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The Axis Guiding Principle

It is the aim of Axis to provide a first class loss adjusting, claims management and surveying service to every one of our clients.

This will be achieved by concentrating on technical competence allied to meticulous attention to effective and accurate reporting.

The quality of our service is crucial to every case we are appointed to, that’s why we set ourselves the highest possible service standards and why we will always ensure the right Axis person is selected for each job, carefully matching experience and expertise.

We have provided our services since 1996. We operate in a wide range of industries and have offices throughout the world. We have professional technical staff who are amongst the best qualified and most experienced in their fields. Wherever the assignment, we will draw upon this experience to put together the ideal team.
Our Approach

Axis has set new standards in loss adjusting and surveying services. We are thorough; exploring every possible avenue before making recommendations. We are innovative and collaborative, often suggesting ways forward which haven’t previously been considered. The most effective solutions often result from open discussion with our clients and we ensure that regular communication is maintained. We never believe that we know all the answers and offer complete ongoing accountability.
The consistent growth of Axis since its founding is evidence of how clients value our dedication to high quality service. Our technical excellence is recognised by those who commission us to undertake assignments internationally.

The most important factor in determining quality of service is people. We probably have the highest percentage of qualified staff of all major loss adjusting firms. The range of our expertise allows us to put together the ideal team for any particular project wherever it is located in the world.

All personnel at Axis are highly motivated and responsive to client requirements. We maintain this culture through providing better rewards and being a good employer. Though our technical staff are often required to travel extensively, we maintain a supportive working environment for employees and do not make unreasonable demands on their private lives.

Providing a superior service involves using the latest technology. We provide reports and documents in electronic formats and we are always embracing new technologies, evaluating how they might improve the service we offer.

Axis have a global office network so our clients always have access to local knowledge and support services. In the key London market, our office location is chosen for the convenience of our clients giving ready access to our highly experienced team.
We live in an age where the delivery of consistent and measured service dominates. At Axis, we understand this and work with each of our clients to better understand their requirements and those of any external regulators.

We operate a management structure that ensures all our people fully understand the aim of the company, their own position within it and clients’ requirements. Internal and external training sits at the very heart of this and we ensure all our staff are fully capable of meeting the needs of all our clients, irrespective of size or perceived importance.

Axis provide a wide range of loss adjusting and surveying services. In the following pages the key elements of the extensive nature of our services are shown.
We benefit from the expertise of a strategic network of adjusters from around the globe who specialise in agricultural business.

**Activities**

We provide a comprehensive claims handling service for our clients involved in a variety of agriculture and related industry markets:

- Produce
- Crops
- Farms and livestock
- Machinery
- Agriculture – liability
- Forestry
- Aquaculture
- Goods storage and distribution
- Estates and buildings
- Horticulture/Floriculture
- Processing, packaging and milling.

**Approach**

Our clients benefit from our regional specialists’ extensive knowledge of local agricultural methods.

**Recent projects**

- Banana losses in Central America and the Caribbean
- Tobacco claims in Brazil
- Sugar cane plantation losses due to storm damage
- Citrus losses
- Damage to UK commercial greenhouse structures following tornado.
We provide claims consultancy and audit reviews for both reinsurers and direct writers. With our worldwide base of specialist knowledge, we are able to provide our clients with tailored solutions.

**Activities**

- Claims reviews for reinsurers – ongoing and closed cases
- Claims service, benchmarking and performance
- Binding authorities
- Coverholders
- Captives.

**Approach**

We treat all assignments with sensitivity, meticulous attention to detail and above all diplomacy and tact. Our reports are therefore tailored to meet clients’ requirements. Typically they will include:

- Terms of reference of the audit process
- Methodology
- Staff interviews
- Analysis and comment on performance-related issues in narrative, statistical and graph form
- Findings and recommendations.

**Our process involves:**

- Reviewing current internal and external systems, claims procedures and manuals
- Identifying, checking and verifying any diary system
- Reserving – review of its accuracy
- Underwriting criteria, application of wordings and excesses
- Recoveries / Co-respondents
- Payments – ingoing and outgoing
- Technical appraisal.

**Recent appointments**

- Underwriting audit in the Caribbean
- Full underwriting and claims audit of cover holder in the UK
- Full claims audit on major national account in Italy.
We can offer a rapid response to Financial Institution claims worldwide.

**Activities**
We service a diverse range of Financial Institution risks, including:
> Bankers Blanket Bond
> Cash in transit
> Safe deposit box
> Directors and Officers
> Errors and Omissions
> Commercial crime
> Stockbrokers
> Computer crime
> Fidelity Guarantee.

**Approach**
Key coverage issues are identified and communicated at an early stage. We ensure all parties are kept fully informed throughout the investigation and adjustment of Financial Institutions claims.

