



Privacy Policy Notice

Product Liability Insurance
Danish Crown suppliers

Marsh McLennan Agency A/S

JUL 2022

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INTRODUCTION

Marsh & McLennan Agency A/S, part of the Marsh & McLennan Companies, Inc. (MMC) group, strives to protect the privacy and the confidentiality of Personal Data that the company processes in connection with the services it provides to clients. Marsh & McLennan Agency A/S' services consist primarily of risk consulting and insurance intermediation, which facilitate the consideration of, access to, administration of, and making of claims in respect of, insurance services.

Insurance is the pooling and sharing of risk against a possible eventuality. In order to do this, information, including the Personal Data of different categories of individuals, needs to be shared between different insurance market participants through the insurance lifecycle.

To clarify the terms used in this Privacy Notice we have set out the roles of the key Insurance Market Participants below:

Policyholders: request insurance to protect themselves against risks that could affect them. They may approach an Intermediary (such as Marsh & McLennan Agency A/S) to purchase insurance or they may approach an Insurer directly or via a price comparison website.

Intermediaries: help Policyholders and Insurers arrange insurance cover. They may offer advice and handle claims. Many insurance and reinsurance policies are obtained through Intermediaries.

Insurers: (sometimes also called underwriters) provide insurance cover to Policyholders in return for payment (premium).

Reinsurers: provide insurance cover to another Insurer or Reinsurer. That insurance is known as reinsurance.

During the insurance lifecycle Marsh & McLennan Agency A/S may receive Personal Data relating to potential or actual Policyholders, Beneficiaries under a policy, their family members, claimants and other parties involved in a claim. Therefore references to "individuals" in this Privacy Notice include any living person from the preceding list, whose Personal Data Marsh & McLennan Agency A/S receives in connection with the services it provides under its engagements with its clients. This Privacy Notice sets out Marsh & McLennan Agency A/S' uses of this Personal Data and the disclosures it makes to other Insurance Market Participants and other third parties.

A glossary of key terms used in this Privacy Notice can be found in the last section.

IDENTITY OF CONTROLLER AND CONTACT DETAILS

Marsh & McLennan Agency A/S, Teknikerbyen 1, 2830 Virum, Denmark (Marsh & McLennan Agency A/S, MMA or We) is the controller in respect of the Personal Data it receives in connection with the services provided under the relevant engagement with its client.

In some cases and with the purpose of performing certain services, Marsh & McLennan Agency A/S and our customer can agree to Marsh & McLennan Agency A/S being a data processor. When Marsh & McLennan Agency A/S acts as a data processor, we will live up to the obligations as set out in the agreement with the customer.

PERSONAL INFORMATION THAT WE PROCESS

We collect and process the following Personal Data:

- **Individual details** ► name, address (and proof of address), other contact details (e.g. email and telephone details), gender, marital status, family details, date and place of birth, employer, job title and employment history, relationship to the policyholder, insured, beneficiary or claimant;
- **Identification details** ► identification numbers issued by government bodies or agencies (e.g. depending on the country you are in, social security or national insurance number, passport number, ID number, tax identification number, driver's licence number);
- **Financial information** ► payment card number, bank account number and account details, income and other financial information;
- **Insured risk** ► information about the insured risk, which contains Personal Data and may include, only to the extent relevant to the risk being insured:
 - **Health data** ► current or former physical or mental medical conditions, health status, injury or disability information, medical procedures performed, relevant personal habits (e.g. smoking or consumption of alcohol), prescription information, medical history;
 - **Criminal records data** ► criminal convictions, including driving offences; and
 - **Other special categories of Personal Data** ► racial or ethnic origin, political opinions, religious or philosophical beliefs, trade union membership, genetic data, biometric data, data concerning an individual's sex life or sexual orientation;
- **Policy information** ► information about the quotes individuals receive and the policies they obtain;

- **Credit and anti-fraud data** ► credit history and credit score, information about fraud convictions, allegations of crimes and sanctions details received from various anti-fraud and sanctions databases, regulators or law enforcement agencies;
- **Previous claims** ► information about previous claims, which may include health data, criminal records data and other special categories of Personal Data (as described in the Insured Risk definition above);
- **Current claims** ► information about current claims, which may include health data, criminal records data and other special categories of Personal Data (as described in the Insured Risk definition above);
- **Marketing data** ► whether or not the individual has consented to receive marketing from us and/or from third parties and/or their marketing preferences; and
- **Website and communication usage** ► details of your visits to our websites and information collected through cookies and other tracking technologies, including, but not limited to, your IP address and domain name, your browser version and operating system, traffic data, location data, web logs and other communication data, and the resources that you access.

