

HOW WE USE AND DISCLOSE YOUR PERSONAL DATA

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

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

