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To provide our clients value-added quality insurance services through our experience and technical skills in insurance broking and risk consultancy services



At AMG, the Core Values that guide us toward our Vision and help us achieve our Mission are:

PROFESSIONALISM

We take pride in our insurance profession and in delivering professional services. Being competent and knowledgeable about insurance and risk solutions is just the starting point for us.

Any solution we recommend will be carefully considered and will be appropriate to client's overall needs.

INTEGRITY

Honesty and moral character are at the core of what we do. Because we're dealing with people and their most valued possessions, integrity has to be integral to every part of our operation.

INNOVATION

We search for new ways to protect what's of value to our client. We believe that to fully meet our clients needs we must anticipate them. We must be proactive rather than reactive and look for solutions beyond the everyday.

DEVELOPMENT

We develop strategic, timely and effective risk management and insurance programs in terms that are easy to understand, and we demonstrate how the solutions can have positive economic impact.

WHO WE ARE

AMG is one of leading providers of insurance protection for specialized professions and complex risks. We believe our expertise, our products, our people and our carefully selected partners allow us to deliver a bespoke and compelling insurance solution to our clients.

We are professional insurance broker and risk consultant. We advise businesses and individuals on how to prepare for the unexpected.

Our clients benefit from our ability to negotiate broader, more cost-effective insurance programmes and up-to-date risk management and insurance advice that accurately mirrors their needs. We work hard to nurture and grow our relationships and always work in close partnership with insurers.

WHAT WE DO

We provide risk management, risk consulting, insurance broking, insurance program management and claims advocacy services.

We work with clients of all sizes to identify risks, create risk management, benefits optimization, insurance programs management and deliver innovative solutions to better qualify and manage risk. Our experienced professional work with client to review risk and existing protection program to provide a customized insurance program based on client need.

Our deep specialist knowledge and extensive experience of both the insurance market and our clients' own industries and sectors enables us to ask smarter questions, innovate and deliver better results.

AMG teams are working with you to protect and move your business forward, our ability to bring best-in-class solutions and services to you.

amgcorporate

Property and Casualty
Insurance Broking Services

amgbenefits

Life, Accident and Health
Insurance Broking Services

amgspecialty

Financial Lines and Specialty
Insurance/ Reinsurance
Broking Services

amgconsumers

Personal Lines and Affinity
Insurance Broking Services

amgreins

Reinsurance Broking Services
Facultative & Treaty Reinsurance

amgclaims

Non-Life Claims Handling and
Claims Advocacy Services



OUR SERVICES

AMG provide risk management, risk consulting, insurance broking, insurance program management and claims advocacy services including:

RISK IDENTIFICATION

Help you to determining what type and amount of risk management insurance is needed for your business involves identifying business assets and operations, identifying threats or events that could affect the company.

INSURANCE PROGRAM DESIGN

Once the risk identification and assessment is carried out, it serves as a guide to structuring the insurance program according to your real needs. We take time to design and implement the most appropriate optimum risk financing solution.

INSURANCE PLACEMENT

We works closely with the insurance market to design and implement insurance and risk solutions, secure comprehensive coverage and negotiate competitive premiums for all your insurance and risk management needs.

INSURER SECURITY SELECTION

We evaluate a prospective insurer's financial strength before placing a policy and recommend you to purchase insurance to protect you financially and provide peace of mind.

CLAIMS MANAGEMENT

Provide claims support, including claim settlement advice, negotiation with insurers and loss adjusters to get the your compensated fairly in the reasonable time framework.

UPDATE CHANGED

Advise client of legislative changes or legal decisions which may impact the insurance program or risk profile and provide ongoing advice on material changes and developments in local and global insurance markets.





AMG Corporate is one of the professional providers of insurance related advice, brokerage and associated services. Our client proposition is built upon our deep specialist knowledge, client advocacy, tailored advice and service excellence. Together, we place our clients first, champion independent thinking and expect to be judged on the results we deliver.

