



XL CATLIN

**Introducing
XL Catlin**
Five ways we'll power
your business.

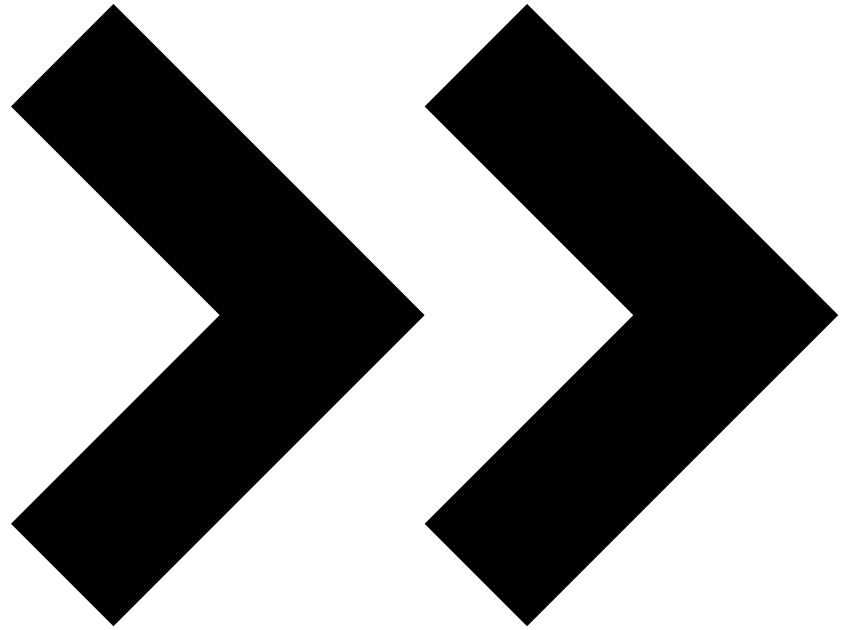


**Separately, XL and Catlin
were two strong, innovative
companies.**

Together,

we're even stronger.





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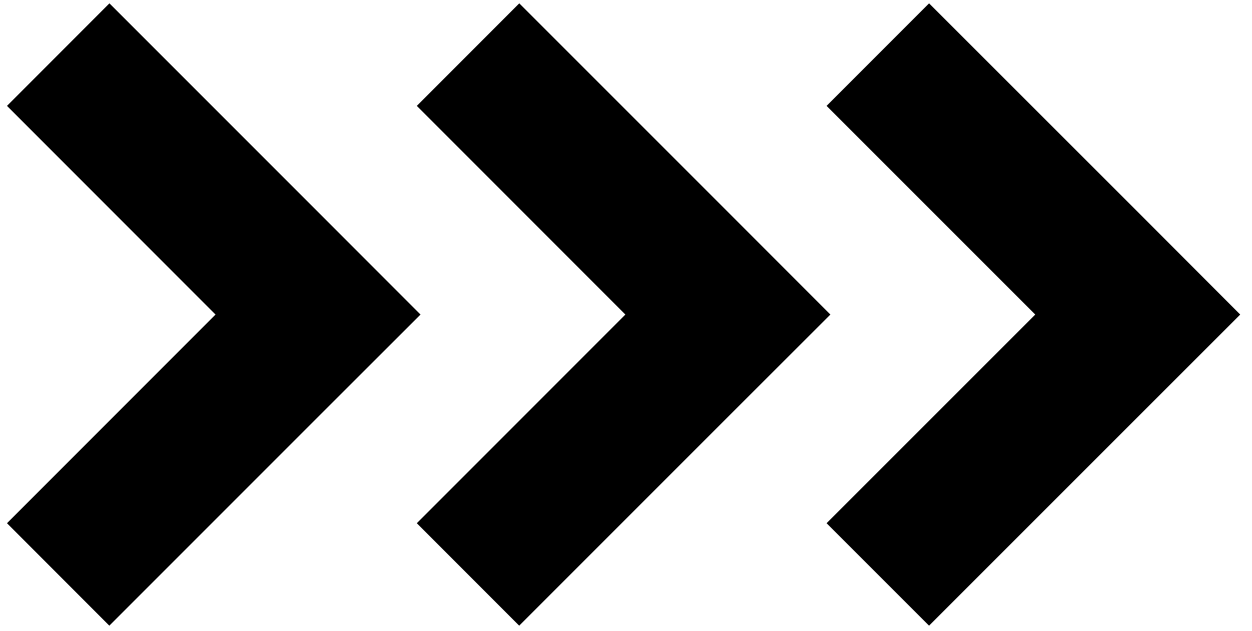
Claims – a service on a promise