Where we collect such information directly from individuals, we will inform them of whether the information is required and the consequences of not providing it on the relevant form.

SOURCES OF PERSONAL DATA

We collect and receive Personal Data from various sources, including (depending on the service we are seeking to or are providing and country you are in):

- Individuals and their family members, online, face to face, or by telephone, or in written correspondence;
- Individuals' employers or trade or professional associations of which they are a member;
- In the event of a claim, third parties including the other party to the claim (claimant/defendant), witnesses, experts (including medical experts), loss adjusters, lawyers and claims handlers;
- Other insurance market participants, such as Insurers, Reinsurers and other Brokers;
- Credit reference agencies (to the extent Marsh & McLennan Agency A/S is taking any credit risk);
- Anti-fraud databases and other third party databases, including sanctions lists;
- Government agencies, such as vehicle registration authorities and tax authorities;
- Claim forms;

HOW WE USE AND DISCLOSE YOUR PERSONAL DATA

In this section, we set out the purposes for which we use Personal Data, explain how we share the information, and identify the “legal grounds” on which we rely to process the information.

These “legal grounds” are set out in the General Data Protection Regulation (the GDPR), which allows companies to process Personal Data only when the processing is permitted by the specific “legal grounds” set out in the GDPR (the full description of each of the grounds can be found in the Appendix below).

Please note that in addition to the disclosures we have identified in the table below, we will disclose Personal Data for the purposes we explain in this notice to service providers, contractors, advisers, agents and MMC group companies that perform activities on our behalf.

Purpose of Processing	Type of Information typically Collected	Legal Grounds	Disclosures
Quotation/Inception			
Establishing a client relationship, including fraud, anti-money laundering and sanctions checks	<ul style="list-style-type: none"> Individual details Risk details Policy information Credit and anti-fraud data Special categories of personal data 	<ul style="list-style-type: none"> Performance of our contract with the individual (if he/she is the client) Compliance with a legal obligation Legitimate interests of MMA (to ensure that the client is within our acceptable risk profile and to assist with the prevention of crime and fraud) <p>For processing special categories of Personal Data (e.g. health information) and criminal records data:</p> <ul style="list-style-type: none"> Substantial public interest (Insurance purposes) and/or Consent 	<ul style="list-style-type: none"> Anti-fraud databases
Checking credit where we are taking any credit risk	<ul style="list-style-type: none"> Individual details Credit and anti-fraud data Special categories of personal data 	<ul style="list-style-type: none"> Legitimate interests of MMA (to ensure that the client is within our acceptable risk profile and to assist with the prevention of crime and fraud) 	<ul style="list-style-type: none"> Credit reference agencies
Evaluating the risks to be covered and matching to appropriate insurer, policy and premium	<ul style="list-style-type: none"> Risk details Previous and current claims Special categories of personal data 	<ul style="list-style-type: none"> Performance of our contract with the individual (if he/she is the client) Legitimate interests of MMA (to determine the likely risk profile and appropriate insurer and insurance product) <p>For processing special categories of Personal Data (e.g. health information) and criminal records data:</p> <ul style="list-style-type: none"> Substantial public interest (Insurance purposes) and/or Consent 	<ul style="list-style-type: none"> Insurers Insurance intermediaries such as brokers and aggregators Insurance broking platform providers

