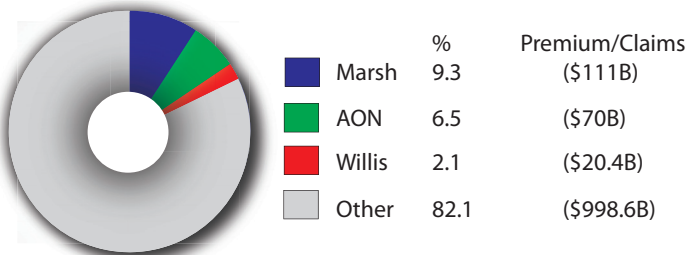


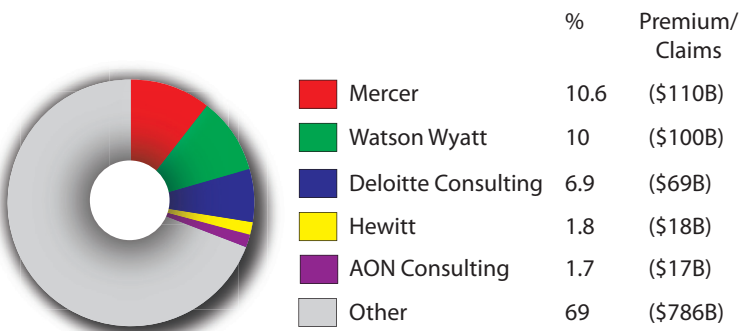
### Macro Analysis – Worldwide Insurance Market

Worldwide Property/Casualty Spend – \$1.2 Trillion  
Top 3 Brokers Market Share 2008



Source: Business Insurance 2008

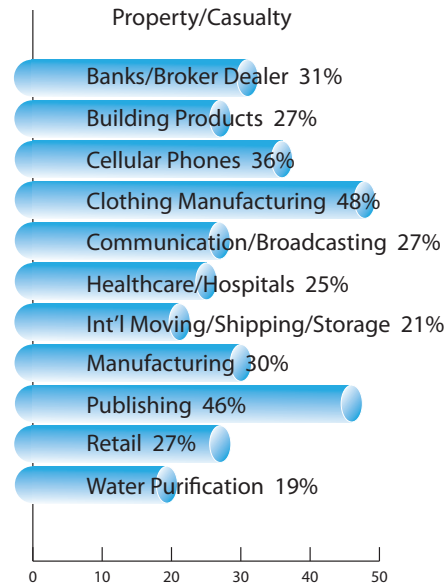
Worldwide Group Benefit/Hospitalization Spend – \$1.1 Trillion  
Top 5 Consultants Market Share 2008



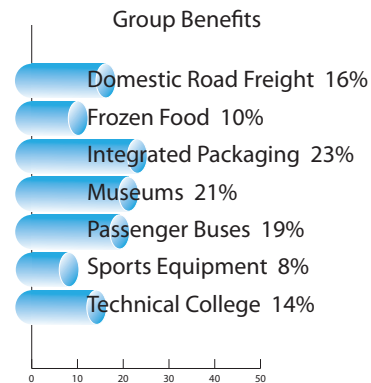
Source: Business Insurance 2008

### INDUSTRY SECTOR ANALYSIS

% SAVINGS IMPACT REALIZED BY HIRING CMR



% Savings Impact Realized by Hiring CMR



Private Equity firms have discovered that by engaging CMR, their portfolio of companies are generating more profitability. By utilizing our experience, 10 years of research and independent consultative guidance, better outcomes are achieved.

CMR discoveries and observations:

- Clients have saved over \$70m by using The CMR Database®
- 10 years of research, 4,000 international brokers/specialists in 200 countries
- Worldwide tracking system that compares rates with hundreds of thousands of companies
- Rates can vary from 10 to 40% with the same insurance company
- 7 out of 10 insurance portfolios have coverage deficiencies

