



This Privacy Policy applies to Insight Actuaries and all our operations and activities in Australia. We acknowledge and understand our obligation to protect the information entrusted to us. We are committed to data security and safeguarding the privacy of the data that we hold.

Insight Actuaries (ABN – 33 628 103 079, <https://insightactuaries.com.au/>) is an actuarial consulting firm. We provide services to insurers, health funds, mutual organisations, private companies, banking institutions as well as government organisations and regulators. Insight is subject to and bound by the provisions of the Privacy Act 1988 (Cth) (Privacy Act), Australian State and Territory health privacy legislation, as well as the Spam Act 2003 (Cth) and the Do Not Call Register Act 2006 (Cth).

The Privacy Act and applicable [Australian Privacy Principles](#) (APP) are accessible through the Office of the Federal Privacy Commissioner or via the website at www.privacy.gov.au. These principles are legally binding. They ensure that information is protected throughout the information lifecycle, and they also afford specific rights to individuals regarding their personal information. We will update and review our processes and policies to comply with any changes or additions to the Privacy Act or any related legislation or guidance from the regulator.

Data Collection

We collect, store, and analyse a range of data and information including personal information. This data is normally provided to us by our clients or collected from individuals directly. When required we will obtain explicit consent from individuals whom the data pertains to.

We only access and store personal information when this is necessary for the services that we provide. This may include sensitive personal information such as healthcare information. Personal information is defined under the Privacy Act as:

'Information or an opinion about an identified individual, or an individual who is reasonably identifiable:

- a. whether the information or opinion is true or not; and
- b. whether the information or opinion is recorded in a material form or not.'

The information we hold may relate to our client's employees, members, or customers or it may relate to third parties. This data may include details like (but are not limited to):

- Age;
- Gender;
- Area codes;
- Product details;
- Services and insurance product benefits utilised.

Data Security

All the information and data we receive is treated as confidential information and Insight has a range of internal protocols in place to protect the data that we work with. This includes specific security measures and practices governed through our internal risk and compliance team. These measures include (but are not limited to):

- Ongoing staff training, education and support to ensure that our staff are aware of their privacy obligations;
- Restricted access to information and data on a need-to-know basis;
- A broad range of technological controls and security measures including anti-virus, authentication security, encryption and firewalls;
- Physical security measures.

Insight is ISO27001 compliant and certified.

In the unlikely event that the data that we hold is accessed through unauthorised means, we will take immediate steps to rectify the situation. This will include notification of those affected as well as a thorough investigation and risk assessment of the suspected breach. This will be conducted in partnership with the relevant authorities and Privacy Commissioner.

Data Storage

We undertake to protect all data and information from misuse, interference, and loss, unauthorised access, modification, or disclosure in accordance with the requirements of this Privacy Policy and the Privacy Act. We will take all reasonable precautions and steps to do this.

When receiving information from our clients we ensure that all information transfers and disclosures are conducted in accordance with the APP and our internal security procedures. This requirement is part of our standard terms of engagement and all information is stored and hosted in Australia. The data we work with is deidentified whenever possible. This includes instances where data is collected directly from individuals.

Disclosure of Information

We will not disclose any personal information to third parties unless we are required to do so by law or a duly authorised authority. This may include disclosures to a court of law, regulatory authority, authorised legal representative, law enforcement branch or institution, or another authorised organisation. We will never sell, barter, or trade any personal information to third parties for advertising or marketing purposes.

We will not disclose any information or data to overseas organisations unless this is required for the specific purposes of the services we provide to our clients. When international disclosures are made as part of our services, this will be done at an anonymised level with a formal written agreement from the affected clients and in compliance with the stipulations of the APP. Where required this could include explicit consent.

How We Use Information

Insight uses the information entrusted to us by our clients only for the specific services that we offer. This includes actuarial and statistical reports, consulting services, business intelligence and trend analysis to support our clients in managing their risks and developing opportunities.

The data utilisation framework is outlined through an individual agreement with each client that sets out the services that we offer and governs how the information will be used in each instance.

We aim to limit the information we receive to cover only those items that are essential for the services we provide. We may notify our clients of new developments, conferences, industry meetings, products, and services from time to time.

Corrections, Accessing Personal Information

The Privacy Act enables individuals to seek out and access their personal information. This can be done through an identity authentication process and may include the notification of applicable clients that provided the information.

We aim to ensure that the information held by us is accurate, up-to-date, complete, relevant and not misleading. Individuals can contact us to update/adjust their personal information if they wish to do so. This can be done via email: privacy.officer@insightactuaries.com.au.

Request for data may attract a reasonable fee.

Questions or Complaints

If you have any questions relating to this policy, our compliance with the Privacy Act or if you wish to make a complaint, the Privacy Act entitles you to do so. Please direct your complaints to privacy.officer@insightactuaries.com.au.

We take all concerns seriously and we will endeavour to respond to your concern in a timely manner.