Purpose of Processing	Type of Information typically Collected	Legal Grounds	Disclosures
Policy Administration			
General client care, including communicating with clients	<ul style="list-style-type: none"> • Individual details • Policy information 	<ul style="list-style-type: none"> • Performance of our contract with the individual (if he/she is the client) • Legitimate interests of MMA (to correspond with clients, beneficiaries and claimants in order to facilitate the placing of and claims under insurance policies) <p>For processing special categories of Personal Data (e.g. health information) and criminal records data:</p> <ul style="list-style-type: none"> • Substantial public interest (Insurance purposes) 	<ul style="list-style-type: none"> • Insurers
Collection or refunding of premiums, paying on claims, processing and facilitating other payments	<ul style="list-style-type: none"> • Individual details • Financial information • Policy information 	<ul style="list-style-type: none"> • Performance of our contract with the individual (if he/she is the client) • Legitimate interests of MMA (to recover debts due to us) • Consent 	<ul style="list-style-type: none"> • Insurers • Banks • Debt recovery providers

Purpose of Processing	Type of Information typically Collected	Legal Grounds	Disclosures
Claims processing			
Managing insurance claims	<ul style="list-style-type: none"> Individual details Identification details Financial information Policy information Credit and anti-fraud data Previous and current claims Special categories of personal data 	<ul style="list-style-type: none"> Performance of our contract with the individual (if he/she is the client) Legitimate interests of MMA (to assist our clients in assessing and making claims) <p>For processing special categories of Personal Data (e.g. health information) and criminal records data:</p> <ul style="list-style-type: none"> Substantial public interest (Insurance purposes) and/or Consent 	<ul style="list-style-type: none"> Insurers Claims handlers Lawyers Loss adjusters Experts Third parties involved in handling or otherwise addressing the claim, such as health care professionals
Defending or prosecuting legal claims	<ul style="list-style-type: none"> Individual details Identification details Financial information Policy information Credit and anti-fraud data Previous and current claims Special categories of personal data 	<ul style="list-style-type: none"> Performance of our contract with the individual (if he/she is the client) Legitimate interests of MMA (to assist our client in assessing and making claims) <p>For processing special categories of Personal Data (e.g. health information) and criminal records data:</p> <ul style="list-style-type: none"> To establish, defend or prosecute legal claims 	<ul style="list-style-type: none"> Insurers Claims handlers Lawyers Loss adjusters Experts Third parties involved in handling or otherwise addressing the claim, such as health care professionals
Investigating and prosecuting fraud or possible criminal offences	<ul style="list-style-type: none"> Individual details Identification details Credit and anti-fraud data Previous and current claims Special categories of personal data 	<ul style="list-style-type: none"> Performance of our contract with the individual (if he/she is the client) Legitimate interests of MMA (to assist with the prevention and detection of fraud) <p>For processing special categories of Personal Data (e.g. health information) and criminal records data:</p> <ul style="list-style-type: none"> To establish, defend or prosecute legal claims Substantial public interest (Insurance purposes) and/or Consent 	<ul style="list-style-type: none"> Insurers Lawyers Law Enforcement Authorities Experts Other insurers Anti-fraud databases Third parties involved in the investigation or prosecution, such as private investigators

Purpose of Processing	Type of Information typically Collected	Legal Grounds	Disclosures
Renewals			
Contacting you in order to arrange the renewal of the insurance policy	<ul style="list-style-type: none">• Individual details• Identification details• Risk details• Policy information• Previous and current claims• Special categories of personal data	<ul style="list-style-type: none">• Performance of our contract with the individual (if he/she is the client)• Legitimate interests of MMA (to correspond with clients to facilitate the continuation of insurance cover)	<ul style="list-style-type: none">• Insurers• Insurance intermediaries such as brokers and aggregators

