INSURANCE: DATA BREACH & DATA PROTECTION



Data protection is of fundamental importance to the insurance sector; its status as a regulatory priority has never been higher; public awareness of data protection rights is at an all time high and GDPR's stringent obligations and enhanced rights are already being tested.

The insurance sector's relationship with data continues to rapidly evolve; the volume and depth of data that is collected, analysed and shared has increased exponentially; methods of data processing are diverse and increasingly technology reliant; direct interaction with customers and third parties is rising; supply chains and outsourcing arrangements are often complex; these all being potential contributing factors in data protection risks.

This is the backdrop to the current data protection regime with its more stringent obligations on data controllers, direct liabilities for data processors, enhanced rights for individuals and expanded powers for the ICO.

In addition to a general increase in public awareness of data protection, primarily as a result of GDPR, there is also a parallel increase in the attention and marketing activities of legal and claims management representatives, offering advice and potential remedies, such as compensation claims, for contraventions of data protection law.

We understand data protection, but we also have in depth insurance sector specific knowledge and expertise in the practical application of data protection law in areas such as claims departments, underwriting and supplier management. To help you safely navigate data protection risks we have assembled a specialist team of legal experts who are on hand to provide practical data protection advice & services that are bespoke to the insurance sector, including: • GDPR compliance

• Defending civil claims for damages, including claims for distress, arising out of:

- o Data breaches
- o Contraventions of GDPR
- o Misuse of private information
- o Breach of confidence
- o Breach of privacy rights
- Identifying and defending opportunistic claims for distress
- Dealing with data protection issues arising from niche areas such as fraud, profiling or telematics
- Advising on the appropriate application of exemptions
- Supplier due diligence, audit & oversight
- Managing data breach notifications
- Advice and assistance in relation to complaints, including communications from the ICO
- Advice and practical assistance in relation to data subject rights including the interplay with claims and litigation
- Data Protection Impact Assessments
- Legitimate Interest Assessments
- Bespoke data protection training
- Drafting data protection policies, procedures and guidance documents

For more information please get in touch:

Contacts



SERVICES

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