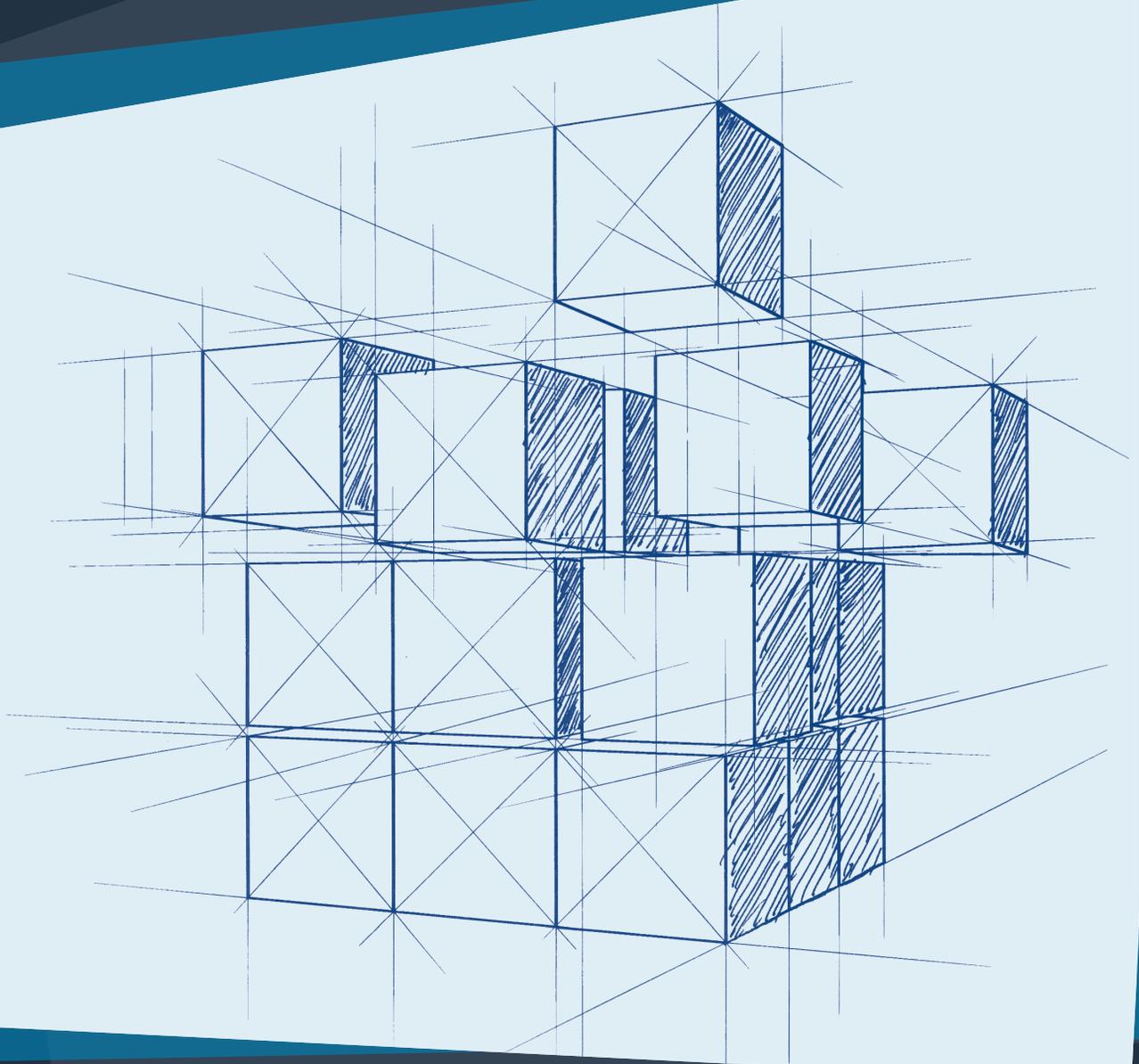


SOLUTIONS... DEFINED, DESIGNED, AND DELIVERED



INTRODUCING MARSH 3D®

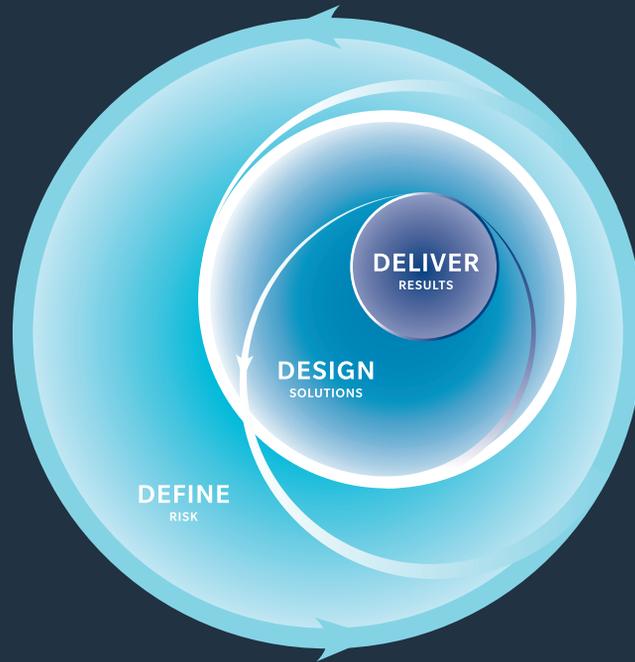
Risk isn't an uncontrollable force. Rather, it's a component of a holistic portfolio of assets and liabilities. And just like any portfolio component, it can be managed. Optimized. Leveraged.