Purpose of Processing	Type of Information typically Collected	Legal Grounds	Disclosures
Throughout the insurance lifecycle			
Marketing analytics and direct marketing, including anonymization	Individual details	<ul style="list-style-type: none"> Legitimate interests of MMA (to send marketing communications about MMA's services and offerings by post, telephone and in other circumstances where we don't require your consent) Consent (where required in limited circumstances) 	<ul style="list-style-type: none"> Insurers Group companies
Transferring books of business, company sales and reorganisations	<ul style="list-style-type: none"> Individual details Identification details Financial information Risk details Policy information Credit & anti-fraud data Previous and current claims Special categories of personal data 	<ul style="list-style-type: none"> Legitimate interests of MMA (to structure our business appropriately) <p><i>For processing special categories of Personal Data (e.g. health information) and criminal records data:</i></p> <ul style="list-style-type: none"> Substantial public interest (Insurance purposes) In certain circumstances, consent 	<ul style="list-style-type: none"> Group companies Courts Purchaser (potential and actual)
General risk modelling	<ul style="list-style-type: none"> Individual details Risk details Policy information Previous and current claims Special categories of personal data 	<ul style="list-style-type: none"> Legitimate interests of MMA (to build risk models that allow placing of risk with appropriate insurers) <p><i>For processing special categories of Personal Data (e.g. health information) and criminal records data:</i></p> <ul style="list-style-type: none"> Substantial public interest (Insurance purposes) and/or Consent 	<ul style="list-style-type: none"> Insurers Clients and prospects Group companies
Complying with our legal or regulatory obligations	<ul style="list-style-type: none"> Individual details Identification details Financial information Risk details Policy information Credit and anti-fraud data Previous and current claims Special categories of personal data 	<ul style="list-style-type: none"> Compliance with a legal obligation Legitimate interests of MMA (to take pre-emptive steps to ensure legal and regulatory compliance) <p><i>For processing special categories of Personal Data (e.g. health information) and criminal records data:</i></p> <ul style="list-style-type: none"> To establish, defend or prosecute legal claims Consent 	<ul style="list-style-type: none"> Insurance, data protection and other regulators Law Enforcement Authorities Insurers Auditors

CONSENT

In order to provide insurance coverage and to administer claims, we need the consent of the Insured to process Special Categories of Personal Data and Criminal Data such as health data and criminal records, as is portrayed in the table above. This data will also be used for profiling as described in the following. A consent as such gives us the right to share these data with other Insurers, Insurance Brokers and Reinsurers, who may need to process those data in order to fulfill their role in the insurance market (which allows for proper collection and pricing of risks in a sustainable manner).

The individual's consent to such processing of Special Categories of data and Criminal Data is a prerequisite in order for Marsh & McLennan Agency A/S to deliver on the services that our customers demand.

When a customer provides us with Personal Data about other persons than the customer itself, the customer accepts the obligation to inform these other persons of our processing of their Personal Data as well as collecting the consent of these persons and provide it to us.

Individuals can, at any time, withdraw their consent to such data processing as described in this Policy. This may however limit Marsh & McLennan Agency A/S from providing services as agreed to. In case an individual withdraws its consent to the processing of its data of Special Category and Criminal Data by Insurers and Reinsurers, it may as well be impossible for the insurance coverage to continue.

PROFILING AND AUTOMATED DECISION MAKING

Insurance premiums are calculated by insurance market participants benchmarking clients' and beneficiaries' attributes as against other clients' and beneficiaries' attributes and propensities for insured events to occur. This benchmarking requires Marsh & McLennan Agency A/S and other insurance market participants to analyse and compile information received from all insureds, beneficiaries or claimants to model such propensities. Accordingly, we may use Personal Data to both match against the information in the models and to create the models that determine the premium pricing in general and for other insureds. Marsh & McLennan Agency A/S and other insurance market participants may use special categories of Personal Data and criminal records data for such modelling to the extent it is relevant, such as medical history for life insurance or past motor vehicle convictions for motor insurance.

Marsh & McLennan Agency A/S and other insurance market participants use similar predictive techniques to assess information that clients and individuals provide to understand fraud patterns, the probability of future losses actually occurring in claims scenarios, and as set out below.

We use these models only for the purposes listed in this Privacy Notice. In most cases, our staff make decisions based on the models.

Automated broking platform

Where clients use the automated broking platform, insurance quotations are offered entirely by matching whether the attributes that the client has provided meet the criteria set by the insurers, which determines (a) whether a quotation will be made; (b) on what terms; and (c) at what price. Each insurer will use different algorithms to determine their pricing, and clients must consult each insurer's privacy policy for further details.

Our platform merely queries whether attributes of potential insureds satisfy insurers' models and then returns the results. If the potential insured's attributes do not satisfy insurers' models, the quotation request is referred for review by a team with underwriting authority. We also apply fraud prediction algorithms to the information clients provide to assist us in detecting and preventing fraud. We regularly review all profiling and associated algorithms against inaccuracies and bias.

