

# REINSURANCE BROKER PRIVACY NOTICE

## Reinsurance Broker Privacy Notice

We are committed to protecting your privacy. In this Privacy Notice we set out the information that we may collect about you (your personal data) and how we may use that information. Please take your time to read this Privacy Notice carefully. When using our website, you should read this Privacy Notice alongside the website terms and conditions.

1. Who we are
2. About the reinsurance market
3. Our processing of your personal data
4. How we protect your personal data when sending it abroad
5. Marketing activities
6. Profiling and automated decision making
7. How long we keep your personal data
8. How we protect your personal data
9. Your personal data rights
10. Contacting us
11. Updates to this Privacy Notice

### 1. Who we are

RE SOLUTIONS CORREDORES DE REASEGUROS S.A. was created in 2001 with the goal of becoming one of the main reinsurance alternatives in the Argentine, Paraguayan and Uruguayan markets. Now-a-days, Re Solutions is the second largest corporate facultative reinsurance broker of Argentinian businesses.

RE SOLUTIONS is part of RiskGroup Argentina, the only independent insurance & reinsurance broker in Argentina with the expertise to assist with the comprehensive corporate Risk Management needs. In view of the complexity of the Argentinean Insurance & Reinsurance procedures, RGA operates both as a licensed Insurance and Reinsurance broker with capabilities in all areas, Risk Management knowledge and high level standards to serve all type of accounts.

Our Management Team  
**Marcelo Rodríguez – Group President**

**Alcides Ricardes – Reinsurance Managing Director & C.E.O.**

**Nicolás Rodríguez – Executive Director and C.O.O. International**

REINSURANCE BROKER PRIVACY NOTICE

**Carlos Martínez – Associate Director Uruguay Office**

**Santiago Pose – Associate Director Accounting**

**Mariano Rosenzweig – Claims Executive**

This Privacy Notice describes how we collect and process data about individuals in relation to our reinsurance services. You can contact us using the details set out in the [Contacting Us](#) section if you have any questions about how we collect, store or use your personal data.

If you provide personal data to us about other people, you must provide them with a copy of this Privacy Notice and obtain any relevant consents as required under applicable law for the processing of that person's data in accordance with this Privacy Notice.

**2. About the reinsurance market**

Personal data that we collect and process for the purpose of reinsurance broking is shared with other participants in the reinsurance market, including overseas. Contact us if you would like to know the identities of the reinsurance market participants with whom we share your personal data. You can identify other organisations who may process your personal data as follows:

Where you took out an insurance policy	You should contact the organization that arranged your insurance.
Where an organization took out an insurance policy on which you are named	You should contact the organization that took out the insurance policy.
Where you are a third-party claimant	You should contact the organization with whom you have submitted the claim.

These organisations should provide you with the identities of the reinsurance market participants with whom they share your personal data.

**3. Our processing of your personal data**

**3.1 Individuals in scope of this Privacy Notice**

This Privacy Notice is intended to provide privacy information for those individuals (past, current and prospective) whose personal data we process, including:

## REINSURANCE BROKER PRIVACY NOTICE

- Business contacts e.g. Brokers, (re)insurers, experts instructed in relation to claims, suppliers, professional services, conference attendees, visitors to our offices, regulators, state officials and authorities;
- Those in respect of reinsurance policies we place as part of our core reinsurance business activities e.g. Parties covered under the policies, potential beneficiaries of the policies, claimants and other parties involved in a claim in respect of the policies;
- Other individuals such as those entering competitions & promotions, requesting marketing information, making general enquiries and individuals captured on CCTV.

### 3.2 How we collect your personal data

We may collect your personal data when you provide your personal data directly to us. We may also collect your personal data indirectly from:

- Our clients, such as (re)insurers, partners and third-party service providers;
- Publicly available sources such as social media platforms, property and assets registers, and claims and convictions records;
- Government authorities, law enforcement officials and regulators;
- Insurance industry fraud prevention and detection databases, credit reference agencies and sanctions screening tools; and
- Selected third parties who provide us with details of potential clients.

### 3.3 Personal data we collect

We typically collect the following types of personal data:

- General information such as name, title, marital status, date of birth, age, gender, nationality, identification information such as signature or national identifier;
- Contact information including address, telephone number and email address;
- Employment information such as job title, business description, education, employment history and professional certifications;
- Consent and marketing preferences;
- Due diligence information including sanction checks, which may include criminal offences and alleged offences and cautions, court sentences or criminal convictions; and
- Day-to day business operations information such as information about visits to our offices (including CCTV), attendance at meetings and events hosted by us, preferences,

## REINSURANCE BROKER PRIVACY NOTICE

photographic images and information offered up in communication and captured during recordings of telephone calls.

