



# Marine cargo

## Retail and wholesale

### Global inventory and transit

The retail and wholesale sectors are among the most competitive in today's business environment. Emerging concerns and increasing competitive pressures include brand identity, logistics and transportation issues, reliable benchmarking data, foreign sourcing, and continued globalization and consolidation within the industry.

As a consequence, the strategic focus of this sector is moving toward finding new ways to deliver high-quality products and merchandise quickly and cost-effectively, while maintaining brand integrity. Risk management and insurance solutions can play a pivotal role in the achievement of these goals.



### Why Marsh?

*An innovative risk advisor dedicated to your industry*

The Marine Practice of Marsh—in collaboration with the Retail/Wholesale Practice—combines dedicated marine cargo expertise with a unique understanding of the risk exposures that retail companies face. Our goal is to help our retail and wholesale clients extract value from their multinational operations and develop a competitive advantage by providing them with innovative risk solutions.

Marsh is the insurance-market leader in the placement and servicing of global cargo insurance programs, providing complete brokerage, administrative, and claims services. Our dedicated retail cargo expertise is a reflection of our commitment to serving the needs of retail and wholesale clients.

Marsh has a diverse global retail and wholesale client base. In the United States alone, we provide services to more than 2,000 clients, representing a significant number of the National Retail Federation's list of top 100 U.S. retailers. These clients range from small, local retailers to the world's largest retailers.

We are not aware of any other brokerage firm that has a dedicated Retail/Wholesale Practice such as Marsh's.

Our extensive range of coverage solutions for retail and wholesale clients addresses:

- flexible valuation (with an element of business interruption—selling-price valuation);
- control of damaged goods/fear of loss;



- marine consequential loss;
- pairs and sets, broken lots, and sizes and colors;
- brands, labels, and trademarks;
- trade disruption;
- voyage frustration, extra expense;
- terrorism coverage;
- inventory (distribution centers and retail locations);
- unpaid vendors (guarantee of collectibility); and
- inland transit.



## Client benefits:

**Placement of stock-throughput coverage:** Stock-throughput protection is designed to provide competitive global total cost of risk (TCOR) while freeing up property capacity and creating additional capacity within the marine insurance market. The advantage of this type of marine insurance placement over a traditional property insurance placement includes the availability of additional aggregate capacity and lower deductibles for catastrophe perils.

**Marshcargo.com:** Our complete online policy management system is always available to you at <http://www.marshcargo.com>.

**Claims expertise:** We offer dedicated claims management services before, during, and after a loss, as well as during the contract review stage prior to commencement of shipments.

**Benchmarking:** Our industry-specific client benchmarking data is available on a global basis.

**RECLAIM:** RECLAIM Consulting Services—a trading name of Marsh Ltd.—has the specialist skills and expertise to provide a broad range of claims-adjusting, claims-management, and recovery services, all of which have the potential to help clients reduce their bottom line financial losses.

**Loss control:** The professionals of Marsh coordinate global loss-control resources.

**Knowledge sharing:** We facilitate client roundtables, advisory councils, and seminars.

**Team approach:** Marsh not only promotes a team-based approach to account servicing, but also offers a distinctively diverse knowledge base across industries through more than 200 global marine cargo brokers.

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