

## Services to enhance customer loyalty, maximise profitability and drive brand value

Our Affinity Practice consists of a team of experienced colleagues who can design, source, rollout and administer affinity products. These can help you maximise the profit potential of existing customers, improve sales, create additional revenue and drive customer loyalty.

Marsh's Affinity Practice designs and delivers Pan-European insurance solutions for leading consumer brands.

Our experience, expertise and global reach mean we are able to source and supply your customers with high-quality, competitively priced insurance products tailored to their needs.

We can provide:

- Branded customer propositions that are tailored to your commercial objectives
- Innovative solutions and enhanced customer benefits
- Expert advice on how to integrate new insurances into your existing product suite
- Effective marketing solutions for standalone campaigns and cross channel customer communications.

### Creating and delivering solutions that enhance your brand

Marsh's UK Affinity Practice is an innovative, fast-growing group with experience in providing a wide range of white label product solutions.

These include warranty programmes for brown and white goods, mobile phone handset insurance, credit/store card enhancements, employee benefit schemes, creditor covers and consultancy services.

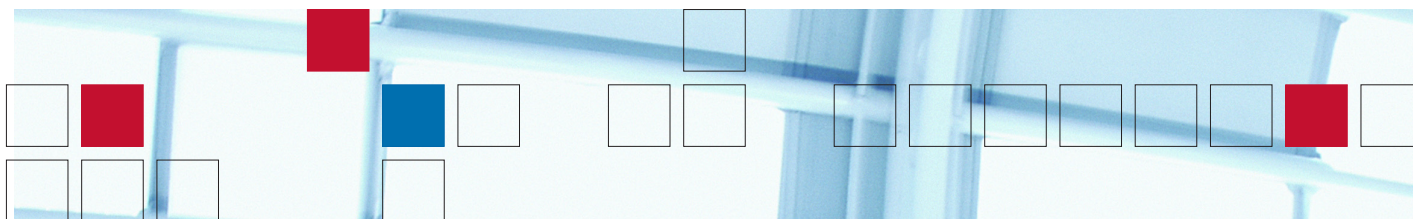
We specialise in creating, sourcing, administering and managing affinity schemes that are relevant to our client's customers and enhance our clients' brands. We are the invisible insurance associate behind some of the world's major brands.

More details of our approach are continued overleaf.

#### What our service can deliver

- Enhanced customer relationships
- Improved customer loyalty
- Increased profitability
- Improved brand value
- Extended product range

Minimal cost and effort for you



### Solutions to suit your needs

Building on our successful and recognised experience to date, Marsh's Affinity Practice can:

- Design and deliver turnkey affinity solutions.
- Help develop targeted marketing campaigns.
- Provide ongoing administration support.

We can source bespoke products to meet your individual requirements, or more generic products to deliver a straight to market solution. Plus we can provide expert advice on how to integrate new insurances into your own product line strategy.

We understand the importance that businesses set on their corporate identity and brand heritage, which is why Marsh is able to deliver white-label affinity solutions tailored to fit your specific brand values and

customer service experience. These schemes can be delivered on a co-branded basis or under the insurers' brand alone, depending on your preference.

### Marketing and administration support

We can take care of everything at minimal cost to you, while remaining discretely in the background.

We will engage our marketing expertise and work with you to create innovative, highly-targeted marketing programmes that will help you achieve optimal conversion rates.

You can receive commission for every product sold, delivering profit straight to your bottom line.

We can also supply the back office functions for you. Our European service centres are ready to handle calls in your name, letting you focus on the running of your core business. Where it is more appropriate, we can source reliable and trusted third-party administrators.

Our management information on call volumes, commission and net earnings will enable you to make informed business decisions and identify ways in which to enhance profitability of your affinity scheme.

Our solutions don't just retain and engage existing customers. They can enhance your brand, make you stand out from your competition and help you attract new business.

#### About Marsh

Marsh, the world's leading risk and insurance services firm, has 26,000 employees and annual revenues approaching \$5 billion. The firm provides advice and transactional capabilities to clients in over 100 countries. Marsh is a unit of Marsh & McLennan Companies (MMC), a global professional services firm with approximately 55,000 employees and approximately \$12 billion of annual revenues. MMC also is the parent company of Guy Carpenter, Kroll and Mercer.

#### Want to know more?

Further information and contact points are available at

[www.marsh.co.uk/affinity](http://www.marsh.co.uk/affinity)

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