Solid foundation

The XL Catlin speed read

We are XL Catlin





We bring an incredible blend of people, products, services and technology to help your business move forward.

Meet XL Catlin: let's move forward together.

A great underwriting tradition

It gives us the power to find innovative, creative solutions to your risks – from the most familiar to the most complex.

A strong stance on service

Good insurance is about more than a good policy. We commit to giving our clients the service and attention they expect, to look deeper and listen closely to offer insightful products and services.

Global reach, local knowledge

With the ability to serve them in more than 160 countries, we can partner with clients on their turf. To expand nationally or go into emerging markets, we tailor our approach to suit you.

Supported by the financial strength for a deeper and broader risk appetite, we are open to take on the new.

We see five reasons why we are perfectly placed to deliver on our promise to *Make Your World Go.*





Great underwriting starts with great people. You will find that XL Catlin teams are collaborative, down-to-earth and open to the new. We build relationships on trust, consideration and integrity.

1 People to people

Relationships matter

It's how our industry began. Covering risk has always been based on insight, trust and respect. We don't think it's any different today.

To every relationship, we bring our experience, knowledge and insight to serve clients and partners.

Empowered people

Our underwriters take initiative and are empowered to make decisions. Our claims teams understand the urgency of client losses. And we're set up so you're close to decision-makers.