Working in partnership with clients to manage the key risks they face, we act as their intermediary with insurers and reinsurers as well as providing related risk management, analytical, advisory and other administrative services.

WHAT TO FOCUS ON WHEN USING AMG CORPORATE:

- 1 Price/quote results**
- 2 Knowledge of your industry**
- 3 Quality and depth of personnel**
- 4 Excellent insurance market relationships**
- 5 Quote comparisons that are “apples to apples”**
- 6 Ability to meet day to day service needs**
- 7 Understanding of your business needs**
- 8 Knowledge of the marketplace**
- 9 Program design and innovation**
- 10 Willingness to be held accountable**
- 11 Claims expertise**

WHAT WE DO

AMG Corporate has a wide scope of expertise with deep technical skill and experience including:

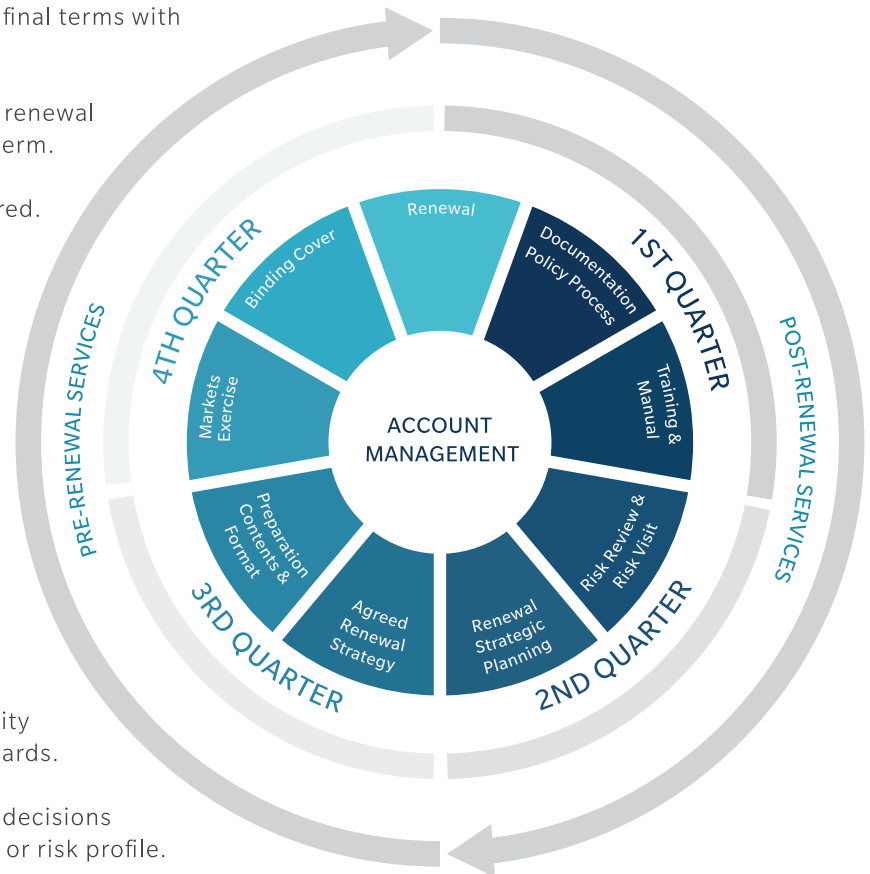
- Aviation
- Boiler & Pressure Vessel
- Burglary & Theft for General Property
- Business Interruption/ Loss of Profits
- Carrier’s Liability
- Comprehensive General Liability
- Construction/ Erection All Risk
- Contractor Plant & Equipment
- Employer’s Liability
- Excess Automobile Liability
- Fidelity Guarantee
- Fleet Automobile
- Freight Forwarder Liability
- Goods in Transit
- Machinery Breakdown
- Marine Cargo
- Marine Hull & Machinery
- Money Insurance
- Port & Terminal Operator Liability
- Project Cargo
- Project Delay in Start-up
- Property Insurance
- Ship Builders’ All Risks
- Ship Repairers’ Liability
- Third Party Liability
- Warehousemen Liability
- Worker’s Compensation

