

Distinctive. Choice.



Benefit Solutions – Banks and Financial Institutions



In Asia since 1836.



Cost-effective Programmes

Our priority is to look beyond price, to ensure that it delivers good return on investment, and that both employer and employee derive true value. Across the Asia-Pacific banking and financial institutions sector, JLT manages the insurance placements for over 140,000 lives, more than US\$43 million in premiums, and over US\$30 million in claims.

Global Solutions,
Local Knowledge.



Overview

Human Resources and Finance Managers in the banking and financial industry face a number of challenges in their efforts to design a benefits plan for their employees. Benefits plans must be highly competitive to be able to attract high quality talent. In addition, there is the challenge of finding the optimum balance between providing a benefits package that is commensurate to qualifications and the overall cost of the plan itself. Given rising healthcare expenditure, this is not easy.

As brokers, we will guide you through the entire process, from programme design to implementation.

The importance of providing professionals in the high stress banking and financial sector with a high quality benefits programme cannot be underemphasised. The general health of banking and finance professionals is critical to them making sound decisions. In addition, to be able to retain your best talent, it is imperative for you to keep your benefits plan continually up-to-date with industry standards.

Many employee benefits programmes fall short in the following respects:

- Ability to create value for both the business and the employees
- Universal applicability and relevancy in an increasingly culturally diverse, internationally mobile and dynamic workforce
- The extent to which employees understand and appreciate the benefits available to them
- Its competitiveness from a cost-benefit standpoint
- Extent to which it is customised

Jardine Lloyd Thompson (JLT) is a leading EB broker globally, with a strong track record in serving Asian clients. Our consultants have the knowledge and expertise to customise an innovative and competitive benefits programme suited to your organisation's business needs.

Across the Asia-Pacific banking and financial institutions sector, JLT manages the insurance placements for more than 140,000 lives. We place over US\$43 million in premiums and manage more than US\$30 million of claims for this sector.

Our access to the broader resources of JLT Group and our solid relationships with leading insurance providers allow us to negotiate highly competitive policy terms and conditions for our clients. As brokers, we will guide you through the entire process, from programme design to implementation.

Our services

We believe that your EB programme is a strategic business investment. As such, we will work closely with you to ensure that it is highly customised to serve your organisation's needs. While we will ensure the cost-effectiveness of your programme, our priority is to look beyond price, to ensure that it delivers good return on investment, and that both employer and employee derive true value.

We have expertise in designing the following EB programmes:

- Accidental Death and Disability
- Business Travel
- Critical Illness
- Death and Total and Permanent Disability
- Dental and Optical
- Expatriate Benefit Solutions
- Healthcare
- Key Person Insurance
- Long- and Short-Term Disability Income Replacement
- Medical Evaluation
- Retirement Savings
- Third Party Administration of Self-Insured Plans
- Worker Injury Risk Management

A strategic view to designing and delivering in each of the abovementioned areas will be crucial to the programme's success. To ensure this, we will provide consultancy and administration services relating to the following:

- Benefits communication
- Global benefits management
- Implementation and ongoing administration
- Strategic planning and objective setting (taking into account local realities, cultural differences and competitive norms)
- Voluntary benefits



To date, JLT have pioneered and developed several innovative solutions for the industry:

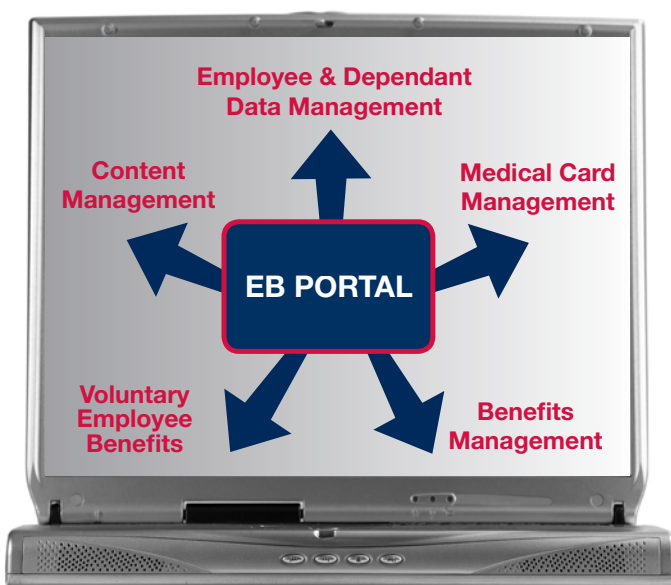
JLT PHaRMa

Facing rising medical costs, many companies are today increasingly concerned about their ability to provide a cost-efficient healthcare programme to their employees. JLT PHaRMa, JLT's employee healthcare model, addresses this issue by finding an optimum balance between employee welfare and costs. PHaRMa is an integrated, comprehensive, three-tiered solution that allows companies to achieve the following:

- Take full control of their healthcare programme
- Analyse problem areas such as:
 - Common/expensive claim types
 - Individuals with high frequency claims
 - Potential for frauds in the system
 - Locations with high cost/frequency of claims
- Make future decisions on loss retention and evaluate/compare the costs of doing this against any reduction in premiums offered by insurers

EB Portal

EB Portal is an integrated, web-based management system that all parties – employer, employees, benefits providers and advisors – can access to have a complete overview of all benefits and claims data. With secure, 24x7 online access, EB Portal has a host of innovative, automated features to ease administrative burdens for the employer, and to enhance the benefits experience for employees.



Optimal

balance between
employee welfare
and costs



Benefits to administrators include:

- Convenient issuance and tracking of members' medical cards in the online domain
- Avoidance of errors and saving of time through automatic insurance underwriting validations and online health declaration forms
- Complete visibility and control of the claims recording, management and resolution processes
- Ability to analyse data pertaining to benefits, members and claims with ease, through ad-hoc reporting
- A portal for the dissemination of EB news, allowing administrators to connect with employees

Benefits to employees include:

- Self-service renewal/enrolment including dependants
- Ability to register claims
- Automatic status updates on claims and medical card requests
- Purchase of voluntary insurance schemes at discounted premiums

With secure, 24x7 online access, EB Portal has a host of innovative, automated features to ease administrative burdens for the employer, and to enhance the benefits experience for employees.



Customised

solutions that truly
serve your
organisation's needs

iCLAIMS

iCLAIMS is a web-based claims management system through which you can manage your entire claims portfolio. JLT's clients across the world and across industries have implemented iClaims, using it to analyse claims and medical plan utilisation trends. Using the data gathered they have customised benefits plans that provide true value to clients.

iCLAIMS is a powerful tool that facilitates the following:

- Automated, coordinated administration of local, multi-location and multinational businesses
- Conversion of disparate local claims standards and processes into a global standard database
- Integration of multiple parties and stakeholders at multiple locations by bringing them onto one single platform
- Online management of claims and risk management data via data correlation tools
- Online management of self-retained, captive and insured claims, all under one system
- Provision of a breakdown of claims costs and components, facilitating reports on claims at net, gross and ground up levels

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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





George McGhie

Manging Director
Tel: +(65) 6411 9577
Email: George_McGhie@jltasia.com

Chris Chiu

Regional Director
Tel: +(852) 2864 5577
Email: Chris_Chiu@jltasia.com

Catherine Yeung

Regional Director - New Business
Tel: +(852) 2864 5334
Email: Catherine_Yeung@jltasia.com

Jardine Lloyd Thompson Limited
28th Floor, DCH Commercial Centre
25 Westlands Road
Quarry Bay, Hong Kong
Tel: (+852) 2864 5333
Fax: (+852) 2861 2758

Website: www.jltasia.com