

Thistle Capabilities – AtBC

- **What is Thistle?**
- **Why Thistle?**
- **Capabilities – Commercial**
- **Capabilities – Thistle Home**
- **Thistle is Market Ready**
- **Service Targets**
- **Benefits to AtBC**
- **Thistle Team & Workflow**

What is Thistle?



- Thistle Canada is an Insurance Market
- A-rated Paper via Lloyds
- Subsidiary of Jardine Lloyd Thompson (JLT)
- Uses 3rd Party Capital to Pay Claims
- **Focus:** Underwriting Small-Medium Sized Business with an Interest in Partnering with Affinity Groups such as AtBC



Why Thistle?



- JLT created Insurance Products to support and promote capacity building opportunities in the Aboriginal Community
 - New Sky (Community, assets and economic development corporation)
 - Thistle (Affinity groups)
- Wide Range of Underwriting Capabilities for Tourism & Hospitality Professionals
- Thistle is Market Ready
- Efficient Service Targets
- Benefits to AtBC and its Stakeholders, which is you!

Commercial Capability Highlights



UNDERWRITING

- “Market Ready” with:
- Up to \$5,000,000 limit of Liability
- Accounts with Gross Receipts up to CAN \$20,000,000
- Up to 40% U.S. Sales and 20% Worldwide Sales
- Package products
- Tailor-made risk solutions

PREMIUMS

- Minimum Premium for Package Policy CAN \$1,000
- Average Premium CAN \$2,500 - \$5,000

OTHER LINES OF BUSINESS

- Forestry
- Mining

Thistle Home Capability Highlights



LIMITS AVAILABLE

- Up to CAN \$20,000,000 Property Value
- Up to CAN \$25,000,000 Excess Liability

TYPES OF PRODUCTS AVAILABLE

- Homeowners and Seasonal homes (Including High-Value Homes)
- Condominium unit-owner
- Tenants Package
- Rental dwelling
- Travel Emergency Hospital
- Personal watercraft

SPECIALTY PRODUCTS

- Group Personal Insurance
- Residential Builder's Risk
- Mobile Homes

Why Thistle Canada is “Market Ready”

Source: Aboriginal Cultural Tourism Blueprint Strategy for BC – Final Report – November 2005

AtBC Criteria

Thistle Canada “Market Ready”

Minimum of one year in business

Established in 2002

Proven safe and professional operation

•Minimum of \$2million in liability insurance

As required by the Office of the Superintendent of Financial Institutions

•Current business and operating licenses, registrations and permits?

Licensed across Canada

•website honestly and accurately represents Aboriginal Cultural tourism business

**www.thistlecanada.com
Description of our business and products**

•Accepts credit cards and debits cards?

Yes

•Reservations and/or inquiries handled by telephone, fax and email on a year-round basis

With offices in Toronto and Vancouver, we provide longer hours of availability

•Handles and provides confirmation of booking arrangements within 24 hours

With correct information, we have ability to provide terms / pricing within 24 hours and can bind immediately

