

## About Us



AEGIS is the leading independent insurance intermediary focusing on providing total service solutions on risk and insurance management in Vietnam. Our management team in Vietnam has combined experience of domestic and international insurance and reinsurance markets of over 50 years.

AEGIS was formed in 2002 in Saigon, Vietnam. We have now grown to become the largest independent and one of the leading insurance consultancy firm in Vietnam. In 2015, AEGIS further expanded our reach into Myanmar with the official opening of our resident representative office in Yangon with the objective of providing support and liaison activities on behalf of AEGIS and our Global Partners around the world.

To further add value to our Customers both locally and regionally, AEGIS became a member company of Brokerslink AG in 2008 thereby allowing us the global capability to service multinational clients effectively as well as addressing their risks exposures on a second to none basis across over 90 countries with global knowledge and consistency. We now have over 10,000 professionals across the globe ready to address the insurance needs of mid-size businesses and multinational enterprises spanning across many industries with annual premiums in an excess of USD20 Billion, we are committed to working with our clients to achieve a complete insurance solution portfolio that would be fully consistent with their ongoing business needs.

## Our Global Presence





#### **ASIA PACIFIC**

Australia Singapore China South Hong Korea Kong Taiwan India Thailand Indonesia Vietnam Cambodia\* Japan Laos\* Malaysia Philippines Myanmar

#### EMEA (Europe, Middle East, Africa)

Angola Belgium & Luxembourg Czech Republic, Bulgaria, Hungary & Slovakia Denmark Egypt & Sudan Finland, Estonia, Latvia France Germany Greece Ireland Israel

Italy Morocco Netherlands Poland Portugal Russia Saudi Arabia, Bahrain, Kuwait, Lebanon, Oman & UAE South Africa Spain Switzerland Turkey United Kingdom

#### LATAM & CARIBBEAN (Latin America & Caribbean)

Argentina, Jamaica Paraguay Mexico & Uruguay Panama, Bahamas Costa Brazil Rica. Cayman ΕI Islands Salvodor, Chile Guatemal Colombia a & Dominican Honduras Republic Peru Ecuador Puerto Guatemal Rico Trinidad & Tobago

Venezuela

#### **NORTH AMERICA**

Canada USA

Note: (\*) The above countries are serviced from Vietnam with appointed local underwriting partners or agencies.

# Vision & Mission

Risk Management

Our specialists will guide you in implementing effective risk strategy and insurance transfer mechanism. We help you to identify and manages potential losses undertake for events may be unforeseen but can occur without warning.

Insurance Consulting

We aim to help clients reduce the total cost of risk rather than simply to transfer it. Our solutions involve much more than just the cost of insurance premiums; our approach is increasingly consultative in nature. We are able to assume full administrative duties on all insurance management matters on an ongoing basis for our clients.

## **Export Solutions**



Business always has risk! Especially, all manufacturers have to face with many kind of risks when taking a decision to export. In the context of undertaking international trade, exporters have to evaluate many facets from assessing the market potential of the target countries, developing a competitive global supply chain and the most important is finding solutions can help the company to deal with the levels of corporate risks associated with both the domestic and export markets.

Any international business expansion plans bring a range of risks that exporters need to address include the followings:-

- Country/political risk
- Transfer risk
- Credit risk (Bad-debt)
- Transport risk
- Legal risk

The above risks, therefore, requires Exporters to take additional precautionary measures to protect their corporate interests by managing, financing and transferring risk during the exporting process. In view of this, AEGIS in partnership with Brokerslink Members across over 92 countries with global knowledge and expert insights is offering for the first time in Vietnam a specialist Unit has been established and specifically resourced to assist exporters to find the best export solutions that strategically manages risk when doing business abroad.

The primary focus of this specialist unit are your needs and expectations. In this we will strive to deliver insight, advice, products and services that we believe will meet all your requirements and and our approach will allow you to fully understand and take all necessary steps to protect yourself and your organisation from unexpected risks and exposures by offering the following services:-

- Political Risk Insurance
- Export Credit Insurance
- Transportation Insurance
- Litigation Advisory
- Export Factoring

Depending upon the type and range of risk services required by the Exporters, AEGIS and Brokerslink Members would be able to offer a number of additional resources are available which include country risk analysis/report, business credit information reports, debt collection, background screening, avoid litigation advisory.

## Political Risk Insurance

Country/political risk - this implies the threat that some government action could interfere with export/import commerce in some way, which could take several forms, including loss of property, market share, ability to operate etc. This is prevalent in those countries that may experience major political instability, which could result in defaults on payments, exchange transfer blockages, nationalisation or confiscation of property.

Political Risk Insurance (PRI) provides flexible solutions, innovative, comprehensive, and cost-effective risk-mitigation products to cover losses to tangible assets, investment value, and earnings that result from political perils. The insurance companies, however, would be able to extend to cover political risks of nonpayment under export credit insurance, including the following:-

- Currency inconvertibility
- Transfer risks
- War
- Strikes, riots, civil strife
- Expropriation
- Trade sanctions, and changes in import or export regulations.

