



Our Privacy Policy (Effective August 2012)

This website is provided by Transatlantic Holdings, Inc. and its subsidiaries (collectively "TransRe").

This Privacy Policy and our Terms and Conditions of Use describe the conditions under which you may access or use our Website. If you choose to access our Website, you are agreeing to be bound by our Privacy Policy and Terms and Conditions of Use then in effect and by all applicable law. If you do not agree with the terms of either document, you should not access or use our Website. Please review our Privacy Policy each time you access this Website to ensure you have read the latest version. This Privacy Policy was updated on the date indicated at the top of this policy.

COMPANY INFORMATION AND WEBSITE OPERATION

The TransRe Group is a leading international reinsurance organization with operations worldwide. Through TransRe.com you may link to other websites operated by Transatlantic Holdings, Inc. If a TransRe subsidiary or affiliate has its own specific Privacy Policy, the provisions of that Privacy Policy will apply to your use of their website.

ADDITIONAL LOCAL INFORMATION

We operate in a number of countries. Our local offices may be subject to additional or different data protection requirements.

INFORMATION WE COLLECT

Our Website generally collects your personally identifiable information when you choose to provide it to us, for instance, when you voluntarily submit it through the Website. Examples of some of the ways you may provide information are when you contact us (by email, Website form or otherwise). You may provide us with your name, e-mail address, home or work address or telephone number. You may also provide us with your information if you apply for a position with one of our companies. As a result, we may receive information such



as your postal address, age, gender, positions, preferences and interests.

WE MAY ALSO COLLECT NON-PERSONALLY IDENTIFIABLE INFORMATION WHEN YOU ACCESS OR USE OUR WEBSITE.

COOKIES

Our website may use cookies for various reasons. A cookie is a small data file that is placed on your hard disk by a Web server. Cookies contain information that can later be read by a Web server in the domain that issued the cookie to you. A cookie sent to your browser from our Website can be used by our Website to recognize your computer whenever you use our Website. We may use cookies to tell us whether you have ever visited our Website before or if you are a new visitor, and to help us understand which portions of our Website you find most interesting.

Cookies may enhance your Website experience by saving your preferences, e-mail address and/or password so you do not have to re-enter this information each time you visit the Website.

You may accept or decline cookies. While most Web browsers automatically accept cookies, you can modify your browser settings to decline cookies. For example, in Internet Explorer you can delete cookies by selecting "Tools", and then "Delete browsing history". Then select the control box "Cookies" and click the "Delete" button. However, if you disable cookies, you may not be able to take advantage of all of our Website features.

WEB BEACONS

We may use electronic images known as Web beacons or single-pixel GIFS to assist us in delivering cookies on our sites or collecting information about Website usage, email response and tracking. Like cookies, these small files do not store, record or share any information about you. We may use third party vendors to collect site traffic data through the use of these web beacons and GIFs or traffic pixels that can be embedded on our Website. These vendors can provide us with anonymous usage data to allow us to improve our Website.

WEB SERVER LOGS

Certain information is also gathered automatically and stored in web server logs for various reasons including



administering the site, analyzing trends and tracking usage. This information does not identify individual users. This information may include the following: Internet protocol (IP) address; type of browser, computer and operating system, browser plug-ins, height and width, Internet Service Provider (ISP), search engines, and keywords used to find our site; pages viewed within our site; city, state or country from which our site was accessed, Web pages linked to our site from, date and time of visit, pages viewed on our site and other clickstream data.

This site uses Google analytics, a website analytics service provided by Google, Inc., Google Analytics uses cookies to help Website owners understand how visitors interact with the Website. Google uses this information to evaluate your use of the Website, compile reports for Website operators and provide other services related to Website activity and internet usage. You may view the Google privacy Policy at <http://www.google.com/intl/en/analytics/privacyoverview.html>

LINKS TO OR FROM OUR WEBSITE

You may have reached our Website from a link on another website. Alternatively, our Website may have links to other sites. It is important to realize that we are not responsible for the data collection, privacy policies or practices of any other website, including sites that link to ours, or sites that we link to. We suggest that you read the privacy policy and terms and conditions of use for every website you visit.

