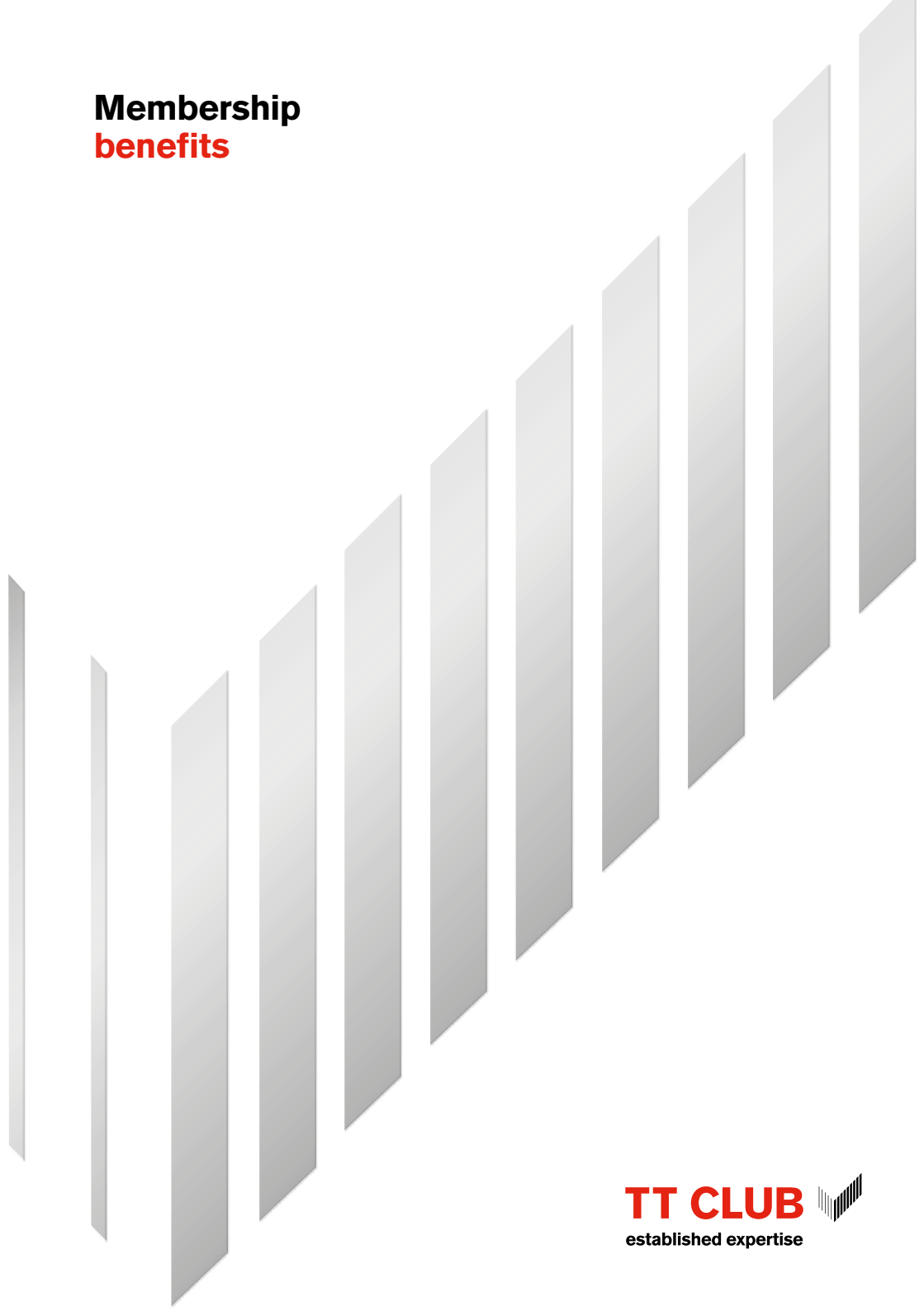


Membership benefits



Benefits of the TT Club

This booklet outlines the benefits you receive as a Member the TT Club. These benefits include a fast and efficient claims service, access to experts, training and support, as well as a number of publications giving you updates and advice on what's going on in your industry.

We pride ourselves on being able to offer you a dedicated loss prevention service targeted specifically at the international transport and logistics sector.

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You need complete claims transparency which is why we've made it possible for you to view the progress of your claims at any time.

Claims clarity

Claims transparency

With ClaimsTrac you can have instant access to all the claims your business has logged with us.

For every claim logged you can view:

- the Claim Handler's Case Summary to see the issues at stake and the general strategy to bring the claim to conclusion

- a breakdown of the costs split between the claim itself, the handling fees and lawyers' and surveyors' fees
- The cost reserves set against each claim.



