

Privacy Notice Regarding the “Can you spot the fake? – Car damage image challenge” Survey

1. Definitions

For the purpose of this privacy notice (“**Privacy Notice**”), the following terms shall have the meanings set out below:

"Data Controller(s)" means the natural or legal person, public authority, agency, or other body which, alone or jointly with others, determines the purposes and means of the Processing of Personal Data.

"Data Subject" means an individual whose Personal Data is processed by Milliman.

"GDPR" means the General Data Protection Regulation (EU) 2016/679.

"Joint Data Controller(s)" refers to a Data Controller, who, jointly with one or more other Data Controllers, determines the purposes and means of Processing.

"Personal Data" means any information relating to an identified or identifiable natural person.

"Processing" means any operation or set of operations performed on Personal Data, such as collection, recording, organization, structuring, storage, adaptation, alteration, retrieval, consultation, use, disclosure by transmission, dissemination, or otherwise making available, alignment, combination, restriction, erasure, or destruction.

"Sensitive Personal Data": Personal Data revealing racial or ethnic origin, political opinions, religious or philosophical beliefs, or trade union membership, and the Processing of genetic data, biometric data for the purpose of uniquely identifying a natural person, data concerning health, or data concerning a natural person's sex life or sexual orientation, as defined under Article 9 of the GDPR.

2. Introduction

This Privacy Notice explains how Milliman B.V. (Hoogoorddreef 56 T Europlaza, 1101 BE Amsterdam, The Netherlands), Milliman GmbH, Austria (Regus Fleischmarkt 1/6/12, AT- 1010 Vienna), Milliman GmbH, Germany (Koenigsallee 92a, Düsseldorf, DE-40212), and their mother company Milliman Inc. (1301, 5th Avenue, Seattle, US-WA, 98101, USA) (together referred to herein as "Milliman", "we", "us", "our") collect, use, store, and protect your Personal Data when Data Subjects (“you”, “your”) participate in our research survey regarding the detection of AI-generated versus real car claim photos (“**Research Survey**”). We are committed to safeguarding your Personal Data and ensuring transparency regarding its Processing.

3. Who is Responsible for Your Personal Data?

Milliman B.V. (Milliman Hoogoorddreef 56 T Europlaza, 1101 BE Amsterdam), Milliman GmbH, Austria (Regus Fleischmarkt 1/6/12, AT- 1010 Vienna), Milliman GmbH, Germany (Koenigsallee 92a, Düsseldorf, DE-40212) and Milliman Inc. (1301, 5th Avenue, Seattle, US-WA, 98101, USA) act as Joint Data Controllers.

4. Who Does This Notice Apply To?

This Privacy Notice applies to all individuals who participate in the Research Survey distributed by Milliman.

5. What Personal Data Do We Collect?

We may collect and process the following types of Personal Data from you:

- Contact information: Email address, country, first name, last name and company (optional; only if provided for follow-up, gift card eligibility, or marketing purposes).
- Research Survey responses: Your answers to the survey questions, including your classification of images as real or fake.
- Consent preferences: Whether you opt in or opt out of receiving follow-up communications or marketing.
- IP address, page visit, page view data, linked records

We do not intentionally collect other Personal Data, including Sensitive Personal Data, as part of this Research Survey. If you nonetheless choose to provide other Personal Data, including Sensitive Personal Data in open-ended questions, please be aware that it will be processed in accordance with our Privacy Notice, but we cannot take responsibility for the inadvertent submission of such Personal Data.

6. How Do We Collect Your Personal Data?

We collect your Personal Data directly from you when you complete the Research Survey. Your survey responses are collected through the survey platform [SurveyMonkey Inc.](#) (USA) and are managed by Milliman Inc.'s Global Corporate Services - Marketing team (USA).

If you choose to provide your email address to receive marketing communications, it may also be checked against existing Milliman Client Relationship Management (“CRM”) databases to avoid sending you duplicate marketing consent forms.