## Export Credit Insurance

In the continuing global slowdown, many exporters have unfortunately discovered that bad debts can severely impact on their business and livelihood, many sadly have gone bankrupt or into receivership due to financial difficulties.

Major exporters have taken up and benefited Export Credit Insurance (ECI) as risk mitigation solution tools to ensure continuing financial security in the event of non-payment. Furthermore, these firms now have confidence to explore and discover additional markets and the opportunities they present through financial and credit knowledge of new and potential buyers by utilizing the vast credit database available via AEGIS and it's underwriting partners locally and overseas.

A key component for some of these policyholders is the ability to at the same time to use these Export Credit Insurance policies as collateral to access bank loans or funding at lower interest rates thus enhancing their overall competitiveness in the global market place.

In summary, Export Credit Insurance protects you against the risk of non-payment by your overseas buyers due to:-

- Commercial Risks include Protracted Default and/or Delayed Payments in addition to Insolvencies, Bankruptcies, Liquidation, Winding-up.
- Political Risks include credit risks related to Government Buyers and Governmentrelated risks such as regulation changes, import-export license restrictions, confiscation, war, riot, civil war."

# Transportation Insurance | Stock Throughput Insurance

Stock Throughput is a specialist insurance solutions to provide insurance coverage that can help you to insure and minimise risk exposures during the process from raw material to final product within a single policy. This type of insurance ensure that you obtain more competitive terms and conditions, in particular can also help you to reduce your workload on insurance matters in terms of administration and is suitable for virtually any importer, exporter or distributor, and most beneficial to manufacturer.

A traditional manufacturer/importer, exporter or distributor may have several different policies covering their stock in progress and transit exposures, ranging from an ocean marine policy to a stock in processing or in third party warehouses to separate policies for inland distribution which are often managed by different insurers and may lead to unintended gaps or overlaps. In view of this, a Stock Throughput Policy will be tailor-made under a single policy with the same insurance company to the benefit to the Insured.

#### BASIC COVERAGE

- Raw materials, work in progress & finished goods in transit on anywhere in world to in anywhere in world basis.
- All locations are covered such as warehouses, retails/, distribution centers/ owned locations or third party locations.

# Litigation Advisory

AEGIS in partnership with Goldberg Segalla LLP has a team of highly qualified members with combined experience of over 50 years in the legal and insurance professions, both locally and overseas, this accumulated knowledge and technical credentials enable us to deliver support, service excellence to exporters.

Many companies are hesitant to enter the U.S. market due to our complex legal system and the risk of litigation. They are correct to be concerned. American society is very litigious. The U.S. litigation rules seem incomprehensible and counter intuitive. A lawsuit is a very expensive and time consuming process. The U.S. court system is very consumer oriented, and American juries do not hesitate to render jury verdicts in the millions of dollars.

The minefield of potential litigation, however, can be safely navigated with the help of an experienced litigator: one who can provide preventative strategies focused on helping your business avoid or reduce the attendant risks. Goldberg's team of legal professionals including leading local lawyers and vetted partners from major firms in New York, London and Singapore, have full understandings of arbitration and court proceedings, provision of expert analysis and testimony to support you.

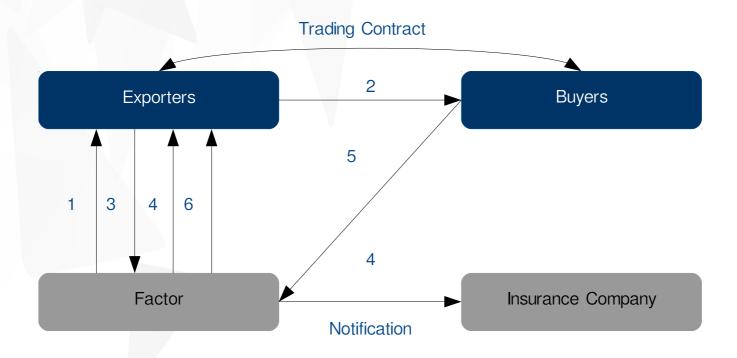
#### Insurance Practice Related Services

- Overseas/Market Entry Products Liability & Litigation Advisory
- Regulatory and Compliance, Capital Requirements and Solvency Margin Compliance Advisory
- Policy Wordings (contracts) Drafting Services and Regulatory Reviews
- Mergers & Acquisitions Research & Advisory (including Portfolio Review and Analysis)

# **Export Factoring**

AEGIS in strategic collaboration with DS-Concept Factoring (DS) brings a leading partnership and provider of full service international factoring, collection, credit protection services and trade/PO finance. We provide cash-flow solutions to international businesses and turn obstacles into opportunities.

## Export Factoring With Insurance Principle



- (1) Factoring Agreement
- (2) Delivery
- (3) Account Receivable Assignment
- (4) Account Receivable Pre-funding
- (5) Account Receivable Payment
- (6) Account Receivable Settlement

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