

FIND THE UPSIDESM

MARSH



MARSH MERCER KROLL
GUY CARPENTER OLIVER WYMAN

Risk and Opportunity in China

风险与机遇并存的中国





“ The problem is not insurance, it is risk.”

- HENRY MARSH, 1901



“问题的关键不在于
保险，而是风险。”

- HENRY MARSH, 1901

Helping companies in China turn risk into a competitive advantage.



With one of the world's most dynamic and fastest growing economies, China offers unlimited and unprecedented opportunity – however opportunity never comes without risk.

From natural hazards such as earthquake or flood to dynamic business risks including intellectual property, environmental liability risk or business interruption, China's risk environment should not be underestimated. Risks well-managed deliver certainty and confidence to seize opportunity.

As the world's leading strategic risk advisor and insurance broker, Marsh works with successful companies around the world to find appropriate solutions for their risk.

“In every risk there's opportunity, if you know where to look.”

As an insurance broker, Marsh uses its in-depth knowledge of risk, in all its permutations, and the local and global insurance markets to find and arrange suitable insurance policies and negotiate the best deal on behalf of our clients. Unlike tied insurance agents, Marsh offers advice directly to our clients and solely represents our clients, without conflict of interest.

As a professional risk advisor, Marsh helps our clients understand and mitigate their risks, recover from losses, develop risk management strategies to take advantage of business opportunities and achieve business goals, while protecting against risks that could damage profits or reputation.

Understanding risk and proactively managing it is a prerequisite for achieving competitive advantage in today's market place. Marsh can help you turn risk into a competitive advantage for your business.

帮助在中国的公司将 风险转化为竞争优势

中国是世界上最具活力和增长最快的经济体之一，提供了广阔的、前所未有的发展机遇——然而风险总是伴随机遇而来。

无论是自然灾害，例如地震或洪水，还是动态的商业风险，诸如知识产权、环境责任风险或业务中断风险，中国的风险环境不容低估。良好的风险管理将使企业更有把握赢得机遇。

作为世界领先的战略风险顾问和保险经纪公司，达信帮助全球许多成功运营的公司寻找到合适的风险解决方案。



“如果知道如何审视风险，任何风险中都蕴藏着机遇。”

作为保险经纪人，达信利用全方位的专业风险知识以及对当地和全球保险市场的深入了解，寻找和安排合适的保险计划并帮助我们的客户达成最佳交易。不同于保险代理人，达信直接向客户提供咨询建议，完全站在客户的立场，而不会与之产生任何利益上的冲突。

作为专业的风险顾问，达信将帮助我们的客户了解和降低风险、恢复损失、制定风险管理战略，以把握商业机会、实现业务目标，同时防范任何可能损害利润或名誉的风险。

了解风险并对其进行积极管理已经成为企业在当前市场环境中取得竞争优势的先决条件。达信可以帮助您将风险转化为业务竞争优势。

Marsh In China



Marsh (Beijing) Insurance Brokers Co., Ltd is Marsh's wholly-owned operation in China, headquartered in Beijing with branch offices in Shanghai, Guangzhou, Chengdu and Shijiazhuang. Marsh is the first wholly-owned foreign enterprise to be awarded an insurance broking license in China, which enables it with full management control and efficient decision-making processes. It also allows our clients access to best-in-front Marsh service by mobilizing the unmatched strength and international experience of our global network. We are rapidly expanding our network in China and across the world. In Greater China, Marsh has a significant presence in Taiwan, Hong Kong and Macau.

Marsh has maintained a presence in China for more than 26 years and is committed to delivering best practices in risk and insurance services to the world's most dynamic market. In China, Marsh has

more than 130 professionals servicing over 1000 clients, including local and foreign companies, with full-scope services including insurance and reinsurance brokerage, risk consulting and management, employee benefits and claims advisory.

Marsh has established a China Global Client Service network of specialists in key offshore markets who are working to assist our Chinese clients be even more successful in their international operations.

