

Information about Data Protection for Business Partners, Service Providers and Interested Parties

In the present notice, we would like to explain how your personal data will be processed, and inform you of your rights as a business partner, service provider or other interested party under Swiss data protection law. The exact type of data that will be processed, and how it will be used, depends mainly on your type of business or service. Therefore not all of the following information will be applicable to you.

Who is responsible for processing your data?

New Reinsurance Company Ltd.
Zollikerstrasse 226
8008 Zurich
Switzerland
Telephone +41 (0)58 226 65 00

If you have any questions pertaining this information, please contact our Legal & Compliance department at the above mentioned address (with the addressee “Legal & Compliance”), or by sending an email to dataprotection@newre.com.

What data and sources do we use?

We process the personal data that you provide us for the preparation or in the course of our business relationship. We may also process, to the extent necessary, any personal data that we legitimately either obtain from public sources (e.g. company publications, media reports, internet) or receive from other companies in the Munich Re reinsurance group. The respective personal data mainly includes your business contact information, your position, our business communication with you and the data this involves, and possibly your professional interests.

For what purposes and on what legal grounds will your data be processed?

We process your personal data in compliance with the Swiss Federal Act on Data Protection, the Ordinance to the Federal Act on Data Protection and other applicable laws.

In particular, your personal data may be processed based on the following legal grounds:

a. To fulfil (pre-)contractual duties

The processing will be performed in the context of preparing, executing and terminating reinsurance arrangements in all lines of business, in connection with other services, or when using service providers.

We will process your personal data (primarily your business contact information) mainly to contact you (including via video conference systems) and to communicate with you and/or your company. The data is processed primarily in our contact management system that is operated by Munich Re. Furthermore, you have the opportunity to enter data in individual systems and to upload documents.

b. For the purposes of protecting our legitimate interests

Where necessary, we will process your data beyond the actual framework of our business relationship, for the purposes of overriding interests (i.e. legitimate interests which are not overridden by your interests or your rights and freedoms) pursued by us or a third party. Some examples of this would be:

- Transmitting data in the Munich Re reinsurance group in our contact management system
- Obtaining contact information using publicly available sources
- Technical data from electronic communication and data exchange (e.g. log data)
- Processing data for maintenance/IT support purposes or for ordinary business purposes such as administration, risk management, claims handling, business analysis and accounting purposes.

c. Based on your consent

Where you have consented to our processing your personal data for specific purposes, that constitutes the legal basis. You may revoke your consent at any time. Revoking consent applies only for the future and does not affect the validity of the data processed until the revocation.

Such consent may particularly apply to

- Your participation in anonymous and personalised surveys to improve the quality of our service, or in the context of events and seminars, e.g. your choice of appropriate topics or lecturers. Surveys help us adapt our means of communication, e.g. our website, to your needs. Participating in such surveys is voluntary.
- Sending digital or postal greeting cards to business partners, for example at Christmas or on corporate anniversaries
- Posting brochures or flyers to you to inform you of current NewRe and/or Munich Re activities.
- Sending occasional newsletters to inform you of relevant and interesting NewRe and/or Munich Re news. In order for you to subscribe to a newsletter offered on our website, we need your email address and other information. This allows us to check whether you are the owner of the email address provided, and that you consent to receiving the newsletter. We will use your data to send you the information you request. There is an "Unsubscribe" button at the end of each newsletter that you can use to unsubscribe to the respective newsletter, or to object to the use of your data overall.
- Information about, or invitations to, events and seminars. We process your personal data to send you invitations to events that may be relevant for you and your work. When you register for a seminar or event, we send you the necessary information about it. This includes emails about the registration process, the location and programme, and surveys about your experience at the seminar. We save your seminar or event registration information in our contact management system.
- Sending information on the basis of your stated interests. When you subscribe to a given newsletter, you can indicate your individual areas of interest (e.g. Internet of Things, cyber, life insurance). Using this information, we can send you more targeted information. This can take the form of a newsletter or invitations to events that may be relevant to you, for example.

- Information in personalised cookies. Where you have consented to us collecting and combining your data and creating a profile of your interests, we will save your data and interests, and collate them accordingly. We then use personalised cookies for this purpose. This allows us to recognise you personally when you use our digital media (e.g. our website), and provide you with information that is even more relevant and better tailored to you. Cookies are small files that control how our website looks and functions. They do not damage your computer and do not contain viruses. You may of course delete the cookies from your web browser at any time. Examples:
 - If you indicated that you are interested in the Internet of Things, we can send you interesting informational material about that topic, or send you a flyer. You may of course unsubscribe at any time.
 - If we can recognise your interests through personalised links in newsletters or on our website, we can provide you with even more relevant and interesting information. If you have subscribed to one of our general newsletters and click on a link in the newsletter, we recognise that this is a topic that particularly interests you. Our webpages can then be especially tailored to your needs, so that it becomes even easier and quicker for you to find the information you want.
 - If we know your interests, we can invite you to events and seminars that you may like. If we know what parts of an event or seminar you attended, we can design them better in the future, or make more appropriate information available to you. We also take voluntary surveys during and following events. Your personal feedback helps us to choose appropriate topics or presenters.
- If you do not want us to consolidate your data (i.e. create a profile), you may refuse your consent, or revoke it later without providing a reason. If you refuse your consent, or revoke it later, we will of course not collate your information into a profile of your interests. This means that we will not be able to recognise you as someone who is interested in certain topics, and cannot send you targeted information.

