

## FREQUENTLY ASKED QUESTIONS (FAQ)

# GLOBAL POLICY DIGEST

## MANAGE YOUR GLOBAL INSURANCE PROGRAM

Global Policy Digest (GPD) is a global database where local Marsh servicing teams consolidate policy documentation and prepare standardized summaries enabling risk managers to quickly access the information they need.

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

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## What is Global Policy Digest?

Global Policy Digest (GPD) is a basic service of the Multinational Client Service that allows Marsh to detail to clients the following information:

- A full and detailed listing of all policies issued by Marsh worldwide for a particular client and all subsidiaries.
- A policy summary by country for all coverages placed within a global program or on a stand-alone basis.
- A copy of local policy and supporting documents such as insurer invoices (where required by client).

## Who enters the policies into the database?

Your local Marsh multinational network representative will load policy documents and complete a standardized summary of policy terms and conditions into the database, using their professional knowledge of the local market to ensure the details of local language policies are correctly recorded and tracked consistently.

## What information is included on Global Policy Digest Summaries?

A record is created for each policy, which tracks key information for each policy regardless of country or line of coverage in a consistent way for easy consumption and powerful reporting.

Information captured includes:

- Key details like policy term, country, currency, servicing office, admitted or compulsory status, notice of cancellation details, part of controlled master program or locally placed, or more.
- Lines of coverage.
- Insureds and insurers.
- Key limits and deductibles by line of coverage.
- Significant coverage extensions, enhancements, jurisdiction, and territory conditions.
- Reinsurance details if policy is fronted.
- Costs — premium, fees, taxes, Marsh compensation.

**Policy Summary** Active

**Argentina**  
ARG1234

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**General Policy Information & Coverage Details**

**Policy Overview**

<b>Client Name</b>	The Demo Company - Policies		
<b>Country of Issuance</b>	Argentina	<b>Policy Number</b>	ARG1234
<b>Policy Currency</b>	ARS - Argentine Peso	<b>Inception Date</b>	01 Jan 2013
<b>Policy Handling</b>	Marsh Office	<b>Expiration Date</b>	01 Jan 2016
<b>Marsh Servicing Office</b>	Buenos Aires ARGENTINA		
<b>Non Marsh Broker Entity</b>			

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**Product Classification**

Product Line	Line Of Business	Line Of Coverage
Casualty	General Liability	General Liability
Property	Property	All Risks Property

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**Other Details**

<b>Insurer Cancellation Days Notice</b>	90 days	<b>Insured Cancellation Days Notice</b>	60 days
<b>Tacit/Automatic Renewal</b>	No	<b>Placement Type</b>	Local Policy
<b>Tacit Days Notice</b>		<b>Layer</b>	Primary/Ground-up
<b>Compulsory Policy</b>	Yes	<b>Layer Description</b>	
<b>Policy Issuance</b>	Admitted		
<b>FOS Countries</b>			
<b>Additional Policy Information</b>	Placed to cover the special needs of the shipping division		
<b>Additional Cancellation Information</b>			

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**Named Insureds and Insurers**

**Named Insured**

**Broad Name Insured Wording**  
Wipro Argentina and all local subsidiaries

Insured Name	Country	Division	First Named Insured
The Demo Company	Argentina	Shipping	✔

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**Insurers**

Insurer/Issuing Paper	Insurance Group	% Participation	Lead Insurer
ACE Seguros SA	ACE	100	✔

**Carrier Comments**

## What types of reports are available?

There are six major preformatted reports that can be run on any set of policies chosen by setting filters on summary fields:

NAME	FORMAT	DESCRIPTION
Full Policy Summary	PDF	Document (typically 2 to 3 pages long) with all the information in the policy summary
Simple Policy Summary	PDF	One page short version with essential details of policy summary
Policy Cost Summary*	Excel	Report with one row for each country with total number of policies and cost
Summary by Product*	Excel	Report that subtotals policies by coverage
Summary by Country*	Excel	Report that subtotals policies by country
Full Policy Export*	Excel	Report that exports all fields tracked to enable creation of custom reports

In addition, quick ad hoc PDF or Excel reports can be generated from the Policy List view by simply selecting the fields desired.

\* Global Policy Digest records policy data in the local currency, but users can convert to a common target currency to get total costs.

## What kinds of policies are included with Global Policy Digest?

Global Policy Digest entries for multinational clients should include:

- All policies issued as part of a global program.
- Employee Benefits Policies as required by client.
- All policies issued on a local basis, including those policies handled by an office prior to the acquisition of the parent company as an MCS client.
- All regional policies, FOS\* policies, and special project policies issued by any Marsh entity.