These partially automated processes may result in a client not being offered insurance or affect the price or terms of the insurance.

Clients may request that we provide information about the decision-making methodology and ask us to verify that the automated decision has been made correctly. We may reject the request, as permitted by applicable law, including when providing the information would result in a disclosure of a trade secret or would interfere with the prevention or detection of fraud or other crime. However, generally in these circumstances we will verify that the algorithm and source data are functioning as anticipated without error or bias.

SAFEGUARDS

We have in place physical, electronic, and procedural safeguards appropriate to the sensitivity of the information we maintain. These safeguards will vary depending on the sensitivity, format, location, amount, distribution and storage of the Personal Data, and include measures designed to keep Personal Data protected from unauthorised access.

If appropriate, the safeguards include the encryption of communications via Secure Sockets Layer, encryption of information during storage, firewalls, access controls, separation of duties, and similar security protocols. We restrict access to Personal Data to personnel and third parties that require access to such information for legitimate, relevant business purposes.

LIMITING COLLECTION AND RETENTION OF PERSONAL INFORMATION

We collect, use, disclose and otherwise process Personal Data that is necessary for the purposes identified in this Privacy Notice or as permitted by law. If we require Personal Data for a purpose inconsistent with the purposes we identified in this Privacy Notice, we will notify clients of the new purpose and, where required, seek individuals' consent (or ask other parties to do so on Marsh & McLennan Agency A/S' behalf) to process Personal Data for the new purposes.

Our retention periods for Personal Data are based on business needs and legal requirements. We retain Personal Data for as long as is necessary for the processing purpose(s) for which the information was collected, and any other permissible, related purpose. For example, we retain certain transaction details and correspondence until the time limit for claims arising from the transaction has expired, or to comply with regulatory requirements regarding the retention of such data. When Personal Data is no longer needed, we either de-identify or aggregate the data (in which case we may further retain and use the de-identified or aggregated information for analytics purposes) or securely destroy the data.

CROSS-BORDER TRANSFER OF PERSONAL INFORMATION

Marsh & McLennan Agency A/S transfers Personal Data to, or permits access to Personal Data from, countries outside the European Economic Area (EEA). These countries' data protection laws do not always offer the same level of protection for Personal Data as offered in the EEA. We will, in all circumstances, safeguard Personal Data as set out in this Privacy Notice.

Certain countries outside the EEA have been approved by the European Commission as providing essentially equivalent protections as EEA data protection laws. EU data protection laws allow Marsh & McLennan Agency A/S to freely transfer Personal Data to such countries.

If we transfer Personal Data to other countries outside the EEA, we will establish legal grounds justifying such transfer, such as MMC Binding Corporate Rules, model contractual clauses, individuals' consent, or other legal grounds permitted by applicable legal requirements.

Individuals can request additional information about the specific safeguards applied to the export of their Personal Data by contacting Marsh & McLennan Agency A/S' Compliance Officer on the address below.

ACCURACY, ACCOUNTABILITY, OPENNESS AND YOUR RIGHTS

We strive to maintain Personal Data that is accurate, complete and current. Individuals should contact us at compliance.denmark@mmc.com to update their information.

Questions regarding Marsh & McLennan Agency A/S' privacy practices should be directed to the Compliance Officer of Marsh & McLennan Agency A/S.

Under certain conditions, individuals have the right to request that Marsh & McLennan Agency A/S:

- provide further details on how we use and process their Personal Data;
- provide a copy of the Personal Data we maintain about the individual;
- update any inaccuracies in the Personal Data we hold;
- delete Personal Data that we no longer have a legal ground to process; and
- where processing is based on consent, withdraw the consent;
- object to any processing of Personal Data that Marsh & McLennan Agency A/S justifies on the "legitimate interests" legal grounds, unless our reasons for undertaking that processing outweigh any prejudice to the individual's privacy rights; and

These rights are subject to certain exemptions to safeguard the public interest (e.g. the prevention or detection of crime) and our interests (e.g. the maintenance of legal privilege). We will respond to most requests within 30 days.

If we are unable to resolve an enquiry or a complaint, individuals have the right to contact Datatilsynet.

