

Purpose of Processing	Legal Grounds
<b>Quotation/Inception:</b>	
Establishing a client relationship, including fraud, anti-money laundering and sanctions checks	<ul style="list-style-type: none"> <li>• Performance of our contract with the individual (if they are the client)</li> <li>• Compliance with a legal obligation</li> <li>• 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)</li> </ul> <p><b>For processing special categories of Personal Data (e.g., health information) and criminal records data:</b></p> <ul style="list-style-type: none"> <li>• Substantial public interest (Insurance purposes)</li> </ul>
Checking credit where we are taking any credit risk	<ul style="list-style-type: none"> <li>• 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)</li> </ul>
Evaluating the risks to be covered and matching to appropriate insurer, policy and premium	<ul style="list-style-type: none"> <li>• Performance of our contract with the individual (if they are the client)</li> <li>• Legitimate interests of Marsh (to determine the likely risk profile and appropriate insurer and insurance product)</li> </ul> <p><b>For processing special categories of Personal Data (e.g., health information) and criminal records data:</b></p> <ul style="list-style-type: none"> <li>• Substantial public interest (Insurance purposes)</li> </ul>

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<b>Policy Administration:</b>	
General client care, including communicating with clients	<ul style="list-style-type: none"> <li>• Performance of our contract with the individual (if they are the client)</li> <li>• Legitimate interests of Marsh (to correspond with clients, beneficiaries and claimants in order to facilitate the placing of and claims under insurance policies)</li> </ul> <p><b>For processing special categories of Personal Data (e.g., health information) and criminal records data:</b></p> <ul style="list-style-type: none"> <li>• Substantial public interest (Insurance purposes)</li> </ul>
Collection or refunding of premiums, paying on claims, processing and facilitating other payments	<ul style="list-style-type: none"> <li>• Performance of our contract with the individual (if they are the client)</li> <li>• Legitimate interests of Marsh (to recover debts due to us)</li> </ul>
Facilitating premium finance arrangements	<ul style="list-style-type: none"> <li>• Performance of our contract with the individual (if they are the client)</li> <li>• Legitimate interests of Marsh (ensuring our clients are able to meet their financial obligations)</li> </ul>

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<b>Claims processing:</b>	
Managing insurance claims and recovering payments on behalf of clients	<ul style="list-style-type: none"> <li>• Performance of our contract with the individual (if they are the client)</li> <li>• Legitimate interests of Marsh (to assist our clients in assessing and making claims and recovering amounts under the relevant insurance policies)</li> </ul> <p><b>For processing special categories of Personal Data (e.g., health information) and criminal records data:</b></p> <ul style="list-style-type: none"> <li>• Substantial public interest (Insurance purposes)</li> </ul>

Claims processing (continued)	
Valuation of claims, including arranging visits to assess relevant claims	<ul style="list-style-type: none"> <li>• Performance of our contract with the individual (if they are the client)</li> <li>• Legitimate interests of Hamilton Bond (to assist our clients by valuing their loss)</li> </ul> <p><b>For processing criminal records data:</b></p> <ul style="list-style-type: none"> <li>• Substantial public interest (Insurance purposes)</li> </ul>
Defending or prosecuting legal claims	<ul style="list-style-type: none"> <li>• Performance of our contract with the individual (if they are the client)</li> <li>• Legitimate interests of Marsh (to assist our client in assessing and making claims)</li> </ul> <p><b>For processing special categories of Personal Data (e.g., health information) and criminal records data:</b></p> <ul style="list-style-type: none"> <li>• To establish, defend or prosecute legal claims</li> </ul>
Investigating and prosecuting fraud or possible criminal offences	<ul style="list-style-type: none"> <li>• Performance of our contract with the individual (if they are the client)</li> <li>• Legitimate interests of Marsh (to assist with the prevention and detection of fraud)</li> </ul> <p><b>For processing special categories of Personal Data (e.g., health information) and criminal records data:</b></p> <ul style="list-style-type: none"> <li>• To establish, defend or prosecute legal claims</li> <li>• Substantial public interest (Insurance purposes)</li> </ul>

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<b>Renewals:</b>	
Contacting you in order to arrange the renewal of the insurance policy	<ul style="list-style-type: none"> <li>• Performance of our contract with the individual (if they are the client)</li> <li>• Legitimate interests of Marsh (to correspond with clients to facilitate the continuation of insurance cover)</li> </ul>