Global Policy Digest									
The Demo Company - Policies									
Policy Search									
Logout The Demo Company - Policies Policy Search Account contact details Help									
Search Criteria All Records									
Policy Number	Country of Issuance	Status	Inception Date	Expiration Date	Product Line	Line of Business	Line of Coverage	Marsh Servicing Office	
ARG1234	Argentina	Active	01 Jan 2013	01 Jan 2016	Casualty, Property	General Liability, Pr	General Liability, AI	Buenos Aires ARGENTIN	
ARG55678	Argentina	Expired	23 Aug 2012	23 Aug 2013	Casualty	Automobile/Motor	Automobile/Motor liab	Buenos Aires ARGENTIN	
ARG1234	Argentina	Expired	30 Dec 2012	30 Dec 2013	Casualty, Property	General Liability, Pr	General Liability, AI	Buenos Aires ARGENTIN	
ARG1234	Argentina	Active	01 Jan 2015	01 Jan 2016	Casualty, Property	General Liability, Pr	EL/PL, General Liabil	Buenos Aires ARGENTIN	
ARG55678	Argentina	Active	01 Aug 2015	01 Jan 2016	Casualty	Automobile/Motor	Automobile/Motor liab	Buenos Aires ARGENTIN	
ARG55678	Argentina	Active	01 Jan 2015	01 Jan 2016	Casualty	Automobile/Motor	Automobile/Motor liab	Buenos Aires ARGENTIN	
ARG55678	Argentina	Active	01 Jan 2015	01 Jan 2016	Casualty	Automobile/Motor	Automobile/Motor liab	Buenos Aires ARGENTIN	
ARG1234	Argentina	Active	01 Jan 2015	01 Jan 2016	Casualty, Property	General Liability, Pr	EL/PL, General Liabil	Buenos Aires ARGENTIN	
FMC1234FRLOC	France	Active	01 Jan 2015	31 Dec 2015	Property	Property	Flood	Paris FRANCE	
L123456FR	France	Active	01 Jan 2015	31 Jul 2016	Casualty	General Liability	General Liability	Paris FRANCE	
FMC1234FR	France	Active	01 Jan 2015	31 Dec 2015	Property	Property	All Risks Property, B	Paris FRANCE	
DE45665	Germany	Expired	01 Jan 2013	31 Dec 2013	Property	Property	All Risks Property, B	Frankfurt GERMANY	
12345TEST	Germany	Expired	01 Jan 2013	31 Oct 2014	Property	Property	All Risks Property	Munich GERMANY	
L123456DE	Germany	Active	01 Jan 2015	31 Dec 2015	Casualty	General Liability	General Liability	Frankfurt GERMANY	
L123456DELOC	Germany	Expired	01 Jan 2014	31 Dec 2014	Casualty	General Liability	Products Recall or Wa	Frankfurt GERMANY	
FMC1234DE	Germany	Expired	01 Jan 2014	31 Dec 2014	Property	Property	All Risks Property, B	Frankfurt GERMANY	
Filter									
PDF	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>				
XLS	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>				

## Can policies with Mercer be included in Global Policy Digest?

Mercer policies can be included at your direction.

## Can I add policies not handled by Marsh myself?

No. Your Marsh network representative will handle all policy entry to ensure a consistent and accurate summary as part of our placement services to you. While our practice is not to add policies we do not place in Global Policy Digest, we can transmit policy data we collect in Global Policy Digest to the Marsh ClearSight Policy Management application, which can aggregate all policies you have, regardless of the source. Visit Marsh ClearSight, or contact your Marsh representative to understand more on this capability.

## Can my domestic policies be added to Global Policy Digest?

Policies not handled by the Multinational Client Service Practice can be added, subject to an agreement with the local Marsh service team.

## What access levels exist in order to view policies?

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.

## Can the policy data be exported into Marsh ClearSight?

Yes. There is a capability to do this. Contact your Marsh representative for further details on this feature.

\* FOS = Freedom of Services — European Union.



### **Are all policies translated into English?**

No. The policies are written in the local language that governs the claim payment, but local professionals prepare a coverage summary of key details in English.

### **Are policy summaries available in languages other than English?**

No. English is the common language used across all global service teams to prepare summaries to ensure accuracy.

### **How soon can I get my policies?**

Typically, policy entry should be completed within 30 days of receipt of the policy in the servicing office.

For a policy renewal, service teams endeavor to complete entry within 60 days. If you have specific circumstances, the policy entry can be completed within a timeframe prescribed by you and your Global CSA.

The final Global Policy Digest report should be delivered no later than 180 days prior to renewal or as agreed upon in the CSA.

### **Are historical policies available?**

Yes. Expired policies remain accessible, allowing you to monitor historical trends. Global Policy Digest maintains a database of policies dating back to its initial launch in 2012.

### **Who at Marsh has access to client data?**

Access is restricted to the individuals on the service team as follows:

- **Servicing Offices (SO) service teams** — See policies associated with each client in their country (based on first name insured) plus any policies issued elsewhere but applicable to their country via Freedom of Services (FOS) placements.
- **Producing Office (PO) service teams** — See all policies for the clients they are associated with, regardless of country.
- **All colleagues GPD users (PO and SO teams)** — See a limited set of information on all clients: client name, business description, and service team.

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).

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