**Legitimate Interests Assessment (LIA)**

(Three part test assessing whether Legitimate Interests Applies)

An LIA is a type of light-touch risk assessment based on the specific context and circumstances. It helps ensure that processing is lawful. Recording the LIA also helps demonstrate compliance in line with accountability obligations under Articles 5(2) and 24.

**First, identify the legitimate interest(s). Consider:**

* Why do you want to process the data – what are you trying to achieve?
* Who benefits from the processing? In what way?
* Are there any wider public benefits to the processing?
* How important are those benefits?
* What would the impact be if you couldn’t go ahead?
* Would your use of the data be unethical or unlawful in any way?

**Second, apply the necessity test. Consider:**

* Does this processing actually help to further that interest?
* Is it a reasonable way to go about it?
* Is there another less intrusive way to achieve the same result?

**Third, do a balancing test. Consider the impact of your processing and whether this overrides the interest you have identified. You might find it helpful to think about the following:**

* What is the nature of your relationship with the individual?
* Is any of the data particularly sensitive or private?
* Would people expect you to use their data in this way?
* Are you happy to explain it to them?
* Are some people likely to object or find it intrusive?

It is not foreseen that people would find and insurance brokers use of their data intrusive however, [name of firm] do carryout Privacy Impact Assessments (PIA) as appropriate. And abide by data protection principle b: **Personal data shall be obtained only for one or more specified, explicit and legitimate purposes, and shall not be further processed in any manner incompatible with that purpose or those purposes.**

* What is the possible impact on the individual?
* How big an impact might it have on them?
* Are you processing children’s data?
* Are any of the individuals vulnerable in any other way?
* Can you adopt any safeguards to minimise the impact?
* Can you offer an opt-out?

All Correspondence contains an opt-out to [name of firm] processing personal data. In some instances this may mean we are unable to provide the service requested.

**We are confident that our legitimate interests are not overridden by the risks to the legitimate interests of the data subject.**

The LIA will be reviewed annually or more frequently if required. It is important to keep our LIA under review and refresh it if there is a significant change in the purpose, nature or context of the processing.