•Product of interest to tourists, both domestic and international

Thistle has worldwide presence with products geared to regional differences


Service Targets



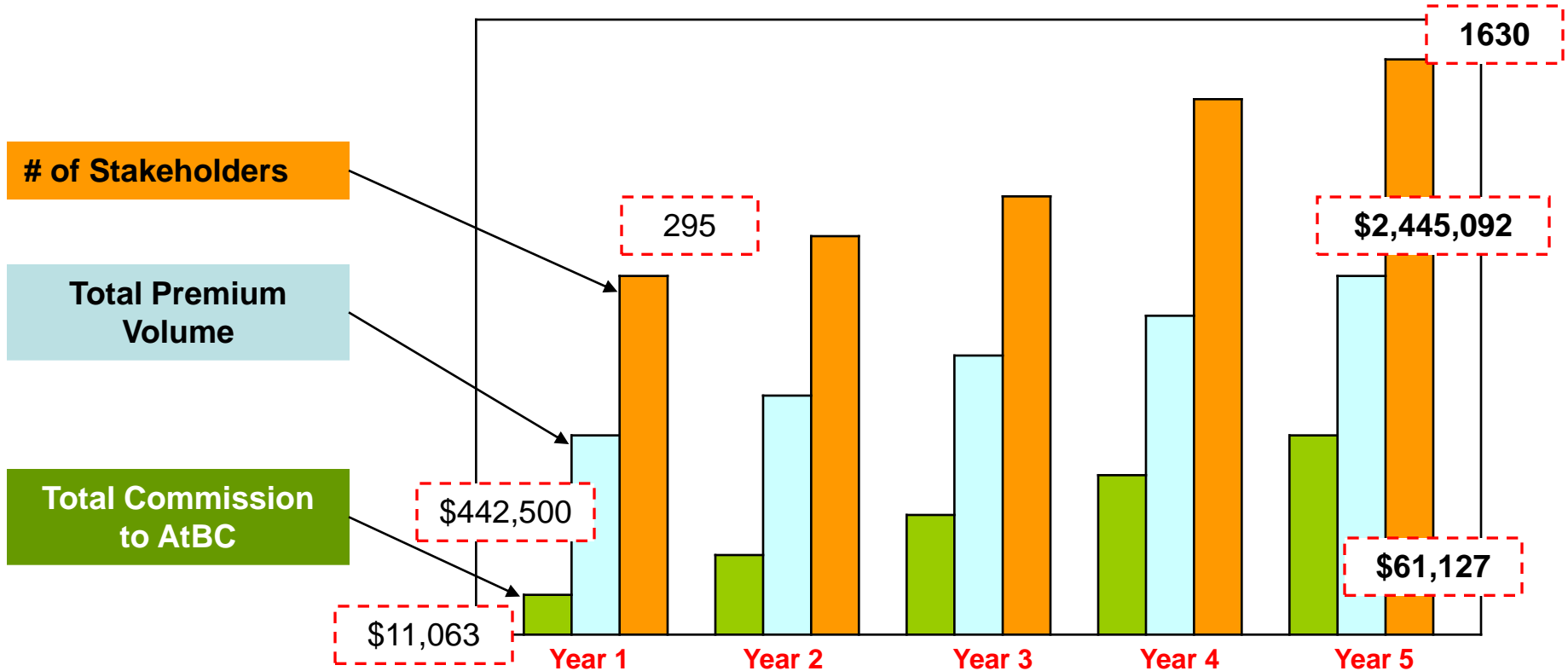
SERVICE TYPE	TURNAROUND TIME
<p>New Business Submissions</p>	<p>Acknowledge receipt of submission on the same day, or as soon as practicable:</p> <p>If Automatically Declined: Reason(s) to be provided within 2 Business Days</p> <p>If Quoting:</p> <p style="padding-left: 100px;">1) Within Binding Authority: Response within 3-5 Business Days</p> <p style="padding-left: 100px;">2) If referral is required: Response within 5-7 Business Days</p>
<p>Renewals</p>	<ul style="list-style-type: none"> • Request updated renewal information 60 days prior renewal date
<p>Policy Documents</p>	<ul style="list-style-type: none"> • Issued and delivered to broker within 10-15 Business Days of request to bind • But no more than 30 days prior to Effective date.
<p>Policy Changes</p>	<ul style="list-style-type: none"> • 3-5 Business days from the date of receipt

