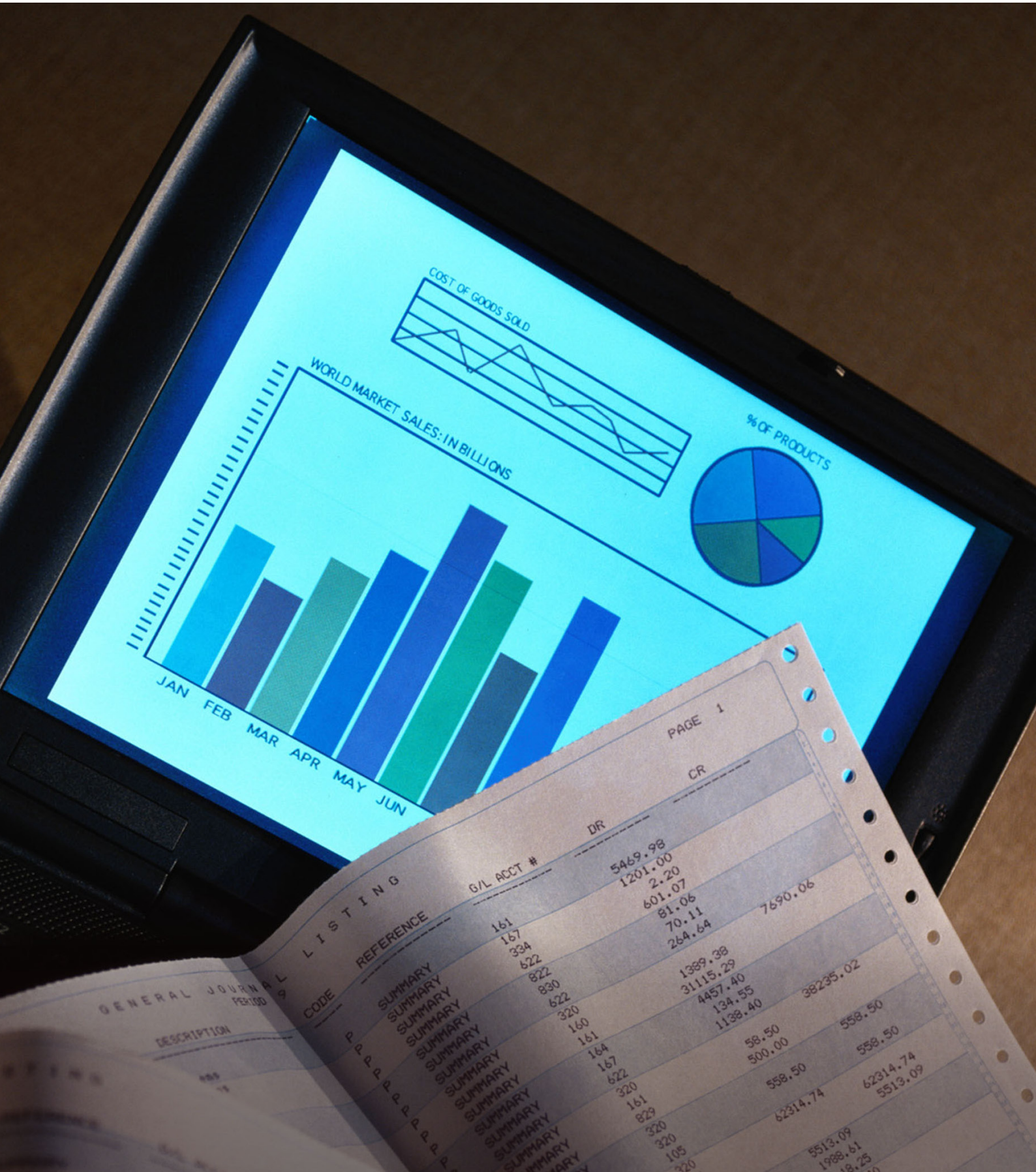


Distinctive. Choice.