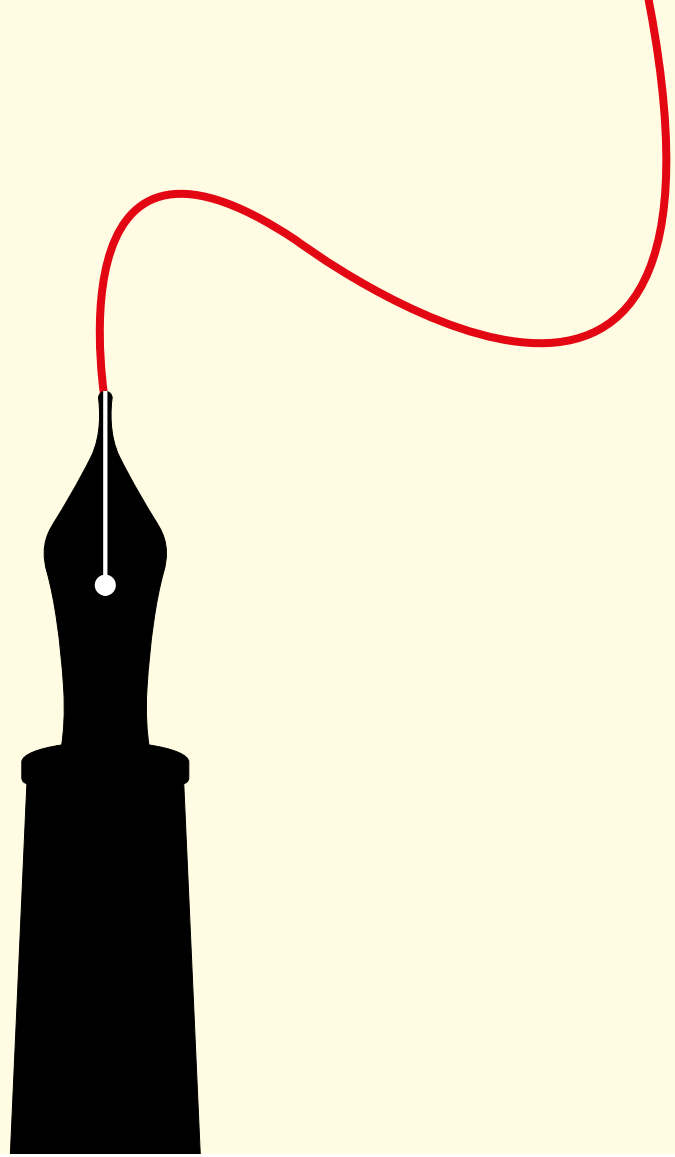
We'll work together

Across product lines and regions, around the world or down the hall. We'll work together to give you our best. We'll work with you to search for the best answers.

We make a difference

We act responsibly towards our colleagues, business partners and to the communities in which we work. We're committed to do what's right, and want to make sure that our actions reflect the best interests of our clients, our shareholders, and our planet.





2

Underwriting excellence

Underwriting is the art and science of insurance. Our roots in the discipline run deep, and our sight is always set ahead. The results our people produce are some of the best in the business.

Talent and insight

We're home to some of the most talented, experienced and insightful underwriters out there. And we give them the authority to serve our clients directly and effectively.

