

APRIL 2011

Here for you. Worldwide.





Leading The Way

We have established ourselves as a world leader in insurance by helping our partners and customers realize their plans for the future. With a 90-year history, our fundamental strength lies in our 45,000 employees, serving more than 70 million clients around the world.

Every day, our people help businesses and individuals protect what they value. Innovative products and services from the Chartis insurers help sustain our clients on their journey... enabling them to pursue their goals with stability and success.

Chartis is a diversified global insurance market leader, serving businesses and individuals worldwide.



Partnering With Our Customers

We take on your challenges as our own. Whether the need is as fundamental as insuring a home, or as nuanced as mitigating potential environmental exposures, you can be confident that Chartis has a solution.

Market-leading offerings enable us to meet our clients' needs, whether they are straightforward or complex. Working in collaboration with our customers and producers, we are consistently developing new products and services to address the dynamic needs and exposures of clients in all corners of the globe.

We deliver insurance solutions and peace of mind through local offices across the largest global network of any insurance organization. Chartis has wholly-owned operations in over 90 countries and jurisdictions, and collaborative relationships with partners to help serve clients in approximately 70 more.

Deeply entrenched everywhere we operate, we provide solutions that are in lockstep with our clients' needs and norms. Closely attuned to indigenous cultures, our professionals combine local knowledge with global perspectives from their colleagues around the globe. As such, their insights are "world wise"; their answers reflect what matters to our clients.

Service is the centerpiece of Chartis. Built over decades and refined with experience, our underwriting, claims, loss control, and engineering operations are equipped to partner with customers to exceed their expectations.



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As we help our customers seize opportunities around the globe, we draw strength, knowledge and powerful perspectives from the people, places, and cultures that comprise our organization.
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Commercial Insurance

Every day, our people bring the highest degree of confidence to the plans and projects of our business clients around the globe. The Global Commercial Insurance Group provides insurance solutions to the full spectrum of enterprises — from large, multinational and mid-sized companies to small businesses, entrepreneurs and non-profit organizations.

The product and service offerings from the Chartis insurers encompass both traditional product types such as general liability and workers' compensation, and highly specialized ones like political risk and crisis management. We offer a breadth of coverages custom-built by the industry's best and brightest who are focused on particular market segments — from real estate and construction to public entities and healthcare.

In 2010, Chartis companies launched over 200 new products and services worldwide.

Our Commercial Insurance Offerings and Industries Include:

- Aerospace
- Automobile Liability and Property Damage
- Captive Management Services
- Directors & Officers Liability
- Employment Practices Liability
- Environmental/Pollution Liability
- Excess/Umbrella Liability
- Extended Warranty
- Fiduciary Liability
- General Liability
- Marine and Energy
- Multinational Liability
- Political Risk & Trade Credit
- Professional Liability
- Property (offshore and onshore)
- Risk Finance
- Security & Privacy
- Transaction Liability
- Workers' Compensation

Our culture derives from our entrepreneurial roots in Asia and a pioneering spirit that drives us to create increasingly better ways for our customers to achieve stability and success. As market needs evolve, so do our offerings. Our continuing dialogue with our clients about their diverse needs enables us to anticipate and respond to emerging risks.

With Chartis, you can pursue your goals with confidence.

Conduct Business Across Borders With Confidence

For growing businesses and global leaders alike, doing business now means crossing international borders. Exposures in multiple jurisdictions create unique challenges for managing risk and buying insurance — from obtaining locally compliant coverage to effectively adjudicating claims an ocean away.

Chartis works shoulder-to-shoulder with customers large and small to help meet these challenges. Throughout our vast global network, our customers have access to the worldwide expertise of in-country underwriting, claims and loss control professionals. Local teams help with the placement of locally compliant coverage that is in line with the indigenous culture and business practices. Similarly, they also provide local claims expertise to clients.

Whether business takes you to two countries or 92, Chartis is there for you.



Consumer Insurance

The Global Consumer Insurance Group of Chartis is a leader in insurance solutions for individuals and families. Product offerings from the Chartis insurers include accident and supplemental health insurance, specialty coverages for high net-worth individuals, as well as homeowners and auto coverage. Our wide-ranging offerings and responsive, service-centric approach has made us the provider of choice for individuals, families, and other sponsoring organizations around the world.

Every day, our local expertise and global reach prove pivotal for our customers, whether by helping a business traveler locate quality medical care far from home, servicing an extended warranty, or helping a family safely transport a rare collection coast to coast.



