Insurances

Data Protection and Insurance Companies

- Different sectors
  - Health insurance company
  - Third party liability (MV and general TPL)
  - Accident insurance company
  - Life insurance company
  - Non-life insurance company
  - Reinsurance company
- Different legal requirements
  - Private individuals
  - Federal authorities

Main challenges

- Request
  - Permission clause
  - Draft version - law about genetic analysis
  - No data exchange
- Claim
  - Right of inspection
  - Opinion - especially medical opinion
  - Permission clause
  - Analysis of loss

Swiss Insurance Association

- Task force „Data protection“
- Different recommendations on data protection

Data protection within a company

- Data protection officer
- Internal organisation
- Directives on data protection
- Clear processes
- Sensitisation of all employees
- Information security

Tendency

- Data protection as part of consumer protection
- Management System for data protection
- Abuse