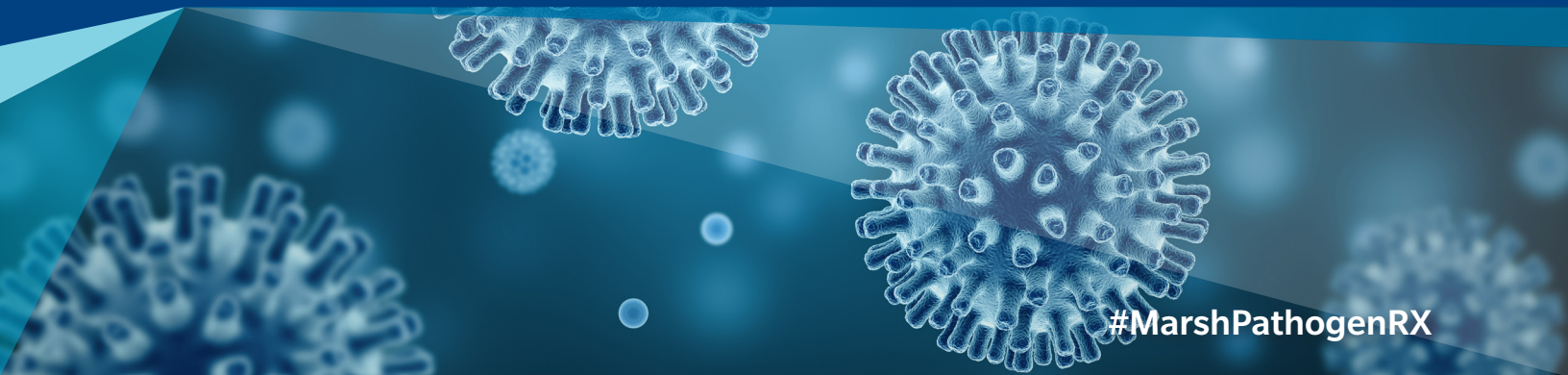


**MARSH****METABIOTA®****Munich RE**

PATHOGENRX: AN EXCLUSIVE TECHNOLOGY AND INSURANCE SOLUTION FOR PANDEMIC AND EPIDEMIC RISKS



A pandemic outbreak can have a devastating impact on the profitability of retail, wholesale, food, and beverage companies, which depend largely on public access and the comfort and confidence of patrons. Diseases such as Zika, MERS, and SARS have had significant financial impacts over the last few decades, heightening public fear and changing consumers' behavior. In past outbreaks, some customers have at least temporarily stopped patronizing public places, including malls, retailers, restaurants, and grocery stores. There can also be a trickle-down effect on suppliers to these companies, including manufacturers, processors, and distributors.

Marsh, in partnership with Metabiota and Munich Re, has created a risk mitigation insurance solution for the retail, wholesale, food, and beverage industry that provides financial protection against the fallout from a pandemic or epidemic. Using triggers such as Metabiota's Pathogen Sentiment Index and others, retail, wholesale, food, and beverage companies can now better understand the operational disruption

risk posed by an epidemic or pandemic and insure their risk.

COSTLY RISK, LIMITED OPTIONS

Pandemics and epidemics are not like other risks. They may occur over several months, are often not confined to a specific region, are unpredictable — and unlike most other perils, they can scale and grow. They can also be costly: Nine out of ten businesses in a Miami district that was hit by the 2016 Zika virus outbreak reported revenue losses, according to Florida International University; in some cases, these losses reached as high as 40%. The Zika outbreak could ultimately cost Latin America and the Caribbean as much as \$18 billion, according to the United Nations.

Yet retail/wholesale, food, and beverage companies have limited options for protecting against pandemic and epidemic risks. That's because unlike natural catastrophes, pandemics and epidemics typically do not result in immediately identifiable physical damage — and they're difficult to model.

Who it's for

- Retailers.
- Wholesalers with retail operations.
- Restaurants.
- Food and beverage manufacturers, processors, wholesalers, and distributors.

What you get

- The ability to model and estimate pandemic and epidemic risks through Metabiota's comprehensive infectious disease database.
- Insurance protection against financial loss stemming from the risk of a pandemic or epidemic.
- Customizable coverage and retentions.
- Coverage underwritten by Munich Re.



ROBUST, CUSTOMIZABLE COVERAGE

PathogenRX — available exclusively to Marsh clients, underwritten by Munich Re, and backed by the analytics capabilities of Metabiota — offers an innovative insurance solution for pandemic and epidemic risk. PathogenRX enables companies in these industries to model pandemic and epidemic risk and gain greater balance sheet protection.

Supported by advanced analytics, the policy provides indemnity protection that can make an insured whole in the event of a demonstrable loss. The policy can be tailored to provide coverage for specific expenses, geographies, types of disease, or portions of a calendar year.

WHY MARSH?

The targeted approach of Marsh's Retail/Wholesale, Food & Beverage Practice relies on Marsh's worldwide network of more than 600 risk specialists whose focus is delivering solutions designed to preserve and grow capital. Our professionals have earned a reputation as leaders in providing risk and insurance services to retail, wholesale, food, and beverage industry clients. Through forward-looking solutions and innovative products, Marsh works with its clients to help them thrive through successful management of their most critical risks.

For more information about PathogenRX, contact your Marsh representative or:

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

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