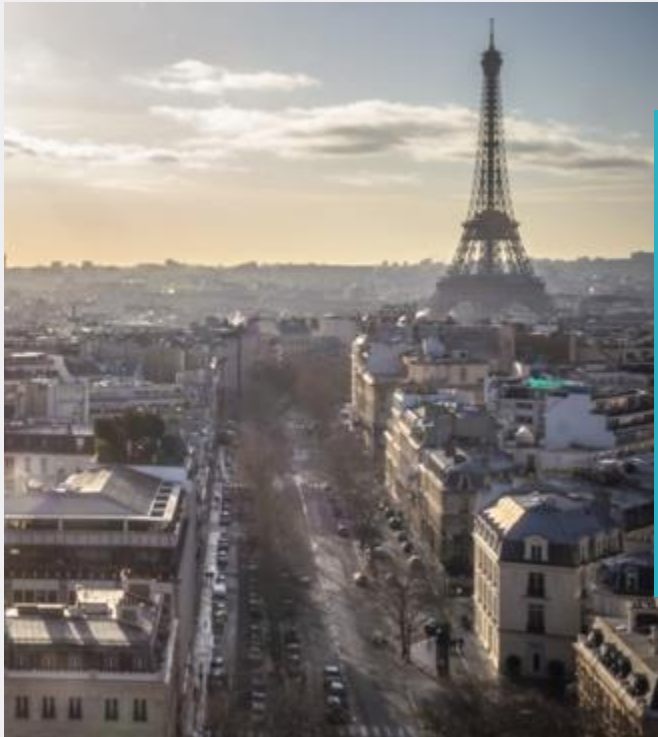




LEA INTERNATIONALY

STARTING 1998



LEA GLOBALLY

French company founded in 1998 in Paris

Present in six countries from Europe and one office in Hong Kong;

Over 115 M€ Turnover in 2017;

Core business services :

- **Financial services, mostly Operational leasing;**
- **Trade Finance Solutions**

Starting with 2012, extended service offer for Romanian and French customers, through transferable risk management consultancy and insurance brokerage;

The two operational subsidiaries for the insurance brokerage division:

- **Bucharest, Romania (RBK-345/26.04.2006)**
- **Paris, France (ORIAS No 12 069 062)**



LEA LOCALLY

STARTING 2004

LEA IN ROMANIA

Lea Group present on the Romanian market since 2004 ;

Total investments in Romania : over 20 M€;

Social capital: 3,4 M€ ;

Constant growth of our turnover : 4,2 M€

Portfolio of over 500 customers, including:

Credit Agricole, Veolia, Leroy Merlin, Romcarton, Engie, Decathlon, Gefco, Carrefour, Alstom etc.

Main lines of business in Romania:

- **Insurance Broker;**
- **Operational Leasing, Fleet management**
- **Rent-A-Car Services**



WHO WE ARE

WHY LEA BROKER



Consultants in risk management and insurance brokerage with expertise in the Corporate and VIP Retail area;

Young, dynamic team currently composed of 6 members with a high level of expertise and experience in the insurance brokerage market, both locally and internationally;

International presence through our subsidiaries in Paris, France and Bucharest / Constanta, Romania

Service-driven to secure and fulfill our clients needs, always ready to respond quickly to any requests, oriented to finding tailored solutions suited for our customers needs and situations;

Partners with three large brokerage companies from France.

High level of
expertise

High professional
standards

International
business culture

High level of expertise, experience, and understanding of our client's business needs.

A very good understanding of both the local and international market. As a result, we are able to provide our customers with a variety of options and solutions.

French-Romanian international business culture, that is generating a different approach and the highest level of services.

Highly trained and qualified team focused on understanding and resolving all aspects regarding your company's' insurance needs.

Our team of consultants, act in client's the best interests, in negotiating with the insurances companies.



SERVICES

CONSULTANCY AND INSURANCE BROKERAGE

Exposure and risk assessment of your business, transferable by insurance;

The audit insurance: comparison of exposures identified by the coverage of existing insurance contracts, to ensure that the policy reflects accurately the protection level offered by the insurance program, in relation to potential business risks

Optional coverage and insurance program design scheme that responds effectively to our client's insurance needs;

Finding the proper insurance solution for each client;

Optimizing insurance costs by negotiating both locally and internationally, and through the customer support offered to help prioritize the decision of risk transfer through insurance;



Management of the insurance program by continued monitoring and constant communication with the customer, with the purpose of updating the insurance contracts according to client's business evolution.

