

MINISTRY OF FINANCE

**LICENCE FOR BUSINESS ESTABLISHMENT
& REGISTRATION**

Hanoi, July 1st 2013

MINISTER OF MINISTRY OF FINANCE

Pursuant to Insurance Business Law No. 24/2000/QH10 dated 09 December 2000;

Pursuant to Revised Law supplementing a number of Articles of Insurance Law No. 61/2010/QH12 dated 24 November 2010;

Pursuant to Decree No. 118/2008/ND-CP dated 27 November 2008 of the Government on function, responsibility, rights and organization structure of Ministry of Finance;

Pursuant to Decree 45/2007/ND-CP dated 27 March 2007 of the Government regulating details to implement a number of Articles of Insurance Law;

Pursuant to Decree 123/2011/ND-CP dated 28 December 2011 of the Government regulating details to implement a number of Articles of Insurance Law and supplementing a number of Articles of Decree No. 45/2007/ND-CP dated 27 March 2007 of the Government on a number of Articles on Insurance Law;

Pursuant to License of Business Establishment and Operation No. 57GP/KDBH dated 14 January 2009 issued by Minister of Ministry of Finance to Baoviet Tokio Marine Insurance Joint Venture Company;

Considering the proposal of Baoviet Tokio Marine Insurance Joint Venture Company in Application Letter for Company Name & Business Form Change dated 6 December 2012;

Considering the proposal of Head of Insurance Supervising Department;

DECIDED:

Article 1: Establish the Company

Approve for the following investors:

1. Bao Viet Corporation
 - Address of the head office: No. 8. Le Thai To Street, Hang Trong Ward, Hoan Kiem district, Hanoi City;
 - Business Registration Certificate No. 0100111761 dated 15 October 2007;
 - Legal Representative: Mr. Tran Trong Phuc, Vietnamese Nationality;
 - Position: General Director of Bao Viet Tokio Marine Company Limited;
2. Tokio Marine Asia Pte. Ltd,
 - Address of the head office: 20 McCallum Street, #13-01, Tokio Marine Centre, Singapore 069046;
 - Business Registration Certificate No. 199201305E dated 23 June 2006;
 - Legal Representative: Mr. Arthur Lee King Chi, Singaporean Nationality;
 - Position: Managing Director of Tokio Marine Asia Pte. Ltd;

To establish

BAO VIET TOKIO MARINE INSURANCE COMPANY LIMITED

Full name, abbreviation name and transaction name are:

- Vietnamese name: Cong ty Trach nhiem huu han Bao hiem Bao Viet Tokio Marine
 - English name: Bao Viet Tokio Marine Insurance Company Limited
 - Short name: BVTM
 - Transaction name: Cong ty TNHH Bao Hiem Bao Viet Tokio Marine
- Address of head office: Room 601, Floor 6, Sun Red River Building, 23 Phan Chu Trinh, Hoan Kiem district, Hanoi.
- Bao Viet Tokio Marine Insurance Company Limited has branch and representative offices as follows:
- Bao Viet Tokio Marine Insurance Company Limited – Ho Chi Minh Branch;
Address: Room 3, Floor 19, Green Power Building, 35 Ton Duc Thang, District 1, Ho Chi Minh City;

- Bao Viet Tokio Marine Insurance Company Limited – Hai Phong Representative Office;

Address: E Block, Floor 8, Harbour View Building, 12 Tran Phu Street, Hai Chau Ward, Hai Chau District, Da Nang City;

Legal Form: Limited Company with two capital contributors;

To do business of non-life insurance in accordance with regulations in Insurance Law, guidance documents to implement Insurance Law, other Regulations of the Law and regulations in this License.

Bao Viet Tokio Marine Insurance Company Limited has its own juridical status, its own seal and opens account at the Bank in accordance with Vietnamese Laws.

