



Risk, Insurance Advisory & Claims Advocacy



Managing Risk. Maximizing Protection. Delivering Results.

The Reality of Insurance Today

Most businesses purchase insurance. Very few manage insurance strategically.

Common challenges include:

- Buying insurance without understanding risks
- Maintaining outdated insurance programs
- Paying premiums without assessing value
- Difficulty interpreting policy terms
- Delayed or disputed claims
- Lack of internal insurance expertise

Insurance often becomes a reactive function rather than a strategic business tool.



Why This Matters

When insurance is poorly structured, organizations may face:

- Financial losses
- Operational disruptions
- Business interruption
- Regulatory exposures
- Uninsured liabilities
- Delayed recoveries after losses

The result is increased uncertainty and reduced resilience.



We help organisations:

-  01 Understand risk
-  02 Optimise protection
-  03 Improve claims outcomes
-  04 Strengthen insurance governance
-  05 Increase insurance awareness

Our model focuses on outcomes,
not transactions.

The NBT Cover Solution

NBT Cover provides a comprehensive advisory-led approach to risk and insurance management.

Who We Are

NBT Cover is a technology-enabled Risk, Insurance Advisory & Claims Advocacy Platform. We bridge the gap between insurance providers and insurance consumers by delivering:

- Risk Advisory
- Insurance Consulting
- Claims Consultancy
- Policy Audit Services
- Insurance Education
- Brokerage Support

We serve as a trusted insurance partner throughout the entire insurance lifecycle.



Our Five-Pillar Model





Risk Management Advisory

Before purchasing insurance, organisations must understand risk.

RISK

Our services:

- 01 Risk assessments
- 02 Risk identification
- 03 Insurance gap analysis
- 04 Risk financing recommendations
- 05 Risk transfer strategies
- 06 Business continuity considerations

Benefits:

- 01 Better decision-making
- 02 Reduced uninsured exposures
- 03 Improved resilience



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Insurance Broking & Policy Audit

Through strategic brokerage partnerships, we help clients obtain the right protection at the right cost.

Our services:

- 01 Insurance placement
- 02 Coverage review
- 03 Policy optimization
- 04 Portfolio management
- 05 Renewal management

Policy Audit Services:

- 01 Coverage adequacy review
- 02 Gap identification
- 03 Premium benchmarking
- 04 Portfolio optimization

Benefits:

- 01 Better protection
- 02 Better value
- 03 Better governance



The NBT Cover Policy Audit

Many organisations do not know whether their insurance portfolio is:

- Adequate
- Efficient
- Current
- Cost-effective

Our Policy Audit answers these questions.

Deliverables are:

- Insurance Gap Analysis
- Portfolio Assessment
- Recommendations Report
- Optimization Plan



Claims Consultancy & Advocacy

Insurance only delivers value when claims are successfully resolved.

NBT Cover supports clients through:

