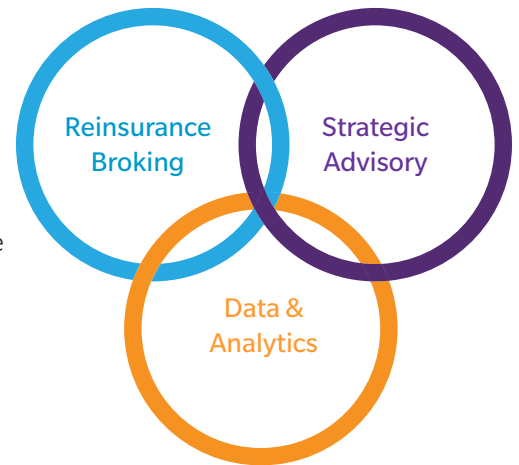


Guy Carpenter & Company, LLC, a leading global risk and reinsurance specialist, has over a 90-year history of providing integrated solutions to the (re)insurance industry. With over 2,300 professionals in more than 50 offices around the world, Guy Carpenter delivers a powerful combination of broking 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
- 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

STRATEGIC ADVISORY

Guy Carpenter's daily engagement in all significant markets enables us to be a valuable and trusted partner to our clients. Based on our insights, our Strategic Advisory team anticipates and solves for a range of emerging business challenges and opportunities. We provide integrated solutions across four key areas of expertise, including:

- Growth
- Capital
- Risk
- Insight

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.

DATA & 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 modelling 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 more than 250 professionals across all regions, product lines, and technical disciplines. Our clients can tap into this vast intellectual asset for solutions to challenging issues.

GC SECURITIES*:

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.

RECENT ACCOLADES

Reactions Awards

NORTH AMERICA AWARDS 2014

Broking Rising Star
Reinsurance Broking CEO
Best Reinsurance Broker
ILS Advisor - GC Securities

LONDON MARKET AWARDS 2014

Young Broker of the Year

LATIN AMERICA AWARDS 2014

Best Overall Latin America Reinsurance Broker

INSURANCE INSIDER HONOURS 2014

M&A Transaction of the Year: Sompō Japan & Canopus

Intelligent Insurer Awards

GLOBAL AWARDS 2014

Reinsurance Broker of the Year
Best Reinsurance Broker for Client Responsiveness
Best Reinsurance Broker for Innovation

NORTH AMERICAN AWARDS 2014

Best Reinsurance Broker for Client Responsiveness
Best Reinsurance Broker for Innovation

40 INFLUENTIAL WOMEN IN REINSURANCE 2014

Six Guy Carpenter Executives

TRADING RISK AWARDS 2014

Non-Life Transaction of the Year - Metropolitan Transportation Authority, GC Securities, Goldman Sachs - MetroCat

For more information visit www.guycarp.com

About Guy Carpenter

Guy Carpenter & Company, LLC is a global leader in providing risk and reinsurance intermediary services. 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; cyber solutions; excess and umbrella; excess and surplus lines; healthcare & life; marine and energy; mutual insurance companies; political risk and trade credit; professional liability; property; retrocessional reinsurance; surety; terrorism and workers compensation. GC Fac® 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, GC Analytics®** utilizes industry-leading quantitative skills and modeling tools that optimize the reinsurance decision-making process and help make the firm's clients more successful. For more information, visit www.guycarp.com.

Guy Carpenter is a wholly owned subsidiary of Marsh & McLennan Companies (NYSE: MMC), a global professional services firm offering clients advice and solutions in the areas of risk, strategy and human capital. With 54,000 employees worldwide and annual revenue of \$12 billion, Marsh & McLennan Companies is also the parent company of Marsh, a global leader in insurance broking and risk management; Mercer, a global leader in talent, health, retirement, and investment consulting; and Oliver Wyman, a global leader in management consulting. Follow Guy Carpenter on Twitter @GuyCarpenter.

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