

Information sheet Privacy Policy

With these instructions, we inform you about the processing of your personal data and your rights under the data protection law.

Controller of data processing

DEVK Rückversicherungs- und Beteiligungs-AG
Chairman of Supervisory Board:
Alexander Kirchner
Executive Board: Gottfried Rüßmann (V),
Michael Knaup, Bernd Zens
Company seat: Köln, Amtsgericht Köln HRB
29417
Riehler Str. 190
50735 Köln
Tel: 0800 4-757-757
Fax 0221 757-2200
Email: info@devk.de

You can reach our data protection officer by mail at the above named address with the addition "Datenschutzbeauftragter", by email under datenschutz@devk.de or via the contact form on our corporate website www.devk.de/datenschutz.

Purposes and legal bases of data processing

We process your personal data in compliance with the General Data Protection Regulation (GDPR), the Federal Data Protection Act (BDSG), the data protection law relevant provisions of the Insurance Contract Act (VVG) and all other relevant laws.

Personal data shall only be provided to DEVK Re to the extent that this is required in the context of an insurance contract or to ensure fulfillment of the obligations of the cedant from the insurance relationship and there is no reason to believe that the interest of the data subject is beyond the protection of the company opposes.

This may be the case if, in the context of the specific reinsurance relationship, the transfer of personal data to the reinsurer occurs for the following reasons:

- a) Claims/payments and risk assessment in individual cases (e.g. in the case of high sums insured or in the case of a risk which is difficult to assess),
- b) Supporting the Insurer in risk and claims assessment as well as the assessment/ evaluation of procedures;
- c) Ascertaining the scope of the reinsurance including examining whether and to what extent the Reinsurer has a share in one and the same risk (accumulation control) as well as for accounting purposes by receiving lists concerning the portfolio of the policies/insurances covered by the reinsurance;
- d) Random or individual case-basis checks of the risk and claim assessment by the Reinsured in order to examine the liability of the Reinsurer towards the cedant.

We use the data of all contracts with the DEVK Group for a consideration of the entire customer relationship, for example for advice regarding a contract adjustment, a contract amendment, for goodwill decisions or for comprehensive information.

The legal basis for these processing of personal data for pre-contractual and contractual purposes is Article 6 para.1 b) EU-GDPR. If we compile statistics with these data categories, this is done on the basis of Art. 9 para. 2 j) EU-GDPR in connection with § 27 BDSG.

We also process your data in order to safeguard the legitimate interests of us or third parties (Article 6 para.1 f) EU-GDPR). This may be necessary in particular:

- to ensure IT security and IT operations
- to prevent and investigate crimes, in particular, we use data analytics to detect evidence which could point towards insurance fraud
- Risk management within the company and the DEVK Group as a whole
- for business management and development of processes, services and products.

In addition, we process your personal data for the fulfillment of legal obligations such as supervisory requirements or commercial and tax-related obligations to preserve records. The legal basis for the processing in this case, are the respective legal regulations in connection with Art. 6 para. 1 c) EU-GDPR.

If we wish to process your personal data for a purpose not mentioned above, we will inform you in advance within the scope of the legal provisions.

Recipients and recipient categories of personal data

Data processing in the corporate group

Specialized companies or areas of our corporate group perform certain data processing tasks centrally for the companies in the Group. Insofar as a reinsurance contract exists between you and one or more companies in our group, your data can be processed centrally, for example, for the central administration of address data, for contract and service processing, or for joint mail processing by a company in the group.

Reinsurers (Retrocessionaires)

In order to safeguard the fulfillment of your claims, we can use reinsurance that takes over all or part of the risk. In order for the reinsurers to be able to form their own opinion about the risk or the insured event, it is possible for us to submit corresponding data for reinsurance. As far as possible, anonymous or pseudonymised data are used for the purposes mentioned. Your personal data will be used by reinsurance only for the above purposes.

External service providers

External service providers who we use to fulfill our contractual and legal obligations include but not limited to Surveyors, Experts, Shredders and IT Service Providers.

Additional recipients

Some primary insurers and other reinsurers use intermediaries or service providers to initiate or manage reinsurance relationships with us. In such cases, the data processed for the above purposes will be transferred through such intermediaries or service providers between us and the primary insurer or between us and another reinsurer.

In addition, we may transfer your personal information to other recipients, such as government agencies, to fulfill legal reporting obligations (e.g. social insurance carrier, tax authorities, law enforcement agencies).

Data transmission to a third country

Should we transfer personal data to recipients outside the European Economic Area (EEA), the transfer will only take place if the EU Commission has confirmed that the third country has an adequate level of data protection or other appropriate data protection safeguards (e.g. binding corporate privacy rules or EU standard contract clauses) in place. Detailed information on this and the level of data protection of the recipients in the third country can also be requested under the above named contact information.

Duration of data storage

We will delete your personal information as soon as it is no longer necessary for the above purposes. In the process, personal data may be kept for the period in which claims can be asserted against our companies (legal limitation period of three or up to thirty years). In addition, we store your data as far as we are legally obliged to do so. Corresponding obligations to produce proof and to preserve records arise, inter alia, from the German Commercial Code (HGB), the German Revenue Code (AO) and the Money Laundering Act (GWG). The storage periods are thereafter up to ten years.

Rights of data subjects

Pursuant to Articles 15 to 22 GDPR, you have certain rights to the processing of your data.

Right to information, right to rectification, cancellation or restriction

Under the above named address you can request information about the data stored about your person (Art. 15). You also have the right to disclose the information you provide in a structured, common and machine-readable format.

In addition, subject to certain conditions, you may request the correction, erasure or restriction of the processing of your personal data (Articles 16 to 18).

Right of objection

If we process your data in order to safeguard legitimate interests, you may object to this processing if your particular situation gives rise to reasons that speak against the processing of data.

Until the time of the objection, the processing of your personal data remains legal on the basis of your consent.

Right of complaint

You have the option of complaining to the DEVK Data Protection Officer or to a data protection supervisory authority. The data protection supervisory authority responsible for us is:

Landesbeauftragte für Datenschutz und Informationsfreiheit Nordrhein-Westfalen
Postfach 20 04 44
40102 Düsseldorf
Tel: 0211-384240
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