**Our adjustment process involves:**
> Analysis of all relevant policies and supporting documentation
> Extensive review of the documentation appropriate to each individual risk
> Ensuring any recovery possibilities are quickly pinpointed and pursued.

Local knowledge allows us to write authoritative comment on legal custom and statutory provisions.

**Recent Projects**
> Largest cash-in-transit robbery in Caribbean history
> Employee dishonesty claims resulting in multi-million dollar losses
> Multi-million dollar negligent financial advice on a debt restructuring project
> Armed robbery of security boxes – largest ever in country concerned
> Bank failures in the US.
At Axis, we understand that being proactive and establishing early control is key to the successful handling of any business interruption loss. In addition, we have significant experience in major energy losses and are fully conversant with the operation of power purchase agreements. Where appropriate, our team work with selected expert forensic accountants to achieve the best possible outcome in this critical category of the insurance sector.

**Activities**

Our team of experts are familiar with:
- US, London and European Market derivative business interruption wordings
- Operational risks and issues relating to advance profit and DSU claims
- Standard difference wordings
- Net profit plus standing charges
- Dual basis and output method of calculation.

**Approach**

Business Interruption losses can be extremely complex and require a prompt and well-managed approach. Where required, we draw upon the expertise of specialists, including engineers and forensic accountants. We understand that we have an important role to play in identifying loss mitigation measures and savings. At the outset of our site investigations, we ensure that all critical production and financial data and marketing information are secured for analysis to determine the effects of the loss upon the business. By maintaining constant contact with the Insured and through regular team meetings, we monitor loss projection and keep our clients fully updated.

**Recent projects**

We have dealt with major Business Interruption issues resulting from the following:
- DSU issue following nomination on power plant construction project in the USA
- Failure of a diesel engine at a power plant in the Caribbean
- Windstorm damage to hotels and resorts in the Caribbean
- Major furnace lining failure of smelter in the UK
- Explosion damage in large Brazilian petrochemical plant
- Innovative approach handling losses for utility companies including Telecommunications.
Building Surveying Services

This is an innovative area of expertise for Axis and we have secured commissions to provide pre-risk consultancy services and risk management evaluation of a variety of large construction projects. Our in-house team of Chartered Surveyors has wide experience in private practice within the private, commercial and public sectors.

Activities
As Chartered Building and Quantity Surveyors, we have been commissioned by Local Authorities, Banks, Building Societies, Housing Associations and Developers. This keeps our dedicated team up to date with current construction knowledge and skills.

Our services include:-
- Project Management & Construction Monitoring
- Cost Control and Cost Management
- Forensic Surveying
- Boundary Disputes & Party Wall Awards
- Dilapidations and Disability Discrimination Surveys
- Specification Drafting & Tendering of Contract Works
- Post-damage Determination & Expert Witness

Approach
At Axis we believe in taking a pro-active approach to provide the highest standard of service through our expert knowledge of construction management, legislation and health & safety. We allocate the right resources to suit the circumstances, under the control of properly qualified technicians.

Recent Projects
- Risk Management Survey PFI Hospital - Value: £1 billion
- Major City Regeneration - Value: £1 billion
- Risk Survey Pharmaceutical Facility - Value: £65 million
- New Build Supported Housing Scheme - Value: £1.5 million
- Construction of Call Centre National Healthcare - Value: £4.6 million
We have a well-earned reputation for efficient and effective handling of catastrophes. We are pre-nominated on a number of accounts in the event of a catastrophic event occurring and our cost-effective service has drawn positive client feedback from around the world.

Activities
Our highly qualified team of adjusters, led by dedicated senior staff, have been handling individual catastrophe losses and managing team operations worldwide for many years.

Approach
We have developed a comprehensive response plan which can be customised to meet the specific requirements of each individual client. Key features of the response plan include:
- Effective management of any catastrophe operation
- Rapid mobilisation of our response team
- Efficient handling of information flow and bordereau requirements
- Strong communication and early reserving information.

Recent assignments
- Major windstorm and earthquake catastrophes in Central America and Caribbean
- Widespread property damage following UK flooding
- Major property damage following volcanic eruption in the Caribbean.
- Extensive hurricane damage in Belize and Cayman
- Caribbean-wide operations following the unprecedented hurricane activity in 2004.
Commercial and Industrial Property Claims

Activities
Our proven experience in dealing with property claims ranges from the local to the multi-national and includes a diversity of commercial business and industry processes.

Approach
We provide clients with effective and robust management of all claims including early identification of recovery issues.

Key features of our service include:
- Identification of the key drivers enabling prompt reinstatement or repair
- Early identification of loss mitigation areas
- Focus on brand protection and business restoration
- Co-ordination of effective reinstatement
- Maximisation of business recovery from day one.