Marsh's risk consulting team is the largest in China among insurance brokers and provides comprehensive business operation risk advisory services. The Enterprise Risk Management (ERM) team is a leading ERM advisor in China, equipped by global expertise and extensive local knowledge to help companies in China develop and implement their ERM strategies

达信在中国



达信（北京）保险经纪有限公司是达信在中国的全资子公司，总部设在北京，并在上海、广州、成都和石家庄设有分公司。

达信是中国第一家取得保险经纪执照的外商独资企业，这使得公司经营管理独立，决策迅速，并能够借助达信强大的全球网络资源向客户提供一流的专业服务，引进国际先进经验。公司目前正在迅速扩大其运营网络。在大中华区的台湾、香港和澳门地区，达信也有着优异的市场表现。

达信在中国运营的时间已超过26年，期间一直致力于为这一世界上最具活力的市场提供最优的风险咨询和保险服务。达信在中国拥有130多名业界专家，服务的中外企业超过1000多家，提供包含保险与再保险经纪、风险咨询与

管理、员工福利、理赔建议等全方位的服务。

达信还成立了专门服务于中国客户的全球网络，在各个重要的海外市场设有专家，帮助我们的客户在国际市场上赢得更大的成功。

此外，达信在中国拥有保险经纪行业内规模最大的风险咨询团队，提供复杂的商业运营风险咨询，包括业务持续和中断风险、综合理赔管理风险及供应链风险等。而团队内的企业风险管理部门更是行业内的翘楚，凭借全球先进的国际经验以及丰富的本地知识协助企业发展风险管理战略，达成企业目标。

Marsh Expertise

Founded in 1871, Marsh has more than 130 years of experience and is the world's largest insurance broker. Marsh's professional network of 400 offices around the world and 26,000 employees is unrivalled in its capacity and proven ability to collaborate and find innovative solutions for clients of all sizes and industries. Marsh brings a truly international perspective to solving risk issues and accessing insurance markets abroad.

Insurance Broking

Marsh is a licensed service-oriented company specializing its business to act as an advisor and intermediary to their clients (insured) and insurance companies for obtaining suitable insurance products and to assist them during insurance claims.

Globally, the practice of insurance broking is more than 150 years old. In China, insurance broking has a young history, launched in 2001.

As your insurance broker, Marsh will:

- Investigate the risks to be protected
- Organise the best insurance cover for the risk
- Design and develop insurance and other risk management products
- Obtain competitive quotations from the insurance market to reduce the cost of risk
- Oversee any amendments or changes needed to the policy during the year
- Provide professional advice and support in the event of a claim
- Be remunerated by the insurance company, not by client

Your best insurance is an insurance broker.

Marsh's specialty practices in China are:

- Asia Global Client Services – solutions for Japanese, Korean, Taiwanese and other Asian clients' investment operating in China
- Aviation and Aerospace
- China Global Client Services for Chinese companies expanding internationally
- Client Executive Practice, including general property and casualty
- Claims Service
- Communications, Media and Technology
- Energy
- Environmental
- Financial and Professional Service (FINPRO), including Directors' and Officers' Liability (D&O) and Professional Indemnity
- Infrastructure, including power, utilities, and construction
- Marine
- Risk Consulting, including (but not limited to) Enterprise Risk Management and property loss control
- Sports, Entertainment and Events
- Trade Credit and Political Risk
- Private Equity, Mergers and Acquisitions (PEMA)
- Product Risk

达信在中国的专业服务团队包括：

- 海运
- 能源
- 航空航天
- 基础设施建设，包括电力、公共事业和建筑工程
- 贸易信用及政治风险
- 高科技与电信
- 私募股权和并购（PE/MA）
- 体育、大型活动与特殊风险
- 环境风险
- 中国客户全球业务服务，针对进军国际市场的中国公司提供服务
- 亚洲客户全球业务服务—为在中国投资或经营的日本、韩国、台湾或其他亚洲客户提供服务
- 跨国企业客户服务，提供综合财产保险和巨灾保险服务
- 财务与专业责任保险服务（FINPRO），包括董事和高级职员责任和职业责任保险服务
- 风险咨询，包括（但不限于）企业风险管理，财产损失控制等
- 产品风险
- 理赔服务

达信的专业服务

达信成立于1871年，迄今已有超过130年的历史，是全球最大的保险经纪公司。达信的全球专业网络由世界各地400多个办公室的26000名员工组成。公司以其无与伦比的实力和久经考验的能力，协助不同规模、不同行业的客户寻求独具创新的解决方案，帮助他们以国际视角观察和解决风险问题，并从国外保险市场获得服务。

保险经纪

达信是一家获得许可的专业服务公司，其业务是作为客户的顾问以及客户（被保险人）和保险公司之间的中间人，为客户赢得适合其需要的保险产品并协助客户进行保险索赔。

在全球，保险经纪业务已有超过150年的发展历史。但是在中国，保险经纪还是一个新兴的行业，起步于2001年。

作为您的保险经纪人，达信将：

- 帮助客户了解现存的风险
- 为风险寻求最佳保障
- 设计、开发保险及其他风险管理产品
- 获得保险市场最优报价，降低风险管理成本
- 监督保险年度内保单修改和变更情况
- 提供专业索赔建议和支持
- 从保险公司收取经纪费，无须客户付费

您的最佳保险就是保险经纪人。

Marsh Experience

Globally Marsh represents business in all industries and sectors, providing professional service for businesses, public entities, associations, professional services organizations, and private clients.