Analyse your claims

With ClaimsTrac you can undertake a full analysis of your claims records. We have standard reports which can tell you the value of your claims or arrange them by date of incident. There is also the ability to create bespoke reports. Records can be filtered by factors such as country, accounting year, claim status (open or closed) or risk type.

You can also look at what's causing the most expense to your business, by seeing where the most frequent or severe losses are occurring. You can look at groups of similar risks or drill down further into individual causes.

The real value is that claims information can be viewed any way you want it, from a total overview of all claims to the complete history of an individual claim. All reports can be saved within ClaimsTrac or exported to a software package such as MS Excel.

Claims transparency

Record Statement

A summary of total contributions (premium) paid and estimated and total claims can be generated including the actual loss ratio for the current year and previous five years.

Maintaining Your Account

Records can be added or deleted and ranges of upper and lower limits set for analyses.

Account Year	Total Cash Revenues	Paid Claims	Estimated Claims	Total Claims	Actual Loss Ratio
2009	71,009	292,197	0	292,197	412.7
2010	66,287	24,368	0	24,368	36.6
2010	66,200	27,237	0	27,237	41.1
2010	78,852	67,201	1,448	68,649	87.1
2010	62,307	67,200	10,220	77,420	124.1
2011	66,200	66,200	7,611	73,811	111.5
2011	66,200	6,222	7,500	13,722	20.6

Visibility at Renewal

As well as using ClaimsTrac to view your claims information at any time we will also provide a Record Statement at renewal showing all paid and estimated claims.

Our Welcome Booklet and Making a Claim Booklet provide more information on our claims handling service and how it will support you.

To access ClaimsTrac you will need first to register for 'My TT Club' at www.ttclub.com. The following chapter explains what to do.



'My TT Club' provides a portal of valuable features and benefits restricted to our Members and Brokers.

My TT Club

Registering for My TT Club

This is the 'Members Only' section of our website. By registering for 'My TT Club' you will receive the following:

- Access to ClaimsTrac (if appropriate) to view and monitor your entire claims history
- Free pdf copies of our Risk Management Handbooks (chargeable at £36.00 each to non-members)
- Trade Documents such as ICHCA's briefing pamphlets, research papers and technical advice sheets
- Insurance Wordings
- Model Conditions which may be used as the basis for contracts

- Byelaws and Articles providing information on the TT Club company structure, your voting rights, meeting attendance and notification processes for feedback
- Copies of all the latest circulars
- Supplier discount offers on products and services.

To register simply select 'My TT Club' from the homepage of www.ttclub.com and complete the registration form. You will set up a username and password and we proceed through a verification process to grant access.

As a TT Club Member you automatically become an associate member of ICHCA International

As an associate Member you will receive access to ICHCA's briefing pamphlets, research papers and technical advice sheets. These are available from 'My TT Club' and include:

- Briefing pamphlets on safety in handling various cargoes, use of equipment, information on

international safety regulations and emergency planning.

- Research papers reviewing issues such as fumes in ships, safe walkways, lifting and whole body vibrations.

There are many benefits to becoming a full member of ICHCA International. Visit www.ichca.com to find out more.

Supplier Discounts

We are pleased to provide you with discounts on products and services which we believe will protect your staff and reduce your claims

IMDG Code E-Learning

We offer a discounted rate on Exis Technologies' online training solution for businesses involved in the handling and transportation of dangerous goods.

Quay Crane Boom Anti-collision protection

Over 5 years we've handled more than 150 port claims resulting from booms of quay cranes

hitting ships. As a result we recommend that all new cranes should include a SICK sensor for boom anti-collision protection and have negotiated a TT Club discount with the suppliers for this.

New fire suppression technology

It does not cost a small fortune to install this technology from Fire Foe in engine compartments of handling equipment. Again a Member discount has been negotiated.

More details are available from 'My TT Club'.



We have a wealth of information designed to support the international transport and logistics industry.

Industry advice

Training and support

We have a range of training and support services available including seminars and workshops.

We would be happy to come and talk to you and your colleagues about the issues arising from major claims and the solutions needed to minimise the risks.

We can also offer facilitated workshops to review your approach to risk. We can look at the systems you have in place to minimise the chance of an event occurring and managing the situation to best outcome if it does.

These sessions have been highly commended by other Members and we have some testimonials to prove it, as shown opposite.

The services available will be tailored to your size of business, type of operation and the risk presented. In consultation with your broker we will devise the most appropriate support solution for your business.

“

“I really appreciated you taking the time to go through the presentation. It was really relevant to the clients and claims that we see and showed clearly the trade specific capabilities of TT Club.”

“I believe you are doing a job which is rare to find. In a short time you have been able to concentrate our interest in concrete and realistic things which will make a big difference to our operations.”

”

Expert publications

TT Talk E-newsletter

TT Talk is our free global email newsletter which provides frequent updates on the latest issues and highlights matters impacting the industry, such as carriage of goods, sanctions and conventions.