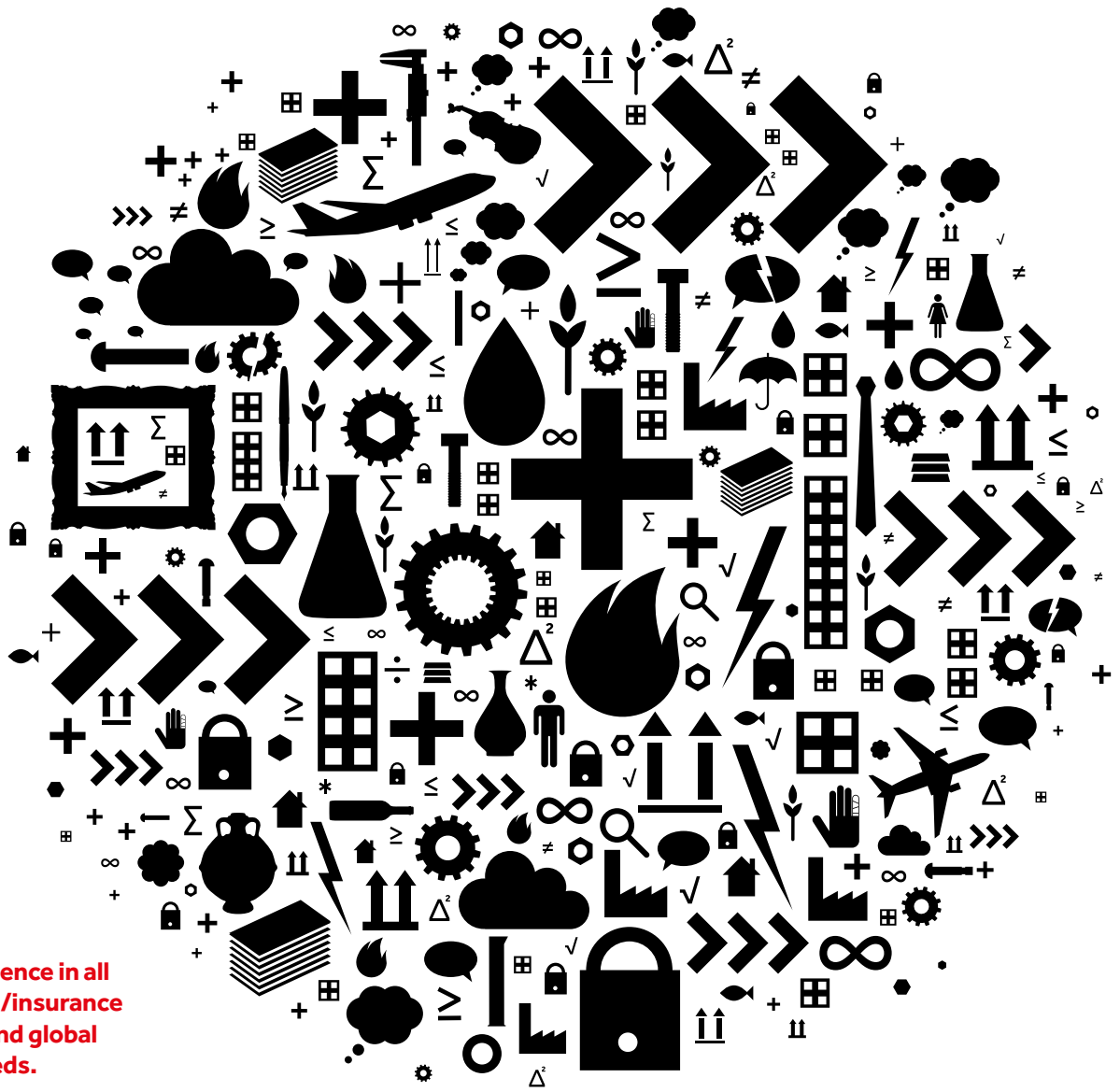
Ready for the future

To cover your changing risks, we need to look ahead. Understand how your world is changing. With more powerful analytics, deeper insights and market leading technologies, we are ready to invent the new.

We hear you

But before we do anything, we listen. Every client needs something different, so we take the time to understand the specific exposures you face. With this as a starting point, we can work with you to manage your risks as efficiently as possible.





With a significant presence in all of the world's major re/insurance markets, we understand global demands and local needs.

3 Experts across the globe

Serving all shapes and sizes

We're Property and Casualty re/insurers, serving clients around the world—from Fortune 1000 to the medium-sized business, even some inspirational individuals.

With enhanced product development capability, we can offer larger policies on larger risks and write more than 30 lines of business, across a broad range of Property, Casualty, Professional and Specialty lines.

We reach far...

With our owned and network partner offices across the world, we serve clients in more than 160 countries. And we've built strong relationships with leading global, regional and independent brokers around the world.

No matter where you work with us, you can expect the same level of service and underwriting excellence. Plus, our risk engineers will work with you to reduce risks and improve safety.

...and wide

With a broad risk appetite, we can offer significant flexibility in cover for a wide range of exposures across a variety of industries, globally.



Insurance is a promise; our clients pay a premium, we promise to settle a covered loss. Our claims team will honor that promise in the fairest, most helpful way possible.



4 Claims – a service on a promise

A visible presence

Our clients and brokers have regular clear communication with our claims team. Starting early in the client relationship, the team works closely with our underwriters and risk engineers so they're better prepared to address the claim if there's a loss.