Marsh has unparalleled global industry specialization to benefit your business – in China or overseas.



Automotive

- Advises over 400 automotive industry clients in North America alone and 11 of the top 15 global original equipment manufacturers
- Specialists in offering tailored automotive risk management services including product recall and advice on other risk issues related to international expansion
- Services the Chinese operations of local and multinational auto industry leaders

Aviation and Aerospace

- Advises more than 190 airlines, including the major international passenger carriers, 400 manufacturers, 350 general aviation and 85 space industry clients
- Specialises in complex, high stakes needs of airlines, aircraft product manufacturers, general aviation, and the space industry
- In China, Marsh has provided extensive services to the Aviation industry since 1974 and has advised the Aerospace industry and insurers since the early 1990s

Chemical

- Advises more than 1600 chemical clients globally, including relationships with the top 70 US chemical companies
- Specialists in dealing with the unique risk issues facing chemicals companies in minimizing the total cost of risk

Communications, Media and Technology

- Global leader in providing services to the Tech /

Media / Telecom industry with more than 1,500 clients worldwide, including 84% of the world's largest technology and telecom companies

- In China, Marsh has a client portfolio which includes the largest companies, with multi-billion dollar capital investment and sales revenue, in the semiconductor, display technology, computer hardware manufacturing and solar energy sectors

Construction

- Advises commercial and residential construction, design-build risk, professional liability, contract surety, environmental issues, construction and project risk
- Specialists in recognizing the risk associated with all types of construction projects
- Solid construction experience in China in almost every industry segments

Energy

- Advises an extensive client base globally which includes the majority of world's top energy companies. Marsh was ranked the top marine and energy broker in the latest market poll
- Specialises in upstream and downstream energy and oilfield services
- With teams based in Beijing and Shanghai, Marsh services some of the most prominent clients / projects in both the upstream and downstream sectors in China

Financial Institutions

- Advises a client base of more than 2,500 of the largest and mid-size financial institutions



- Specialists in providing effective risk mitigation strategies to assist financial institutions manage their evolving legal and regulatory environment
- Services top Chinese policy banks and places FINPRO (Financial and Professional Services) products for state-owned banks and major private equity and investment funds in China

Marine

- Advises a large client base globally across diverse industry sectors, including: tanker fleets; coastwise / river tug and barge; cruise lines and casino vessels; stevedores; and ports and terminals
- Specialists in marine cargo, hull, Protection and Indemnity insurance, and marine liabilities. Marsh brings a strong global approach with market-leading engineering and construction expertise across the spectrum of marine risks

Mining, Metals and Minerals

- Advises more than 80% of the world's largest mining organizations
- Specialists in an innovative and consultative risk approach for complex risk issues, as well as thermal and acoustic risk management, mining needs analysis, and environmental consulting services

Power and Utilities

- Global industry specialists with a client base of more than 300 US utility clients including 18 of the top 25 power companies worldwide, and 96 of 103 operating nuclear reactors in the US fleet
- Specialists in electric, gas and water tailoring risk solutions to the power and utilities sector

Retail / Wholesale

- Advises more than 2000 retail / wholesale industry clients in the US and 60% of the top 100 National Retail Federation's list of US retailers
- Specialists in supply chain risk management, retail specific cost reduction solutions, best retail risk management practices, and in providing retail-specific benchmarking data
- Serves the Chinese operations of the world's largest multinational retailers

Sports, Entertainment and Events

- Provides risk management advice and solutions to more than 700 clients in this sector globally, including stadiums and arenas, global events, professional sports teams and motion-picture and television production companies
- Adviser on 11 Summer and Winter Olympic Games since 1988
- Industry benchmarking analysis of trends and exposures
- In-house specialists from the events and sporting industries

