

Distinctive. Choice.



# Jardine Lloyd Thompson Asia

## Regional Company Profile





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## About JLT Asia

Jardine Lloyd Thompson (JLT) Asia, a subsidiary of Jardine Lloyd Thompson Group plc, is a market leader in insurance & reinsurance broking, risk management consultancy and employee benefits services. JLT Group employs more than 6,000 personnel and operates out of more than 100 offices in over 35 countries around the globe.



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

We are an Associate Company of Jardine Matheson, an Asia-based conglomerate with a broad portfolio of market-leading businesses in engineering, construction, transport services, motor trading, property, retailing, restaurants and hotels. Through this relationship, JLT Asia has access to the skills and resources of one of Asia's most successful businesses.

We have a proven ability and track record in providing winning solutions through our consistent focus on quality and personal approach in building successful client partnerships.

In addition, our insurance specialists are renowned for their innovative approach to developing integrated insurance, reinsurance and alternative risk transfer solutions to address the complex risks inherent in Asia.

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

Central to this compliance effort is our Broking Procedures Manual, which is benchmarked against international best practice standards and tailored to meet local trading and legislative environments. In addition to normal statutory audits, we also undertake internal procedural, quality and financial audits.

We are an Associate Company of Jardine Matheson, an Asia-based conglomerate with a broad portfolio of market-leading businesses.

## In-Country Specialists

JLT Asia's extensive in-depth knowledge of regional markets as well as political, business and legal environments, combined with our thorough understanding of local cultures and languages, make us an ideal partner to Asian corporations across all sectors.



We have significant presence in the region's main insurance markets. Our regional network includes 16 offices and representatives in major cities across Asia, namely Bangkok, Beijing, Guangzhou, Cebu City, Hanoi, Ho Chi Minh, Hong Kong, Jakarta, Kuala Lumpur, Macau, Manila, Seoul, Shanghai, Singapore, Taipei and Tokyo.

Our broking and account service teams are proficient in all classes of insurance and reinsurance. They have wide experience designing, marketing and administering complex local and regional programmes.

Our dedicated claims executives are recognised as among the best in the market. They are integral to our client service delivery — they provide ongoing claims management services as well as aggressive third-party recoveries.

JLT has a reputation for hiring and retaining the best talent. We are dedicated to providing service excellence and in fostering effective partnerships within the broking, insurance and reinsurance industries, for the benefit of our clients.



*Our regional network includes 16 offices and representatives in major cities across Asia.*

Our broking and account service teams are proficient in all classes of insurance and reinsurance.

## Solutions and Expertise

Our team of specialists are renowned for their innovative approach to developing alternative risk solutions. Our technical abilities and knowledge span a wide range of specialist areas.

### Affinity

JLT Asia's Affinity business unit focuses on the design and delivery of customised insurance solutions for groups of consumers – business associations, common interest groups, and industry associations – by pooling collective knowledge and buying power. We draw upon the JLT Group's considerable global affinity broking capabilities and experience as necessary, to address our clients' needs.

Our insurance programmes are usually delivered through a combination of direct sales, direct marketing and e-commerce to match customers and their culture with the right product. These include micro-insurance, a key feature of which is the incorporation of additional products to existing billings or other arrangements already in place, such as utilities or retail, providing a holistic solution to our clients.

The following are programmes we have recently arranged for our clients in Asia:

- Bundled mobile phone all risks handset insurance for all new network subscribers
- Laptop insurance providing coverage against risks such as theft, act of god and civil commotion
- Rent protection insurance for landlords, transferring the risk of loss of rental income suffered by a landlord to an insurer
- Motor vehicle financing support and insurance to help manufacturers, distributors and dealers sell more cars

### Aviation

JLT is the world's fastest growing aviation insurance broker. We are advisors to some of the world's leading airlines and largest aviation accounts, with a 15 percent share of the global market.

Our focus is on designing and placing highly innovative insurance programmes, providing the broadest coverage at highly competitive prices. In Asia, we have several dedicated aviation experts with wide experience in handling complex and technical aviation matters.