Capabilities Customers Count On

Accident and Supplemental Health Insurance.

Chartis provides forward-thinking solutions to help employers, associations and organizations protect their most valuable asset: their people. Our diverse portfolio of voluntary or sponsor-paid plans helps protect individuals at home, on the job, and even during sports and leisure activities. Niches range from business travel and accident insurance to special risk, stop loss and student insurance. We work closely with our partners to customize solutions and differentiate offerings in the marketplace.

Auto Insurance. The Chartis insurers offer a complete line of auto insurance products and services to meet the needs of individuals, families, and small businesses. Offerings include products such as compulsory auto insurance, collision & theft insurance, and voluntary third party liability insurance.

Personal Property. We also offer a complete line of personal property insurance products to protect the most valuable assets of our individual customers and their families. Our offerings include individual homeowners, contents, personal liability, and scheduled personal property products.

Private Client Insurance. Through our Private Client Group, Chartis works with insurance advisors and successful individuals and families to provide comprehensive insurance solutions that protect what these clients value most. Innovative insurance programs are designed for clients' lifestyles, and can encompass unique protection for their home, vehicles, watercraft, collections, personal liability and more. Hand-in-hand with coverage, we provide the highest level of service in the industry. Services range from personal security consultations and home fire protection to oversight of complex art and wine collections.

Travel Insurance. A broad array of travel insurance products and services are provided for leisure and business travelers, including trip cancellation, trip interruption, lost baggage, travel assistance and concierge services.

Warranty. The Chartis insurers are industry leaders in underwriting service contracts for the world's largest and most recognizable brands and a vast spectrum of consumer and commercial products. Our programs are custom-built with our partners to meet the specifications of retailers, manufacturers, third-party administrators, utility providers and other businesses. Programs are individually tailored to add value to offerings, sharpen a competitive edge and gain customer loyalty.

PLUS+ Products. We provide consumers with security and peace of mind by offering PLUS+ Products, a comprehensive suite of more than 20 affordable solutions providing specialized protection frequently not provided by traditional property and auto insurance.

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Various packaging and distribution methods fit the needs of customers around the globe. Industry leading products, such as trip cancellation and personal auto insurance, are also available direct to consumers.
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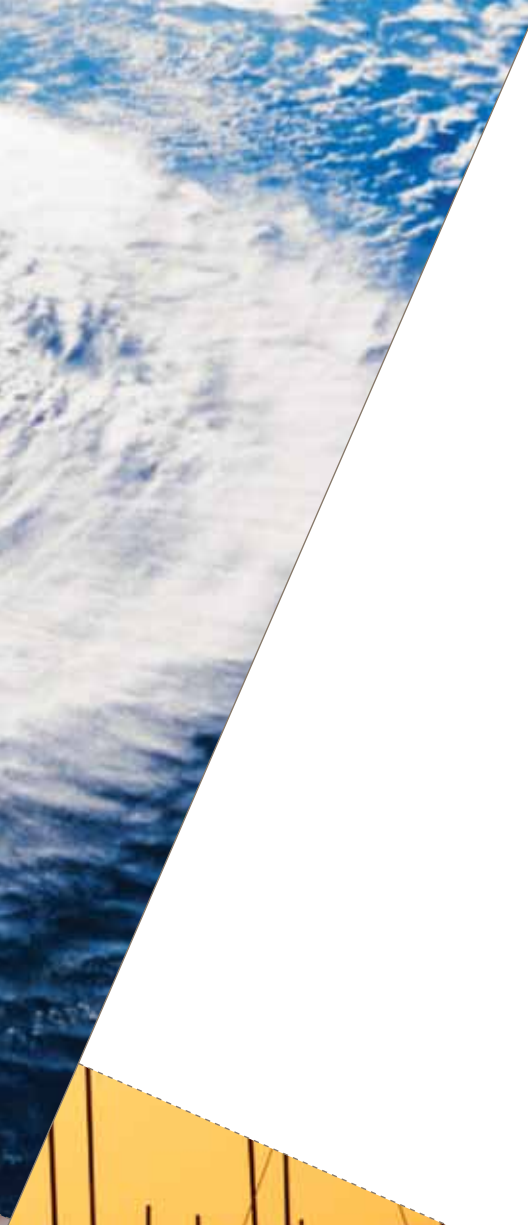


Claims

The products and services of the Chartis insurers are backed by an industry-leading claims organization comprised of more than 9,000 professionals. With cutting-edge knowledge, the sound judgment born of experience, and innovative technology, our professionals are well-prepared to resolve our customers' claims... whether that is a prompt payment, skillful litigation defense, or effective mitigation of a loss.