TT Talk is entirely free and something we would recommend you and your colleagues sign up for as the articles will be highly relevant to your business.



h2h

House to house (h2h) is exclusive to you and your broker. It is produced twice a year and features topical stories, details of up and coming events, legal updates and loss prevention initiatives to ensure you and your brokers are kept fully up to date. Expect a copy shortly.



Knowledge Store

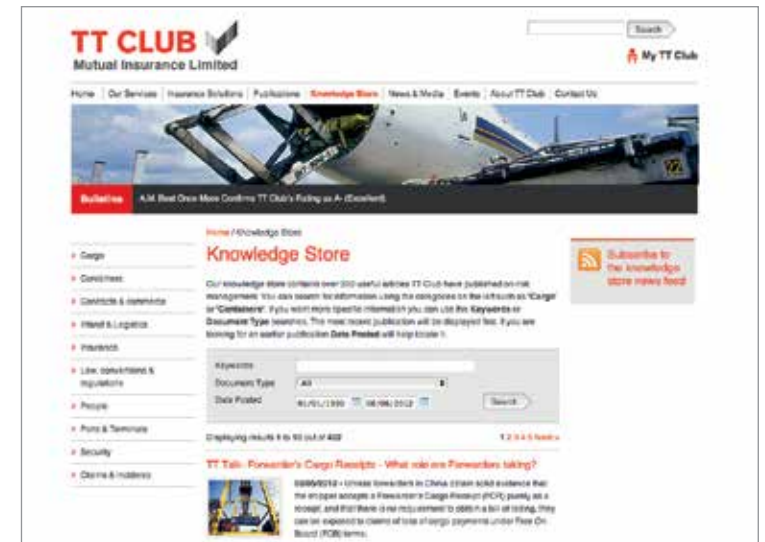
The 'Knowledge Store' on our website contains hundreds of published materials including all the TT Talk articles and copies of our publications.

You can use the Knowledge Store to search interactively for information by selecting a category, keyword, document type or date.

If you're looking for specific information the chances are we'll have written an article about it. Take a look at www.ttclub.com/knowledge-store

RSS Feed

If you sign up to our RSS Feed you will be automatically alerted to the latest news articles to be added to the Knowledge Store.



Stop Loss Brochures

Stop Loss brochures provide snappy briefings and advice on persistent issues. The series covers numerous topics including overweight intermodal units, theft-attractive cargoes and container loss.

Further details and copies can be found in the 'Publications' section of our website and many are available in English, Chinese and Russian.

Risk Management Pocket Guides

These handy, durable cards are designed in pocket size as quick reference guides for operational staff. There are currently four topics in the series. These are shown on the opposite page.

PDF versions of all the Stop Losses and Risk Management Cards can be found in the 'Publications' section of our website.



IMDG Code Requirements (amendments 35-10)

Aid references for workers dealing with documentation and markings on packages and cargo transport units.



Entry into enclosed spaces in ships

Highlighting the dangers arising in enclosed spaces in ships and the steps to be taken to ensure workers' safety.



Entry into enclosed spaces – freight containers

Again highlighting the dangers arising in enclosed spaces such as freight containers and the steps to be taken to ensure workers' safety.



Safe slinging

Advice on the principles of safe slinging, safe working loads and mode factors, and an overview of how to inspect the various types of slings.

Risk Management Handbooks

Some subjects require greater scrutiny and we have produced some lengthier handbooks providing detailed information on key topics impacting the industry.



Conventions on the International Carriage of Goods

This handbook seeks to bring greater clarity to the complex world of international carriage conventions.

The handbook has been designed specifically for managers who do not have a legal background but who have to deal with claims and insurance for their company. It features a quick cross-reference guide showing which conventions apply in which countries, and uses a standard question and answer format to analyse the provisions and requirements of each convention.



Windstorm II: Practical risk management guidance for marine & inland terminals

Storm damage accounts for some of the biggest losses in the marine and inland terminal industry. This handbook is designed to assist terminal operators who need to find solutions to minimise the impacts of wind damage.

It brings together the shared knowledge and experience of operators and experts in managing storm damage.

PDF copies of these handbooks are available free of charge and can be accessed from My TT Club. Printed copies of the books can also be ordered at £36.00 each.



Supply Chain Security: Management, initiatives & technologies

This handbook aims to define the principles of security in the supply chain and guide all operators on how to enhance value through effective security implementation.

It not only promotes good practice but also explains how security can actually provide a significant contribution to the bottom line.

The handbook provides an overview of current security initiatives and technologies, but is centered on the premise that the ISO 28000:2007 management standard offers a valuable framework for implementation.



