



# **GLOBAL SERVICE**

## **ADDING AN EXTRA DIMENSION**



“

Rentokil operates in over 58 countries and we continue to expand. JLT's flexible approach enables us to understand and meet our insurance requirements through their exceptional global network. This gives us the confidence that we are protected at both global and local levels wherever we operate

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David Charles, Group Risk Manager, Rentokil Initial plc



JLT International Network offices in more than 135 countries ■



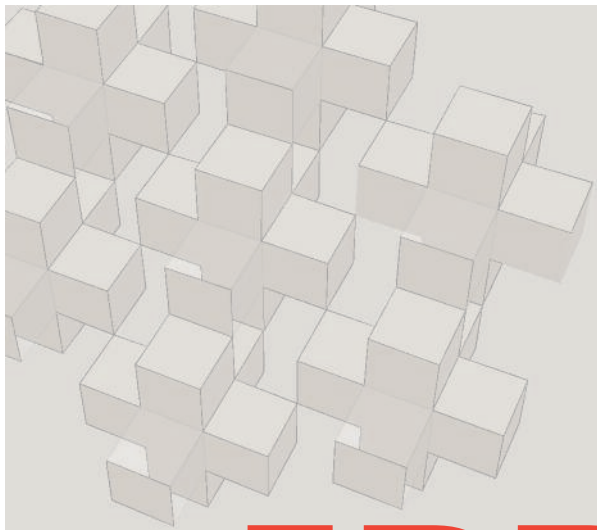
# MORE LATITUDE

We are a global broker. And we manage your insurance requirements through a network that operates in over 135 countries, including the world's largest and fastest developing economies.

Not only can we service your needs everywhere, but we offer you strength and control in all your key domestic markets to help you to reach your goals. We also take every opportunity to invest in growing the size

and capability of our network; building on our reputation for efficiency and local compliance wherever we go.

You might argue that the impressive scale of our network is exactly what you would expect from a top global broker. True enough. But it is also true that we add significantly to your business through the delivery of our service. The way we go about that is the next part of the story...



# ADDED KNOWLEDGE

**JLT has had a dedicated global service team for more than 15 years.**

They are the people who co-ordinate your programme, providing the expertise that binds our service together at both local and global levels. And they make a profound difference.

Firstly, the team provides you with a single point of contact. They do the legwork for you; understanding country regulations, speaking the local language, building vital relationships. This feeds into a culture of best practice and guarantees a robust, proactive approach to developing your insurance arrangements across all your territories.

The team then supports you at every turn. They troubleshoot and resolve local issues; they advise you on changes of regulation and identify savings. In short, you benefit from an extensive knowledge bank, built up over many years of managing local broker and insurer networks. And, that, as we shall see, adds greater efficiency...



A truly successful global insurance and risk management programme requires a number of vital ingredients - first class knowledge, efficiency and effective communication.

JLT's continued assistance with the implementation of our Group Insurance Philosophy is invaluable. This has been achieved through JLT's active involvement in a significant number of visits in Europe and China. These visits made a real difference and as a result, some of our more reluctant sites have now embraced the global programmes and are actively working on their risk management objectives. This has improved our business focus on insurance and risk management across the globe.

Gale Campbell, International Risk Analyst,  
Leggett & Platt





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With the rapid expansion of our international business we realised that we needed the best global servicing broker we could find.

JLT understands that servicing the client's needs is the first priority. They run a controlled master global programme, coordinate and manage the activities of the JLT International Network broker in each country and provide proactive service for our local entities from both a coverage and claims standpoint.

Arthur E Wheatey, Vice President, Risk Management and Insurance,  
Brink's Company

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# ADDED EFFICIENCIES

We look after the smallest details...making sure your insurance arrangements work cost effectively wherever you operate.

You receive an accurate picture of all your insurance requirements and arrangements at a local level. Country by country you are updated on changes in insurance legislation and how they may impact on your business. We can also carry out a **global insurance review** to ensure there are no duplications or gaps in your protection and that you are fully compliant in every region.

And, through our rigorous and transparent management information, built around your own processes, you are kept in the picture at all times. You see all the issues as they happen and the actions taken to resolve them. So, step by step, we create the systems and values you need across your business...

# WHAT IS OUR GLOBAL INSURANCE REVIEW?

An evaluation of all your insurance policies around the world will identify vital compliance issues and enable you to streamline your programmes. By revealing gaps or duplications in cover, it also is highly likely to result in significant savings. This is briefly how we proceed:

Compliance and service delivery at all levels is strenuously tested. Country specific recommendations are assimilated into the global programme

Carefully designed questionnaires are sent out to local offices and brokers. Completed questionnaires are analysed county by country and additional information is called in as required.



