

FREQUENTLY ASKED QUESTIONS (FAQ)

MARSH COUNTRY INFORMATION

YOUR GUIDE TO INTERNATIONAL INSURANCE MARKETS

Marsh Country Information — with content from Axco Insurance Information Services, a leading global insurance information provider — offers worldwide insurance market and regulatory information for more than 170 territories.

This document answers common questions asked by clients using the application.



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ABOUT MARSH COUNTRY INFORMATION

What is Marsh Country Information?

Marsh Country Information is a service available to Marsh clients, offering insurance, regulatory, and tax information from Axco Insurance Information Services. The platform consists of two separate tools:

- 1. Country Profiles** provides insurance market summaries from Axco reports and concise information on legislative, insurance, regulatory, and tax compliance issues covering more than 170 countries.
- 2. Regulatory Alerts** delivers monthly updates on recent and proposed developments in regulation, legislation, supervision, and premium taxation across the globe.

How do I access Marsh Country Information?

Login to marsh.com and go to the Marsh Portal. Select the **Marsh Country Information** button from the landing page and choose either the Country Profiles or the Regulatory Alerts buttons to make use of the tools.

Who is Marsh Country Information intended for?

Marsh Country Information can benefit organizations with operations in more than one country. It is also useful for individuals with compliance responsibilities.

How do I get help with Marsh Country Information?

Contact your Marsh representative, or contact Axco Insurance Information Services via the following means:

- **Phone:** +44 20 7374 5252
- **Email:** axco@axcoinfo.com
- **URL:** <http://www.axcoinfo.com/ContactUs.aspx>

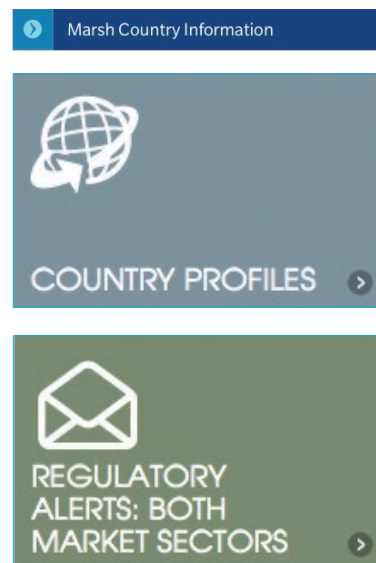
What is the difference between Marsh Country Information and Marsh Global Insight?

Marsh Country Information from Axco provides concise summaries of key market topics and alerts on changes. It is a good place to start researching a country or a topic

Marsh Global Insight goes beyond this with a deeper set of frequently asked questions with information from both Axco and Marsh's own network of experts that enable you to build custom reports and explore specific concerns. It also include deeper Marsh Country Intelligence on key issues and a Marsh network directory. It is a valuable tool to get fast answers to specific questions or deeply explore issues.

What do I do if I can't find the information I need?

Contact your Marsh service team. They have access to additional databases of information from Axco and others that may have the answer. They can also involve Marsh's Multinational Client Service network who regularly contact specialists around the globe to answer client questions.



COUNTRY PROFILES

What topics are available in Country Profiles?

Country Profiles supplies concise information on local insurance regulation and tax compliance and company registration and operating requirements, including non-admitted positions, compulsory insurance classes, taxes and charges, types of license, and company financial criteria. Reinsurance, distribution channels, captives, pools and multinationals, policy terms and conditions, natural hazards, social security schemes, and local benefits practices are also covered.

What is the source of the information in Country Profiles?

Information is provided by Axco Insurance Information Services, the leading supplier of global insurance market information with 50 years of experience in researching and publishing industry intelligence on insurance and employee benefits.

How are the profiles maintained?

Profiles are researched, written, and updated by experienced Axco consultants who regularly visit local supervisors, insurance associations, insurers, reinsurers, and brokers in each of the territories covered in order to secure vital information and provide market analysis. Teams of London-based in-house research analysts, editors, and statisticians ensure that this specialized information resource is supported, maintained, and updated.

How do I print reports created in Country Profiles?

Click the **Reformat to Print** button and a pop-up window will appear with the printer dialogue to send your report to print or save as a PDF.

The screenshot shows the MARSH Country Intelligence - Country Profiles interface. At the top, there's a navigation bar with 'Log Out', 'Disclaimer', 'User Guide', and 'Feedback'. Below that, a disclaimer states that the profiles are for internal use only and not to be taken as advice. The main content area is for 'Argentina', featuring a 'Reformat to Print' button, a search box for 'View another country', and a 'View by topic' dropdown. A 'Marsh Local Office Information' section provides details for the Argentina office, including contact information for Juan Moore. A 'Topic Index' on the right lists various insurance and regulatory topics. The page is provided by Axco Insurance Information Services Ltd.

REGULATORY ALERTS

What topics are included in Regulatory Alerts?

Axco Regulatory Alerts deliver monthly updates on recent and proposed developments in regulation, legislation, supervision, and premium taxation. The service includes both non-life and life market sectors and covers all territories included in Axco Insurance Market Reports.

Who is the source of the information in Regulatory Alerts?

Regulatory Alerts are written and verified by Axco's specialist consultant writers and in-house team of experienced research analysts. The information provided draws on the most recent *Insurance Market Report* replications and updates, summarizing changes and proposed changes in areas of compliance for subscribers' convenience.

The screenshot shows the Axco Regulatory Alerts website for Non-Life (P&C). It features a 'Subscribe to Axco Reg Alerts email here' button. The main content area is titled 'Aug 2015 Alerts: Click to read' and lists several alerts for different countries: Bosnia and Herzegovina (EU Membership, Compulsory Insurance, Consumer Dispute Resolution, Withholding Tax), Brazil (Solvency), Cyprus (Consumer Protection), Democratic Republic of the Congo (Capital Requirements, Insurance, Intermediaries, Licensing, Non-admitted, Shareholding), Nepal (Insurance, Microinsurance - Agriculture, Solvency, Supervisory Levy), Serbia (Compulsory Insurance - Liability, Consumer Protection, Motor Third Party Liability, Non-Admitted, Insurance), Sri Lanka (Supervisory Levy), and Switzerland (Motor Third Party Liability, Workers' Compensation, Liability - Absestois). A 'Headline Alerts' section highlights 'New insurance legislation will end SONAS monopoly in the DRC', detailing the impact of Law No 15/005 on the insurance market in the Democratic Republic of Congo.



How do I subscribe to Regulatory Alerts emails?

Click on the button labeled **Subscribe to Axco Reg Alerts email here** and a window will pop up where you can fill in your contact information to receive alerts.

What information must I provide to subscribe to email alerts?

Fill in your full name, your company, and your email address in order to subscribe. All other fields are non-mandatory.

What if I want to unsubscribe from Regulatory Alerts emails?

To unsubscribe, simply follow the **unsubscribe** link in your email.

Additional help resources are available on the Marsh Portal. For further information, please contact your local Marsh representative. For support or technical assistance, please contact marshportalsupport@marsh.com.

About Axco

Axco is the leading supplier of global insurance market information with 50 years' experience in researching and publishing industry intelligence on insurance and employee benefits. More information available at www.axcoinfo.com.

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