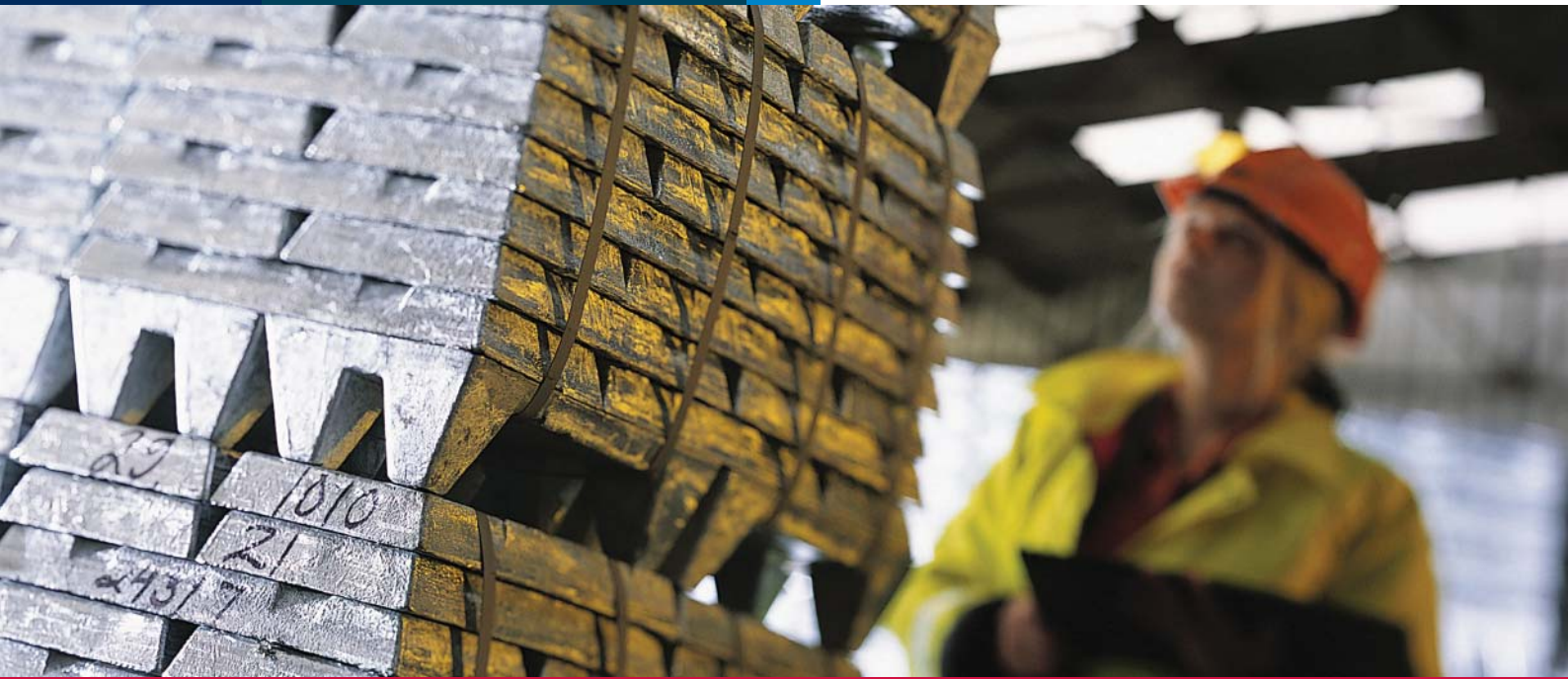


Distinctive. Choice.



Major Corporate Risks

Risk and Insurance Services

Overview

Jardine Lloyd Thompson (JLT) Asia's 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 capacities.

Our clients benefit from our in-depth understanding of their insurance and risk management needs, which, combined with our experience and knowledge of the insurance market's risk appetite, enable us to deliver highly cost-effective and efficient placements.

Areas of Expertise

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

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



Our Services

- Development of strategic insurance programmes to ensure that clients' specific risk concerns are covered
- Providing clients with a range of options (and benchmarks) on breadth of coverage, limits and deductibles
- Conducting road shows to major insurance markets to clearly present our clients' business practices and coverage needs
- Structuring complex insurance and reinsurance models that maximise security and minimise cost
- Managing claims to ensure that insured losses are settled as favourably and efficiently as possible

Benefits in partnering with JLT Asia

JLT Asia's Corporate Risks team works closely with each of our local offices in the region, and, where appropriate, with our strong international network, to ensure that each placement benefits from comprehensive policy coverage at competitive premiums.

We are highly client-focused, and we leverage our strong underwriting relationships to deliver efficient and competitive results.

JLT Asia's Corporate Risks team works closely with our strong international network to ensure that each placement benefits from comprehensive policy coverage at competitive premium terms.

Risk and Insurance Services

Case Study

Asian multinational achieves lender confidence through sophisticated risk solution

A major Asian multinational manufacturing firm was experiencing difficulties in raising cost effective capital as a result of the Asian financial crisis. A reduction in the sovereign rating of the firm's major manufacturing and raw material base had further reduced the availability of capital and increased its cost. The client was heavily leveraged and greatly needed capital to fund expansion and fulfill working capital commitments.

In addition, existing insurance arrangements were independently procured by each operating subsidiary, resulting in inconsistencies in coverage and excessive risk transfer costs.

JLT helped the client restructure their insurance arrangements and achieve the following key objectives:

- 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
- Sell the concept to potential lenders with a view to creating additional comfort and easing the strain on borrowing
- Implement a sophisticated risk management and loss mitigation programme



Our expertise covers all the major operating risks of companies.

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.

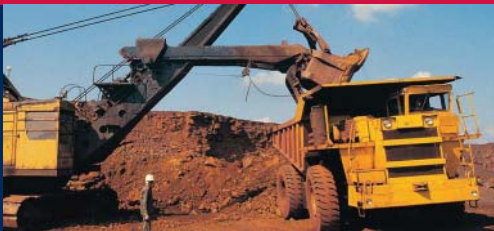
JLT Asia's technical abilities and expertise span a wide range of specialist areas:

- 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



Simon Weaver

Tel: +65 6411 9580

Email: Simon_Weaver@jitasia.com

REGIONAL OFFICES

China

Tel: +86 20 6681 4888

Hong Kong

Tel: +852 2864 5333

Indonesia

Tel: +62 21 2995 2500

Japan

Tel: +81 3 3517 3030

Korea

Tel: +82 2 397 8100

Malaysia

Tel: +60 3 2723 3388

Philippines

Tel: +63 2 706 8500

Singapore

Tel: +65 6333 6311 / 6333 6006

Taiwan

Tel: +886 2 2395 4611

Thailand

Tel: +66 2 626 2500

Vietnam

Tel: +84 8 3822 2340

Website: www.jitasia.com