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Chartis insurers paid an average of \$111 million in claims worldwide every business day in 2010.
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Guided By Your Needs

No rigid processing here. Chartis is an organization of problem solvers, from underwriting through claims. Our teams of specialists stand ready to service individual needs with unparalleled creativity and knowledge.

Our customers count on us to respond rapidly, not only to help manage a loss, but to mitigate it as well. So, when a hurricane is approaching, our state-of-the-art technology ensures that our adjusters are aligned and poised to deploy for policyholders, often before a storm makes landfall. When a serious liability crisis occurs, our specialists help triage the incident and act swiftly and strategically to manage myriad issues, including responding to media inquiries and providing support for victims' families. When a business traveler is ill or injured far from home, our professionals help locate the right medical care.

Above and beyond our own internal claims professionals and specialty resources, we give our customers the benefit of an unparalleled network of proven vendors – from premier defense attorneys, to cost-efficient, quality medical care providers, to specialized property adjustment resources worldwide.

Partners In Prevention

Our global presence and local expertise enable us to identify emerging risk and claim trends that can impact our customers. We use this knowledge to develop new initiatives and services — from construction site safety consultations, to employment practices tools and training for businesses, to personal security consultations for individuals and families — all to help our customers stay ahead of risks.

Leveraging Technology

Our aim is to bring the full benefits of technology to bear to help incorporate new efficiencies into your business and ours. One way we do this is with our IntelliRisk® tool, which provides commercial insureds with real-time access to global risk data that they can use to help proactively control costs.

Additionally, paperless claim-processing helps minimize response time and maximize continuity in service for customers, no matter the location or circumstance. Indeed, our technology helps us learn or discover — sometimes even before a policyholder does — that a loss has occurred, so we can quickly marshal the right resources.

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Our diverse global workforce generates new ideas and provides us with a better understanding of our client base and how to best service their needs.
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Financial Highlights^{1,2}

Chartis U.S. (property-casualty operations in the U.S. and Canada)³

	2010	2009	2008	2007
Net Premiums Written	\$17.2 billion	\$18.4 billion	\$21.2 billion	\$24.1 billion

Chartis International⁴

	2010	2009	2008	2007
Net Premiums Written	\$14.4 billion	\$12.3 billion	\$13.3 billion	\$12.1 billion

Chartis Worldwide

	2010	2009
Statutory Surplus	\$35 billion	\$35 billion
	Year ended December 31, 2010	Year ended December 31, 2009

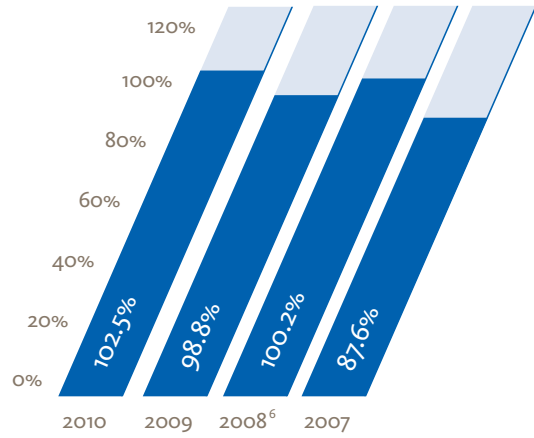
¹ GAAP financials reported in U.S. dollars. Information is provided solely for the purpose of evaluating Chartis' worldwide property-casualty businesses and not for the purpose of advertising the financial condition of any particular insurer to prospective policyholders.

² In July 2009, ALG's Chartis subsidiaries were rebranded as Chartis (Commercial Insurance operates as Chartis U.S. and Foreign General Insurance operates as Chartis International). Chartis Private Client Group (Private Client Group) is part of Chartis U.S.

