




U.S. risk managers rate commercial insurance carriers

2007 Study

A pair of glasses with dark frames and clear lenses is positioned on the left side of the page, resting on a document. The document contains various numbers and text, including "Pro-forma" and "7 939". The background is a light blue gradient with a subtle pattern of lines and numbers, suggesting a financial or insurance document.

XL Insurance rates high in several key areas

The long time reinsurance pollster Flaspöhler Research Company of Kansas City, Missouri, conducted a survey of risk managers in North America to gauge their attitudes about commercial insurance providers. The blind survey was funded by XL Insurance and two other companies.

More than three hundred professionals, predominantly risk managers, participated in the survey conducted in September and October, 2007. Respondents were asked to evaluate the top 30 U.S. commercial insurers.

In January, 2008, Flaspöhler released the results of this first-ever independent syndicated research to commercial insurance carriers in North America.

The **Survey Highlights** show that XL Insurance rated exceptionally high in key areas. We also learned that many insurance customers, including current XL clients, were not aware of the broad range of XL Insurance products.

Survey Highlights

THE SEVEN KEY INSURER PERFORMANCE FACTORS

Risk managers were asked to rank the top 30 U.S. commercial insurers in seven key performance areas rated by customers as important to their insurance buying decision:

UNDERWRITING CAPABILITIES	<ul style="list-style-type: none"> – Underwriters who are easily accessible; Underwriters you respect and trust – Consistent in their underwriting decisions; Underwriters with authority to make decisions – Underwriting philosophy compatible with yours
FINANCIAL VALUE	<ul style="list-style-type: none"> – Offer pricing that is consistent with the services and security provided – Differentiate clients based on clients' own inception-to-date experience – Offers insurance cover and service package which adds value to your company
FINANCIAL SECURITY	<ul style="list-style-type: none"> – Is highly rated by objective rating agencies; Is free of legacy issues – Is reviewed and approved by your security committee
STRONG CLIENT ORIENTATION	<ul style="list-style-type: none"> – Teams who understand your business; Geared to providing solutions – Marketing reps who bring value through regular contact – Genuinely cares about a long-standing business relationship – Is easy to work with; Negotiates openly – Highly recommended by your insurance broker
VALUABLE EXPERTISE AND MARKET KNOWLEDGE	<ul style="list-style-type: none"> – Staff with strong technical expertise to understand your business – Is innovative and creative in putting together programs – Superior knowledge in lines of business that interest you – Tailor-made risk management solutions; Demonstrates leadership in risk management
TIMELY SERVICE	<ul style="list-style-type: none"> – Provides timely quotes; Returns calls promptly – Provides timely handling of all documents
STRONG CLAIMS HANDLING ABILITY	<ul style="list-style-type: none"> – Pays claims in a timely manner – A reasonable and collaborative approach to paying claims

Survey Highlights

KEY SURVEY RESULT:

XL INSURANCE RATES HIGHER THAN ALL COMPETITORS

When compared with 30 major insurers, XL Insurance was the only carrier to score in the top quartile in all seven key performance factors.

XL INSURANCE		
PERFORMANCE FACTORS	ON A SCALE OF 1-9, COMPANIES* RATED XL:	
Strong Underwriting Capabilities	7.33	Top Quartile Performance
Exceptional Financial Value	7.19	Top Quartile Performance
Ample Financial Security	7.84	Top Quartile Performance
Strong Client Orientation	6.89	Top Quartile Performance
Valuable Expertise & Market Knowledge	7.42	Top Quartile Performance
Timely Service	7.02	Top Quartile Performance
Excellent Claims Handling	6.67	Top Quartile Performance