Importance of Maintenance for Non-Engineers

This handbook addresses the issues relating to the maintenance of the infrastructure and equipment within a cargo handling facility. It has been developed with non-engineers in mind providing high level advice rather than technical detail.

There is evidence that maintenance is often neglected due to financial or operational constraints. Some of the case studies in this handbook demonstrate the considerable costs which could have been avoided had the equipment been properly maintained. The handbook focuses on two key aspects 'maintenance' and 'monitoring'.



We seek to work proactively with the industry in relation to matters of safety, environment and security.

Inside the industry

Industry representation

We are a member of a number of international and national Trade Associations.

We see this as important because:

- It keeps us on the inside track of what is developing
- It enables us to provide input on specific initiatives as an insurer and as a Member organisation
- It enables us to deal with lots of different companies within the industry and be a focal point for Members' interests
- Through understanding the impact on all sections of the supply chain we are able to lobby for the right result for the industry as a whole
- Because of this unique position we are also invited to participate in discussions and present at conferences.

Examples of how we are influencing the industry include:

- The Dangerous Goods IMDG where we lobbied to change shore-side training regulations

to make training mandatory rather than a recommendation. This was incorporated as part of Amendment 34-08

- The drafting of the International Labour Organisation (ILO) document for training of port side workers
- International Maritime Organisation (IMO) issues surrounding the weighing of containers where we are working with Maritime Administration and industry bodies to identify viable solutions to provide assurance of declared weight
- Our advisory membership of the CINS committee (Cargo Incident Notification System) and involvement with the CINSNET database which will give early warning of trends in unsafe practices
- Our continued sponsorship of FIATA's Young International Freight Forwarder of the Year Award which recognises the importance of training and development within the global freight forwarding community.

Here is a handful of the organisations we are involved with:



Access to experts

We are always working to enhance our own expertise by networking with those who have particular operational and technical specialism throughout the industry.

An example of a key network relationship is with the International Cargo Handling Coordination Association (ICHCA).

We are represented on the ICHCA International Expert Panel which considers matters relating to safety, security and the environment.

ICHCA is dedicated to the promotion of safety and efficiency in the handling and movement of goods by all modes and during all phases of both the national and international supply chains.

It is a non-government organisation at the United Nations and has represented the cargo handling world at various international organisations including the International Maritime Organization and the International Labour Office.

The Expert Panel represents a substantial cross-section of senior experts and professionals from all sectors of the cargo transport industry globally. Its main strategy is to develop authoritative guidance on matters concerning safety and health in cargo operations.

ICHCA's Expert Panel works on a personal invite basis only and is restricted to representatives who can provide a recognised contribution to the group. There are 70 international representatives on the panel including the unions, ship operators, ports, transport operators and engineers. TT Club's Risk Management Directors are on the panel and have led or participated actively in debates over specific issues.

As members of ICHCA's Expert Panel on Safety we can source advice and information from the experts on the safe movement of goods.

Our membership of the Expert Panel provides access to a broad network of key experts from whom we can source advice. As an example we have used the panel in the past to support a Member with information on the handling, storage and transportation of wood pellets.

Within 24 hours we had feedback on the issues and what to look out for.

If you have an issue you should speak to your local Club contact who may know the answer, but if not we will happily approach the Panel or other specialists and ask the advice of the experts.

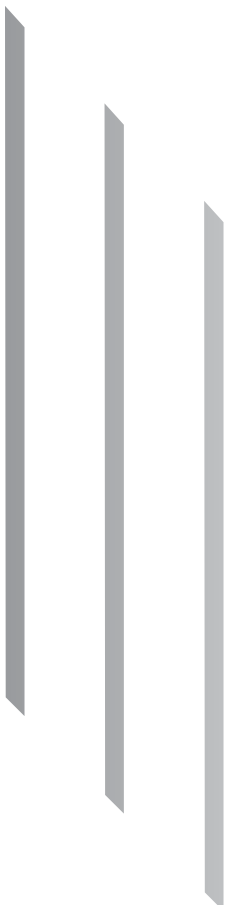
Further information

For further information please get in touch with us by contacting your usual Club contact or by emailing marketing@ttclub.com

We are always looking to enhance the membership benefits and find new ways of communicating, supporting and improving our service.

If you have any recommendations it would be great to hear from you.

TT CLUB
IS MANAGED
BY **THOMAS
MILLER**



Through Transport Mutual Insurance Association Limited and TT Club Mutual Insurance Limited, trading as the TT Club. TT Club Mutual Insurance Limited is authorised and regulated in the UK by the Financial Services Authority (registration number 202852), in Hong Kong by the Hong Kong Insurance Authority, Singapore by the Monetary Authority of Singapore and in Australia by the Australian Prudential Regulation Authority. In the United States, TT Club Mutual Insurance Limited is approved as a surplus lines insurer in all states and is accessible through properly licensed surplus lines brokers.