

# WHAT DOES GUY CARPENTER DO?

## WE EXECUTE CUSTOMIZED FINANCIAL TRANSACTIONS.



**Similar to an investment bank**, we broker a specific type of financial transaction called reinsurance. **Reinsurance** is a risk transfer agreement that is often referred to as “insurance for insurance companies.”

As an **intermediary**, we do not assume any of the risk transferred in a reinsurance agreement. **Similar to a consulting firm**, we leverage our reinsurance expertise to **help our clients anticipate and navigate change**, providing them with a business edge that goes beyond the reinsurance transaction.

## WE WEAR MANY HATS. WE:



### ADVISE

We advise companies on managing risks, deploying capital, and navigating change, enabling them to grow and prosper.



### INNOVATE

We develop ideas, tools and capabilities that drive new perspectives, new products, and new paths to growth.



### TRANSACTION

We syndicate risk by matching buyers and sellers of reinsurance, ultimately dispersing it around the world.



### ADVOCATE

We are a client advocate in reinsurance transaction negotiations; our financial and broking expertise help drive favorable terms for our clients.



### ACCESS CAPITAL

We help insurers, governments, and other risk bearing organizations access capital through reinsurance, helping them manage risk and grow in a risk conscious manner.



### SUPPORT

We're there for clients when it matters most. We process all payments related to the reinsurance transaction and recover funds on behalf of clients in the event of a loss.

# WHY GUY CARPENTER?

## WE INVEST IN OUR PEOPLE.



### LEARNING

Our Graduate Training Program, Reverse Mentoring Program, and Technical Learning Curriculum are just a few of the many ways we are empowering our people with the resources to continue learning at all stages of their careers.



### DEVELOPMENT

Development of our people is a strategic priority at Guy Carpenter. From ongoing feedback to outlining career development paths, our company is invested in the professional success of every employee.



### APPRENTICESHIP

Our firm is rooted in an apprenticeship culture and junior team members learn by working closely with seasoned professionals. Our matrix structure maximizes exposure to senior leaders and executives.

## WE TAKE PART IN MEANINGFUL WORK.

In 2017 alone, our industry covered an estimated **\$170 billion in losses** resulting from natural catastrophes including hurricanes, wildfires, earthquakes, floods, cyber attacks, hailstorms, tornadoes, and volcanoes.

We serve as a **trusted advisor to over 2,400 clients** by optimizing their reinsurance purchases, an expense that totalled over **\$30.4 billion for our clients in 2017**.

Our work **bridges both the public and private sectors** by distributing risk around the world. The business we're in helps **protect society from** the significant financial burdens caused by **volatility, uncertainty, complexity, and ambiguity**.

## WE LEAD OUR INDUSTRY.

Guy Carpenter is part of Marsh & McLennan Companies, a **\$14 billion professional services firm** traded on the New York Stock Exchange (ticker symbol: MMC). Guy Carpenter's industry leadership has recently manifested in achievements such as:



Delivering our **industry's 1st cyber risk modeling platform**



Through its affiliate GC Securities, a division of MMC Securities LLC, underwriting the issuance of the **World Bank's 1st catastrophe bonds**, and



Leading **FEMA's 1st reinsurance placement**.