QUESTIONS, REQUESTS OR COMPLAINTS

To submit questions or requests regarding this Privacy Notice or Marsh & McLennan Agency A/S' privacy practices, please write to the Compliance Officer at the following address:

The Compliance Officer

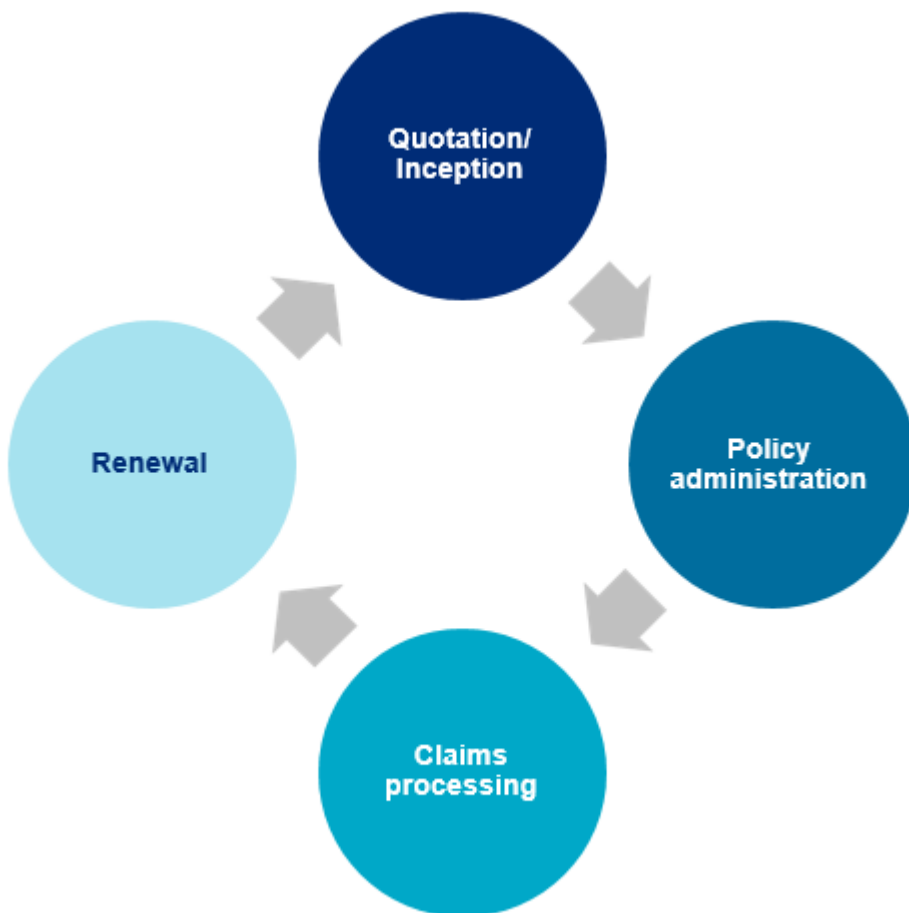
Marsh & McLennan Agency A/S
Teknikerbyen 1
2830 Virum, Denmark

