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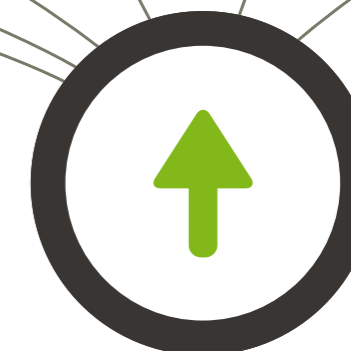
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LLOYD & PARTNERS LIMITED

International Casualty

Expertise • Commitment • Service

Exceeding our clients' expectations





Our Team

The Lloyd & Partners Limited International Casualty team is comprised of 11 experienced professionals providing comprehensive risk solutions for a wide variety of clients from around the world. Our dynamic and forward thinking approach makes us a leading force in the London casualty market.

Our goal is to provide creative and specialist insurance programme design, risk finance and placement solutions which give our Clients the confidence that their risks are being effectively and comprehensively managed in the most cost-effective way. The established JLT worldwide network enhances our ability to achieve these goals to efficiently design, place and service global programmes for our Clients.

In 2009 the team placed over USD 100,000,000 of premium into the London casualty market, giving us the leverage that comes with providing a very large source of income to the major market participants.

One of the key differentials between LPL and our competitors is that we maintain our claims handling and technical expertise within our London office, which has become a rare thing amongst our competition. We are confident that our Clients appreciate the importance of having a dedicated Claims Team located alongside our placing teams as it allows us to provide a prompt, efficient and complete service in a seamless manner.



Our Clients

Our client base is wide and varied, but retains the common theme that the effective management of liability risk is a priority. We are not limited in the business we handle by any specific client type, but examples of the industry sectors in which we have particular expertise include:

- Mining & Natural Resources
- Heavy Industrial and Manufacturing
- Retail and Property Management
- Power & Utilities
- Transportation & Logistics
- Construction & Engineering
- Chemical & Pharmaceutical
- Municipalities & Public Sector
- Banks and Financial Institutions



Our Products & Service

The placement element of our service focuses on a number of areas, which may begin with a review of the Client's current risk transfer arrangements. We would offer our advice on programme design, including coverage requirements, levels of retention of risk, policy wording technical assistance, and advice on the panel of insurers to be approached.

These elements contribute towards an overall marketing strategy which we will communicate and agree with our Client. We can also advise on levels of information to be provided to the prospective insurers, and assist in the presentation of such information to ensure the best outcome for our Client at placement stage.

Upon agreement of the policy wording and completion of the placement process, we will continue to monitor and review the programme in light of any changes to the Client's risk profile, and suggest any adjustments that we feel may be necessary. We pride ourselves on our high levels of service, and will respond promptly with advice and appropriate action to our Clients' ongoing requirements.

We can offer solutions on both a primary and excess of loss basis. We can also provide Umbrella coverage that will sit excess of underlying policies providing coverage such as Professional Indemnity, Construction liability, Non-Owned Aviation liability, Watercraft liability, Workers Compensation and owned / non-owned Auto liability.

In conjunction with the public and /or products liability we can in some circumstances extend the policy to include the following related coverages:

- Environmental Impairment Liability
- Failure to Supply / Pure Financial Loss
- Products Recall
- Medical Malpractice
- Errors and Omissions
- Professional Indemnity
- Care Custody and Control coverage
- Construction Liability



Binding Authorities and Facilities

A significant and growing aspect of our portfolio of business is in the area of binding authorities, lineslips and market facilities of various kinds. High volume / Low premium business lends

itself well to this type of arrangement. The Lloyd & Partners Team are experienced in handling these types of facilities, not just at placement stage but also the administration throughout the lifespan of the facility, which can often be just as important to the success of such a product.

About Lloyd & Partners Limited

Lloyd & Partners Limited is a London-based broker based in One America Square, a prime City of London location, with Lloyd's and alternative London markets in close proximity. Lloyd & Partners handled over USD1,400,000,000 in premium in 2009 and is renowned for its professionalism, enthusiasm and ability to deliver cost effective risk transfer products to a wide range of companies. Lloyd & Partners benefits from the financial stability of being a wholly owned subsidiary of the Jardine Lloyd Thompson Group. The JLT Group is ranked 7th largest insurance broker in the world by revenue.

Transparency

LPL have no hidden commissions or PSAs / MSAs (Placement or Market Service Agreements). We trade on our own skills and ability and have no requirement to direct premium dollars to any particular market to meet production targets - we will always negotiate the best deals possible for our clients.

Conclusion

This brochure provides a summary of our capabilities and we welcome any opportunity to discuss any of the products and services detailed. Please call or e-mail any of the contacts overleaf. We look forward to hearing from you.