



# RISK & INSURANCE SERVICES

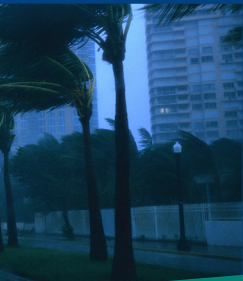
## MARSH

A GLOBAL LEADER IN INSURANCE BROKING  
AND RISK MANAGEMENT

**INSURANCE BROKERAGE, INTERMEDIARY AND RISK ADVISORY SERVICES**

Corporate risk strategy | Global insurance brokerage services and solutions | Product and industry expertise and specialization | Risk consulting | Global technology, analytics and benchmarking | Loss control services, dispute consulting and claims management | Alternative risk strategies | Insurance captives management | Affinity insurance program management | Private client solutions

**marsh.com**



A Category 5 hurricane in the U.S. caused extensive damage to five production facilities for a large chemical manufacturer. The facilities were estimated to be out of service for at least one year. Marsh's Forensic Accounting and Claims Services Practice worked closely with the client to secure significant advance payments within a year of the loss and a favorable settlement in an expedited timeframe.

## GUY CARPENTER

A GLOBAL LEADER IN PROVIDING RISK AND REINSURANCE  
INTERMEDIARY SERVICES


**REINSURANCE AND RISK ADVISORY SERVICES**

Risk quantification and assessment | Integrated strategies to protect, deploy and optimize capital | Global reinsurance structuring and placement | Portfolio optimization modeling | Capital markets/M&A advice | Rating agency advice | Enterprise risk management (ERM) analysis | Contract and claims management

**guycarp.com**



Policyholder growth and legislative changes prompted the North Carolina Joint Underwriting Association and Insurance Underwriting Association (NC JUA/IUA) to expand its risk financing program for the hurricane season. To help secure increased capacity, Guy Carpenter assisted the NC JUA/IUA in developing a catastrophe bond to complement its traditional reinsurance program and purchasing additional protection without increasing pricing.

To learn more about Marsh & McLennan Companies, please visit us at [mmc.com/wef](http://mmc.com/wef) 

## CONSULTING

### MERCER

A GLOBAL LEADER IN HUMAN RESOURCE CONSULTING AND RELATED SERVICES

**CONSULTING, OUTSOURCING AND INVESTMENTS**

Retirement | Health and benefits | Human capital | Information products | Communication | Investment consulting | Investment management | Mergers and acquisitions | Outsourcing

[mercer.com](http://mercer.com)



Multinationals face rising employee benefit costs around the world. Many use various benefits brokers across countries. By working with the Marsh & McLennan Global Benefits Network—Powered by Mercer and Marsh, efficiencies can be achieved. For example, a U.S.-based multinational with 30,000 employees in over 100 countries was able to save 10% in annual premiums globally from up-front local premium reductions and multinational pooling.

### OLIVER WYMAN

A GLOBAL LEADER IN MANAGEMENT CONSULTING

**MANAGEMENT CONSULTING AND ADVISORY SERVICES**

Strategy | Operations | Risk management | Organizational transformation | Leadership development | Brand strategy and design (Lippincott) | Regulatory advisory and litigation support (NERA) | Actuarial consulting

[oliverwyman.com](http://oliverwyman.com)



Up to one out of every seven truckloads of fresh food delivered to supermarkets gets thrown away. Oliver Wyman helped a major retailer manage inventory and tackle its freshness problem, adding \$60 million a year to the \$10 billion chain's earnings.

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