



COMPANY PROFILE





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OPEN LETTER

DEAR CUSTOMERS,

Lanexang Assurance Public Company wishes you good health and best regards. Dear customers, In the context of the current rapidly changing economy, our biggest goal is give customers peace of mind, trust in rich experience and resources to meet the insurance requirements according to the characteristics of the customer's business. In addition, from understanding the wishes of our customers, we always strive to provide suitable solutions or insurance products, fully protecting all of our customers' resources. We look forward to receiving your attention and commit to becoming a long-term, reliable partner in the insurance field to accompany you.

Sincerely thank you!



ABOUT LANEXANG ASSURANCE

Lanexang Assurance Public Company was established on October 11, 2010 on the basis of cooperation and capital contribution between Lao Development Bank (LDB) and Post and Telecommunication Joint Stock Insurance Corporation (PTI).

We are fortunate to inherit insurance experience from PTI-1 in the top 3 assurance companies in Vietnam, as well as have strong support from LDB - The bank has the largest scale and network in Laos, creating solid premise for development.

During the past years, we have constantly grown and become one of the leading assurance companies in the Lao. However, we are determined not only to be satisfied with the results achieved, but will continue to improve ourselves and make continuous efforts to become The number 1 assurance company in Laos in terms of both size and after-sale service quality.



The largest assurance company in Laos.

The assurance company has the fastest claim settlement speed.

SHAREHOLDERS OF LANEXANG ASSURANCE

Lanexang Assurance was established by shareholders with strong financial potential and reputation in the market.

SHAREHOLDER	RATIO
Lao Development Bank (LDB)	50%
Post and Telecommunication Joint Stock Insurance Corporation (PTI).	50%



HIGHLIGHTS

- > Number 1 for motor insurance
- > Number 1 for after-sales service quality.
- > Number 1 in terms of distribution channel network

Lanexang Assurance was established and developed with the goal of becoming a one of the leading assurance companies in Laos, creating customer and partners trust, proud of employees, step by step bring success on the basis of stability and professionalism.



CUSTOMERS & MARKETS

Understand the workings of specialized fields helps Lanexang Assurance helps Lanexang Insurance to grasp the risks arising from internal risks, external risks, potential risks as well as the impact of these risks on business operations. From that we can design products with the right coverage and premiums along with effective risk management consulting services for our clients.

Dynamic, knowledgeable and experienced employees in all socio-economic fields help Lanexang Assurance understands and meets the diverse needs of the market about insurance products.

