

RISK: WHAT'S YOUR UPSIDE?

A close-up, black and white photograph of a person's eyes, looking directly at the camera with a serious expression. The image is partially obscured by the text on the right.

There's a side of risk that's more valuable, and more rewarding. The upside. It's the insight to see risk others don't and unlock opportunities others can't. It's the know-how to optimize your insurability, and the market reach to reduce cost across your full spectrum of risk. Above all, it's confidence, allowing you to do things you simply couldn't do before. In every risk there's an upside, if you know how to look for it. And nobody can find it like the people of Marsh. To learn more, visit findtheupside.com

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Marsh on Risk

We see risk as an ever present corollary to reward, not a threat to fear. Properly managed risk means lower insurance costs, allowing capital to be redeployed for growth. It means reduced uncertainty and thus the ability to do things your competitors can't – acquisitions, or expansion into new regions or categories, for example. It means greater investor confidence and lower cost of capital through greater lender confidence and better credit ratings. Most of all, well-managed risk gives companies the confidence to seize opportunities.

How we help companies find the upside

- We are the industry leader in both brokerage and strategic risk advisory. We offer companies a single destination for solutions across the full spectrum of the risk lifecycle, from risk assessment and analysis to mitigation and transfer.
- We'll continue to leverage our unrivalled brokerage capability—we placed US\$45 billion in premiums in 2005—to lower our client's cost of insurance, freeing up their cash for redeployment towards growth.
- We're building new risk advisory intellectual capital and expertise, offering companies a rigorous, analytical approach to every phase of the risk lifecycle, including uninsurable risk. With their uncertainty reduced, our clients have the confidence to take advantage of more opportunities.
- With over 26,000 employees in nearly 400 offices around the world, we serve 85% of the Global Fortune 500. This scale and experience, along with our broader view of the risk landscape, mean that we can offer companies a deeper, more complete approach to managing their risk and turning it into competitive advantage.

D&O LIABILITY: WHAT'S YOUR UPSIDE?



The fear of liability exposure in today's regulatory environment can stifle the ability of directors and officers to make the decisions needed to grow their business. Marsh brings to bear unmatched diagnostic and analytical capabilities to structure D&O insurance coverage tailored to your company's risk profile. The upside? Confidence to execute your strategic agenda. To learn more, visit findtheupside.com

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Marsh on D&O Liability

In an era of heightened prosecutorial and regulatory scrutiny, company directors and officers face increased risk to their personal assets from lawsuits alleging wrongdoing or questioning their judgment or decisions. The resulting fear of liability exposure can encourage excessive caution, threatening the ability of officers and directors to make confident decisions.

By protecting their personal assets through directors and officers liability insurance, we give company leaders the confidence they need to decisively execute their strategic plans and to grow their businesses.

How we help companies find the upside

- Marsh places more premium than any other broker in D&O liability insurance, so we have unparalleled knowledge of the market and an unmatched breadth of benchmarking data to guide clients to a sound insurance decision.
- We draw on our specialized expertise and that of other MMC companies such as NERA, MOW, and Kroll to provide unparalleled intelligence and analysis of trends and drivers in D&O liability and in litigation outcomes, as well as to advise clients on emerging liability risk so they can always feel confident their coverage is both complete and current.
- Using our experience and our unique exposure and pricing modeling tools, we deliver risk transfer solutions with premiums, contract language, limits, and deductibles tailored to the specific needs of each client, avoiding unnecessary coverage and freeing the client's capital for investment in growth.

To contact your local Marsh expert on D&O liability insurance, please visit:

- [InsideMarsh](#) > [Resource Center](#) > [Experts](#)

CRITICAL SUPPLY CHAIN: WHAT'S YOUR UPSIDE?



Supply chains are becoming increasingly global, complex, and vulnerable. Marsh can help you identify and assess risk at every stress point in your supply chain, implementing risk mitigation and insurance programs to reinforce and strengthen every link. The upside? A more reliable and resilient supply chain. To learn more, visit findtheupside.com

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Marsh on Critical Supply Chain Risk

Supply chains are increasingly complex, and the dependence companies place on their efficient and on-schedule operation is unprecedented. They are also more globally dispersed than ever before, amplifying both the magnitude and diversity of risk associated with their disruption.

With sound risk identification and analysis, plus appropriate risk mitigation solutions, we offer companies the solid foundation they need to securely establish and maintain the complex, finely-tuned, global supply chains that offer them such significant competitive advantages.

How we help companies find the upside

- Our proven supply chain resiliency risk management process begins with identifying critical dependencies and vulnerabilities at every stress point in a company's supply chain—evaluating not only potential revenue impact but also possible effects on our client's reputation and competitive position.
- We can apply similar analysis to the supply chains of our client's suppliers—often critical in areas such as emerging markets where the local supplier may have little risk intelligence. For example, we have a proprietary risk diagnostic tool to enable clients to evaluate the risks presented by supply chains in Asia.
- With key risk exposures identified, we can develop and implement an in-depth risk management / transfer program, solidifying supply chain resiliency.
- Finally, we can help companies create reporting, measurement, and maintenance processes to ensure that their risk management programs are being properly implemented and remain up-to-date. This can include development of agreed benchmarks and protocols, raising of risk awareness of crucial suppliers, and formal training for key staff.

