

Catlin UK
Specialty Insurance and Reinsurance



Catlin UK is an innovative specialist insurance company. Our prime objective is to provide brokers and their clients with peace of mind through superior service.

Catlin UK was established specifically to provide exceptional non-life insurance products and services to UK brokers and their clients. Our ultimate goal is to enhance the broker's ability to provide risk management solutions to their clients through our wealth of underwriting expertise and an unremitting desire to provide the best possible service.

Catlin UK* differentiates itself from other insurers through the experience and professionalism of our staff. Our underwriters are specialists in their classes of business, working with our brokers and their clients to understand all facets of an individual risk. They are supported by a highly efficient Policy Administration team and a proactive Claims Management team who respond quickly to assist businesses in recovering from their losses.

Whilst Catlin UK has the capacity to insure FTSE 100 companies, we also can provide the lower limits and personal service that smaller enterprises require. We take a flexible approach and are able to offer bespoke policy wordings where appropriate.

Catlin UK realises that brokers often require face-to-face contact, not just a voice at the end of a telephone. We have established a network of strategically located regional offices in Glasgow, Leeds, Derby, Birmingham, Watford and Tonbridge. Each is staffed by underwriters with an intimate knowledge of local businesses and issues to help you develop your business.

**Catlin UK is a trading name of Catlin Insurance Company (UK) Limited*



As part of the Catlin Group, Catlin UK offers brokers and clients strong financial security. Catlin UK is rated 'A' (Excellent) by A.M. Best Company and 'A-' (Strong) by Standard & Poor's.

Our Products

Catlin UK specialises in underwriting six major classes of insurance:

— General Liability

Catlin's UK targets general liability accounts with low levels of attritional losses. We have particular expertise in insuring engineering businesses and manufacturers with a product liability focus, including exports to the US.

— Commercial Property

We can help brokers target high quality commercial and industrial SME risks. We specialise in insuring businesses with good risk management and health & safety practices and will reward companies that match our standards with preferential rating terms and conditions.

— Professional Indemnity

Catlin UK has built a solid reputation as a leading underwriter of UK professional indemnity risks. We can insure nearly all types of professionals, from accountants to lawyers, from architects to graphic designers, from management consultants to travel agents. We can tailor our coverage to fit the needs of each professional.

— Commercial Crime

Companies increasingly need commercial crime coverage as fraud and occupational crime rates continue to rise. Our coverage protects businesses against employee theft and fraud, computer fraud and other criminal acts.

— Directors' and Officers' Liability

The exposure to litigation of directors and senior management – even those associated with SME businesses – is ever increasing. Catlin's distinctive customer-driven approach to D&O underwriting can provide standard or uniquely tailored coverage to directors and officers of companies of any size in nearly every industry.

— Marine Cargo

Marine cargo is Catlin UK's newest specialty, although the Catlin Group has underwritten cargo insurance for many years. Our underwriters have a long-proven track record in writing an international portfolio of cargo coverages, encompassing both traditional and non-traditional lines of business. Catlin UK has the expertise to write large, complex cargo risks, but can also underwrite coverage for smaller companies, either for single shipments or on an annual basis.

Catlin Group Limited is an international specialty insurer and reinsurer whose shares are listed on the London Stock Exchange. We provide creative risk management solutions globally.

Besides Catlin UK, the Catlin Group operates three other underwriting platforms:

The Catlin Syndicate at Lloyd's, long regarded as one of the most successful syndicates at Lloyd's and now the largest, following Catlin's acquisition of Wellington Underwriting plc. The Catlin Syndicate has a premium capacity of £1.25 billion for the 2007 underwriting year.

Catlin Bermuda, a leading underwriter in the rapidly growing Bermuda market. Catlin Bermuda writes a diversified portfolio of property and casualty insurance and reinsurance.

Catlin US, which encompasses all of the Catlin Group's operations located in the United States. Catlin US writes a wide range of specialty insurance and reinsurance products for US clients from more than 15 offices across the country.

The Catlin Group also operates a network of international offices located in Germany, Belgium, Guernsey, France, Spain, Switzerland, Australia, Canada, Australia, Singapore, Malaysia, Hong Kong and China.

Throughout its history, the Catlin Group has strived to build a business for the future through a firm commitment to disciplined underwriting and a forward looking approach to managing underwriting cycles. Catlin's goal is to offer a consistent source of underwriting expertise and capacity through both hard and soft markets.

The security that Catlin UK offers to brokers and clients is enhanced by the Catlin Group's worldwide underwriting portfolio. The Catlin Group writes significant amounts of uncorrelated risk, both by class of business and by geographic region. This risk diversification is a key reason why Catlin is regarded as offering excellent financial security.

Catlin's operations were substantially expanded in December 2006 when the company acquired Wellington, which managed one of the largest syndicates at Lloyd's. The acquisition further broadens Catlin's already diversified underwriting portfolio and substantially strengthens the Group's talent base through the addition of Wellington's employees.

The Catlin Group is the UK's fourth-largest non-life insurer (based on stock market capitalisation) writing gross premiums of more than US\$2.7 billion in 2006 (including Wellington's operations) and generating combined net income of US\$428 million. At 31 December 2006, the Catlin Group's total assets amounted to US\$8.8 billion, whilst stockholders' equity exceeded US\$2 billion.

Whilst Catlin UK specialises in six classes of business – General Liability, Commercial Property, Professional Indemnity, Commercial Crime, Directors' and Officers' Liability, and Marine Cargo – the Catlin Group can underwrite more than 30 classes of insurance and reinsurance. So, even if Catlin UK does not specialise in a type of coverage required by a client, it is likely that Catlin can underwrite the risk. If desired, coverage written by Catlin UK can instead be underwritten by the Catlin Syndicate at Lloyd's.

Other classes of business underwritten by the Catlin Group include:

- Accident & Health
- Aviation
- Construction & Engineering
- Contingency
- Crisis Management (including Product Recall and Kidnap & Ransom)
- Energy
- Equine & Livestock
- Marine & Energy Liability
- Marine Hull
- Medical Malpractice
- Nuclear
- Political Risk, Terrorism & War
- Property Facultative
- Satellite
- Specie
- Trade Credit

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