Products that Lanexang Assurance has experiences and competences include

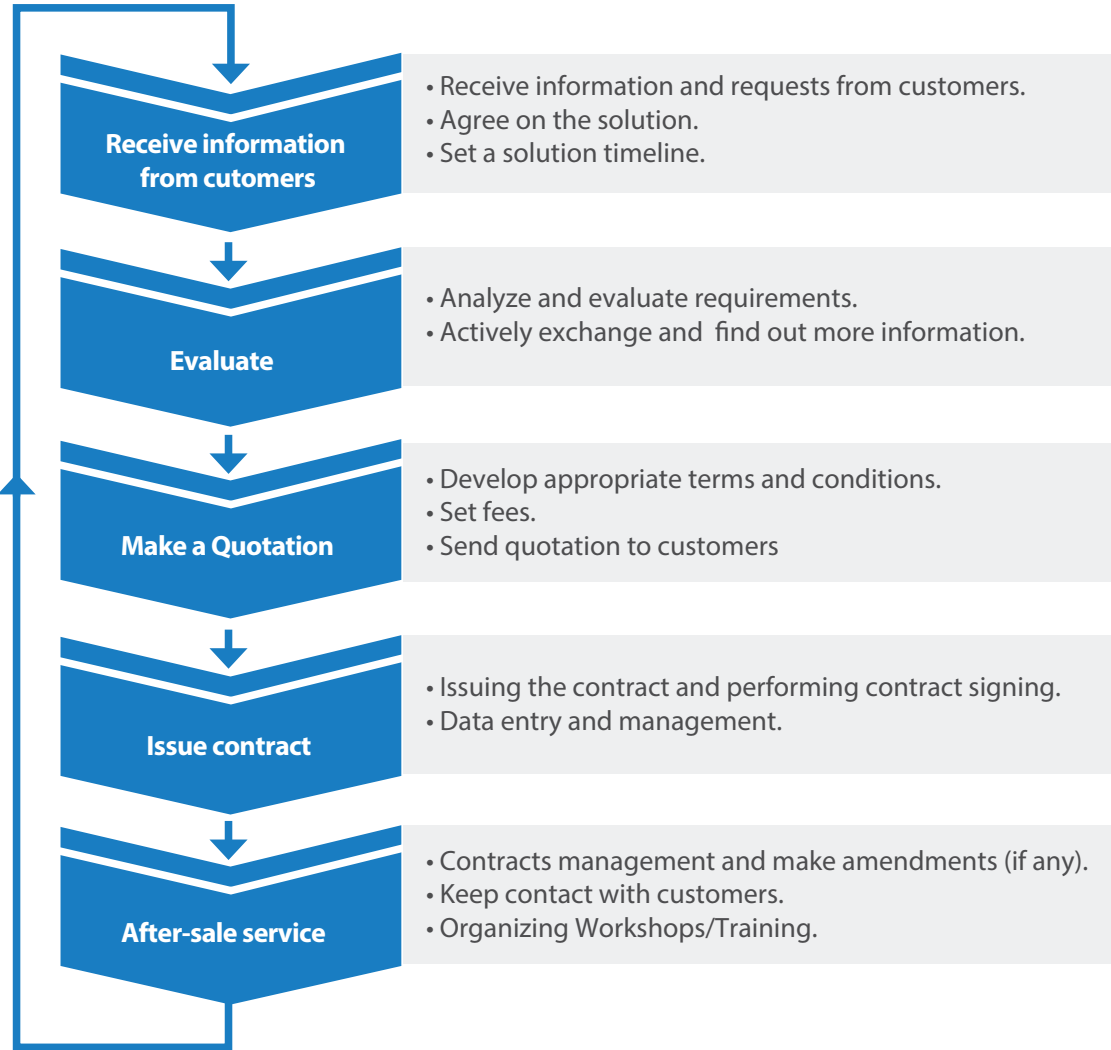


Experiences and competences are important but not enough...
...we also have our own commitments



SERVICE PROCESS

For big projects and corporate clients, the customer service process is divided into steps with the close coordination of sales departments and professional sales support team. The service implementation steps are illustrated by the diagram below:

