

MARSH GLOBAL INSIGHT



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EXPLORING INSURANCE AND REGULATORY ISSUES WORLDWIDE

THE CHALLENGE:

- Will local country and regional intelligence improve your risk strategy?
- Can you identify global insurance regulatory and tax information around the world?
- Can you view this information at a glance to compare answers by country?

SORT YOUR REPORT BY

LINE OF BUSINESS COUNTRY INFORMATION

Marsh Country Profiles Save selections Load saved selections

General Liability

Visible Columns 3

Swap Axis

INFORMATION	ARGENTINA	BRAZIL	VIETNAM
Non-Admitted Insurance Policies - are they allowed?	No	No but with limited exceptions	Compulsory classes no, otherwise no but allowed if cover not available locally, or insurances authorised under international agreements or insurances taken by foreign-invested enterprises (minimum 49% shareholding) and foreign individuals resident in Vietnam, subject to strict insurer criteria, as per legislation
Payment Terms - what are the premium payment terms?	Although an SSN resolution suggests cash for cover, in practice a period of credit of typically 30 days is given (as allowed by the insurance law)	Normally 30 days	Cash for cover unless otherwise agreed, in practice up to 30 days but up to 60 days for corporate
Are Public and Product Liability limits typically combined or separate? (Marsh Question) (GL Only and Products)	Either	Either	Combined
Can policies provide a Waiver of Subrogation (where required by written contract?) (Marsh Question) (GL Only)	Yes	Yes, must be requested and negotiated	Yes

OVER
50 TOPICS
AT YOUR FINGERTIPS

Marsh Global Insight

WHO IT'S FOR

- Multinational clients
- Risk managers
- Compliance officers

THE SOLUTION:

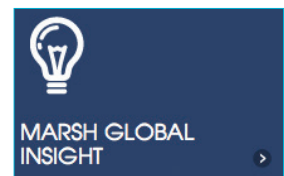
MARSH GLOBAL INSIGHT

Marsh Global Insight channels an overwhelming patchwork of global rules, customs, and emerging risks into a convenient portal with a valuable mix of intelligence from Axco Insurance Information Services and Marsh. Select the countries, lines of business, and issues which interest you to create a customized report that helps answer your global portfolio questions.



FEATURES

- **Convenient and Easy:** Marsh Global Insight is point-and-click technology that provides your global “need to know” quickly. With a few clicks, create reports that address insurance regulatory and tax issues. And flexible viewing options give you the information you need, when you need it.



COUNTRY <small>(rollover cells for more options)</small>	NON-ADMITTED INSURANCE POLICIES - ARE THEY ALLOWED?	PAYMENT TERMS - WHAT ARE THE PREMIUM PAYMENT TERMS?	ARE PUBLIC AND PRODUCT LIABILITY LIMITS TYPICALLY COMBINED OR SEPARATE? (MARSH QUESTION) (GL ONLY AND PRODUCTS)
Argentina	No	Although an SSN resolution suggests cash for cover, in practice a period of credit of typically 30 days is given (as allowed by the insurance law)	Either
Brazil	No but with limited exceptions	Normally 30 days	Either

- **Global Intelligence, One Country at a Time:** In addition to reports, Insight provides further country-based intelligence from Marsh’s global multinational client service network. Global and local intelligence and topics of interest are added regularly.

HONG KONG		
AXCO INTELLIGENCE		
MARSH NETWORK DIRECTORY		
MARSH COUNTRY INFORMATION		
SECTIONS	Question	Answer
Client-Facing Thought Leadership Awards, Announcements & Press	Client Alerts	Levels of Compensation Under the Employees' Compensation Ordinance in Hong Kong Increased (February 2015) In an effort to align price-inflations and employee wages, the Hong Kong Government has passed a resolution to increase statutory compensation levels under the employees' compensation ordinance (ECO).
	Insurance Market Report	Global Insurance Market Quarterly Briefing — March 2015 The Marsh Global Insurance Index showed rate decreases for the fourth quarter of

- **Connecting with the Multinational Network:** A very basic challenge that all multinationals face is a logistical one: understanding who is where. Marsh Global Insight provides a multinational directory that includes office profiles and key contacts in each country.

HONG KONG		
AXCO INTELLIGENCE		
MARSH NETWORK DIRECTORY		
MARSH COUNTRY INFORMATION		
LOCAL CONTACTS	MARSH (HONG KONG) LIMITED	
Marsh (Hong Kong) Limited	Office Type	Subsidiary
Local Office Leadership	Office Type Definition	Subsidiary of Marsh.
MCS Leadership	Year Established	1972
	Number of Offices	2

TOPIC EXAMPLES FROM AXCO:

- Are non-admitted insurance policies allowed?
- Which compulsory insurances are required by law?
- What are insured payable taxes for admitted business?
- Are there any statutory tariffs?
- What are the premium payment terms?
- Does premium have to be collected locally?
- Can premium be paid directly to the local insurer by the overseas entity?
- Can the premium be billed in any currency?
- Are there any compulsory reinsurance cessions?
- Are there any compulsory minimum retentions?

TOPIC EXAMPLES FROM MARSH:

- Is waiver of subrogation in GL policies available?
- Is there an anti-money laundering statute in place?
- Can the company pay on behalf of D&Os?



For more information about Marsh Global Insight, please contact your client executive or visit our website at <http://marsh.com/clientmarkettech>.

About Axco

Axco is the leading supplier of global insurance market information with 50 years' experience in researching and publishing industry intelligence on insurance and employee benefits. More information available at www.axcoinfo.com.

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