

Purpose of Processing	Type of Information Collected	Legal Grounds	Disclosures
Quotation/Inception			
Establishing a client relationship, including fraud, anti-money laundering and sanctions checks	<ul style="list-style-type: none"> Individual details Risk details Policy information Credit and anti-fraud data Special categories of personal data 	<ul style="list-style-type: none"> Performance of our contract with the individual (if he/she is the client) Compliance with a legal obligation Legitimate interests of JLT Ireland (to ensure that the client is within our acceptable risk profile and to assist with the prevention of crime and fraud) <p>For processing special categories of Personal Data (e.g. health information) and criminal records data:</p> <ul style="list-style-type: none"> Consent Necessary for legal advice or in connection with, legal claims, prospective legal claims, legal proceedings or perspective legal proceedings or otherwise establishing, exercising or defending legal rights Necessary for insurance purposes (health data only) Performance of our contract with the individual (if he/she is the client) or in order to take steps at the request of the individual prior to entering into a contract (criminal records data only) Substantial public interest 	<ul style="list-style-type: none"> Anti-fraud databases
Checking credit where we are taking any credit risk	<ul style="list-style-type: none"> Individual details Credit and anti-fraud data Special categories of personal data 	<ul style="list-style-type: none"> Legitimate interests of JLT Ireland (to ensure that the client is within our acceptable risk profile and to assist with the prevention of crime and fraud) 	<ul style="list-style-type: none"> Credit reference agencies
Evaluating the risks to be covered and matching to appropriate insurer, policy and premium	<ul style="list-style-type: none"> Risk details Previous and current claims Special categories of personal data 	<ul style="list-style-type: none"> Performance of our contract with the individual (if he/she is the client) Legitimate interests of JLT Ireland (to determine the likely risk profile and appropriate insurer and insurance product) <p>For processing special categories of Personal Data (e.g. health information) and criminal records data:</p> <ul style="list-style-type: none"> Consent Necessary for legal advice or in connection with, legal claims, prospective legal claims, legal proceedings or 	<ul style="list-style-type: none"> Insurers Insurance intermediaries such as brokers and aggregators Insurance broking platform providers

		<p>perspective legal proceedings or otherwise establishing, exercising or defending legal rights</p> <ul style="list-style-type: none"> • Necessary for insurance purposes (health data only) • Performance of our contract with the individual (if he/she is the client) or in order to take steps at the request of the individual prior to entering into a contract (criminal records data only) • Substantial public interest (
Policy Administration			
General client care, including communicating with clients	<ul style="list-style-type: none"> • Individual details • Policy information 	<ul style="list-style-type: none"> • Performance of our contract with the individual (if he/she is the client) • Legitimate interests of JLT Ireland (to correspond with clients, beneficiaries and claimants in order to facilitate the placing of and claims under insurance policies) <p>For processing special categories of Personal Data (e.g. health information) and criminal records data:</p> <ul style="list-style-type: none"> • Consent • Necessary for legal advice or in connection with, legal claims, prospective legal claims, legal proceedings or perspective legal proceedings or otherwise establishing, exercising or defending legal rights • Necessary for insurance purposes (health data only) • Performance of our contract with the individual (if he/she is the client) or in order to take steps at the request of the individual prior to entering into a contract (criminal records data only) • Substantial public interest 	<ul style="list-style-type: none"> • Insurers
Collection or refunding of premiums, paying on claims, processing and facilitating other payments	<ul style="list-style-type: none"> • Individual details • Financial information • Policy information 	<ul style="list-style-type: none"> • Performance of our contract with the individual (if he/she is the client) • Legitimate interests of JLT Ireland (to recover debts due to us) 	<ul style="list-style-type: none"> • Insurers • Banks • Debt recovery providers
Facilitating premium finance arrangements	<ul style="list-style-type: none"> • Individual details • Policy information 	<ul style="list-style-type: none"> • Performance of our contract with the individual (if her/she is the client) • Legitimate interests of JLT Ireland (ensuring our clients are able to meet their financial obligations) 	<ul style="list-style-type: none"> • Premium Finance Providers • Banks
Claims processing			

