

Distinctive. Choice.



Benefit Solutions – Hotels and Hospitality



In Asia since 1836.



Exceptional Service

JLT is committed to the same service excellence that the hotels & hospitality sector is renowned for. Across the Asia-Pacific today, JLT manages well over 100 major clients with more than 50,000 lives insured in the hotels & hospitality sector. We place over US\$12.5 million in premiums with insurers and manage about US\$10 million of claims annually for hotels.

Global Solutions,
Local Knowledge.



Overview

The Asian Hotels and Hospitality sector is highly competitive, and is renowned worldwide for its exceptional service standards. As an employer in this sector, you are always on the lookout for equally exceptional service staff, as well as to retain your current staff.

A comprehensive, well designed Employee Benefits (EB) programme is critical to recruiting and maintaining the best talent.

Organising and executing a successful EB programme hinges on many factors including:

- The content and structure of the 'benefit promise' you make to your staff
- The extent to which employees understand and appreciate the value of the benefits
- How well it is coordinated across locations
- How the entire programme is administered to maximise convenience to employees and human resource administrators.
- The cost-competitiveness versus the benefits of the programme

Jardine Lloyd Thompson Benefit Solutions is Asia's leading EB broker, with a strong track record in serving Asian hotel and hospitality clients across the region. Our consultants have the knowledge and expertise to customise an innovative and competitive benefits programme suited to your organisation's business needs.

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 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.

Our access to the broader resources of JLT Group and our solid relationships with leading insurance providers allow us

Optimal

balance between
employee welfare
and costs



to negotiate highly competitive policy terms and conditions for our clients. As brokers, we will guide you through the entire process, from scheme design to implementation.

We have expertise in designing the following EB programmes:

- Accidental Death and Disability
- Business Travel
- Critical Illness
- Claims administration and advocacy
- Death and Total and Permanent Disability
- Dental and Optical
- Expatriate Benefit Solutions
- Healthcare
- International Pooling
- 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

Hotel Industry Experience

We pride ourselves on our strong experience in the hotels and hospitality sector. Our track record includes serving many of the region's largest and most successful hotel groups for many years.

Across the Asia-Pacific, JLT manages the benefit programmes of well over 100 major clients, with more than 50,000 lives insured in just the hotels & hospitality sector alone. We place over US\$12.5 million in premiums with insurers and manage about US\$10 million of claims annually for hotels.

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.

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

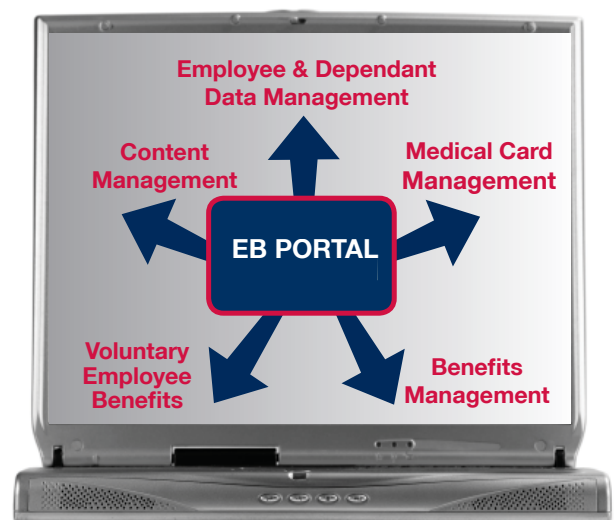
EB Portal is an integrated, web-based benefits management system that all parties – employer, employees, benefits providers and advisors – can access (at appropriate levels) in an efficient manner. It provides the employer with a complete overview of all benefits and claims data. With secure, 24x7 online 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.

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 for dependants
- Ability to register claims
- Automatic status updates on claims and medical card requests
- Purchase of voluntary insurance schemes at discounted premiums





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 to analyse claims and medical plan utilisation trends. Using the data gathered our clients have been able to customise benefits plans to 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 onto a single platform
- Online management of claims and risk management data via data correlation tools
- Online management of retained as well as insured claims, all under one system
- Provision of a breakdown of claims costs and components, facilitating reports on claims at net 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





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