



LAWTONASIA
Insurance Brokers

Group Profile

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Introduction



LawtonAsia was established in 1997 to provide comprehensive insurance solutions for both individuals and companies. We started out offering personal service; and that is still the cornerstone of our business today.

We are totally independent so we work with products and services from top quality local and international insurers to put together innovative packages tailored to your needs.

Our experienced staff includes both Thai nationals and expatriates, who between them cover a wide range of specialist skills, ensuring high quality advice and service for our clients.

We have built strategic alliances with a number of independent brokerage networks, giving us access to local expertise in international and regional markets. These alliances allow us to share technical support and can provide you with innovative regional and global solutions. LawtonAsia has also hosted

international insurance conferences and our staff have represented the local insurance industry at a number of international events.

Today, we offer a broad range of life, health and general insurance products which, together with our personal service, help provide peace of mind for an ever-expanding client base. Our independence, size and reach mean we are able to provide cost-effective solutions in constantly changing market conditions.

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General Insurance

Managing Risk

With over a decade of experience in providing general insurance LawtonAsia can arrange everything from simple home insurance to complex insurance for factories and warehouses. Our professional team has extensive technical and operational expertise in all areas of general insurance and can provide you with innovative insurance proposals that minimize your risk exposure.

Whether you are a new business just starting up in Thailand or a well established company looking for competitive terms and conditions, our expertise and readiness to listen mean we can provide you with a custom-made risk management programme to fit your specific requirements. And, being independent, we can negotiate the best possible deal for you and your company.

Our range of general insurance services covers:

- Property
- Consequential Loss / Business Interruption
- Construction / Engineering
- Marine Cargo / Hull
- General Liability
- Casualty / Miscellaneous
- Automobile
- Householder / House Owner
- Trade Credit
- Director and Officer / Professional Indemnity

Employee Benefits

Cementing Loyalty

Our professional staff will work with you to develop, implement and manage an employee health and welfare benefit scheme that will enable you to recruit and retain personnel, while at the same time ensuring you meet your financial objectives.

We simplify the sourcing of benefit programs and reduce the complexity of administration. Our professional teams provide full support to your HR department and so reduce the headaches associated with day-to-day scheme management. We can also help you implement programs designed to change employee behaviour - such as specially-designed health booklets, employee assistance programme and fitness programmes - which can reduce employee reliance on outpatient services and, in the long run, reduce premiums.

In conjunction with our affiliate networks we can also put in place regional employee benefit schemes and take advantage of multinational pooling. When designing employee benefit programmes for companies we can include the following:

- Life Assurance
- Local and International Medical Insurance
- Personal Accident Insurance
- Travel Accident Insurance





International Medical Insurance

Cover when and where you need it

As an independent insurance broker LawtonAsia's first responsibility is to you, our client. Our aim is to find you a healthcare policy that meets the needs and expectations of you and your family - one that provides medical treatment when you want it, where you want it, and includes specialists, surgery, nursing and a choice of hospitals. All backed by a full range of administration services.

We take the time to 'comparison shop' across multiple insurance companies, both local and international, before recommending a policy that we believe best meets your specifications and budget. Then we try to ensure that both the purchase and management of your international medical insurance is as simple and effective as possible. If you make a claim, we liaise with the insurer to make sure it's paid in a timely manner.

We have developed a number of tailored health insurance plans for both residents of Thailand and international clients offshore. These innovative products are sourced from insurers with top quality credit ratings and supported by the world's best medical assistance companies.

Whether your needs are personal or corporate, LawtonAsia offers you the most comprehensive, competitively-priced international medical insurance products available today.

Consulting Services

Talking to the experts

As well as providing quality insurance products and services LawtonAsia also undertakes specific independent tasks for clients. For instance, using our network affiliations we can benchmark employee benefits across the region and, indeed, internationally.

Our experienced professionals can undertake pricing reviews of products and claims patterns, and provide advice on how to better manage member behaviour in order to improve corporate claims records.

