

## News Release

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### Guy Carpenter Launches New France Subsidence Model Fully Probabilistic Model Is First Available to French Insurance Market

**London, August 28, 2008**

Guy Carpenter & Company, LLC, the leading global risk and reinsurance specialist, today announced the availability of a new French subsidence model as part of its Guy Carpenter Catastrophe Analysis Toolsuite (G-CAT™) modelling platform. The model incorporates detailed cartographic information, soil mineral characteristics, and the latest data on France's built environment.

"By enabling the quantification of potential exposure between two and 250 years, the model can be effectively used for both portfolio management and as an underwriting tool," said Bernard Paul, Managing Director, Guy Carpenter.

The model, which incorporates information covering all of mainland France, addresses insured subsidence losses for residential lines of business. The model's features include:

- **Subsidence Hazard Ratings** – Using detailed maps for each department that were created by the French Bureau de Recherches Géologiques et Minières (BRGM), the model identifies soil mineral characteristics in relation to the location of claims occurrence. The subsidence hazard of different areas within each department are rated as "negligible," "low," "medium," or "high."
- **Built Environment Exposure** – Land-use maps, in combination with a detailed residential risk location module, allow users to better understand their subsidence exposure in a given area of each department.
- **Stochastic Event Set** – Leveraging historic meteorological data encompassing the period from 1957 to 2006, the model defines subsidence events in terms of the seasonal change in soil water content. The event set incorporates 43 historic events as well as 5,000 stochastic events.

**About Guy Carpenter**

Guy Carpenter & Company, LLC is the world's leading risk and reinsurance specialist and a part of the Marsh & McLennan Companies. With 50 offices worldwide, Guy Carpenter creates and executes reinsurance solutions and delivers capital market solutions\* for clients across the globe. The firm's full breadth of services includes line of business expertise in Agriculture; Aviation; Casualty Clash; Construction and Engineering; Excess and Umbrella; Life, Accident and Health; Marine; Medical; Political Risk and Trade Credit; Professional Liability; Property; Retrocessional Reinsurance;

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Surety; Terrorism and Workers Compensation. GCFac® is Guy Carpenter's dedicated global facultative reinsurance unit that provides placement strategies, timely market access and centralized management of facultative reinsurance solutions. In addition, Guy Carpenter's Instrat® unit utilizes industry-leading quantitative skills and modeling tools that optimize the reinsurance decision-making process and help make the firm's clients more successful. Guy Carpenter's website address is [www.guycarp.com](http://www.guycarp.com).

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