

LLOYD'S

Lloyd's Asia

Underwriting human progress



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## What is Lloyd's?

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**Lloyd's is the world's specialist insurance and reinsurance market.**

**With expertise earned over centuries, Lloyd's is the foundation of the insurance industry and the future of it. Led by expert underwriters and brokers who cover more than 200 territories, the Lloyd's market develops the essential, complex and critical insurance needed to underwrite human progress.**

**Backed by diverse global capital and excellent financial ratings, Lloyd's works with a global network to grow the insured world – building resilience for businesses and local communities and strengthening economic growth around the world.**

## Safeguarding Asian Enterprise

The Lloyd's market has been at the forefront of its industry for more than 300 years, pioneering new forms of protection for a rapidly changing world. This global network is underpinned by the quality and expertise of local coverholders, brokers and underwriters who know the risk landscape in detail, and whose connection to the Lloyd's market helps you find the tailored, highly-specialised insurance cover you need.

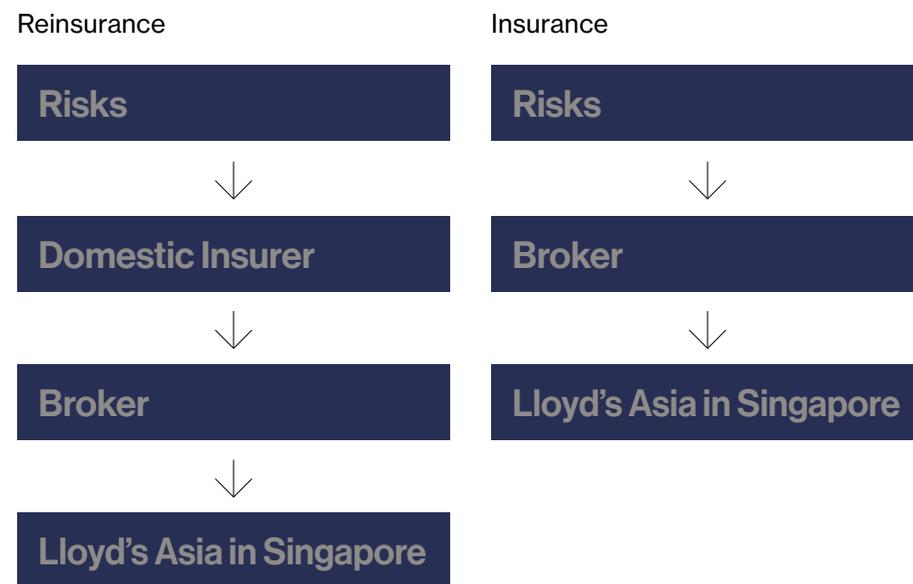
Since first opening its doors in 1999, Lloyd's Asia has grown to become the largest and most dynamic of Lloyd's regional insurance platforms. Home to more than 200 expert underwriters representing 22 syndicates, Lloyd's Asia has established itself as the leading market place for specialist insurance and reinsurance across Asia Pacific.

Lloyd's Asia operates in an under-insured region exposed to natural catastrophes and other threats. That is why our market's underwriters combine deep local insight with state-of-the-art modelling to respond to new and emerging risks.

Every product and policy they issue is backed by the financial security and strong ratings Lloyd's is known for globally.

By offering solutions to protect businesses and assets, and by championing local talent and decision-making, Lloyd's will continue to strengthen the Asian insurance market, build local resilience and develop risk culture throughout the region.

## How to Access Lloyd's Asia in Singapore



Lloyd's develops tailor made policies for customers across various sectors and industries, including:

**97% of Dow Jones companies/ 68% of FTSE 250 companies**

→ For further details on how to access Lloyd's in Asia, visit [lloyds.com/asia](https://lloyds.com/asia)

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## Lloyd's in Asia

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US\$ million in gross written  
premiums in 2016

579

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Service companies in Singapore

20

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Syndicates in Singapore

22

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→ Visit [lloyds.com/directory](https://lloyds.com/directory) for a full list  
and description of market participants

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## Classes of business

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Lloyd's covers more than 60 lines of insurance and reinsurance

**Accident & Health/ Agriculture & Hail/ Aviation/  
BBB/ Crime/ Cargo/ Casualty/ Contingency/ Cyber/  
Difference in Conditions/ Directors & Officers/  
Employers Liability/ Energy/ Engineering/ Extended  
Warranty/ Financial Institutions/ Fine Art/ Legal  
Expenses/ Livestock & Bloodstock/ Marine/ Medical  
Expenses/ Medical Malpractice/ Motor/ General  
Liability/ Nuclear/ Pecuniary/ Personal Accident XL/  
Political Risks, Credit & Financial Guarantee/ Power  
Generation/ Professional Indemnity/ Property/  
Space/ Specie/ Term Life/ Terrorism/ Yacht**

