

QUICK REFERENCE CARD

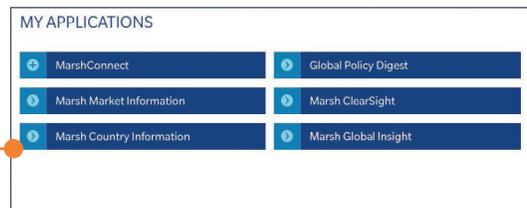
# MARSH COUNTRY INFORMATION

## 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.

Login to marsh.com and click on the **Marsh Country Information** button.

### MARSH PORTAL



### CONTENTS

- Marsh Portal..... 1
- View a Full Report..... 1
- Create a Customized Country/Topic Report ... 2
- Navigating a Country/Topic Report..... 3
- Regulatory Alerts..... 4

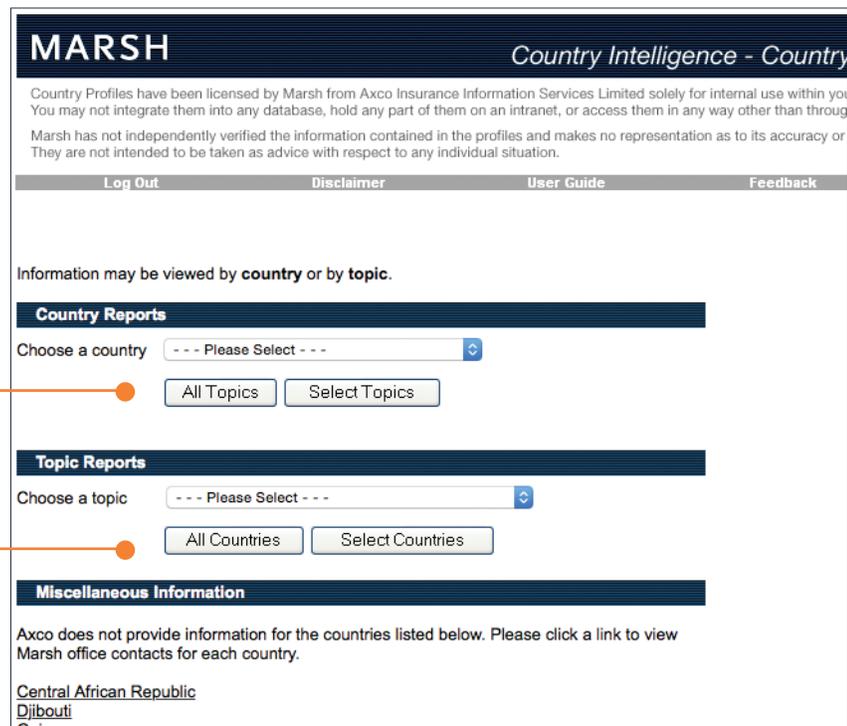
### VIEW A FULL REPORT

#### Option 1: Country Report

Select a single country from the drop-down menu then click on **All Topics** to view the report.

#### Option 2: Topic Report

Select a single topic from the drop-down menu and then click on **All Countries**. This will show the data for your chosen topic across every country covered by your subscription.



## CREATE A CUSTOMIZED COUNTRY REPORT

To customize your country report by topic, select one or more topics from the drop-down list. Then click the button called **Selected Topics Only** to generate the report.

To make multiple selections, keep your finger on the Ctrl (PC) or Cmd (Mac) key while selecting.

The screenshot shows the MARSH Country Intelligence - Country Profiles interface. At the top, there is a navigation bar with links for Log Out, Disclaimer, User Guide, and Feedback. Below this, it states "Provided by AXCO INSURANCE INFORMATION SERVICES LTD" and includes a "Back to Main Menu" button. The main section is titled "Country Reports" and contains the text "Information may be viewed by one or more topics." Below this, a dropdown menu is open for "Argentina", showing a list of topics: Aviation, Captives, Pools and Multinationals, Company Financial Criteria, Compulsory Insurances, Construction and Machinery Breakdown, Distribution Channels, Economy, Energy, General Information, and Healthcare. A "Selected Topics Only" button is located at the bottom of the dropdown menu.

## CREATE A CUSTOMIZED TOPIC REPORT

To customize your topic report by country, click on a topic from the **Topic Reports** drop-down menu and then select one or more countries from the drop-down list. Then click the button called **Selected Countries Only**.

To make multiple selections, keep your finger on the Ctrl (PC) or Cmd (Mac) key while selecting.

The screenshot shows the MARSH Country Intelligence - Country Profiles interface. At the top, there is a navigation bar with links for Log Out, Disclaimer, User Guide, and Feedback. Below this, it states "Provided by AXCO INSURANCE INFORMATION SERVICES LTD" and includes a "Back to Main Menu" button. The main section is titled "Topic Reports" and contains the text "Information may be viewed by one or more Countries." Below this, a dropdown menu is open for "Property", showing a list of countries: Antigua, Argentina, Armenia, Aruba, Australia, Austria, Azerbaijan, Bahamas, Bahrain, and Bangladesh. A "Selected Countries Only" button is located at the bottom of the dropdown menu.

## NAVIGATING A COUNTRY REPORT

To change countries, select a country from the **View Another Country** drop-down menu.

