AUTOMATED DECISION MAKING AND PROFILING

Altitude Insurance Ltd and/or Altitude Insurance Brokers Ltd and/or Altitude Quest Insurance and/or Altitude Quest Insurance Solutions (known collectively as "Altitude" or the "Company")

We may update this policy regularly; please check back to see changes based on Technology, Regulatory Compliance and Data Protection.

Automated decision-making and Profiling are techniques often used in the financial services sector to both streamline processes and to measure risks or identify opportunities. There are different rules for each and, for both, new requirements under GDPR.

Automated Decision Making -
An automated decision is one that: -

- Concerns an individual;
- Uses that individual's personal data;
- Is made entirely without human intervention; and
- Has important consequences for the individual (i.e. either "legal or similarly significant effects").

Some of our products use an Automated Decision-Making process i.e. a Broker accessed online quote system, where this is the case, your Quotation document will contain the following paragraph -

Your quotation has been generated using an online Automated Decision-Making process, the quote is generated using the data previously provided by you and applied to an internal logic or set of criteria, such logic/ criteria use data such as your trade, claims history and turnover to determine the quote. If you feel that this Automated Decision-Making process has not adequately assessed your quote request, please advise as you do have the right to have that quote reviewed by a sufficiently senior member of staff.

If you wish to have your quote reassessed, please contact Laura Durcan in the first instance.

Profiling -
Profiling is defined as "Any form of automated processing of personal data consisting of the use of personal data to evaluate certain personal aspects relating to a natural person, in particular to analyse or predict aspects concerning that natural person's performance at work, economic situation, health, personal preferences, interests, reliability, behaviour, location or movements."

So, Profiling is any kind of automated processing which uses personal data to analyse or predict certain characteristics or preferences of an individual(s).

Examples –

- Profiling for Marketing purposes – e.g., to identify which of your firm's motor insurance customers are most likely to want home insurance.
- Risk assessments for fraud prevention/ AML purposes.

In all cases of Profiling, you have the right to the following: -

(i) To be informed that you will be subject to Profiling; and
(ii) An explanation of the meaning of Profiling and the purpose for which it is being carried out.
(iii) Accordingly, all instances of Profiling and the purpose of each will be described, in the first instance, in any Questionnaire sent through to you, at the point of returning our Questionnaire you also have the option to Opt Out from Profiling for Marketing purposes but not for Fraud Prevention or AML.

In certain cases (only), you also have the right to Object/ Opt Out of such Profiling. These are where the Profiling is: -

(i) Not required for the performance of the contract (i.e. to provide the insurance product); OR

(ii) Not required for any legal or regulatory reasons.

Contact Us -

If you have any questions about Automated decision-making and Profiling, you can contact us by emailing office@altitudeinsuranceltd.com

Last Updated – 01/11/2026