ACCOUNT MANAGEMENT

AMG's Account Management is the planned and structured process through which we aim to be AMG's Client Service Standard. AMG will be proposed services as per the following: -

ADMINISTRATION

- Provide final renewal report summarising final terms with copies of renewal documentation.
- Finalize premium allocations and present renewal premium invoices with confirm payment term.
- Documentation Checking & Policy Delivered.
- Attend schedules quarterly account service meetings/ training or frequency agreed.
- Provide day-to-day advice on the current account program, cover amendments and improvements and other technical advice.
- Provide ongoing advice on material changes and developments in insurance markets.
- Monitor continuing suitability of insurers engaged in line with agreed market security which comprises minimum security standards.
- Advise you of legislative changes or legal decisions which may impact the insurance program or risk profile.



CLAIM MANAGEMENT

- Establish and document claims handling procedures.
- Provide an appropriate claim recording system and where required, provide analysis of claims.
- Ensure the selection/appointment of competent loss adjusters, ideally in advance of a loss.
- Provide assistance to you in the preparation and formulation of claims.
- Give advice and service to ensure satisfactory claims settlements (including interim payments) by regular outstanding claims review.
- Monitor the performance of loss adjusters and insurers' claims settlements and administration.



As an employer, you are constantly being challenged to weigh costs and employee health needs while trying to manage the ever-changing compliance requirements for group insurance plans”

amgbenefit

AMG Benefits is an independent, professional, creative consulting resource that offers industry-leading products and services. We span the gap between traditional benefit arrangements and self-funding, flexible benefit arrangements and third-party administration. We work as an extension of your business to provide a full suite of health insurance, benefits and wellness solutions for your employees.

As one of the leading employee benefits advisers, AMG Benefits offers a single centralized source for all your benefit requirements, from actuarial consulting through to administration; from flexible benefit packages to financial planning and wealth management.

Working in partnership with our clients, the team has the knowledge and expertise to customise an innovative and competitive benefits plan, uniquely suited to your organisation’s business needs. We believe that benefits should not be looked at in isolation but as an integrated program, where benefits complement one another and provide comprehensive but cost effective cover. A well designed and executed employee benefits program can help you attract, motivate and retain the best people – crucial in such a competitive market place.



Our team of employee benefit specialists provide expertise in the design, marketing, implementation and management of employee benefit plans to enable companies to gain maximum value from their programs.

AMG Benefits provides clients with a single source for managing the costs, people risks, and complexities of employee benefits, help our clients attract and retain talented employees. Our industry-leading solutions are tailored to the specific needs of each client, and include:

- Accidental Death & Dismemberment
- Admin Services Only (ASO)
- Comprehensive Expats program
- Critical Illness
- Dental Benefits
- Disruptive Employee Benefits Program
- Group Health
- Group Life
- Group Personal Accident
- Inpatient Hospitalization
- Key Man Insurance
- Loan Protection
- Major Medical Benefits
- Maternity Cover
- Medical Check-up
- Outpatient Hospitalization
- Simple Flex/ Full Flex Benefits
- Suretyship Guarantee
- Total Permanent Disability
- Travel Accident Insurance
- Vaccination
- Vision Care
- Voluntary & top-up Insurance

We inform, consult and deliver.

ACCOUNT MANAGEMENT

Planned and structured process through which aim to be AMG's client service standard.

Consulting	 Benefits Review	 Benchmarking	 Harmonization	 Cost Management	 Optimized Solution	 Hospital Room Rate Survey
Broking	 Account manager with dedicated Implants	 Proposal Comparison	 Transition Management	 Plan Design Enhancements	 Claim Analysis Dashboard	 Vendor Evaluation
Admin.	 Policy Review and Data Management	 Medical Cards Verification	 Enrollment Monitoring	 Claim Reimbursement Management	 24/7 Hotlines Services	 SMS/ Email / Line Communication



- Are benefits objectives aligned with business priorities?
- What kind of data are available?
- What is the budget limitation?

