



September 2023

BINDING CORPORATE RULES (UK):

APPENDIX 2

DATA SUBJECT RIGHTS PROCEDURE (UK) (CONTROLLER)

1 INTRODUCTION

- 1.1 RGA's "Binding Corporate Rules (UK): Controller Policy" and "Binding Corporate Rules (UK): Processor Policy" (together the "**Policies**" or, respectively, the "**Controller Policy**" and the "**Processor Policy**") safeguard Personal Information transferred between RGA's group members ("**Group Members**").
- 1.2 Data Subjects whose Personal Information are processed by RGA under the Policies have certain data protection rights, which they may exercise by making a request to the Controller of their information (a "**Request**").
- 1.3 This Binding Corporate Rules (UK): Data Subject Rights Procedure (Controller) ("**Procedure**") describes how RGA will respond to any Requests it receives from Data Subjects whose Personal Information are Processed and transferred under the Controller Policy.

2 DATA SUBJECTS' DATA PROTECTION RIGHTS

- 2.1 RGA must assist Data Subjects to exercise the following data protection rights, consistent with the requirements of Applicable Data Protection Laws:
 - 2.1.1 **Right to information:** This is the right for a Data Subject to obtain confirmation as to whether or not Personal Information concerning them are being Processed;
 - 2.1.2 **Right of access:** This is the right for a Data Subject to obtain confirmation whether a Controller Processes Personal Information about them and, if so, to be provided with details of that Personal Information and access to it in an intelligible form;
 - 2.1.3 **Right to rectification:** This is the right for a Data Subject to obtain rectification without undue delay of inaccurate Personal Information a Controller may process about them;
 - 2.1.4 **Right to erasure:** This is the right for a Data Subject to require a Controller to erase Personal Information about him/her on certain grounds – for example, where the Personal Information is no longer necessary to fulfil the purposes for which it was collected;
 - 2.1.5 **Right to restriction:** This is the right for a Data Subject to require a Controller to restrict Processing of Personal Information about them on certain grounds;
 - 2.1.6 **Right to object:** This is the right for a Data Subject to object, on grounds relating to their particular situation, to a Controller's Processing of Personal Information about them, if certain grounds apply;
 - 2.1.7 **Right to data portability:** This is the right for a Data Subject to receive Personal Information about them from a Controller in a structured, commonly used and machine-readable format and to transmit that information to another Controller, if certain grounds apply.

3 RESPONSIBILITY TO RESPOND TO A REQUEST

- 3.1 The Controller of a Data Subject's Personal Information is primarily responsible for responding to a Request and for helping the Data Subject concerned to exercise his or her rights under Applicable Data Protection Laws.
- 3.2 As such, when a Data Subject contacts RGA to make any Request then where RGA is the Controller of that Data Subject's Personal Information under the Controller Policy, it must help the Data Subject to exercise his or her data protection rights directly in accordance with this Procedure.

4 INITIAL ASSESSMENT OF A REQUEST

- 4.1 Upon receiving any Request from a Data Subject, RGA will ensure all such Requests are immediately routed to the Data Protection Team at dsr@rgare.com. The Data Protection Team (consisting of the regional compliance functions) will document the date on which such Request was received together with any other information that may assist the Data Protection Team to deal with the Request.
- 4.2 The Data Protection Team will make an initial assessment of the Request as follows:
- 4.2.1 the Data Protection Team will determine whether RGA is a Controller or Processor of the Personal Information that is the subject of the Request; and
 - 4.2.2 where Data Protection Team determines that RGA is a Controller of the Personal Information, it will then determine whether the Request has been made validly under Applicable Data Protection Laws and whether confirmation of identity, or any further information, is required in order to fulfil the Request.

5 RESPONSE TO A REQUEST

- 5.1 If the Data Protection Team determines that RGA is the Controller of the Personal Information that is the subject of the Request, it will then contact the Data Subject in writing to confirm receipt of the Request and seek confirmation of identity (if the Data Subject's identity has not already been validated) as well as any further information it may need to action the Data Subject's Request. RGA may Request such information, which it may reasonably require in order to confirm the identity of the Data Subject making the Request and to locate the information which that person seeks.
- 5.2 If RGA is exempted under Applicable Data Protection Laws from fulfilling the Request (for example, because RGA can demonstrate that Request is manifestly unfounded or excessive), then RGA will notify the Data Subject if it intends to decline the Request and the exemption that applies. Otherwise, the Data Protection Team will deal with the Request as explained under this Procedure.
- 5.3 A Request must generally be made in writing, which can include email, unless Applicable Data Protection Laws allow a Request to be made orally.
- 5.4 A Request does not have to be official or mention data protection law to qualify as a valid Request.
- 5.5 RGA must respond to a Request without undue delay and in any case no later than one month of receipt of that Request. That period may be extended by two further months where necessary, taking in account the complexity or number of Requests. RGA will inform the Data Subject who has made a Request of any extension within one month of receipt of the Request.
- 5.6 RGA shall not refuse to act on a Request unless RGA can demonstrate that it is not in the position to identify the Data Subject who is making the Request or where RGA can demonstrate that the Data Subject has made a manifestly unfounded or excessive Request (e.g. due to its repetitive character).
- 5.7 Where RGA does not action a Request, RGA will inform the Data Subject without undue delay and at the latest within one month of receipt of the Request. The Data Subject will be informed of the reason for non-action, the possibility to lodge a complaint with the Information Commissioner, and their ability to seek to enforce their right through a UK Court.