Our insurance solutions for the aviation industry cover:

- Airlines
- Airports
- Airport service companies
- Air traffic control
- General aviation operators
- Helicopter operators
- Leasing companies
- Product manufacturers
- Repair and service companies



JLT is the world's fastest growing aviation insurance broker with a 15 percent share of the global market.

# Solutions and Expertise

## Capital Risks

JLT are recognised leaders in Credit and Political Risk insurance consultancy and broking, with a global team of specialist consultants, political risk analysts and brokers.

The insurance solutions we develop relate to a wide variety of transactions due to our diverse client base. We serve some of the largest banks, commodity traders and corporations worldwide, in all sectors, and specifically in:

- Banking
- Defence
- Engineering
- Mining
- Oil & Gas
- Chemicals / Pharmaceuticals
- Power
- Telecommunications
- Transportation
- Water



## Captive Management

We are one of the region's premier captive specialists. We operate separately from our broking colleagues, to provide an independent expert view of captive feasibilities and risk financing strategies. Our team of senior managers are highly experienced in the design, incorporation and management of captives.

We offer the full range of captive consulting and management services including:

- Captive Incorporation in Domicile of Choice
- Captive Utilisation Reviews
- Captive Management Services
- Feasibility Studies
- Insurance and Claims Management
- Investment Administration
- Programme Design



We offer the full range of captive consulting and management services.

## Solutions and Expertise



*JLT acts as consultant and insurance broker to many of the world's largest construction companies and project developers.*

### Construction

JLT acts as consultant and insurance broker to many of the world's largest construction companies and project developers. In addition to arranging covers for some of the largest construction projects, we are also market leaders in delivering solutions for project finance and public/private partnership transactions.

The following products can be arranged on either an annual or project-specific basis, responding to each client's unique requirements, using either traditional structures, large self-insured retentions or captive based solutions:

- Bonds
- Construction All Risks/Builders' Risks
- Contractual Risk Reviews
- Contract Risk Flow Reviews/Advice
- Delay in Start-Up
- Due Diligence/Mergers & Acquisitions
- Employers' Liability/Workmen's Compensation
- Lenders/Bank Advisory
- Professional Indemnity
- Project Cargo
- Third Party Liability

### Employee Benefits

We are one of the region's foremost providers of Employee Benefits solutions. Our clients include some of Asia's largest employers. For many years, the Asian market has been poorly served with a limited understanding of the issues that Asian employers face. JLT Asia's approach however, is to understand the unique needs that each individual customer faces and provide comprehensive advice on how benefit schemes can be adjusted to suit their needs. Beyond this, we will conduct periodic reviews and analyses of benefit levels to ensure that the programme remains adequate and competitive. Where appropriate, we will propose alternative risk management schemes.

Our consulting services include:

- Employee Benefits Advisory Services
- Benefits Communications
- Benefits Administration
- Healthcare Insurance Broking and Consulting
- Benefits Harmonisation
- Global Benefits Plan Coordination
- Business Travel Insurance
- Flexible Benefits
- Healthcare Insurance (Expatriates)
- Key Person Insurance
- Voluntary Benefits Programmes



Our clients include some of Asia's largest employers.

# Solutions and Expertise

## Energy

JLT is one of the largest risk solutions providers for the energy sector in the region. We pride ourselves on our ability to assess the impact of industry changes and create or adapt insurance and risk solutions to ensure that the extent of protection addresses the specific requirements of our clients' businesses. In addition, our strong global reputation in producing quality results in the Energy sector increases our credibility and negotiating strength.

