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News Release

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Guy Carpenter Responds to Connecticut Attorney General's Lawsuit

New York, October 22, 2009

Guy Carpenter & Company, LLC shares the view expressed earlier today in a statement made by The Hartford: participation in these reinsurance facilities was, and is, lawful.

Guy Carpenter continues to believe that the Connecticut Attorney General's complaint is unfounded. These facilities result in improved terms and pricing of reinsurance for small- and mid-sized clients.

About Guy Carpenter

Guy Carpenter & Company, LLC is the world's leading risk and reinsurance specialist and a part of the Marsh & McLennan Companies. With over 50 offices worldwide, Guy Carpenter creates and executes reinsurance solutions and delivers capital market solutions* for clients across the globe. The firm's full breadth of services includes line of business expertise in Agriculture; Aviation; Casualty Clash; Construction and Engineering; Excess and Umbrella; Life, Accident and Health; Marine; Medical Professional Liability; Political Risk and Trade Credit; Professional Liability; Property; Retrocessional Reinsurance; Surety; Terrorism and Workers Compensation. GCFac® is Guy Carpenter's dedicated global facultative reinsurance unit that provides placement strategies, timely market access and centralized management of facultative reinsurance solutions. In addition, Guy Carpenter's Instrat® unit utilizes industry-leading quantitative skills and modeling tools that optimize the reinsurance decision-making process and help make the firm's clients more successful. Guy Carpenter's website address is <u>www.guycarp.com</u>.

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