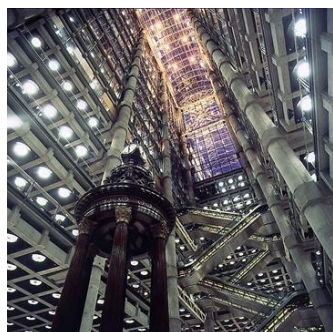


Xact Risk Solutions – How We Can Help

Case Study 1

Client has access to a book of international business but needs cover for clients operating in military aircraft – he can buy a competitively priced local policy with exclusions in relation to the flying – we identified a Lloyd’s market willing to underwrite the specific exclusions thus allowing the local broker to become a preferred supplier to the industry.

Case Study 2



Broker has a client that manufactures and exports armoured vehicles to “red zones” worldwide. Whilst insurance coverage in the manufacturing locations was easily obtainable, the client has operations responsible for “on the ground” training on these specialist vehicles. Due to the geography involved and the nature of the staff (armed, ex-special forces) their traditional insurers were unable to offer cover. Using the Lloyd’s market we have been able to provide Life, Personal Accident and K&R cover for the client.

Case Study 3

Large UK company had a Pension scheme with a large number of employees at two large factory locations. The client was worried about possible catastrophes involving multiple loss of life which would affect their pension fund. We provided a Catastrophe Personal Accident Insurance policy excess of a set amount the pension trustees were comfortable with to protect their position.

Case Study 4

An internationally renowned motor bike club in a European country with 6,500 members look for a badged scheme for their members for bike insurance. We worked with the local broker to firstly build a competitively price model and then convince an underwriter to back the scheme starting from scratch. We have now had this scheme for over 10 years and cover approx. 4,500 bikes.

Case Study 5

In response to a change in local insurance legislation, a European broker brought us three large travel insurance companies in Brazil who required a compliant carrier to underwrite, administer and provide claims handling for a range of travel insurance products. Using our contacts within the Lloyd's market we have been able to offer a cost effective and compliant solution which will generate over \$1.5million in premium income per year.



Case Study 6

A local/regional broker came to us with a group of 70 UK /International Offshore and Onshore Workers - responsible for survey, construction, maintaining, fire watching and deconstructing habitats and ancillary equipment on Oil and Gas sites. Due to a combination of the risk element and the globally nomadic nature of the workforce (moving around countries as needs dictate without any fixed location or timescale) the broker was having difficulty in providing suitable Death in Service and Income Protection benefits to cover the group as one. We were able to successfully offer a solution covering both benefits to the client's requirements through two Lloyd's syndicates.

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