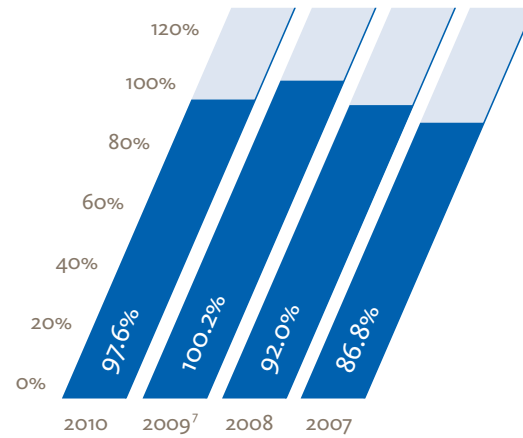
³ For information about the insurance companies within Chartis U.S., please visit www.chartisinsurance.com.

⁴ For information about the insurance companies within Chartis International, please visit www.chartisinsurance.com.

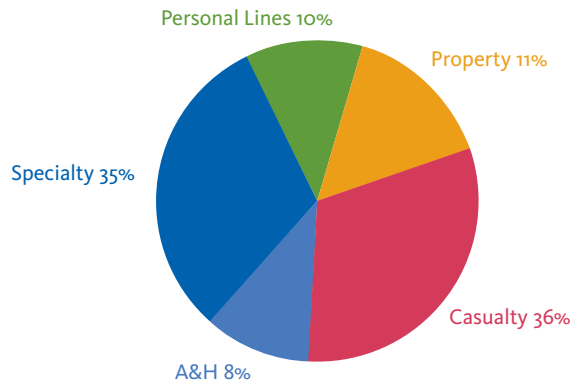
Chartis U.S. Accident Year Combined Ratios⁵



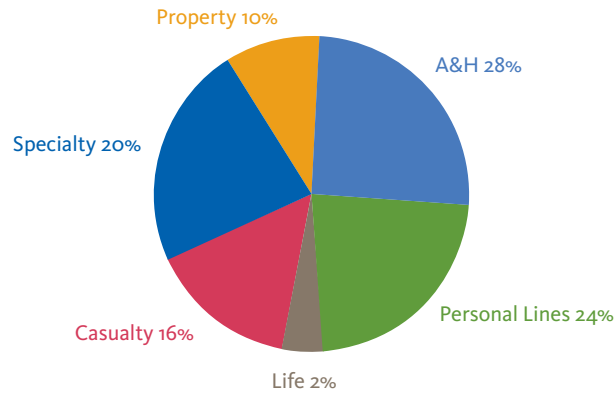
Chartis International Accident Year Combined Ratios⁵



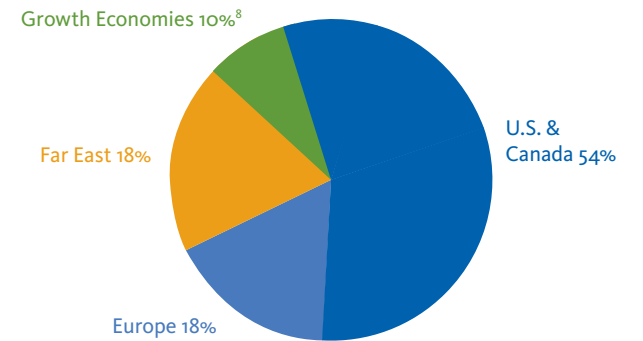
Chartis U.S. 2010 Net Premiums Written by Line of Business



Chartis International 2010 Net Premiums Written by Line of Business



Chartis 2010 Worldwide Net Premiums Written by Region



⁵ Combined Ratios in U.S. and International are reported in GAAP and exclude prior year loss development and significant catastrophe-related losses.

⁶ Includes 5.3 points related to a \$1.2 billion fourth quarter impairment charge for goodwill remaining from the acquisition of Hartford Steam Boiler.

⁷ Includes 3.3 points, or \$412 million, related to disruption in the financial markets as well as financial frauds claims.

⁸ Growth Economies primarily includes Asia Pacific, the Middle East and Latin America.

Chartis is a world leading property-casualty and general insurance organization serving more than 70 million clients around the world. With one of the industry's most extensive ranges of products and services, deep claims expertise and excellent financial strength, Chartis enables its commercial and personal insurance clients alike to manage virtually any risk with confidence.

Chartis is the marketing name for the worldwide property-casualty and general insurance operations of Chartis Inc. For additional information, please visit our website at <http://www.chartisinsurance.com>. All products are written by insurance company subsidiaries or affiliates of Chartis Inc. Coverage may not be available in all jurisdictions and is subject to actual policy language. Non-insurance products and services may be provided by independent third parties. Certain coverage may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.



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Your world, insured

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