<p>Managing insurance claims</p>	<ul style="list-style-type: none"> • Individual details • Identification details • Financial information • Policy information • Credit and anti-fraud data • Previous and current claims • Special categories of personal data 	<ul style="list-style-type: none"> • Performance of our contract with the individual (if he/she is the client) • Legitimate interests of JLT Ireland (to assist our clients in assessing and making claims) <p>For processing special categories of Personal Data (e.g. health information) and criminal records data:</p> <ul style="list-style-type: none"> • Consent • Necessary for legal advice or in connection with, legal claims, prospective legal claims, legal proceedings or perspective legal proceedings or otherwise establishing, exercising or defending legal rights • Necessary for insurance purposes (health data only) • Performance of our contract with the individual (if he/she is the client) or in order to take steps at the request of the individual prior to entering into a contract (criminal records data only) • Substantial public interest 	<ul style="list-style-type: none"> • Insurers • Claims handlers • Lawyers • Loss adjusters • Experts • Third parties involved in handling or otherwise addressing the claim, such as health care professionals
<p>Defending or prosecuting legal claims</p>	<ul style="list-style-type: none"> • Individual details • Identification details • Financial information • Policy information • Credit and anti-fraud data • Previous and current claims • Special categories of personal data 	<ul style="list-style-type: none"> • Performance of our contract with the individual (if he/she is the client) • Legitimate interests of JLT Ireland (to assist our client in assessing and making claims) <p>For processing special categories of Personal Data (e.g. health information) and criminal records data:</p> <ul style="list-style-type: none"> • Consent • Necessary for legal advice or in connection with, legal claims, prospective legal claims, legal proceedings or perspective legal proceedings or otherwise establishing, exercising or defending legal rights • Necessary for insurance purposes (health data only) • Performance of our contract with the individual (if he/she is the client) or in order to take steps at the request of the individual prior to entering into a contract (criminal records data only) • Substantial public interest • 	<ul style="list-style-type: none"> • Insurers • Claims handlers • Lawyers • Loss adjusters • Experts • Third parties involved in handling or otherwise addressing the claim, such as health care professionals
<p>Investigating and</p>	<ul style="list-style-type: none"> • Individual details 	<ul style="list-style-type: none"> • Performance of our contract 	<ul style="list-style-type: none"> • Insurers

<p>prosecuting fraud or possible criminal offences</p>	<ul style="list-style-type: none"> • Identification details • Credit and anti-fraud data • Previous and current claims • Special categories of personal data 	<p>with the individual (if he/she is the client)</p> <ul style="list-style-type: none"> • Legitimate interests of JLT Ireland (to assist with the prevention and detection of fraud) <p>For processing special categories of Personal Data (e.g. health information) and criminal records data:</p> <ul style="list-style-type: none"> • Consent • Necessary for legal advice or in connection with, legal claims, prospective legal claims, legal proceedings or perspective legal proceedings or otherwise establishing, exercising or defending legal rights • Necessary for insurance purposes (health data only) • Performance of our contract with the individual (if he/she is the client) or in order to take steps at the request of the individual prior to entering into a contract (criminal records data only) • Substantial public interest • 	<ul style="list-style-type: none"> • Lawyers • Law Enforcement Authorities • Experts • Other insurers • Anti-fraud databases • Third parties involved in the investigation or prosecution, such as private investigators
<p>Renewals</p>			
<p>Contacting you in order to arrange the renewal of the insurance policy</p>	<ul style="list-style-type: none"> • Individual details • Identification details • Risk details • Policy information • Previous and current claims • Special categories of personal data 	<ul style="list-style-type: none"> • Performance of our contract with the individual (if he/she is the client) • Legitimate interests of JLT Ireland (to correspond with clients to facilitate the continuation of insurance cover) 	<ul style="list-style-type: none"> • Insurers • Insurance intermediaries such as brokers and aggregators
<p>Throughout the insurance lifecycle</p>			
<p>Marketing and direct marketing, including data de-identification</p>	<ul style="list-style-type: none"> • Individual details 	<ul style="list-style-type: none"> • Legitimate interests of JLT Ireland (to give clients relevant offers) • Where we do not have an existing relationship with the individual, consent 	<ul style="list-style-type: none"> • Insurers • Group companies
<p>Transferring books of business, company sales and reorganisations</p>	<ul style="list-style-type: none"> • Individual details • Identification details • Financial information • Risk details • Policy information • Credit & anti-fraud data • Previous and current claims • Special categories of personal data 	<ul style="list-style-type: none"> • Legitimate interests of JLT Ireland (to structure our business appropriately) <p>For processing special categories of Personal Data (e.g. health information) and criminal records data:</p> <ul style="list-style-type: none"> • Consent • Necessary for legal advice or in connection with, legal claims, prospective legal claims, legal proceedings or perspective legal proceedings 	<ul style="list-style-type: none"> • Group companies • Courts • Purchaser (potential and actual)

