



ASPEN
INSURANCE

| INTELLIGENCE
IS OUR BUSINESS



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-capitalized 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 better align our product and distribution capabilities to give the best possible service to our customers.

Aspen Insurance is led by David Cohen, President and Chief Underwriting Officer.

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 honor 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.

I GLOBAL PRODUCTS

Accident & Health

Our Global Accident and Health team prides itself on its reputation of offering unparalleled service capability and providing swift and helpful responses to requests and submissions. Our partners often specialize in niche areas and we tailor our coverage to their unique needs. Our insurance and reinsurance products protect individuals, groups and companies from the consequences of accidental death, disability and global travel.

Peter Slot

Global Head of Accident & Health

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Credit & Political Risks

Our Credit & Political Risks team provides the capacity and specialist expertise to help understand and manage the specific risks faced by business. We are a recognized market-leader and write on Aspen Insurance UK Limited and, Aspen Bermuda Ltd paper, and on Aspen's Lloyd's Syndicate 4711 paper. To support our clients who need insurance for long-term obligations, we provide cover for periods of up to 15 years for specific contract frustration and political risk, and eight years for credit risk.

Carolyn Thomas

Global Head of Credit & Political Risk

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Crisis Management

We offer a comprehensive worldwide Crisis Management suite of products including Kidnap & Ransom, Piracy, Product Contamination, Active Assailant and Terrorism & Political Violence. Our team provides the best possible protection, backed by world-class consultancy partners. Our broad experience comes from working with a diverse client base over many years.

Henry MacHale

Global Head of Aspen Crisis Management

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Cyber

Our experts have a depth of knowledge in the underlying fields of privacy and network security and technology liability, including underwriters with CISSP designations. We offer both primary and excess products, along with the ability to support bespoke broker solutions. With robust risk management services, and specialist incident response partners, we support our customers before, during and after an incident.

Josh Ladeau

Global Head of Cyber

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Energy & Construction

Our Energy & Construction team provides all risk insurance including boiler and machinery exposures, property damage and business interruption. Onshore energy targets include oil, gas, petrochemical and chemical, power generation, and heavy industries.

Upstream energy offers services across the oil and gas industry, including exploration and production, contractors/drill rigs, operators extra expense/control of well, liability and construction. Our construction appetite includes Erection All Risk, Civil Construction, and Contractors All Risk.

Tim Kania

Global Head of Energy & Construction

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Environmental

We offer both Environmental Hazard and Environmental Casualty solutions, including pollution liability, general liability, professional liability and excess coverages, which are specifically designed to close existing gaps in coverage and provide a wide range of industries with coverage they need, including manufacturers, distributors, residential and commercial real estate, public entities, environmental, general and trade contractors, oil and gas, and waste services. Depending on jurisdiction, value-added services include crisis management and emergency response services.

William McElroy

Global Head of Environmental Lines

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Excess Casualty

We are committed to providing innovative insurance solutions for customers in the middle market, along with Fortune 1000 clients with complex risks. Our team of experienced underwriters in the excess casualty space sets us apart from our competitors. Our broad appetite includes a wide range of manufacturers, retail establishments, real estate, service providers and construction projects (OCIP and CCIP's) and practice policies. We offer Lead Umbrella and Excess Liability, Follow Form or Stand Alone Liability.

Lorraine Seib

Global Head of Excess Casualty

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Marine

Our strategy is focused on niche Marine, Energy Liabilities and Inland Marine products, technical underwriting and a strong distribution, risk management and engineering culture. Inland Marine targets include construction, transportation, storage and fine arts, and other industry segments that require coverage for specialized property. Ocean Marine covers global transportation risks in marine cargo, project cargo, logistics, inland transit, warehousing and war.

Donald Harrell

Global Head of Marine

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Professional Lines

Our Professional Lines insurance team offers a full suite of coverage options across the world. With our depth of experience and a global footprint, we are capable of considering all professional liability/indemnity classes including accountants, architects, engineers, financial services E&O, insurance brokers, lawyers/solicitors, medical healthcare-related professionals. We work with firms of all sizes, operating both on a delegated underwriting authority and open brokerage basis.

