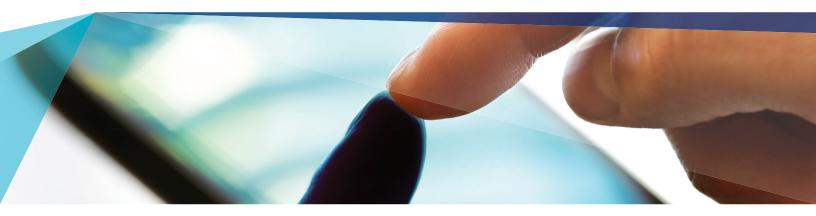




MARSH ANALYTICS PLATFORM (iMAP)



ANALYTICS ARE CHANGING RISK MANAGEMENT

Mobile technology, "big data," risk-adjusted benchmarking², predictive analytics³, and other innovations are leading to exciting new ways to analyse risk and help inform strategic business decisions.

"Data analytics" is the use of raw data to produce insights or conclusions that can be acted upon. It supports fact-based decision making and has significant potential to be leveraged in the risk management space. Risk managers have an opportunity to become even more engaged in their organisation's strategic direction and execution by demonstrating how deliberate risk management methodologies help drive a disciplined approach to risk-based decisions.

Can you
appropriately
respond to board or
other stakeholder
concerns around
Enterprise Risk
Management (ERM)
preparedness?
emerging industry risks

RISK MANAGEMENT IS CHANGING!

Have you addressed potential risk at the line of business and portfolio level?

with a view into the component parts of insurers' pricing?

and customised

solutions to your risk

management

challenges?

Are you always armed

tolerance a known quantity, directly incorporated into your decision making?

Is your corporate risk

When should you use an insurer's balance sheet as opposed to your own?



Data that exceeds the processing capacity of conventional database systems.

Benchmarking which contemplates changes in insurance programme structure and risk profile in conjuction with the resulting changes in price that the company pays for insurance.

^{3.} Predictive modelling tools.



INDUSTRY SOLUTIONS

from Marsh.

PLACEMENT

leading analytics platforms, it also

contains information on emerging

risks and other services available

product lines and industries.

· Customise content using cutting-

· Gain insight into how insurance

most competitive for the risk.

to price your business.

companies use your loss profile

edge annotation capabilities.

Marsh's data, analytical approach, our tablet app powered by the Marsh Analytics Platform (iMAP), and overall investments in client-centric technology create one of the best-in-class platforms for advising clients on their risk financing options.

RISK MAPPING/IDENTIFICATION · Using the industry's largest library of risk maps and loss curves, iMAP identifies the risks you face and the impact they could have on your financial key performance indicators (KPIs). • iMAP is not only one of the industry's RISK TOLERANCE AND APPETITE RISK · Determine how much risk your firm IDENTIFICATION can take or wants to take, without • iMAP contains solutions for all major impacting KPIs. View risk through the lens of your unique cost of capital. **INDUSTRY RISK TOLERANCE SOLUTIONS** RISK LOSS CURVES AND STOCHASTIC MARKET MODELLING ⁴ **FINANCING INSIGHTS** · Simulate loss potential for your OPTIMISATION unique risk profile, and augment traditional benchmarking, using a · Identify, in advance of any market carrier-styled approach. PRODUCTdiscussions, the insurers that are Dynamically model risk-transfer **SPECIFIC** alternatives to evaluate effectiveness **MODELS** and identify optimal solutions. PRODUCT - APPROPRIATE, HOLISTIC APPROACH • Unique product-specific tools — such as IDEAL (Identify Damages,

Please contact your local Marsh client executive for a demonstration on 0800 627 744 or visit www.marsh.co.nz

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Evaluate and Access Limits) for directors and officers liability, and geospatial analysis for property — deliver unparalleled product insight.

^{4.} A technique which predicts outcomes using random variables.