other than the claim specified in the preceding item: the amount expected to be receivable in the case where a corporation underwrites an insurance contract pursuant to a contract prescribed in Article 270-4, paragraph (6) of the Act.

（保険契約者等に対する資金の貸付けの要件）

(Requirements for Loan of Funds to Policyholders)

第五十五条　法第二百七十条の八第二項に規定する内閣府令・財務省令で定める要件

は、同条第一項に規定する有資格者が同項の権利に基づき支払を受ける保険金その他の給付金により当該資金の貸付けに係る債務が確実に弁済されると認められることとする。

Article 55 The requirements specified by Cabinet Office Order and Order of the Ministry of Finance prescribed in Article 270-8, paragraph (2) of the Act are that the performance of an obligation relating to the loan of funds is found to be certain given the insurance proceeds and other benefits to be received by the qualified person, prescribed in paragraph (1) of that Article, pursuant to the rights prescribed in that paragraph.

（資金の貸付けに係る内閣府令・財務省令で定める事項）

(Matters Relating to Loan of Funds Specified by Cabinet Office Order and Order of the Ministry of Finance)

第五十六条　法第二百七十条の八第四項に規定する内閣府令・財務省令で定める事項は、次の各号に掲げる事項とする。

Article 56 The matters specified by Cabinet Office Order or Order of the Ministry of Finance prescribed in Article 270-8, paragraph (4) of the Act are as follows:

一　受付場所

(i) locations for acceptance of applications;

二　貸付方法（対象となる保険契約、対象となる請求権、貸付限度額、貸付利息及び返済方法をいう。）

(ii) loan method (meaning eligible insurance contracts, eligible claims, lending limit, the interest on loans and repayment method);

三　受付期間

(iii) period for acceptance of applications;

四　受付時間

(iv) hours for acceptance of applications;

五　貸付期間

(v) loan period;

六　保険契約者等が貸付けを申請する際に機構に対し提出又は提示すべき書類その他のものの名称

(vi) the names of documents and other items required to be submitted or presented to a corporation by a policyholder, etc., when applying for a loan; and

七　その他機構が必要と認める事項

(vii) any other matters a corporation finds necessary.