

Privacy Policy Canadian Institute of Actuaries

Document 222005

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As a professional volunteer organization, the Canadian Institute of Actuaries (**CIA, we, us, our**) is committed to enhancing the interests of its diverse membership. This Privacy Policy (**Policy**) provides users of our website as well as our members with the information that they need to understand how we access, collect, use, retain, disclose, and share your personal information and how this personal information can be consulted and corrected when necessary.

Please review this Policy carefully. We used a question-and-answer format so that you can navigate this Policy easily. If you have any questions regarding this Policy or about our privacy practices, you can email us at privacy@cia-ica.ca. The person responsible for the protection of personal information at CIA is identified below and can be reached by mail at the following address:

Canadian Institute of Actuaries
Attention: Privacy Officer
1740-360 Albert Street, Ottawa, ON K1R 7X7
Canada
Tel: 613-236-8196; fax: 613-233-4552
Email: privacy@cia-ica.ca

1. **When does this Policy apply and what does it cover?**

This Policy contains information about how we collect, use, retain, disclose, and share your personal information when:

- you navigate our public website at cia-ica.ca and all related subdomains (collectively, the “**Website**”);
- you sign up to, and use any member portal feature on our Website (the “**User Portal**” and together with the Website, the “**Platforms**”);
- you apply for membership with the CIA, including our management of your membership with us (the “**Member Services**” and together with the User Portal, the “**Portal Services**”); and/or
- you exchange or interact with us by email, phone, social media, or otherwise.

In this Policy, we use the term “**Services**” to refer to all the above, and where there is no distinction to make between the various aspects of the Services. We also designate two categories of individuals for the purpose of this Policy, to whom the Policy may apply (in whole or in part):

- “**Members,**” which designate all official CIA members, including Associates, Fellows, Correspondents, and Affiliates of the CIA, as well as other member categories designated under our *Bylaws* (as amended from time to time), any applicant thereto, to

the extent they use (or are authorized to use) the Member Services or any other Member-exclusive services we offer.

- **“Users,” “you,” “your,”** which designate any individual who uses any of our Services, including Members, as the case may be.

This Policy also covers our use of tracking technologies such as cookies (as defined hereinafter) on our Services. For more information about what we mean by “cookies” and what we do with them when you use our Services, please [click here to jump directly to the relevant section of this Policy](#).

This Policy does not apply to third-party content accessible through the Services, or to the use of third-party apps, platforms, or services that may be accessible from our Services or integrate with our Services, such as third-party platforms that can be used to apply for actuarial job, provide learning content, launch meeting apps, or for registration services. These third parties collect, use, and disclose personal information in accordance with their respective privacy policies. We invite you to review these policies carefully.

2. What types of personal information do we collect, and why?

We collect personal information to provide you with our Services, for the purpose of obtaining analytics on your use of our Services, or in connection with our marketing activities. This information is collected, with your consent, by telephone, fax, email, the Platforms, registration forms, dues forms, meetings, or other professional development activities.

We consider that “personal information” means any information which allows us to identify you directly or indirectly, including “cookies” and other electronic data. Some information may not be personal on its own but may become personal information if associated with other information or if the sum of the information allows us to identify individuals. For more information regarding specifically the cookies that we use, please jump to [the next section of this Policy](#).

Below are listed the categories and types of personal information we may collect when you use our Services, and the reasons why we do so. If you provide the CIA with personal information concerning other persons, you must first obtain those persons’ consent.

