

DUAL Asia Pacific commenced operations in 2004 with a Financial Lines product range and expanded to become a Speciality Lines agency in 2009 with its entry into the Accident and Health insurance market.

DUAL Asia Pacific is the local subsidiary of DUAL International a global Speciality Lines Underwriting Agency. DUAL International comprises of 13 countries, 17 offices, 180 people, 8 products with a GWP of £183M.

DUAL Asia Pacific has achieved compound growth of 28% annually, with offices in Sydney, Melbourne, Perth, Brisbane, Hong Kong and New Zealand with 68 employees. It has an annual premium base of \$60M (with cumulative premium income of \$240M since inception) with over 20,000 active policy holders.

DUAL Asia Pacific with its mid-market focused foundations is now expanding into the corporate segment where DUAL Asia Pacific is involved in insuring more than half of the companies in the ASX 100.

PRODUCTS

PROFESSIONAL LINES PRODUCTS

- Professional Indemnity
 - Accountants
 - Consultants
 - Design & Engineering
 - Financial Consultants
 - Financial Planners
 - Real Estate
- Information Technology
- Management Liability
- Association Liability
- Public Liability
- Statutory Liability
- Financial Institutions
- Directors And Officers
- Crime

ACCIDENT & HEALTH

- Corporate Travel
- Group Personal Accident
- Voluntary Workers
- Expatriate Medical
- Journey
- Individual Personal Accident and Sickness
- Temporary Residents (*DIAC Approved*)

INSURER CAPACITY

ABOUT LLOYD'S

- DUAL Australia underwrites exclusively on behalf of certain underwriters at Lloyd's.
- Lloyd's of London is an APRA regulated insurer.
- Financial strength ratings from Fitch "A+" (Strong); Standard & Poor's "A+" (Strong); and A.M. Best's "A" (Excellent).
- Since the late seventeenth century, the name Lloyd's has been synonymous with insurance.
- Many of the world's leading underwriters are based at Lloyd's.
- The market is internationally renowned and has an impeccable claims record.
- Lloyd's is proud to be a member of the Insurance Council of Australia and the Council of New Zealand, and strives to comply with the agreements we have made under the General Insurance Code of Practice and Fair Insurance Code.

CLAIMS APPROACH

FINANCIAL LINES CLAIMS

Our in-house claims teams are dedicated to handling your Financial Lines claims. Our team comprises legally qualified handlers with significant legal and industry expertise to handle claims from notification through to resolution. DUAL works in tandem with our capital providers to ensure a smooth claims handling process, we also work with an established panel of law firms with specific expertise in various industries to work with you under our direction, ensuring claims are handled in a cost effective, speedy and professional manner.

ACCIDENT & HEALTH CLAIMS

Proclaim Management Solutions Pty Ltd are our selected claims handlers for our Accident & Health claims. The Proclaim Team comprises claims handlers with significant industry experience. DUAL works directly with Proclaim to ensure all Accident & Health claims are handled in an expert and timely manner. DUAL's emergency assistance provider for Corporate Travel is Customer Care Pty Ltd, the leading provider in this area.

DUAL

ASIA PACIFIC

January 2012

COMPANY OVERVIEW

KEY PEOPLE

MANAGEMENT

-  **Damien Coates**
B.Bus., Ass. Dip. Accounting/Bus
 CEO DUAL International
 Managing Director DUAL Asia Pacific
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-  **Peter Bailey**
B.Math, Dip. Ed, ANZIF (Snr Assoc)
 Chief Operating Officer DUAL Asia Pacific
 Managing Director DUAL Australia
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-  **Phil Chiu**
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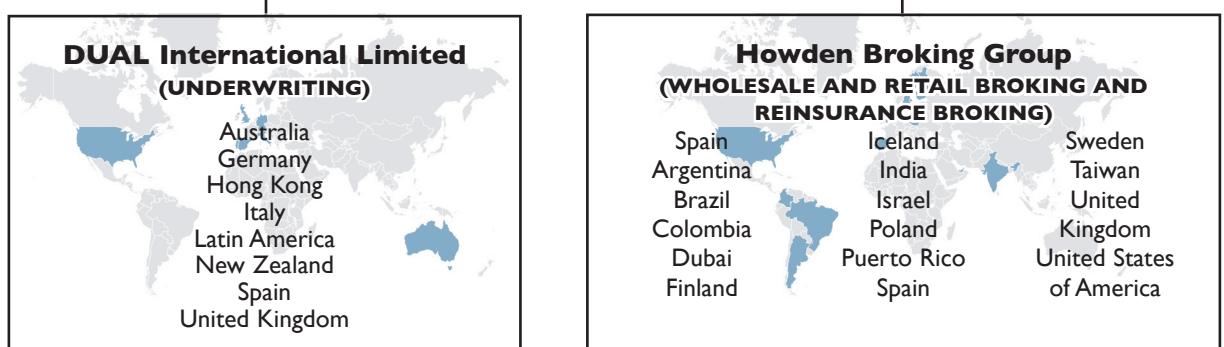
-  **Leo Abbruzzo**
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 General Mgr - Underwriting Risk & Compliance
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-  **Manish Kothari**
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-  **Aidan Kinder**
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-  **Josie Gonzalez**
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GROUP STRUCTURE



Founded in 1994 in the UK as a wholesale broker, now an international insurance group with four key operating platforms: wholesale, retail and reinsurance broking and underwriting. With 52 offices in 28 countries employing over 1000 people around the world. Achieved an annual compound growth rate of over 30% since 1995.

HYPERION INSURANCE GROUP LIMITED



DUAL

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