To change topics, select a topic from the **View by Topic** drop-down menu

Scroll through each report or use the **Topic Index** to jump to a specific topic.

## NAVIGATING A TOPIC REPORT

Select a country from the **View by Country** drop-down menu to view the topic by country.

## REGULATORY ALERTS

Regulatory Alerts provide summaries of major regulation, legislation, supervision, and taxation developments.

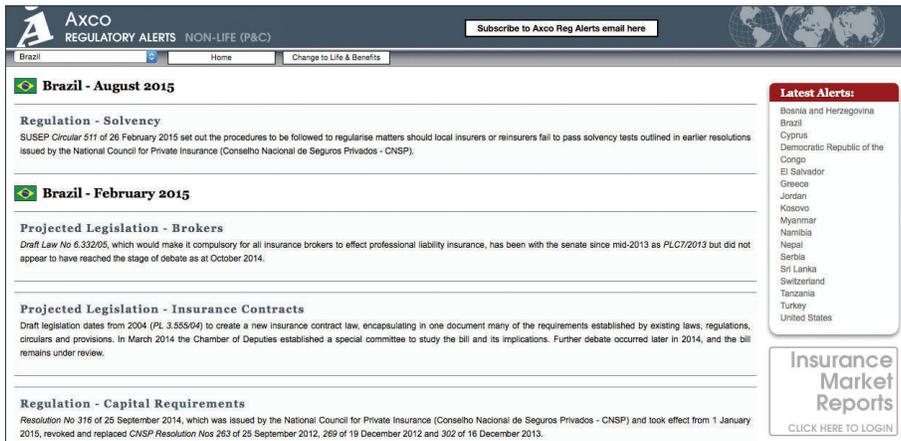


The screenshot shows the Axco Regulatory Alerts interface. At the top, there's a navigation bar with 'Axco REGULATORY ALERTS NON-LIFE (P&C)' and a 'Subscribe to Axco Reg Alerts email here' button. Below this is a filter section with 'Select Country' and 'Aug 2015'. The main content area is titled 'Aug 2015 Alerts: Click to read' and features a grid of alert cards for different countries: Bosnia and Herzegovina, Brazil, Cyprus, Democratic Republic of the Congo, Nepal, Serbia, and Sri Lanka. Each card lists specific regulatory topics like 'EU Membership', 'Solvency', 'Consumer Protection', 'Capital Requirements', 'Insurance', 'Microinsurance - Agriculture', 'Solvency', and 'Supervisory Levy'. A 'Headline Alerts' section is also visible on the right side of the main content area.

Click **Subscribe** to enter your email address and receive a monthly email alert.

Click alert headings to view the alerts in more detail.

Use the drop-down menu to view alert archives by country and date.



This screenshot shows a detailed view of regulatory alerts for Brazil. The top navigation bar includes 'Axco REGULATORY ALERTS NON-LIFE (P&C)' and a 'Subscribe to Axco Reg Alerts email here' button. The main content area is titled 'Brazil - August 2015' and features several sections: 'Regulation - Solvency' (SUSEP Circular 511 of 26 February 2015), 'Projected Legislation - Brokers' (Draft Law No 6.332/05), 'Projected Legislation - Insurance Contracts' (Draft legislation dates from 2004), and 'Regulation - Capital Requirements' (Resolution No 316 of 25 September 2014). A 'Latest Alerts' sidebar on the right lists various countries including Bosnia and Herzegovina, Brazil, Cyprus, Democratic Republic of the Congo, El Salvador, Greece, Jordan, Kosovo, Myanmar, Namibia, Nepal, Serbia, Sri Lanka, Switzerland, Tanzania, Turkey, and United States. At the bottom right, there's a 'Insurance Market Reports' section with a 'CLICK HERE TO LOGIN' button.

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](mailto: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](http://www.axcoinfo.com).

Marsh is one of the Marsh & McLennan Companies, together with Guy Carpenter, Mercer, and Oliver Wyman. This document and any recommendations, analysis, or advice provided by Marsh (collectively, the "Marsh Analysis" are not intended to be taken as advice regarding any individual situation and should not be relied upon as such. The information contained herein is based on sources we believe reliable, but we make no representation or warranty as to its accuracy. Marsh shall have no obligation to update the Marsh Analysis and shall have no liability to you or any other party arising out of this publication or any matter contained herein. Any statements concerning actuarial, tax, accounting, or legal matters are based solely on our experience as insurance brokers and risk consultants and are not to be relied upon as actuarial, tax, accounting, or legal advice, for which you should consult your own professional advisors. Any modeling, analytics, or projections are subject to inherent uncertainty, and the Marsh Analysis could be materially affected if any underlying assumptions, conditions, information, or factors are inaccurate or incomplete or should change. Marsh makes no representation or warranty concerning the application of policy wording or the financial condition or solvency of insurers or reinsurers. Marsh makes no assurances regarding the availability, cost, or terms of insurance coverage. Although Marsh may provide advice and recommendations, all decisions regarding the amount, type or terms of coverage are the ultimate responsibility of the insurance purchaser, who must decide on the specific coverage that is appropriate to its particular circumstances and financial position.