

GLOBAL POLICY DIGEST



GLOBAL POLICY DIGEST

MANAGE YOUR GLOBAL INSURANCE PROGRAM

THE CHALLENGE:

Multinational risk managers are responsible for the placement of compliant global insurance programs. However, with policies being issued in different languages from many insurers to local subsidiaries according to varying local and rules, monitoring activity is a challenge.

- Can you quickly access any local policy?
- Do you have a professionally prepared summary that outlines key aspects of coverage?
- Can you quickly analyze your program such as your total cost of controlled master and locally placed coverages by country and coverage line?

Search Criteria	All Records						
Policy Number	Country of Issuance	Status	Inception Date	Expiration Date	Product Line	Line of Business	
ARG1234	Argentina	Active	01 Jan 2013	01 Jan 2016	Casualty, Property	General Liability, Pr	
ARG5678	Argentina	Expired	23 Aug 2012	23 Aug 2013	Casualty	Automobile/Motor	
ARG1234	Argentina	Expired	30 Dec 2012	30 Dec 2013	Casualty, Property	General Liability, Pr	
ARG1234	Argentina	Active	01 Jan 2015	01 Jan 2016	Casualty, Property	General Liability, Pr	
ARG5678	Argentina	Active	01 Aug 2015	01 Jan 2016	Casualty	Automobile/Motor	
ARG5678	Argentina	Active	01 Jan 2015	01 Jan 2016	Casualty	Automobile/Motor	
ARG5678	Argentina	Active	01 Jan 2015	01 Jan 2016	Casualty	Automobile/Motor	
ARG1234	Argentina	Active	01 Jan 2015	01 Jan 2016	Casualty, Property	General Liability, Pr	
FMCI234FLOC	France	Active	01 Jan 2015	31 Dec 2015	Property	Property	
L123456FR	France	Active	01 Jan 2015	31 Jul 2016	Casualty	General Liability	
FMCI234FR	France	Active	01 Jan 2015	31 Dec 2015	Property	Property	
DE45665	Germany	Expired	01 Jan 2013	31 Dec 2013	Property	Property	
12345TEST	Germany	Expired	01 Jan 2013	31 Oct 2014	Property	Property	
L123456DE	Germany	Active	01 Jan 2015	31 Dec 2015	Casualty	General Liability	
L123456DELOC	Germany	Expired	01 Jan 2014	31 Dec 2014	Casualty	General Liability	
FMCI234DE	Germany	Expired	01 Jan 2014	31 Dec 2014	Property	Property	

EASY, CONVENIENT ACCESS

24/7



TO YOUR GLOBAL POLICY INFORMATION FROM

275

SERVICING OFFICES

THE SOLUTION:

GLOBAL POLICY DIGEST

Global Policy Digest (GPD) is a convenient online database that consolidates global policy information, including controlled master programs, underlying and locally placed policies. Marsh professionals in local servicing offices add relevant documentation and prepare a consistent summary for each policy, enabling risk managers to quickly access the information they need.

Global Policy Digest

WHO IT'S FOR

- Multinational Organizations
- Clients who want an organized database of policies, summaries, and reports



FEATURES

- **Policy Summaries:** Local Marsh Servicing office professionals create an English language summary for each policy, which tracks key information in a consistent way for easy consumption and powerful reporting. Information captured includes:
 - Key details like term, country, currency, servicing office, admitted status, cancellation part of a master program or local placement.
 - Lines of coverage, insureds and insurers, limits and deductibles.
 - Key coverage extensions, enhancements, jurisdiction and territory.
 - Policy costs, premium, fees, taxes, and Marsh's compensation.

EXAMPLE SUMMARY

Policy Summary			
Argentina ARG1234			
General Policy Information & Coverage Details			
Policy Overview			
Client Name	The Demo Company - Policies		
Country of Issuance	Argentina	Policy Number	ARG1234
Policy Currency	ARS - Argentine Peso	Inception Date	01 Jan 2013
Policy Handling	Marsh Office	Expiration Date	01 Jan 2016
Marsh Servicing Office	Buenos Aires ARGENTINA		
Non Marsh Broker Entity			
Product Classification			
Product Line	Line Of Business	Line Of Coverage	
Casualty	General Liability	General Liability	
Property	Property	All Risks Property	
Other Details			
Insurer Cancellation Days Notice	90 days	Insured Cancellation Days Notice	60 days
Tact/Automatic Renewal	No	Placement Type	Local Policy
Tact Days Notice		Layer	Primary/Ground-up

- **Policy Documentation:** Each policy record contains the issued policy, endorsements, as well as key supporting records such as binders and invoices as needed.
- **Searchable Views:** The database can be easily searched, filtered, or ordered by a wide variety of criteria to make it easy to find policies.
- **Powerful Reports:** Reports can be generated as needed in Excel or PDF formats, including conversion of local currency to any chosen global target for comparison and totals.
- **Flexible Access:** Security can be customized to allow global access for the central Risk Management team, while limiting local affiliate contacts to access only their local data and master program details.
- **Historical Policies:** Expired policies remain accessible, allowing you to monitor historical trends.

EXAMPLE REPORT

The Demo Company															
Detailed Policy Information (By country, by product)															
Argentina															
Product Line	Coverage(s)	Policy Number	Inception Date	Expiration Date	Lead Insurer	Lead Insurer Group	Policy Issuance	Placement Type	Compulsory Policy?	Limits & Sublimits	Net Premium (Excluding Commission)	Total Taxes	Fees	Total Policy Cost	Currency
Casualty	Automobile/Motor	ARG55678	23-Aug-12	23-Aug-13	La Meridional Compañía Argentina De Seguros S.A.	CHARTIS	Admitted	Local Policy	Yes	Casualty - Limit: Auto Theft per occurrence: 7,500.00: ARS Casualty - Limit: Auto Theft aggregate: 45,000.00: ARS	1,081	108	5	1,357	USD
Casualty	Automobile/Motor	ARG55678	1-Aug-15	1-Jan-16	La Meridional Compañía Argentina De Seguros S.A.	CHARTIS	Admitted	Local Policy	Yes	Casualty - Limit: Auto Theft per occurrence: 7,500.00: ARS Casualty - Limit: Auto Theft aggregate: 45,000.00: ARS	546	55	3	685	USD
Casualty; Property	General Liability; Property	ARG1234	30-Dec-12	30-Dec-13	ACE Seguros SA	ACE	Admitted	Controlled Master Program - Master	No	Casualty - Limit: GL: 90,000.00: ARS Property - Limit: All Risks Prop: 9,000.00: ARS Property - ---Sublimit: BI: 60.00: Days	1,637	164	0	1,964	USD
Casualty; Property	General Liability; Property	ARG1234	1-Jan-15	1-Jan-16	ACE Seguros SA	ACE	Admitted	Local Policy	Yes	Casualty - Limit: Each claim: 1,000,000.00: ARS Casualty - Limit: Aggregate limit : 3,000,000.00: ARS Property - Limit: All Risks Prop: 100,000.00: ARS Property - ---Sublimit: BI: 60.00: Days	1,043	116	0	1,252	USD
Argentina											7,078	719	14	8,646	USD



For more information about Global Policy Digest,
please contact your client executive or visit our website
at <http://marsh.com/clientmarkettech>.

The information contained herein is based on sources we believe reliable
and should be understood to be general risk management and insurance
information only. The information is not intended to be taken as advice with
respect to any individual situation and cannot be relied upon as such.

In the United Kingdom, Marsh Ltd is authorised and regulated by
the Financial Conduct Authority.

Copyright © 2015 Marsh Ltd All rights reserved

GRAPHICS NO. 15-1320e