MARSH

PRIVATE CLIENT SERVICES

Personal Insurance Solutions



PROTECTING YOUR LIFESTYLE, SAFEGUARDING YOUR LEGACY.®

MARSH & McLENNAN COMPANIES



As a trusted member of your clients' wealth management teams, the insights you provide are a valuable part of the services you offer to them.

Do your clients understand that their personal insurance program is a key component of their financial plan and overall wealth strategy?



An Essential Member of the Wealth Management Team

Along with a financial advisor, attorney, and accountant — an expert insurance advisor is a critical component of a client's wealth management team.



Personal Risk Management Services

Marsh Private Client Services (PCS) offers customized solutions for each client's unique set of risk issues. Our services include:

- Complimentary and consultative review of current personal insurance program.
- Asset protection recommendations.
- Dedicated client advisor.
- Expertise in specialty risks.
- Claims advocacy and guidance throughout the claims process.

About Marsh Private Client Services

Marsh PCS, a division of Marsh, has helped successful individuals and families protect their assets and lifestyles for more than four decades. We provide insurance consultation, risk management solutions, and unparalleled claims advocacy to our clients.



with

27

local offices



more than

300

colleagues



licensed in

50

states

Our History

Marsh & McLennan Companies (MMC) is the leading global professional services firm in the areas of risk, strategy and people. With annual revenue over US$17 billion and 76,000 colleagues worldwide, MMC helps clients navigate an increasingly dynamic and complex environment through four market-leading businesses:



MARSH GUY CARPENTER MERCER OLIVER WYMAN

Marsh is the world's leading insurance broker and risk advisor. With more than 35,000 colleagues operating in more than 130 countries, Marsh serves commercial and individual clients with data-driven risk solutions and insightful advisory services.



Our Value Proposition

At Marsh PCS, we design personal insurance solutions to protect our clients' unique lifestyles and offer lasting peace of mind.

As part of Marsh, we provide clients with worldwide resources and unparalleled claims advocacy. Marsh PCS strives to build long-lasting relationships with clients through attention to detail and commitment to superior service.



Our Clients

Marsh PCS provides comprehensive personal risk management solutions to many of the world's leading and largest families, many of whom:

- are members of the Forbes 400 wealthiest people in the US.
- are first-generation wealth makers or large, multi-generational families.
- include up to six generations in some of the largest families we serve.
- work in conjunction with a private trust company.
- serve on the board of a family foundation or non-profit entity.

Our Premier Insurance Carriers

To provide clients access to optimal insurance solutions, we maintain strong relationships with the nation's premier insurance carriers that specialize in protecting successful individuals and families. In addition to offering broad coverage and providing industry-leading claims service, the financial condition of the insurance carrier is always a key consideration in building a strong insurance program.



We also have relationships with additional select insurers to offer comprehensive options to fulfill our clients' diverse insurance needs.

Comprehensive Product Suite

We work with our select insurance carriers to design customized programs that meet our clients' needs and keep pace with their changing lifestyles. Our product suite includes protection for a broad range of exposures including:

- Home and condo
- Auto, including exotic and collectible
- Jewelry, fine art, and other valuable collections
- Specialty vehicles and aviation
- Yacht and watercraft
- Excess liability (umbrella)
- Independent directors and officers liability
- Flood, earthquake, wind, and wildfire
- Workers compensation and employment practices liability
- Kidnap and ransom

Personalized Consultation Model

Similar to a long-term wealth planning strategy, a client's personal insurance needs and risk portfolio will change over time. Our service model allows us to help as their needs evolve.

Counsel

Each new client relationship starts with a personal risk analysis, where we discuss the client's individual insurance, lifestyle, and potential exposures.

Design

Marsh PCS works with select insurance carriers to create program options that fit the client's unique risk profile.

Deliver

We offer ongoing consultation to ensure the client's insurance program keeps pace with their changing lifestyle.

Advocate

From making a policy change to providing regular updates during a complex claim, we advocate on our client's behalf in all stages of the relationship.

Personal Risk Indicators

The following questions address some of the most common indicators of a higher-than-average personal risk profile. If your client answers “yes” to any of them, they are likely to be in need of a customized insurance program. Does your client:

- Own multiple, high-value homes in different states?
- Have a guest house or pool?
- Have significant collections of art, cars, or other valuables?
- Serve on boards of profit or not-for-profit organizations?
- Own aircraft, yachts, or thoroughbred horses?
- Have a high-visibility lifestyle or career?
- Employ domestic staff?
- Own property or assets in the name of a trust, LLC, LLP, or other entity?
- Have ownership interest in any business ventures?

A Holistic Approach to Managing Risk

You work hard to earn your clients' trust by helping them manage their assets, wealth, and reputation, and your clients value your advice and counsel. Providing your client with a resource that can help protect their legacy will add value to your relationship and remind them that you have their best interests in mind.

Encourage your clients to consider a complimentary, no-obligation personal risk analysis from Marsh PCS. Or feel free to contact us for consultation on specific insurance or risk management issues your clients may be facing. We're here for both you and your clients.



To learn more, visit marshpcs.com.

Marsh is one of the Marsh & McLennan Companies, together with Guy Carpenter, Mercer, and Oliver Wyman.

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