Purpose of Processing	Legal Grounds
<b>Throughout the insurance lifecycle:</b>	
Marketing analytics, sending marketing materials and communications including data de-identification and/or aggregation	<ul style="list-style-type: none"> <li>• Legitimate interests of Marsh (to send marketing communications about Marsh's services and offerings by post, telephone and in other circumstances where we don't require your consent)</li> <li>• Consent (where required in limited circumstances)</li> </ul>
Carrying out customer satisfaction surveys and market research	<ul style="list-style-type: none"> <li>• Legitimate interests of Marsh (to ensure quality of delivery of our services and to improve our future products and services offering)</li> </ul>
Transferring books of business, company sales and reorganisations	<ul style="list-style-type: none"> <li>• Legitimate interests of Marsh (to structure our business appropriately)</li> </ul> <p><b>For processing special categories of Personal Data (e.g., health information) and criminal records data:</b></p> <ul style="list-style-type: none"> <li>• Substantial public interest (Insurance purposes)</li> <li>• In certain circumstances, consent</li> </ul>

### Throughout the insurance lifecycle (continued)

General risk modelling	<ul style="list-style-type: none"> <li>Legitimate interests of Marsh (to build risk models that allow placing of risk with appropriate insurers)</li> </ul> <p><b>For processing special categories of Personal Data (e.g., health information) and criminal records data:</b></p> <ul style="list-style-type: none"> <li>Substantial public interest (Insurance purposes)</li> </ul>
Analytics include the de-identification of personal data for the purposes of analytics	<ul style="list-style-type: none"> <li>Legitimate interests of Marsh (to improve the way we run our business and to enhance our risk models)</li> </ul> <p><b>For processing special categories of Personal Data (e.g., health information) and criminal records data:</b></p> <ul style="list-style-type: none"> <li>Substantial public interest (Insurance purposes)</li> </ul>
Complying with our legal or regulatory obligations	<ul style="list-style-type: none"> <li>Compliance with a legal obligation</li> <li>Legitimate interests of Marsh (to take pre-emptive steps to ensure legal and regulatory compliance)</li> </ul> <p><b>For processing special categories of Personal Data (e.g., health information) and criminal records data:</b></p> <ul style="list-style-type: none"> <li>To establish, defend or prosecute legal claims</li> </ul>

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<b>Consultancy activities:</b>	
General client care, including communications with clients	<ul style="list-style-type: none"> <li>Performance of our contract with the individual (if they are the client)</li> <li>Legitimate interests of Marsh (to correspond with clients in order to provide consultancy services)</li> </ul> <p><b>For processing special categories of Personal Data (e.g., health information) and criminal records data:</b></p> <ul style="list-style-type: none"> <li>Consent</li> </ul>
General risk modelling in the context of our consultancy services in order to evaluate risks and provide advice	<ul style="list-style-type: none"> <li>Legitimate interest of Marsh (to build risk models and assess the risks and necessary cover)</li> </ul> <p><b>For processing special categories of Personal Data (e.g., health information) and criminal records data:</b></p> <ul style="list-style-type: none"> <li>Consent</li> </ul>
Analysis as part of the specific consultancy advice	<ul style="list-style-type: none"> <li>Legitimate interests of Marsh (to provide the agreed consultancy services to its clients)</li> </ul> <p><b>For processing special categories of Personal Data (e.g., health information) and criminal records data:</b></p> <ul style="list-style-type: none"> <li>Consent</li> </ul>
Complying with our legal or regulatory obligations in the context of our consultancy business	<ul style="list-style-type: none"> <li>Compliance with a legal obligation</li> <li>Legitimate interests of Marsh (to take pre-emptive steps to ensure legal and regulatory compliance)</li> </ul> <p><b>For processing special categories of Personal Data (e.g., health information) and criminal records data:</b></p> <ul style="list-style-type: none"> <li>To establish, defend or prosecute legal claims</li> <li>Consent</li> </ul>

Purpose of Processing	Legal Grounds
<b>Government support and compensation schemes:</b>	
To administer Government schemes, assess eligibility and on-board participants and handle claims for compensation	<ul style="list-style-type: none"> <li>Legitimate interests of Marsh Commercial (acting as a third-party administrator to assist the Government provide compensation to industries affected by the COVID-19 pandemic)</li> </ul> <p><b>For processing special categories of Personal Data (e.g., health information) and criminal records data:</b></p> <ul style="list-style-type: none"> <li>Substantial public interest (Insurance purposes and statutory and government purposes)</li> </ul>

Purpose of Processing	Legal Grounds
<b>Website activities:</b>	
To communicate with you regarding any queries you raise via the website	<ul style="list-style-type: none"> <li>Legitimate interests of Marsh (to correspond with website users)</li> </ul>
To monitor your interaction with the website to ensure service quality, compliance with procedures and to combat fraud	<ul style="list-style-type: none"> <li>Compliance with a legal obligation</li> <li>Legitimate interests of Marsh (to ensure the quality and legality of our online services)</li> </ul> <p><b>For processing special categories of Personal Data and criminal records data:</b></p> <ul style="list-style-type: none"> <li>Substantial public interest (preventing fraud)</li> </ul>
To ensure the website content is relevant and presented in the most effective manner for you and your device	<ul style="list-style-type: none"> <li>Legitimate interests of Marsh (to provide clients, beneficiaries and claimants with content and services on the website)</li> </ul>