Changing Reality of Risk

Globalization, Terrorism, Litigation, Natural Catastrophes, Business Interruption, Medical Inflation.

Where others see risk, we see opportunity.

Marsh can help you become risk confident.

Marsh understands risk better than anyone else in India.

India is a country of contrasts where growth and opportunities go hand in hand with risk and challenges. Characterized by a growing youth segment, India plays an essential and dynamic role in the global economy. It is the hub for many global industries, such as pharmaceuticals, manufacturing, infrastructure development, and information technology.

Companies operating in India, large or small, face a constantly changing risk landscape.

Marsh understands cost containment is as important as risk management. We work with you to understand your business first, then provide customized and innovative risk management and insurance solutions at cost-effective terms available in the market to help your business succeed.
Marsh is a global leader in insurance broking and risk advisory. Around 26,000 colleagues across the world team with its clients to define, design, and deliver innovative industry-specific solutions that help them protect their future and thrive.

Insurance broking is Marsh’s primary business. Our experienced professionals work with businesses to review its risks and existing mitigation strategies to provide a customized insurance program based on your unique needs.

In India, Marsh received its broking license from the Insurance and Regulatory Development Authority (IRDA) and was established in 2003. Today, it has nine offices across the country providing clients with local market understanding backed by international expertise and an unmatched global network.

### BENEFITS OF WORKING WITH MARSH IN INDIA

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<th>A deep understanding of the Indian insurance market and regulatory requirements</th>
<th>Dedicated Professionals - Specialist industry and product capabilities.</th>
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<td>A comprehensive suite of integrated services, including insurance program design and placement.</td>
<td>Seamless Global Network - A central point of contact for companies with international operations.</td>
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<td>Optimize the insurance placement, making it cost effective.</td>
<td>Deliver claim solutions, adding value to our clients when they need it most.</td>
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Marsh India has specialist practices within a multi-disciplinary team environment to meet clients’ specific needs. These include:

**AFFINITY PRACTICE**
Marsh’s Affinity practice has been assisting in running campaigns that enhance the client’s brand, revenue & loyalty by bundling or cross-selling insurance propositions as a part of their business / marketing strategy.

**AVIATION**
Our Aviation practice provides a comprehensive range of risk management and insurance solutions to the aviation and aerospace industries, and is integral part of Marsh’s global aviation practice which is responsible for approximately 40% of global aviation premiums.

**CASUALTY & CRISIS**
Our casualty & crisis practice helps you quantify and qualify your exposure to the threats of product and general liability risks, kidnap & extortion, product contamination and recall, marine piracy, professional indemnity for construction projects.

**CLAIMS ADVISORY**
Our claims practice responds to the needs of our clients to assist them in resolving their claims, deriving maximum benefits from their insurance policies. Being part of the Marsh Global Claims Practice we are able to provide claims services to our clients both locally and internationally.

**CONSTRUCTION, POWER AND UTILITIES (CPU)**
Our CPU practice provides risk and insurance solutions to facilitate the financing, construction and operation of infrastructure assets specializing in power, roads, rail and ports.

**EMPLOYEE HEALTH AND BENEFITS**
Designing and implementing healthcare insurance, personal accident and life and permanent disablement, retirement plans and third party administration services for businesses. Our value proposition focuses on saving costs, time and effort on compliant innovative solutions helping human resources become more strategic and less reactive.

**ENERGY**
We provide superior risk management advice and transactional excellence for projects and operational facilities in energy industry including oil and gas (upstream and downstream), chemicals and petrochemicals companies.

**FINANCIAL AND PROFESSIONAL LIABILITY (FINPRO)**
We provide professional and financial risk solutions, including directors and officers liability (D&O), professional indemnity and crime insurance solutions for financial institutions and commercial businesses.

**INDIA CLIENT SERVICE (ICS)**
India client services provides superior risk and insurance services and solutions to Indian companies operating in the US, Oceana, Europe, Middle East, China, South-East Asia and Africa. We offer global service delivery through our extensive network operating in over 100 countries.