HOW WE MAY USE OR SHARE YOUR INFORMATION

By submitting information, including personally identifiable information to our Website you agree that we may use and disclose the information in any manner permitted by law and that you have no expectation of privacy, confidentiality or privilege with regard to the information submitted.

For example, you agree that any information you submit to us through the Website may be collected, used, shared or disclosed for the following reasons: (1) to monitor, analyze and improve our Website, (2) to protect our rights, or those of our clients, insureds, reinsureds, business partners, users or third parties or as otherwise permitted by law, (3) to incorporate into our database for mailings or other purposes, (4) to contact you regarding programs, products or services and to respond to your inquiries, or (5) may otherwise be provided to our affiliates, business partners, regulators or others who work for us such as providers, vendors,



or to unaffiliated persons, or (6) relating to performance of the insurance, reinsurance or related administrative function, or other business purposes. Also, if you apply for a position with one of our companies, we will use your curriculum vitae and other information you provide for considering your application for employment.

We may also disclose your personally identifiable information (1) when we are required to do so by law or in compliance with legal process (such as for example, to comply with laws or regulations or to respond to inquiries by governmental authorities), (2) to protect our rights or our business reputation or (3) to act in an emergency situation to protect personal safety or property or to prevent harm to persons or property.

HOW WE HELP PROTECT PERSONALLY IDENTIFIABLE INFORMATION YOU PROVIDE TO US

We make reasonable efforts to protect personally identifiable information that you submit over the Website. However, we do not warrant or represent that the level of security meets or exceeds any particular standard and no server or internet transmission is ever 100% secure or error free. Please take this into account when submitting personal information or confidential information on any website, including ours. Similarly, any information you send us in an email message is not confidential, secure or privileged. E-mail messages may be viewed by third parties, lost, intercepted or altered. E-mail messages may be sent across national borders even when the sender and recipient are located in the same country. We will not be liable for any damages suffered in connection with the use of e-mails or any other electronic system used to communicate with us.

DATA STORAGE AND TRANSFER OUTSIDE YOUR COUNTRY

Any data you send over our Website is stored on servers in the United States of America. Some data may be stored on servers in other countries. Our employees who are located in various countries may be able to access your personal data on a need-to-know basis for the purposes stated in this Privacy Policy (group-wide access).

Note, your personal data may be transferred to and processed in locations different from the country in which you are viewing this Website ("User Country"). Your data may be accessible outside your User Country. Please note, that if your User Country is within the European Economic Area ("EEA") or is Switzerland or another country that provides an adequate level of data protection, your personal data will also be accessible and processed in countries with a lower level of data protection.



STORAGE OF E-MAIL

All incoming and outgoing e-mail messages are automatically stored in our Electronic Message Repository for evidentiary purposes. The e-mails are protected by legal, technical and organizational measures. They may only be accessed in accordance with applicable laws and regulations (see HOW WE MAY USE OR SHARE YOUR INFORMATION above). If you do not approve of the retention of private e-mail messages by us, we strongly advise you not to send private, non-business related e-mails to our employees.

HOW LONG WE WILL RETAIN YOUR DATA

We retain the personal information collected on our Website for as long as required or permitted by law.

HOW TO ACCESS YOUR DATA

You are entitled to ask for a copy of your personal data which has been collected online and stored on our Website. You may also ask to have your data rectified or deleted as required by applicable data protection law. For more information, please email us at privacy@transre.com.

CHANGES TO OUR PRIVACY POLICY

We reserve the right to change or update this Privacy Policy at any time and we will notify users of our Website by posting such updated Privacy Policy on this page with a new effective date. Any changes will be effective immediately upon posting.

HOW CAN YOU CONTACT US

If you have any questions or concerns about our privacy policy, please email us at privacy@transre.com.

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