Our dedicated team of specialists includes both ex-patriate and local personnel who possess essential language skills and are able to identify important jurisdictional issues.

Recent projects
- Major fire at telecommunication facility in the Caribbean
- Multi-million dollar explosion at Grain Terminal in South America
- Major warehouse fire in South America
- Fire in processing factory in Germany
- Multi-million dollar fire at car manufacturer in South America
- Arson claims in the UK for nightclub/bar complexes
- Multi-million condominium fire in US
- Major explosion in Louisiana aluminium plant.
Construction

**Activities**

We have considerable knowledge of construction and erection risks that are written on various Forms of Contract, for example:
> Design and build contracts
> Minor works contracts
> NFBTE sub-contract
> Dom 1 and Dom 2 forms of sub-contract.

Axis also have experience of less commonly encountered forms, such as the ICE Form for Engineering Works and the GC Works 1 Form for Government Contracts.

We have surveyors, engineers and adjusters with extensive experience of construction work worldwide. In addition, we have adjusters qualified in law and able to deal with the complexities of liability issues that can arise in respect of contractual or third party claims.

**Approach**

Our philosophy is that a well-managed construction project involves a healthy rapport with the construction team, preferably before a claim arises. This enables all key members to understand their roles in ensuring that claims are notified and investigated in a timely manner. It also means potential DSU issues are considered at an early stage.

**Recent projects**

> Airport construction internationally
> Roadway construction projects
> Major housing and commercial developments in the UK
> Petrochemical plants in Africa
> Hydro-electric and diesel power stations in Central America
> NHS Trust Hospital projects.
Energy and Engineering

We have an enviable reputation for handling onshore energy and engineering claims for the International Insurance Markets.
We are regularly engaged by market leaders, both for material damage and related business interruption exposure.

Activities
Our field of expertise includes the following industries and related equipment:
- Power generation and distribution
- Mining, smelting and rolling mills
- Boilers, gas turbines, steam turbines and compressors
- Transformers, alternators, motors and switch gear
- Advance loss of profits
- Engineering interruption.

Approach
We adopt a project-managed approach to major losses. Where appropriate, our team works alongside carefully selected external cause-and-origin experts and forensic accountants. Under the overall control of senior loss adjusters, they achieve a correct measure of loss and ensure that all policy issues are dealt with correctly. We keep our instructing principals regularly informed of developments.

Recent projects
- Steam turbine failure in Budapest
- Gas turbine failure in Italy
- Diesel engine breakdown in Jamaica
- Failure of cooling coils at petrochemical plant in Thailand
- Furnace breakout claims in the USA, UK and Germany
- Cogeneration facilities in Caribbean and US.
Global Risks & Multi-National Accounts

Activities

We provide services to both nationwide organisations and large multi-nationals. Whatever the size of client, we pride ourselves on offering a customised service that reflects individual needs of the client.

Approach

Clients benefit from:

> Global account managers working with local specialists who are able to address the issues from a local perspective within a wider global framework
> A proactive approach to handling claims, ensuring smooth and prompt conclusion of losses
> Central point for collation and dissemination of information.

Recent nominations

> Mining firm with global operations
> International telecommunications companies
> Retail operations with UK and international exposure
> Power generation facilities for global power providers
> Hotels.
Liability

Activities
We have skills in the following areas:
> Employers liability
> Public liability
> Motor accidents and injuries
> Product liability
> Product recall
> Environmental liabilities.

Approach
We operate a team of dedicated adjusters skilled in all classes of liability business.
We focus on identification of policy and legal liability as soon as reasonably possible and identify those relevant issues to allow quantum to be assessed.
Our aim is to settle cases on an equitable and timely basis, while undertaking all necessary investigations for those cases destined for litigation.

Features of our service
> Detailed initial investigation identifying relevant relationships, parties, contracts, statute, tort and chronology of events
> Bespoke service to both client and individual claim needs
> Quantum enquiries
> Desktop investigation including case management
> Expedient assimilation of all necessary Woolf protocol requirements.

Recent projects
> Worldwide nomination on motor manufacturer portfolios
> General liability nomination for global food manufacturer
> Nomination on toll-roads account in Argentina
> Appointments on major product liability claims in the UK and Australia
> Extensive experience in handling hotel liability accounts in the Caribbean.
Our staff are considered world experts in Political and Credit Risks with many years experience.

Based from our London Office we travel extensively throughout the world providing a dedicated service for the insurance, banking and trading communities.

The team, working with intermediaries, brokers, risk managers and other professionals assist in the determination of liability, quantum and recoveries.