**INDUSTRY PRACTICES**
Marsh has dedicated industry specialists for Financial Institutions, Technology, Automotive and Pharmaceutical industries to develop customized solutions.

**MARINE**
Serving clients in shipping and logistics industries, we provide clients with state-of-the-market programs in the primary areas of stock throughput; cargo owner’s liability; delay in start-up (DSU). We also have dedicated marine hull brokers, which look after hull and machinery, increased value (disbursements) coverage, war risks, protection and indemnity (P&I), liability and loss of hire policies.

**MARSH RISK CONSULTING (MRC)**
Mitigating property losses and their impact hinges on the ability to effectively identify, qualify, assess, and manage the full spectrum of physical, financial, and operational risks affecting real assets. MRC delivers a range of value-added property risk engineering and loss control identification, assessment, and mitigation consulting solutions.

**MICRO AND RURAL INSURANCE**
Marsh Microsecure is a dedicated practice based in India which focuses on developing micro reinsurance and micro consulting around the world.

**MULTINATIONAL CLIENT SERVICE (MCS)**
We deliver multinational products and services, with a focus on programs that require the combination of global and local knowledge, ensuring that Marsh geographies worldwide are performing optimally for each multinational client.

**PRIVATE EQUITY AND MERGERS & ACQUISITIONS (PEMA)**
Our PEMA practice helps to identify, address, and provide options relating to risk and insurance issues that can affect negotiations and the success of the transaction and provide solutions related to mergers, acquisitions, divestitures and restructuring.

**REINSURANCE**
Marsh with its sister concern Guy Carpenter is among the world’s leading reinsurance intermediaries.

**TRADE CREDIT AND POLITICAL RISK (TCPR)**
Our professionals help companies mitigate critical business exposures, such as accounts receivable from losses caused by the insolvency, protracted default, sovereign and commercial defaults and political events.
Marsh undertakes a highly structured approach to the insurance and risk program design for its clients’ projects.

Our approach, known as Marsh 3D, links to your existing strategic risk management process, creating a bridge from new and emerging risks to traditionally insurable ones.

**MARSH’S APPROACH**

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MARSH & McLENNAN COMPANIES

RISK, STRATEGY, AND HUMAN CAPITAL

Marsh & McLennan Companies is the premier global professional services firm providing advice and solutions in risk, strategy and human capital. Through our market leading brands, colleagues in more than 100 countries help clients identify, plan for and respond to critical business issues and risks.

RISK AND INSURANCE SERVICES

Marsh is the world leader in delivering risk and insurance services and solutions to clients. It provides global risk management, risk consulting, insurance broking, alternative risk financing, and insurance program management services for businesses, public entities, associations, professional services organizations, and private clients. Marsh is organized by client, industry, and risk categories to facilitate the global delivery of highly specialized products and services covering a wide spectrum of risks.

Guy Carpenter is the world’s leading risk and reinsurance specialist, creating and executing reinsurance and risk management solutions for clients worldwide. It provides risk assessment analytics, actuarial services, highly specialized product knowledge, and trading relationships with reinsurance markets throughout the world. Client services also include contract and claims management and fiduciary accounting. Run-off services and other reinsurance and insurance administration solutions are offered through Guy Carpenter subsidiaries on a fee basis.

CONSULTING

Mercer is a leading global provider of consulting, outsourcing and investment services. Mercer consultants help clients design and manage health, retirement and other benefits, and optimize human capital. The firm also provides customized administration, technology and total benefit outsourcing solutions. Mercer’s investment services include global leadership in investment consulting and multi-manager investment management.

The Oliver Wyman Group delivers advisory services to clients through three operating units, each of which is a leader in its field. Oliver Wyman is a top-tier global management consulting firm that combines deep industry knowledge with specialized expertise in strategy, operations, risk management, organizational transformation, and leadership development. Lippincott helps clients create, develop, and manage their corporate branding, identity, and image. NERA Economic Consulting advises corporations, law firms, and government entities on the economics of competition, regulation, public policy, finance, and litigation.
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