

FREQUENTLY ASKED QUESTIONS (FAQ)

MARSH MARKET INFORMATION

MANAGE YOUR INSURER COUNTERPARTY RISK

Marsh Market Information (MMI) is a one-stop tool that provides access to detailed financial information, ratings, news, and analysis to help clients evaluate the market security risks of their insurance programs—saving valuable time and concern.

This document answers common questions asked by clients using this application.

CONTENTS

• What is the "Manage My Insurers" tab?	2
How do I add an insurance company to my portfolio?	2
What is a Marsh Market ID?	2
Why can't I find an insurer that is/was part of my placement portfolio?	2
Why can I no longer find a company record that was in my portfolio?	2
What do the stars represent on the "My Insurers" tab?	3
• Why can't I mark an insurer as a favorite?	3
What are the Exclusive Analytics?	3
• What is a "Financial Structure" and why is there such a big focus on financial structures?	3
How would I manage my alerts profile?	4
• Is there an explanation of what the A.M. Best and S&P ratings mean?	4
Who should I contact for general technical issues?	4



What is the "Manage My Insurers" tab?

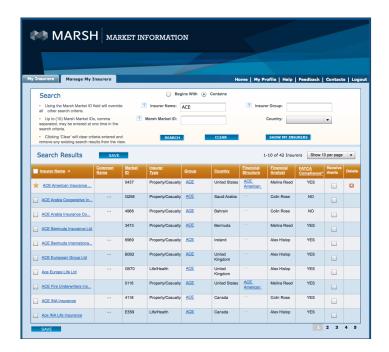
This section allows you to search for specific insurers to add to your portfolio. Functionality is also provided to help you manage your existing portfolio of insurers by adding, deleting, and selecting favorites.

How do I add an insurance company to my portfolio?

You add insurance companies to your portfolio through the Manage My Insurers tab.

If you click on the Manage My Insurers tab you will come to a page that says **Search** on top. You may search for the insurers by either the insurer's name or by its Marsh Market ID.

- By Name: The companies are usually listed by their full legal name. Please be aware of the "begins with" and "contains" buttons above the Insurer Name field and use them as appropriate.
- By Marsh Market ID: If you know the Marsh Market ID,
 which is also the four digit BASYS code, you may enter
 that instead of the insurer name. This is probably a more
 reliable way to find insurers since many insurers have
 similar sounding names. If you search by Marsh Market ID,
 you may search and add up to 10 insurers at once. All you
 have to do is list each Market ID separated by a comma
 with no spaces.



After you find the insurers you would like to add to your portfolio, click the box next to their names. Then hit the **Save** button towards the bottom of the page and you are done.

What is a Marsh Market ID?

A Marsh Market ID is a four character alphanumeric code created by Marsh. Marsh colleagues can find it on Market Master and, in the US, on BASYS as well. Marsh clients might be able to see it on their invoices. However, the easiest way for a Marsh client to get the Marsh Market ID numbers is to ask their Marsh representative.

Why can't I find an insurer that is/was part of my placement portfolio?

MMI lists the details of all active carriers that Marsh places business with, with the exception of individual Lloyd's syndicates. All Lloyd's syndicates are backed by the added security of the Lloyd's Central Fund and therefore a record of Lloyd's of London (ID 0497) should be selected instead.

As insurance carriers evolve (change name, merge, etc.), the make up of an insurance portfolio will change. MMI records for an archived company remain within a portfolio but have no information available. Please contact your client executive to confirm the name of the new entity that should be added to your portfolio.

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. Please contact the assigned financial analyst (found in the Company Information page of any MMI record) or your client executive to be given the background on what has happened to the company in question. In the case of mergers, it may be necessary to add the acquiring company to your insurance portfolio.

What do the stars represent on the "My Insurers" tab?

Functionality here includes choosing "favorites" for insurers you follow most frequently. This is achieved by marking insurers with a gold star on your portfolio and also through the Manage My Insurers tab. To mark an insurer as a favorite, simply click once on a gray star to change it to a gold star. You are allowed up to 10 favorite insurers. This saved feature will show the favorite insurers listed above all others in your portfolio.

The insurance companies shown will either have a gold star, a gray star, or a gray box. All symbols can be turned on or off. The explanation for each is provided below:

- Gold Star: The insurer is in your portfolio and is marked as a favorite.
- Gray Star: The insurer is in your portfolio and is not marked as a favorite.
- Gray Box: The insurer is not in your portfolio.

If the parent/group of the selected insurer is publicly traded it will show on the Stock Tracker on the home page.