- Do the benefits choice meet the diverse needs of employees?
- Are health and wellness programs implement?

- What is the most effective and efficient way to deliver benefits?
- Who should be the partner that manages benefits?
- What is the most efficient way to administer benefits?
- How do you effectively communicate with employees?

- Are employees satisfied with the choices? Are the choices meeting their needs?
- Are programs effective given key objectives? If not, what is the problem (design or vendor partner)?
- Any health risk improvement?

BENEFITS OF ENGAGING SERVICES OF AMG BENEFITS:

- | | | | |
|----------|---------------------------------|----------|--|
| 1 | Cost Effectiveness | 5 | Innovative Solutions |
| 2 | Employee Engagement | 6 | Building Risk Profile |
| 3 | Claim Analysis Dashboard | 7 | Benefits Administration Support |
| 4 | Industry Benchmarking | 8 | Wellness & Prevention |



AMG Specialty is a specialty division of AMG Insure Broker Company Limited (AMG) providing dedicated insurance broking services to financial institutions, professional services firms and major corporate clients.

Our strength is our expertise in identifying, analysing, negotiating and managing the following financial lines and special insurance products:

- Banker's Blanket Bond
- Cash & Valuables in Transit
- Contaminated Product Insurance (CPI)
- Crime Insurance
- Crop & Livestock
- Cyber Risks/ Cyber Liability
- Director's & Officer's Liability
- Employee Bond
- Environmental Liability
- Event Cancellation
- Fine Art and Collectibles
- Investment Manager Professional Indemnity (IMPI)
- Jewellers Block
- Kidnap & Ransom
- Medical Malpractice
- Product Liability
- Product Recall
- Professional Indemnity
- Single Project Professional Indemnity
- Surety Bond
- Terrorism & Political Violence
- Trade Credit

HOW WE WORK

Specialty Insurance solutions need to be designed to be proficient as risks differ from organization to organization within a particular sector. AMG Specialty will work with you to develop the best solution to meet your unique needs.

We start by understanding your business, your exposures, and risk appetite to determine what matters the most to you and your business. Our deep knowledge of financial and professional risks facing corporations enables us to communicate your genuine risk profile to insurers. As a result, our approach allows Specialty to achieve more competitive and appropriate policy terms and conditions than would otherwise be realized by providing insurers with confidence.

You will achieve more extraordinary program, marketing and service efficiencies as we follow fundamental processes that have been developed through our years of market and client experiences.

As part of the process AMG Specialty will:

- Agree a timetable with you that deals effectively with renewal and other services and takes into account your internal reporting requirements.
- Assist you with preparation of a submission which accurately and truly presents your risk profile.
- As your risk advocate, ensure your risks are fully understood by insurers.
- Present you with alternatives so you are able to make decisions on a fully informed basis.

TO MANAGE THESE RISKS, CONSIDER THE FOLLOWING:

1

Are your insurance limits sufficient?

2

Are your coverages and exposures aligned?

3

What are the risks as your company expands internationally?

4

Are your programs optimized for the future?

INTERACTION OF COVERAGE UNDER COMMON SPECIALTY POLICIES

A BRIEF OVERVIEW OF THE MOST COMMON FINANCIAL AND PROFESSIONAL INSURANCES THAT CAN BE PURCHASED BY COMPANIES

➔ All current, future and past directors and officers of a company and its subsidiaries are typically covered for wrongful acts which include:

- Employee discrimination claims
- Reporting errors
- Inaccurate disclosure of company accounts
- Breach of legal duty
- Failure to protect interests of shareholders
- Unfair dismissal, harassment
- Failure to disclose conflicts of interests
- Failure to comply with regulations or laws.

