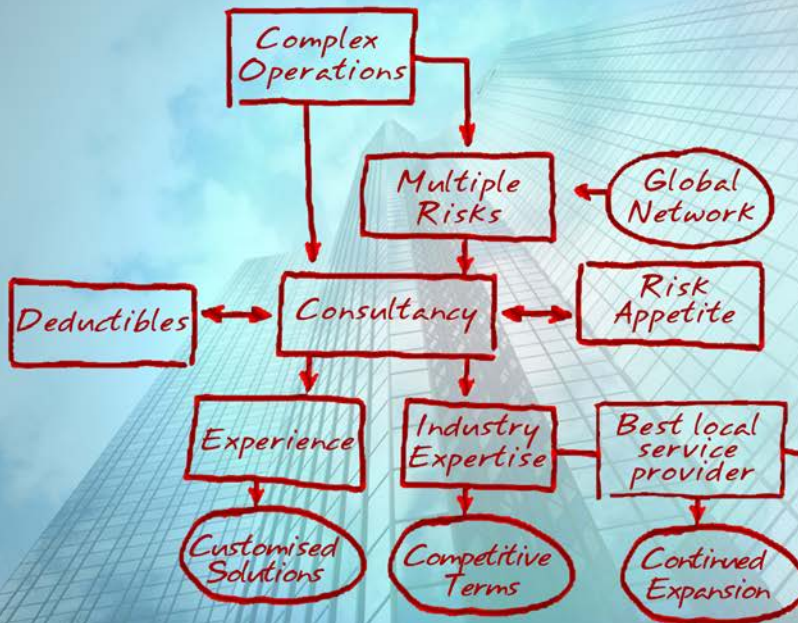


Distinctive. Choice.



## Major Corporate Risks



In Asia since 1836.



# Expertise

Major corporate companies often have complex operations and face multiple risks, from within their own businesses, as well as from their trading partners (suppliers and customers). Expert, customised advice and service from a qualified risk consultant are critical to mitigating the risks.

The JLT International Network is the second largest global broker network.



# Customised

advice & service



## Overview

Jardine Lloyd Thompson (JLT) Asia's Major Corporate Risks team specialises in customised property, business interruption and liability coverage for large national and multinational corporations across Asia. We have extensive experience in negotiating and placing sophisticated insurance and reinsurance programmes, particularly for companies with high risk or catastrophe peril exposures that test the limits of insurance market capacity.

Major corporate companies have complex operations and face multiple risks, from within their own businesses, as well as from their trading partners (suppliers and customers). Expert, customised advice and service from a qualified risk consultant are critical to mitigating the risks.

## Our Approach

1. Using a consultative approach, our first priority will be to understand your business. Our regional experts, based in Singapore and Hong Kong, will work with our local offices to understand your company's risk exposures and risk appetite.
2. Leveraging our strong global network, we will then bring in experts from different areas of our business – captive managers, industry specialists, employee benefit consultants and risk management consultants – to ensure we add value to your business.
3. We will structure programmes that not only make the best use of available insurance capacity but that also minimise frictional costs to your insurance programme.
4. We will negotiate with insurers to provide competitive terms to our clients, accompanied by a broad level of coverage.
5. Global resources, local knowledge — we provide a consistent level of service to multinational clients, through our in-country resources as well as experts within the JLT International Network.

## Our focus areas

We have large clients in a wide variety of industry sectors. This diverse portfolio has allowed us to develop expertise in the following specialisations:

- Banking
- Education
- Food & Agribusiness
- Leisure
- Mining
- Real Estate
- Telecommunications
- Water Treatment

## Our services

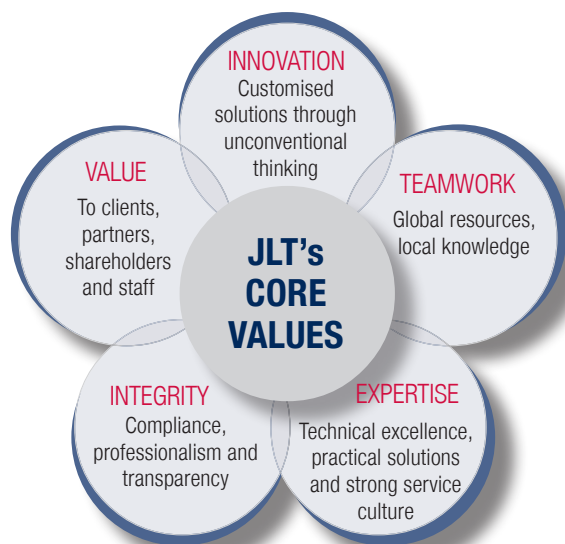
- Development of strategic insurance programmes to ensure that clients' specific risk concerns are covered
- Provision of a range of options and benchmarks to clients, in terms of breadth of coverage, limits and deductibles
- Road shows to major insurance markets to clearly present our clients' business practices and coverage needs
- Structuring of complex insurance and reinsurance models that maximise security and minimise cost
- Management of claims to ensure that insured losses are settled as favourably and as efficiently as possible
- Risk consulting to a variety of industries
- Captive design and management by our team of executives in Singapore
- Interactive technologies that help clients improve the efficiencies of their insurance operations and enterprise risk management

## JLT Interactive Technology Solutions



## Benefits in partnering with JLT Asia

Our consultative approach allows us to identify our client's needs and deliver meaningful, bespoke solutions. Unlike many of our competitors we do not trade based on our size or provide generic, off-the-shelf products.



