

Purpose of processing	Legal basis	Categories of personal data (examples)
Establishment and management of insurance customer relationship	<ul style="list-style-type: none"> • contract • legal obligation • legitimate interest: handling third-party insurance matters 	Basic information, contact information, risk selection information, customer relationship information, contract and product information, customer transaction information, special categories of personal data, billing and collection information, financial background information, consents, phone records and the content of other communications.
Customer due diligence and sanctions checks	<ul style="list-style-type: none"> • legal obligation 	Information related to customer due diligence.
Customer communication and marketing	<ul style="list-style-type: none"> • contract • legitimate interest: Fennia's right to market its products and provide information about its services • consent: electronic direct marketing 	Basic information, contact information, consents, customer relationship information, technical identification information, customer satisfaction and survey information.
Claims processing and claims management services	<ul style="list-style-type: none"> • contract • legal obligation 	Basic information, contact information, customer due diligence information, customer relationship information, contract and product information, customer transaction information, special categories of personal data, billing and collection information, financial background information, claims processing information, information about criminal convictions and offences, telephone records and the content of other communications.
Recording of calls	<ul style="list-style-type: none"> • legitimate interest: verification of customer transaction, investigation of liability, development of services 	Basic information, call recording.
Risk selection	<ul style="list-style-type: none"> • legitimate interest: Fennia's right to choose the risks to be insured 	Basic information, contact information, customer due diligence information, customer relationship information, billing

	<ul style="list-style-type: none"> • performance of a task in the public interest 	and collection information, financial background information, risk selection information, billing and collection information, claims processing information, information about criminal convictions and offences.
Business development and marketing targeting	<ul style="list-style-type: none"> • legitimate interest: improving Fennia's products and services 	Basic information, contact information, customer relationship information, contract and product information, customer transaction information, billing and collection information, customer satisfaction and survey information, consents, phone records and other communication content, claim processing information, technical identification information.
Market and customer surveys	<ul style="list-style-type: none"> • consent 	Contact information, basic information, consents, customer satisfaction and survey information.
Customer segmentation and profiling	<ul style="list-style-type: none"> • legitimate interest: the right to business development and Fennia's right to target its marketing 	Contact information, basic information, customer relationship information, consents, customer satisfaction and survey information.
Insurance investigation and crime prevention	<ul style="list-style-type: none"> • performance of a task in the public interest 	Basic information, contact information, customer due diligence information, risk selection information, customer relationship information, contract and product information, customer transaction information, special categories of personal data, billing and collection information, financial background information, telephone records and the content of other communications, claims processing information, information about criminal convictions and offences, information

		collected by notification channels, access control information, information obtained from other sources.
Common registers of the insurance sector	<ul style="list-style-type: none"> • claims register; legitimate interest: right of the insurance company to prevent fraudulent crime against its activities • insurance fraud register; performance of a task in the public interest • Netso service; legitimate interest: promotion of Fennia's insurance sales • VVH insurance and claims history system; legitimate interest: disclosure and receipt of pricing information for motor liability insurance price calculation 	Basic information, contact information, customer relationship information, claims processing information, information about criminal convictions and offences.
Maintenance and development of information systems and information security	<ul style="list-style-type: none"> • legal obligation • legitimate interest: protection of data subjects and company data 	Basic information, contact information, technical identification information, content of communications.
Establishment, exercise or defence of legal claims	<ul style="list-style-type: none"> • legitimate interest: defending Fennia's rights and interests 	Basic information, contact information, customer relationship information, contract and product information, risk selection information, customer transaction information, special categories of personal data, billing and collection information, financial background information, claims processing information, information about criminal convictions and offences, telephone records and the content of other communications, information obtained from other sources.

Implementing the rights of data subjects	<ul style="list-style-type: none"> • legal obligation 	Basic information, contact information, all processed data related to the data subject.
Communication with authorities, reporting, governance and statistics	<ul style="list-style-type: none"> • legal obligation • legitimate interest: generating information to improve operations and support decision making 	Basic information, contact information, customer relationship information, contract and product information, risk selection information, customer transaction information, special categories of personal data, billing and collection information, financial background information, customer satisfaction and survey information, technical identification information, claims processing information, information about criminal convictions and offences, telephone records and the content of other communications, information collected by notification channels, information obtained from other sources.
Processing of notifications received through notification channels (e.g. Whistleblowing channel)	<ul style="list-style-type: none"> • legal obligation • legitimate interest: the right to receive information about deviations and errors to develop operations 	Basic information, contact information, information collected by notification channels.
Processing of personal data related to the leasing and security of properties owned by Fennia	<ul style="list-style-type: none"> • legitimate interest: ensuring the safety of Fennia's premises, protection of property and personnel 	Access control information.
Processing of personal data of partners' contact persons and responsible persons	<ul style="list-style-type: none"> • contract • legitimate interest: processing of third-party data for the purpose of cooperation 	Basic information, contact information.
Customer financing for corporate customers	<ul style="list-style-type: none"> • contract • legal obligation 	Basic information, contact information, customer due diligence information, customer relationship information, contract and product information, financial background information.

Business arrangements	<ul style="list-style-type: none">• legitimate interest: Fennia's right to organise its business	Basic information, contact information, customer relationship information, contract and product information, claims processing information.
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