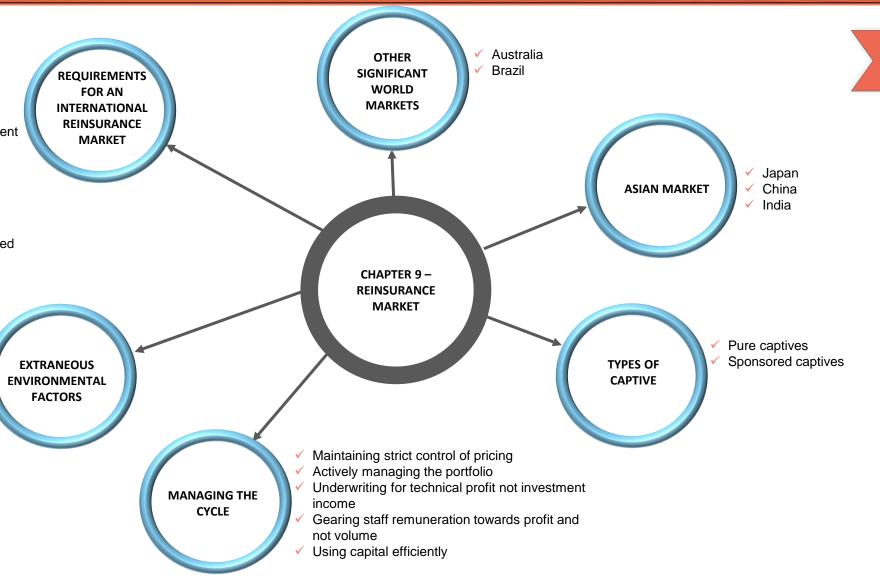
EMPOWER

M97 LEARNING OUTCOME 9

- DEVELOPMENT Political stability Geographical location Quality transport system Developed communication systems Highly qualified personnel Office space at competitive places Multi-lingualism Stable legal and regulatory environment Liberal attitude by authorities Quality family life

- Time zone
- Foreign presence
- Strong national industry
- ✓ Centralisation
- ✓ Tight economic controls and developed financial centre
- Strong currency
- Arbitration facilities
- ✓ Price
- Availability
- Strength of competition
- Developments in loss exposures
- Potential claims
- New products
- Financial markets
- ✓ Coverage



EMPOWER DEVELOPMENT