Why can't I mark an insurer as a favorite?

You are allowed up to a maximum of 10 insurers as favorites. If you select more than 10, the 11th will not be marked. To change this, you have to deselect a current favorite insurer.

What are the Exclusive Analytics?

It is an interactive component that allows you to create unique graphs, charts, and reports. Functionality includes the following:

- Compare your insurers.
- Insurer ratings by premiums/limits.
- Insurer ratings by layer.

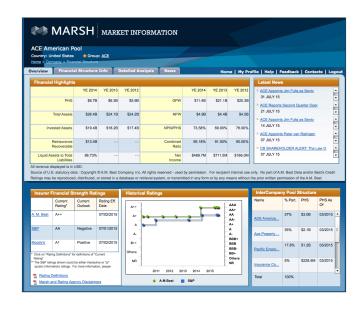
What is a "Financial Structure" and why is there such a big focus on financial structures?

A financial structure is a term that Marsh's Market Information Group created to reflect the funding that supports the insurance company in question. There can be several types of financial structures. The most common ones are intercompany pools.

An intercompany pool is a fairly common structure in large US insurance groups. In general, in an intercompany pool each member of the pool writes a certain amount of direct business and cedes it to the lead member of the pool. The lead member buys external reinsurance and retrocedes a predetermined percentage of the retained risk to each member of the pool. In this manner, any claim related to an insurance policy issued by any member of the pool is reinsured by the lead member.

There are variations to this structure and they should be described in the **Company Information** section of the various pool members and in the **Financial Structure Information** page. The predetermined participation percentages are indicated on the **Overview** page of the financial structure in the section titled **Intercompany Pool Structure**.







How would I manage my alerts profile?

• My Profile: The My Profile page, accessed from the site navigation bar, allows you to view your contact information on file. If changes are needed, please contact the support numbers listed below.

U.S./Canada: 1-866-772-3501Global: 1-512-378-4700

You may also send an email to <u>marshmarketinfo@marsh.com</u>.

Managing Alerts

- Suspend Alerts: The Suspend and Resume buttons give you the option to temporarily render alert functions inactive.
- Industry Analytics Alerts: You may choose to receive alerts for content that is uploaded or changed in the Industry Analytics component of the home page.
- All Company Alerts: This setting is activated for companies that are marked for alerts in the Manage My Portfolio section of the home page. The following alerts can be set for all companies and/or groups in your portfolio.
- Select Company Alerts: You may set alerts for specific insurers from your portfolio. Insurers in a portfolio marked to receive alerts from Manage My Insurers will receive this alert automatically.

Is there an explanation of what the A.M. Best and S&P ratings mean?

A ratings definitions document from a few of the major rating agencies is attached on the home page under Backgrounders.

Who should I contact for general technical issues?

For technical support, please use the following phone numbers.

US/Canada: 1-866-772-3501
 Global: 1-512-378-4700

You may also send an email to marshmarketinfo@marsh.com.

Additional help resources are available on the Marsh Portal. For further information, please contact your local Marsh representative. For support or technical assistance, please contact <u>marshportalsupport@marsh.com</u>.

Questions about insurer/market issues should be directed to marshmarketinfo@marsh.com.



Marsh is one of the Marsh & McLennan Companies, together with Guy Carpenter, Mercer, and Oliver Wyman. This document and any recommendations, analysis, or advice provided by Marsh (collectively, the "Marsh Analysis" are not intended to be taken as advice regarding any individual situation and should not be relied upon as such. The information contained herein is based on sources we believe reliable, but we make no representation or warranty as to its accuracy. Marsh shall have no obligation to update the Marsh Analysis and shall have no liability to you or any other party arising out of this publication or any matter contained herein. Any statements concerning actuarial, tax, accounting, or legal matters are based solely on our experience as insurance brokers and risk consultants and are not to be relied upon as actuarial, tax, accounting, or legal advice, for which you should consult your own professional advisors. Any modeling, analytics, or projections are subject to inherent uncertainty, and the Marsh Analysis could be materially affected if any underlying assumptions, conditions, information, or factors are inaccurate or incomplete or should change. Marsh makes no representation or warranty concerning the application of policy wording or the financial condition or solvency of insurers or reinsurers. Marsh makes no assurances regarding the availability, cost, or terms of insurance coverage. Although Marsh may provide advice and recommendations, all decisions regarding the amount, type or terms of coverage are the ultimate responsibility of the insurance purchaser, who must decide on the specific coverage that is appropriate to its particular circumstances and financial position.

Copyright © 2015 Marsh LLC. All rights reserved. MA-15-13773