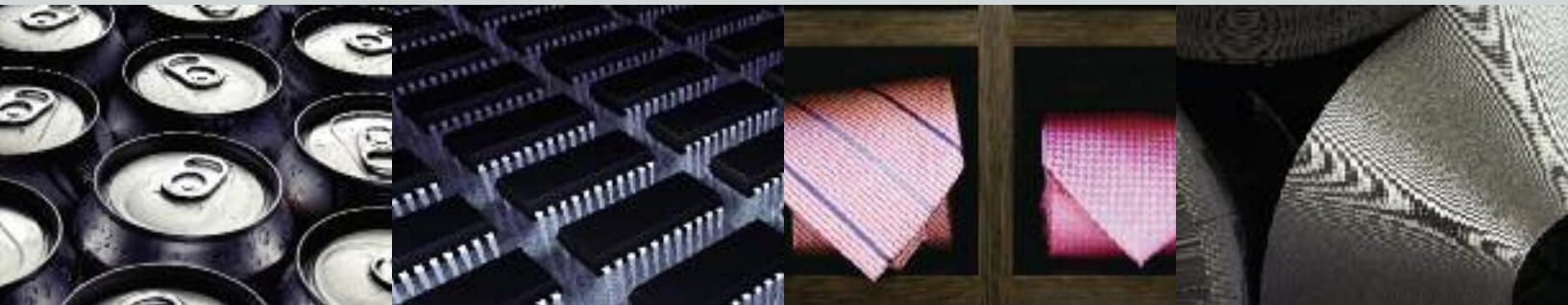


Insurance solutions for the Upper Middle Market



XL Insurance has created an underwriting culture focused on providing expertise and insurance solutions for the Upper Middle Market customer. We provide underwriting expertise and tailored services through a focused distribution channel of select regional retail producers.

With our expertise in helping businesses manage complex risks, we offer insurance solutions specifically for Upper Middle Market customers.

Expertise

Our underwriting approach is not process-driven; rather, we take a creative, flexible approach to accepting complex risk. We specialize in effectively evaluating risk, managing a broad risk appetite, and designing creative and meaningful risk solutions for upper middle market clients.

With the combination of our broad product offering, integrated account solutions and proven risk management capabilities, XL Insurance has the expertise to understand and respond to the needs of the upper middle market.

Our experienced underwriters

understand complex risks and have the creativity and authority to quickly respond to customer needs with intelligent solutions.

Our distribution philosophy

is to build relationships with a select number of larger regional producers in targeted geographical territories where we can provide our partners with a competitive advantage.

Account Premium Size

\$250,000 and higher

Our Products

Workers' Compensation

- Written on a Guaranteed Cost basis
- We prefer to write all casualty lines but will consider well-managed accounts on a monoline basis

General Liability

- Risks are individually underwritten by experienced casualty underwriters with broad risk appetite
- \$1 million occurrence and \$2 million aggregate
- Usually written on a Guaranteed Cost basis
- We can utilize maintenance deductibles up to \$25,000

Automobile Liability

- Generally written in conjunction with target Upper Middle Market accounts
- Will also consider larger fleets where there is effective risk control and claims management on a monoline basis

Umbrella

- Umbrella written over our primary up to \$25 million capacity

Our Broad Risk Appetite

CONSTRUCTION

We understand construction exposures and have the expertise to underwrite them effectively. From construction defects litigation and unique contractual issues that have surfaced in certain jurisdictions, to job site safety and controls, our underwriters are knowledgeable in the exposures and craft coverage, limits, pricing and service capabilities that meet the needs of our customers. We currently offer Workers Compensation, General Liability, Automobile, and Umbrella coverage. Our focus is commercial and industrial contractors acting as either general contractors or sub-contractors.

MANUFACTURING

Our underwriters have a depth of knowledge in a broad range of exposures across casualty lines of coverage. Whether it is exposure to loss coming from manufacturing operations, product liability or large fleets used to deliver customer product, our underwriting, risk control and claim team have the expertise

to understand, analyze, price and service your customers. We are a market for all of your manufacturing customers.

RETAIL & WHOLESALE

We understand the exposures of large retail and wholesale enterprises and have the expertise to underwrite them effectively. These businesses primarily sell products to each other or to end users. Our underwriters have the expertise coupled with the products, limits and capacity to address your needs. In addition, we have strong claim and risk control services to assist your customers in their overall risk management program.

SERVICES

We understand the exposures of the service segment, including business and personal services such as professional services, membership organizations, hotels/lodging, and educational institutions. Our underwriters have the knowledge and expertise to craft an insurance program to address the needs of your customer. XL Insurance provides broad coverage coupled with superior claim and risk control services typically reserved for large risk management clients.

Our Claims Management and Loss Control Services

CLAIMS MANAGEMENT

XL Insurance partners with Gallagher Bassett Services, Inc. to provide fast, effective and fair claims handling through a nationwide network of casualty claims professionals. XL Insurance and Gallagher Bassett are committed to working together closely throughout the claims process to ensure your claim is handled quickly, effectively and fairly.

Workers Compensation Claims: We assure your customer that progressive claim and managed care services are accessible in the event of a claim or loss or when one of their employees sustains a work-related injury. When accidents do occur, Gallagher Bassett can provide employees the best possible medical care, compensate the employee for lost wages, and return the employee to work. A full range of cost management programs are employed on each claim to help manage your customer's overall claim costs.



GL and Auto Claims: Progressive claims services including prompt appraisals, accident investigation and legal counsel assignment when appropriate.

All services provided by Gallagher Basset Services, Inc. have XL Insurance oversight to ensure consistent high-quality claim handling.

LOSS CONTROL ENGINEERING

XL Insurance risk control engineers work closely with a network of pre-qualified vendors to deliver superior service tailored to client needs, from basic loss control assessments to sophisticated risk management programs. Depending on the anticipated exposures, expected hazards and the customer's risk control needs, we deploy the appropriate expertise to support underwriting requirements as well as to satisfy sophisticated loss prevention and control needs. Our risk control services offer a broad array of features allowing superior service along with flexibility not typically found with Middle Market carriers.

CONTACTS

For more information, please contact:

Northeast Region – US

James W. Gow, Jr. CPCU, AU

Vice President, Upper Middle Market

Phone +1 610-968-9310

Cell: +1 215-688-6203

Fax: +1 610-458-6636

james.gow@xlgroup.com

Central Region – US

Bill McEnery, CPCU, AIAF, ARe

Vice President, Upper Middle Market

Phone: +1 312-444-6585

Cell: +1 312-953-2325

Fax: +1 312-444-6589

bill.mcenery@xlgroup.com

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Information accurate as of June, 2009