



TOP 50 TABLES

THE KEY FINANCIAL INFORMATION FROM THE LEADING INSURERS, RANKING BY GWP

		Standard &	2008 figures:														
		Poor's financial strength rating at 15	Gross written premium (GWP)	Net written premium (NWP)		Prior-year loss reserve movement	Underwriting profit	Adjusted shareholders' funds (ASF)		Reported	Reported combined	Accident year	Accident year combined	(Property + equities) /	Technical reserves /	Technical reserves /	Loss reserves /
# Parent	Company	October 2009	£000s	£000s	NWP/GWP	£000s	£000s	£000s	NWP / ASF	loss ratio	ratio	loss ratio	ratio	ASF	liquid assets	NWP	NWP
1 1111-		A . /C+-1-1-/	17.005.000	14.017.000	70.00	(1.200.000)	1 100 000	1,100,000	100.00	01.407	00.407	70.0%	100.00	00.00	70.00	007.00	100.40
1 Lloyd's 2 Aviva plc	Aviva International Insurance plc	A+/Stable/ AA-/Negative/	17,985,000 4,194,952	14,217,000 4,000,710	79.0% 95.4%	(1,300,000) 141,730	1,198,000 (421,690)	14,182,000 1,937,047	100.2% 206.5%	61.4% 70.7%	90.4% 110.8%	70.8% 67.7%	100.0% 107.9%	32.0% 37.4%	76.3% 159.6%	237.2% 127.7%	196.4% 97.9%
2 INVALPIC		AA-/Negative/	3,361,303	1,035,456	30.8%	(41,664)	(65,068)	1,005,239	103.0%	69.9%	114.3%	72.8%	108.3%	9.8%	145.5%	142.3%	122.3%
	Gresham Insurance Co Ltd	-	269,148	2,169	0.8%	1,337	832	81,674	2.7%	61.6%	61.6%	0.0%	0.0%	0.0%	(99.2%)	(1031.9%)	528.2%
Total			7,825,403	5,038,335	64.4%	101,403	(485,926)	3,023,960	166.6%	70.5%	111.5%	68.9%	107.9%	27.2%	154.8%	130.2%	103.1%
3 The Royal Bank of Scotland plc	Direct Line Insurance plc	NR	1,714,019	1,685,945	98.4%	20,694	139,536	669,001	252.0%	73.0%	91.6%	71.8%	90.5%	104.6%	94.2%	126.1%	82.9%
	UK Insurance Ltd Churchill Insurance Co Ltd	NR NR	1,196,437	1,155,437	96.6%	(87,771)	(11,127)	623,245	185.4%	70.7%	102.3%	78.0%	108.2%	0.1%	81.1%	153.4%	102.8%
	National Insurance and Guarantee Corp (The) Ltd	BBBpi//	1,122,696 748,696	1,090,997 713,840	97.2% 95.3%	(8,197) (87,690)	46,426 (41,043)	780,743 564,132	139.7% 126.5%	64.4% 71.3%	95.3% 108.3%	65.2% 82.5%	96.4% 116.1%	0.2% 0.0%	70.6% 75.1%	118.6% 181.2%	78.9% 145.7%
Total	ivational insurance and dualantee corp (The) Eld	DDDp1//	4,781,848	4,646,219	97.2%	(162,964)	133,792	2,637,121	176.2%	70.2%	97.7%	73.6%	100.5%	26.6%	81.1%	139.6%	96.5%
4 AIG	AIG UK Ltd	A+/Negative/	4,372,891	2,312,399	52.9%	20,496	(54,977)	1,111,586	208.0%	77.1%	98.4%	76.8%	102.8%	2.1%	69.1%	85.5%	69.8%
	HSB Engineering Insurance Ltd	NR	53,576	32,505	60.7%	3,709	(2,406)	88,156	36.9%	67.9%	109.2%	57.1%	96.2%	7.2%	46.1%	170.5%	111.4%
Total			4,433,667	2,351,235	53.0%	24,093	(53,374)	1,622,427	144.9%	76.8%	98.3%	76.2%	102.4%	1.8%	61.6%	86.5%	70.2%
5 RSA Group	Royal & Sun Alliance Insurance plc	A/Stable/	3,937,615	3,245,727	82.4%	(258,543)	8,264	2,694,838	120.4%	65.7%	101.0%	74.0%	108.3%	38.6%	121.7%	216.2%	167.6%
Total 6 AXA	AXA Insurance Group *		3,937,615 3,035,825	3,245,727 2,922,695	82.4% 96.3%	(258,543) (138,234)	8,264	2,694,838 988,500	120.4% 295.7%	65.7% 65.1%	101.0% 101.7%	74.0% 69.9%	108.3% 106.3%	38.6% 63.5%	121.7% 104.9%	216.2% 132.7%	167.6% 98.2%
