HOW WE USE AND DISCLOSE YOUR PERSONAL DATA

Purpose of Processing	Legal grounds	Disclosures
Quotation/ Inception		
Establishing a client relationship, including fraud, anti-money laundering and sanctions checks	Performance of our contract with the client. Compliance with a legal obligation Legitimate interests of Marsh (to ensure that the client is within our acceptable risk profile and to assist with the prevention of crime and fraud) ***For processing Special Categories of Personal Data (e.g. health information)***: Consent Substantial public interest	Anti-fraud databases
Checking credit where we are taking any credit risk	Legitimate interests of Marsh (to ensure that the client is within our acceptable risk profile and to assist with the prevention of crime and fraud)	Credit reference agencies
Evaluating the risks to be covered and matching to appropriate insurer, policy and premium	Performance of our contract with client. Legitimate interests of Marsh (to determine the likely risk profile and appropriate insurer and insurance product) ***For processing Special Categories of Personal Data (e.g. health information):*** Consent Substantial public interest	Insurers
Policy Administration		
General client care, including communicating with clients	Performance of our contract with the client. Legitimate interests of Marsh (to correspond with clients, beneficiaries and claimants in order to facilitate the placing of and claims under insurance policies) ***For processing Special Categories of Personal Data (e.g. health information):*** Consent Substantial public interest	
Collection or refunding of premiums, paying on claims, and processing and facilitating other payments	Performance of our contract with the client. Legitimate interests of Marsh (to recover debts due to us)	Insurers Banks Debt recovery providers
Claims processing		
Managing insurance claims	Performance of our contract with the client. Legitimate interests of Marsh (to assist our clients in assessing and making claims) ***For processing Special Categories of Personal Data (e.g. health information):*** Consent Substantial public interest	Insurers Claims handlers Lawyers Loss adjustors Experts Third parties involved in handling or otherwise addressing the claim, such as health care professionals

Purpose of Processing	Legal grounds	Disclosures
Defending or prosecuting legal claims	Performance of our contract with client Legitimate interests of Marsh (to assist our client in assessing and making claims) ***For processing Special Categories of Personal Data (e.g. health information):*** To establish, defend or prosecute legal claims	Insurers Claims handlers Lawyers Loss adjustors Experts Third parties involved in handling or otherwise addressing the claim, such as health care professionals
Investigating & prosecuting fraud	Performance of our contract with the client Legitimate interests of Marsh (to assist with the prevention and detection of fraud) ***For processing Special Categories of Personal Data (e.g. health information):*** To establish, defend or prosecute legal claims Consent Substantial public interest	Insurers Lawyers Police Experts Other insurers Anti-fraud databases Third parties involved in the investigation or prosecution, such as private investigators
Renewals		
Contacting you in order to arrange the renewal of the insurance policy	Performance of our contract with the client Legitimate interests of Marsh (to correspond with clients to facilitate the continuation of insurance cover)	Insurers
Throughout the insurance lifecycle		
Marketing analytics and direct marketing, including data anonymization	Legitimate interests of Marsh (to bring clients relevant offers) Where we do not have an existing relationship with the individual, consent	Insurers Group companies
Transferring books of business, company sales and reorganisations	Legitimate interests of Marsh (to structure our business appropriately) ***For processing Sensitive Categories of Personal Information:*** Consent	Group companies Courts Purchaser (potential and actual)
General risk modelling	Legitimate interests of Marsh (to build risk models that allow placing of risk with appropriate insurers) ***For processing Special Categories of Personal Data (e.g. health information):*** Consent	
Complying with our legal or regulatory obligations	Compliance with a legal obligation ***For processing Special Categories of Personal Data (e.g. health information):*** To establish, defend or prosecute legal claims Consent	Insurance, data protection and other regulators Police • Insurers