

The Market Information Group

Marsh's Market Information Group (MIG) is responsible for following and analyzing the financial condition of the insurance companies with which Marsh places business. MIG analysts are available to speak to or correspond with Marsh clients to provide additional detail, insight, explanations and background regarding the financial condition of any insurance company.

MIG analyzes public financial information such as statutory annual and quarterly statements filed with regulatory agencies. Other important sources of information are annual reports, documents filed with securities and exchange commissions, industry publications and rating services. MIG may also meet with or question the senior management of an insurer to gain additional insight into the insurer's operations.

In performing these reviews, MIG analysts examine insurer profitability, liquidity, leverage, operating results, asset mix and investment portfolio, reinsurance security, loss reserve adequacy, managerial capability and financial flexibility. This includes analyzing trends (the comparison of prior year results to current year results) and comparing an insurer to its peers and the overall industry.

Marsh has established minimum financial guidelines for the insurers we use to help provide a relative framework and highlight insurer solvency. While Marsh does not guarantee the solvency of any insuring entity, we attempt to keep our clients informed about changes in the insurance marketplace.

A copy of MIG's guidelines is available upon request or can be obtained from Marsh.com.

The group's analysts also participate in or provide resources with regards to the following:

- preparing written analyses and financial summaries of Marsh's major markets to help clients and Marsh brokers evaluate the insurers they are using or considering using;
- giving presentations discussing the current and future market environment through client and industry seminars;
- corresponding with clients on an ongoing basis to help track their past and present insurers' financial condition; and
- preparing special client projects (i.e. industry benchmarking), upon request.

In addition to the above services MIG provides added value by helping clients form claims and commutation negotiation strategies with distressed insurance companies. We also provide ongoing advice related to the abilities of distressed insurance companies to meet their financial obligations under current and/or historic policies.

New Tool: Market Info on Marsh Connect

Marsh has a web-based product, Market Info on Marsh Connect, which allows clients to set up personalized portfolios of the insurers they use. These portfolios include insurer financial strength ratings (AM Best, Standard & Poor's and Moody's) and financial analyses (written analyses, data sheets and graphs). Market Info on Marsh Connect allows clients to conduct comparative analyses on their current and historical programs. It also sends automatic emails to interested clients whenever the Best, S&P or Moody's ratings of one of their selected insurers changes. Since Market Info on Marsh Connect is web-based, it is available 24-7 allowing clients to be pro-active in managing and staying current with their insurer programs.