D&O

DIRECTORS & OFFICERS LIABILITY INSURANCE

- Liability to third parties while acting in a directorial or managerial capacity.
- Investigation costs.
- Public relations costs.
- Cover for securities claims against the company may also be purchased.
- Cover for employment practice claims against the company may also be purchased.

CRIME

CRIME INSURANCE

- Direct financial loss caused by criminal, fraudulent, malicious and dishonest act
- Direct financial loss of customer where liable to indemnify.
- Costs of verification, reconstruction of data or computer programmes.
- Extortion loss.
- Identity fraud costs.

⬆ The loss that policy will pay must be direct financial loss related, continuous or repeated acts of employee dishonesty, theft, computer crime, counterfeiting, or forgery. It will include direct financial loss sustained by another person or organisation where the Insured has responsibility for the care, custody and control of their money, securities or other property.

PROFESSIONAL INDEMNITY INSURANCE

- Liability to third parties arising from the provision of professional services.
- Mitigation costs.
- Regulatory defence costs arising from an investigation into the business.
- Loss of document costs.
- Public relations costs.

PI

➔ A professional indemnity insurance policy covers legal and settlement costs arising from service-related mistakes. These include:

- Professional negligence
- Breach of contract
- Misrepresentation
- Professional misconduct

CYBER LIABILITY INSURANCE

- Liability to third parties arising from a covered cyber event.
- Business interruption loss arising from a covered cyber event.
- Incident response costs.
- Cyber extortion loss.
- Digital asset loss arising from a covered cyber event.

CYBER

⬆ Common types of cyber incidents:

- Data confidentiality breach
- Operational technology malfunction
- Network communication malfunction
- Inadvertent disruption of 3rd party system
- Cyber fraud/ theft
- Encryption of data
- Disruption of external service provider



AMG Consumers, we specialise in looking after the personal lines and affinity insurance needs of people with homes, possessions and vehicles. We look to ensure that we provide a bespoke quote for all of our clients to ensure that in any eventuality, our clients know they have the appropriate cover for them and not just “another insurance policy”.

PERSONAL LINES INSURANCE

Personal lines insurance is a special kind of insurance that provides coverage for individuals protection. Getting a personal lines insurance plan would be an excellent method to secure yourself and your loved ones from unforeseen situations. At AMG, our team provide affordable personal lines insurance coverage to suit your need.

What we offer:

- Automobile Insurance
- Golfer Insurance
- Individual Life and Health Package
- Homeowners Insurance
- Contents Coverage
- Personal Accident Insurance
- Personal Travel Accident Insurance
- Personal Liability Insurance

AFFINITY INSURANCE PROGRAM

Affinity Insurance Program, also known as affinity group insurance, includes several supplemental insurance coverages and protection benefits that associations, financial institutions, membership clubs and other eligible groups can offer to their members. These specialized benefits can add value to any organization by helping to retain and grow its membership base.

AMG Consumers includes these benefit options:

- Travel Protection Insurance and services
- Income Protection Plan
- Purchase Protection Plan
- Lost Wallet Cover
- Handphone Distributor Extended Warranty
- Mobile Device Insurance Program
- ATM Guard
- Ticket Protection Plan

AMG CONSUMERS' APPROACH:





AMG Reinsurance provides professional services in the fields of reinsurance and retrocession. Flexible and comprehensive approach and optimal business solutions.

AMG uses in-depth expertise and insight in designing tailored facultative reinsurance solutions to create bespoke risk management strategies to fit our clients' risk profiles and portfolios.

Our innovative team forms smarter solutions by delivering risk management strategies, including:

- Proportional facultative reinsurance
- Non-proportional facultative reinsurance
- Catastrophe standalone (e.g. flood, earthquake and wind)
- Deductible buy-down covers

We have years of experience and specialist knowledge in niche exposures. We empower results in the sector in which we operate, while raising our client's expectations of the modern reinsurance intermediary by using our unique skills to negotiate the optimum price, terms and conditions in the most appropriate reinsurance markets on their behalf.

With global partners, we make facultative reinsurance easily accessible, efficient and strategic. The securities used are best in class and in adherence with the regulatory environment.

