

Privacy Notice for Gen Re Business Contacts

This notice is designed to provide you with information about the processing of your personal data by General Reinsurance AG and about your rights according to data protection law.

Data controller – Who are we?

General Reinsurance AG
Theodor-Heuss-Ring 11,
50668 Köln, Deutschland
Tel.: +49 221 9738 0
Fax: +49 221 9738 494
EMail: AskGenRe@genre.com

You can contact our Data Protection Officer at this address by marking your correspondence, Attention Data Protection Officer or by emailing to: DPO_EU@genre.com.

For what purposes and on what legal basis do we process your data?

We process your personal data while complying with the EU General Data Protection Regulation (GDPR), the Federal Data Protection Act (Bundesdatenschutzgesetz BDSG), and all other relevant laws.

Gen Re will process your business contact information (such as name, email address, company name, address, telephone number) we receive directly from you, from the company you work for, or from a publically available source (e.g., social media sites or industry event participant lists , etc.) in regards to a (prospective) business relationship.

Administration of Business Relationship

Gen Re will use this data to administer and document business relationships. This entails contacting (prospective) clients by telephone, email, or regular mail, scheduling client visits or calls, and keeping brief minutes. This processing is based on our contractual relationship and our legitimate interest regarding the purpose.

Industry Networking and Marketing

Gen Re will also process these data for industry networking purposes, such as sending birthday and seasons' greetings messages, sending invitations for events, and creating participant lists for internal event organization. This processing is based on our contractual relationship and our legitimate interest regarding the purpose.

Newsletters

Furthermore, Gen Re will use the data to administer and deliver useful newsletters and other communications to you only if you have requested it. Please see the end of this privacy notice for information on the profiling carried out in this context. This processing is based on your explicit and documented consent.

Business Processes

If you are directly or indirectly involved with Gen Re business processes, such as underwriting, claims management, or treaty administration, Gen Re will use your relevant personal information to execute these processes. This means, for example, if you are the main contact regarding a specific treaty, we will save your name and contact details with the other details of the treaty. We might also use this to contact you regarding the business relationship. This processing is based on our legitimate interest regarding the purpose.

Accounting, Audits, and Compliance

We might use your relevant personal information, (e.g., if you are the responsible person at your company) in connection with the management of payments and other processes,. From time to time, we perform audits of our accounts. During such an audit, we might access your personal information in connection with the audit.

This processing is based on applicable legislation and our legitimate interest.

E-Signature

Gen Re is using software to obtain contract signatures digitally. Electronic signatures are optional and can be substituted with traditional signatures on paper if you or the company you work for prefer to do so.

This processing is based on your explicit and documented consent.

Other purposes

For other purposes not mentioned here, we use solely anonymised data. Should we wish to process your data for a purpose not stated above, we will inform you beforehand within the framework of the statutory provisions.

Categories of recipients of personal data

► Data processing within the Gen Re group of companies

Your personal data is in part also processed by associated companies of General Reinsurance AG. This happens as part of:

- General IT services provided by the General Reinsurance Corporation for its subsidiary General Reinsurance AG
- Client relationship management (on a strict business need to know basis)

► External service providers

We use external service providers to meet some of our contractual and statutory obligations:

- The CRM (customer relationship management) system we use stores data on non Gen Re servers;
- We use marketing automation, databases, and other tools to disseminate our marketing content, such as publications, blogs, and event invitations. Providers are Google Analytics, HubSpot Inc., Cambridge, Massachusetts, and Greenvelope, LLC, Seattle, Washington;
- The e-signature process is using Adobe E-Sign software and is hosted by Adobe.
- IT service providers for maintenance, operation and backup of systems and applications, data restoring, and data destruction;
- Service providers for data management (storing and termination of documents);
- Service providers for copy and print;
- Agencies for fraud prevention.

What rights do you have in respect of your personal data?

► Right to access, rectification, erasure, restriction of processing, and portability

You can initiate an access request with the contact mentioned above to obtain information on the personal data we hold and process about you. Furthermore, in certain circumstances, you have the right to have your personal data rectified, erased, or processed restrictively. In addition, you have the right to data portability, i.e., to receive the personal data you have provided to us in a structured, commonly used, and machine-readable format, and have that personal data transmitted directly to another data controller.

► **Right to object to the processing**

You have the right to object to processing of your personal data for direct marketing purposes. If we process your data to safeguard legitimate interests, you have the right to object to such processing if reasons that argue against the processing result from your particular situation.

► **Right to lodge a complaint**

You have the right to lodge a complaint with a supervisory authority, in particular in the member state of your habitual residence, place of work, or place of the alleged infringement.¹ The following is our data protection agency:

Landesbeauftragte für Datenschutz und Informationsfreiheit Nordrhein-Westfalen
(Data Protection and Freedom-of-Information Officer for the State of North Rhine-Westphalia)
Postfach 20 04 44
40102 Düsseldorf
Tel.: 0211/38424-0
Fax: 0211/38424-10
E-mail: poststelle@ldi.nrw.de
Internet: www.ldi.nrw.de

► **Right to withdraw your consent**

If we process your personal data based on your consent, you have the right to withdraw this consent at any time. The withdrawal of your consent might impact the further processing of your personal data concerning the purpose. More details on the consequences of a consent withdrawal are included in the information provided to you with the consent form.

Transfer of your personal data to a third country

Should we transfer personal data about you outside of the European Economic Area (EEA), this transfer only takes place, if guarantees (e.g., an adequacy decision of the European Commission, Binding Corporate Rules, European Standard Contractual Clauses, or other approved contracts) are in place that ensure an adequate level of protection. Detailed information on this and on the data protection level of recipients in third countries can be requested from the above-mentioned contacts.

Retention and deletion of your personal data

We will retain your personal data for as long as is necessary for the purpose(s) set out above or for as long as is required by law. If the retention period has expired, your personal data will be deleted. It may be that personal data is stored for the period of time you may assert claims against our company (statutory limitation periods ranging between three and thirty years).

We also store your personal data as we are legally obliged to do so. Corresponding documentation and storage obligations arise, among other things, from the German Commercial Code, the Tax Code, and the Money Laundering Act (legal storage periods of up to ten years).

¹ Contact details of all European Data Protection Authorities can be found on the European Commissions official website at http://ec.europa.eu/justice/data-protection/article-29/structure/data-protection-authorities/index_en.htm

Profiling and automated decision making

We carry out the following instances of profiling:

If you register for one of our newsletters or other communications via a web form, you contact data such as name, email address, company name, address, and telephone number are collected and stored in one or more of the above mentioned tools.

HubSpot uses a cookie that is stored on the user's computer to collect data. The following data is collected: information about the computer you use and your visit to our website, in particular your IP address, your location (aggregate), domain, initial timestamp, last timestamp, current timestamp and session number, the browser you use, referral source, and the length of your visit to the website (Online Access Data). This information is stored on a HubSpot server and synchronized to our CRM system after obtaining prior consent where necessary.

We use the Online Access Data for statistical evaluations to ensure the smooth operation of the offer and continuously optimize it. Furthermore, we use the data to optimize our services, products, and marketing measures. Thereby we assess what type of content you open and how much time you spent on it. From this, we draw conclusions about your (professional) interests and expertise to provide more relevant content to you in the future. Such findings are also available to Gen Re employees for the purposes detailed above. We do not use your data for automated decision making.