

Underwriting the Future



A Creative and Flexible Approach

Through the internationally renowned platform of the Lloyd's insurance market, Travelers Syndicate 5000 underwrites a number of specialist business classes to meet the varied demands of our brokers and their clients.

We adopt a creative and flexible approach to underwriting but remain consistent in our approach to risk selection and pricing methodology. Whilst our preference is to be the market lead, we are also happy to write follow lines where circumstances dictate.

We aim to provide an intelligent and timely response to all business enquiries and to build long-term relationships with our brokers and policyholders for our mutual benefit.

Our specialist claims team is organised to directly support each of our underwriting units, thus ensuring that knowledge is freely transferable between each skill set and that we deliver the most effective service.

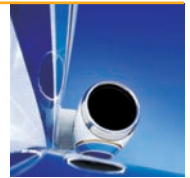
In a time of great change at Lloyd's, we continuously look for ways to improve the efficiency of our business. From the ongoing training and development of our staff to the streamlining of our systems and processes to provide an improved service for brokers and clients, we are always looking for a better way of working and are proud to support the Lloyd's market reform process.

Business Classes

Through Travelers Syndicate 5000 platforms in London, Singapore and Shanghai, we write business in five main classes:

Aviation and Space

- Airline Hull and Liability
- General Aviation (Fixed and Rotorwing)
- Hull War (Airline and General Aviation)
- Airport Liability including Air Traffic Control
- Products Liability
- Loss of Use
- Total Loss Only
- Deductible
- Aviation Reinsurance
- Space Risks



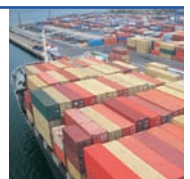
Global Property

- Worldwide Commercial/Industrial Property: Primary, Full Value and Excess of Loss
- Property and Package Binding Authorities
- Property Lineslips
- Automobile Physical Damage Binding Authorities and Lineslips



Marine

- Cargo
- Energy
- Fine Art
- Hull and Machinery
- Liability
- Ports and Terminals
- Specie
- Professional Indemnity and Personal Liability
- Terrorism
- Yacht



Power and Utilities

Property Damage, Builders Risk and Time Element cover

- **Gas**
Distribution
LNG
- **Electricity Generation**
Regulated and state owned IPP
Renewable Energy
Municipalities
- **Water**
Distribution
Desalination



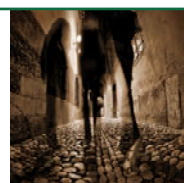
Accident and Special Risks

Personal Accident Risks

- Evacuation and Repatriation
- Key Person Protection
- Aviation and Ships crew
- Professional or Amateur Sports People and Teams
- Contractors working abroad/ in hostile locations
- Credit Card Issuers/companies
- Confidential Life/Failure to Survive

Kidnap and Ransom

- Kidnap
- Extortion
- Illegal Detention
- Hijack



Financial Strength

Travelers Syndicate Management is part of The Travelers Companies, Inc – an international property-casualty insurance group that traces its origins to 1853 in Saint Paul, Minnesota, and today has annual revenues of around \$24 billion and total assets worth around \$110 billion.

The group achieves consistently high independent credit ratings* for its financial strength and ability to pay claims:

- Standard & Poor's AA- (Very Strong)
- A M Best A+ (Superior)
- Moody's Aa2 (Excellent)

Lloyd's

Lloyd's is the world's leading specialist insurance and reinsurance market.

Lloyd's reputation is founded on its 300-year history, its flexibility and the unrivalled expertise of its underwriters. The market's unique structure means that clients encounter a flexible and responsive approach.

Today 74 syndicates operate in Lloyd's, each with its own specialities and areas of expertise. Together they interact with thousands of brokers daily to create insurance solutions for businesses around the world. Lloyd's insures 92% of FTSE 100 and 93% of Dow Jones Industrial Average companies. Lloyd's capital base is diverse and today 84% of Lloyd's capital comes from corporate bodies – primarily the international insurance industry.

Lloyd's enjoys strong financial security* and every policy is supported by an 'A' (Excellent) rating from the rating agency A M Best and 'A+' (Strong) rating from Standard & Poor's.

* All credit ratings accurate as at March 2009



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LLOYD'S Underwriters