

GDPR: What are your rights as a consumer?

The GDPR provides you with more control over your data

Your insurer needs to process your data for various reasons that include calculating premiums, offering products tailored to your needs and paying your claims. The EU's new data protection rules — the General Data Protection Regulation (GDPR) — introduce new requirements for companies that process personal data, such as insurers, and provide you with more rights as a consumer. Here are your main rights:



Right to be informed

Before processing your personal data, your insurer must provide you with various pieces of information, such as who is processing your personal data and what is the purpose of such processing.



Right to access

You have the right to know whether your insurer processes your personal data and, if so, to receive a copy of the data. You can also ask about the purposes of the processing or whether your data will be sent to countries outside the EU.



Right to correct your data

You can ask your insurer to correct your data, if it is not accurate.



Right to be forgotten

You may have the right to ask your insurer to erase your data in specific circumstances, such as when it is no longer needed for the purposes for which it was collected. However, this right is not absolute. For example, your insurer might have to keep your data to comply with a legal obligation.



Right to data portability

In certain circumstances — for example, when your insurer processes your data based on your consent or as part of your insurance contract — you can ask your insurer to either provide the data to you or transmit it to another company in a commonly used and machine-readable format.



Right to object

You may have the right to object to your personal data being processed by your insurer. This right is, however, not absolute. For example, your insurer may have the right to continue processing your data if it has a legitimate interest that overrides yours.

If your data is being processed for direct marketing purposes, you have the right to object at any time to such processing.



Right to ask for human intervention

If your insurer makes a decision that affects you based solely on automated processing (ie, by means of an algorithm), you have the right to express your point of view, contest the decision and ask for human involvement.

For instance, if your insurer calculates the premium for your insurance policy solely by automated means and you are not satisfied with the result, you have the right to ask for a human to review the decision.

For further information about your rights under the GDPR, please check:

- [European Commission Q&As](#)
- European Commission material for consumers ([here](#) and [here](#))
- [General Data Protection Regulation text](#)

If in doubt, contact your insurer or [national supervisory authority](#).