Our clients, who are involved in very large value investments in Asia, protect these investments through our comprehensive range of services in the following sectors:

Offshore	Heavy Industries
<ul style="list-style-type: none"> <li>• Oil and gas upstream</li> <li>• Offshore construction</li> <li>• Rig building/FPSOs</li> <li>• Shipyards</li> </ul>	<ul style="list-style-type: none"> <li>• Mining</li> <li>• Steel</li> <li>• Pulp and Paper</li> <li>• General Industrial Property</li> <li>• Semiconductors</li> <li>• TFT-LCD</li> <li>• Telecommunications</li> </ul>
Onshore/Power	
<ul style="list-style-type: none"> <li>• Oil and gas downstream</li> <li>• Power</li> <li>• Petrochemicals</li> <li>• Renewables</li> </ul>	



## Major Corporate Risks

Our Corporate Risks teams across Asia 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 capacities. Where appropriate we work closely with our strong international network, to ensure that each placement benefits from comprehensive policy coverage at competitive premium terms.

Our expertise covers all the major operating risks of companies, enabling us to protect their assets, liabilities, and revenue streams:

- Business Interruption (including Contingent Business Interruption)
- Employees Compensation/Employers Liability
- Machinery Breakdown/Loss of Profit
- Property All Risks
- Public/Products Liability

Our objective is to strategically enhance the value of your business assets, strengthen your balance sheets and increase opportunities for future business growth.

# Solutions and Expertise

## Marine

We are one of the most experienced insurance intermediaries in the region for the marine sector, serving premier corporations, major international ship owners and operators. We have a broad range of traditional marine products backed by our in-depth knowledge, superior marketing skills and unrivalled claims service. We have excellent relationships with both mutual and fixed premium insurers all over Asia, Europe and the USA. This enables us to accommodate fully the complex risk transfer, risk finance and reinsurance requirements of the industry and their insurers, and structure sophisticated programmes on very competitive, favourable terms, using quality insurers.

Our products and services include:

- Bulk Oil/Commodities
- Business Interruption (Loss of Hire)
- Freight Legal Liabilities
- Heavy Lift Covers
- Hull & Machinery and Ancillary Interests
- Mortgagees' Interest coverages
- Port/Terminal Operators Liabilities
- Project Cargo/Delay in Start up
- Protection & Indemnity (P&I)
- Shipyard Risks
- Stock Throughput
- Tow Risks
- War Risks



## Professional & Executive Risks (ProEx)

Professional & Executive Risks (ProEx) is Jardine Lloyd Thompson (JLT)'s specialist team providing insurance broking, advisory and risk consultancy to financial institutions, professional services firms and major corporates. We primarily specialise in the following classes of insurance:

- Bank Blanket Bond (BBB) including Computer Crime Insurance
- Commercial Crime or Fidelity Insurance
- Directors & Officers (D&O) Liability Insurance
- Investment/Fund Managers Insurance
- Kidnap, Ransom and Extortion (K&R) Insurance
- Medical Malpractice Insurance
- Mortgage Indemnity Insurance
- Professional Indemnity (PI) and Errors & Omissions Insurance
- Prospectus Liability or IPO Insurance
- Trustees Liability Insurance

We are able to accommodate fully the complex risk transfer, risk finance and reinsurance requirements of the industry and their insurers.

# Solutions and Expertise

## Risk Management

JLT Asia offers a broad suite of risk management services and products to address all forms of risks faced by organisations. Our consulting assignments are lightly engineered and can be easily implemented, helping clients achieve quick, tangible results.

We adopt a partnership approach to develop, support and institutionalise the practice of risk management within our clients' organisations. We recognise the importance of cultural factors in how risks are perceived and managed. Our consulting philosophy and approach are always adapted to suit the local contexts.

Our products and services include:

- Business Continuity Management
- Business Interruption Assessments
- Captive Consulting /Captive Management Services
- Enterprise Risk Management
- Operational Risk Engineering
- Operational Risk & Insurance Mapping Analysis (ORIMA)
- Risk Management Information Systems
- Risk Modelling
- Strategic Risk Finance Consulting
- Training
- Worker Injury Risk Management

JLT is committed to enhancing the quality of the Asian risk management profession. We provide ongoing logistical and financial support to the Asia Risk Council (ARC), a widely respected and well attended forum for Asia's risk management professionals to meet and exchange ideas.

## Reinsurance

JLT's team of reinsurance brokers are among the largest and most experienced in Asia. The formation by JLT Group of a separate reinsurance broking company — JLT Re — in January 2006 represents not only a very significant investment in this area, but also a recognition of the importance of this business.

