

Customer Relationship Management Register Description

Mandatum Life Insurance Company Limited and Kaleva Mutual Insurance Company customer relationship management (CRM) register	
Register owner	<p>Mandatum Life Insurance Company Limited (Mandatum Life) Business ID 0641130-2 Bulevardi 56, Helsinki, Finland</p> <p>Kaleva Mutual Insurance Company Business ID 0200628-9 Bulevardi 56, Helsinki, Finland</p>
Management of register	<p>Mandatum Life Insurance Company, Dalia Virtanen, tel. +358 010 516 7446</p> <p>Requests for review of collected personal data and direct marketing prohibitions: Customer service, tel. +358 0200 31100</p>
Purpose of processing personal data	<p>The purpose of the processing of personal data is the management of insurance operations, related business and customer relationships. This also includes the sales and marketing of the products and services that fall within the sphere of these companies and their ancillary businesses, including direct marketing and the arrangement of customer events.</p> <p>In addition, personal data is processed for purposes that are linked to fulfilling the statutory obligations of the register owner, such as:</p> <ul style="list-style-type: none"> - identifying and knowing the registered persons; - risk management; - managing enquiry, reporting and custody obligations in accordance with legal and official regulations and instructions.
Registered person groups	<p>Person has or has had the following relationship with the register owner:</p> <ul style="list-style-type: none"> - a customer relationship or an application for such or a personal contact handled in order to form a customer relationship - a participation, duty or another right related to a customer relationship entitling the person to a policy, a service or an assignment <p>-the registering of personal data is based on the statutory obligation of the register owner.</p>
Disclosure of data	<p>Insurance companies may disclose personal data with the customer's consent and in specific circumstances that have been specified by legislation in force at the moment of disclosure, to authorities, for example. The personal data may be disclosed to other companies belonging to the same group.</p>
Transfer of personal data outside the EU or the EEA	<p>Data can be transferred outside the European Union (EU) or the European Economic Area (EEA) within the limits set by the Personal Data Act.</p> <p>The register owner shall transfer personal data outside the EU and EEA only to such partners that have guaranteed an adequate level of protection for the data through an agreement or otherwise as required by law. The transferred data is only processed on behalf of the register owner.</p>

Customer Relationship Management Register Description

Mandatum Life Insurance Company Limited and Kaleva Mutual Insurance Company customer relationship management (CRM) register		
Data groups and data registered according to the group		
Person group	Data group	Data
1	Basic customer data	Name Customer ID Social security no. Language Policy number Gender Nationality, country of birth and residence City/town of domicile Date of decease/bankruptcy Foreign identification number Guardianship information Investment profile Revenue, size of management team, number of employees Interests (such as hobbies) Union membership code Other relevant non-confidential data Required information of taxation countries and Tax Identification Numbers Data required for identifying and knowing the customer Customer's investment experience and knowledge, financial situation and investment targets Data on use of Web Services IP address used by customer at any given time
	Contact information and contact channel	Home address Street/visiting address Mailing address Telephone number Email addresses Bank account numbers Contact channels
	Customer service control data	Account management IDs Customer managers
	Communication	Digital messages and letters, Communication subscriptions and cancellations, Marketing opt-out Reacting to digital communications Meetings, phone calls Direct marketing campaigns Customer feedback Permission to cite as reference
	Links to other customers	Links to customers in same household Memberships/status in customer communities

	Customer-specific benefits	Classifications Adjustment dates Data required for the customer relationship management model
	Customer's insurance policies	Per policy: ID Policy type and covers Policy status Customer's status in policy Data related to sale of policy
	Customer's insurance claims	Per event: Claim ID Event type Recipient of compensation Payment date Status of claim

Principles of personal data protection	<ol style="list-style-type: none">1. Access to register data is controlled by means of data rights management to ensure that the data is accessed only by persons with the specific right to do so.2. Persons accessing register data are required by law to maintain the confidentiality of the data, and they have signed an agreement of non-disclosure.3. The register resides in a data network, which is separated from public communications networks by means of firewalls.4. Confidential information transmitted through public communications networks is encrypted electronically.5. Paper documents are stored in facilities with restricted access, and their use is monitored with the use of access rights management.
-----------------------------------------------	------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------