Email: compliance.denmark@mmc.com

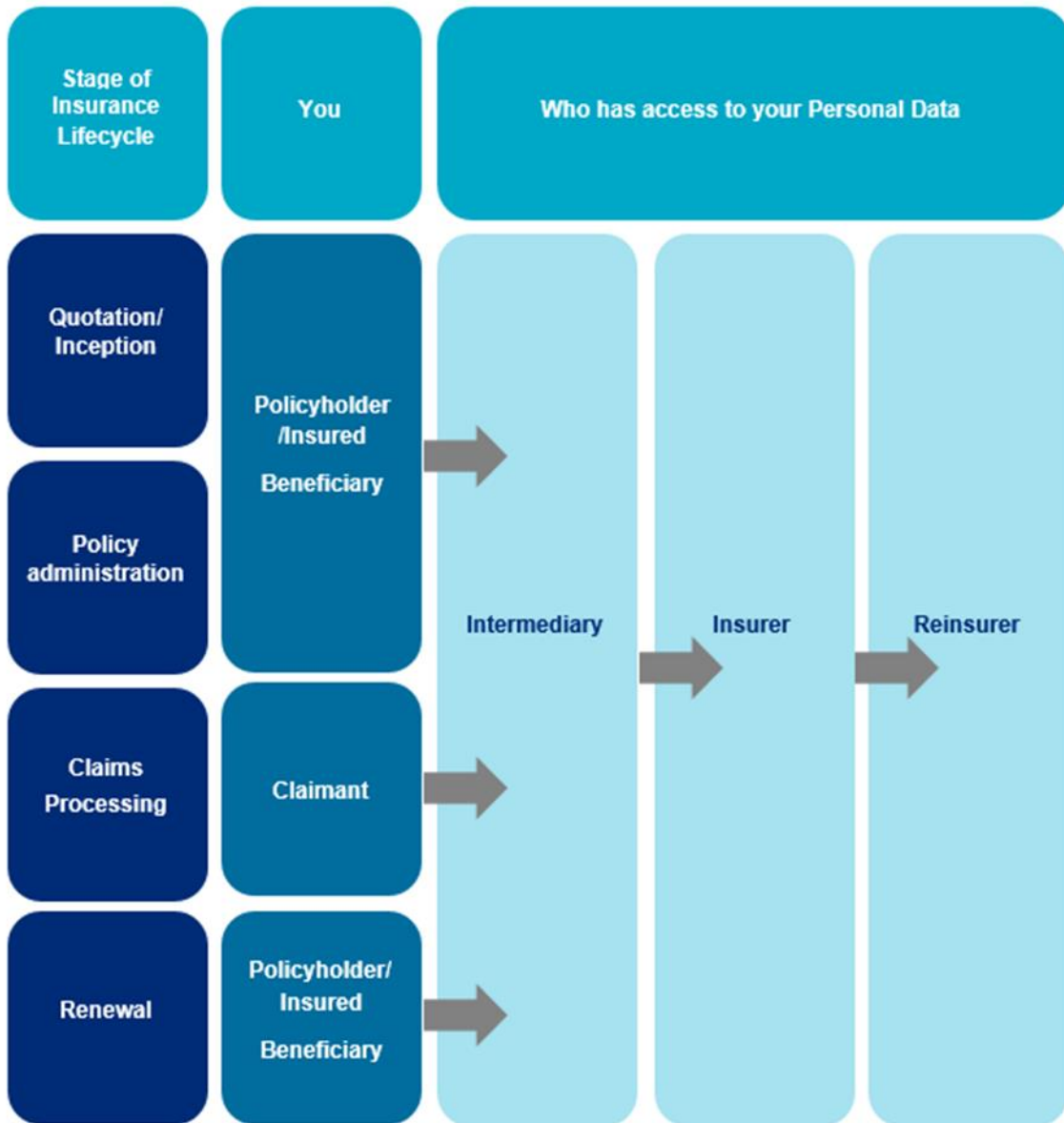
CHANGES TO THIS PRIVACY NOTICE

This Privacy Notice is subject to change at any time. It was last changed on July 26 2022. If we make changes to this Privacy Notice, we will update the date on which it was last changed. Where we have an engagement with you, we will notify you of any changes we make to this Privacy Notice in accordance with the notice provisions in the terms of our engagement. In other circumstances, we will publish the revised Privacy Notice on our website.

INSURANCE LIFE



FLOWS OF PERSONAL DATA THROUGH THE INSURANCE LIFECYCLE



KEY INSURANCE TERMS

Beneficiary is an individual or a company that an insurance policy states may receive a payment under the insurance policy if an insured event occurs. A beneficiary does not have to be the insured/policyholder and there may be more than one beneficiary under an **insurance policy**

Claimant is either a **beneficiary** who is making a claim under an **insurance policy** or an individual or a company who is making a claim against a **beneficiary** where that claim is covered by the **insurance policy**

Claims processing is the process of handling a claim that is made under an insurance policy

Quotation is the process of providing a quote to a potential **insured/policyholder** for an insurance policy

Inception is when the **insurance policy** starts

Insurance is the pooling and transfer of risk in order to provide financial protection against a possible eventuality. There are many types of insurance. The expression **insurance** may also mean **reinsurance**

Insurance policy is a contract of insurance between the **insurer** and the **insured/policyholder**