Transportation

- Advises more than half of the top 50 logistic motor carriers in the US, 65% of the top motor carriers in Canada, 30% of the top logistics companies in Europe, and 70% of the top 20 transit agencies and rail operators
- Specialists in analysis and advice across the full spectrum of transportation risk, including: fleet and self-drive hire; global construction mega projects; railroads; logistics; bus and coach

达信的经验

达信的全球业务范围涵盖各个行业和领域，为商业企业、政府机构、团体、专业服务机构和私营企业提供服务。

达信专业的全球行业经验无人能及，您在中国和海外的企业都将从中受益。



汽车

- 客户群体广泛，仅北美地区就有400多家汽车行业客户，全球汽车制造商15强中有11家是达信的客户
- 致力于为客户提供量身订做的汽车业风险管理服务，包括财产与营运中断保险、私募股权和并购风险管理工具、产品召回以及全球扩张所涉及的风险问题
- 为本地和国际汽车业巨头在中国的运营提供保险和风险管理服务

航空航天

- 服务于包括大型国际客运公司在内的190家航空公司、400家制造商、350家飞机制造和85家航天产业客户
- 专门致力于为复杂、高风险的航空公司、飞行产品制造商、一般的飞机制造和航天产业提供服务
- 自1974年起就为中国航空业提供广泛的服务，并于90年代初期向航天业及保险公司提供再保险经纪服务

高科技、通信与媒体

- 高科技、通信与媒体产业风险管理与保险解决方案的全球领导者
- 为全球1,500家客户提供服务，全球最大的高科技与通讯企业中有84%是达信的客户
- 达信在中国的客户包括投资和营业额达几十亿美元的产业领先企业，业务涵盖半导体、显示技术、电脑硬件制造和太阳能光伏等领域

化学领域

- 为全球化学领域的1600多家客户提供咨询服务，并与美国排名前70位的化工企业建立了客户关系
- 专门致力于处理化学企业所面临的独特风险问题，实现其风险总成本的最小化

建筑领域

- 为商用和民用建筑、建筑设计风险、职业责任、合同担保、环境问题以及建筑与项目风险提供咨询
- 致力于识别各类建筑工程涉及的风险问题
- 在中国各行业均有深厚的建筑工程风险管理经验，客户遍及海运、能源、基础设施、电力、高科技、房地产和矿业等领域

能源

- 在全球拥有广泛的客户群体，其中包括大多数世界石油巨头。被最新市场调查评选为海运与能源领域第一保险经纪人。
- 致力于上游能源、油田服务和下游能源领域的服务。每年为全球市场安排保费连同海运保险达36亿美元
- 北京与上海均有服务团队，利用本地和全球的专家资源，为处于上游和下游能源领域的一些大型中国客户和项目提供服务

海运

- 向全球范围内各个行业的大量客户提供咨询服务，包括油轮船队、沿岸河流拖船和驳船、邮轮航线、



装卸码头、港口和专用码头等

- 专门致力于海运货物、船体/船东互保协会与海运责任，凭借全球的优势资源以及业内领先的工程建筑先进经验为客户解决海运相关风险

金融机构

- 为全球超过2500家大型和中型的金融机构提供咨询服务，包括银行、投资银行、证券商、投资顾问/资产管理、基金、保险公司和交易所
- 致力于为金融机构提供有效的风险管理战略，以协助机构应对不断变化的法律法规环境
- 服务于中国主要的政策性银行，并为国有银行、大型私募与投资基金安排财务与职业责任产品

采矿业、金属与矿产

- 服务于80%的世界最大的矿业组织
- 致力于为复杂风险问题提供创新的咨询与解决方案，同时提供热能与噪音风险管理、采矿需求分析以及环境咨询服务

电力及公用事业

- 拥有全球行业专家团队，在美国向超过300家公用事业客户提供咨询服务，包括世界电力公司25强中的18家以及美国103座核反应堆中的96座。在澳大利亚，达信为一半以上的现有电力公用机构提供服务
- 仅在美国市场就安排了10亿美元的保费
- 针对客户独特环境需求，致力于提供电力、燃气和水利方面的风险解决方案

零售/批发

- 为美国2000多个零售/批发行业的客户提供咨询服务，覆盖了国家零售业联合会美国零售商排名前100位的企业60%
- 致力于提供供应链风险管理、零售成本降低方案、同业最佳管理经验以及零售业基准数据
- 为全球最大的跨国零售商在中国的运营提供风险管理和保险服务