0 AAA	AXA Art Insurance Ltd	Api//	22,227	16,814	75.6%	(725)	(11,845) 2,493	14,439	295.7% 116.4%	28.8%	80.7%	33.4%	88.7%	0.0%	46.5%	67.5%	32.5%
Total	The tributance bed	Tipi, ,	3,058,052	2,939,509	96.1%	(138,959)	(9,352)	1,002,939	293.1%	64.9%	101.6%	69.7%	106.2%	62.6%	104.5%	132.3%	97.8%
7 Zurich Financial Services	Zurich Insurance Company	-	2,312,196	2,140,012	92.6%	(105,073)	5,623	572,744	373.6%	73.3%	101.7%	77.5%	105.4%	117.2%	85.9%	251.1%	210.6%
Total			2,323,056	2,143,056	92.3%	(94,566)	(37,287)	1,242,239	172.5%	73.7%	103.6%	77.4%	105.3%	65.0%	80.1%	254.9%	214.4%
8 ACE	ACE European Group Ltd	A+/Positive/	1,962,746	787,566	40.1%	(89,055)	(11,540)	689,245	114.3%	66.7%	101.4%	80.6%	114.1%	2.6%	78.7%	233.0%	197.3%
Total	D. I. I.I.		1,962,746	787,566	40.1%	(89,055)	(11,540)	689,245	114.3%	66.7%	101.4%	80.6%	114.1%	2.6%	78.7%	233.0%	197.3%
9 Bupa Total	Bupa Insurance Ltd	-	1,934,303 1,934,303	1,927,439 1,927,439	99.6% 99.6%	(33,651) (33,651)	124,929 124,929	464,462 464,462	415.0% 415.0%	80.3% 80.3%	93.1% 93.1%	82.1% 82.1%	95.3% 95.3%	50.5% 50.5%	91.0% 91.0%	54.0% 54.0%	12.2% 12.2%
10 Lloyds Banking Group	St Andrews Insurance plc	-	709,286	488,932	68.9%	(39,022)	124,929	235,022	208.0%	23.9%	72.8%	31.7%	78.9%	71.4%	53.1%	73.8%	28.0%
210 Zioj do Zamang Group	Lloyds TSB General Insurance Ltd	Api//	651,101	628,090	96.5%	(2,182)	132,768	302,354	207.7%	35.8%	77.3%	36.2%	78.4%	71.2%	69.8%	78.6%	28.4%
	Esure Insurance Ltd	-	518,568	490,605	94.6%	(36,009)	(38,372)	169,870	288.8%	83.8%	105.6%	92.2%	117.5%	103.3%	90.0%	119.8%	74.2%
Total			1,878,955	1,607,627	85.6%	(77,213)	236,715	707,246	227.3%	45.1%	82.9%	50.2%	89.4%	79.0%	70.7%	89.7%	42.2%
11 Allianz	Allianz Insurance plc	AA-/Stable/	1,469,725	1,345,761	91.6%	(161,887)	27,185	535,359	251.4%	59.1%	98.0%	71.1%	110.0%	16.2%	108.0%	143.0%	106.4%
	Euler Hermes UK plc	AA-/Stable/	142,848	91,889	64.3%	(6,545)	(31,328)	68,056	135.0%	95.9%	134.1%	106.5%	147.3%	0.0%	74.6%	114.8%	85.7%
	British Reserve Insurance Co Ltd Euler Hermes Guarantee plc	Api// AA-/Stable/	23,212 15,895	6,553 6,101	28.2% 38.4%	(1,213) (974)	2,134 3,978	18,637 11,596	35.2% 52.6%	32.3% 67.7%	67.3% 45.3%	50.8% 79.8%	79.0% 62.8%	0.0% 0.0%	20.0% 18.5%	100.4% 102.2%	60.0% 62.3%
Total	Euler Hermes Guarantee pie	/WI-/Stable/	1,651,680	1,450,304	87.8%	(170,619)	1,969	633,648	228.9%	61.2%	99.8%	73.1%	111.8%	13.7%	102.7%	140.8%	104.7%
12 Everest RE	Everest Reinsurance (Bermuda) Ltd	-	1,640,534	1,554,844	94.8%	(111,981)	168,483	1,525,646	101.9%	69.0%	89.2%	77.8%	95.3%	13.6%	72.5%	180.1%	155.4%
Total			1,640,534	1,554,844	94.8%	(111,981)	168,483	1,525,646	101.9%	69.0%	89.2%	77.8%	95.3%	13.6%	72.5%	180.1%	155.4%
13 QBE Insurance Group	QBE Insurance (Europe) Ltd	A+/Stable/	941,292	747,255	79.4%	(65,463)	(129)	669,652	111.6%	65.1%	100.0%	80.6%	114.7%	14.5%	82.1%	243.7%	199.0%
Total			941,430	747,395	79.4%	(64,200)	(1,247)	685,350	109.1%	65.3%	100.2%	80.6%	114.7%	14.5%	81.7%	248.5%	203.8%
