

Regulation for data processing by automated means within Groupe Mutuel

Martigny, september 2023

Version 2.0

In order to facilitate the reading of this regulation, all names of persons or functions whose grammatical gender is masculine designate either male or female persons.

References to « Groupe Mutuel » designate, unless otherwise indicated, any and all companies owned and controlled by Groupe Mutuel.

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1. General Provisions

1.1. Legal basis of this regulation

As part of its activities, Groupe Mutuel processes personal data, within the meaning of the Data Protection Act (*Loi fédérale sur la protection des données - LPD*), on the one hand, as a federal body in the areas of the Health Insurance Act (*Loi sur l'assurance-maladie - LAMa*) and the Accident Insurance Act (*Loi sur l'assurance-accidents - LAA*) as well as the Occupational Pensions Act (*Loi sur la prévoyance professionnelle - LPP*), and, on the other hand, as a private legal entity, in the area of the Insurance Contract Act (*Loi sur le contrat d'assurance - LCA*).

The purpose of this regulation is to explain in a transparent manner how personal data is processed within Groupe Mutuel's IT system.

1.2. Companies bound by this regulation

Groupe Mutuel is organised in the form of a holding company grouping together the following companies operating in the field of social and private insurance:

- Fondation Groupe Mutuel
- Groupe Mutuel Holding SA
- Groupe Mutuel Services SA
- Groupe Mutuel Assurances SA
- Groupe Mutuel Vie SA
- AMB Assurances SA
- Avenir Assurance Maladie SA
- Easy Sana Assurance Maladie SA
- Mutuel Assurance Maladie SA
- Supra-1846 SA
- Other companies using services provided by Groupe Mutuel Services SA

1.3. Data Controller

As a data controller, Groupe Mutuel is responsible for data protection and security and has implemented appropriate organisational measures to the risks incurred. Management is supported by a Data Protection Officer (DPO) for matters relating to data protection and by a Chief Information Security Officer (CISO) to define the data security strategy.

1.4. Contact

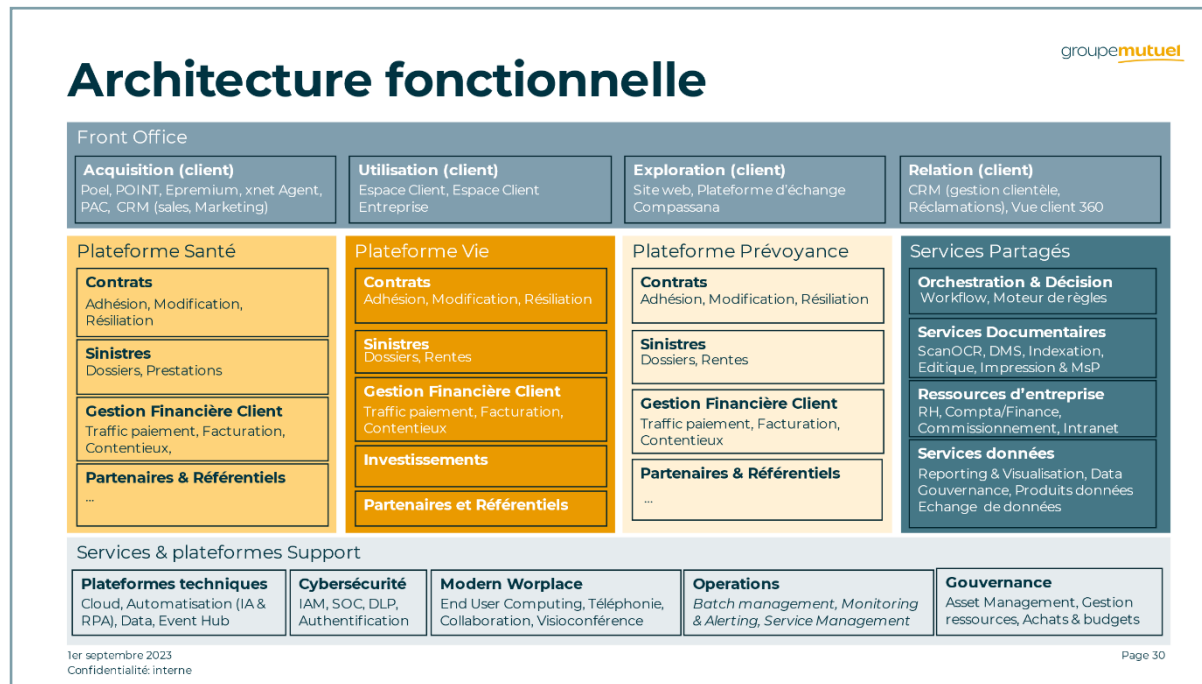
Any data protection questions can be sent by email to: dataprotection@groupemutuel.ch

or by mail :

Groupe Mutuel
Data Protection Office
Rue des Cèdres 5
Case Postale
1919 Martigny

2. IT System Organisation

2.1. Functional Architecture



2.1. Access autorisations

The following persons are authorised to access Groupe Mutuel's IT systems: its employees, within the limits of their duties, and its agents and subcontractors / service providers, within the limits of their obligations.

