

MULTINATIONAL CLIENT SERVICE

Marsh Global Connect: Service Quality and Consistency for Your Multinational Insurance Program

Multinational insurance policies are an essential component in most global companies' risk management strategies. Making sure those policies are effective and properly serviced requires proactivity and collaboration between risk managers and their insurance advisors. Multinational companies are also increasingly interested in understanding how their global insurance portfolios are managed, and are seeking greater visibility into the status of their policies and are seeking greater visibility into their policies and premium invoices. To meet these needs, we have created Marsh Global Connect. Through this innovative technology platform, Marsh can provide you with timely, accurate, and complete information about your international insurance programs, enabling better decision-making and program optimization.

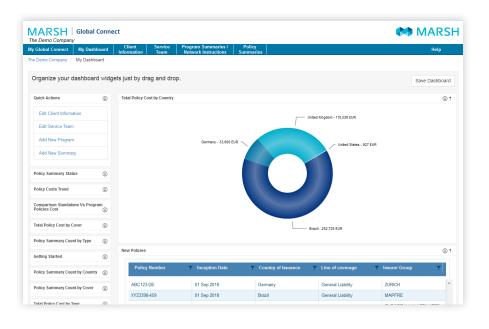
Marsh Global Connect Helps You

- Understand the full extent of your insurance portfolio.
- Evaluate your international policies to ensure they align with and support your risk management philosophy.
- Optimize your programs, including eliminating redundant policies, combining policies where desirable, and securing additional coverage where needed.



Program Analytics

- Comprehensive coverage information, including a summary of your global programs, underlying policies, and standalone, local policies.
- Detailed cost analysis by country, coverage line, and policy type. Marsh Global Connect also offers time series analyses so you can understand your cost trends over time.
- Dashboards and other reports that provide visibility into the status of your international insurance policies.



Marsh Global Connect contains modules that enable Marsh global service teams to create and share the following essential components of a well-structured global client relationship.

Client Information Form

Key Content:

- A description of your operations.
- The countries in which you operate.
- Important contracts, including client service agreements.
- Corporate servicing requirements.
- Overview of other global programs that Marsh serves.
- Details on the terms of the local appointment.

Marsh Service Team

The roles defined in this area establish important service responsibilities, and Marsh Global Connect provides an easy way for your team to communicate.

MARSH Global Connect The Demo Company	🕪 MARSH
My Global Connect My Dashboard Client Service Program Summaries / Policy Information Team Network Instructions Summaries	Help
The Demo Company / Client Information	∕ Edit
	Draft
Client Description	+
Countries where client has operations	+
Client Agreements	+
Summary Level of Detail	+
Corporate Servicing Requirements	-
Unless specified here, Servicing Office will engage with local client per standard local protocols and Multinational Client	Service Rules of Road procedures.
Special Requirements - Does the client have any requirements regarding: SO engagement with local subsidi Yes	ary communication or claims handling? *
Insurance Resources - Does the client have any insurance resources for their local entities?	Describe
Yes	Insurance manual attached
Direct Engagement - Should Servicing Office engage directly with local client?	
No	

Global Program Summary

Program summaries include the following:

- Coverage terms, named insureds, and insurers.
- Costs.
- Key limits and deductibles.

Network Instructions

Network instructions guide the Marsh network on the details needed to issue and invoice the local underlying policies that are provided through each program.

Policy Summary

Marsh Colleagues create policy summaries to analyze and optimize your multinational programs.

