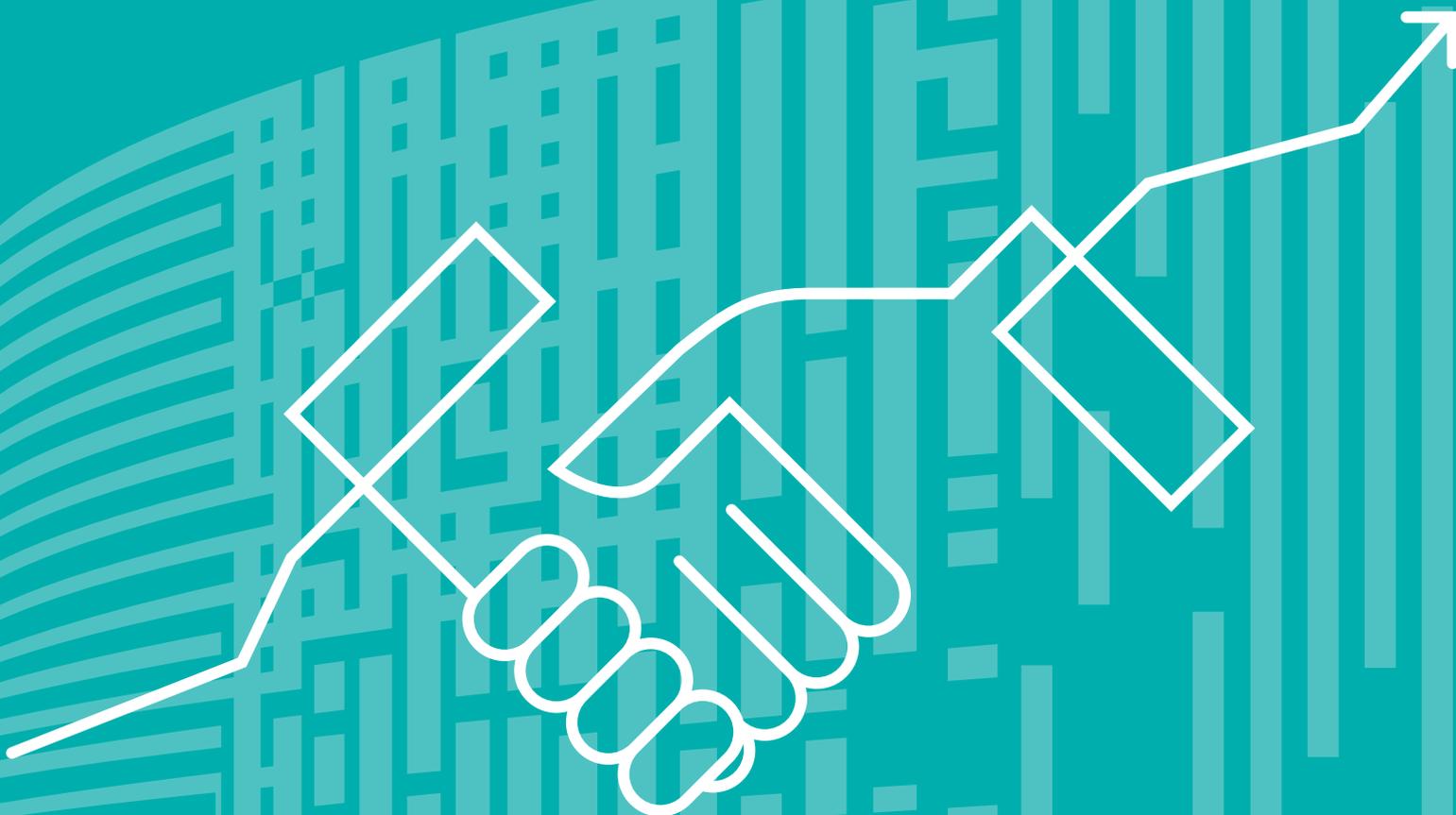


Insurance // Property

# Invitation to a long-term partnership



XL CATLIN



## Property made personal

We take a personalized approach to property coverage. It's all about partnerships. And it starts with listening. By listening and learning all about your business and associated risks, we develop personalized property solutions that are designed specifically for your company. We're confident that our property offering will provide the necessary risk transfer and loss prevention solutions that will enable your company to pursue growth strategies and fulfill your business ambitions.