		<p>or otherwise establishing, exercising or defending legal rights</p> <ul style="list-style-type: none"> • Necessary for insurance purposes (health data only) • Performance of our contract with the individual (if he/she is the client) or in order to take steps at the request of the individual prior to entering into a contract (criminal records data only) • Substantial public interest 	
General risk modelling	<ul style="list-style-type: none"> • Individual details • Risk details • Policy information • Previous and current claims • Special categories of personal data 	<ul style="list-style-type: none"> • Legitimate interests of JLT Ireland (to build risk models that allow placing of risk with appropriate insurers) <p>For processing special categories of Personal Data (e.g. health information) and criminal records data:</p> <ul style="list-style-type: none"> • Consent • Necessary for legal advice or in connection with, legal claims, prospective legal claims, legal proceedings or perspective legal proceedings or otherwise establishing, exercising or defending legal rights • Necessary for insurance purposes (health data only) • Performance of our contract with the individual (if he/she is the client) or in order to take steps at the request of the individual prior to entering into a contract (criminal records data only) • Substantial public interest 	<ul style="list-style-type: none"> • Insurers • Clients and prospects • Group companies
Analytics include the de-identification of personal data for the purposes of analytics	<ul style="list-style-type: none"> • Individual details • Identification details • Risk details • Policy information • Previous and current claims • Special categories of personal data 	<ul style="list-style-type: none"> • Legitimate interests of JLT Ireland (to improve the way we run our business and to enhance our risk models) <p>For processing special categories of Personal Data (e.g. health information) and criminal records data:</p> <ul style="list-style-type: none"> • Consent • Necessary for legal advice or in connection with, legal claims, prospective legal claims, legal proceedings or perspective legal proceedings or otherwise establishing, exercising or defending legal rights • Necessary for insurance purposes (health data only) • Performance of our contract with the individual (if he/she is 	<ul style="list-style-type: none"> • Insurers • Clients and prospects • Group companies

		<p>the client) or in order to take steps at the request of the individual prior to entering into a contract (criminal records data only)</p> <ul style="list-style-type: none"> • Substantial public interest 	
Complying with our legal or regulatory obligations	<ul style="list-style-type: none"> • Individual details • Identification details • Financial information • Risk details • Policy information • Credit and anti-fraud data • Previous and current claims • Special categories of personal data 	<ul style="list-style-type: none"> • Compliance with a legal obligation • Legitimate interests of JLT Ireland (to take pre-emptive steps to ensure legal and regulatory compliance) <p>For processing special categories of Personal Data (e.g. health information) and criminal records data:</p> <ul style="list-style-type: none"> • Consent • Necessary for legal advice or in connection with, legal claims, prospective legal claims, legal proceedings or perspective legal proceedings or otherwise establishing, exercising or defending legal rights • Necessary for insurance purposes (health data only) • Performance of our contract with the individual (if he/she is the client) or in order to take steps at the request of the individual prior to entering into a contract (criminal records data only) • Substantial public interest 	<ul style="list-style-type: none"> • Insurance, data protection and other regulators • Law Enforcement Authorities • Insurers • Auditors
Consultancy activities			
General client care, including communications with clients	<ul style="list-style-type: none"> • Individual details • Policy information • Special Categories of personal data 	<ul style="list-style-type: none"> • Performance of our contract with the individual (if he/she is the client) • Legitimate interests of JLT Ireland (to correspond with clients in order to provide consultancy services) <p>For processing special categories of Personal Data (e.g. health information) and criminal records data:</p> <ul style="list-style-type: none"> • Consent • Necessary for legal advice or in connection with, legal claims, prospective legal claims, legal proceedings or perspective legal proceedings or otherwise establishing, exercising or defending legal rights • Necessary for insurance purposes (health data only) • Performance of our contract with the individual (if he/she is the client) or in order to take 	

