

Fabrice DOMANGE
CEO France

<https://www.marsh.com/si/en/services/environmental-risk.html>

MARSH'S INDIVIDUAL COMMITMENTS IN *act4nature*

Marsh is a leader in risk management and insurance advising. The emergence of liability for natural resources such as water, wildlife and natural habitats with the introduction of the European Directive 2004/35 / EC was a revolution in our business. Until that date bodily injury or property damage caused to third parties were the principal liabilities within the insurance sector.

Marsh is the only broker on the French market having created in the early 2000s an environmental risk practice. We are part of a global practice with more than 60 dedicated experts. With more than 32,000 employees in nearly 80 countries and representation in 50 complementary countries, Marsh is a partner in the Global Risk Report of the World Economic Forum.

Marsh as the leading provider of business for major insurers continues to use all its influence in close collaboration with environmental risk insurers, to innovate, to constantly adapt risk analysis, coverage and biodiversity restoration to a changing environment. We seek to alert our clients upfront about their new exposures. We further encourage them to integrate these new exposures into their business models. We finally work to provide them with adequate guarantees and try to give value to their engagement in environmental risk prevention by optimising their insurance premium.

Our actions for the period 2018-2020

More particularly in the context of the common commitments 1, 3, 5, 8 and 9 Marsh France commits to:

- Strengthen the scope of environmental risk prevention audits with respect to biodiversity exposure to better take into account new risk factors in addition to the traditional distance of a site from a protected area. Marsh is committed to creating partnerships with the world of research, insurance and prevention.

→ Indicator:

Publication of the research result.

- Incorporate biodiversity, where applicable, into our property damage, fire and explosion audits, as they are more frequent than other audits.

To achieve this, we will create synergies between our MRC (Marsh Risk Consulting) and the Environmental Practice. The traditional objective of these audits is the prevention and minimisation of material claims, but the aspect of damage to third parties is also often integrated. Taking biodiversity risks into account will open a new dimension for these audits.

→ Indicator:

Number of audits carried out incorporating a biodiversity risk / total number of audits per year.

- Set up a system for monitoring biodiversity losses with respect to development risk. This stems from the fact that scientific knowledge is rapidly evolving. It cannot be ruled out that even if certain releases are permitted because no negative impact on biodiversity is assumed at present, they can ultimately generate a loss of biodiversity.

Marsh is developing specific coverage elements with our insurance partners to cover these development risks, not related to an accident and generally excluded by the markets.

→ Indicator:

Number of alert loss cases sent to our customers per year.

- Qualify experts for biodiversity claims so that they are even more recognised by the profession and our customers.

→ Indicator:

Number of qualified experts per year.

- Continue to distribute an internal biodiversity training for employees.

→ Indicator:

Number of trainings per year.