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Registered Office: One America Square, London EC3N 2JL
Tel: +44 (0) 20 7466 6500 Fax: +44 (0) 20 7466 6565
Registered in England No. 02005745 VAT No. 244 2321 96
www.lloydandpartners.com

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Programme Solutions

Contacts

John Smith

Tel: +44 (0) 20 7466 6290
jsmith@lloydandpartners.com

Francis Moloney

Tel: +44 (0) 20 7466 6609
fmoloney@lloydandpartners.com

Stuart Bryant

Tel: +44 (0) 20 7466 6754
sbryant@lloydandpartners.com

For further contact information, please refer to the Programme Contacts supplement





About Lloyd & Partners

Formed in 2005, Lloyd & Partners (LPL) is an independent specialist insurance broker at the forefront of the insurance industry. We are headquartered at One America Square in the City of London and every one of our staff is situated within the this single location.

We operate in four main sectors:

- Property (US and International)
- Cargo, Specie & Fine Art
- Casualty, Healthcare & Professional
- Energy & Marine

We work in partnership with other brokers. Our sector-specific teams focus on wholesale business produced internationally from independent sources.

A key differential between LPL and our competition is that we maintain both our technical and claims expertise within our London office.

LPL is also responsible for the management of JLT Park Ltd, the Bermudian broking operation, which has expertise in the fields of Property, Casualty and Professional Liabilities, Healthcare and Construction.

Please visit our website www.lloydandpartners.com for more details.

About the Programme Unit

The focus of the Programme unit is to provide independent agents, brokers and managing general agents solutions for handling transactional business - typically small to medium premium risks.

We achieve this by streamlining the insurance arrangements, reducing the amount of times the process is "touched" and providing access to markets in London, Bermuda and Europe. Working closely with our client and underwriting partners, the unit will construct a facility that provides a level of authority for the majority of risks to be underwritten within the facility.

The due diligence involved in setting up a new programme can be extensive but we can assist with every aspect of this process, including preparation of business plans and securing Lloyd's Coverholder status. Once established, the programme runs efficiently and effectively.

The Programme unit look to maximise opportunities for our client base through its extensive Underwriter support. Although the placement of programmes will remain within each specialist unit (Cargo, Specie & Fine Art, Property, Energy & Marine, and Casualty, Healthcare & Professional), the Programme unit will manage all programmes in order to provide stakeholders with uniformity and consistency. This allows greater cross selling and packaging of product lines with our Underwriters and in turn provides improved service to our clients.

Programmes can be designed for every aspect of cover, for any client base, in any territory.

Binding Authorities

We develop exceptional relationships with our clients which involves broking, technical and claims expertise. The binding authority is an extremely useful part of an agency's armoury. In a competitive environment speed of response is often the deciding factor between who wins a risk and who doesn't. On business where the premium volume is considered 'transactional' in size this is especially true.

We therefore work with our partners (both producing agent and risk assuming market) in building a facility that will provide a level of authority for the majority of risks to be underwritten and provides a facility which turns potentially loss making transactional business in to profitable business. Equally the guidelines - both rating and limit of value to be assumed - are set in such a way as to be flexible within any given market (hard to soft) and for any individual risk.

When structuring your placement our intellectual capital is added in to the formation of your binding authority and continues beyond placement. We provide all round

excellence - from bordereaux management to risk analysis to claims handling - and continually review, assess and discuss your singular needs.

Our team of recognised professionals have established a platform for successful programme placement and are actively looking to grow our portfolio of programmes from our new and existing agents. We consider each client's account in isolation and dedicate an equal amount of time and resource regardless of size. Most importantly we trade extensively with markets - predominantly Lloyd's and London markets - that have many years of experience and recognised expectations of the profitability your contract should produce.

We see a Binding Authority as a partnership and will work together with yourselves and Insurers to keep the partnership working smoothly. We will keep in regular contact with you and visit on an annual basis. We encourage the coverholder to visit us and see how we handle the account and facilitate meetings with their Insurers.

LPL Lineslips

Our in house facilities enable us to respond promptly and efficiently to our clients' business. They are also a cost effective way of placing risks that are too large for binding authorities whilst at the same time being too small for the open market. In addition they can provide extra capacity for existing coverholders or as a development base for those producers awaiting coverholder approval.

Our lineslips can accommodate business emanating from around the world.

Markets

Our business standards demand that we use high quality and flexible insurers identified by us in accordance with the type of business we are looking to place and service. Our core experience has developed excellent relationships primarily, but not

limited to, Underwriters at Lloyd's, Great Lakes (UK) and Munich Re all of which are approved Surplus Lines Carriers throughout the majority of the United States.

Service and Claims

To provide our business with the service levels we would expect we have developed excellent relationships with a team of Loss Adjusters in the US. We have secured insurers' agreement for these adjusters to have authority to adjust and settle the majority of claims without reference to the London Market. Where a claim is of a more complex nature or requires our involvement with insurers, we have an excellent and experienced claims team to handle these and have suitable resources to separate roles to ensure no conflicts arise. We believe the ability to handle claims quickly, drawing upon the considerable experience we have, provides the client with a speedy and professional service.