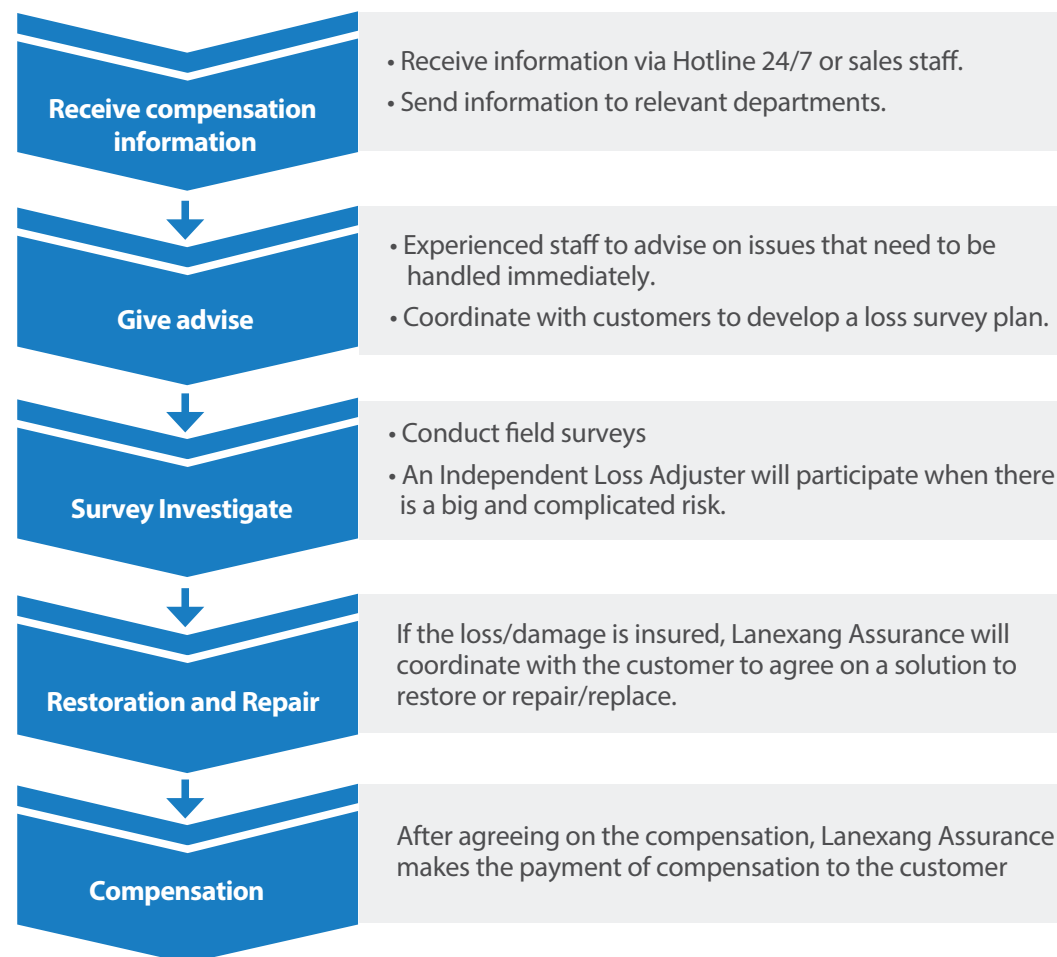


Lanexang Assurance continuously improves the service process and aims to improve the quality, reputation of the company and long-term stability.

COMPENSATION PROCESS

To achieve its goal of prompt, convenient and satisfactory settlement of claims, Lanexang Insurance has created a standard process for each step of claim handling as listed below.

In addition, Lanexang Insurance also actively cooperates with partners for rescue, survey and repair work to ensure the best service for customers in the event of a loss.



Quality of compensation service is always a realistic measure of the service quality of any assurance company. More than anyone else, Lanexang Assurance is aware of this and set standards and commitments to performance.

WHY CHOOSE ? LANEXANG ASSURANCE

UNDERSTANDING

We always listen
to best understand the needs of our customers

SOLUTION WHICH BETTER THAN INSURANCE

We not only provide best insurance products but also provide comprehensive solutions to bring peace of mind to customers.

COMPETITION PREMIUM

We aim at the right service for customers
to manage their money in the most effective way

QUICK AND ACCURATE COMPENSATION SETTLEMENT

Insurance only makes sense when the loss is paid in time, and in full. We are constantly striving to build compensation becomes the most professional.

THE DESIRED AND PROFESSIONAL STAFF

We consider the factors of competence, responsibility, professionalism and ethics as the motto of Lanexang Assurance.

VALUE-ADDED SERVICE

We continuously develop value-added services such as training, seminars, risk reduction consulting...

We are committed to providing the community with practical insurance products with standard and friendly service quality through a wide network.



1. PROPERTY INSURANCE

Lanexang Assurance designs and advises solutions to limit and prevent risks to protect customer's assets, including key products such as:

- Property all risks insurance.
- Fire and special perils insurance.
- Personal home insurance.
- Small business household insurance.
- Business interruption insurance due to property damage



2. TECHNICAL INSURANCE

Lanexang Assurance provides insurance products for machinery, equipment, risks during construction, installation and project operations, factories, systems and production lines, including:

- Construction and installation all risks insurance.
- Contractor's machinery and equipment insurance.
- Machine breakdown insurance.
- Electronic equipment insurance.
- Completed civil works insurance..



3. MOTOR INSURANCE

With continuous efforts, motor insurance of Lanexang Assurance has affirmed its prestige and quality with customers, and is widely trusted.

- Physical damage insurance.
- Civil liability insurance (mandatory, high liability).
- Economy package insurance.
- Short-term insurance for vehicles in transit to Laos.



4. PERSONAL INSURANCE

Lanexang Assurance is pleased to accompanying customers through products associated with the health and body of the insured. These products also play an important part in the welfare policies of companies for their employees.

- Asia Care Plus premium health insurance
- J&C Elite care premium health insurance.
- I-Credit loans insurance.
- International travel, domestic travel insurance.
- Workmen Compensation and Personal Accident.



5. VESSEL AND CARGO INSURANCE

Lanexang Assurance provides a wide range of insurance products to serve the needs of marine and cargo insurance with products such as:

- Hull insurance
- River shipowner civil liability insurance
- River ship screw and passengers insurance
- Inland freight insurance



6. MIXED INSURANCE

Lanexang Assurance provides liability insurance products, a companion solution for customers to minimize liability and financial risks:

- Money insurance
- Public liability insurance
- Product liability insurance
- Professional liability insurance
- Award compensation liability insurance