To contact your local Marsh expert on supply chain resiliency, please visit:

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CLIMATE CHANGE REGULATIONS: WHAT'S YOUR UPSIDE?

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How prepared is your organization for physical and political changes in the weather? While many companies are unaware of or ignore their climate change liabilities, Marsh believes there are opportunities, if you know how to look. Starting with fully understanding those risks and how they could affect operations, resources and financial fitness. The upside? Getting the most out of the emerging carbon-trading markets, even enhancing your reputation. To learn more, visit findtheupside.com

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Marsh on Climate Change Regulations

There is a range of serious risk issues surrounding the impact of climate change, including physical risk to companies' operations and supply chains, the possibility of litigation from shareholders or activist groups, and risk to brand reputation. And the prospect of carbon emissions regulations in the U.S. is a question of *when*, not *if*.

We can help our clients turn the uncertainty surrounding climate change risk into a competitive advantage—by offering intelligence, advice, and resources to anticipate and mitigate threats, and to exploit opportunities faster and more decisively than their competitors.

How we help companies find the upside

- We will help our clients understand their exposure to physical disruptions in operations and supply chains that might result from climate change, and offer advice and strategies for managing those risks. One innovation we developed in response to natural catastrophes is MaRi, Marsh Risk Innovations, which is designed to give businesses greater catastrophic capacity and direct capital market access to try to rebuild.
- Through our partnerships with academic institutions, non-profits, and businesses concerned with climate change, we are in the best position to understand the new regulatory and business environments that will emerge in response to this challenge. We can advise clients on strategies to anticipate cost impacts, and to develop new products and processes to minimize exposures.
- We will help clients take full advantage of emerging carbon trading markets through the design and placement of insurance—providing carbon credit delivery guarantees and by advising them on due diligence surrounding emissions reduction projects.

To contact your local Marsh expert on climate change, please visit:

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NAVIGATING CHINA: WHAT'S YOUR UPSIDE?



China offers dynamic and unprecedented opportunity, but not without risk. With 25 years of experience in this emerging market, Marsh has the know-how to help you remove uncertainty, fortifying supply chains, protecting intellectual property, and retaining key talent. So much so that we were recently awarded China's first and only Wholly Owned Foreign Enterprise insurance broking license. The upside? Confidence that your investment in China is assured. To learn more, visit findtheupside.com.

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Marsh on Navigating China

China is too large an opportunity to ignore, but doing business there may seem unusually risky. A company's business operations, or those of its local partners, can be threatened by intellectual property issues, by talent retention problems, and by business interruption.

By helping companies to minimize or eliminate their exposure to serious loss in China, we allow them to reap the considerable competitive benefits of doing business there.

How we help companies find the upside

- Marsh has been operating in China for 25 years, and we've built a unique store of in-depth local knowledge of the country's regions, business practices, legislative environment, and of the market itself. Whether we are working with multinational firms' own local sites, their joint ventures, or their suppliers, we allow firms to implement risk transfer, mitigation, and prevention programs to ensure that risk exposures of Chinese operations are managed as effectively as those at the firm's other locations around the world.
- Using our placement clout, we've been able to draw up some exclusive manuscripts with Chinese insurance carriers that offer our clients better coverage than the standard wordings all other carriers/brokers use.
- We offer a comprehensive "third party" supply chain audit for multinational clients. We can not only identify sources of weakness, we are in the unique position of being able to offer advice and consultancy, as well as risk transfer through insurance lines, both to multinational firms and to the Chinese supplier/partners on whom they may depend for supply chain resiliency.

To contact your local Marsh expert on China, please visit:

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WORKERS COMP COSTS: WHAT'S YOUR UPSIDE?

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As costs continue to soar and liabilities extend farther into the future, workers compensation demands a more heightened focus and strategic attention. Marsh can help you with deep benchmarking insights, innovative workforce safety and return to work strategies, and intensive claims advocacy. The upside? A safer, more productive workplace. To learn more, visit findtheupside.com

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Marsh on Workers Comp Costs

Workers compensation is already a large expense—it cost firms about US\$120 billion in 2006—and medical costs continue to rise faster than the rate of inflation, meaning the cost of workers comp programs will put an increasing strain on company cash flows into the future. And, of course, lost employee work days mean lost productivity.

We offer our clients a deeper, more complete approach to workers compensation, showing them not only how to reduce the cost of their workers comp programs, but also how to preserve productivity by minimizing worker injuries and improving health care outcomes.

How we help companies find the upside

- Our Global Human Capital Practice can develop and implement programs to reduce the number of workplace injuries and to ensure that employees return to work quicker, lowering costs and improving productivity.
- Our Workers Comp Practice helps clients control the cost of running a workers comp program with a range of tools and strategies, including optimized program design, employee education, proprietary technology solutions for administration and claims management, and recommendations on healthcare provider selection to improve treatment outcomes.
- Using our expertise in brokerage, we can tailor casualty insurance to perfectly match a client's risk profile. For clients for whom self-insurance is optimal, we can advise on ways to meet regulatory requirements while keeping administration costs under control. In both cases, unnecessary expenses are avoided, freeing cash for other uses.

To contact your local Marsh expert on workers compensation, please visit:

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