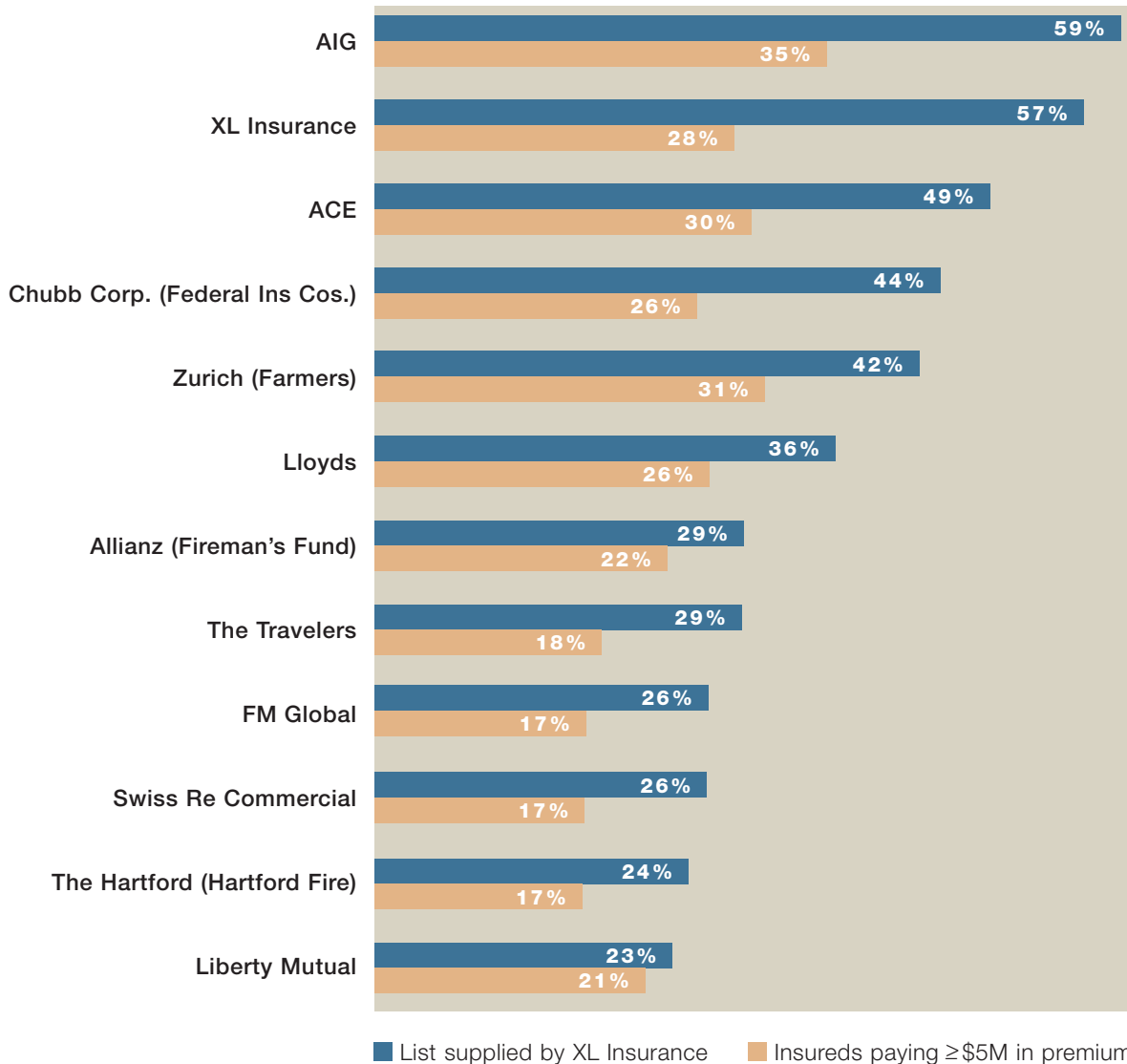
Scale: 1-9 1 = low/poor 9 = high/excellent
 *Companies paying more than \$5M in premium

Survey Highlights

**KEY RESULT:
XL INSURANCE TOP RATED**

In response to a question about which commercial insurance providers (from a list of 30) risk managers believed was best overall, they ranked XL Insurance very near the top.

Q: Which commercial insurance provider(s) that you use do you believe is/are best, overall?



Find Out More About Our Broad Range Of Products

While we are gratified to learn how highly risk managers regard XL Insurance, we also learned through this survey that many insurance customers, including current XL clients, were not familiar with our broad range of property, casualty, professional and specialty products.



PROPERTY:

CAR/EAR, Cat XL, Energy, General Property, XL WorldPass Global Programs

CASUALTY:

Excess Liability, Homebuilders / Construction, Product Recall, US Risk Management, Umbrella Liability, XL WorldPass International Casualty Primary Programs



PROFESSIONAL:

Directors & Officers Liability, Errors & Omissions, Fiduciary

SPECIALTY

Aerospace: Aviation and Space coverages

Environmental: Pollution Legal Liability coverage for facilities, transactions, real estate lenders; Pollution and Professional Liability for consultants and contractors; and Remediation Stop Loss coverage.

Equine: Aquaculture, Bloodstock and Livestock coverages

Excess & Surplus Lines: General Liability and Property insurance solutions through contracted wholesale brokers

Fine Art & Specie: All Risk Excess Bankers Blanket Bonds, ArtWorks, Cash In Transit, ERISA Fiduciary Dishonesty, Excess SIPC, Fine Art and Jewelers Block coverage



Marine and Offshore Energy: Blue Water Hull, Brown Water Hull and P&I, Charterer's Legal Liability, Ocean/Air Cargo, Offshore Energy, Marine Commercial Liability, and Excess Liability



Programs: Casualty-oriented package or specialty programs through partnerships with program administrators

FOR MORE INFORMATION ABOUT THE FLASPÖHLER SURVEY RESULTS AND XL INSURANCE PRODUCTS AND SERVICES, VISIT XLINSURANCE.COM

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