We've assembled a highly experienced and dedicated team to support your ongoing property insurance and risk engineering needs, and we would be honored to have you as one of our long-term clients.

# Let's move forward together

# Here's why you should take a closer look at XL Catlin

- Coverage
- Flexibility
- Global programs
- Risk Engineering
- Claims
- Talent
- Experience

**>\$ 100B**

in insured value property protected

**>80%**

of our risk transfer accounts handled locally

**\$1B**

100% business coverage limit

**\$500M**

shared for flexible limits

**3**

Access points for flexibility: North America, Bermuda and UK

**>15**

industry sectors

**>2700**

Lead global programs

**>215**

Writing global programs in over 215 countries

**>90%**

Direct global premium handled by owned offices

**94%**

talent retention

**15 yrs**

Average underwriter experience

**17 yrs**

Average risk engineer experience

**20 yrs**

Average claims experience

**130**

Countries with risk engineering presence; Speaking 13 languages

**>\$7 Tr**

Values supported through risk engineering client visits over last 5 years

**4 yrs**

Average dedicated account relationship

**10 yrs**

Risk Engineering average dedicated account relationship

**>700**

Global claims experts

**3<sup>rd</sup> party**

Claims option for flexibility

**24 hrs**

Return all calls

## Underwriting expertise and strong relationships to support your business

When it comes to underwriting your business, we take a personalized approach:

- \$100B+ insured value. We've seen a lot over the years – from big risks and complex risks to a wide range of properties, we can apply these insights to your business
- 15+ sectors. We have a wide range of industry expertise that can be applied to your business. It's not a one-size-fits-all approach. Different industries face different risks and that's how we look at your business.
- Avg 4 years dedicated account relationship + 94% talent retention. Our underwriters get to know you and your business for the long-term. We don't move account to account. Day in and day out, we pick up the phone, we call, and we care.
- 15 years avg underwriting experience. Some of our underwriters have 30+ years, others have 10, but across the board, we've seen a lot over the years and have the experience that makes all the difference.
- >80% of risk transfer accounts handled locally. We're nimble, flexible and empowered to make decisions at local level. This saves you time.

## Property coverage to protect your business

We pride ourselves on our personalized approach to property insurance. We demonstrate this through our coverage, our capacity and access points:

### Personalized property coverage

- We can write coverage on a 100%, shared, layered, and excess basis
- We can tailor/customize coverage to meet your unique account needs
- Plus we look for new ways to solve your property risks through new coverages:, such as War and Terrorism, Builders' Risk, and more

### Personalized/Flexible capacity

- USD 1 billion policy limits on 100% XL Catlin business
- Up to USD 500 million policy limits on shared and layered business
- Minimum deductible: USD 25,000 or higher
- Minimum TIV USD 250 million
- Flexible/Personalized Access points – whether it's NA, Bermuda, UK, we'll work with you to develop the best property program. You get to decide what access point works best for your business

## Property risk engineering to protect your business

With over 125 years of risk engineering experience, this is the foundation of our strong reputation for technical expertise that clients can trust.

- More than 200 local engineers around the world, supporting 6000+ surveys each year
- For our global clients, our engineers speak 13 languages to best support you, and we've completed surveys in over 130 countries
- 17 years avg experience. We have the expertise you can trust
- 10 years avg account relationships. We understand your business from year to year. We know your manufacturing sites and your property and build strong relationships with your people.
- Leverage tablet computers/technology for a faster, efficient response
- 100% Transparency – we share all of the data we collect through our online risk analytic portal, MyAnalysis®
- MyAnalysis®: over 30 reports and you keep 100% of the data. Use the data how it best fits your business
  - Benchmarking Compare Risk Quality Ratings among facilities/divisions
  - Analysis With Drill-Down Capability: View aggregate data displaying the facilities' management program ratings, fire protection evaluations and catastrophic exposures
  - Recommendation Response: Chart outstanding property recommendations, view cost benefit analysis and prioritize improvements
  - What-If Scenario's: Perform "What-If" analysis of improving an individual location's Risk Quality Rating and view improvements and trends in Risk Quality Rating over time
- Plus we keep ahead of new risks: 1500 hours dedicated to training



## Global Programs for wherever your business operates

Wherever your business operates, we're ready to help.