2.2. Interfaces

Several interfaces enable direct contact with external service providers, for example in connection with the receipt of invoices for services or insurance products using telemedicine services.

There is also an interface that allows certain service providers to access policyholders' insurance cover online.

When using these interfaces, data is transmitted electronically. Measures to guarantee data protection and security have been implemented, including an authentication system, encryption and advanced data transmission technologies.

3. Data Processing

3.1. Purposes

Groupe Mutuel processes personal data for the purposes of offering insurance services to its clients, and in particular, preparing associated documentation, assessing subscription documentation,

processing and checking benefits and payments, as well as for research projects, developing statistics and providing information.

3.2. Data concerned

The following categories of data are processed : identification data and contact details, information pertaining to agreements and contracts, benefits and payment information, litigation information, pricing information, marketing information, product information, as well as data from partners.

Please find below a non-exhaustive list of data processed by Groupe Mutuel :

- surname, first name, address, telephone number ;
- date of birth and gender ;
- nationality and language ;
- family relationships and representatives ;
- bank details ;
- cantonal and/or communal affiliation ;
- insurance number ;
- social insurance number;
- contractual data ;
- type of insurance and cover ;
- premiums and premium payments ;
- subsidies ;
- date of entry and exit ;
- health data ;
- benefits and co-payments ;
- benefit providers ;
- recall data ;
- social assistance measures ;
- ...

3.3. Source of data

Personal data pertaining to our clients and partners comes mainly from them and from persons and authorities authorised to provide data in accordance with legal and regulatory provisions.

3.4. Data transfer to third parties

Personal data pertaining to our clients and partners is only shared with third parties under the conditions defined by law.

3.5. Cross-border data transfer

Data may be transferred abroad, in particular in connection with the processing of claims abroad or other services.

The servers of the cloud services used by Groupe Mutuel are located in Switzerland or in the European Union (EU). Companies offering such IT solutions may have a parent company in the United States.

3.6. Obligations of Groupe Mutuel's employees, agents and service providers

On the basis of an administrative management agreement (*convention de gestion administrative*), Groupe Mutuel Services SA processes Groupe Mutuel Holding SA member companies and other companies' data.

Groupe Mutuel may also have personal data, including sensitive data, processed by third parties in the performance of its duties. If a third party processes personal data, Groupe Mutuel must ensure that said processing operations will only be performed in accordance with its own undertakings, in particular regarding confidentiality, use and possible disclosure.

Both Groupe Mutuel's employees and agents or service providers are contractually bound to respect data protection obligations. This obligation does not cease at the end of their contractual relationship with Groupe Mutuel.

- Groupe Mutuel's employees are all persons benefiting from an employment contract, whatever its duration. Apprentices and trainees are treated in the same way as employees.
- Agents are persons (natural or legal) bound by a mandate to Groupe Mutuel and who act on behalf of and in the interest of Groupe Mutuel.
- Service providers are persons (natural or legal) to whom Groupe Mutuel subcontracts or contractually delegates certain tasks.

4. Technical and organisational measures

4.1. Data support

Appropriate technical and organisational measures are implemented to secure data flows, so that unauthorised persons cannot access, copy, modify or delete data, in particular during their communication or during the transport of data media, or introduce data into Groupe Mutuel's data support.

4.2. Access management and control

All Groupe Mutuel's premises where personal data is processed are electronically and/or physically protected against intrusion by unauthorised third parties.

Access rights are granted only according to employees' professional needs but also according to their function and role.

Personal authentication is required to access the information system. Physical and logical access rights are monitored; they are reviewed periodically and when particular events occur. In this way, all recipients accessing Groupe Mutuel's personal data are identified.

In addition to access control to the information system, automated data processing is subject to logging so that it is possible to check after its use that the data has been processed in accordance with the purposes for which it was collected or communicated.

4.3. Retention duration

The data retention period is defined in proportion to the purpose for which data is processed. Once the retention period has expired, the data will be rendered anonymous or destroyed, unless Groupe Mutuel's interests require the retention of the data.

4.4. Other procedures

Procedures for rectifying, blocking, anonymising, safeguarding, storing, archiving and destroying data have been implemented to meet the requirements relating to these issues.

5. Rights of data subjects

Data subjects have the right to access their personal data, the right to have it supplied or transmitted, the right to object to its communication, the right to request its rectification, erasure or destruction, and the right to take legal action before an independent authority.

Requests may be sent by mail to the Data Protection Office, together with a copy of an official identity document, to the following address :

Groupe Mutuel
Data Protection Office
Rue des Cèdres 5
Case postale
1919 Martigny

or by email at : dataprotection@groupemutuel.ch.

Request may be also sent via the Groupe Mutuel customer portal GMnet.

Personal data will be transmitted to the data subject via electronic means, unless said data subject expressly requested a transfer via other means.

6. Final Provisions

This regulation repeals and replaces the previous ones and may be amended by Groupe Mutuel at any time and without prior notice.

It is published on the Groupe Mutuel's website and notified to the Federal Data Protection and Information Commissioner (*Préposé fédéral à la protection des données et à la transparence - PFPDT*).