e Demo Company			
Global Connect My Dashboard Client	ion Team Program Summaries / Network Instructions	Policy Summaries	Help
Demo Company / Program Summaries / Network	Instructions / ABC123-DE / Edit Program		
ogram Summary			
Program Details Program Costs Program	m Enhanced Details Limits & Deductibles	Attachments	In Force Active
Program Overview			
Nort News		Layer 💽 *	
Client Name The Demo Company		Primary/Ground-up	
Program Name 😧 *		Layer Description 📀	
2018 Intl. Liability			
Program Number 🚱 *		Country of Issuance *	
ABC123-DE			many -
Program Type 🛛 * Dunderlyer to global program 💿 Stand-Alone Loci looes policy cover other countries via FOS	al Policy) Global Master Policy	Program Currency *	- Euro +
Program Type ● * Orderlyer to global program ② Stand-Alone Loci Does policy cover other countries via FOS ∑ Yes ◎ No		Program Currency *	
hrogram Type O *	Expiration Date 🔍	Program Currency *	- Euro -
hrogram Type O *		Program Currency *	- Euro -
trogram Type O * Underlyer to global program ⊚ Stand-Alone Loci loses policy cover other countries via FOS § Yes ⊚ No nception Date O * ot Sep 2018	Expiration Date 🔍	Program Currency *	- Euro -
hrogram Type O *	Expiration Date • • 01 Sep 2019	Program Currency *	- Euro -
rogram Type O * Underiver to global program	Expiration Date • • •1 Sep 2019 Tackt Days Notice •	Program Currency *	- Euro -
rogram Type ● * Underiver to global program ● Stand-Alore Loc: boes policy cover other countries via FOS yes ● No nception Date ● * of Sep 2018 actifAutomatic Renewal ● * ● Yes ● No	Expiration Date • • •1 Sep 2019 Tackt Days Notice •	Program Currency *	Euro • Date+1
rogram Type ● * Underiver to global program ● Stand-Alore Loc: boes policy cover other countries via FOS yes ● No nception Date ● * of Sep 2018 actifAutomatic Renewal ● * ● Yes ● No	Expiration Date • • •1 Sep 2019 Tackt Days Notice •	Program Currency *	Euro • Date+1
rogram Type O * Underlyer to global program Stand-Alone Loci toes policy cover other countries via FOS Yes No inception Date O * 11 Sep 2018 actifAutomatic Renewal O * Yes No Program Placing Broker	Expiration Date • • •1 Sep 2019 Tackt Days Notice •	Program Currency *	- Euro - Date+1
hrogram Type ● * Underlyer to global program ● Stand-Alone Loc: Does policy cover other countries via FOS Yes ● No nception Date ● * 01 Sep 2018 Tactif/utomatic Renewal ● * ● Yes ● No Program Placing Broker Product Classification	Expiration Date • • •1 Sep 2019 Tackt Days Notice •	Program Currency *	Euro • Date+1
Yrogram Type O *	Expiration Date • • •1 Sep 2019 Tackt Days Notice •	Program Currency *	- Euro -

Marsh Multinational Client Service is committed to continuously improving multinational insurance effectiveness and efficiency; and delivering increasingly consistent and high quality service to our clients. Through Marsh Global Connect, we are enabling better decision making, program optimization, and improved insight into your international insurance program.



For more information on Marsh Global Connect or to see how it can benefit you, contact your Marsh representative or:

ASIA

MATTHEW SIMMONDS Singapore +65 6922 8048 matthew.simmonds@marsh.com

PACIFIC

FRANK CORSO Melbourne +61 396 032258 frank.a.corso@marsh.com

CONTINENTAL EUROPE

MARTIN DRUX Düsseldorf +49 211 8987614 martin.drux@marsh.com

LATIN AMERICA & CARIBBEAN

ALEX BOLBRUGGE Mexico +52 55 5999 4407 alex.bolbrugge@marsh.com

MIDDLE EAST & NORTH AFRICA

TIM DAVIES Dubai +971 4 223 7700 tim.davies@marsh.com

SUB-SAHARAN AFRICA

RIETTE FERN Johannesburg +27 11 060 7611 riette.fern@marsh.com

UNITED KINGDOM & IRELAND

WENDIE BRACKSTONE London +44 (7920) 501066 wendie.brackstone@marsh.com

MICHAEL PRIZEMAN London +44 (0)20 7357 5491 michael.prizeman@marsh.com

KEVIN WALKER London +44 (0)20 7357 2578 kevin.walker@marsh.com

INTERNATIONAL

RORY MACLEAY London +44 (0)20 7558 3427 rory.macleay@marsh.com

UNITED STATES/CANADA

STEPHEN SKEETER Houston +1 713 276 8471 stephen.r.skeeter@marsh.com

GLOBAL MULTINATIONAL CLIENT SERVICE TEAM

DAVID RAHR Chicago +1 312 627 6633 david.rahr@marsh.com

ROBERT BURNS

Morristown +1 973 401 5011 robert.j.burns@marsh.com

KOSTADIN KIROV Frankfurt +49 69 6676 450 kostadin.kirov@marsh.com

MICHAEL WILLANS London 07501 145221 michael.willans@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 © 2020 Marsh LLC. All rights reserved. MA19-15720 492607703