

FREQUENTLY ASKED QUESTIONS (FAQ)

MARSH MARKET INFORMATION

MANAGE YOUR INSURER COUNTERPARTY RISK

Marsh Market Information (MMI) is a one-stop tool that provides access to detailed financial information, ratings, news, and analysis to help clients evaluate the market security risks of their insurance programs — saving valuable time and concern.

This document answers common questions asked by clients using this application.



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What is the “Manage My Insurers” tab?

This section allows you to search for specific insurers to add to your portfolio. Functionality is also provided to help you manage your existing portfolio of insurers by adding, deleting, and selecting favorites.

How do I add an insurance company to my portfolio?

You add insurance companies to your portfolio through the **Manage My Insurers** tab.

If you click on the Manage My Insurers tab you will come to a page that says **Search** on top. You may search for the insurers by either the insurer's name or by its Marsh Market ID.

- **By Name:** The companies are usually listed by their full legal name. Please be aware of the "begins with" and "contains" buttons above the Insurer Name field and use them as appropriate.
- **By Marsh Market ID:** If you know the Marsh Market ID, which is also the four digit BASYS code, you may enter that instead of the insurer name. This is probably a more reliable way to find insurers since many insurers have similar sounding names. If you search by Marsh Market ID, you may search and add up to 10 insurers at once. All you have to do is list each Market ID separated by a comma with no spaces.

Insurer Name	Common Name	Market ID	Insurer Type	Group	Country	Financial Structure	Financial Analyst	FATCA Compliance	Receive Alerts	Delete
★ ACE American Insurance ...		0437	Property/Casualty	ACE	United States	ACE American	Melina Reed	YES	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> ACE Arabia Cooperative In ...	--	6266	Property/Casualty	ACE	Saudi Arabia	--	Colin Rose	NO	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> ACE Arabia Insurance Co...	--	4968	Property/Casualty	ACE	Bahrain	--	Colin Rose	NO	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> ACE Bermuda Insurance Ltd		3473	Property/Casualty	ACE	Bermuda	--	Melina Reed	YES	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> ACE Bermuda Internationa...	--	6969	Property/Casualty	ACE	Ireland	--	Alex Hislop	YES	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> ACE European Group Ltd	--	8002	Property/Casualty	ACE	United Kingdom	--	Alex Hislop	YES	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Aoe Europe Ltd Ltd	--	6570	Life/Health	ACE	United Kingdom	--	Alex Hislop	YES	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> ACE Fire Underwriters Ins...		0116	Property/Casualty	ACE	United States	ACE American	Melina Reed	YES	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> ACE INA Insurance	--	4118	Property/Casualty	ACE	Canada	--	Colin Rose	YES	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Aoe INA Life Insurance	--	6559	Life/Health	ACE	Canada	--	Alex Hislop	YES	<input type="checkbox"/>	<input type="checkbox"/>

After you find the insurers you would like to add to your portfolio, click the box next to their names. Then hit the **Save** button towards the bottom of the page and you are done.

What is a Marsh Market ID?

A Marsh Market ID is a four character alphanumeric code created by Marsh. Marsh colleagues can find it on Market Master and, in the US, on BASYS as well. Marsh clients might be able to see it on their invoices. However, the easiest way for a Marsh client to get the Marsh Market ID numbers is to ask their Marsh representative.

Why can't I find an insurer that is/was part of my placement portfolio?

MMI lists the details of all active carriers that Marsh places business with, with the exception of individual Lloyd's syndicates. All Lloyd's syndicates are backed by the added security of the Lloyd's Central Fund and therefore a record of Lloyd's of London (ID 0497) should be selected instead.

As insurance carriers evolve (change name, merge, etc.), the make up of an insurance portfolio will change. MMI records for an archived company remain within a portfolio but have no information available. Please contact your client executive to confirm the name of the new entity that should be added to your portfolio.

Why can I no longer find a company record that was in my portfolio?

A company may have changed its name and is now listed under a new legal name. Alternatively, a company may have been involved in some merger activity. Please contact the assigned financial analyst (found in the Company Information page of any MMI record) or your client executive to be given the background on what has happened to the company in question. In the case of mergers, it may be necessary to add the acquiring company to your insurance portfolio.

What do the stars represent on the "My Insurers" tab?