This strategic approach is further enhanced by the excellent relationships that the Company enjoys with local, regional and international insurance and reinsurance firms. A merit that would allow it to offer comprehensive insurance, reinsurance and risk management solutions that are supported by sophisticated risk analysis, global knowledge and expertise, and first-class insurance and reinsurance protection.



45 Reinsurance Markets

We have an excellent network connecting with several reinsurance markets across worldwide.



A and above Credit Ratings

Our reinsurance companies have a solid financial footing, and we have updated the security ratings regularly.



Help clients to manage all claims efficiently in order to minimize damage and loss and resultant insurance premiums, to deliver timely and accurate claims management reports and deliver access to reliable claims management systems and procedures”

amgclaims

Professional and experienced claims management services are an extremely important adjunct to a comprehensive insurance and risk management program.

At AMG, we believe that our most significant role is to assist you to identify your exposures to loss, prevent or mitigate the possibility of a loss, and aggressively manage your claim when it occurs. We advocate on your behalf with the insurance carrier to ensure that claims are adjusted properly and paid promptly.

Major claims, either in relation to their complexity or size, require focused management from the outset.

We visit the location where the loss occurred and from the outset assist our clients by managing all aspects of the claims process on their behalf so that they can concentrate on the day-to-day business matters.

We liaise directly with all those involved in the claims process, including loss adjusters, insurers/reinsurers and their appointed experts (of which there can be several) to ensure that the claim progresses smoothly and efficiently.

HOW DOES OUR HANDS-ON CLAIMS COMMITMENT WORK IN PRACTICE?

- Acknowledging all new notifications immediately supplying our initial comments and feedback on the information provided.
- Having bespoke AMG Claim Notification Forms to ensure easy and efficient collection of information, getting the claim notification off to the most effective start.
- Reviewing and evaluating the information provided to us and giving our considered advice on the merits, value and handling of any potential claim or claim.
- Negotiating with Insurers and their solicitors/loss adjusters to ensure that the Insured's best interests are protected.
- Providing regular updates to our clients.
- Maintaining an accurate record of all claim circumstances and claims notified to us, including reserves held and payments made by Insurers, where known.
- Provide an appropriate claims recording system and where required, provide analysis of claims
- Ensure the selection/appointment of competent loss adjusters, ideally in advance of a loss.
- Monitor the performance of loss adjusters and insurers' claims settlements and administration

SERVICES WE OFFER

Claims Handling

Investigation, measurement and settlement of significant insurance claims

AMG provide pro-active, responsive, and cost-effective claims management, driven by a desire to provide outstanding client service. We spend time getting to know you and your claims handling philosophy, so that we deal with you in the way you would.

Claims Consultancy

Pre- and post-loss claims services

Our claims consulting professionals assist in the pre- and post-loss design and implementation of strategies that reduce the financial impact of events. Extending significantly beyond the traditional scope of broker claims support, AMG has developed a range of solutions that contribute to casualty and property risk management programs.

Claims Advocacy

Coordinating and selecting actions and disposition strategies

We focus on delivering complete, full-service claims advocacy services, from the initial loss incident report through to the final resolution. At AMG, we believe claim advocacy enhances communication and helps our clients remain better informed on updates and issues as they develop during a claim.

Claims Analysis

Good risk management can reduce the amount and severity of claims however it is unlikely to eradicate them completely.

Investigating and understanding the incidents, accidents and claims within your business can greatly assist you in improving your claims history which in turn will affect the way your insurer will view you and your risk level.

AMG Claims analysis dashboard can help you identify weaknesses not previously understood during other risk management processes and identify trends which can be addressed to prevent escalations.

Claims Training

Helps our clients learn claims knowledge and understand the processes

Claims training session allows you to strengthen insurance and claim skills that involved people in the organization needs to know. A claims training program brings all employees to understand claim processes and requirements.





For more information about AMG, visit amgib.com or contact your AMG representative.

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