## Our network

With a presence in 12 major territories including 17 offices across Asia, and offices/partners in around 130 countries, the JLT International Network is the second largest global broker network. We are continuing to grow, as we expand into new territories and seek out partners who can provide the best value to your business.

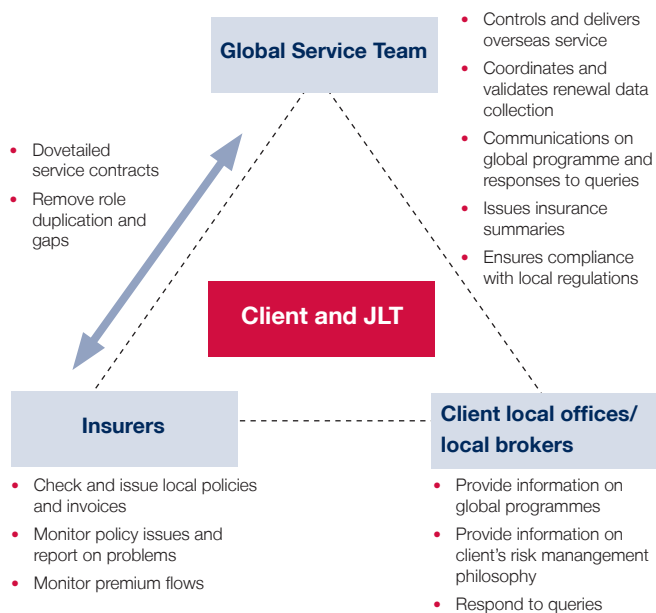
Our choice of partners in different countries allows us to choose the best local service provider, with flexibility for change where a client prefers to use other providers. This also allows us to provide local representation in the country's operating environment.

Our size also gives us considerable leverage with insurance companies to negotiate the best deals as well as to respond quickly with a degree of flexibility.

## JLT Global Service Team (GST)

Insuring operations overseas requires an detailed understanding of local country insurance regulations, customs and practices.

The JLT Global Service Team (GST) is based in Singapore and assists our clients with multinational exposures and operations by designing, implementing and servicing the insurance needs of companies' offshore operations. Whether your needs are regional or global, the JLT Global Service Team will be there every step of the way.



## Country Information Tool

The JLT country information database is an invaluable resource for accessing a wide range of essential insurance information on over 165 countries.

We are able to produce a variety of reports on:

- Insurance market data
- Insurer and insurance market statistics
- Insurance regulations
- Compliance
- Market practices
- Market analyses
- Insurance Premium taxes
- Regulatory updates and alerts



## How GST provides service to multinational clients

- Service standards that are agreed and monitored by GST
- Templates - questionnaires/meeting reports/information requests
- Regular reporting and reviews
- Immediate alerts to client head office on the following:
  - Notification of claims that are in excess of agreed amounts
  - New acquisitions or new risks
  - Changes in business
- JLT International Network brokers meet overseas clients within one week of appointment
- Regular performance measurement of brokers
  - Supported by performance reviews of each broker

We will bring in experts from different areas  
– captive managers, industry specialists,  
employee benefit consultants and risk  
management consultants.

## Success Story

### THE SITUATION:

A major Asian telecommunications company desired to introduce group-wide risk management practices, backed by a regional insurance programme covering all its operating companies across Asia. Each of the local companies had a distinct and unique business, with an insurance programme that was developed separately in each country in response to the changing business. This resulted in inconsistencies in coverage and excessive risk transfer costs.

### OUR APPROACH:

JLT's risk consultants first met representatives from the client's group head office to understand the overall objectives. Subsequently we designed a Business Continuity Management and Enterprise Risk Management programme that brought consistency to all the existing risk models.

### OUR SOLUTION:

Through a Risk and Gap Analysis JLT then designed an insurance programme to cover the varied risk exposures. We helped the client restructure their insurance arrangements to achieve the following key benefits:

- Maximise the cost-efficiency of their insurance purchases
- Consolidate the various separate insurance policies arranged by subsidiary companies into a single group programme
- Obtain comprehensive protection with particular focus on social peril exposures and interdependency risks between various operating subsidiaries
- Implement a sophisticated risk management and loss mitigation programme

# Partner ship

for benefits & results



### About JLT Asia

Jardine Lloyd Thompson (JLT) Asia is a market leader in insurance and reinsurance broking, risk management consultancy and employee benefits services.

Our operations in Asia date back to 1836. Today, JLT Asia is one of the most experienced brokers in Asia, with over 700 staff in 12 locations - China, Hong Kong, Indonesia, Japan, Korea, Malaysia, Macau, Philippines, Singapore, Taiwan, Thailand and Vietnam.

JLT Asia's technical abilities and expertise span a wide range of specialist areas:

- Affinity
- Aviation
- Captives
- Capital Risks
- Construction
- Employee Benefits
- Energy
- Interactive Technology Solutions
- Major Corporate Risks
- Marine (Cargo and Hull P&I)
- Professional & Executive Risks (ProEx)
- Property
- Reinsurance (Treaty and Facultative)
- Risk Management
- Small & Medium Enterprises (SME)
- Wealth Management

Our specialists are renowned for their innovative approach to developing integrated insurance, reinsurance and alternative risk transfer solutions.

Integrity is a hallmark of the JLT organisation. Our quality and compliance regimes are among the most thorough in the industry.

You can obtain more information about JLT Asia at: [www.jltasia.com](http://www.jltasia.com)





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