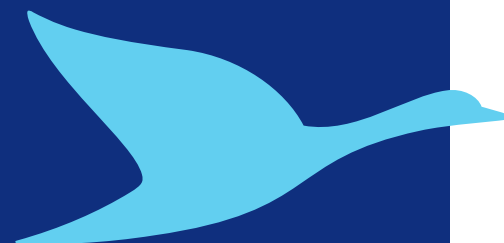


**ACCOR**  
TERRORISM INSURANCE SOLUTIONS





# Hotels: an ideal target for terrorists



## Symbol

- Attack against the West
- Easiest target: *Soft target*



## Business

- Destabilise local economy, tourism, government
- Destabilise a specific company



## Clients

- Westerners
- Celebrities / Diplomats
- Special events / Seminars / Conferences



## DISTRIBUTION BY SEGMENT

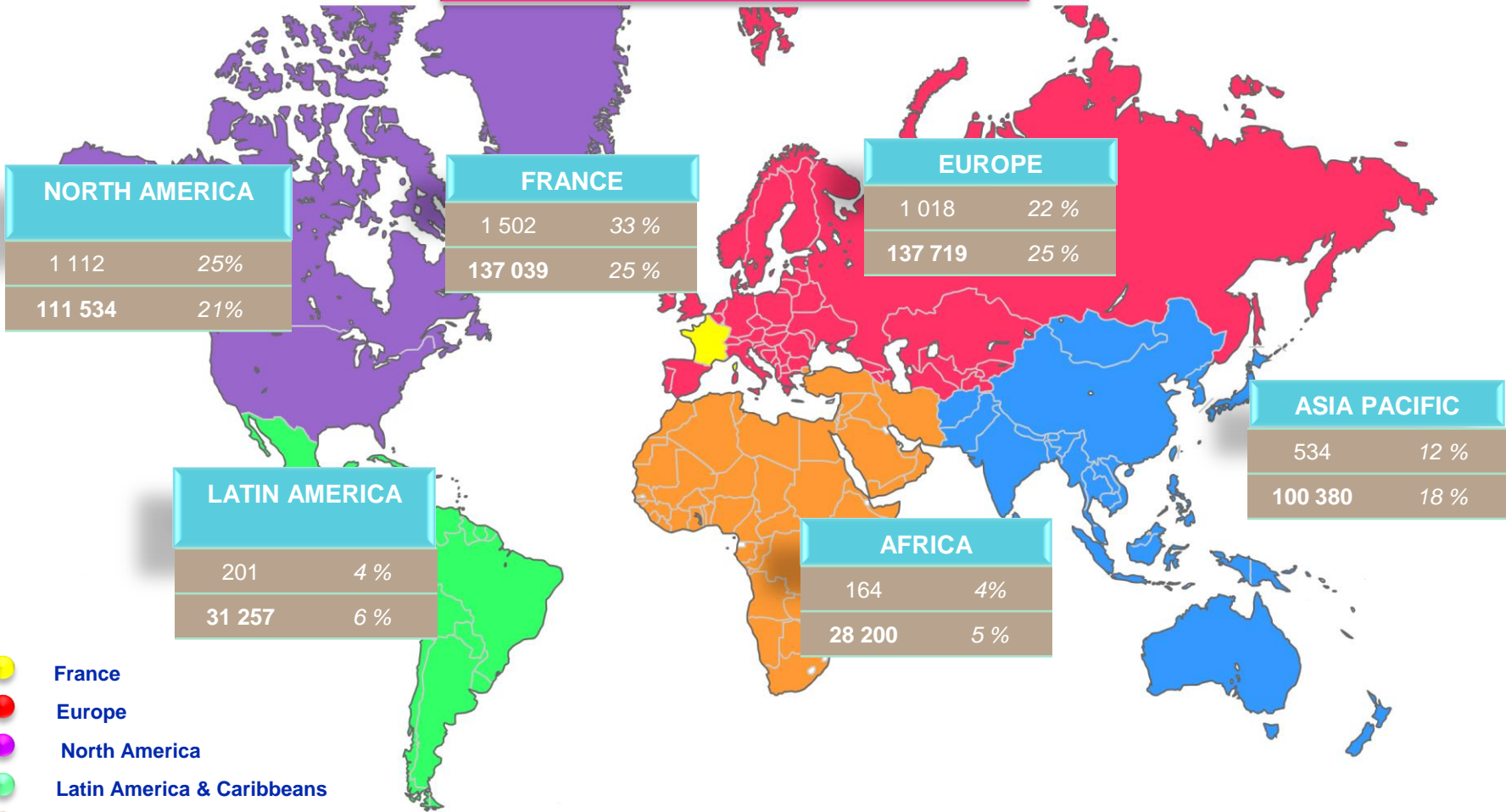




# ACCOR PORTFOLIO

At June 30th 2012

**4 531 Hotels & 546 129 Rooms**



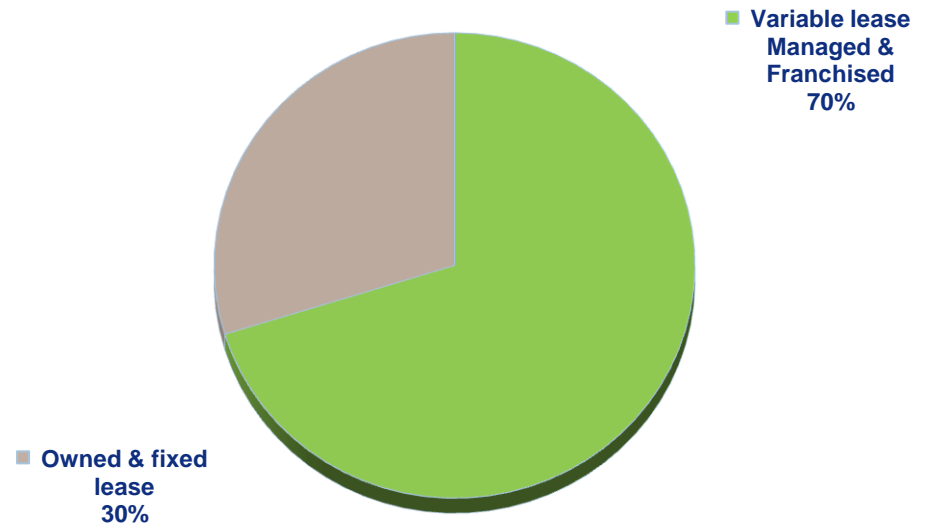
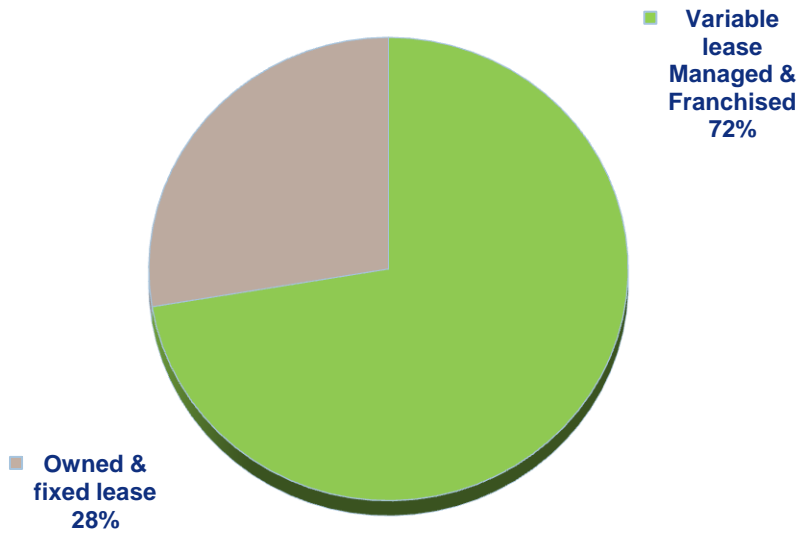
- France
- Europe
- North America
- Latin America & Caribbeans
- Middle East / Africa
- Asia / Pacific



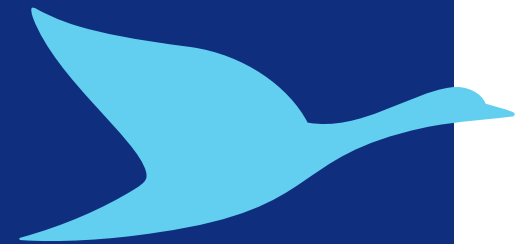
## DISTRIBUTION BY TYPE OF OWNERSHIP 2012