Functionality here includes choosing "favorites" for insurers you follow most frequently. This is achieved by marking insurers with a gold star on your portfolio and also through the Manage My Insurers tab. To mark an insurer as a favorite, simply click once on a gray star to change it to a gold star. You are allowed up to 10 favorite insurers. This saved feature will show the favorite insurers listed above all others in your portfolio.

The insurance companies shown will either have a gold star, a gray star, or a gray box. All symbols can be turned on or off. The explanation for each is provided below:

- **Gold Star:** The insurer is in your portfolio and is marked as a favorite.
- **Gray Star:** The insurer is in your portfolio and is not marked as a favorite.
- **Gray Box:** The insurer is not in your portfolio.

If the parent/group of the selected insurer is publicly traded it will show on the Stock Tracker on the home page.

Why can't I mark an insurer as a favorite?

You are allowed up to a maximum of 10 insurers as favorites. If you select more than 10, the 11th will not be marked. To change this, you have to deselect a current favorite insurer.

What are the Exclusive Analytics?

It is an interactive component that allows you to create unique graphs, charts, and reports. Functionality includes the following:

- Compare your insurers.
- Insurer ratings by premiums/limits.
- Insurer ratings by layer.

What is a "Financial Structure" and why is there such a big focus on financial structures?

A financial structure is a term that Marsh's Market Information Group created to reflect the funding that supports the insurance company in question. There can be several types of financial structures. The most common ones are intercompany pools.

An intercompany pool is a fairly common structure in large US insurance groups. In general, in an intercompany pool each member of the pool writes a certain amount of direct business and cedes it to the lead member of the pool. The lead member buys external reinsurance and retrocedes a predetermined percentage of the retained risk to each member of the pool. In this manner, any claim related to an insurance policy issued by any member of the pool is reinsured by the lead member.

There are variations to this structure and they should be described in the **Company Information** section of the various pool members and in the **Financial Structure Information** page. The predetermined participation percentages are indicated on the **Overview** page of the financial structure in the section titled **Intercompany Pool Structure**.

MARSH MARKET INFORMATION

My Insurers | Manage My Insurers | Home | My Profile | Help | Feedback | Contacts | Logout

1-5 of 23 Insurers | Show 5 per page

★	Insurance Company	INSURER FINANCIAL STRENGTH RATINGS			Company PHS (\$B. ST)	Group	News*
		A.M. Best Rating / Outlook	S&P Rating / Outlook	Moody's Rating / Outlook			
★	ACE American Insuranc	A++ / -	AA / NEG	A1 / POS	\$2.7B 08/2015	ACE	Cyber Risk: Boards Ask Questions, ACE Has...
★	AIG Insurance Company	A / ST	A+ / ST	A1 / ST	\$64.1M 08/2015	AIG Group	AIG Launches Comprehensive Solution for C...
★	Aspen Bermuda Limited	A / ST	A / ST	A2 / ST	\$2.3B 10/2014	ASPEN INSUR...	Aspen Releases 2014 Loss Development Tr...
★	Atlantic Employers Ins.	A++ / -	AA / NEG	A1 / POS	\$56.1M 08/2015	ACE	Cyber Risk: Boards Ask Questions, ACE Has...
★	Chubb Indemnity Insur...	A++ / -	AA / NEG	Aa2 / ST	\$145.6M 08/2015	CHUBB	BSIF: The Hartford's Shares Jump Amid Me...

*POS = Positive Outlook, "NEG" = Negative Outlook, "ST" = Stable Outlook, "DEV" = Developing Outlook
Assigning "Stars" to insurers will ensure those insurers (up to 10) appear first, unless you sort based on other criteria.
For Rating Definitions, please reference the Rating Definitions document in Backgrounders.
For disclaimers and additional information regarding the ratings, please see Marsh and Agency Disclaimers document in Backgrounders. *News and Stock Tracker powered by Advisen.

Stock Tracker*

1W 1M 3M 6M YTD 1Y 2Y 3Y 5Y

From: To: SHOW

Percent Change

Jan 21 Jun 28 Jul 05 Jul 12 Jul 19 Jul 26 Aug 02 Aug 09 Aug 16 Aug 23 Aug 30 Sep 06 Sep 13 Sep 20 Sep 2

ACE (ACE)
AIG Group (AIG)
ASPEN INSURANCE HOLDINGS (AH)
CHUBB (CB)
TRAVELERS COMPANIES (TRV)

The stock chart listings above are for publicly-traded groups affiliated with companies in your portfolio. Some of your selected companies may not be shown due to no group affiliation.