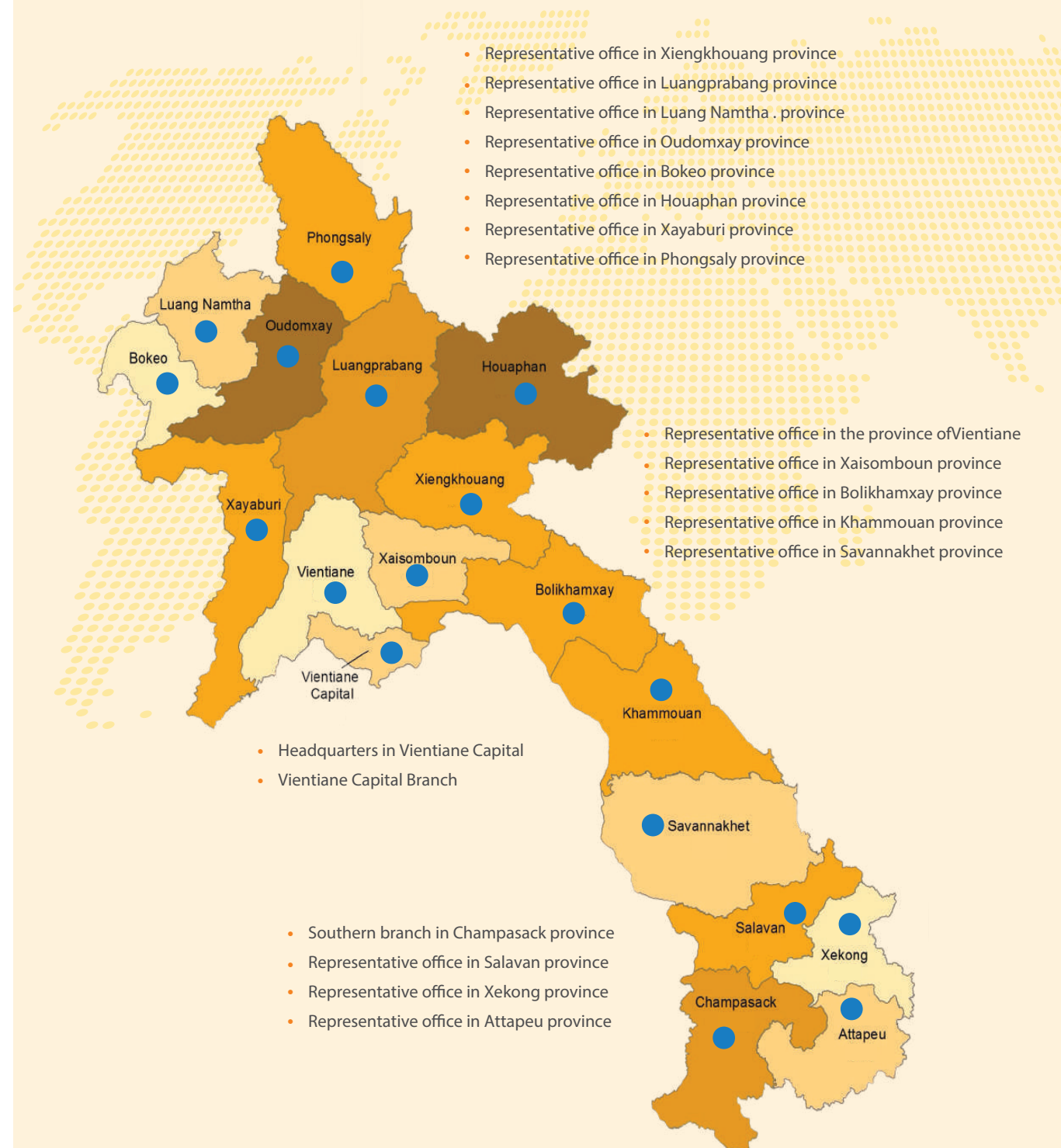
TYPICAL CONTRACT

THE INSURED	TYPE OF INSURANCE	INSURANCE PREMIUM (USD)
EDL - GEN (09 hydropower plants)	Property all risks insurance.	1,179,000,000
Nam Nghiep II Hydropower Company	Property all risks insurance.	347,000,000
Namlik 1-2 Power Company	Property all risks insurance.	144,000,000
Nam Sum Power Company	Construction all risks insurance	105,000,000
Hongsa Power Company	Property all risks insurance.	50,000,000
Luang Prabang Hotel	Property all risks insurance.	50,000,000
Holiday Inn Building in Vientiane (IHG Hotel)	Construction all risks insurance	28,000,000
LaneXang Minerals (MMG)	Public liability insurance	20,000,000
Laos Airport	Property all risks insurance.	20,000,000
TTC Attapue Sugar Company	Property all risks insurance.	70,000,000
Sacombank Laos	Property all risks insurance.	17,000,000
Lao Securities Company and Bank of Laos	Property all risks insurance.	16,000,000

Typical customers



LANEXANG ASSURANCE BRANCHES AND REPRESENTATIVE OFFICES



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