Category	Types	Explanations
Platforms		
Electronic data	<ul style="list-style-type: none"> • IP address • mobile identifier • device type • operating system and Internet browser type • screen resolution • operating system name and version • device manufacturer and model • language 	<p>This information is collected automatically for our Platforms to function effectively, to fix bugs, or to improve the security of our Platforms. We also use this information for analytics purposes to help know more about your use of our different Platforms. These may be collected as part of cookies (click here for more information on cookies we use).</p>

	<ul style="list-style-type: none"> • plug-ins • add-ons 	
Usage data	<ul style="list-style-type: none"> • time spent on the Platforms • pages visited • links clicked • language preferences • pages that led or referred you to any of the Platforms. 	We collect and use this information for analytics purposes to help know more about your use of our Platforms. These may be collected as part of cookies (click here for more information on cookies we use).
Contact data	<ul style="list-style-type: none"> • Address • email address • first and last names • phone number • language preference • other identification data • emails and messages content (and attachments) 	If you communicate with us by email, on social media, or otherwise using the contact details provided in the “Contact” section on our Website, to send you our Services-related news communications (subject to your specific consent), or by any other means, we collect the personal information that you share with us, such as your email address and the content of your communication.
Portal Services		
Member/ User profile data	<ul style="list-style-type: none"> • First and last names • home and office addresses • telephone and fax numbers • email addresses • date of birth • gender • languages spoken • actuarial designations • current and previous employment • practice areas • educational history (university level only) • CIA identification number • language preference • professional development and volunteer activity history • credentials such as your password. 	<p>We collect this information when Members or Users fill out any of our Member registration forms on our Platforms as well as in the course of our management of your profile as a Member or any User that creates an account on the Portal Services.</p> <p>With regards to non-member Users, however, this information is optional except for first and last names, email address, and account ID.</p> <p>We may also use this information to confirm you are eligible for the Member Services, to register you with the Member Services, to organize and maintain different Members’ accounts for our Member Services, to perform the Portal Services (such as by providing you with events, training, etc.), to conduct marketing analysis and campaigns, and to provide you with secure access to the Portal Services.</p>

Consent data	<ul style="list-style-type: none"> opt-in consents obtained from you through our Platforms. 	<p>We keep record of the consents and any opt-out we obtain from you, including those related to the practices described in this Policy, to our terms and conditions, to our use of certain third-party service providers and their own terms and privacy policies, to receive communications from us regarding Services, including Member Services.</p> <p>We use this information to ensure we have sufficient legal basis to collect, use, and disclose your personal information as described in this Policy and, ultimately, to demonstrate our compliance with requirements under applicable law.</p>
Contact data	<ul style="list-style-type: none"> Email address phone number device and web browser location information (subject to your specific consent) 	<p>We collect and use this information to contact you regarding the Portal Services (either by email, SMS, or push notifications) and promotional offers, rewards, or advantages.</p>
Marketing and social media		
Social media data	<ul style="list-style-type: none"> publicly available information on (or relating to) your social media accounts 	<p>If you follow us or interact with our social media accounts, we may process your personal information for recruiting, marketing, or advertising purposes, subject to applicable laws, including those on consent.</p>

3. What about cookies and other tracking technologies?

Cookies are files that are installed on your computer, device, hard drive, or web browser to collect information such as your language of preference, browsing history, and web browser type and version, all for the purpose of optimizing your experience when using our Services. In this Policy, when we refer to “cookies” we also include other technologies with similar purposes, such as pixels, tags, and beacons.

We use cookies to compile aggregate data about site traffic and site interactions to continuously improve your experience with our Services and functionalities thereof. We may also use trusted third-party services that track this information on our behalf. Generally speaking, we use first and third-party, session, and persistent cookies. The cookies set by us are called “first-party cookies” and the cookies set by our third-party partners and service providers are called “third-party cookies.”

- **Session cookies** are temporary cookies that remain on your device until you close your web browser. Many session cookies are essential to make our Website work correctly, as they typically enable you to move around our Website and use its unique features.

- Persistent cookies** remain on your device after you close your web browser or until you manually delete it (for the former, how long the cookie remains on your device will depend on the duration or “lifetime” of the specific cookie and your web browser settings). Persistent cookies help us recognize you as an existing User of our Services, so it is easier and convenient to return to, or to interact with, our Website without setting parameters once again (such as language preferences). In addition, persistent cookies also help us recognize you when you view a resource belonging to us from another website or app (such as an advertisement) and help us record information about your web browsing habits during the lifetime of the persistent cookie.