Professional & Executive Risks (ProEx)



GENERAL JOURNAL

PERIOD

DESCRIPTION

LISTING

CODE	REFERENCE	G/L ACCT #	DR	CR
P	SUMMARY	161	5469.98	
P	SUMMARY	167	1201.00	
P	SUMMARY	334	2.20	
P	SUMMARY	622	601.07	
P	SUMMARY	822	81.06	
P	SUMMARY	830	70.11	
P	SUMMARY	622	264.64	7690.06
P	SUMMARY	320		1389.38
P	SUMMARY	160		31115.29
P	SUMMARY	161		4457.40
P	SUMMARY	164		134.55
P	SUMMARY	167		1138.40
P	SUMMARY	622		58.50
P	SUMMARY	320		500.00
P	SUMMARY	161		558.50
P	SUMMARY	164		558.50
P	SUMMARY	167		558.50
P	SUMMARY	622		558.50
P	SUMMARY	320		558.50
P	SUMMARY	161		558.50
P	SUMMARY	164		558.50
P	SUMMARY	167		558.50
P	SUMMARY	622		558.50
P	SUMMARY	320		558.50
P	SUMMARY	105		5513.09
P	SUMMARY	320		1988.61
P	SUMMARY			18.25

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Overview

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:

- Bankers Blanket Bond (BBB) including Electronic & Computer Crime Insurance
- Commercial Crime or Fidelity Insurance
- Directors & Officers (D&O) Liability Insurance
- Fund Managers / Investment 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

The ProEx team also assists clients to arrange multiyear structured programmes, often referred to as alternative risk transfers. These programmes can provide protection against a range of unconventional and typically uninsurable exposures. We also arrange longer term programmes for exposures that conventional insurance markets are unable to address.

JLT have ProEx representatives in each country across Asia. This in-country expertise is supported by our regional ProEx specialists, based in Hong Kong and Singapore.



Our approach is to identify, understand and analyse the risks our clients face before using our expertise and resources to provide the most effective solution available.

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

The ProEx Approach

1. Knowledge-based and Professional

- We recognise that our clients operate in volatile sectors that are increasingly susceptible to unique challenges. The ProEx team, which consists of multi-disciplined specialists with both insurance and risk management knowledge, is therefore focused on designing highly customised insurance solutions. We have been serving Asia's financial institutions, major corporates and professional services firms for more than 20 years.
- Claims management is one of our core service functions. Our senior ProEx professionals, who have in-depth experience in this area, will be intimately involved in claims matters, advising and helping clients resolve their claims.
- The ProEx team combines industry specific knowledge with a wealth of experience in designing and implementing insurance solutions for Asia's leading organisations.

2. Market Influencing

- The ProEx team maintains strong relationships with specialist insurers in Asia, and with insurers worldwide.
- Our relationships with insurers are based on mutual understanding. We understand insurers' appetites for risk and how best to utilise their available capacity. Insurers for their part recognise JLT's sector and regional knowledge, deal facilitation skills as well as our desire to provide customised solutions to our clients.
- The ProEx team helps clients differentiate themselves from their peers and ensure that risks are underwritten on their own merits. We understand that when times are difficult, raising risk capital from insurers will be similar to raising other forms of capital (such as debt or equity).
- As needed, the ProEx team will generate competition between insurers, to deliver market-leading covers and premiums.

3. Global Resources

In addition to the ProEx Specialists in Asia, we are also supported by our global resources in London and Sydney, who are widely skilled and experienced. Our focus will be on providing you with an integrated team response, and on a need-to-need basis, drawing upon the necessary resources anywhere within the JLT Group to design solutions that address your unique needs and exposures.

Dedicated Asia-based resources
are a key differentiator for JLT,
over our competitors.

4. Consultative

- We provide structured, value-added services that clinically address our clients' needs and complement their business objectives.
- Our approach is to identify, understand and analyse the risks our clients face before using our expertise and resources to provide the most effective solution available.
- Our experience and skills cover the following areas:
 - Risk and Insurance Gap Analysis
 - Enterprise Risk Management Consulting
 - Alternative Risk Financing
 - Business Continuity Management Consulting
 - Risk Software Solutions
 - Claims Administration Services

Dedicated Asia-based consulting resources are a key differentiator for JLT, over our competitors.