体育、娱乐和大型活动

- 服务于全球700多家客户，包括多个体育运动场馆，田径赛场，数十种国际赛事与庆典，多个职业运动队和多个电影电视制作公司
- 自1988年至今为11届夏季以及冬季奥运会提供咨询服务
- 行业趋势与风险基准分析
- 团队拥有赛事和体育行业的运动专家
- 在保险市场上安排特殊风险处于领先地位

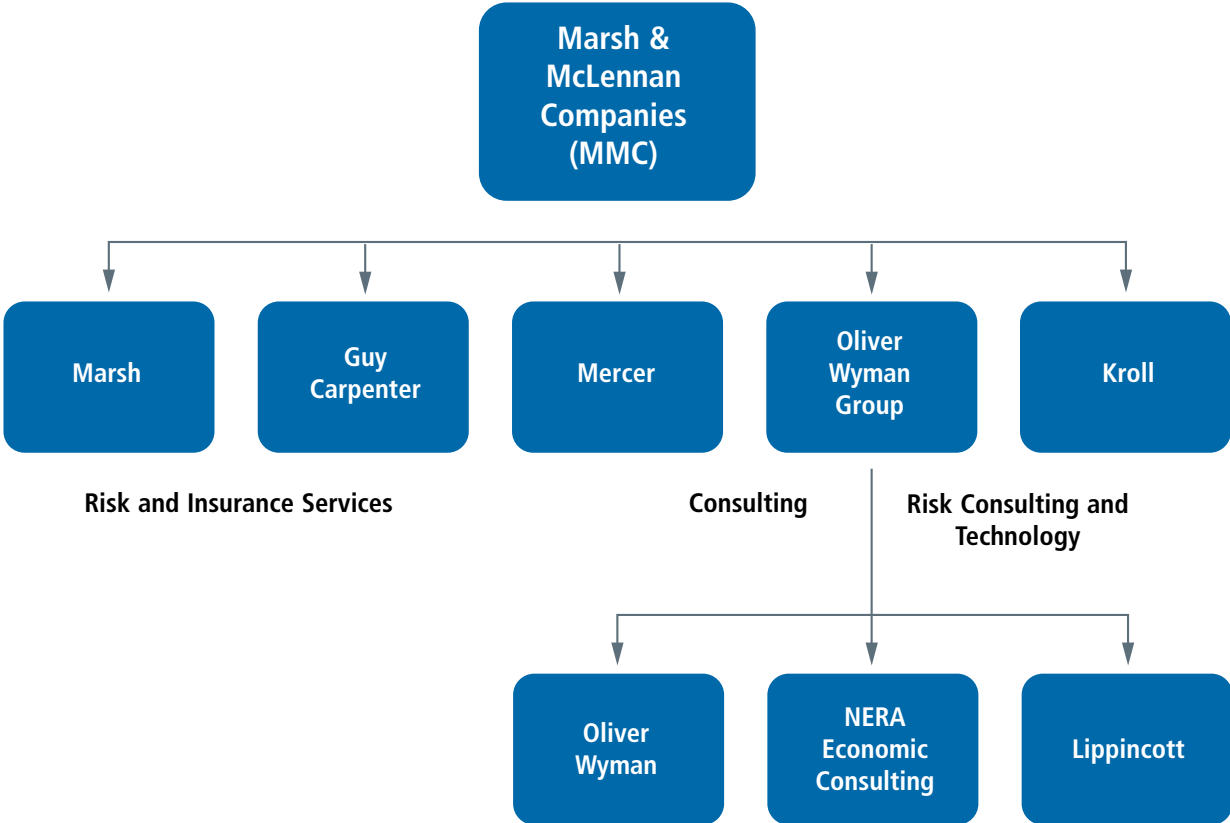
运输

- 服务于美国物流汽车运输公司50强的一半以上、加拿大顶尖物流公司的65%以及欧洲顶尖物流公司的30%，以及运输中介和铁路运营商20强中的70%
- 致力于运输行业各类风险的分析 and 咨询，包括车队与自驾车出租、全球建筑大型项目、铁路、物流、公共汽车与长途车

Marsh and MMC

Marsh is part of the MMC group, a global professional services firm providing advice and solutions in the areas of risk, strategy and human capital.

All MMC companies have offices in China, and collaborate to provide our clients with diversified services from insurance brokerage and risk management to human resource, strategy management and business investigation.



