



Welcome to the LMI Group

Headed by Australia's leading authority on insurance and crisis management, Dr Allan Manning, the LMI Group provides loss management, risk assessment and technical assistance to brokers, professional advisers, re-insurers, corporations and SMEs in both pre- and post-loss situations. For your convenience, we outline just some of the tools and services available to you in our extensive range.

Claim Preparation

Who can you call on when your client has suffered a loss?

Over 50% of businesses fail after a significant loss. Of those that survive, 25% change their insurance intermediaries. Why? Following a loss, many Insureds feel as though they're on their own.

What can you do to ensure your client is given the assistance they require? Having an independent expert explain the nuances of the cover, assist in loss minimisation strategies and prepare the claim, allows the Insured to do what they do best: look after their customers and concentrate on getting the business back to where it ought to be.



LMI BICalculator

The simple solution to a stressful issue...business interruption calculators tailored to policy wordings!

Business interruption is a highly complex field of insurance. To assist in reducing the chronic issues of under-insurance, the LMI Group has developed online business interruption calculators at www.BICalculator.com.

- Specifically tailored to each insurer's business pack or ISR
- Simple to use
- The results can be emailed to your client or their accountant
- Includes coach's tips, points to consider, knowledge centre and tools

All you need to know about business interruption insurance...all in the one site!



LMI ContinuityCoach

Plan to survive!

Most businesses think catastrophes and incidents that escalate happen to other organisations, not theirs. If a crisis occurs, the business will be fine. Won't it? How? What will the first steps be? What will the business need to do to ensure its survival?

Prudent business people recognise the benefits of business continuity planning, but until now the cost has often been prohibitive. LMI Group has developed a tool to assist you and your clients, available online at www.ContinuityCoach.com.

The simplicity and power of **LMI ContinuityCoach** is demonstrated in the virtual tour available via the homepage.



Publications & Training

Today a reader...tomorrow a leader!

Building industry knowledge and skills is a core principle of the LMI Group. Included in our range of tools and services are publications on two of the most complex areas of general insurance, together with a guide to assist business owners (and those in similar positions) in the strategic management of crises...should the unthinkable happen! The series currently includes:

- Business Interruption Insurance & Claims*
- Understanding the ISR Policy* (3-volume set)
- It Will Never Happen to Me!* and *It May Happen To Me!*

Excerpts from these publications and more can be viewed online at www.LMIGroup.com/Publications. Training workshops designed around these and other topics, may be booked for 2014.



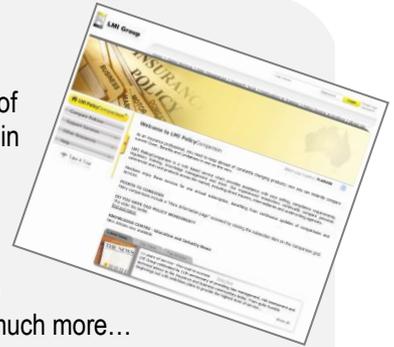
LMI PolicyComparison

One site...many options...one solution!

LMI PolicyComparison is a specialist website providing up-to-date comparisons of general insurance policies via an online subscription service. Imagine...no searching in drawers for wordings, no guessing and no need to call an insurer!

You can compare the features and benefits of more than 500 general insurance products, download, save and print the results, view those products compared plus others, including historical versions, review points to consider for the various classes of insurance and their components, browse our Knowledge Centre and much more...

To view the virtual tour for this service, please visit www.PolicyComparison.com.



Sum Insured Reviews

Are you confident your clients will be fully covered when they have a loss?

A full review of insurance cover requires an understanding of your client's operations and their industry. LMI Group provides sum insured reviews benchmarked against our comprehensive industry-specific data. Assessment of your clients' requirements is undertaken by our qualified team, which includes certified practising accountants, who are trained in business interruption insurance and understand the methodologies required to determine the appropriate coverage.

Standard accounting principles do not always apply, and this is one area that often results in under-insurance, which can mean the difference between survival or 'throwing in the towel' when a business suffers a loss.



LMI RiskCoach

What risk is that?

While your knowledge and status are critical to your role, it can be an impossible task for busy professionals to acquire the specialist knowledge required to understand the risks faced by their clients and potential clients, particularly given the vast number of industries in which they operate...let alone trying to remain up-to-date with new risks as industries and processes change with developing technologies.

LMI RiskCoach is an online encyclopaedia of risk information, designed to provide you with a sufficient understanding of major industries in order to gain an appreciation of the risks your clients face and the classes of insurance they require. With this innovative tool, you can view the insurance risks associated with a particular industry for each major insurance product line.



LMI PolicyCoach

Tailor the cover to the risk!

This expert system develops the ideal policy from a needs analysis. In effect, you are picking the brains of the industry doyens who teamed up to formulate the logic behind **LMI PolicyCoach**! Your client will receive a tailored policy that meets the needs of their business, improving their risk management, protecting them from under-insurance and paying the premium for the risk, with service that is fast and reliable.

LMI PolicyCoach currently provides an ISR module, based on the Mark IV Modified wording. This module provides a needs analysis, choice of covers, comprehensive databases of core and industry-specific endorsements, automatic preparation of your quoting slip, and much more...



For further information on any of our services or products



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