HOTELS

ROOMS



# ACCOR INSURANCE SOLUTIONS





## Brands

- All brands do not represent the same target



## Territory

- 90 countries i.e. at least 90 risk exposure
- Numerous local system compulsory or not



## Ownership

- Local owners
- International shareholders



# HOW TO MANAGE AN INSURANCE PROGRAM STRUCTURE?

## **OBJECTIVE:**

- **To have a safe and reliable cover**
- **To have same and comprehensive cover all over the world**

## **CONSTRAINTS:**

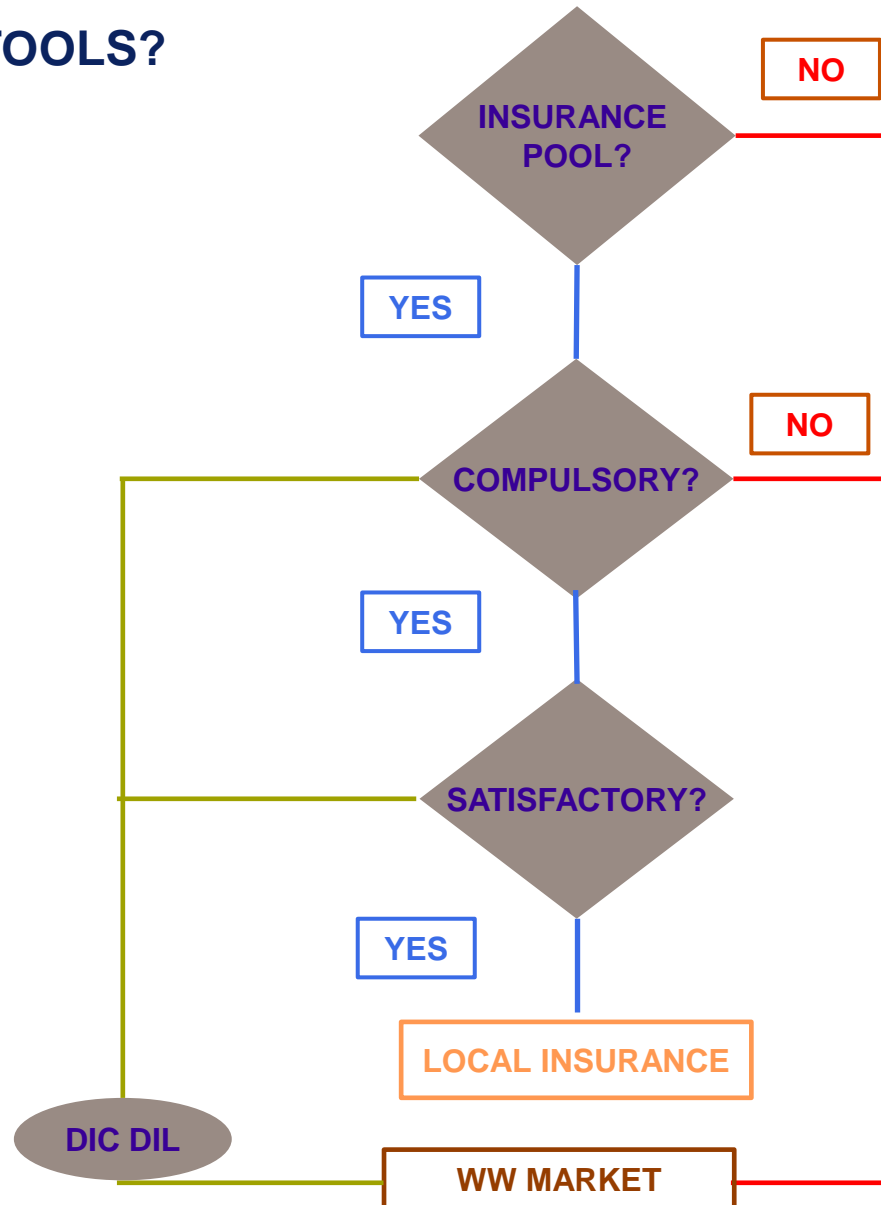
- **Local pools providing different level of cover**
- **To be compliant with local rules for local settlement for the benefit of owners**
- **To convince the owners to subscribe a terrorism cover**