Assistance and management in the quantification and measurement of damages;

Loss Prevention Consultancy with the purpose to monitor and minimize loss for our customers, assistance with the internal procedures regarding development of communication and response standards that have a direct impact on contract functionality



RISK AND INSURANCE MANAGEMENT

A

Risk Analysis

- Property and business interruption risk
- Liability risks
- Stand-alone projects
- Analyze of claims history
- Analysis of existing insurance contracts

B

Insurance Strategy

- Definition, scope and amount of the insurance coverage
- Designing the insurance scheme
- Insurer selection
- Alternative risk transfer

C

Insurance Solutions

- Offer requests
- Negotiations with insurers
- Comparative analysis of offers
- Lea Broker presentations and recommendations
- Implementation of the insurance program

D

Insurance Management

- Constant communication with our clients
- Monitoring our clients' business evolution
- Adjustment of the insurance policies
- Notification upon cancellation periods

E

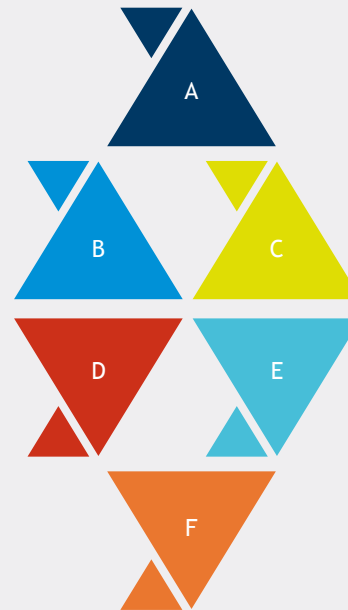
Claims Management

- Coordination of actions after occurrence of a loss
- Advice on drafting the claim file
- Client support in the negotiations with the insurers
- Analysis of claims
- Typology analysis and impact damage in the insurance cost, medium to long-term.

F

Insurance-Controlling

- Market observation
- Adjustment to changes in production processes
- Adaptations to changes in legislation
- Constant risk monitoring
- Professional advice



INSURANCES



PROPERTY INSURANCE LINES

PROPERTY DAMAGES INSURANCE, FOLLOWING FIRE AND OTHER CALAMITIES

WHAT IT COVERS: buildings, machinery, equipment, stocks and other inventory objects;

FOR WHICH RISKS: fire, lightning, explosion, falling aircraft, earthquake and other natural calamities, burglary;

MACHINERY BREAKDOWN

WHAT IT COVERS: machinery and equipment, technological lines ;

FOR WHICH RISKS: malfunction or fabrication flaws, accidental breaking in of foreign objects, overvoltage, inappropriate handling, any other electrical or mechanical damages that might suddenly occur;

ELECTRONIC EQUIPMENT INSURANCE

WHAT IT COVERS: electronic appliances, telecommunication equipment, medical equipment;

FOR WHICH RISKS: overvoltage, negligence, inappropriate handling, indirect lightning effect, fire, other natural disasters



INSURANCES

PROPERTY INSURANCE LINES

Business Interruption:

It is an extension of Property Damage Insurance, or Machinery Breakdown Insurance or Electronic Equipment Insurance;

WHAT IT COVERS: loss of profits (profits from selling the goods that the company makes, profits from selling the merchandise, profits from providing the company's services), fixed costs (salaries, rent, interests, maintenance expenses, taxes), any additional costs with the relocation (rents for the temporary production spaces, additional expenses with the workforce, additional expenses for transport, additional electrical energy bills etc.)

FOR WHICH RISKS: temporary business interruption due to an event covered by the policy to which this clause it's attached to (ex: Fire & Other Calamities)



CARGO INSURANCE:

WHAT IT COVERS: goods transported by railroad, road, air, sea or combined;

FOR WHICH RISKS: fire, explosion, stranding, derailment, sinking of the ship, loading, and unloading, theft, burglary;

Rail/Air/Marine transportation means Insurances

WHAT IT COVERS: railroad vehicles; airplanes; marine & fluvial ships;

FOR WHICH RISKS: material damages, total loss, collision with third parties liability; war; strikes etc.

Construction All risks/Erection All risks Insurance

WHAT IT COVERS: civil buildings, industrial buildings, farming buildings, special buildings;

FOR WHICH RISKS: material damages caused by fire, lightning, explosion, falling aircraft, earthquake, theft through breaking and entering / burglary and other natural catastrophes, occurred during the construction period; for damages caused to third parties for which the insured is legally liable (death /disability);

LIABILITY INSURANCE LINES



Third party liability insurance

WHAT IT COVERS: the liability for damages caused to third parties from specific activities that the insured person may perform;

FOR WHICH RISKS: material loss suffered by the insured person as a result of a claim made by a third party for a damage (material/casualty) for which the insured is legally liable;



LIABILITY INSURANCE LINES



Professional liability Insurance

WHAT IT COVERS: professional liability for doctors, lawyers, accountants, architects & construction engineers, stockbrokers, insurance brokers, software companies etc.

FOR WHICH RISKS: damages caused to the clients of the insured (financial or material losses, bodily injuries in case of doctors architects & construction engineers) as a result of a fault/ error/negligence/omission.