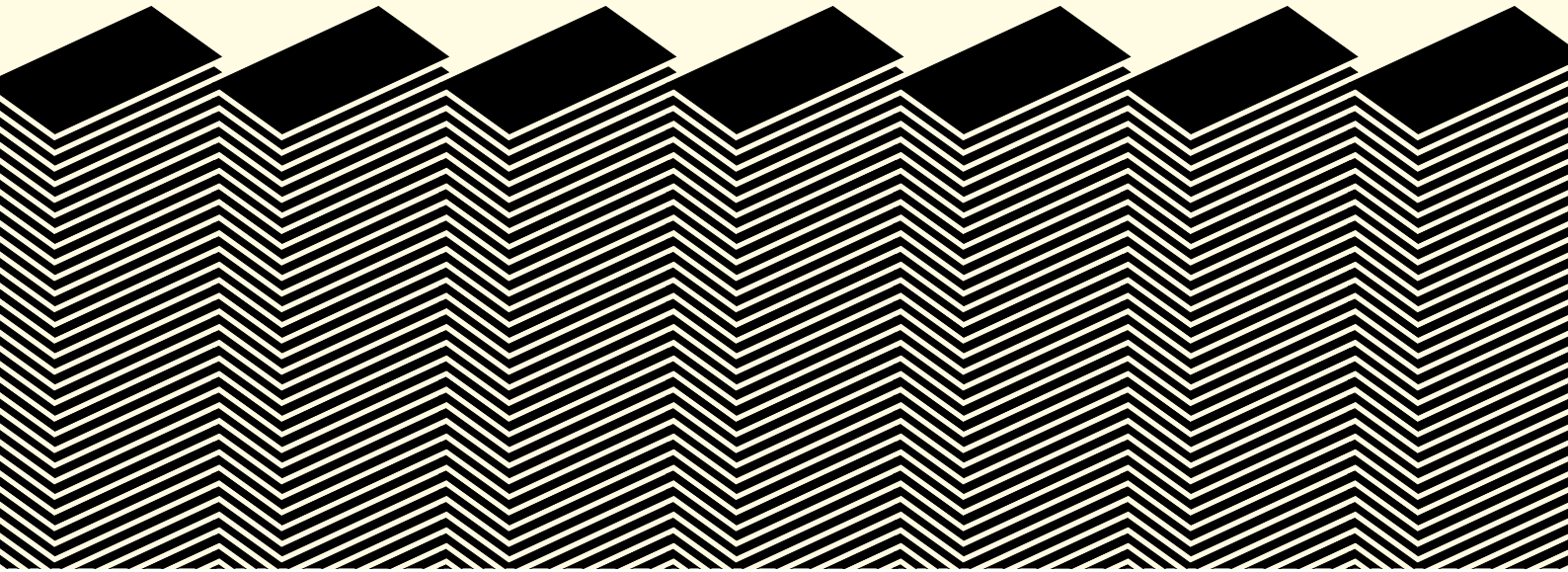
From stop to go

It means that if the worst happens, we're ready to go that extra mile. To be where you need us, when you need us – to help you move forward, faster.



We're strong. So we can respond when clients need us the most.

With a solid financial foundation, we can be creative and flexible. And we can also offer clients real capacity with comprehensive coverage.



5

Solid foundation

Stability...

Consistent equity capitalization, steady growth in GPW and disciplined underwriting contribute to a solid financial foundation. We have a robust balance sheet and conservative financial profile.

...to go new ways

Through expanded market relationships and broader product offering to leverage, we can build out third party capital for new opportunities.



The XL Catlin speed read

Complete financial information available at xlcatlin.com

Together even stronger:

USD17bn
of total capital

USD10bn
of net premium

A broad product range: Property, Construction, Casualty, Environmental, Excess and Surplus, Excess Casualty, Professional, Financial and Specialty Lines.

#1 Our position
in Lloyd's...

...gives us even stronger
distribution in specialty markets
with an estimated GPW of

USD3.8bn

Our insurance businesses
participate in more
than 2,700 global programs,
of which we lead...

>70%

We're a leading provider of Specialty cover including Aviation, Cyber, Energy, Equine, Kidnap and Ransom, Luxury Lines and Marine.

We are poised for:

Top 3 among Aerospace
and Fine Art &
Specie carriers.

And for:

Top 5 in Political Risk
and Crisis
Management.

Also, we're a

Top 3 broker market
property
catastrophe
insurer.