Insurance market participant(s) or participants is an **intermediary, insurer or reinsurer**

Insured/policyholder is the individual or company in whose name the **insurance policy** is issued. A potential insured/policyholder may approach an **intermediary** to purchase an **insurance policy** or they may approach an **insurer** directly or via a price comparison website

Insurers (sometimes also called underwriters) provide insurance cover to **insured/policyholders** in return for **premium**. An insurer may also be a **reinsurer**

Intermediaries help **policyholders** and **insurers** arrange insurance cover. They may offer advice and handle claims. Many insurance and reinsurance policies are obtained through **intermediaries**

Policy administration is the process of administering and managing an **insurance policy** following its **inception**

Premium is the amount of money to be paid by the **insured/policyholder** to the **insurer** in the **insurance policy**

Reinsurers provide insurance cover to another **insurer** or **reinsurer**. That insurance is known as reinsurance

Renewal is the process of the **insurer** under an **insurance policy** providing a **quotation** to the **insured/policyholder** for a new **insurance policy** to replace the existing one on its expiry

KEY DATA PROTECTION

GDPR is the EU General Data Protection Regulation and the national data protection legislation in force in the relevant EU Member State where Marsh & McLennan Agency A/S is established

Data controller is an entity which collects and holds **personal data**. It decides what **personal data** it collects about you and how that personal data is used. Any of the **insurance market participants** when using **your personal data** for the purposes set out in [Section 5] could be **data controllers**

Data processor is an entity which processes personal data on behalf of the data controller

Personal data is any data from which you can be identified and which relates to **you**. It may include data about any claims you make

Processing of personal data includes collecting, using, storing, disclosing or erasing your **personal data**

APPENDIX

For processing personal data	
Legal ground	Details
Performance of our contract with you	Processing is necessary for the performance of a contract to which you are party or in order to take steps at your request prior to entering into a contract.
Compliance with a legal obligation	Processing is necessary for compliance with a legal obligation to which we are subject.
For our legitimate business interests	Processing is necessary for the purposes of the legitimate interests pursued by us or by a third party, except where such interests are overridden by your interests or fundamental rights and freedoms which require protection of personal data, in particular where you are a child. These legitimate interests are set out next to each purpose.
For processing personal data and special categories of personal data	
You explicit consent	You have given your explicit consent to the processing of those personal data for one or more specified purposes. You are free to withdraw your consent, by contacting our Data Protection Contact. However withdrawal of this consent may impact our ability to provide the services. For more detail see the Special Categories of Personal Data and Criminal Data section above.
For legal claims	Processing is necessary for the establishment, exercise or defence of legal claims or whenever courts are acting in their judicial capacity.
Substantial public interest	Processing is necessary for reasons of substantial public interest, on the basis of EU or UK law, including where such processing is necessary for insurance purposes or fraud prevention purposes



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www.marsh.dk

Marsh er en del af Marsh McLennan koncernen (NYSE: MMC), sammen med de tre andre markedsledende virksomheder: Guy Carpenter, Mercer og Oliver Wyman. Dette dokument kan ikke opfattes som rådgivning om nogen konkret problemstilling. Informationen heri er baseret på kilder, som vi betragter som troværdige, men vi påtager os intet ansvar for, at informationen er retvisende. Marsh har ingen forpligtelse til at opdatere denne publikation og har intet ansvar over for nogen part baseret på denne publikation eller dens indhold. Ethvert udsagn om aktuarmæssige, skattemæssige, revisionsmæssige eller juridiske emner er alene baseret på vores erfaring som forsikringsmæglere og risikokonsulenter og kan ikke betragtes som rådgivning om disse emner, om hvilke du bør søge råd hos dine egne professionelle rådgivere. Enhver modellering, analyse eller forudsigtelse er pr. definition usikker og Marshs analyser kan påvirkes væsentligt, hvis underliggende antagelser, betingelser, information eller faktorer er upræcise eller ufuldstændige eller ændrer sig. Marsh påtager sig intet ansvar for anvendelsen af policetekster eller for den finansielle styrke eller solvens af forsikringselskaber eller re-assurandører. Marsh garanterer ikke for forsikringsmarkedernes kapacitet, omkostninger eller betingelser.

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