We maintain a traditional loss adjusting role with our staff of qualified loss adjusters providing an independent expert view for the benefit of all parties.

**Political Risks**

Once considered a section of the credit market, Political Risks has developed into a separate class of business with specific covers and investigation requirements.

We have a detailed understanding of world economic and political positions which allows us to add value and understanding to the investigation process while maintaining awareness of the delicate nature of these cases.

**Credit Insurance**

Fluctuations in the world economic marketplace has raised the profile and use of credit insurance over the last decade.

Our team has extensive knowledge of the insurance products available and the investigation process required for this type of claim.

Cases are investigated quickly and discretely with detailed reports produced to allow principals to form a view on insurance coverage and extent of loss.

We are able to deal with matters worldwide making use of our extensive office network for local and translation facilities as required.
**Bond Insurance**

We provide a complete catch all investigation process covering the allied covers of Bond policies. We have worked on many of the major claims in the field and are ideally placed to provide immediate accurate investigation services.

**Recent projects**

- Multi billion dollar pre-shipment
- Aircraft industry and worldwide financing risks
- Commodity trading risks
- Mortgage pool / indemnity expertise.
We specialise in professional indemnity assignments for Company markets worldwide and Lloyd’s. Our office network enables us to bring together local jurisdictional knowledge with expert technical ability.

**Activities**
Axis have handled PI and E&O claims for:
- Financial institutions
- Architects
- Engineers
- Insurance intermediaries
- Surveyors
- Stock brokers
- Vets
- Consultants.

**Approach**
We take a resource-based team approach to PI and E&O claims handling. Our professional indemnity adjusters possess a range of skills, including legal qualifications, which complement our in-house expertise in engineering, surveying, construction and related disciplines.

We believe that our high standard of service and quality reporting set us apart from our competitors because we undertake prompt and thorough investigation of causation. We are mindful of the sensitivities of the professionals involved.

**Recent projects**
- European financial services consultancy
- Construction consultancy in Middle East
- Engineering bridge construction.
The depth of our local, regional and International expertise has resulted in frequent requests from Insurers and Brokers to carry out risk surveys.

**Activities**
We bring together experienced risk survey personnel with a range of surveying, engineering and industry backgrounds.

**Approach**
We customise our risk survey reports to meet the needs of each individual client. Our service encompasses:
- Comprehensive full-risk evaluation exercises through to brief reports
- One-off or ongoing processes
- Full valuation including PML’s as required
- Follow-up process to ensure implementation of risk improvement measures
- Global capability.

**Recent projects**
- Power stations
- Manufacturing industries including flour mills, plastics manufacture, brewing and distillers
- Industrial
- Public liability
- Agricultural risks including coffee, sugar, banana plantations, citrus growing and processing
- Hydro-electric project – Central America
- Hotels – both property damage and liability risk exposures.
Axis International has brought together an impressive team of like-minded, innovative individuals to lead the company’s network of loss adjusters. Clients can be assured that their interests are in the hands of some of the best qualified and most experienced people in the industry.
**Group Board**

The company operates with a governing group board. This establishes the strategic principles for all areas of the business. Regionally, Axis has a number of offices. Each region is under the leadership of an Executive Regional Director. They are responsible for ensuring Group Policy is enforced and for managing the day-to-day operations of their regional branch offices. To assist the Group Board we have in place an Operational Management Team (OMT).

**Operational Management Team**

The OMT is subordinate to the Group Board and sits as the hub wherein the strategies established are discussed and agreed from an operational standpoint.

The OMT comprises representatives of the Group Board, and our Executive Regional Directors. These directors then take back agreed operational policy to their respective regions and departments. This line of management communication means the single guiding principle of Axis is maintained throughout the entire Group, leading to consistent levels of service.
Since its founding, Axis has understood the vital role that effective use of technology has across the business. We are not restricted by multi-generational legacy systems and data has always been captured and recorded in industry standard formats. It is therefore transportable between current and future systems.
We have developed systems that will allow a new level of dynamic data capture, management reporting and most exciting of all create an open environment wherein clients may review their own records across a secure web-based network.

We have for some time produced technical loss reports using electronic media. This has evolved to a point where for larger, more complex claims, reports are produced on interactive CD-roms. This allows the reader to access multimedia such as video, audio commentary, charts/graphs and technical documents. The benefits are immediate as highly complex information can be more easily supplied by the adjuster and equally understood by the reader.
Axis International provides global coverage through our own network of offices and those of our partners. This combined expertise and knowledge means we will be able to put together a team ideally suited to handling your business, wherever in the world the problem may be.

For full details of Axis and Axis Associate offices please refer to the Axis Directory or visit www.axisadjusters.com
Contact details

If you would like further information about the services Axis can offer, please contact us at our head office.

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