- We're one of the world's largest providers of global commercial insurance programs with 30+ years of network management experience
- Lead more than 2,700 global programs, encompassing over 19,000 policies globally
- Localize coverage in over 215 countries
- Over 90% of our direct global program premium is handled by XL Catlin's owned offices
- We're constantly looking to expand our global footprint, and actively seek network partners to establish capabilities in new countries

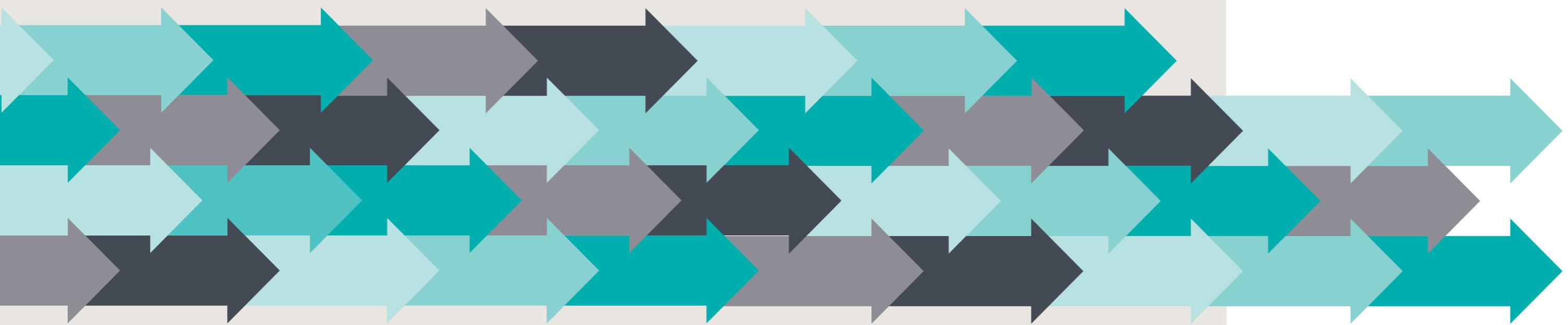
- Through our Global Programs Center of Excellence, we ensure consistent superior service, wherever our multinational clients operate
- Dedicated global program support teams in each office means faster and higher level of account service through our 24/7 Rapid Response Team
- Systems to get It done: We use a single, global information management system, a single, global document management system, and a single, global claim system that provide a real-time view of program status around the world

- Moving money where it's needed: We can move funds on complex panel and captive programs to our partners within days, not within weeks or months, regardless of where in the network premium is received

## Our Claims Promise: Getting you from from Stop to Go

When you buy a property insurance policy from us, our promise is to investigate, manage, and resolve your covered claim – quickly and efficiently – so you can move forward with getting back to business as soon as possible.

- We have a global claims team of more than 700. No matter where you work with us, you'll experience the same uncompromisingly high level of service
- For North America Property, we have a dedicated claims team consisting of 12 claims handlers with an average of 20 years of experience. It's all about personal service – Our goal is to return all calls within 24 hours
- We also have regional team members to support you where you operate. They dig into the claim details. They keep you posted, and work hard to resolve your property claims
- We're flexible and agile when you need us to be – we have a third-party claims option



## Financial strength you can count on

Strength reflected in our ratings:  
XL Group Ltd's core operating  
subsidiaries hold the following  
financial strength ratings:

AM Best A  
S&P A+  
Fitch A+  
Moody's A2

## Future focused

- Hold #1 position in the 2016 *Advisen* Pacesetter ranking for innovation
- Committed to innovative thinking and continuous improvement
- Accelerate: Drives innovation inside and outside our company
- XL Innovate: Venture capital fund focused on new and innovative solutions to risk



### Ranked "Highest in Customer Satisfaction among Large Commercial Insurers, Two Years in a Row"

XL Catlin received the highest numerical score among 11 insurers in the J.D. Power 2016-2017 Large Commercial Insurance Studies. 2017 study based on 2,218 total responses, measuring the opinions of risk professionals in the U.S. and Canada with commercial insurers, surveyed April – June 2017. Your experiences may vary. Visit [jdpower.com](http://jdpower.com)

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To learn more, please contact your  
XL Catlin Property Underwriter.



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