ProEx Sectors and Clients

Banks and Financial Institutions (covering a wide range from investment and retail banks to boutique investment houses)

Asset Managers/Funds (including private equity, hedge funds, venture capital trustees and brokerage businesses)

Professional Services (i.e. lawyers, accountants, architects, consultants, financial advisors)

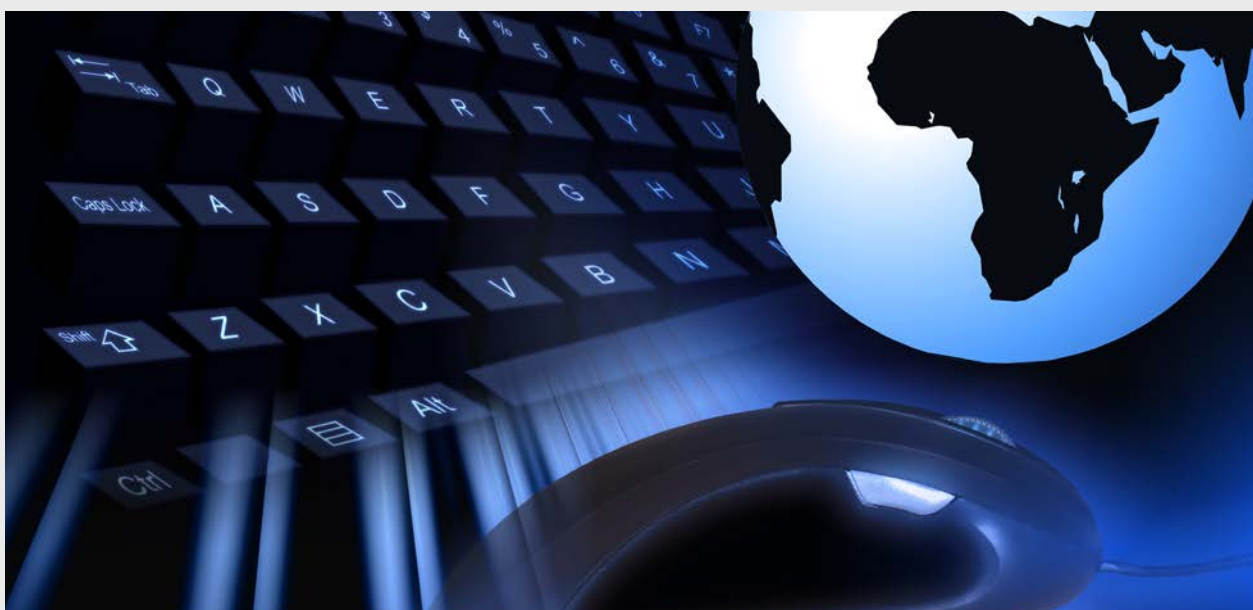
Regulators & Associations (i.e. law councils, stock exchanges, securities/financial regulators, monetary authorities/banking regulators, pension fund regulators)

Healthcare (including government health services, private hospitals, individual doctors and nurses associations, the alternative medicine sectors, clinical trials, pharmaceutical and medical equipment sectors)

Technology and Media (a dynamic and constantly evolving industry in Asia)

Major Corporates (we have a broad range of clients including some of the largest and highest profile companies in Asia)

Mergers and Acquisitions (our services range from due diligence and advisory work to full insurance placements, covering a wide range of exposures arising from mergers, acquisitions, IPOs and debt-raising transactions)



Our Track Record

The following illustrate JLT's strong track record in providing highly innovative solutions in this sector. This includes:

- Arranging insurance programmes for a number of the largest and most well known Asian banks – we are one of the first brokers in Asia to provide our banking clients with value-added risk management and risk profiling services.
- Over 20 years experience providing insurance and risk management advice to one of the most sophisticated and well regarded government health service organisations in Asia, which manages more than 40 hospitals and clinics.
- Servicing a full range of ProEx insurance lines, covering the global exposures and needs of some of Asia's largest conglomerates.
- Arranging and administering compulsory fraud insurance protection for over 600 stock and futures brokers in one of Asia's largest markets.
- Developing ground-breaking insurance solutions for over US\$20 billion of Asian pension fund assets.
- Providing cost-effective professional indemnity insurance protection for one of the world's largest and most well-known architect firms.
- Coordinating crime insurance and related protection for some of Asia's premier gaming sector organisations, with turnovers of more than US\$1 billion.
- Developing a customised Monte Carlo loss distribution model to determine the most appropriate insurance limits and deductibles for one of Asia's most prestigious banks.
- Arranging the first professional indemnity insurance programme for a Real Estate Investment Trust (REIT) in Singapore. We are currently one of the leading brokers for REIT managers in Singapore.
- Arranging insurance protection and claims servicing for one of the largest mandatory Professional Indemnity Schemes for lawyers in Asia.
- Advising on some of Asia's most complex, high-profile, Directors and Officers Liability cases.

JLT Asia has provided advice on some of Asia's most complex, high-profile, Directors and Officers Liability cases.







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