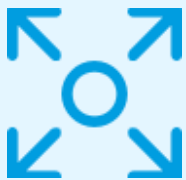


US SEA LEVEL RISE RISK SCORE

Guy Carpenter's proprietary United States Sea Level Rise Risk Score offers a transparent approach to modeling rising sea levels—providing clients with an independent view of risk.

WHAT MAKES THE US SEA LEVEL RISE RISK SCORE UNIQUE:



SEA LEVEL RISE PROJECTION MAPS

Building Business Decisions

- Represents 4 global and regional projections of sea level rise scenarios
- Offers inundation footprints in 20-year intervals from 2020 through 2100
- Provides risk scores ranging from 1 (Very low) to 6 (Extreme)

- Easy to understand
- Accurate cross-regional hazard assessment



DETAILED MODEL CAPABILITIES

High-Performance Tools

- Geospatial layers via GC AdvantagePoint® present a risk count assessment and Total Insured Value aggregation of sea level rise in 20-year intervals.
- Local adjustments can be incorporated into storm surge models to reflect the impact of rising seas on surge loss.

- Portfolio management and growth strategy
- Underwriting support



COMPREHENSIVE AND ADVANCED

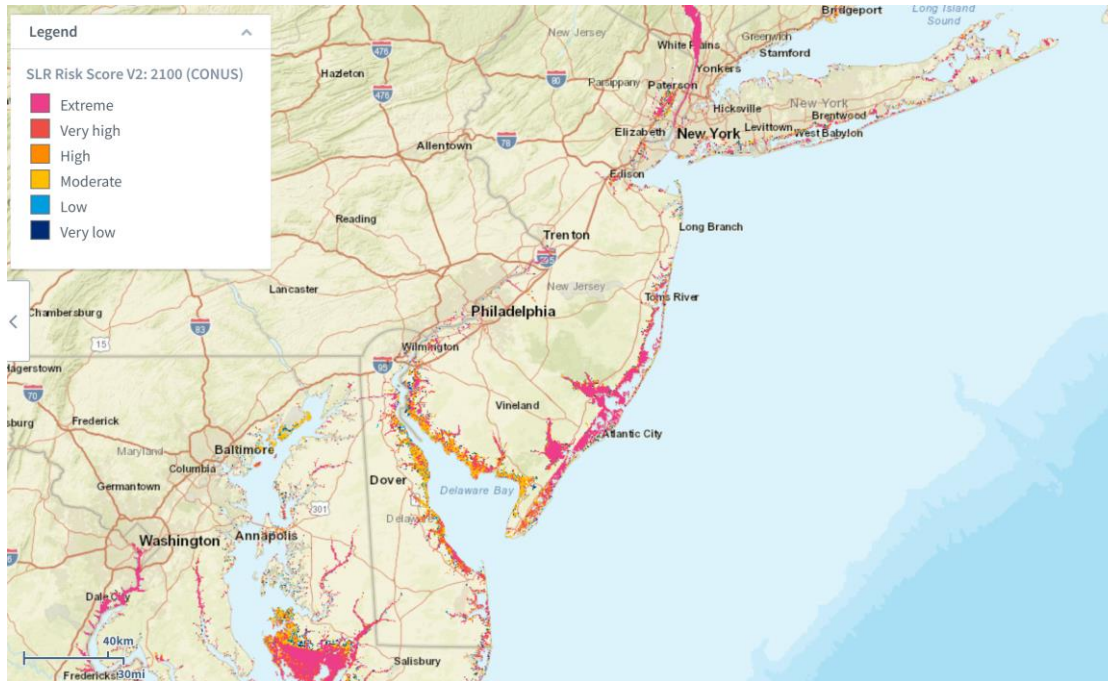
Improved Risk Selection

- Specialized risk maps offer customized scenarios based on concentration zones of insured risks, coastal exposure and geography to develop a stable and manageable portfolio of sea level rise risk.

- Expert data
- Customized risk profile

US Sea Level Risk Score: Highlights

US Sea Level Risk Score layer displayed in GC AdvantagePoint®



Sea Level Rise Maps

Represent various time projections by combining regional gauge location sea level rise with terrain, coastlines and flood mitigation to create footprints for multiple scenarios and time horizons.



Expert Data

Developed by Guy Carpenter scientists, the risk score captures climate and meteorological information based on the National Oceanic and Atmospheric Administration's (NOAA) climate change projections across multiple spatial scales.



Identifying Impacted Areas

Community surveys—combined with the Microsoft Building Footprints database—present detailed insights by weighting regions most impacted by sea level rise.



GC AdvantagePoint®

Self-service access to sea level rise hazard layers for portfolio analysis and point of sale risk evaluation.



Sea Level Rise Impacted Exposures Summary

Approximates key concentration zones that are most likely impacted by sea level rise, along with the effect of sea level rise on coastal exposure and portfolio risk aggregations.



Catastrophe Modeling

Sea level rise depths for individual scenarios can be incorporated into KatRisk's Storm Surge Model to quantify additional loss due to sea level rise.

Contact

If you are interested in learning more about our flood risk analytics and advisory capabilities, please contact any of the following specialists:

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Guy Carpenter & Company, LLC is a leading global risk and reinsurance specialist with 3,400 professionals in over 60 offices around the world. Guy Carpenter delivers a powerful combination of broking expertise, trusted strategic advisory services and industry-leading analytics to help clients adapt to emerging opportunities and achieve profitable growth. Guy Carpenter is a business of Marsh McLennan (NYSE: MMC), the world's leading professional services firm in the areas of risk, strategy and people. The Company's 86,000 colleagues advise clients in 130 countries. With annual revenue of over \$20 billion, Marsh McLennan helps clients navigate an increasingly dynamic and complex environment through four market-leading businesses including Marsh, Mercer and Oliver Wyman. For more information, visit www.guycarp.com and follow us on LinkedIn and Twitter.

About Guy Carpenter

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