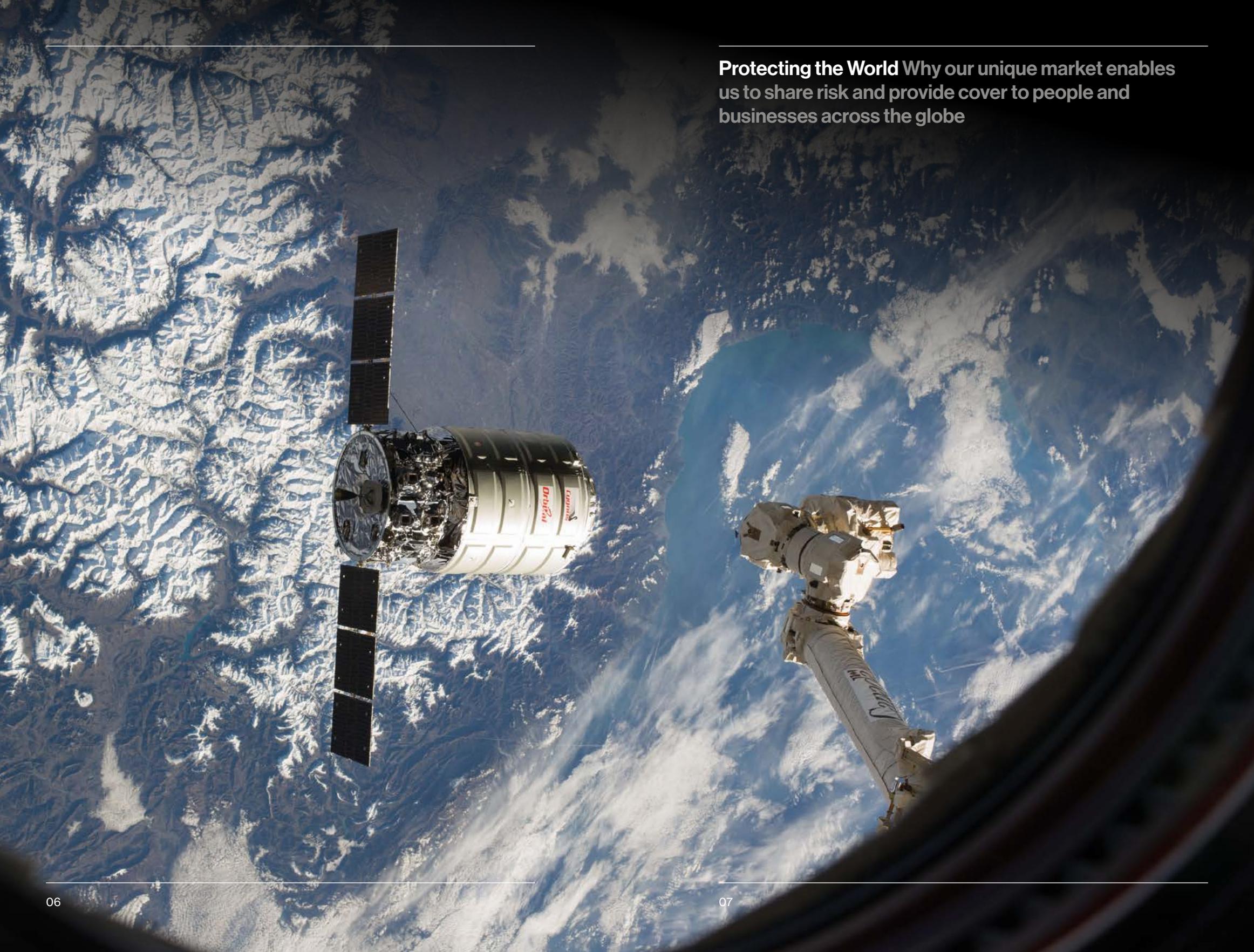
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A policy issued by a Lloyd's Asia service company offers the same  
highly-rated security to its policyholders as those issued by Lloyd's  
syndicates in London.

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→ Visit [lloyds.com/directory](https://lloyds.com/directory)  
for a full list of products

**Protecting the World** Why our unique market enables us to share risk and provide cover to people and businesses across the globe



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## A Unique Market

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**Lloyd's is a unique insurance market with an unrivalled concentration of specialist underwriting expertise.**

**Every day, more than 50 leading insurance companies, over 200 registered Lloyd's brokers and a global network of over 3,800 Coverholder office locations operate in and bring business to the Lloyd's market. Much of the capital available at Lloyd's is provided on a 'subscription' basis – where Lloyd's underwriters join together as syndicates and where syndicates join together to underwrite risks and programmes. This kind of collaboration, combined with the choice, flexibility and financial certainty of the market, makes Lloyd's the world's leading insurance platform.**

**From start-ups to small and medium-sized enterprises, national governments and multinational corporations, our customers are the people driving the global economy. And they rely on the specialism, strength and security of the Lloyd's market to help them protect what matters most.**

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Behind the Lloyd's market is the Lloyd's Corporation, not itself an insurer but an independent organisation and regulator that acts as the market's guardian to protect and maintain the market's reputation.

