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	• 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) and Criminal Records Data:*** • 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) and Criminal Records Data:*** • 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) and Criminal Records Data:*** • 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) and Criminal Records Data:*** • 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) and Criminal Records Data:*** • 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) and Criminal Records Data:*** • 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 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) and Criminal Records Data:*** • Consent	
Complying with our legal or regulatory obligations	• Compliance with a legal obligation • Legitimate interests of Marsh (to take pre-emptive steps to ensure legal and regulatory compliance) ***For processing Special Categories of Personal Data (e.g. health information) and Criminal Records Data:*** • To establish, defend or prosecute legal claims • Consent	• Insurance, data protection and other regulators • Police • Insurers • Auditors