Claims preparation

Documentation review

Claims strategy

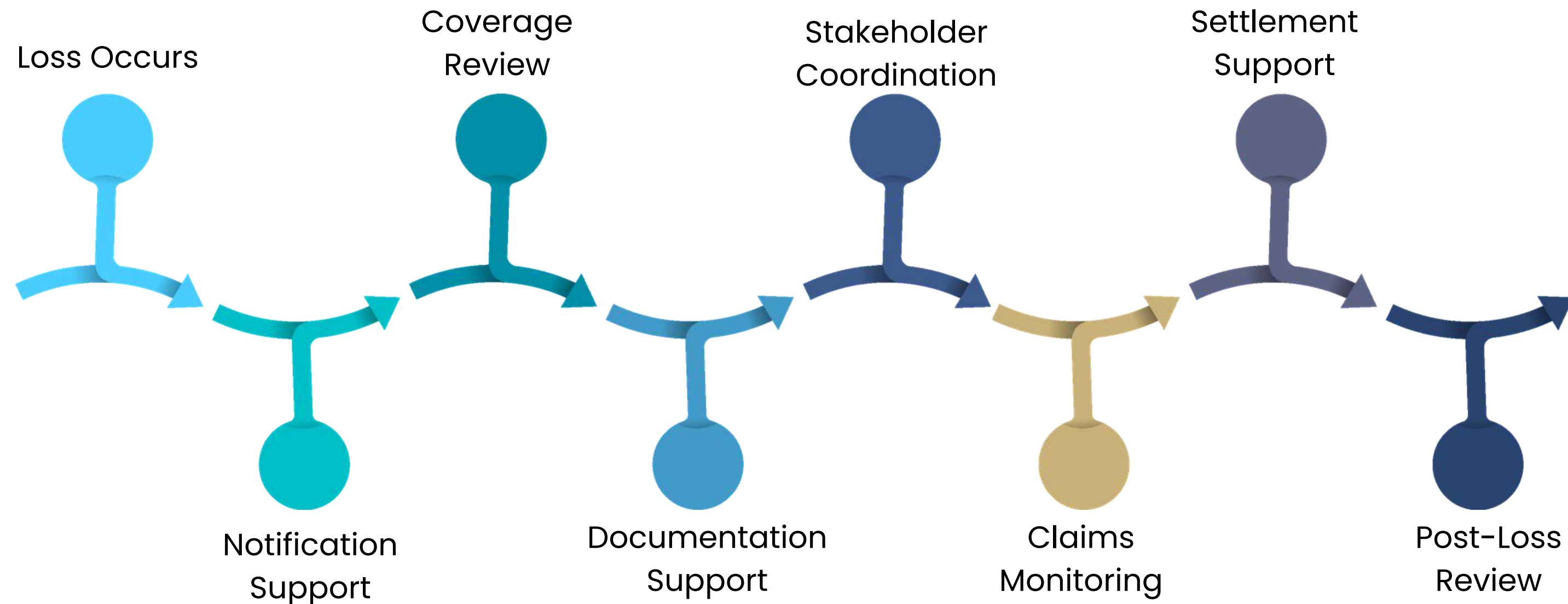
Insurer engagement

Settlement monitoring

Benefits:

- ✓ Better claims readiness
- ✓ Reduced delays
- ✓ Improved outcomes

Our Claims Advocacy Framework



We remain engaged throughout the process.



Insurance Consulting

We help organisations build strong insurance management systems.

Our services:

- 01 Insurance governance frameworks
- 02 Insurance strategy
- 03 Insurance process development
- 04 Insurance reviews
- 05 Insurance procurement advisory

Benefits:

- 01 Stronger oversight
- 02 Better accountability
- 03 Improved insurance management

Insurance Recruitment & Desk Setup

Organizations often manage substantial insurance portfolios without dedicated expertise.

NBT Cover assists with:

Insurance
recruitment

Insurance desk
establishment

Reporting
structures

Claims administration
frameworks

Standard operating
procedures

Benefits:

- Internal capability development
- Improved portfolio oversight
- Better claims management

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Insurance Knowledge Hub

One of the biggest barriers to effective insurance is misunderstanding.

Our Knowledge Hub provides:

- 01 Educational content
- 02 Webinars
- 03 Workshops
- 04 Industry insights
- 05 Myth-breaking initiatives
- 06 Insurance awareness campaigns

Benefits:

- 01 Improved insurance literacy
- 02 Better decision-making
- 03 Increased confidence



The NBT Cover Difference

We are a strategic partner, not merely an intermediary.

