

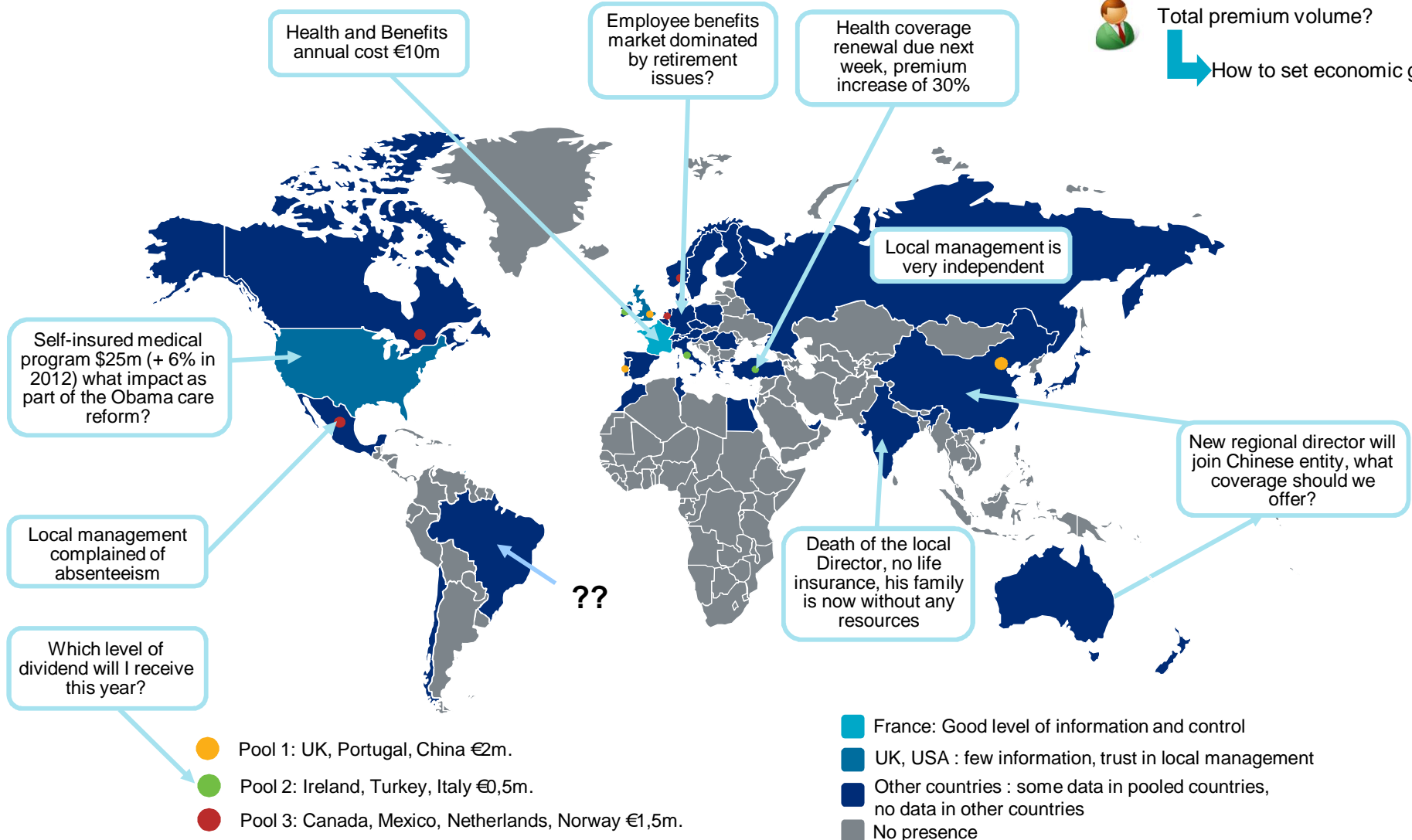
GLOBAL BENEFITS MANAGEMENT EXAMPLE ISSUES FACING A MULTINATIONAL

Multinational represented in 35 countries



Total premium volume?

How to set economic goals?



GLOBAL BENEFITS MANAGEMENT OUR RESPONSE AND VALUE PROPOSITION

WHAT IT MEANS

A global broker is appointed for insured employee benefits worldwide

HOW DOES THIS ADD VALUE

- Efficient placement process and leveraging purchasing power saves cash (in our experience generally over 10% of total employee benefit risk insurance spend)
- Central point of contact to global broking network
 - Data on plans globally.
 - Improved service by broker network and insurance networks due to global management of relationship
- Tools providing an overview of the broking relationship and dashboards highlighting cost trends and savings achieved (see screen shots)
- Where Mercer Marsh Benefits is appointed as the global broker for insured employee benefits, we provide additional value in the form of credits for central services at no additional charge. We aim to provide services to the value of around 10% of the global commission revenue.

Many of our clients use this to provide:

- Dedicated central resource to, for example:
 - Produce management reports
 - Providing central support on setting benefits strategy, and to help manage ad-hoc local issues when they arise
 - Build a data base of all insured benefit plans
 - Provide general market benchmark and trends information
 - Assist with multinational pooling strategy

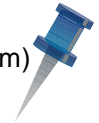
WHY MERCER MARSH BENEFITS?

- Proven track record of partnering with clients to achieve significant cost savings and governance improvement in global broking assignments
- Mercer Marsh Benefits can provide broking services in 135 countries
- Dedicated central team of global broking coordination professionals
- Sophisticated tools provide management information on the global employee benefit insurances worldwide

TARGET MARKET

Large multinationals with:

- Significant insured employee benefit spend (over around US\$10m)
- Able to make decisions centrally



CASE STUDY

A global engineering company appointed Mercer Marsh Benefits as its Global Broker of insured employee benefits.

- Mercer Marsh Benefits
 - Built and maintained a database of insured employee benefit plans
 - Achieved nearly 15% savings on the annual global premiums paid for employee benefit risk insurances by improving efficiency of insurance placement and leveraging economies of scale within two years
 - Helped redesign plans to avoid unnecessary costs