6 REQUESTS FOR ACCESS TO PERSONAL INFORMATION

- 6.1 Overview

6.1.1 A Data Subject has the right to obtain from RGA confirmation as to whether or not Personal Information concerning him or her are being Processed and, where that is the case, access to the Personal Information and the following information:

- a) the purposes of the Processing;
- b) the categories of Personal Information concerned;
- c) the recipients or categories of recipient to whom the Personal Information have been or will be disclosed, in particular, recipients outside the UK;
- d) where possible, the envisaged period for which the Personal Information will be stored, or, if not possible, the criteria used to determine that period;
- e) the existence of the right to Request from RGA rectification or erasure of Personal Information, or restriction of Processing of Personal Information concerning him or her, or to object to such Processing;
- f) the right to lodge a complaint with the Information Commissioner;
- g) where the Personal Information are not collected from the Data Subject making the Request, any available information as to their source;
- h) the existence of automated decision-making, including profiling; and
- i) where Personal Information is transferred from the UK to a country outside of the UK, the appropriate safeguards that RGA has put in place relating to such transfers in accordance with Applicable Data Protection Laws.

6.1.2 A Data Subject is also entitled to request a copy of his or her Personal Information from the Controller in intelligible form ("**Access Request**").

6.1.3 The Data Protection Team will engage appropriate RGA Workforce Members for support with handling an Access Request, as required or appropriate.

6.2 Exemptions to an Access Request

6.2.1 An Access Request may be refused on the following grounds:

- a) if the refusal to provide the information is consistent with Applicable Data Protection Laws;
- b) where the Personal Information is held by RGA in non-automated form that is not or will not become part of a filing system; or
- c) the provision of the Personal Information is manifestly unfounded or excessive requiring RGA to use disproportionate effort, or
- d) where an Access Request is not subject to the commitments made in this Controller policy (e.g., RGA is acting as a Processor on behalf of a Third Party Controller in relation to the Data Subject).

6.2.2 The Data Protection Team will assess each Access Request individually to determine whether any of the above-mentioned exemptions applies.

6.3 Response to an Access Request

- 6.3.1 The Data Protection Team will conduct a search of all relevant and in-scope electronic and paper filing systems.
- 6.3.2 The Data Protection Team may refer any complex cases to RGA's Chief Security and Privacy Officer for advice, particularly where the Request includes information relating to third parties or where the release of Personal Information may cause harm to the Data Subject or prejudice commercial confidentiality or legal proceedings.
- 6.3.3 The information requested will be collated by the Data Protection Team into a readily understandable format (internal codes or identification numbers used at RGA that correspond to Personal Information shall be translated before being disclosed). The Data Protection Team will prepare a covering letter, which shall include all information required to be provided in response to an Access Request.
- 6.3.4 Where the provision of the information in permanent form is not possible or would involve disproportionate effort, there is no obligation to provide a permanent copy of the information. The other information referred to in section 6.1.1 above must still be provided. In such circumstances, the Data Subject may be offered the opportunity to have access to the information by inspection or to receive the information in another form, such as any commonly used electronic form.
- 6.3.5 RGA may charge a reasonable fee based on administrative costs of providing further copies of the data.

7 REQUESTS FOR ERASURE OR RECTIFICATION OF PERSONAL INFORMATION, OR RESTRICTION OR CESSATION OF PROCESSING OF PERSONAL INFORMATION, OR DATA PORTABILITY

- 7.1 If RGA receives a Request to correct, update, transmit (data portability) or erase Personal Information, or to restrict or cease Processing of a Data Subject's Personal Information where RGA is the Controller for that Personal Information, such Request must be passed to the Data Protection Team at dsr@rgare.com immediately to make an initial assessment in accordance with section 4 above.
- 7.2 If a Request is received advising of a change in a Data Subject's Personal Information where RGA is the Controller for that Personal Information, such information must be rectified, updated, or erased accordingly.
- 7.3 When RGA rectifies or erases Personal Information, in its capacity as Controller, RGA will notify other Group Members, Third Party Processors, or other recipients to whom the Personal Information has been disclosed accordingly so that they can also update their records, unless this proves impossible or involves disproportionate effort. When acting as Controller, RGA shall inform the data subject about those recipients if he or she requests it.
- 7.4 If a Request is made to RGA as a Controller to cease Processing that Data Subject's Personal Information (where RGA has a legitimate interest to Process such Personal Information) because the rights and freedoms of the Data Subject are prejudiced by virtue of such Processing by RGA, the matter will be referred to RGA's Chief Security and Privacy Officer to assess in accordance with Applicable Data Protection Laws. Where RGA can demonstrate compelling legitimate grounds for the Processing, which override the interests, rights and freedoms of the Data Subject or for the establishment, exercise or defence of a legal claim, the Request will not be regarded as valid.

7.5 If a Request is made to RGA as a Controller to restrict Processing of that Data Subject's Personal Information, the matter will be referred to RGA's Chief Security and Privacy Officer to assess in accordance with Applicable Data Protection Laws.

7.6 If a Request is made to RGA as a Controller to receive the Personal Information that a Data Subject has provided to RGA, in a structured, commonly used and machine-readable format and to transmit directly such information to another Controller (where technically feasible), RGA's Data Protection Team will consider and deal with such Request appropriately in accordance with Applicable Data Protection Laws insofar as the Processing is based on that Data Subject's consent or on the performance of, or steps taken at the request of the Data Subject prior to entry into, a contract.

8 QUESTIONS ABOUT THIS PROCEDURE

8.1 All queries relating to this Procedure are to be addressed to RGA's Chief Security and Privacy Officer at dsr@rgare.com.