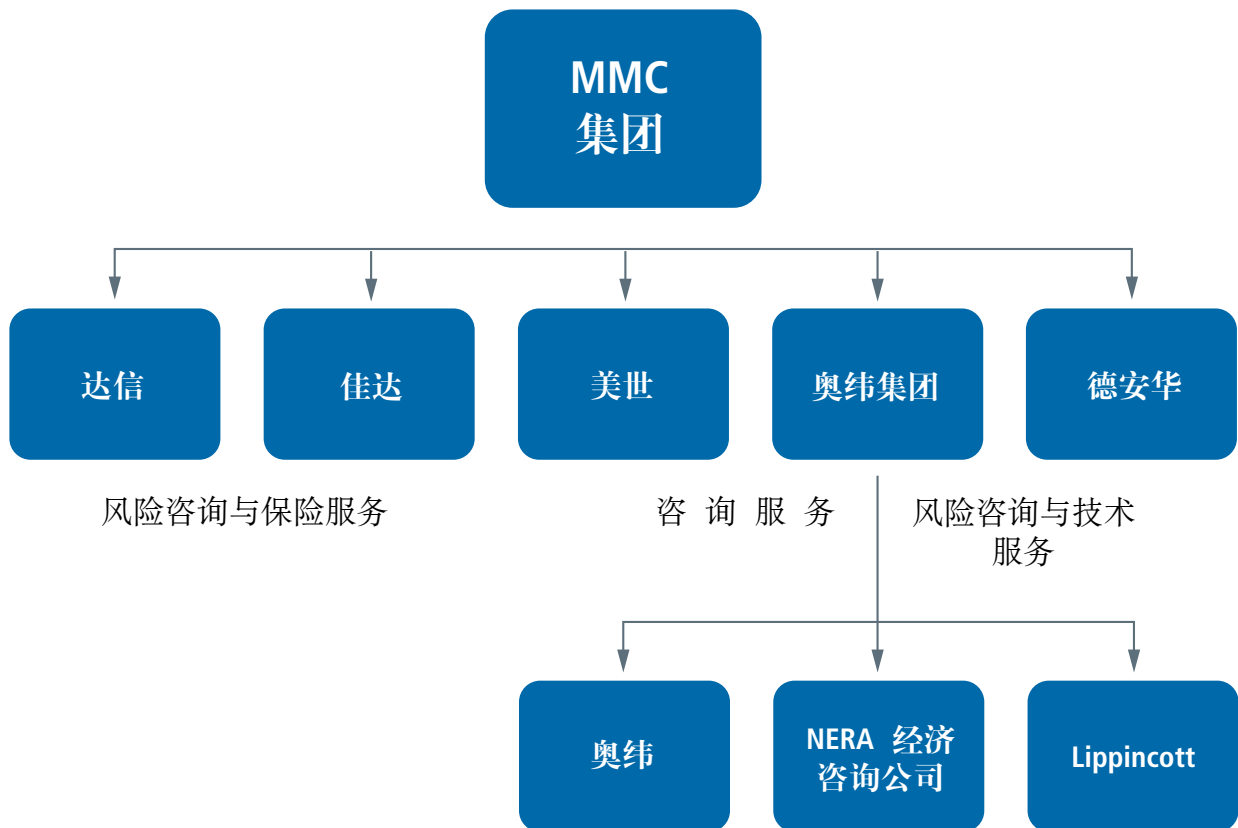
Founded in 1871, MMC is headquartered in New York with offices worldwide. It has more than 55,000 employees who provide analysis, advice, and transactional services to clients in more than 100 countries.

MMC is a publicly-held company with approximately \$11 billion in annual revenue. Its stock (ticker symbol: MMC) is listed on the New York, Chicago, and London stock exchanges.

达信与MMC

达信是MMC集团的成员之一。MMC集团是一家全球专业服务机构，为客户提供风险、战略和人力资本领域的专业建议和解决方案。

MMC集团下属公司都设有在华机构，达信将与兄弟公司共同携手为客户提供从保险经纪、风险管理到人力资源、战略管理以及商业调查等多元化的服务。



MMC成立于1871年，总部设在纽约，办公室遍及世界各地，拥有55000多名员工，为超过100个国家的客户提供分析、建议和交易服务。

MMC是一家上市公司，年收入约110亿美元。MMC的股票（股票代码：MMC）在纽约、芝加哥和伦敦证券交易所上市。



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