We analyse all local and global insurance arrangements: insurers, limits, areas of cover, premium. The focus is on local limits and compulsory covers.



Compliance and service delivery at local levels is strenuously tested.



We consider cover gaps and duplications and formulate country specific recommendations.



**A full review report is published, recommending a revised structure to fit your organisation, including:**

- potential streamlining of local programmes to avoid duplication of cover
- options for the widest coverage at the best price

**We also provide a complete register of local policies and premiums and commissions**

# ADDED CONFIDENCE

**Compliance, control and efficiency are the driving issues for our clients.**

To achieve the highest standards in all three, we fit our service to your model and work with you as closely as we can. As an 'insider' we match our response to your everyday needs and changing objectives...thinking ahead, developing alternative options, controlling costs.

The trust and confidence that flow from this partnership encourage more flexibility and creativity in achieving your objectives.

And, as you'll see, the relationships we build with our clients are mirrored in our day-to-day partnerships within the global insurance market...

## **CASE STUDY**

### **WORKING TOGETHER**

For many of our clients we strengthen communications with businesses in different parts of the world by embedding periodic local review meetings within our service plan. These usually involve heads of local business, JLT Global Service Risk Practice, the local broker and sometimes the client's risk and insurance team. The meetings review global and local covers and are well received from a corporate and local business perspective. They provide the opportunity to learn about issues first hand, to check that insurance objectives are relevant and being met, and for local businesses to discuss global covers and claims procedures.



# ADDED COOPERATION

We know the global insurance market inside out and the strengths of the key players. By acting collaboratively with insurers we avoid all duplication of effort, and together we structure the placement of policies effectively and efficiently.

The same applies to the administration of your insurance arrangements and the management of claims. Our long-term partnerships with insurers are built on consistent, clear management protocols. Everyone understands their role. And that adds up to a better deal for you...

## CASE STUDY

### WORKING TOGETHER

By working in partnership with the insurer we were able to introduce a “centralised insurance management” approach for an international client with operations in more than 75 countries. This reduced the cost of local insurance broker fees by over 65%.

“ We pride ourselves on our partnerships with insurers, we take time to understand how they handle multinational insurance programmes, their systems and people. Having a team at JLT which reflects the way in which insurers operate eliminates duplications of effort and ensures that global programmes are handled efficiently

Diana Accordi, Associate, Global Service Risk Practice

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## CASE STUDY

A FTSE 100 company with a presence in over 60 countries had problems with the transparency of their locally placed policies, delays in gathering renewal data and a slow response to queries from local brokers. They appointed JLT to conduct a review of all local policies, analysing gaps and overlaps in cover and checking compliance of all policies.

We streamlined the process for gathering renewal data using JLT's web-based iRIS system, reducing the time taken to collect information from five months to six weeks. The client now has full transparency of all locally placed policies and achieved cost savings.

# KNOWLEDGE + EFFICIENCIES +

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Right from the outset JLT provided us with first-class management information on global insurances in a format that suited us. This in turn has made it easier for us to understand and manage the risks.

Gary A. Pearce, Vice President, Risk Management Group,  
Kelly Services

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“ One of the most wonderful discoveries I found when joining JLT was an imbedded culture of trust amongst colleagues. The trust drives a true spirit of cooperation that makes the difference in getting the job done quickly and efficiently. It sounds simple but is very different from my previous experience at one of the big three brokers. ”

Sarah Hughes, Partner, JLT Specialty Limited

**CONFIDENCE +  
COOPERATION =**



# IT ALL ADDS UP

Your business needs world-class fulfilment of your insurance requirements wherever you operate. You want full compliance with local legislation, too, and highly developed management information.

**But do you also need the quality of advice from an expert Global Service team...**

- ✓ **sharing best practices and providing you with a better understanding?**
- ✓ **with a single-minded commitment to cost management – now and in the future?**
- ✓ **who build the service delivery around your own processes?**
- ✓ **and provide the confidence and trust that you will always get the best results?**
- ✓ **treat you as a partner and as an individual at all times**

**if so, we'd like to talk to you.**

# CONTACT

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Every one of our clients presents us with a new challenge. And the pleasure of working at JLT comes from the genuine excitement everyone shows in rising to the challenge.

Michelle Mason, Partner,  
Global Service Risk Practice

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JLT International Network

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