JLT's treaty specialist team in Asia is supported by JLT Re in London, which employs over 140 people, all of whom have recognised experience in specialist areas. This includes a consultancy team that provides highly sophisticated, technology-driven solutions. Our aim is to add value to our clients' businesses and facilitate their decision-making.

Our team's breadth and depth of experience means that we are able to give our clients the assurance of a full team looking after their interests. Importantly, it also signifies our focus and capacity to innovate to address our clients' needs.

Our areas of expertise include:

- Advice and Consultancy
- Bespoke products
- Expert Claims Handling and Settlement
- Programme Design and Placement
- Traditional Broking Services

Our range of skills and management tools would be extremely useful to senior management of insurance companies, helping them in their decision making. These include, but are not limited to: Dynamic Financial Analysis, Business Pricing, Reinsurance Pricing, Natural Catastrophe Modelling, Research and Analysis, Data Management and Systems Support.

Our team's breadth and depth of experience means that we are able to give our clients the assurance of a full team looking after their interests.

## Solutions and Expertise

### Small & Medium Enterprises/Corporate Facilities

JLT designs and places insurance solutions covering Small & Medium Enterprises (SMEs). These solutions include a range of personal line products such as Home, Motor, Travel, Healthcare, Critical Illness and others. We will go the extra mile to customise these solutions according to our clients' unique risk profiles.

We also tailor commercial insurance products for associations, specific trades and industries. JLT draws upon its global expertise and track record to ensure that each customer receives a highly comprehensive product. We employ the latest technologies and seek out quality insurer partners to provide the widest depth of cover available within our markets.

Our focus is on understanding the needs and perspectives of our customers, partner banks and insurers, acting as a consultant to all, with a view to placing the most cost-effective and feasible solutions.



### Wealth Management

JLT Asia's Private Client Services (PCS) Division works closely with global private banks to deliver product propositions that integrate life insurance into their overall wealth management solutions for high net worth individuals.

Our life insurance partners are carefully selected, to ensure that only the top quality investment grade insurance policies are procured for our clients.

Our consultants are trained in all aspects of client service, from the initial fact finding, identifying clients' specific needs, structuring and dovetailing the insurance product, securing firm offers from underwriters, premium payments to issuing policy documents and liaising with clients' nominated trust managers.

Life insurance is a lifelong process and our consultants will conduct annual reviews with each client. Together with an annual statement, the client will be presented with an analysis of the performance for the year.

Only the top quality investment grade insurance policies are procured for our clients.

## Interactive Technology Solutions

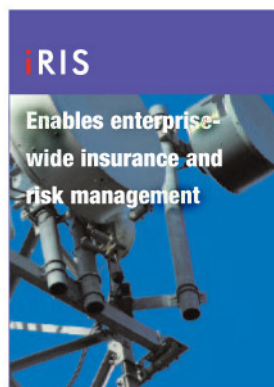
One of JLT's unique value propositions is JLT Interactive (JLTi) — a suite of web-based insurance and risk management software solutions. Large enterprises around the world leverage our flagship suite of softwares to improve the efficiency of their insurance operations and to enhance their management of enterprise risk.

JLTi's hosted risk management applications support clients in a wide range of industries, from construction and energy to consumer goods and food services. Highly flexible and scalable, Interactive solutions can be deployed easily and quickly across any organisation with no need for installation on individual PCs. Everything resides on JLTi's hosting servers, protected by comprehensive security measures.

This results in convenient access, anytime, anywhere in the world. All system upgrades and bespoke modifications are applied centrally, ensuring instant access to the latest tools and information for all users.

The JLTi suite includes:

- **iRIS** — facilitates risk assessment, monitoring, management and aggregation to give companies their full risk picture and thereby, increased control over their risks. Its multi-user, multi-currency platform is ideally suited for the diverse language and geographic needs of Asia's insurance buyers.
- **iCLAIMS** — simplifies and streamlines the entire claims submission, monitoring and resolution process, allowing companies to enhance service levels, reduce the time and cost of claims management, improve claims resolution negotiation and improve overall management and control of claims.
- **iCOVER** — enables companies with an agreed insurance facility to purchase insurance or record a transaction and receive the required documentation directly and immediately.



