Record Nr. UNINA9910438332703321 Autore Cunha Mario Viola de Azevedo Titolo Market integration through data protection: an analysis of the insurance and financial industries in the EU / / Mario Viola de Azevedo Dordrecht, : Springer, 2013 Pubbl/distr/stampa **ISBN** 1-299-40836-2 94-007-6085-X Edizione [1st ed. 2013.] Descrizione fisica 1 online resource (235 p.) Collana Law, governance and technology series;; v. 9 Disciplina 346.2408 Soggetti Data protection - European Union countries Insurance - European Union countries Financial services industry - European Union countries European Union countries Economic integration Lingua di pubblicazione Inglese **Formato** Materiale a stampa Livello bibliografico Monografia Note generali Description based upon print version of record. Nota di bibliografia Includes bibliographical references. Nota di contenuto Introduction -- Chapter I - The Protection Of Personal Data: Evolution And Standards In Europe -- Chapter II - Data Protection And The Insurance, Banking And Credit Reporting Industries -- Chapter III -Data Protection Systems In The European Union: The French Experience -- Chapter IV - Data Protection Systems In The European Union: The Uk Experience -- Chapter V - Data Protection Systems In The European Union: The Italian Experience -- Chapter VI - The Differences Between The Selected Member States And The Recommendations For A Further Harmonisation In The Post Lisbon Era. In the context of the continuous advance of information technologies Sommario/riassunto and biomedicine, and of the creation of economic blocs, this work analyzes the role that data protection plays in the integration of markets. It puts special emphasis on financial and insurance services. Further, it identifies the differences in the data protection systems of EU member states and provides some recommendations for the upcoming review of the EU Data Protection Framework. Divided into four parts, the book starts out with a discussion of the evolution of the

right to privacy, focusing on the last few decades, and taking into

account the development of new technologies. The second part discusses the interaction between data protection and specific industries that serve as case studies: insurance, banking and credit reporting. The focus of this part is on generalization and discrimination, adverse selection and the processing of sensitive and genetic data. The third part of the book presents an analysis of the legislation of three EU Member States (France, Italy and UK). Specific elements of analysis that are compared are the concepts of personal and anonymous data, data protection principles, the role of the data protection authorities, the role of the data protection officer, data subjects' rights, the processing of sensitive data, the processing of genetic data and the experience of the case studies in processing data. The book concludes by proposing recommendations aiming at increasing the level of harmonisation at the EU level and at fostering the creation of a single market for the industries which use personal information as an important raw material for their activities, taking into account the different levels of data protection that exist in EU member states.