Article 2: Capital

The Charter Capital of Bao Viet Tokio Marine Insurance Company Limited is VND 300,000,000,000 (three hundred billions Viet Nam Dong), in which:

Capital contribution partners	Contributed capital in VND	Ratio %
Bao Viet Corporation	VND 153,000,000,000	51%
Tokio Marine Asia Pte. Ltd	VND 147,000,000,000	49%

Article 3: Field, Content, Scope and Location of Operation

Bao Viet Tokio Marine Insurance Company Limited is allowed to execute following business activities:

3.1. Business field: Non-life Insurance

3.2. Other professions to do the business

3.2.1. Non-life insurance business:

- Health and Personal Accident Insurance;
- Property and Property Damage Insurance;

- Insurance for goods being transported by land, sea way, river way, railway and airway;
- Insurance for physical vehicles;
- Insurance for Fire and Explosion;
- Insurance for general liability;
- Insurance for credit and financial risk;
- Insurance for Business Interruption;

3.2.2. Re-insurance business:

Receive and transfer re-assurance for non-life insurance profession.

3.2.3. Prevention and restriction of risk and loss.

3.2.4. Loss Appraisal.

3.2.5. Loss Appraisal Agency, considering for compensation settlement, request for reimbursement from third party.

3.2.6. Managing funds, capital investment and other operations in accordance with laws and regulations.

3.2.7 Other operations in accordance with laws and regulations.

3.3. Operation location: Bao Viet Tokio Marine Insurance Company Limited is allowed to operate in the whole territory of Vietnam in conformity with laws and regulations.

3.4. Customers: Local and international organizations, individual living, studying, working and doing business in Vietnam.

Article 4. Operation Period

Bao Viet Tokio Marine Insurance Company Limited is allowed to conduct its business operation in 50 years from the date of 14 January 2009.

Article 5. Operation Conditions

During operation period, Bao Viet Tokio Marine Insurance Company Limited has to comply with Vietnamese laws, regulations of the License for establishment and operation and Charter of the Company.

Article 6. Validity of the License

The License for establishment and operation is valid since its signing date and shall replace the License for establishment and operation No. 57 GP/KDBH dated 14 January 2009 and other Adjustment License No. 57/GPDC1/KDBH dated 25 May 2009; No. 57/GPDC2/KDBH dated 4 September 2009, No. 57/GPDC3/KDBH dated 10 September 2010; No. 57/GPDC4/KDBH dated 24 April 2012 issued by Minister of Ministry of Finance.

The contents regulated in the Charter and Joint Venture Agreement of the Company shall be adjusted in conformity with regulations of this License for establishment and operation.

Within 12 months since the issuance date of this Certificate, Bao Viet Tokio Marine Insurance Company Limited is required to complete all necessary procedures as regulations of the Law for its official operation and report the completion to the Ministry of Finance.

Article 7. Issuance of License

This License is made into 08 original copies: 01 copy to Bao Viet Tokio Marine Insurance Company Limited; 04 copies filed at the Ministry of Finance; 01 copy sent to People' Committee of Hanoi City; 01 copy to Department of Planning and Investment of Hanoi City.

PP Minister

Vice Minister

Tran Xuan Ha

(Signed and sealed)

MINISTRY OF FINANCE

LICENCE FOR BUSINESS ADJUSTMENT

No : 65/GPDDC1/KDBH
Date: 8/7/2016
Place of Issue : Ha Noi
Issued by : Ministry of Finance

MINISTRY OF FINANCE
No. 65/GP/GPDC1/KDBH

SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom - Happiness

Hanoi, 8th July 2016

MINISTER OF MINISTRY OF FINANCE

Pursuant to Insurance Business Law No. 24/2000/QH10 dated 09th December 2000;

Pursuant to Revised Law supplementing a number of Articles of Insurance Law No. 61/2010/QH12 dated 24th November 2010;

Pursuant to Decree No. 215/2014/ND-CP dated 23rd December 2013 of the Government on function, responsibility, rights and organization structure of Ministry of Finance;

Pursuant to Decree 45/2007/ND-CP dated 27th March 2007 of the Government regulating details to implement a number of Articles of Insurance Law;

Pursuant to Decree 123/2011/ND-CP dated 28th December 2011 of the Government regulating details to implement a number of Articles of Insurance Law, and supplementing a number of Articles of Decree No. 45/2007/ND-CP dated 27th March 2007 of the Government regulating details to implement on a number of Articles on Insurance Law;

Pursuant to License of Business Establishment and Operation No. 65GP/KDBH dated 1st July 2013 issued by Minister of Ministry of Finance.

