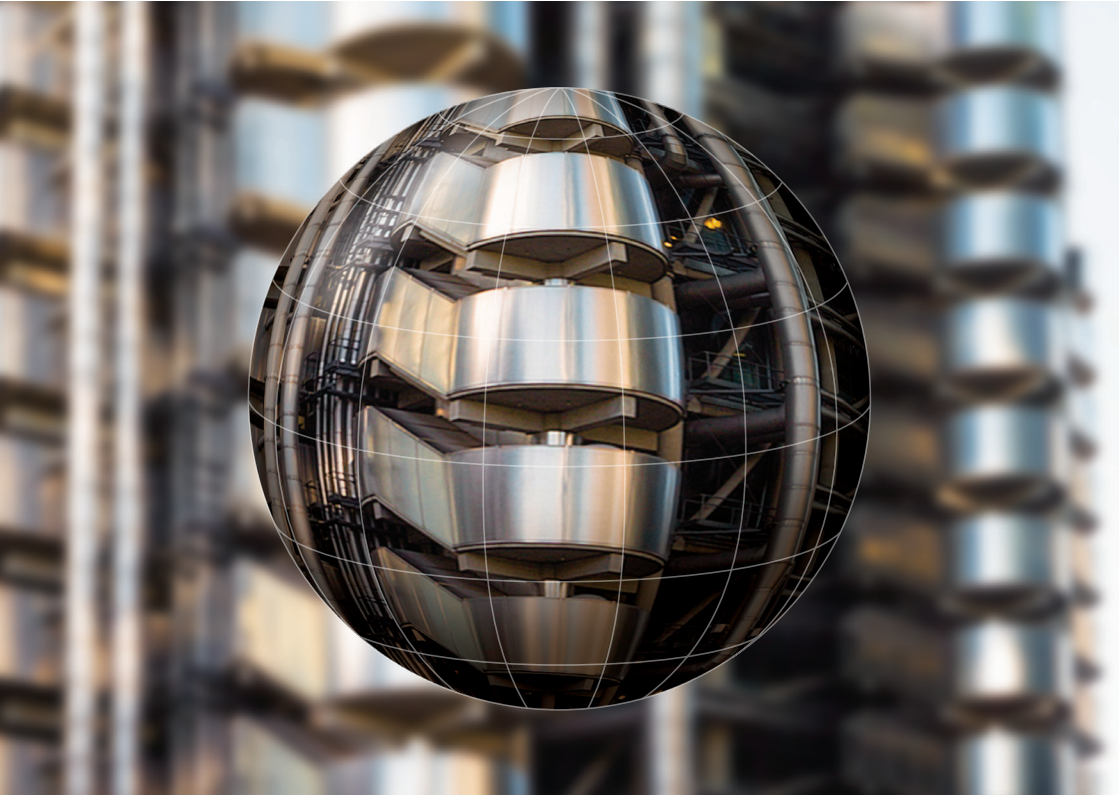




ASPEN
INSURANCE

| EXCESS CASUALTY
LONDON



360° THINKING | aspen-insurance.com

ASPEN GROUP

Founded in 2002, and listed on the New York Stock Exchange in 2003, Aspen is a leading provider of insurance and reinsurance to clients. We operate through wholly-owned subsidiaries and offices in Australia, Bermuda, Canada, Ireland, Singapore, Switzerland, the United Arab Emirates, the United Kingdom and the United States.

Aspen is diversified, well-capitalised and strongly rated. We provide our clients with significant risk capacity, and consistently demonstrate innovation and excellence in our approach to underwriting.

Aspen's operating subsidiaries have been assigned a rating of "A" by Standard & Poor's Financial Services LLC, an "A" by A.M. Best Company Inc. and an "A2" by Moody's Investors Service, Inc.

ASPEN INSURANCE

Aspen Insurance is an established leader in many of our chosen markets. Each of our business lines is run by a group of highly respected and experienced industry experts with in-depth knowledge of the industries we serve, as well as an exceptional ability to create targeted product solutions.

We operate on both a global and regional product basis, meaning that we can align better our product and distribution capabilities to give the best possible service to our customers.

To find out more about Aspen Insurance and our product offering, please visit aspen-insurance.com

HOW WE WORK

- **Innovation in the management of complex risks:** Our people have deep technical expertise, and they are empowered to offer intelligent insights and find creative solutions to the most complex of problems.
- **Global solutions with local execution:** We value long-term partnerships with our clients, and our global products are delivered by local teams with a deep understanding of their individual needs.
- **Fast and fair resolution of claims:** We act with integrity and honour our commitments, resolving and paying claims quickly and fairly.
- **Meaningful capacity backed by financial strength and security:** Our success is built on financial strength and stability, and we pride ourselves in providing certainty and security to our clients.

GLOBAL CASUALTY

From manufacturing to hospitality, real estate, and construction, we create flexible, customised solutions that aim to deliver benefits of our expertise and customer service. We aim to build long-term customer relationships that provide continued value. Our experienced underwriters can prepare tailored solutions to help manage your most challenging risks.

RISK APPETITE & UNDERWRITING PHILOSOPHY

- Lead and Excess Umbrella, Follow Form or Stand Alone Liability
- Middle Market to Fortune 1000 companies
- Occurrence, Occurrence Reported and Claims Made Coverage

ATTACHMENT & CAPACITY

- Minimum attachment \$1 million
- \$50 million total capacity including up to \$37.5 million in Lloyd's
- Minimum A.M. Best rating for underlying carries is A-VIII

COVERAGE

Umbrella and Excess Liability

- Aspen Insurance UK Limited – Surplus Lines or Self Procured
- Aspen Syndicate 4711 – Lloyd's Surplus Lines

FINANCIAL STRENGTH

For the year ended December 31, 2017, Aspen reported \$12.9 billion in total assets and \$3.4 billion in gross written premiums.

Our operating subsidiaries have been assigned the following ratings:

Standard & Poor's	A (Strong)
Moody's	A2 (Good)
A.M. Best	A (Excellent)

Lloyd's of London has an A rating (Excellent) from A.M. Best, AA- rating (Very Strong) from Fitch Ratings and an A+ rating from Standard & Poor's.

TARGETED RISKS

- Manufacturers and distributes industrial, consumer, component
- Contractors (Owners Contractors Protective, owners' interest, General Contractor – project specific and practices, trade/artisan, Owner Controlled Insurance Program/Contractor Controlled Insurance Program
- Hospitality and leisure, including Hotels/ Resorts/Casinos
- Products
- Commercial/Mixed-Use Real Estate
- Service
- Retail
- Financial Institutions
- Rail
- Transportation
- Life Science
- Mining
- Chemicals
- Fortune 1000

CLEARANCE

Please send all new business clearance requests and renewal submissions to the underwriter.

CLAIMS

We have integrated underwriting and claims teams. Our commitment to our customers is to provide best-in-class claims management. We are one team with considerable expertise and years of experience. Our promise is to respond promptly when a claim arises and to manage the process fairly and effectively.

Our capacity on Aspen Syndicate also benefits from the Lloyd's claims scheme to enhance our customers' experience and maximise long-term financial success. Drawing on traditional Lloyd's strengths of innovation, expertise and communication, this partnership is equipped to reach new levels of claims performance.

In 2017 Aspen paid net claims of US\$1.5 billion.

MEET THE TEAM

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