We will save your personal data such as your interests and consents to receive newsletters, invitations to events and seminars, survey responses, and consents to profiling or other consents, in our contact management system. Your consents will be documented there and can be inspected at your request.

d. Based on legal obligation

We will also process your data to fulfil our legal or regulatory duties, e.g. based on supervisory provisions, retention requirements under commercial and tax laws or to compare your data against sanctions lists to comply with counter-terrorism rules (e.g. sanction lists published by the State Secretariat for Economic Affairs (SECO), the EU or US).

We have state-of-the-art technical and organisational security measures to protect your personal data against accidental or intentional manipulation, loss, destruction, and access by unauthorised parties.

Your personal data will be treated confidentially at all times. Should we wish to process your personal data for any other purpose than those mentioned, we will inform you of this in advance in accordance with the legal requirements.

Who receives your data? To which categories of recipient might we disclose your data?

Only those staff within NewRe or the Munich Re Group who need your data for the aforementioned purposes will have access to it.

Munich Re reinsurance group companies

NewRe uses and processes data in its group-wide IT systems, which is maintained and administered by Munich Re as service provider who in turn uses other sub-processors. Hence, your data may be accessible by authorised employees of certain departments within Munich Re or by other reinsurance subsidiaries of Munich Re. This includes authorised staff in our worldwide reinsurance group who have access to our contact management system. Munich Re Group companies may also receive and process data for ordinary business purposes as explained above.

External service providers

External service providers may obtain access to your data by providing IT support or maintenance services. In certain cases, we also use external service providers to meet our contractual or legal duties. Outsourcing is necessary, for example, when creating the content for our website or sending out newsletters. We have concluded corresponding data protection agreements with such service providers.

Service providers that we use to send you the requested information (such as brochures by mail, issuing electronic newsletters) will receive the necessary personal data. The categories of service providers can be found [here](#).

Other recipients

Further, where required or permitted by law, authorities, courts or professional advisors may also gain access to your personal data, particularly with regard to the contact / entity management system.

Where and how do we transfer data to countries outside Switzerland?

We may process and transfer your data to anywhere in the world where Munich Re, its Group companies, our service providers or other recipients are located.

An overview over Munich Re's worldwide offices can be found [here](#). Service providers or other recipients may be located in Switzerland, the EU or in other countries worldwide, particularly in Asia (e.g. India) or the US. An overview of the subcontractors that are used by NewRe's service provider – Munich Re – can be found [here](#).

We only share your personal information on a basis that guarantees adequate data protection in accordance with applicable data protection laws. Should we pass on personal data to service providers or Group companies outside Switzerland, we will do so only if the Swiss Federal Council has confirmed that the respective third country's level of data protection is sufficient or if data protection is otherwise sufficiently guaranteed. The level of data protection in certain third countries (particularly the US) does not correspond to the Swiss data protection level and there is a risk that your data may be processed by authorities, possibly without the possibility of legal recourse. For data transfers into such countries, we ensure that the necessary data protection measures are implemented (e.g. binding corporate rules on data protection or standard contract clauses that have been recognised by the Federal Data Protection and Information Commissioner). In some rare

cases, an appropriate level of data protection may be unnecessary if for example you have explicitly agreed to the disclosure.

The companies in the Munich Reinsurance Group have adopted binding corporate rules (BCRs). Appropriate data protection guarantees are therefore in place worldwide at these Group companies.

You can request detailed information on this, as well as on the level of data protection of our service providers in third countries, from the points of contact mentioned above.

How long do we store your data?

As a rule, we anonymise or delete your personal data as soon as it is no longer necessary for the aforementioned purpose, unless statutory documentation and retention rules (e.g. under Swiss commercial or tax law) require us to keep it for longer. We will store your personal data for longer than that only in exceptional cases, where necessary in connection with claims asserted against NewRe or the Munich Re Group (which may involve a retention for an unlimited period in individual cases).

What privacy rights can you claim as a data subject?

You may request information at the address indicated above about the personal data we have stored under your name. In addition, under certain conditions, you may request that your data be deleted or corrected. You may also have a right to restrict the processing of your data and a right to have the data you have made available disclosed in a standard electronic format.

If we process your data for the purpose of safeguarding legitimate (Group) interests, you may lodge an objection to such processing at the above address, provided your particular situation presents grounds for opposing such data processing. We will then stop the processing, unless we have compelling legitimate grounds not to do so that override your interests, or if processing serves the establishment, exercise or defence of legal claims.

If you wish to complain, you can contact the Legal & Compliance department mentioned above.

Are you obliged to provide your data?

We need your personal data for certain business purposes, as well as, for example to send you requested information, a newsletter you may have subscribed to, or invitations to events. Without this data, NewRe cannot carry out any of these services you possibly have requested.

Changes to this information

We will notify you as required of any pertinent changes to the information in this document.