Considering the proposal of Baoviet Tokio Marine Insurance Company Limited on Official Letter No. 28/2016-CVHN-BVTM dated 23rd May 2016 & documents accompanied.

Considering the proposal of Head of Insurance Supervising Department;

DECIDED:

Article 1:

Approve for Bao Viet Tokio Marine Insurance Company Limited to adjust License for Business Establishment & Registration 65GP/KDBH dated July 1st 2013 issued by Minister of Ministry of Finance the following contents:

Contributor's Chartered Capital:

No	Capital contribution partners	Contributed capital in VND	Ratio %
1	Bao Viet Corporation	VND 147,000,000,000	49%
2	Tokio Marine Asia Pte. Ltd	VND 153,000,000,000	51%
3	Total	300.000.000.000	100

Article 2:

License for Business Adjustment is an integral part of the the License for Establishment and Operation 65/GP/KDBH dated July 1st 2013 issued by Minister of Ministry of Finance.

License for Business Adjustment has the value as the Supplement Certification for the contents regulated in **Article 1** as above.

The contents regulated in the Charter of the Bao Viet Tokio Marine Insurance Company Limited shall be adjusted in conformity with regulations of License for Business Adjustment.

The License for Business Adjustment is valid since its signing date.

Article3.

This License is made into 08 original copies: 01 copy to Bao Viet Tokio Marine Insurance Company Limited; 01 copy sent to People' Committee of Hanoi City; 01 copy to Department of Planning and Investment of Hanoi City; 04 copies filed at the Ministry of Finance;

PP Minister

Vice Minister

Tran Xuan Ha

(Signed and sealed)

MINISTRY OF FINANCE

LICENCE FOR BUSINESS ADJUSTMENT

No : 65/GPDC2/KDBH
Date: 19/4/2018
Place of Issue : Ha Noi
Issued by : Ministry of Finance

MINISTRY OF FINANCE
No. 65/GP/GPDC2/KDBH

SOCIALIST REPUBLIC OF
VIETNAM
Independence – Freedom - Happiness

Hanoi, 19th April 2018

MINISTER OF MINISTRY OF FINANCE

Pursuant to Insurance Business Law No. 24/2000/QH10 dated 09th December 2000;

Pursuant to Revised Law supplementing a number of Articles of Insurance Law No. 61/2010/QH12 dated 24th November 2010;

Pursuant to Decree No. 87/2017/ND-CP dated 26th July 2017 of the Government on function, responsibility, rights and organization structure of Ministry of Finance;

Pursuant to Decree 73/2016/ND-CP dated 01th July 2016 of the Government regulating details to implement a number of Articles of Insurance Law;

Pursuant to License of Business Establishment and Operation No. 65GP/KDBH dated 1st July 2013 issued by Minister of Ministry of Finance.

Considering the proposal of Baoviet Tokio Marine Insurance Company Limited on application for revise contents, scope of operation & documents accompanied on 2nd April 2018.

Considering the proposal of Head of Insurance Supervising Department;

DECIDED:

Article 1:

Approve for Bao Viet Tokio Marine Insurance Company Limited to adjust License for Business Establishment & Registration 65GP/KDBH dated July 1st 2013 issued by Minister of Ministry of Finance the following contents:

Additional business: guarantee insurance & agriculture insurance.

Modification of business liability “general liability insurance” into “liability insurance”.

Modification customer objects: “domestic & foreign organizations & individuals living, studying, working, doing business in the Vietnamese territory” to “organizations and individuals inside & outside the country”.

Article 2:

License for Business Adjustment is an integral part of the the License for Establishment and Operation 65/GP/KDBH dated July 1st 2013 issued by Minister of Ministry of Finance.

