

1 Information about data protection in reinsurance

As an applicant for an insurance contract, policyholder, insured party or other affected person (e.g. injured party or beneficiary) of an insurer for which we act as reinsurer, these notes are designed to inform you about how Münchener Rückversicherungs-Gesellschaft, Singapore Branch processes your personal data and to inform you of your data protection rights in law.

2 Who is responsible for processing your data?

Münchener Rückversicherungs-Gesellschaft, Singapore Branch

20 Collyer Quay, #15-01
Singapore 049319

Tel: +65 6220 1768

If you have any questions about this information, you can also contact our **Data Protection Officer**. The Data Protection Officer can be contacted by post at the above address or by sending an email to dpo_sg@munchre.com

3 Which data will be processed for what purposes, and on what legal basis?

We process your personal data in compliance with the Singapore Personal Data Protection Act.

In order to be in a position to meet their obligations from insurance contracts at any time, primary insurers may cede a portion of their risks from insurance contracts to reinsurers.

Where we are the reinsurer for the primary insurance company with which you wish to conclude or have concluded an insurance contract, or if you have claims arising from the contract as an insured person, beneficiary or injured party, it is possible that we will receive details of your application, contract and/or claim from this insurance company if necessary for the proper justification, performance (including claims) or termination of the reinsurance agreement. The same applies if we are involved as a co-reinsurer with another reinsurance company (retrocession).

As the reinsurer, we only receive your personal data insofar as it is necessary. In specific circumstances, this could be necessary for the following reasons:

- We may carry out the risk and claims assessment ourselves in cases where the sum insured is high, or where there is a specific risk that is difficult to categorise.
- We provide support to your insurance company in assessing risk and losses, and in evaluating procedures.
- We are provided with lists of the contracts covered by the reinsurance. These lists serve to determine the scope of the reinsurance agreements, including checks on whether and to what extent we cover the same risk (accumulation control), and also for settlement purposes.
- We check our obligation to pay your insurer, or we may monitor risks and claims by making spot checks at the primary insurer or in individual cases.

The legal basis under which we process your personal data is where we are the party to contracts of reinsurance with insurers.

We also process your data where it is necessary for the purposes protecting our legitimate interests. This may be necessary, for example:

- to meet requirements from public authorities,
- for accumulation control purposes in the Munich Re reinsurance group with respect to particularly high life insurance amounts. These may require us to collect data on other risk-relevant groups of persons from publicly accessible sources such as the internet (for example, the names of the team members of a professional sports player) in order to appropriately estimate our possible overall exposure for individual loss events.

We also process your personal data in order to comply with legal requirements – such as regulatory requirements, retention requirements under commercial and tax laws, or in order to check your data against sanctions lists drawn up under anti-terrorism laws.

Should we wish to process your personal data for a purpose not listed above, we would inform you of this in advance, in accordance with the law.

4 Who sends us your data?

We receive your data from primary insurance companies under the conditions set out above.

5 To which categories of recipient might we disclose your data?

Munich Re reinsurance group companies:

These companies receive data in individual cases where necessary for accumulation control in the reinsurance group for particularly high life insurance amounts.

Other recipients:

Some primary insurance companies and other reinsurers use agents or service providers for business acquisition or to administer reinsurance agreements. In such cases, where we process your data for the purposes set out above your data will be transmitted to such agents or service providers when the data is being passed to us by your primary insurer or between us and another reinsurer.

In addition, in certain cases we may share your personal data with other recipients – for example, public authorities in order to meet statutory reporting duties, or to retrocessionaires (other reinsurers we involve in order to further equalise our risks).

6 How long do we store your data?

We will delete your personal data as soon as it is no longer required for the aforementioned purposes. However, it is possible that your personal data may be saved until legal claims may no longer be asserted against our Company. In addition, we will retain your personal data where we are required to do so by law.

7 What data protection rights do you have?

In addition to your right to object, you have a right to information, a right to access and correct your data under certain conditions. You have a right to withdraw consent at any time, without affecting the lawfulness of processing based on consent before its withdrawal. Please contact the aforementioned address to exercise these rights.

8 Would you like to file a complaint about how your data is being handled?

You may contact the aforementioned Data Protection Officer.

The public authority responsible for Munich Re Singapore Branch is:
Personal Data Protection Commission, Singapore,
10 Pasir Panjang Road,

#03-01 Mapletree Business City Singapore 117438
Tel.: +65 6377 3131

Website : <https://www.pdpc.gov.sg/>

Information up to date as of: February 2023
We will notify you should this information change substantially.