

<b>No.</b>	<b>RE: Consultation Paper (“CP”) on Proposed Personal Data Protection Bill</b>  <b>Feedback And Comments By MSIG Insurance (Singapore) Pte. Ltd.</b>
1.	<p>General Comments on Exclusions</p> <p>While we welcome the exception granted for the collection, use or disclosure of personal data without consent which is necessary for any investigation or proceedings, we would urge that the exception be extended to collection, use or disclosure within related organizations.</p> <p>As a locally incorporated general insurance company but foreign-owned, we are also subject to various statutory requirements and reporting requirements of our parent company. In such reporting, personal data of certain clients may be required, especially when there are large claims or fraudulent claims. Sharing of clients’ data in such circumstances may also take place amongst subsidiaries within the Group, for learning and general risk management purposes.</p>
2.	<p>Can an exclusion be extended to “ordinary use in the course of business of an organization, having regard to the nature of the business of the organization”?</p> <p>In the course of the business of a general insurance company, we need to share clients’ personal data with our reinsurers, reinsurance brokers, adjusters, surveyors, workshops, etc. For example, we need to share the clients’ data with reinsurers when we place the business, and also in the event of a claim. Reinsurance brokers may also be involved in the process.</p> <p>We appoint adjusters, surveyors and workshops to assist us to investigate and adjust claims, not just because there is a breach of an agreement (the insurance contract) or any dispute between the parties. Engagements of this nature are necessary for us to pay the appropriate quantum of claims to the clients.</p> <p>A general exclusion as proposed will mean that we do not need to obtain express consent for each and every client or when a claim arises.</p>
3.	<p>Organizations to be responsible for the conduct of their agents</p> <p>Insurance companies have agents which are both individuals and corporate entities. General insurance agents are allowed to serve 3 principals at any one time. It would be almost impossible to pin-point the principal who is responsible for any specific act of breach or misconduct of an agent. It is unfair to punish all 3 principals, or for that matter, the primary principal, for the act of the agent.</p> <p>We propose that general insurance agents should be held accountable for their own breaches of the data protection laws.</p>
4.	<p>Do-Not-Call Registry</p> <p>Individuals may have registered with the DNC Registry as they do not want to receive general</p>

	marketing messages. They could have given their express written consent to receive marketing messages with an organization that they have been dealing with or have a business relationship. In order to avoid confusion and prevent disputes, we would appreciate if MICA would specify and clarify that registration with the DNC will not affect the express consent already given to specific organizations.
<b>5.</b>	Sixth Schedule, para 1(h)  The alternative wording is preferred, as the intention is quite clearly expressed.

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