Managing that risk effectively is about more than just insurance: it involves [unlocking opportunities](#) to control costs, free up capital, and, ultimately, enable sustainable growth.

This perspective on risk management is the [product of steady innovation](#) over the past 30 years, enabled most recently by an array of tools and techniques that simply didn't exist before the advent of big data and analytics.

But for any risk management program to be effective, it must begin with [one simple, basic principle: understanding](#). Of your business objectives. Of your risk tolerance. Of the true risk factors affecting your company. Of the tradeoffs between insured risk and working capital.

Enter [Marsh 3D](#), a unique approach to risk management that reflects Marsh's industry-leading insight and capabilities — but is built first and foremost upon one basic objective: establishing a thorough understanding of your business.



MARSH 3D'S CYCLICAL, MULTI-YEAR APPROACH ENABLES US TO:

DEFINE OPPORTUNITIES TO LOWER YOUR RISK, IMPROVE YOUR EFFICIENCY, AND REDUCE YOUR COSTS.

DESIGN AN OPTIMAL RISK MANAGEMENT STRATEGY TAILORED TO YOUR SITUATION AND RISK PROFILE.

DELIVER RESULTS THAT ARE ALIGNED WITH YOUR BUSINESS OBJECTIVES.



Our objective:

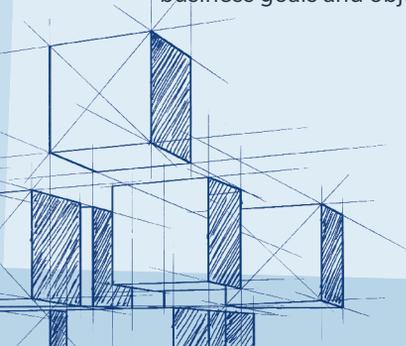
*Maximize the return on
your risk management
investment through
increased efficiency,
improved business-risk
decisions, and lower cost.*

DEFINE

WE BUILD UNDERSTANDING

At its core, Marsh 3D is about aligning your risk management strategy with your business priorities. So, we begin by asking questions to gain a full understanding of your company, your business strategy, and your risk issues. This upfront effort helps us assess whether your risk management and insurance strategies are in line with your business objectives. We seek to identify not only traditional insurable risks, but also non-insurable risks such as operational and strategic threats to your business.

Armed with this information, we take a comprehensive look at all costs for the various risks you face to develop your risk profile. Doing so allows us to quantify and prioritize your risks — so we may then recommend management or mitigation strategies that align with your business goals and objectives.



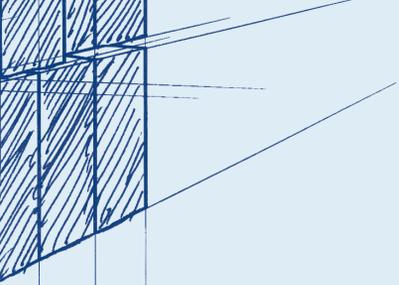


DESIGN

WE CONSTRUCT AN IMPLEMENTATION PLAN

Once we have identified and prioritized your critical risk issues, we will work with you to select strategies and design an implementation plan. The solutions we identify may include a wide variety of risk transfer and consulting approaches designed to address both insurable and non-insurable risks.

Recognizing that risk management goes beyond the annual insurance renewal cycle, the implementation plan looks at applying solutions over a mutually agreed upon time horizon. Aligning risk and insurance strategies with your longer-term business objectives results in fewer surprises, better decisions, and increased confidence.



DELIVER

WE DELIVER RESULTS

The third component of Marsh 3D is where the thoughtful analysis and planning pay off. It is where the full breadth of the Marsh organization is brought to bear. From policy selection, where our strong insurance market relationships help us to obtain favorable terms, conditions, and pricing; to industry-leading analytics, which allow us to deliver efficient solutions that reduce cost, risk, and volatility; to our unrivaled global claims network, which is dedicated to helping you resolve even your most complex claims, our scope enables us to deliver a level of service and performance that is unique in the industry.

Our framework helps us deliver a customized set of solutions to address your specific risk considerations and business priorities in a disciplined, multi-year approach. The 3D cycle completes when your prior-year results and current exposures are assessed in a discovery process much like the initial “Define” phase described earlier — and the process begins anew.

WHY MARSH 3D?

Marsh 3D is a fundamentally new approach to risk management. By focusing first on your business objectives, industry dynamics, and risk profile, Marsh 3D delivers an efficient, holistic risk management solution that does more than protect your company from downside risk. It aligns risk management with your strategic growth goals. It integrates risk management into your financial and operational model. It maximizes the value of your risk management investment.

Above all, Marsh 3D helps you find the opportunity in risk.

THE MARSH DIFFERENCE



We help our
clients succeed
by understanding
their needs and
delivering effective
risk solutions.



MARSH IS ONE OF THE MARSH & MCLENNAN COMPANIES,
TOGETHER WITH GUY CARPENTER, MERCER, AND OLIVER WYMAN.

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