“The JLTi suite's multi-user, multi-currency platform makes provision for the diverse language and geographic needs of Asia's insurance buyers.”

- Awards Panel of Judges,  
Asia Insurance Industry Awards 2005

# Asia Offices

## CHINA

JLT Lixin Insurance Brokers Co., Ltd.  
Room 603, Tower 1, TaiKoo Hui  
385 Tianhe Road  
Guangzhou 510620  
People's Republic of China  
Tel: +86 20 6681 4888  
Fax: +86 20 6681 4898

## HONG KONG

Jardine Lloyd Thompson Limited  
5th Floor, Cityplaza Four  
12 Taikoo Wan Road  
Taikoo Shing, Island East  
Tel: +852 2864 5333  
Fax: +852 2861 2758

## INDONESIA

PT Jardine Lloyd Thompson  
10th Floor, World Trade Center  
Jln. Jend. Sudirman Kav 29-31  
Jakarta 12920, Indonesia  
Tel: +62 21 2995 2500  
Fax: +62 21 521 1418

## JAPAN

JLT Holdings Japan Limited  
Halifax Building 4F,  
16-26, Roppongi 3-chome,  
Minato-ku, Tokyo 106-0032,  
Japan  
Tel: +81 3 6730 3500  
Fax: +81 3 6730 3501

## KOREA

Jardine Lloyd Thompson Korea Limited  
22 Fl., Olive Tower, 135 Seosomun-dong,  
Jung-gu, Seoul,  
Korea 100-737  
Tel: +82 2 397 8100  
Fax: +82 2 730 0725

## MACAU

Jardine Lloyd Thompson Limited  
Alm. Dr. Carlos D'Assumpcao, No. 398  
Edf. CNAC, 20 Andar D  
Macau  
Tel: +853 2875 5743  
Fax: +853 2875 5745

## MALAYSIA

Jardine Lloyd Thompson Sdn Bhd  
Suite 10.2, 10th Floor  
Faber Imperial Court  
21A, Jalan Sultan Ismail  
50250 Kuala Lumpur, Malaysia  
Tel: +60 3 2723 3388  
Fax: +60 3 2723 3399

## PHILIPPINES

Jardine Lloyd Thompson Insurance Brokers Incorporated  
25th Floor, Philamlife Tower  
8767 Paseo de Roxas  
Makati City  
Philippines 1226  
Tel: +63 2 706 8500  
Fax: +63 2 885 7080

## SINGAPORE

Jardine Lloyd Thompson Private Limited  
JLT Specialty Private Limited  
1 Raffles Quay #27-01  
One Raffles Quay - North Tower  
Singapore 048583  
Tel: +65 6333 6311 / 6333 6006  
Fax: +65 6333 6511 / 6333 8180

JLT Re Asia  
30 Cecil Street  
#11-07/08 Prudential Tower  
Singapore 049712  
Tel: +65 6333 6006  
Fax: +65 6333 6116

## TAIWAN

Jardine Lloyd Thompson Limited  
13th Floor, World Trade Building  
50 Hsin Sheng South Road  
Section 1 Taipei  
10059 Taiwan  
Tel: +886 2 2356 1155  
Fax: +886 2 2393 2233

## THAILAND

Jardine Lloyd Thompson Limited  
Floor 29, Vanit Building II  
1126/2 New Petchburi Road  
Makkasan, Rachthevee  
Bangkok 10400  
Tel: +66 2 626 2500  
Fax: +66 2 626 2555 / 66 2 626 2556

## VIETNAM

Jardine Lloyd Thompson Limited  
6 Le Thanh Ton Street  
District 1  
Ho Chi Minh City  
Vietnam  
Tel: +848 38 222 340  
Fax: +848 38 299 714





Website: [www.jltasia.com](http://www.jltasia.com)

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