Benefits to AtBC and Stakeholders

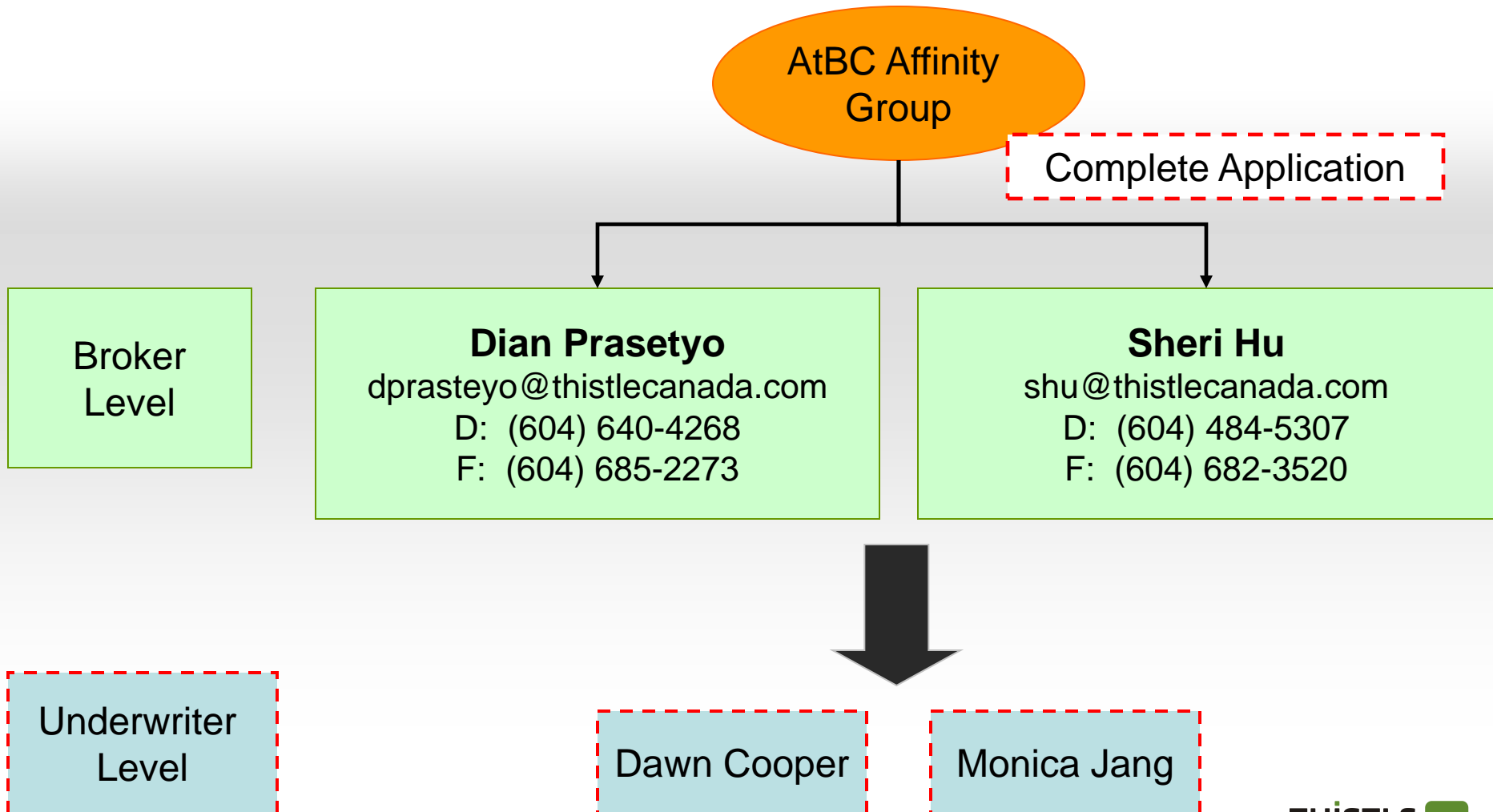


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- ✓ Allows AtBC to raise revenues to support the Aboriginal Cultural Tourism sector.
 - ✓ Enables AtBC to reinvest revenues into new marketing campaigns, product development, and training where required.
 - ✓ Builds the brand of AtBC supporting effective products and services as a provincial Aboriginal sector organization
 - ✓ Provides a sector approach for insurance to seek a group rate and cost savings

AtBC Case Study



- Case Study based on 5% Growth of Stakeholders
- Total Commission to AtBC = \$61,127.00 in 5 Year Period





CLAIM

Type of Claim?

Thistle Home

Commercial

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- Have Ready!
- Policy #
 - Date of Loss
 - Details of Loss
 - Your Contact Information

JLT/Thistle and the Community



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- JLT/Thistle is one of the sponsors of the annual Canada Place Breakfast with Santa for underprivileged children in the Strathcona Community Centre Food Security for Children Program
 - JLT/Thistle is one of the sponsors of the Annual Inner City Kids Week presented by “CLICK” Contributing to Lives of Inner City Kids
 - JLT/Thistle is a proud partner of the Canadian Paralympics Committee
 - JLT/Thistle participates annually in the United Way campaign
 - JLT/Thistle sponsors the Holiday Festival of Trees in support of the Foundation for Burns and Trauma