Working with leading business, academic and insurance experts, the Lloyd's Corporation also provides services to the market and contributes original research, reports and analysis to the industry's knowledge base.

Lloyd's uses its central position in the marketplace to catalyse discussion and action on the issues and megatrends that will impact the future of the global economy, including technological advancements, wealth inequality, political instability and climate change.

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“London has the largest concentration of underwriting and broking talent in the world; access to the City of London; and geographical and time-zone advantages. But, in a multi-polar world, new centres of excellence will emerge, and we would be fool-hardy to ignore these. I believe it is only by growing Lloyd's Asia that Lloyd's will remain the world's market of choice for specialist insurance and reinsurance. And I firmly believe that a growing Lloyd's will be good for Singapore, helping strengthen even further this vibrant international hub.”  
Inga Beale Lloyd's Chief Executive



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Providing the Security Why our unmatched expertise and financial strength mean we are able to offer robust protection wherever needed

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## Unmatched Expertise

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**At Lloyd's, customers have access to the combined scale, expertise and capacity of the entire market, not just a single insurance company. Brokers identify the underwriters best placed to insure your risk from a diverse range of syndicates including international companies and smaller niche firms. When brokers and underwriters are part of the Lloyd's market, they also have exclusive access to information, insight and specialised tools that help them create the most relevant, appropriately priced products for their customers.**

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It is this ability to create relevant, tailored and well-priced insurance and reinsurance solutions from the diversity of the market that sets Lloyd's apart.

Of course, insurance and reinsurance cannot eliminate risk. But as our world is reshaped by economic, environmental, geopolitical, societal and technological shifts, the breadth, depth and responsiveness of the Lloyd's market gives you the confidence to move forward in the face of uncertainty.

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## Financial Strength

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**Insurance plays a crucial part in advancing social progress. It gives customers – the world's investors, companies and communities – the courage they need to step more boldly into the future.**

**At Lloyd's, we take this role very seriously. That's why when you place your risk with Lloyd's, you can be certain that valid claims will be paid no matter their scale or complexity. We are able to make this commitment because of the strength of our Central Fund, a unique contingency that pays claims in the rare instance of a syndicate becoming insolvent. The Central Fund is an important part of our Chain of Security, a three tier capital structure supporting all policies underwritten in the Lloyd's market.**

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## A Strong Chain of Security

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### Link One Syndicate level assets

US\$ billion

67

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### Link Two Members' funds at Lloyd's

US\$ billion

27

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### Link Three Central assets

US\$ billion

4

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The Chain of Security is made up of three levels of protection that we call 'links'. Should the first link need additional funds, a second link ensures members have the resources available. In the rare event that these two links are still insufficient, a third link provides further back-up to members so that all valid claims are paid.

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## Strength in Ratings

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Syndicates operating in the market enjoy the benefit of a single market rating given by independent agencies.

Standard & Poor's: A+ (Strong)

A+

Fitch Ratings: AA- (Very Strong)

AA-

A.M. Best: A (Excellent)

A

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Shaping the Future How a forward-looking market and mindset put us on the front line of the insurance industry



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## The Way Ahead Responding to climate change

In the World Economic Forum's Global Risk Report 2016, more than 700 experts were asked to identify the risk with the greatest potential impact in 2016. Their answer: the failure of climate change mitigation and adaptation.

Lloyd's underwriters were the first to use storm records to combine natural science with financial expertise in order to analyse changing weather patterns. The market's experience with major events like Hurricanes Andrew, Katrina and Ike have helped to advance catastrophe risk modelling and provisioning. And today, Lloyd's underwriters are required to consider climate change explicitly in their business plans and underwriting models.

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## The Way Ahead Securing the future of food

Disruption to the global food system would have economic and social, as well as physical, impacts. Lloyd's Food System Shock report encouraged insurers to work with researchers to model these interconnected risks and develop appropriate risk transfer products to improve the system's resilience and sustainability.

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**By safeguarding enterprise throughout the world and by responding to new risks that will shape our future, Lloyd's continues to be a pioneer for the insurance industry.**

**This is the power of the Lloyd's market and the promise of the Lloyd's name; trusted to develop the complex and critical insurance needed to underwrite human progress.**

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It's easy for customers around the world to access the strength and security of the Lloyd's market.

Speak to your broker, or to find a Lloyd's broker, coverholder or managing agent near you, visit [lloyds.com/directory](http://lloyds.com/directory)

Brokers can also contact a Lloyd's representative to learn more, visit [lloyds.com/office](http://lloyds.com/office)

In addition to regular communication, Lloyd's underwriters are available during face to face open trading sessions at Lloyd's CapitaGreen office;

Wednesdays  
10.30am – 12.00pm: Marine  
2.30pm – 4.30pm:  
Political Risk and Trade Credit  
Property, Power and  
Onshore Energy

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These figures do not include claims processed outside of the Lloyd's market's claim processing service.

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