GC MOSAIC®

GC Mosaic® provides a centralized platform for insurance carriers to access market and competitor information, evaluate new opportunities and determine how to achieve profitable growth. Our suite of interactive dashboards enables users to harness an extensive range of data sources for conducting industry research and performing multifaceted analyses.

Key Use Cases



Strategic Planning

- Identify new expansion opportunities
- Validate the market for existing growth initiatives
- Prioritize product investments based on geography, industry or company size



Marketing & Distribution

- Help marketing teams pursue leads and distribution channels to support successful execution
- Scope total addressable market to identify areas of low penetration that align with risk appetite



Time & Cost Savings

- Access a wealth of market and industry information within a single platform
- Navigate a user-friendly, visually appealing interface
- Build reports with insightful visualizations and exportable data

Primary Dashboards



State Market Snapshot

Analyze statutory data and financial performance industrywide or by carrier



Agency Finder

Identify agencies to facilitate growth in target markets

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Business Locator

Evaluate business listings that satisfy underwriting criteria and carrier appetite



State Industry X-Ray

Estimate commercial casualty market opportunity by granular industry code



Macroeconomic View

Investigate demographic and household data to help explain the market landscape



State Scoring Model

Rank state desirability using key metrics within a flexible framework



Catastrophe Analysis

Compare relative risk of natural catastrophe perils across the US



Residential Market Analysis

Assess homeowners market opportunity at the census block group-level

Dashboard Highlights

State Market Snapshot

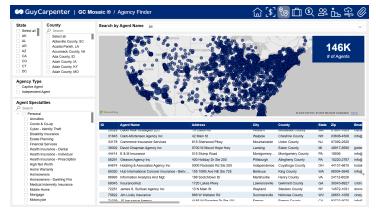
- Identifies top writers within specific lines of business and markets
- Enables peer benchmarking and assesses profitability
- Harnesses carrier market data to highlight trends in growth and competitive environment



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Agency Finder

- Leverages Guy Carpenter's proprietary US agency database to support the appointment process
- Helps triage agents by size and specialty
- Facilitates growth within target markets, products and industries



Business Locator

- Provides a deep dive into addressable insurance markets by line, class and region
- Supports growth planning by identifying areas of opportunity where risk appetite exceeds market share
- Includes access to individual business listings and location-level data, such as risk characteristics



State Industry X-Ray

- Compares state markets by granular NAICS or SIC industry classes
- Highlights regional differences and opportunities across commercial casualty lines



Macroeconomic View

- Compiles business, demographic and housing data to assist with high-level market interrogation
- Matches counties with similar profiles through a county clustering model



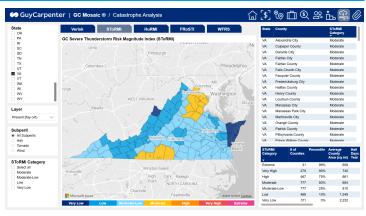
State Scoring Model

- Offers a flexible framework for evaluating states against the categories of risk, market opportunity and legal/regulatory environment
- Includes up to 15 years of state-level historical data across 25 ranking metrics
- Predicts one-year forward state combined ratios using model weights



Catastrophe Analysis

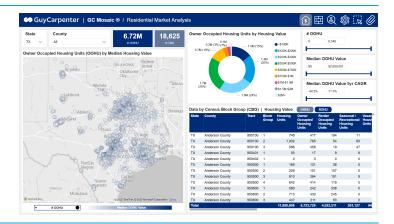
- Illustrates relative cat risk by peril and county, as modeled by Verisk Touchstone Re®
- Supplements the cat model view with Guy Carpenter's suite of peril hazard indices, including layers for present day and future climate change projections
- Helps inform territorial ratemaking and underwriting



Residential Market Analysis

 Provides census block group-level data to help assess homeowners market opportunity

 Compares detailed summary of key metrics including property characteristics, demographic variables and catastrophe risk



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Actionable Market Insights

The emergence of new insurable risks, innovative sources of analytics tools and a changing distribution environment provide carriers unprecedented opportunities for profitable growth. Against this evolving backdrop, companies also face growing competition and shifting regulatory requirements. GC Mosaic® equips clients with the tools needed to make data-driven and well-researched decisions, all within a centralized platform that allows users to efficiently capitalize on current market trends.

GC Mosaic® is available exclusively on GC Edge®, Guy Carpenter's industry-leading client portal for information, tools and services.

Contact

For a live demonstration of GC Mosaic® or to learn more about its capabilities, please contact us.

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About Guy Carpenter

Guy Carpenter & Company, LLC is a leading global risk and reinsurance specialist with 3,400 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 business of Marsh McLennan (NYSE: MMC), the world's leading professional services firm in the areas of risk, strategy and people. The Company's more than 85,000 colleagues advise clients in 130 countries. With annual revenue of over \$20 billion, Marsh McLennan helps clients navigate an increasingly dynamic and complex environment through four market-leading businesses including Marsh, Mercer and Oliver Wyman. For more information, visit www.quycarp.com and follow us on LinkedIn and Twitter.

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