



PRIVATE CLIENT SERVICES

PERSONAL RISK MANAGEMENT FOR FAMILY OFFICES



Large, multi-generational families with substantial assets have unique risk management needs, as do the family office risk managers and advisors who serve them.

For more than 35 years, Marsh Private Client Services (PCS), a division of Marsh USA, Inc., has been creating customized personal insurance programs and risk management education to help protect families with complex structures, relationships, and exposures, and to help support, protect, and advance their associated family offices and enterprises.

PROTECTING YOUR LIFESTYLE, SAFEGUARDING YOUR LEGACY.

The Marsh PCS Advantage

As a pioneer of family office risk management services, Marsh PCS has Family Office Specialists across the country with decades of experience addressing the broad range of exposures and serving the widely varied structures and dynamics of large families. Further, as part of the larger Marsh organization, we have access to an unparalleled breadth of global resources that enable us to fulfill client needs across the country and around the world.

How Marsh PCS is Different

Our robust family office service framework embeds powerful analytics and tools to help maximize the impact we can have on your risk analysis at each juncture — from risk identification and quantification, to solution design, to policy implementation and management, and continuing through claims advocacy. We provide our family office clients with customized data, experience, insight, analytical tools, resources, and marketing prowess to define, design, and deliver a thoughtful and insightful program for the family's personal property and liability insurance needs as well as other important exposures.

Our data, analytics, customized program and service design, coupled with our broad, global reach give our clients a distinct advantage. Families and family offices benefit greatly in the following ways.

Key Benefits

Expert Advice and Counsel — Through our in-depth, comprehensive consultation and vast industry expertise, we are able to deliver a customized personal insurance program with recommendations to address the diverse exposures of each family member while taking into account differing holdings, geographies, and levels of risk tolerance. Further, because we have a firm-wide culture of collaboration, we are able to utilize our global resources to provide the family with specialized expertise across geographies.

Superior Client Service — Committed to true client focus, Marsh PCS creates a sophisticated service model based on the needs of each family and family office staff. Each family client receives a dedicated Client Advisor to serve as the main point of contact. Depending on your needs, families and family office managers may benefit from an enhanced service team that could include supporting colleagues in claims and endorsement processing, as well as a senior relationship manager, technical advisor, and/or contract review specialist. In addition to the ongoing prompt and courteous services provided by your dedicated team of specialists, we also offer regular comprehensive risk management reviews to help ensure alignment between the ever-changing needs of the family and the insurance program in place to protect them.

Industry Strength — Our established strength in the insurance industry has enabled us to foster successful, long-term relationships with the top insurance companies in the high-net-worth space. This results in the ability to deliver outstanding program marketing, placing broad risks with competitive rates, optimal terms, and varied coverage options on behalf of our clients.

Program Advantages — We'll develop a single holistic personal insurance program for the family that includes the implementation of family standards and placement protocols as well as the benefits of premium advantages, management efficiencies, and industry-leading solutions.

Specialized Expertise — To provide the deep subject matter expertise required in certain areas of risk, Marsh PCS has direct access to dedicated specialists in the areas of luxury yachts, fine art, private aviation, management liability, directors and officers exposures, as well as resources to address commercial insurance needs.

Claims Advocacy — Marsh PCS has a dedicated claims team consisting of colleagues with an average of 20 years' industry experience. Providing client advocacy and support throughout the claims process, this group works with insurers on behalf of our clients to obtain a fair and prompt settlement.

Access to Enhanced Services — Working with our core carriers, we have the ability to provide access to extra risk management services such as appraisals, background checks, and security consultations, among other specialized services.

Advanced Benefits for Family Offices

In addition to addressing family exposures, it is our goal to support family office managers and staff by providing specialized education, counsel, and service as well as innovative resources and insight that helps them navigate with ease through family risk management situations.

Management Liability Expertise — With deep understanding of the professional liability concerns facing family office directors, officers, and trustees, we can offer solutions for each client's specific needs based on our extensive knowledge, experience, and benchmarking of our national client base.

Educational Resources — As a thought leader in the high-net-worth insurance space, we can share intellectual capital, alerts, and education around key risk issues and solutions that may affect the family and the business.

Insights and Data — Marsh is the leading risk and insurance services firm in the world and Marsh PCS is the largest personal insurance broker in the US focused on the high-net-worth market. With our exclusive market insights, we are able to share custom benchmarking data, create program analytics, and develop modeling that enhances the family office manager's risk perspective.

Marsh PCS works with family offices to minimize the complexities of managing a family's exposures using insurance products and risk mitigation strategies that help protect the client's lifestyle, safeguard their legacy, and offer lasting peace of mind.

About Marsh PCS

At Marsh Private Client Services (PCS), a division of Marsh USA Inc., we design personal insurance solutions to protect our clients' unique lifestyles and offer lasting peace of mind. Our comprehensive service offering includes specialized expertise in yachts, fine art, jewelry, aviation, farm and ranch, and small commercial needs.

As part of Marsh, a global leader in insurance solutions and risk management services, we provide clients with worldwide resources and exceptional claims advocacy. Marsh PCS strives to build long-lasting relationships with clients through attention to detail and commitment to superior service.

For more information about comprehensive family office risk management from Marsh PCS, visit marshpcs.com.

Fast Facts

- Marsh PCS provides industry-leading risk and insurance solutions to families with substantial assets who are members of a:
 - Single family office
 - Multi-family office
 - Privately held family business
 - Private trust company
- We represent more than 100 full-service family offices that serve a profile from the founding generation to, in some cases, sixth generation.
- We are privileged to work with nearly 20% of those on the Forbes 400 list of wealthiest Americans.
- We have more than 330 colleagues in offices across the US.
- We are unique in the industry to have, in addition to our client advisory teams, dedicated business support teams in the areas of claims, operations, learning and development, quality assurance, analytics, and market information. These resources allow our client advisory colleagues to focus on client service above all else.
- Marsh PCS is proud to be guided by an internal code of ethics that lays the foundation for our global culture of trust, collaboration, and service.

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