		<p>steps at the request of the individual prior to entering into a contract (criminal records data only)</p> <ul style="list-style-type: none"> • Substantial public interest 	
<p>General risk modelling in the context of our consultancy services in order to evaluate risks and provide advice</p>	<ul style="list-style-type: none"> • Individual details • Risk details • Policy information • Previous and current claims • Special categories of personal data 	<ul style="list-style-type: none"> • Legitimate interest of JLT Ireland (to build risk models and assess the risks and necessary cover) <p>For processing special categories of Personal Data (e.g. health information) and criminal records data:</p> <ul style="list-style-type: none"> • Consent • Necessary for legal advice or in connection with, legal claims, prospective legal claims, legal proceedings or perspective legal proceedings or otherwise establishing, exercising or defending legal rights • Necessary for insurance purposes (health data only) • Performance of our contract with the individual (if he/she is the client) or in order to take steps at the request of the individual prior to entering into a contract (criminal records data only) • Substantial public interest 	
<p>Analysis as part of the specific consultancy advice</p>	<ul style="list-style-type: none"> • Individual details • Risk details • Policy information • Previous and current claims • Special categories of personal data 	<ul style="list-style-type: none"> • Legitimate interests of JLT Ireland (to provide the agreed consultancy services to its clients) <p>For processing special categories of Personal Data (e.g. health information) and criminal records data:</p> <ul style="list-style-type: none"> • Consent • Necessary for legal advice or in connection with, legal claims, prospective legal claims, legal proceedings or perspective legal proceedings or otherwise establishing, exercising or defending legal rights • Necessary for insurance purposes (health data only) • Performance of our contract with the individual (if he/she is the client) or in order to take steps at the request of the individual prior to entering into a contract (criminal records data only) • Substantial public interest 	
<p>Complying with our legal or regulatory</p>	<ul style="list-style-type: none"> • Individual details • Identification details 	<ul style="list-style-type: none"> • Compliance with a legal obligation 	<ul style="list-style-type: none"> • Insurance, data protection and other

<p>obligations in the context of our consultancy business</p>	<ul style="list-style-type: none"> • Financial information • Risk details • Policy information • Credit and anti-fraud data • Previous and current claims • Special categories of personal data 	<ul style="list-style-type: none"> • Legitimate interests of JLT Ireland (to take pre-emptive steps to ensure legal and regulatory compliance) <p>For processing special categories of Personal Data (e.g. health information) and criminal records data:</p> <ul style="list-style-type: none"> • Consent • Necessary for legal advice or in connection with, legal claims, prospective legal claims, legal proceedings or perspective legal proceedings or otherwise establishing, exercising or defending legal rights • Necessary for insurance purposes (health data only) • Performance of our contract with the individual (if he/she is the client) or in order to take steps at the request of the individual prior to entering into a contract (criminal records data only) • Substantial public interest 	<p>regulators</p> <ul style="list-style-type: none"> • Police • Insurers • Auditors
<p>Website activities</p>			
<p>To communicate with you regarding any queries you raise via the website</p>	<ul style="list-style-type: none"> • Individual details • Identification details 	<ul style="list-style-type: none"> • Legitimate interests of JLT Ireland (to correspond with website users) 	
<p>To monitor your interaction with the website to ensure service quality, compliance with procedures and to combat fraud</p>	<ul style="list-style-type: none"> • Individual details • Identification details 	<ul style="list-style-type: none"> • Compliance with a legal obligation • Legitimate interests of JLT Ireland (to ensure the quality and legality of our online services) <p>For processing special categories of Personal Data and criminal records data:</p> <ul style="list-style-type: none"> • Consent • Necessary for legal advice or in connection with, legal claims, prospective legal claims, legal proceedings or perspective legal proceedings or otherwise establishing, exercising or defending legal rights • Necessary for insurance purposes (health data only) • Performance of our contract with the individual (if he/she is the client) or in order to take steps at the request of the individual prior to entering into a contract (criminal records data only) • Substantial public interest 	<ul style="list-style-type: none"> • Third parties undertaking online monitoring • Anti-fraud databases

		(preventing fraud)	
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"> • Individual details • Identification details 	<ul style="list-style-type: none"> • Legitimate interests of JLT Ireland (to provide clients, beneficiaries and claimants with content and services on the website) 	