GC MosaicSM, exclusively on GC EdgelSM



Opportunity

Achieving Profitable Growth: Emergence of new insurable risks, innovative sources of data & analytics tools, and a changing distribution environment provide carriers unprecedented opportunities for profitable growth. Against this evolving backdrop, carriers also face new sources of competition and shifting regulatory and rating agency requirements, which leads to many companies struggling to decide how to capitalize on these opportunities. Companies know that decisions need to be data-driven and efficiently researched, yet timely executed in order to take advantage of current market trends.

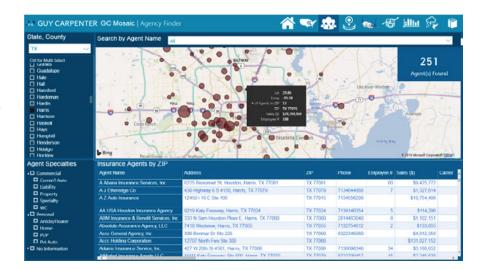
Resource Limitations: No matter the size of an organization, there may be resource limitations that make gathering the data required to research and pursue new opportunities onerous. If a company is looking to expand into a new vertical or specialty, they too may be limited in terms of in-house expertise in the new area.



Solution

Guy Carpenter's GC Mosaic provides flexible dashboards on an interactive, web-based platform which enables clients to perform multi-faceted analysis on market, distribution and macroeconomic factors to evaluate opportunities and develop and execute growth strategies. This regularly updated database includes publically available information as well as licensed and proprietary data all in one easy-to-access location. GC Mosaic is exclusively accessible on the GC Edge platform, which provides Guy Carpenter clients a central and secure access point for all applications. There are seven primary dashboards for our clients to navigate, which include:

Agency Finder, which leverages GC's proprietary US agency database supports the agent appointment process by helping triage agents by size and specialty.





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Business Locator, providing a deep dive into addressable insurance markets by line, class, and region. Supports growth planning by identifying areas of opportunity where risk appetite exceeds current marketshare. Provides individual business & location level data including risk characteristics.

State Market Snapshot, harnessing carrier market data to review trends in growth, competitive environment, and peer profitability.





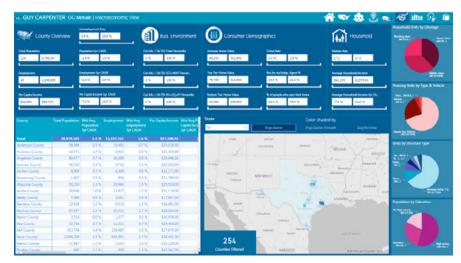


State Industry X-Ray, comparing state markets by granular industry to identify regional differences and opportunities.

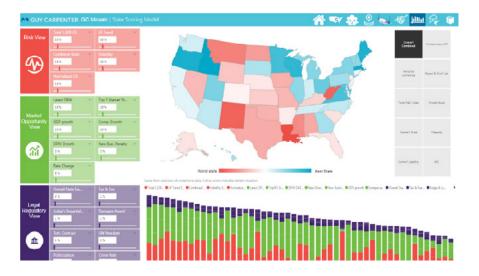


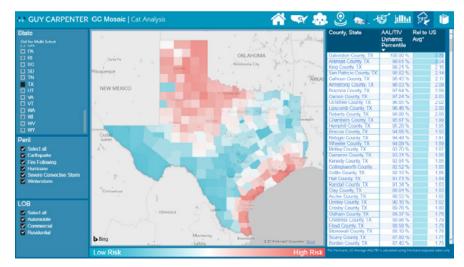
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Macroeconomic View, helping you understand trends in population, employment, income, state business environment, consumer demographics, and household data to align growth geographies with your risk appetite.



State Scoring Model, providing a flexible quantitative framework for examining risk and opportunities in markets throughout the country.





Catastrophe Analysis, a view of relative catastrophic risk exposure by geography and peril.



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Value

Strategic Planning: GC Mosaic can help planning teams in identifying expansion opportunities or validating existing growth plans, even help with prioritizing growth plans based on geographic focus.

Marketing & Distribution: GC Mosaic can help marketing and distribution teams to identify leads, scope budgets, understand existing market share and find where white space exists for their organization.

Time and Cost Savings: GC Mosaic saves companies time and money by providing a wealth of market, distribution, and macroeconomic information in a single, interactive interface to assist with evaluating growth opportunities and developing new strategies for growth

About Guy Carpenter

Guy Carpenter & Company, LLC is a leading global risk and reinsurance specialist with more than 3,100 professionals in over 60 offices around the world. Guy Carpenter delivers a powerful combination of broking expertise, trusted strategic advisory services and industry-leading analytics to help clients adapt to emerging opportunities and achieve profitable growth. Guy Carpenter is a wholly owned subsidiary of Marsh & McLennan Companies (NYSE: MMC), the leading global professional services firm in the areas of risk, strategy and people. With 75,000 colleagues and annualized revenue approaching \$17 billion, Marsh & McLennan helps clients navigate an increasingly dynamic and complex environment through its market-leading companies including Marsh, Mercer and Oliver Wyman. For more information, visit www.guycarp.com and follow Guy Carpenter on LinkedIn and Twitter @GuyCarpenter.

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