



US MULTINATIONAL CLIENT SERVICE

# LET US BE YOUR GLOBAL GUIDE



SOLUTIONS...DEFINED, DESIGNED, AND DELIVERED.



When your business crosses a US border, risk and insurance issues get complicated:

- Is local insurance required?
- Can you be fined or penalized for using non-admitted insurance?
- Are there tax consequences from overseas claims payments?
- Should you use a controlled master program or independent local policies, or both?
- Where are your insurance policy assets around the world?

Marsh Multinational Client Service (MCS) helps guide you through the global patchwork of local insurance regulations and customs that impact your insurance strategy. We help you optimize your global insurance program design, provide efficient program administration, and deliver actionable intelligence from around the world.

Whether your organization is a member of the Fortune 1000 or an emerging multinational operating principally within your home region, MCS has the

people, expertise, and knowledge to help you manage risk challenges and realize growth opportunities.

So next time your business crosses a border, don't get lost in a complex maze of regulation and risk. Let MCS guide you toward global success. We'll define, design, and deliver risk and insurance solutions that meet your current needs and exceed your emerging expectations.

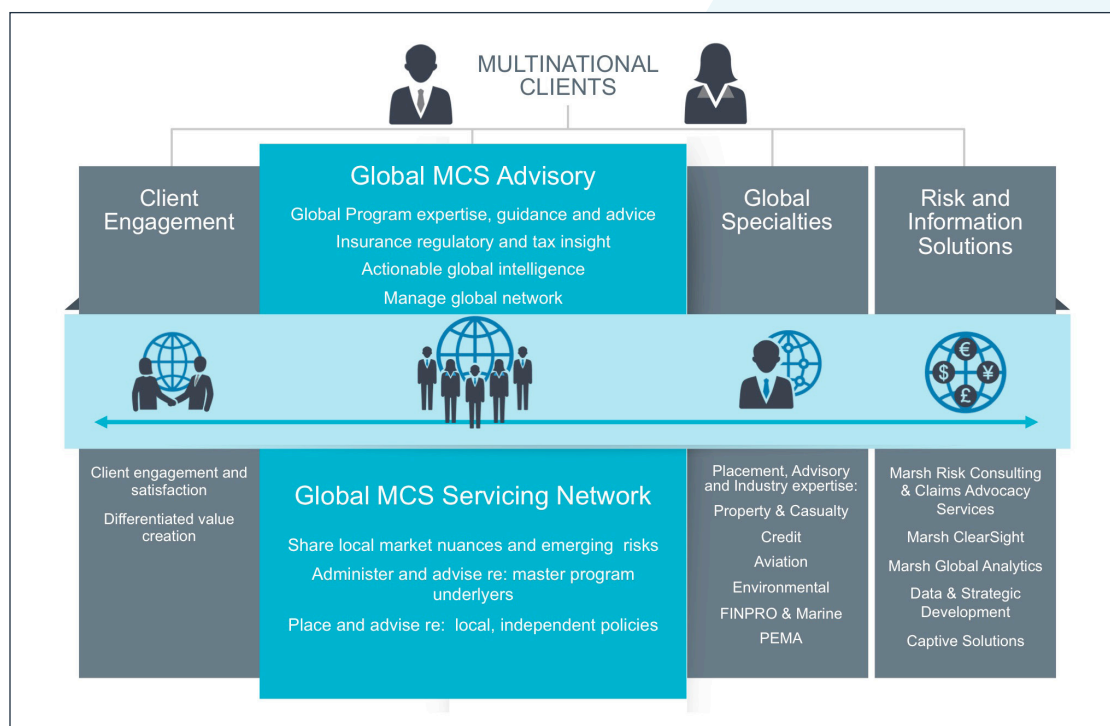
## WHAT WE DO

MCS provides coordinated global guidance and program management across multiple lines of insurance coverage.

## HOW YOU BENEFIT

### A UNIQUE OPERATING MODEL AND A DIVERSE TEAM

The US MCS operating model provides each multinational client with a dedicated "Multinational advisor" who works in partnership with you, your Marsh team, and Marsh's international service network and is accountable for delivery of Marsh's global service promise.



By providing a Multinational advisor, we have given you a single touch point for a truly global perspective, enhancing existing product line and industry expertise with a 360 degree worldview of your program throughout the entire life cycle of your global programs.

Marsh US Multinational advisors are diverse. One in four of us are bilingual and almost all of us have lived or traveled abroad. All of us understand the regulatory and compliance subtleties and local market practices that are integral to international business.

#### GETTING IT RIGHT AROUND THE WORLD

Whether your business crosses one border or many, multinational “basics” are critical to success. Your Multinational advisor helps you:

- Evaluate your global portfolio of insurance.
- Consider local and regional insurance market dynamics, coverage conventions and norms, emerging risk and regulatory issues, and event-related impacts of your business activities and investments.
- Benefit from consistent, seamless service around the world. We ensure that our global network adheres to our “Multinational Rules of the Road,” a set of uniform service protocols and procedures.

#### HELPING YOU RECOGNIZE REGULATORY RED FLAGS

Cross-border insurance can have significant regulatory and tax implications. That’s why Marsh created our Insurance Regulatory and Tax (IRT) Consulting Practice. With legal and accounting backgrounds, our IRT specialists help you consider the challenges and opportunities of alternative approaches to insuring risk around the world.

Our IRT Consulting Practice is the only dedicated specialty of its kind in the insurance brokerage industry. Since its creation in 2008, more than 30,000 hours have been devoted to the completion of 1,000-plus individual projects for organizations around the world, guiding them through the unanticipated pitfalls of global insurance programs. In 80% of all completed projects, clients realized material benefits.

Marsh’s Global Policy Digest system provides a current inventory of all global policies. The Network Performance Tool helps scope and align our service specifically with your international needs.

The global MCS team includes 1,200 colleagues operating from 130 countries working in partnership with our account management teams, serving more than 20,000 multinationals and their subsidiaries. Our owned global network and unified MCS leadership structure ensure alignment of purpose among our many offices and countries.

## CONTACTS:

To further discuss how Marsh Multinational Client Service can help you achieve your global risk management and insurance objectives, please contact your client executive or our MCS Leaders:

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

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