

EXCESS CASUALTY PROTECTING YOU WHEN YOU NEED IT MOST



The complex landscape in which today's businesses operate makes it exceedingly difficult to predict the unintentional harm and damaging consequences of normal business exposures. Unpredictable events can have devastating effects even for businesses that think they are sufficiently prepared. That is why it is more important than ever to secure comprehensive excess casualty coverage.

MANAGING YOUR COMPANY'S RISK

Marsh's excess casualty professionals comprise the industry's longest and most established group of placement specialists in the brokerage business dedicated exclusively to the placement and servicing of complex umbrella and excess liability programs. Aligned both geographically and by industry specialty, our excess casualty brokers bring specialized expertise to you—experts are available in energy, chemicals, life sciences, construction, financial institutions, real estate,

transportation, and automotive industry sectors, among others.

WHY MARSH?

Our long history of servicing clients in the excess casualty marketplace continues to bring many advantages. From long term carrier relationships, market presence, and deep claims capabilities, we focus on the total excess casualty solution. We have a longstanding history of innovation and employ a collaborative and coordinated approach, bringing in dedicated modeling and claims resources as well as access to Bowring

Marsh's Excess Casualty...

- #1 broker for the top six U.S. lead umbrella carriers
- #1 wholesale broker in 2011 Global Insurers Survey sponsored by Bowring Marsh
- Reigning **Best Global Liability Broker** as voted by casualty clients surveyed by *Reactions Magazine*
- Named "**Buyers' Choice**" by large buyers of insurance in *Business Insurance Buyers' Choice Awards*
- Industry specialization in energy, chemicals, life sciences, construction, financial institutions, real estate, transportation, and automotive sectors, among others
- More than 75 dedicated global excess casualty colleagues—including 35 in the United States—with an average of 25 years of experience

Marsh's global network. Marsh's excess casualty team is the only end-to-end group in the business, providing our clients with the following:

- Creativity in program design
- Scrutinizing of terms and conditions
- Modeling and analysis of attachment points
- Access to global markets and carriers
- Monitoring of counter-party security
- Recommendations of appropriate levels of catastrophic protection
- Global unified claims practice

THE MARSH DIFFERENCE

- **Creativity of deal architecture:** Blending risk modeling and structural innovation, our specialists customize a solution for each individual client. We have experts in structured solutions, integrated risk, corridors, multi-year swing plans, and more.
- **Coverage:** Drawing on Marsh's industry-leading expertise and experience, our market and industry specialists use proprietary technology for policy checking and policy issuance, as well as seeking each carrier's best terms and conditions for each client.
- **Cost efficiency:** Proprietary risk models help our specialists negotiate competitive prices on

behalf of clients, loss layer stratification analysis allows for creativity in alternative program design, and the likelihood of catastrophic loss is quantified to help clients determine the appropriate level of limits to purchase.

- **Claims expertise:** Our unified global claims practice includes legal, claims, and analytics experts with local and international jurisdictional experience. Coordinated claims and brokerage strategies lead to maximizing claims recovery on behalf of our clients.
- **Coordination:** A coordinated global placement approach allows unrestricted access to global insurer hubs, including London, Dublin, Bermuda, and Zurich. Our placement specialists identify non-concurrencies and minimize gaps in coverage.
- **Catastrophic protection:** Using a multi-dimensional algorithm to assess limit adequacy, Marsh combines benchmarking, risk bearing capacity, and risk profile analyses to evaluate appropriate levels of catastrophic protection.
- **Counterparty security monitored:** We routinely scrutinize carrier financial ratings when constructing your excess liability programs, allowing for higher rated carriers to participate when appropriate, as well as proper diversification and ventilation.

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

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MARSH'S CASUALTY PRACTICE

Marsh's Global Casualty Practice comprises more than 500 casualty colleagues, whose mission is to deliver the industry's most competitive and innovative solutions for our clients.

By working in collaboration with our claims professionals and focusing on reducing the cost of risk for our clients, Marsh has achieved an average savings of 15 percent to 20 percent for our new U.S. clients in the first two years of our appointment as broker.

The lines of coverage addressed by the Casualty Practice include:

- general liability;
- products liability;
- umbrella liability;
- excess liability;
- automotive liability;
- workers' compensation; and
- environmental products.

For more information about excess casualty and other solutions from Marsh visit marsh.com or contact your local Marsh representative.

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