We also regularly organize seminars and training programmes for clients' staff on topics such as healthy eating and stress management.

These services are either complementary to insurance product placement or handled independently on a fee basis.



Financial Services

Securing your financial future

In today's ever changing investment and financial environment advance planning is the only way to ensure a sound financial future for you and your family.

At LawtonAsia our staff of dedicated financial specialists take the time to sit down with you to understand your financial needs. Then, working with international blue chip insurers and fund managers, we put together a choice of options to suit your circumstances and budget.

All are designed to safeguard you and your family against the unexpected.

Our financial services include:

- School fees planning
- Savings plans
- Funding for retirement
- Lump sum investment strategy
- Life insurance
- Critical illness protection

International Affiliations

Worldwide Reach

LawtonAsia offers you access to expert knowledge and resources from around the world.

We are members of two of the leading international associations of independent global benefits providers: ASINTA, based in North America, and the International Benefits Network (IBN), based in Europe.

By accessing the knowledge and resources within these networks LawtonAsia can carry out both regional and global benchmarking and provide strong strategic advice for our clients.

By using our international affiliates we are also able to provide clients with regional employee benefits packages, and indeed, international packages – for instance, we provide medical insurance cover for one client in such diverse locations as Oman, the Maldives, Vietnam and Thailand.

These network affiliations mean that we are continually being reviewed by our network partners as to the quality and suitability of our work. Every three years we have an independent review carried out by an external practitioner to ensure we meet the international standards set by the respective networks.





Community

Reaching Out

LawtonAsia is proud to support the community in which we live and work.

By sponsoring local soccer and netball leagues and offering sports scholarships to gifted individuals we help develop community spirit and reward outstanding talent.

Our work in the community also includes providing professional services free of charge for organizations such as the Good Shepherd Sisters — a non-profit organization dedicated to developing the quality of life for those in need.

In the local business community we organise talks and special events in conjunction with Chambers of Commerce. And we are regular contributors of magazine articles on topics of interest to both our clients and members of the community at large.

Commitment to Service

Always there when you need us

Our goal is to develop mutually successful long-term relationships with all of our clients. To achieve this, we are committed to providing a personal, professional service that offers high quality, cost-effective solutions.

All our clients, be they individuals or corporations, are highly valued; and all are allocated an account management team to look after their interests.

This personal service includes advice and guidance, fast resolution of issues, and regular scheduled visits throughout the year.

Being independent, our relationship with our insurance providers is also key to our customer service. Here again, close personal liaison ensures a virtually seamless service. But, at the end of the day, we always put your interests first, and if this means disputing decisions made by an insurer that we think are not in your best interests, then we will do so.





Management

Our people make the difference

Over the years we have strived to find and keep the best talent in the industry. Our high-calibre teams are led by talented professionals, many of whom have held senior positions in major listed companies. This valuable experience has led to them being appointed to various industry bodies, such as the Insurance Oversight Committee of the European Association for Business and Commerce (EABC) - a European Trade Organisation situated in Bangkok. LawtonAsia not only provides insurance services, we are also part of the very fabric of the insurance industry in Thailand.

Our Claims Department includes experienced professionals – including a nurse and consultant doctors on call to provide advice – and works closely with our client service teams. We also have our own 24- hour multi-lingual assistance line.

LawtonAsia is licensed by Office of Insurance Commission to act as a broker operating both General and Life Insurance businesses under Registration No.11/2546 and No.19/2548 respectively.

We are also a member of the Private Sector Collective Action Coalition against Corruption. This initiative in Thailand is to acknowledge a company's responsibility to lead by example in the fight against corruption, to operate ethically and with integrity, and to implement principles to counter corruption in all forms.



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LawtonAsia
5th floor, M Thai Tower, All Seasons Place
87 Wireless Road, Bangkok 10330
Tel : 662 654 1150
www.lawtonasia.com