

AT A GLANCE

Guy Carpenter & Company, LLC, a leading global risk and reinsurance specialist, has over a 90-year history of providing integrated solutions to the (re)insurance industry. With over 2,300 professionals in more than 50 offices around the world, Guy Carpenter delivers a powerful combination of broking expertise, strategic advisory services and industry-leading analytics to help our clients achieve profitable growth. As our clients' most trusted and valuable reinsurance broker and strategic advisor, we leverage our intellectual capital to anticipate and solve for a range of emerging strategic business challenges and opportunities.

REINSURANCE BROKING

Guy Carpenter delivers deep technical insights and vast transactional capabilities to address complex and unique risk management challenges. We help clients anticipate and navigate change, providing them with a business edge that goes beyond best pricing in the reinsurance market:

- Reinsurance brokerage services provided for approximately 90 years and we continue to serve some of our original clients
- Line-of-business experts deliver deep market knowledge and efficient transactions in every relevant geography
- We have unmatched market intelligence as well as capacity and pricing advantage
- Continuous benchmarking across markets informs the most effective structures and timing for each client's coverage requirements
- Guy Carpenter places over \$1.6 billion in facultative reinsurance, tapping global markets to find the most comprehensive and competitive terms for our clients. We are the industry leader in automatic and semiautomatic programs that enable clients to address individual risks with precision – while keeping operating tempos high and costs low.

STRATEGIC ADVISORY SERVICES

Guy Carpenter's daily engagement in all significant markets enables us to be a valuable and trusted partner to our clients. Our Strategic Advisory team anticipates and solves for a range of emerging business challenges and opportunities. We provide integrated advisory and implementation solutions for:

- Enterprise risk management
- New market entry
- New product development
- Distribution solutions
- Technology solutions
- Capital advisory
- Risk management advisory

By drawing on expertise from across Guy Carpenter, the Marsh & McLennan Companies, and best-in-class solution providers, we turn market innovations into opportunities for our clients.



INDUSTRY-LEADING ANALYTICS

Guy Carpenter's Analytics unit helps clients translate ever-increasing amounts of data into actionable business intelligence to minimize risk and gain competitive advantage, through:

- Quantitative analysis
- Advanced catastrophe modeling and investigation
- Development of actuarial and financial tools
- Analytics advisory

Analytics sits at the center of Guy Carpenter's services to clients, informing both immediate and far-reaching decisions in risk-management, capital and business strategy. Guy Carpenter's global Analytics team accumulates the knowledge and perspective of nearly 300 professionals across all regions, product lines, and technical disciplines. Our clients can tap into this vast intellectual asset for solutions to challenging issues. Guy Carpenter has developed a range of products and tools to help companies manage their risk:

- GC ProfitPoint+®
- GC RiskProfiler
- GC Reveal®
- GC RealCat
- MetaRisk®
- MetaRisk® Reserve™
- BenchmaRQ®
- Model Suitability Analysis (MSA)®
- Non-modeled Perils
- CAT-i & RISK-i Reports
- GC CAT-VIEWSM

CLIENT SUPPORT SERVICES: Guy Carpenter client service teams, comprised of over 500 professionals, prepare everything, from contract wordings, to technical processing of premiums and claims, through collection and settlement of fiduciary balances. The results are long-term client partnerships and superior strategic and economic results.

GC SECURITIES: One Source for Capital in All its Forms

Guy Carpenter reinsurance brokerage teams work seamlessly with GC Securities* to provide our clients with an expanding range of capital solutions, including:

- Insurance-linked securities
- Collateralized reinsurance vehicles
- Sidecar strategies
- Catastrophe bonds
- Debt and equity issuance
- Mergers & Acquisitions

GC Securities complements our reinsurance brokerage colleagues to extend the range of risk-transfer solutions and advisory services for clients. The team leads all others in experience with insurance-linked securities and (re)insurance industry M&A, serving as a single access point to all capital markets and providers worldwide.

BUSINESS INTELLIGENCE: Business Intelligence team members advise our clients on corporate strategy, earnings protection, valuation, credit risk, ERM, market entry, capital deployment and regulatory capital. The team is responsible for sector research and maintains tireless scrutiny of global markets, the companies that inhabit them, and the governments that influence them.

RECENT ACCOLADES

Reactions Awards

GLOBAL AWARDS 2013

Reinsurance Broking CEO of the Year 2012, 2013
— Alex Moczarski, president & CEO
Best Reinsurance Broking Company for US Business
Best ILS Transaction —Bosphorus 1 Re Ltd.

LONDON MARKET AWARDS 2013

Reinsurance Broker of the Year
Broker Graduate Recruitment Programme of the Year
Reinsurance Broking Team of the Year — Marine & Energy
Young Broker of the Year

LATIN AMERICA AWARDS 2013

Reinsurance Broking CEO of the Year — Aidan Pope, CEO of Latin America & Caribbean Operations

Intelligent Insurer Awards

GLOBAL AWARDS 2013

Reinsurance Broker of the Year for Client Responsiveness

NORTH AMERICAN AWARDS 2013

Best Reinsurance Broker Overall
Best Reinsurance Broker for Client Responsiveness
Best Reinsurance Broker for Innovation
Best Reinsurance Broker for Expertise and Market Knowledge

INSURANCE RISK MAGAZINE AWARDS 2013

Deal of the Year: MetroCat Re Ltd. Storm Surge Cat Bond

INSURANCE INSIDER AWARDS 2013

Outstanding Contributor of the Year: Distribution
—Nick Frankland, CEO Guy Carpenter EMEA Operations
Transaction of the Year: GC Securities — Bosphorus 1 Re 2013-1

For more information visit www.guycarp.com

* Securities or investments, as applicable, are offered in the United States through GC Securities, a division of MMC Securities Corp., a US registered broker-dealer and member FINRA/SIPC. Main Office: 1166 Avenue of the Americas, New York, NY 10036. Phone: (212) 345-5000. Securities or investments, as applicable, are offered in the European Union by GC Securities, a division of MMC Securities (Europe) Ltd., which is authorized and regulated by the Financial Services Authority. Reinsurance products are placed through qualified affiliates of Guy Carpenter & Company, LLC. MMC Securities Corp., MMC Securities (Europe) Ltd. and Guy Carpenter & Company, LLC are affiliates owned by Marsh & McLennan Companies. This communication is not intended as an offer to sell or a solicitation of any offer to buy any security, financial instrument, reinsurance or insurance product.