

Marsh Multinational

Your strategic advisor for global insurance programs

Marsh Multinational is your international insurance advisor, helping you gain confidence in the effectiveness, efficiency, and compliance of your international insurance program.

Global business has never been more complicated. But companies have the opportunity to seize the moment, transform their operations, and explore new ways of managing risk to become more competitive.

Keeping pace with country-specific regulatory changes and tax issues can be complex and time-consuming. Marsh's team of multinational insurance advisors can help businesses navigate these complexities, giving them more time to focus on growth, profitability, and resilience.

Our network of global specialists provides insights — developed through years of experience in building customized programs — to help organizations receive seamless strategic guidance, quality, and service around the world.

Marsh Multinational should be your first point of contact on all international issues. We support multinational businesses by simplifying processes, maintaining transparency, and helping align global programs with the highest local country standards.

 **1,200+**

dedicated colleagues working across **400+** offices providing coordinated service and advice where and when you need it.

 **20,000+**

existing multinational clients across all industries, geographies, and market segments demonstrating our deep knowledge of global programs and local coverages.

 **50,000+**

global and local programs provide our specialists with extensive knowledge to deliver advice on compliance, local regulations, and execution of your global risk strategy.

WHY MARSH?

Quality of service sits at the heart of our network model. Marsh provides specialist advice on managing international insurance programs and optimum local account service. We deliver this via three pillars:

1 Owned and proven global network

Marsh maintains an extensive and majority-owned network that operates seamlessly across the world.

Through its global leadership, our network has the stability and culture to provide accountable, fluid, and consistent service for multinational clients. We provide consistent execution, supported by clear escalation protocols and a global community of specialists. Our team continually shares best practices, helping us to deliver unmatched perspective on global risk.

2 Dedicated specialists where and when you need them

Local Service Solutions

Our country-specific servicing teams provide unparalleled knowledge and support for the efficient management of global programs and the cost-effective procurement of compulsory and ancillary local coverages.

The effective execution of our clients' global risk management strategy is underpinned by central planning, a single technology platform, and consistent performance standards.

Multinational Advisory

Our team of experienced global insurance advisors provide strategic insight and support on optimal international program design and network leadership. We have a deep understanding of insurance regulation and practice in territories around the world, which is especially important in challenging regulatory and insurance environments.

3 Insights and efficiency through leading technology

Marsh Global Connect — our industry leading digital technology platform — provides clients with data and global insight into international insurance programs, including a summary of global and local policies, a detailed cost analysis by country, reporting functionality, and more. Our digital commitment includes the delivery of benchmarking, claims forecasting, and other analytic solutions. Each of these helps improve decision-making and drives efficiency across multinational businesses.

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OUR SOLUTIONS IN ACTION

Placement: Double trouble

A large shipping company asked Marsh Multinational to review its international insurance program. Through our local network, we discovered duplicate policies in every country. Restructuring achieved a 50% reduction in global premiums, reduced the risk of other insurance clauses negatively impacting future claims, and enabled greater operational efficiency.

Compliance: Allocation recalculation

A German multinational corporation was concerned about the high cost of taxes associated with insurance premiums. Our Insurance Regulatory Tax and Consulting Practice found the client was paying unrequired premium taxes on its entire global premium. Bottom line: A reduction of annual premium tax by €1.3 million.

About Marsh

Marsh is the world's leading insurance broker and risk advisor. With around 40,000 colleagues operating in more than 130 countries, Marsh serves commercial and individual clients with data-driven risk solutions and advisory services. Marsh is a business of Marsh McLennan (NYSE: MMC), the world's leading professional services firm in the areas of risk, strategy and people. With annual revenue over \$18 billion, Marsh McLennan helps clients navigate an increasingly dynamic and complex environment through four market-leading businesses: Marsh, Guy Carpenter, Mercer and Oliver Wyman. For more information, visit marsh.com, follow us on LinkedIn and Twitter or subscribe to BRINK.