**Not to mention
a leading provider
of D&O cover.**

Want to use a

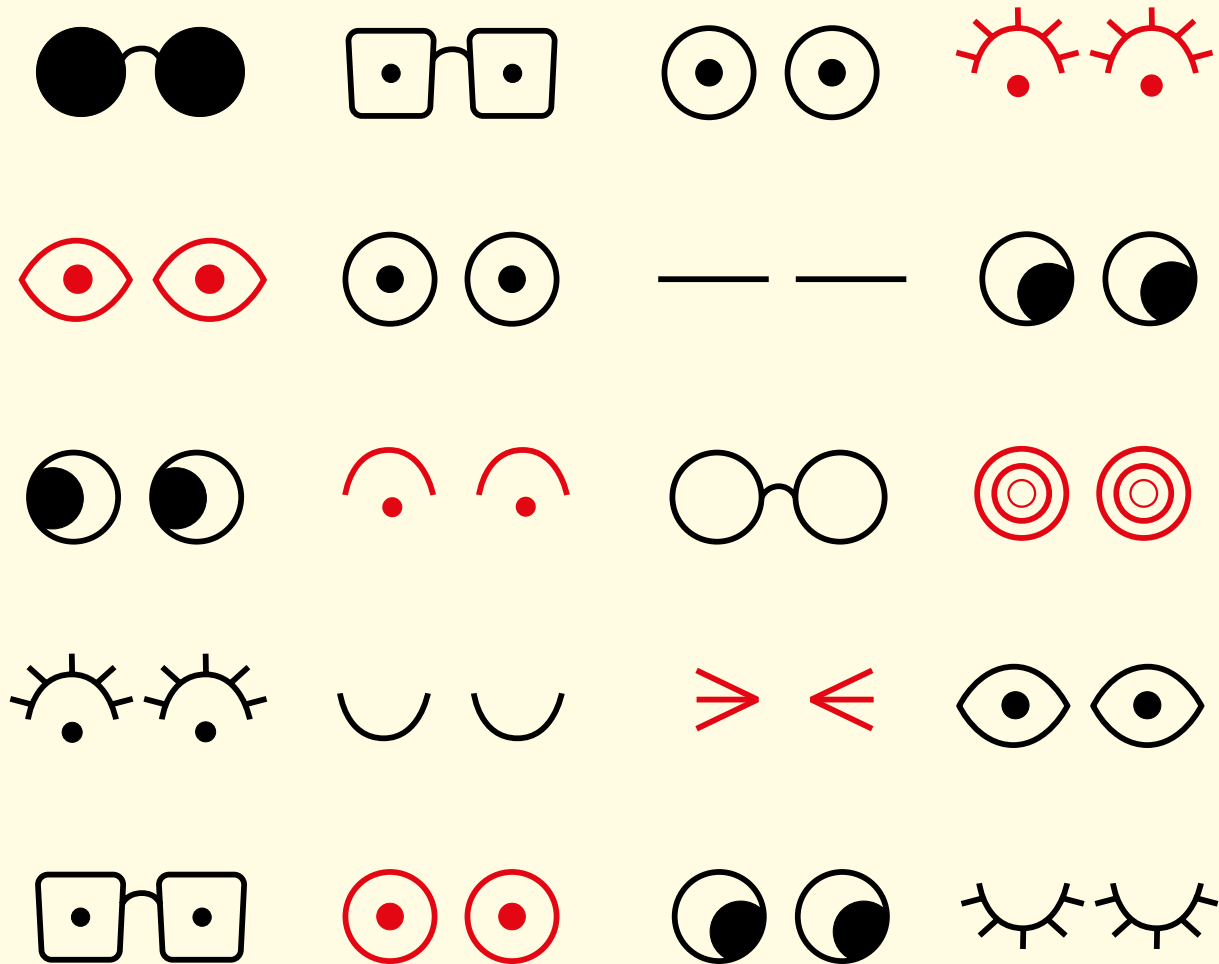
captive?

We've developed captive fronting
programs for some of the world's largest
multinational corporations.

We're
the **8th**

largest global P&C reinsurer
with an estimated combined
NPW of more than USD 3bn.





We are XL Catlin. You're going to like working with us.

Here to look at risk in a new way and find innovative answers for a changing world.

We're open to new ideas and ready to take on difficult problems.

If you're ready to face familiar challenges or to start a new enterprise, enter new industries, or change your business model – we'll work tirelessly to keep you moving forward.

A changing world needs new answers. We are here to find them. We're big enough to handle even the most complex risks. Small enough to be flexible.



MAKE YOUR WORLD GO