Sometimes we collect sensitive personal data, for example when we complete due diligence checks or when you offer this information in communication. Sensitive personal data may include data relating to your health, genetic or biometric data, criminal convictions, sex life, sexual orientation, racial or ethnic origin, political opinions, religious or philosophical beliefs and trade union membership.

Please see below for other types of personal data we may collect, which vary according to the type of service we provide and the relationship between us, or between you and our client.

### 3.3.1 Core reinsurance business activities

We may collect the following personal data:

- Information about your finances, such as bank account numbers, credit card numbers, transaction information; brokerage account number, tax information, salary and remuneration, details of your income, property, assets, investments, pension and benefits, debts, creditworthiness, tax status, and existing reinsurance arrangements;
- Statements made by or about you;
- Information relating to any professional disciplinary action that you are or have been the subject of;
- Personal data related to the provision of the services, such as policy information (e.g. start & end dates, cover, premium, individual terms), claims history, mid-term adjustments, reasons for cancellation and risk profile; and
- Sensitive personal data relevant to the policy and / or claim such as details of your current or former physical or mental health. We will only process such data to the extent necessary in connection with the reinsurance policy or where in connection with legal proceedings.

### 3.3 How we use your personal data

We typically use your personal data to:

- Provide general client care, communicate with you and respond to any enquiries you have including the delivery of service information and sending invitations for events;
- Advertise, market and promote our services, including by email, post or telephone, and to evaluate, measure and improve the effectiveness of our advertising campaigns; to send you newsletters, offers or other information we think may interest you; to contact you about our services or information we think may interest you; and to administer promotions;
- Enter into business relationships, including carrying out due diligence and background checks such as fraud, sanctions, credit and anti-money laundering checks;
- Provide the services and fulfil our contractual obligations to clients including work necessary for business transactions such as arrangement of reinsurance modelling;

## REINSURANCE BROKER PRIVACY NOTICE

- Enhance our internal or external communications and / or publicity material, including via social media;
- Manage our business operations including maintaining accounting records, analysing financial results, complying with internal audit requirements, receiving professional advice, and applying for and claiming on our own insurance.
- Comply with legal and professional obligations (including without limitation to meet national security or law enforcement requirements), discovery requests, or where otherwise required or permitted by applicable laws, court orders, government regulations, or regulatory authorities;
- Ensure business continuity by preventing or detecting criminal conduct or other wrongdoing, or otherwise as reasonably necessary to protect our rights or the rights of any third party. This includes monitoring the safety and security of premises, employees and visitors;
- Monitor and prevent fraud;
- Develop, enhance, expand or modify our services through research and development including surveys, and risk modelling and data analysis by understanding risk exposures, crafting solutions with appropriate reinsurance coverage, limits, deductibles based on historical datasets;
- Improve quality, training and security (for example, with respect to recorded calls);
- Facilitate commercial transactions, including a reorganisation, merger, sale of all or a portion of our assets, a joint venture, assignment, transfer, or other disposition of all or any portion of our business, assets, or stock (including in connection with any bankruptcy or similar proceedings). Should such a sale or transfer occur, we will use reasonable efforts to ensure the entity to which we transfer your personal data uses it in a manner consistent with this Privacy Notice; and
- Exercise, defend or protect our legal rights, including tracing and recovering debt.

Please see below for other uses of personal data, which vary according to the type of service we provide and the relationship between us, or between you and our client.

## REINSURANCE BROKER PRIVACY NOTICE

### 3.3.1 Core reinsurance business activities

- Facilitate and enable placement of reinsurance policies for our clients and to assist in the ongoing management of such policies, including premium management, renewals, adjustments, cancellations and claims;
- Advise our clients on the management of their business risks, affairs and reinsurance arrangements;
- Provide services which you did not personally request but were requested by our client(s) and require us to interact, directly or indirectly, with you; and
- Exercise, defend or protect the legal rights of our clients or third parties.