LIABILITY INSURANCE LINES

Directors and Officers Liability (D&O)

WHAT IT COVERS: directors & officers liability for claims made against the directors & officers or against the legal entity employing them, defense costs in case of a civil lawsuit;

FOR WHICH RISKS: any wrongful act, real or suspected, that the manager or officer did including misinterpretation, negligence, slander or denigration, employment-related wrongful act;

Manufacturer liabilities

WHAT IT COVERS: liability of manufacturers for material damages or body injuries caused by their products, including defense costs in case of a civil lawsuit;

FOR WHICH RISKS: damages caused to a third party (consumers), as a result of using a defective product manufactured/installed/modified/repaired/sold/distributed by the insured, for which the manufacturer is liable;

Employers liability towards employees

WHAT IT COVERS: employers liability for material damages or body injuries including legal costs;

FOR WHICH RISKS: material losses that the employer might suffer as a result of a claim made by an employee for a damage for which the employer is legally liable;

“legal obligations report through which a person is called responsible and in debt to repair the damage unjustly suffered by another person”



LIABILITY INSURANCE LINES



Tenants Liability

WHAT IT COVERS: tenants liability for any material damages or body injuries, including legal costs;

FOR WHICH RISKS: material damages caused by the tenant (other persons /animals for which the tenant is legally responsible) to the owner, with whom he has signed a valid lease contract;



Legal civil liability for environment pollution

WHAT IT COVERS: contractual liability of freight forwarding companies;

FOR WHICH RISKS: material losses and shipping expenses that the freight forwarding companies might cause to the beneficiary of the transport, damages for which the freight forwarding company is legally liable;



Freight Forwarder's Liability

WHAT IT COVERS: contractual liability of freight forwarding companies;

FOR WHICH RISKS: material losses and shipping expenses that the freight forwarding companies might cause to the beneficiary of the transport, damages for which the freight forwarding company is legally liable;

AUTO INSURANCE LINES



MOTOR HULL INSURANCE

WHAT IT COVERS: vehicles registered in Romania

FOR WHICH RISKS: collision, hitting, scratching, fire, explosion, natural phenomena, theft;

MTPL (MOTOR THIRD PARTY LIABILITY)

WHAT IT COVERS: Compulsory motor third party liability for vehicles registered in Romania;

FOR WHICH RISKS: material damages or body injuries caused to a third party as a result of a motor incident for which the insured is legally liable;

CMR

WHAT IT COVERS: carriers liability

FOR WHICH RISKS: total or partial loss or any damage caused to the transported goods for which the carrier is legally liable;

SPECIAL INSURANCE LINES



Credit insurance

WHAT IT COVERS: term payment invoices according to a commercial agreement;

FOR WHICH RISKS: overdue payment and insolvency/ bankruptcy of the debtor client;

Bonds

WHAT IT COVERS: bid bonds, performance bonds, advance payment bond, maintenance bond;

FOR WHICH RISKS: non-execution or inappropriate execution of contractual obligations of the insured in relation to third parties or with beneficiaries; damages caused to beneficiaries for which the insured is legally liable and cannot pay at the time the payment claim is made.

Money & valuable goods in transit

WHAT IT COVERS: cash, cards, jewelry, gold, money, safes, valuable papers;

FOR WHICH RISKS: fire, lightening, explosion, falling objects, natural phenomena, burglary;

SPECIAL INSURANCE LINES



FRAUD INSURANCE

WHAT IT COVERS: direct financial losses of the insured;

FOR WHICH RISKS: dishonesty of employees (theft), exploit, theft caused by external parties; electronic fraud;



SPECIAL INSURANCE LINES



FARMING INSURANCE

WHAT IT COVERS: crops, animals

FOR WHICH RISKS:

For crops: fire, rain, storm, hail, landslide, freezing autumn/spring ;

For animals: fire, thunder, explosion, theft, collision with a vehicle; natural phenomena, disease;

SPECIAL INSURANCE LINES



EMPLOYEE BENEFITS

WHAT IT COVERS: Accidents, life, health insurances

FOR WHICH RISKS:

- **Personal Accident Insurance** : death caused by an accident, temporary or permanent disability as a result of an accident, other extra medical coverages;
- **Life Insurance:** in addition to the personal accident insurance, the life insurance also covers death by any causes;
- **Health Insurance:** specific medical services;



OTHER KIND OF INSURANCES

ADDITIONAL INSURANCE SERVICES YOU MIGHT NEED:

Marine insurances, aviation insurances;

Contaminated products Insurance;

Freight Forwarder's /Carriers Liability;

Liability of Security & Protection Companies;

Environmental Liability ;

Insolvency & bankruptcy liability for the tourism companies;





CONTACT US

LEA BROKER

THANK YOU!



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