Our Management Liability team offers solutions for both individual risks and programs, providing responsive service to clients of all sizes. We offer flexible cover for a wide range of business classes including public company D&O and Financial Institutions.

Bruce Eisler

Global Head of Professional & Management Liability

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Railroad

Our dedicated, global team of railroad professionals has over 75 years of experience and brings a fresh, flexible approach to underwriting and risk management based on strong and mutually beneficial relationships. Our target markets include freight and passenger railroads; railcar lessors and lessees; railroad contractors; suppliers; service providers and product manufacturers; and track owners and customers looking for railroad protective liability. Primary and excess programs are available.

David Adamczyk

Executive Vice President, Railroad

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Surety

Aspen's Global Surety team focuses on commercial surety, targeting license and permit, court/fiduciary, miscellaneous bonds, as well as non-construction contract surety bonds for public and private companies. Distributing exclusively through a limited and select group of retail broker partners, we target principals including Fortune 1000, publicly traded and large privately held companies in segments such as mining, oil and gas, waste services, manufacturing and transportation.

Michael Toppi

Executive Vice President

Global Head of Surety

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I REGIONAL PRODUCTS

UK Property & Casualty

UK Corporate Property & Casualty is structured as four underwriting teams, each dedicated to addressing the needs of particular market segments: Property Investors, Business & Community, Construction and Liability. This focus is harmonized to ensure an integrated approach can be applied to a case, a broker or trade segment, without diluting the excellent underwriting and analytical skill inherent in Aspen.

In addition, the team works closely with Aspen Risk Management Limited, who enable key brokers to offer SME clients a wide range of risk management and health & safety services by providing packaged property and casualty insurance products.

Clive Edwards

Regional Product Leader – Property & Casualty
& CUO of Aspen Insurance UK Ltd

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Kevin Pallett

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U.S. Primary Casualty

We offer Commercial General Liability (including Liquor Liability) and Products/Completed Operations, preferring severity loss potential over frequency. Distributing exclusively through the wholesale channel, our target classes include manufacturers, importers, construction, real estate, and hospitality (including liquor).

Sean McPhillips

Head of U.S. Primary Casualty

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U.S. Property

We write an extensive array of coverage types and occupancy classes. We offer Open Market solutions targeting real estate schedules, public entity/education, retail, healthcare and national accounts. We also offer Property Programs and Binding Authority focusing on wholesale brokers and MGAs that have specific expertise in both geographic and occupancy class underwriting.

Cliff Hope

Head of U.S. Property & Casualty

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I PLATFORMS

We conduct insurance business through our principal operating subsidiaries:

- Aspen Insurance UK Limited
- Aspen Underwriting Limited, corporate member of Syndicate 4711 at Lloyd's of London and managed by Aspen Managing Agency Limited (United Kingdom)
- Aspen Bermuda Limited (Bermuda)
- Aspen Specialty Insurance Company
- Aspen American Insurance Company (United States)

Aspen Insurance also has branches in Dublin, Singapore, and Canada.

Aspen at Lloyd's of London

Aspen Syndicate 4711 was formed in 2008 to expand our multi-platform approach. As with all Lloyd's syndicates, Aspen Syndicate 4711 benefits from Lloyd's central resources, including the Lloyd's brand with its unparalleled reputation and history, its network of global licences and the Central Fund.

I DISTRIBUTION

One of Aspen's key strategic initiatives is to increase value to our customers and brokers. Our specialty insurance products and customized solutions are delivered through a targeted distribution network, which allows for a high level of engagement with our strategic partners.

Jonny Atkinson

Global Head of Distribution and Marketing

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I CLAIMS

Our goal is to provide a professional, timely and fair service in handling all claims and in payment of covered claims. We strive to build close and open working relationships with our policyholders and their brokers.

Alan Burtonshaw

Group Head of Insurance Claims

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The summary contained herein is for informational purposes only. Coverage may not be available in all jurisdictions and is subject to actual policy wording as issued. All products are underwritten by insurance company affiliates of Aspen Insurance Holdings Limited.