Examples of cookies we use are listed below:

Category	Descriptions and explanations
Essential cookies	Essential cookies are required for the Platforms to function as intended and that it is secured. For instance, essential cookies are used to ensure the functionality of a change from http to https, or to remember your cookie preference if you are prompted to accept or refuse certain cookies. We are not required to obtain your consent to use essential cookies.
Analytics cookies	Analytics cookies are used to monitor usage and performance. Analytics cookies we use include _ga and _gid (Google Analytics) , which are third-party cookies which help us identify which sections of our Website are the most popular, the origin of Users, and other analytics to help us improve our Platforms.
Performance cookies	We use performance cookies for load balancing, to optimize our Website. They also store the information regarding which server cluster is serving you when you access our Platforms.
Targeting cookies	Targeting cookies are used for marketing and profiling purposes, so that we can deliver ads that are more relevant to you, whether directly or through our providers. The targeting cookies we may use include fr, _fbp (Facebook) and personalization_id (Twitter) , which are third-party cookies we use to show relevant advertisements to the Users and measure and improve the advertisements. This cookie also tracks the behaviour of Users across external websites, such as those that have Facebook pixel or Facebook social plug-in enabled.

For more information on cookies, you can refer to websites such as [Cookie Central](#) and [All About Cookies](#).

To know how you can manage your cookies preferences on your web browser, please [click here to jump to the section of this Policy that covers this topic](#).

4. With whom do we disclose or share your personal information to, and why?

We do not sell your personal information to data brokers. However, we do disclose and share your personal information with certain types of third parties to provide you with Services, conduct marketing, and otherwise as permitted or required by applicable law. Those third

parties may also collect your personal information on our behalf and disclose it to us for the same purposes.

We encourage you to review the privacy statements and policies of those third parties so you can understand how they collect, use, and disclose your personal information.

Category	Explanations
Service providers	<p>Service providers are retained by the CIA to provide you with some functionalities of our Services that are outsourced to third parties. We may need to disclose some of your personal information to those providers but only to the extent necessary for them to perform the services we retain them to, ultimately, provide you with our Services.</p> <p>Consequently, we may disclose your personal information to collect it through, or otherwise grant access to it to the following providers, to the extent necessary for the above purposes:</p> <ul style="list-style-type: none"> • Event management service providers, to manage our own events (whether virtual, in-person, or hybrid) and registration to such event, email services providers to send you communications, subject to your consent in accordance with applicable law. • Email services providers, to send you communications, subject to your consent in accordance with applicable law. • Hosting services providers, to host our Platforms and the underlying data. • Content management services providers, to administer the content available on our Platforms, including our blogs. • Educational program services providers, to establish and administer educational services for our Members and other Users.
Professional association	<p>We may disclose the names and addresses of our Members to professional associations such as the Society of Actuaries. This communication is made to send Members professional magazines and other publications of interest, and to subscribe them to receive such publications, subject to applicable law.</p>
Marketing partners	<p>We use marketing partners to manage our leads and provide you with relevant marketing content, including our blogs. All these activities require our marketing partners to access some of your personal information, including through cookies. Marketing partners we use include the following:</p> <ul style="list-style-type: none"> • Google Inc., through our use of Google Analytics as part of our analytics cookies (click here to jump to their privacy policy). • Facebook, Inc. through our use of Facebook Audience, Facebook Pixel, and other Facebook cookies, as part of our targeting cookies (click here to jump to their data policy). • Twitter, Inc. if you connect your Twitter account with our Services, which may collect and share with us your social media data for

	<p>analytics and marketing purposes (click here to jump to their privacy policy).</p> <p>To learn more about our use of cookies when you use our Services, please click here. To know how to manage your settings with respect to cookies, please click here.</p>
Law enforcement bodies and other competent governmental authorities	<p>We may receive requests by authorities to access your personal information. We will validate that the request is licit before responding. When possible, we will advise you. We will only share what is strictly required.</p>

We may also share your personal information with our financial and legal advisors or auditors if reasonably required, or in the event we would be required to do so to defend our rights and interests.