### 3.4 Who we share your personal data with

We may share your personal data for any of the purposes described in this Privacy Notice with companies in our group and the following third parties:

- Professional Advisors e.g. underwriters, actuaries, claims handlers, surveyors, loss adjustors/assessors, accident investigators, specialist risk advisors, pension providers, banks and other lenders (including premium finance providers), health professionals, lawyers, accountants, auditors, tax advisors, consultants;
- Insurance partners e.g. other insurance intermediaries, including those within the Arthur J. Gallagher group of companies, (re)insurers, or other companies who act as insurance distributors. For information on how Arthur J. Gallagher uses personal data relating to reinsurance services please refer to the GallagherRe Privacy Notice at <https://www.ajg.com/gallagherre/privacy-notice/>;
- Providers of insurance broking platforms;
- Service providers e.g. IT software, security and cloud suppliers, finance and payment providers, marketing agencies, document management providers, telephony providers, debt collection agencies, credit reference agencies;
- Fraud detection agencies who operate and maintain fraud detection registers;
- Industry bodies;
- Insurers who provide our own insurance;
- Regulators;
- Law enforcement agencies e.g. police, judicial bodies, governments, quasi-governmental authorities; and
- Asset purchasers e.g. those who may purchase or to whom we may transfer, all of our assets and business.

## REINSURANCE BROKER PRIVACY NOTICE

Where required, when we share your personal data with corporate third parties we will ensure that those third parties maintain a comparable level of protection of your personal data as set out in this Privacy Notice by using contractual requirements or other means. To the fullest extent permitted by applicable law, we are not liable for the use of your personal data by third parties.

### 4. How we protect your personal data when sending it abroad

Due to the international nature of our business operations and the insurance market we operate your personal data will be transferred across geographical borders to fulfil the purposes set out in this Privacy Notice.

Please contact us using the details provided under the [Contacting Us](#) section if you would like further information regarding the steps we take to protect your personal data when sending it abroad.

### 5. Marketing activities

From time to time we may provide you with information about our products or services or those of our partners that we think will be of interest to you. We may send you this information by email, post or we may contact you by telephone.

We ensure that our marketing activities comply with all applicable legal requirements.

You can opt out of receiving marketing communications at any time. Please contact us using the details provided under the [Contacting Us](#) section. In such circumstances, we will continue to send you service-related communications where necessary.

### 6. Profiling and automated decision making

Insurance market participants benchmark insured, beneficiary and claimant attributes and insured event likelihoods in order to determine insurance limits, insurance premiums and fraud patterns. This means that we may compile and analyse data in respect of insureds, beneficiaries and claimants to model such likelihoods. In doing so, we may use personal and commercial data in order to create the models and/or match that data against the models (profiling) to determine both the risk and the premium price based on similar exposures and risks. We also use this information to help us advise insurance companies about the typical levels of insurance coverage that our clients may have in place.

We do not make decisions solely based on automated decision making which produce legal effects or similarly significantly impacts you.

### 7. How long we keep your personal data

We will only keep your personal data for as long as reasonably necessary to fulfil the purposes set out in this Privacy Notice and local legal requirements.

Please note that anonymised data is not treated as personal data under this Privacy Notice.

Please contact us using the details provided under the [Contacting Us](#) section for further information regarding how long we keep your personal data.

## REINSURANCE BROKER PRIVACY NOTICE

### 8. How we protect your personal data

We use a range of organisational and technical security measures to protect your personal data. If you would like more information on how we protect your personal data, please contact us using the details provided under the Contacting Us section.

### 9. Your personal data rights

We are committed to respecting personal data rights arising from the applicable data protection laws. Please contact us using the details provided in the [Contacting Us](#) section to exercise any such rights under applicable data protection laws.

We would always encourage you to contact us if you have any concerns with how we use your personal data and we will do our best to resolve your concerns. Where you feel that we have not addressed your concerns, please contact us using the details provided in the [Contacting Us](#) section. However, you may have a right to complain to a local data protection authority if you believe that any use of your personal data by us is in breach of data protection laws and/or regulations. This will not affect any other legal rights or remedies that you have.

### 10. Contacting us

Please contact us if you have any questions about how we collect, store or use your personal data. You may contact us by writing to [Reasegueros@riskgroup.com.ar](mailto:Reasegueros@riskgroup.com.ar)

### 11. Updates to this Privacy Notice

We may update this Privacy Notice from time to time. We encourage you to review this Privacy Notice periodically so that you will be aware of our privacy practices. This privacy notice was updated on February 9<sup>th</sup>, 2022.

On behalf of  
RE SOLUTIONS CORREDORES DE REASEGUROS S.A.  
Buenos Aires  
Argentina