Traditional Broker

Sells policies

Engages at renewal

Reactive claims support

NBT Cover

Advises on risk

Reviews insurance strategy

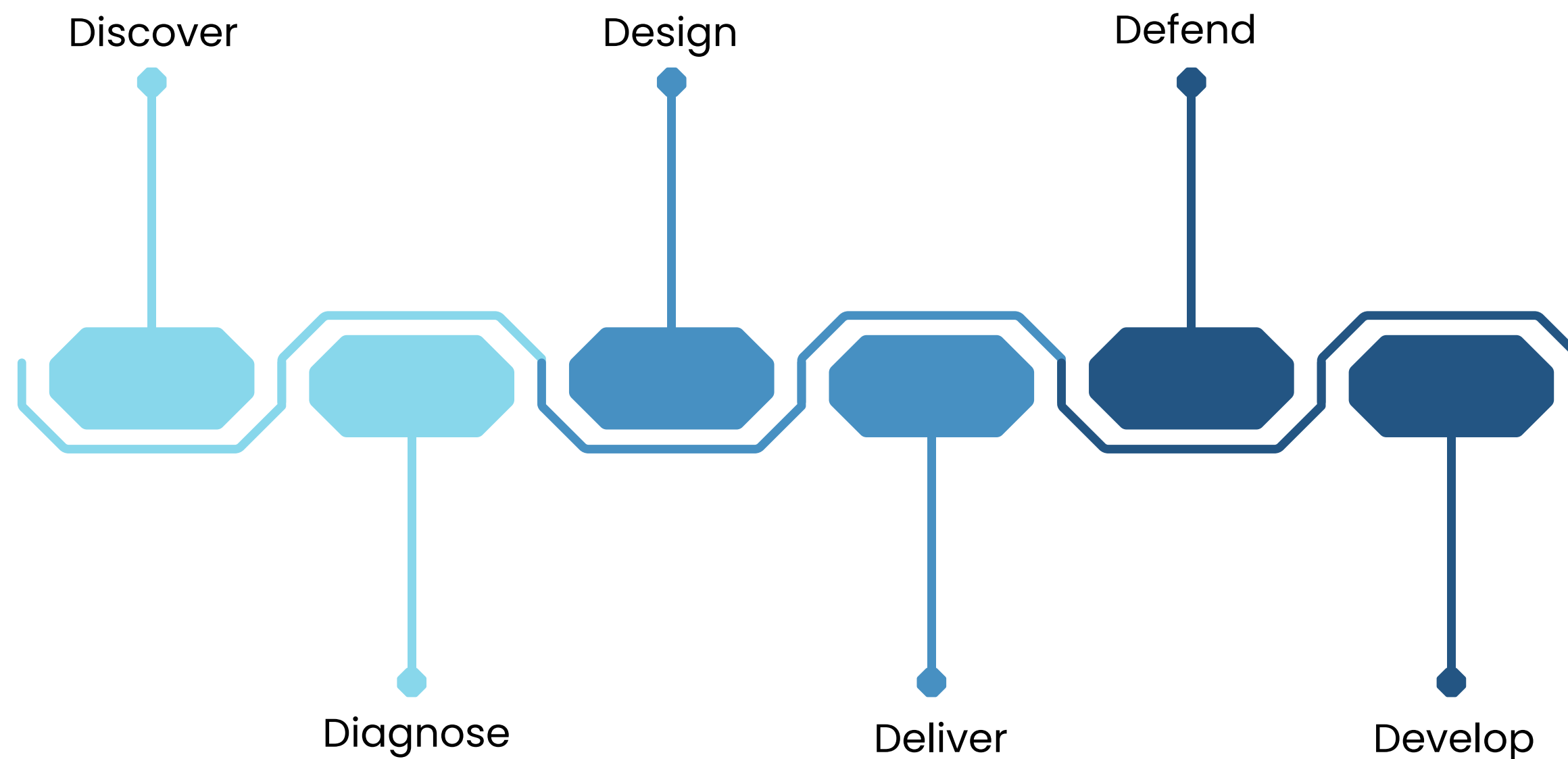
Advocates during claims

Supports governance

Educates stakeholders

Delivers ongoing value

Our Client Engagement Journey



This framework ensures continuous value creation.

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Industries We Serve

Our solutions are tailored to each industry's risk profile.

Oil & Gas
Manufacturing
Construction
Logistics
Financial Services

Education
Healthcare
Hospitality
Technology
SMEs

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Why NBT Cover?

- Independent Advice
- Claims Advocacy
- Risk Expertise
- Policy Optimization
- Governance Support
- Insurance Education
- Technology Enablement
- Long-Term Partnership





Our Commitment

We are committed to helping clients:

- Understand Risk
- Improve Protection
- Strengthen Governance
- Navigate Claims
- Build Resilience

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Let's Build a More Resilient Future Together

Schedule a Risk & Insurance review today.

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