License for Business Adjustment has the value as the Supplement Certification for the contents regulated in **Article 1** as above.

The contents regulated in the Charter of the Bao Viet Tokio Marine Insurance Company Limited shall be adjusted in conformity with regulations of License for Business Adjustment.

The License for Business Adjustment is valid since its signing date.

Article3.

This License is made into 08 original copies: 01 copy to Bao Viet Tokio Marine Insurance Company Limited; 01 copy sent to People’ Committee of Hanoi City; 01 copy to Department of Planning and Investment of Hanoi City; 04 copies filed at the Ministry of Finance;

PP Minister

Vice Minister

Tran Xuan Ha

(Signed and sealed)

MINISTRY OF FINANCE

**TRANSLATION
BẢN DỊCH**



LICENCE AMENDMENT

No. : 65/CPDC3/KDBH
Date of issued : August 20,2020
Place of issue : Ha Noi
Authority of issue : Ministry of Finance

MINISTRY OF FINANCE



Ha Noi, 20 August 2020

MINISTRY OF FINANCE

Pursuant to Law on Insurance Business No.24/2000/QH10 dated December 9, 2000;

Pursuant to Law amending and supplementing a number of articles of Law on Insurance Business No.61/2010/QH12 dated November 24, 2010;

Pursuant to Decree No.87/2017/ND-CP dated July 26, 2017 of the Government defining the functions, tasks, powers and organizational structure Ministry of Finance;

Pursuant to Decree No.73/2016/ND-CP dated July 1, 2016 of the Government detailing the implementation of the Law on Insurance Business and the Law amending and supplementing a number of articles of the Law on Insurance Business;

Pursuant to the Establishment License No. 65/GP/KDBH dated July 1, 2013 of the Minister of Finance;

At the proposal of Tokio Marine Insurance Vietnam Company Limited in the Application for change of its name dated July 30, 2020 and additional documents dated August 3, 2020;

At the request of the Director of Department of Insurance Supervisory Authority

DECIDES:

Article 1.

Enable Bao Viet Tokio Marine Insurance Company Limited to amend and supplement its Establishment License No.65GP/KDBH dated July 1, 2013 of the Minister of Finance with the following contents:

1. Rename Bao Viet Tokio Marine Insurance Company Limited:
 - Full name: Tokio Marine Insurance Vietnam Company Limited
 - Transaction name: Tokio Marine Insurance Vietnam Company Limited
 - Short name: TMIV

- Name in foreign language: Tokio Marine Insurance Vietnam Company Limited

2. Change the name of representative office and the branches of Tokio Marine Insurance Vietnam Company Limited:

- Tokio Marine Insurance Vietnam Company Limited - Ho Chi Minh City Branch; English name: Tokio Marine Insurance Vietnam Company Limited- Ho Chi Minh Branch;

- Tokio Marine Insurance Vietnam Company Limited - Hai Phong Representative Office; English name: Tokio Marine Insurance Vietnam Company Limited - Hai Phong Representative Office.

- Tokio Marine Insurance Vietnam Company Limited - Da Nang Representative Office; English name: Tokio Marine Insurance Vietnam Company Limited - Da Nang Representative Office.

Article 2.

This License Amendment is an integral part of the Establishment and Operation License No.65GP/KDBH dated July 1, 2013 of the Minister of Finance.

This License Amendment is also valid as a Certificate of modification and supplementation of the contents specified in Article 1 above.

The contents specified in the Charter of Tokio Marine Insurance Vietnam Company Limited will be amended to be consistent with the provisions of this License Amendment.

This License Amendment takes effect from the date of its signing.