7. For What Purposes Do We Use Your Personal Data?

Your Personal Data will be processed for the purpose of the Research Survey based on your consent. Additionally, if you provide your email address, country, first name, last name and company and give separate consent, we will use your contact information to send you results or updates regarding the Research Survey and/or a gift card if eligible upon completion of the survey. In this context, we will use your web-tracking information in order to follow up with updates and the Research Survey. Your Personal Data will not be used for any other purpose without your prior consent.

8. Who Will Access or Receive Your Personal Data?

Your Personal Data may be accessed or shared with the following:

- Authorized Milliman staff (Milliman B.V., Milliman GmbH, Germany and Milliman GmbH, Austria) involved in the Research Survey.
- Authorized Milliman staff (Milliman Inc.) managing the survey platform SurveyMonkey Inc. and Milliman’s CRM system.
- The survey platform SurveyMonkey Inc.
- Microsoft Corporation (Dynamics) storing Milliman’s CRM databases
- Click Dimensions LLC (Marketing automation services)

SurveyMonkey Inc., Click Dimensions LLC and Microsoft Corporation act as Milliman’s Data Processors. Data Processors are third parties processing your Personal Data. Data Processors are third parties processing your Personal Data on our behalf, following our instructions. Milliman ensures that they are contractually bound to protect your Personal Data in compliance with the GDPR and applicable data protection laws.

9. International Data Transfers

Your Personal Data may be transferred to, or accessed from, countries outside your jurisdiction, including the European Union (Austria, Germany, Netherlands) and the United States (authorized Milliman staff in the USA, Survey Monkey Inc., Click Dimensions LLC and Microsoft Corporation). The United States is not recognized by European data protection authorities or the European Commission as providing an adequate level of data protection. Therefore, Milliman has implemented appropriate safeguards based on thorough Transfer Impact Assessments (TIAs), such as legally required Standard Contractual Clauses with recipients, in accordance with the GDPR. In addition, Milliman is certified under the EU-U.S. Privacy Framework. These measures ensure that Personal Data transfers are protected and comply with the GDPR.

10. How Long Will Your Personal Data Be Retained?

Your Personal Data will be retained only for as long as necessary to fulfill the purposes described in this Privacy Notice, or as required by law. Survey responses will typically be retained for the duration of the Research Survey and, if you have consented to receiving updates, your email address will be retained for an additional period to allow for reporting and analysis. Every update sent to you will include an option to opt out of receiving future updates.

11. How Do We Keep Your Data Secure?

We have implemented appropriate technical and organizational measures to protect your Personal Data, including encryption, access controls, and secure storage practices. Only authorized personnel have access to your Personal Data.

12. Your Rights Under the GDPR

Under the GDPR, you have the following rights regarding your Personal Data:

- To access your Personal Data.
- To rectify inaccurate or incomplete Personal Data.
- To request erasure of your Personal Data (“right to be forgotten”) where applicable.
- To restrict or object to processing of your Personal Data under certain circumstances.
- To withdraw your consent at any time for future Processing.
- To receive a copy of your Personal Data in a structured, commonly used, and machine-readable format (“data portability”).
- To lodge a complaint with a supervisory authority.

To exercise your rights, please contact us at the address below. We will respond to your request as soon as

practicable and always within the timelines required by the GDPR.

E-mail : data.protection@milliman.com

Mail : European Data Protection Officer, 14 Avenue de la Grande Armée, F-75017 Paris (France)

13. Is Providing Your Data Mandatory?

Participation in the Research Survey is entirely voluntary.

14. Automated Decision-Making

No automated decision-making or profiling is carried out as part of this Research Survey.

15. Changes to This Notice

We may update this Privacy Notice from time to time. The most current version will always be available prior to your participation in the Research Survey.

16. Contact

For any questions or concerns regarding this Privacy Notice or the Processing of your Personal Data, please contact: data.protection@milliman.com or: European Data Protection Officer, 14 Avenue de la Grande Armée, F-75017 Paris (France).