

Marsh Market Information

Manage Your Insurer Counterparty Risk





Tracking more
than 3,500 insurers
worldwide



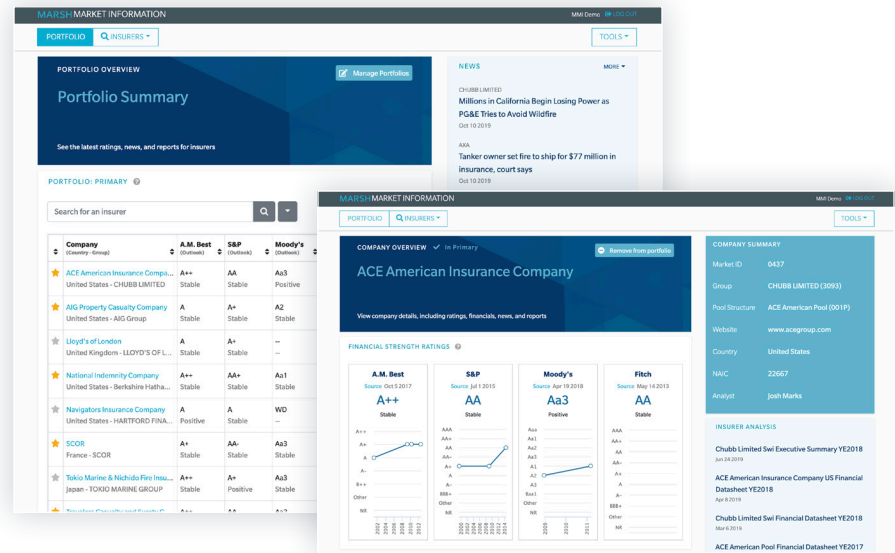
Over 50 key
financial measures



4 major credit
rating agencies

The Challenge:

- Do you know the financial condition of your insurers?
- Do you need to track changes to your insurers' financial condition or rating?
- Do you need to report insurer status changes to internal committees?
- Do you need to know the ratings of your insurers?



The Solution: Marsh Market Information

Marsh Market Information (MMI) is designed to make it easier for clients to find detailed insurer and insurance industry market analysis and information. A timely and dynamic one-stop tool, MMI provides easy access to detailed financial information, ratings, news, and analyses clients need in order to evaluate the market security risks of their insurance programs — saving valuable time and concern.

WHO IT'S FOR

- Risk managers, CFOs, and others with the responsibility of managing their firms' insurance programs.
- Members of compliance and audit committees charged with ensuring the integrity of their firms' risk management programs.
- Companies that want to have the most up-to-date, comprehensive insurer financials available in a convenient, easy-to-use online tool.

Features

Comprehensive Financial Information

When making decisions about your insurance program, it's critical to be well-informed about the financial condition of the insurance companies you are considering. MMI provides you with a comprehensive view of various insurer security factors and metrics, including:

- Tracking of thousands of insurers worldwide.
- Ratings and outlooks from all four major credit rating agencies — A.M. Best, S&P, Moody's, and Fitch.
- Integration of intercompany pools, affiliates, and parent companies.
- Comprehensive financial data, including financial statements, performance ratios, and historical trends.
- Interactive tools to help you analyze your insurance program's overall credit exposure.

Customized Online Tools

MMI features a suite of interactive tools that allow you to analyze your insurance program's overall credit exposure. You can create and manage portfolios of insurers and generate reports based on your needs. In addition, by establishing custom email alerts about insurers of interest, you can be notified quickly of events such as:

- Insurer rating changes.
- New Marsh financial analyses.
- Breaking news.

Exclusive Marsh Analytics

MMI provides clients with exclusive analysis from Marsh's Market Information Group and allows you to create a variety of charts, graphs, and spreadsheets, including:

- Insurer ratings exposure concentration by premiums/limits/claims.
- Comparative analysis of insurer financials.

These analytics can help you make your decisions and also to explain them, as well as your recommendations, to others in your organization.

Frequently Asked Questions

What is the Market Information Group?

Marsh's Market Information Group (MIG) follows and analyzes the financial condition of the insurance companies with which Marsh places business. MIG analysts are available to speak to or correspond with Marsh clients to provide additional detail, insight, explanations and background regarding the financial condition of any insurance company.

To learn more about Marsh's Market Information Group, please see a detailed overview found under the background information section on the MMI portal.

What are the key benefits of the MMI website?

The website is a one-stop tool for global insurer and industry credit analysis, providing easy access to information that will help you evaluate the market security risks of your insurance program, potentially saving you valuable time and concern. MMI tracks more than 3,500 insurance companies worldwide and:

- Provides ratings and outlooks from all four major credit rating agencies: A.M. Best, Standard and Poor's, Moody's, and Fitch.
- Integrates pools, affiliates, and parent companies to allow for deeper "organizational" analysis.
- Offers interactive tools that let you analyze your program's overall credit exposure.

- Provides breaking news for insurers listed in your portfolio.
- Additionally, users have the ability to generate customized reports and alerts about the credit quality of current and prospective insurers. For example, users can set up email alerts that will let them know when an insurer rating changes, a new Marsh insurer financial analysis becomes available, and/or when there is breaking news.
- MMI users also have access to objective insurer analyses from Marsh's Market Information Group, a team of experienced financial analysts focused on analyzing the financial strength of insurers.

Who would I contact for questions related to a specific insurer?

Each insurer is assigned a financial analyst whose name is listed on the insurer or group page on the MMI website. Click on the name to contact the analyst directly via email.

Why can I no longer find a company record that was in my portfolio?

A company may have changed its name and is now listed under a new legal name. Alternatively, a company may have been involved in some merger activity. In the case of mergers, it may be necessary to add the acquiring company to your insurance portfolio. Please contact your Marsh client executive, account representative, or MIG for assistance.

How can I make the best use of MMI?

Marsh developed this website with valuable input from our clients and colleagues, allowing us to truly capture the functionality that our clients want and need. Marsh Market Information supports multiple analytical methods, helping you access the most relevant data available to evaluate the credit quality of your insurance programs. It also allows you to create personalized portfolios that enable quick access to data and analysis and to generate customized alerts and reports comparing the insurers you are using or considering using.

Is there training and support available?

Absolutely. We will provide online training modules, a user guide, and other assistance to get you started and to make sure you are getting the most from MMI. You may also contact marshmarketinfo@marsh.com with any questions.

Do I have to be a Marsh client to access the MMI website?

Yes.

How do I access MMI?

The website is available through "My Application" on www.marsh.com or through marketinformation.marsh.com. Ask your Marsh representative for registration assistance.

Marsh is one of the Marsh & McLennan Companies, together with Guy Carpenter, Mercer, and Oliver Wyman.

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