My Exclusive Analytics

- Compare Your Insurers
- Insurer Ratings by Premiums/Limits/Claims
- Insurer Ratings by Layer

Industry Analytics

- Top Markets Ranking 09/17 - 17 Sep 2015
- AM Best vs Moody's Comp... - 09 Jan 2015
- S&P vs AM Best Comparison... - 08 Jan 2015
- S&P vs AM Best Comparison... - 08 Jan 2015
- European Floods PC Losses... - 07 Aug 2013

Backgrounders

- US Reviews - Explanation 2... - 06 Jan 2015
- Non-US Reviews - Explana... - 06 Jan 2015
- MMI Glossary 2015 - 06 Jan 2015
- GD5 2015 - 06 Jan 2015
- MMI Q&A - 20 Oct 2011

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ACE American Pool
Country: United States | Group: ACE
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Overview | Financial Structure Info | Detailed Analysis | News

Financial Highlights

	YE 2014	YE 2013	YE 2012		YE 2014	YE 2013	YE 2012
PHS	\$6.7B	\$6.3B	\$5.9B	GPW	\$11.4B	\$21.1B	\$20.3B
Total Assets	\$26.4B	\$24.1B	\$24.2B	NPW	\$4.9B	\$4.4B	\$4.5B
Invested Assets	\$19.4B	\$18.2B	\$17.4B	NPW/PHS	73.56%	60.00%	76.00%
Reinsurance Recoverable	\$13.4B	--	--	Combined Ratio	95.16%	91.00%	90.00%
Liquid Assets to Total Liabilities	96.73%	--	--	Net Income	\$489.7M	\$711.0M	\$166.0M

All revenue displayed is in USD.
Source of U.S. statutory data: Copyright © A.M. Best Company, Inc. All rights reserved - used by permission. For recipient internal use only. No part of A.M. Best Data and/or Best's Credit Ratings may be reproduced, distributed, or stored in a database or retrieval system, or transmitted in any form or by any means without the prior written permission of the A.M. Best.

Insurer Financial Strength Ratings

Insurer	Current Rating	Current Outlook	Rating Eff. Date
A.M. Best	A++		07/02/2015
S&P	AA	Negative	07/01/2015
Moody's	A1	Positive	07/02/2015

Historical Ratings

2011 2012 2013 2014 2015

Intercompany Pool Structure

Name	% Part.	PHS	PHS As Of
ACE America	37%	\$3.0B	03/2015
Ace Property	35%	\$2.1B	03/2015
Pacific Empls	17.8%	\$1.2B	03/2015
Insurance Co.	5%	\$228.5M	03/2015
Total	100%		

How would I manage my alerts profile?

- **My Profile:** The **My Profile** page, accessed from the site navigation bar, allows you to view your contact information on file. If changes are needed, please contact the support numbers listed below.

- **U.S./Canada:** 1-866-772-3501
- **Global:** 1-512-378-4700

You may also send an email to marshmarketinfo@marsh.com.

- **Managing Alerts**

- **Suspend Alerts:** The **Suspend** and **Resume** buttons give you the option to temporarily render alert functions inactive.
- **Industry Analytics Alerts:** You may choose to receive alerts for content that is uploaded or changed in the **Industry Analytics** component of the home page.
- **All Company Alerts:** This setting is activated for companies that are marked for alerts in the **Manage My Portfolio** section of the home page. The following alerts can be set for all companies and/or groups in your portfolio.
- **Select Company Alerts:** You may set alerts for specific insurers from your portfolio. Insurers in a portfolio marked to receive alerts from **Manage My Insurers** will receive this alert automatically.

Is there an explanation of what the A.M. Best and S&P ratings mean?

A ratings definitions document from a few of the major rating agencies is attached on the home page under **Backgrounders**.

Who should I contact for general technical issues?

For technical support, please use the following phone numbers.

- **US/Canada:** 1-866-772-3501
- **Global:** 1-512-378-4700

You may also send an email to marshmarketinfo@marsh.com.

Additional help resources are available on the Marsh Portal. For further information, please contact your local Marsh representative.

For support or technical assistance, please contact marshportalsupport@marsh.com.

Questions about insurer/market issues should be directed to marshmarketinfo@marsh.com.



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