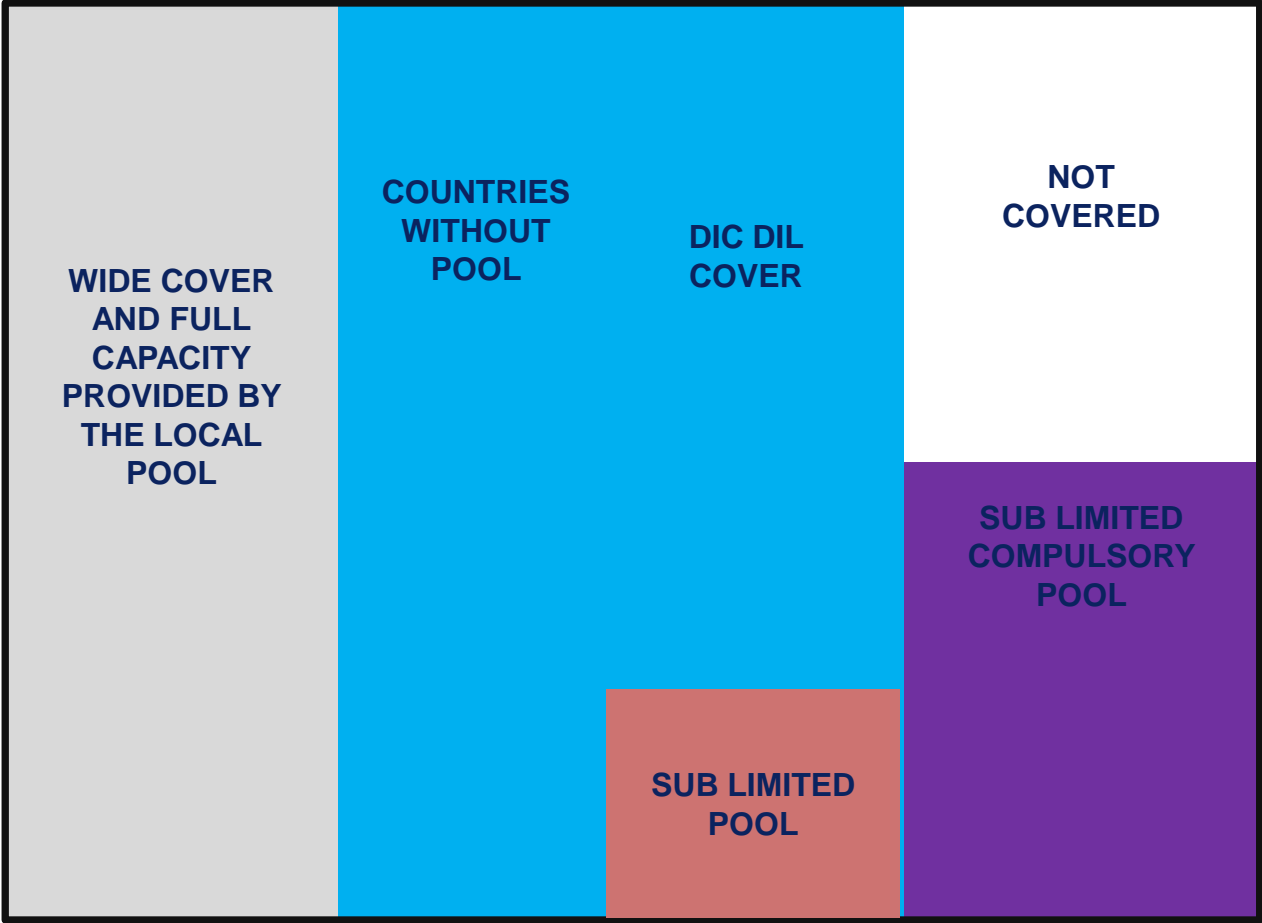


# HOW TO MANAGE AN INSURANCE PROGRAM STRUCTURE?

## WITH WHICH TOOLS?



**THE RESULT : A COMPLICATE PATCHWORK**



X EUR total amount insured