In the case of a merger or acquisition, sale of assets, corporate reorganization, bankruptcy filing, insolvency procedures, or similar circumstances, your personal information may also be transferred, or we may have to share some of your personal information to conclude, negotiate, or discuss with third parties such potential transactions. We will only share what we are required to share for these specific purposes.

5. Where do we store your personal information, how long do we retain it, and how do we keep it secure?

Your personal information is stored on the servers of our trusted third-party hosting service provider, which host such information in Canada. Your personal information may also be stored and processed in the US. in which we engage service providers. Consequently, by using our Services, you consent to the transfer of personal information to countries outside your country of residence which may have different data protection rules than in your country. While such information is outside of Canada, it is subject to the laws of the country in which it is held, and may be subject to disclosure to the governments, courts or law enforcement, or regulatory agencies of such other country, pursuant to the laws of such country.

The CIA will retain your personal information for as long as necessary to provide its Services to you, or as required by applicable law, whichever is longer.

The CIA has implemented various physical, administrative, organizational, technical, and technological safeguards designed to protect the confidentiality and security of personal information under our control, considering the sensitivity, amount, distribution, and format of such information. However, **no method of transmission over the internet, or method of electronic storage, is 100% secure.**

Within our organization, we take steps designed to ensure that only those members of our personnel who need access to your personal information to fulfil their employment duties will have access to it. When we disclose your personal information to service providers, we take reasonable measures to ensure that the rules set forth in this Policy are complied with.

6. What are your rights over your personal information?

In Canada, you generally have the right to **access** your personal information and to **rectify** it if inaccurate, in certain circumstances. By written request and subject to proof of identity, you may access the personal information that we hold, and ask that any necessary corrections be made, where applicable, as authorized or required by law.

However, to make sure that the personal information we maintain about you is accurate and up to date, please inform us immediately of any change in your personal information.

If you want to exercise your rights, please [contact us using the contact information provided at the beginning of this Policy](#). We should respond to your request within 30 days. If we cannot comply with your request, we will tell you why.

To facilitate your requests related to your rights under privacy laws, or if you are unhappy with how we manage your request or otherwise want to file a complaint regarding our privacy practices, please use the following information, depending on where you are located:

- If you are located in Quebec, please note that the *Commission d'accès à l'information du Québec* maintains [this web page](#) to provide you with forms to make requests. You can also contact the *Commission d'accès à l'information du Québec* using the contact details provided on [their website](#).
- If you are located in Alberta, please note that the Office of the Information and Privacy Commissioner of Alberta maintains [this web page](#) to provide you with forms to make requests. You can also contact the Office of the Information and Privacy Commissioner of Alberta using the contact details provided on [their website](#).
- If you are located in British Columbia, please note that the Office of the Information & Privacy Commissioner for British Columbia maintains [this web page](#) to provide you with forms to make requests. You can also contact the Office of the Information & Privacy Commissioner for British Columbia using the contact details provided on [their website](#).
- If you are located elsewhere in Canada, please note that the Office of the Privacy Commissioner of Canada maintains [this web page](#) to provide you with forms to make requests. You can also contact the Office of the Privacy Commissioner of Canada using the contact details provided on [their website](#).

7. How can you manage your cookie preferences?

Some functionalities may require cookies to perform as expected, or for security purposes. You can control your cookie preferences through your browser.

Depending on the browser that you are using, different instructions are applicable. Click on your browser for more information:

- [Google Chrome](#)
- [Firefox](#)
- [Safari](#)
- [Microsoft Edge](#)
- [Opera](#)

Google also offers the possibility of opting out of all behavioural and remarketing advertisements. Please visit the [Google Privacy Policy](#) to learn how to do so.

8. Can we change this Policy?

We will update this Policy from time to time to reflect changes to our practices, technology, legal requirements, and other factors. Please check the “[Last Update](#)” section at the top of this page to see when this Policy was last updated.

When changes are made to this Policy, they will become immediately effective when published in an updated Policy posted on this page unless otherwise noted. Your use of our Services following these changes indicates your consent to the practices described in the updated version of this Policy.