**LỜI CHỨNG CỦA CÔNG CHỨNG VIÊN
NOTARY TESTIMONY**

Hôm nay, ngày 24 tháng 08 năm 2020, tại Văn phòng Công chứng Trương Thị Nga, tại trụ sở Văn phòng Công chứng Trương Thị Nga, A4-TT19 Khu đô thị Văn Quán, Yên Phúc, phường Phúc La, quận Hà Đông, thành phố Hà Nội

Today, 24th August 2020 at Trương Thị Nga Notary Office, A4-TT19 Van Quan urban area, Yen Phuc, Phuc La Ward, Ha Dong District, Hanoi City,

Tôi là Công chứng viên Văn phòng Công chứng Trương Thị Nga, A4-TT19 Khu đô thị Văn Quán, Yên Phúc, phường Phúc La, quận Hà Đông, thành phố Hà Nội

I, the undersigned, a Notary Public of Trương Thị Nga Notary Office, A4-TT19 Van Quan urban area, Yen Phuc, Phuc La Ward, Ha Dong District, Hanoi City.

**CHỨNG NHẬN:
CERTIFY THAT:**

- Bản dịch này do ông (bà): Ngô Thị Thu Hương, CMND số: 011794665; ngày cấp: 10/6/2011; nơi cấp: Công an TP Hà Nội, là cộng tác viên biên dịch của Văn phòng Công chứng Trương Thị Nga, số A4-TT19 Khu đô thị Văn Quán, Yên Phúc, Phường Phúc La, quận Hà Đông, thành phố Hà Nội dịch từ **tiếng Việt sang tiếng Anh**;

This is the translation from **Vietnamese to English** by Mrs. Ngo Thi Thu Huong, ID Card No. 011794665 issued on June 10, 2011 by Hanoi City Department of Public Security, who is a translation collaborator of Trương Thị Nga Notary Office, A4-TT19 Van Quan urban area, Yen Phuc, Phuc La Ward, Ha Dong District, Hanoi City.

- Chữ ký trong bản dịch đúng là chữ ký của ông (bà): Ngô Thị Thu Hương;

The signature in the translation is the true and authentic signature of Mrs. Ngo Thi Thu Huong;

- Nội dung bản dịch chính xác, không vi phạm pháp luật, không trái đạo đức xã hội;

The contents of the translation are correct and do not violate the law or social morality

- Bản dịch gồm tờ, trang, lưu một bản tại Văn phòng Công chứng Trương Thị Nga, số A4-TT19 Khu đô thị Văn Quán, Yên Phúc, Phường Phúc La, quận Hà Đông, thành phố Hà Nội .

The Translation includesheets, pages, one of which is retained in Trương Thị Nga Notary Office, A4-TT19 Van Quan urban area, Yen Phuc, Phuc La Ward, Ha Dong District, Hanoi City.

Số công chứng: **8728** , Quyền số: **01 TP/CC-SCC/BD**
Notarization No.: , Book No. **01 TP/CC-SCC/BD**

Người dịch
Translation Collaborator



Ngô Thị Thu Hương

CÔNG CHỨNG VIÊN
NOTARY PUBLIC



CÔNG CHỨNG VIÊN
Trương Thị Nga

BỘ TÀI CHÍNH



GIẤY PHÉP ĐIỀU CHỈNH

Số : 65/GPĐC3/KDBH
Ngày : 20/8/2020
Cấp tại : Hà Nội
Nơi cấp : Bộ Tài chính

BỘ TÀI CHÍNH

CỘNG HÒA XÃ HỘI CHỦ NGHĨA VIỆT NAM
Độc lập - Tự do - Hạnh phúc

Số: 65/GPĐC3/KDBH

Hà Nội, ngày 20 tháng 8 năm 2020

BỘ TRƯỞNG BỘ TÀI CHÍNH

Căn cứ Luật Kinh doanh bảo hiểm số 24/2000/QH10 ngày 9/12/2000;

Căn cứ Luật sửa đổi, bổ sung một số điều của Luật Kinh doanh bảo hiểm số 61/2010/QH12 ngày 24/11/2010;

Căn cứ Nghị định số 87/2017/NĐ-CP ngày 26/7/2017 của Chính phủ quy định chức năng, nhiệm vụ, quyền hạn và cơ cấu tổ chức của Bộ Tài chính;

Căn cứ Nghị định số 73/2016/NĐ-CP ngày 01/07/2016 của Chính phủ quy định chi tiết thi hành Luật Kinh doanh bảo hiểm và Luật sửa đổi, bổ sung một số điều của Luật Kinh doanh bảo hiểm;

Căn cứ Giấy phép thành lập số 65/GP/KDBH ngày 01/7/2013 của Bộ trưởng Bộ Tài chính;

Xét đề nghị của Công ty Trách nhiệm hữu hạn Bảo hiểm Bảo Việt Tokio Marine tại Đơn đề nghị đổi tên ngày 30/7/2020 và hồ sơ bổ sung ngày 03/8/2020;

Theo đề nghị của Cục trưởng Cục Quản lý, giám sát bảo hiểm,

QUYẾT ĐỊNH:

Điều 1.

Cho phép Công ty Trách nhiệm hữu hạn Bảo hiểm Bảo Việt Tokio Marine sửa đổi, bổ sung Giấy phép thành lập số 65GP/KDBH ngày 01 tháng 07 năm 2013 của Bộ trưởng Bộ Tài chính với nội dung như sau:

1. Đổi tên Công ty Trách nhiệm hữu hạn Bảo hiểm Bảo Việt Tokio Marine :
 - Tên đầy đủ: Công ty Trách nhiệm hữu hạn Bảo hiểm Tokio Marine Việt Nam
 - Tên giao dịch: Công ty TNHH Bảo hiểm Tokio Marine Việt Nam
 - Tên viết tắt: TMIV
 - Tên bằng tiếng nước ngoài: Tokio Marine Insurance Vietnam Company Limited

2. Đổi tên chi nhánh và văn phòng đại diện của Công ty Trách nhiệm hữu hạn Bảo hiểm Tokio Marine Việt Nam:

- Công ty trách nhiệm hữu hạn Bảo hiểm Tokio Marine Việt Nam - Chi nhánh Thành phố Hồ Chí Minh; Tên tiếng Anh: Tokio Marine Insurance Vietnam Company Limited - Ho Chi Minh Branch.

- Công ty trách nhiệm hữu hạn Bảo hiểm Tokio Marine Việt Nam - Văn phòng đại diện Hải Phòng; Tên tiếng Anh: Tokio Marine Insurance Vietnam Company Limited - Hai Phong Representative Office.

- Công ty trách nhiệm hữu hạn Bảo hiểm Tokio Marine Việt Nam - Văn phòng đại diện Đà Nẵng; Tên tiếng Anh: Tokio Marine Insurance Vietnam Company Limited - Đà Nẵng Representative Office.

Điều 2.

Giấy phép điều chỉnh này là bộ phận không tách rời của Giấy phép thành lập và hoạt động số 65GP/KDBH ngày 01 tháng 07 năm 2013 của Bộ trưởng Bộ Tài chính.

Giấy phép này đồng thời có giá trị là Giấy chứng nhận sửa đổi, bổ sung những nội dung quy định tại Điều 1 nêu trên.

Các nội dung quy định tại Điều lệ của Công ty Trách nhiệm hữu hạn Bảo hiểm Tokio Marine Việt Nam sẽ được sửa đổi phù hợp với các quy định của Giấy phép điều chỉnh này.

Giấy phép này có hiệu lực kể từ ngày ký.

Điều 3.

Giấy phép điều chỉnh này được lập thành 11 bản chính: 1 bản cấp cho Công ty Trách nhiệm hữu hạn Bảo hiểm Tokio Marine Việt Nam; 4 bản lưu tại Bộ Tài chính; 1 bản gửi cho Ủy ban nhân dân thành phố Hà Nội; 1 bản gửi cho Bộ Kế hoạch và Đầu tư; 4 bản gửi cho Sở Kế hoạch và Đầu tư thành phố Hà Nội, Thành phố Hồ Chí Minh, thành phố Đà Nẵng và thành phố Hải Phòng.

KT. BỘ TRƯỞNG
THỨ TRƯỞNG



Huỳnh Quang Hải