14 XL Capital	XL Insurance Co Ltd	A/Negative/	924,091	104,614	11.3%	(10,390)	(62,230)	565,797	18.5%	151.1%	189.6%	159.7%	201.1%	3.3%	37.6%	377.6%	337.8%
Total	National Farmers Union Mutual Insurance Society Ltd	NR	924,131 864,762	104,652 809,347	11.3% 93.6%	(10,390) (152,657)	(62,487)	567,356	18.4%	151.1%	189.8%	159.7%	201.1%	3.3%	37.5%	377.8%	338.0%
15 National Farmers Offion Mutual	Avon Insurance plc	NR NR	44,372	25,775	58.1%	(822)	(66,206) 8,720	2,341,051 179,712	34.6% 14.3%	89.5% 11.3%	109.3% 66.2%	108.7% 14.5%	128.8% 68.7%	96.1% 0.0%	55.8% 3.2%	229.3% 20.0%	183.1% 20.0%
Total	Thom modulates pre	1,11	909,134	835,122	91.9%	(153,479)	(57,486)	2,520,763	33.1%	87.0%	107.9%	105.7%	126.9%	89.3%	53.4%	222.9%	178.1%
16 Aspen Insurance Holdings	Aspen Insurance UK Ltd	A/Stable/	846,371	423,655	50.1%	233,957	(104,846)	1,053,823	40.2%	89.9%	124.5%	33.5%	68.9%	15.3%	62.1%	327.6%	256.6%
Total			846,371	423,655	50.1%	233,957	(104,846)	1,053,823	40.2%	89.9%	124.5%	33.5%	68.9%	15.3%	62.1%	327.6%	256.6%
17 Fortis NV	Fortis Insurance Ltd	BBBpi//	759,553	728,628	95.9%	(47,692)	(5,237)	337,935	215.6%	76.1%	100.3%	82.8%	107.6%	0.1%	77.2%	126.8%	88.1%
Total	Duit In assume as I tol	ND	759,553	728,628	95.9%	(47,692)	(5,237)	337,935	215.6%	76.1%	100.3%	82.8%	107.6%	0.1%	77.2%	126.8%	88.1%
18 Brit Insurance Holdings Total	Brit Insurance Ltd	NR	674,191 674,191	523,051 523,051	77.6% 77.6%	(58,069)	2,260	479,031	109.2%	67.0%	98.6%	85.2%	116.4%	27.7%	80.2%	241.4%	195.9%
	Liverpool Victoria Insurance Company Ltd	NR	410,774	397,776	96.8%	(58,069) (106,566)	2,260 (31,460)	479,031 254,491	109.2% 156.3%	67.0% 66.7%	98.6% 105.6%	85.2% 95.5%	116.4% 137.3%	27.7% 0.0%	80.2% 77.1%	241.4% 137.7%	195.9% 93.4%
20 Ziverpoor victoria i ricitary society	Highway Insurance Company Ltd	NR	236,116	197,916	83.8%	1,945	(52,685)	80,450	246.0%	99.1%	127.0%	97.6%	124.3%	79.7%	82.3%	148.0%	109.4%
Total	J 7		646,890	595,692	92.1%	(104,621)	(84,145)	334,941	177.8%	78.1%	113.3%	96.3%	132.7%	19.2%	78.8%	141.1%	98.7%
20 Factory Mutual Insurance Co	FM Insurance Co Ltd	BBBpi//	629,593	132,677	21.1%	(10,690)	(2,329)	283,682	46.8%	97.8%	106.1%	107.1%	115.5%	58.3%	39.4%	133.3%	95.1%
Total			629,593	132,677	21.1%	(10,690)	(2,329)	283,682	46.8%	97.8%	106.1%	107.1%	115.5%	58.3%	39.4%	133.3%	95.1%
21 Groupama	Groupama Insurance Co Ltd	A/Negative/	433,250	406,153	93.7%	(28,249)	(11,760)	133,111	305.1%	70.5%	102.0%	78.0%	110.5%	8.7%	85.5%	130.8%	93.2%
Total	Eineneiel Incurence Co I td	A (Ctolala)	433,250	406,153	93.7%	(28,249)	(11,760)	133,111	305.1%	70.5%	102.0%	78.0%	110.5%	8.7%	85.5%	130.8%	93.2%
22 Genworth Financial Inc Total	Financial Insurance Co Ltd	A-/Stable/	408,577 408,577	299,922 299,922	73.4% 73.4%	(7,362) (7,362)	11,564	205,061	146.3% 146.3%	18.2%	106.5% 106.5%	20.4%	99.7% 99.7%	7.3% 7.3%	48.7% 48.7%	66.1% 66.1%	22.6% 22.6%
10141			408,377	299,922	73.4%	(7,302)	11,564	205,061	146.3%	18.2%	100.3%	20.4%	99.7%	7.3%	48.7%	00.1%	22.6%

In association with STANDARD & POOR'S



# Parent	Company	Standard & Poor's financial strength rating at 15 October 2009	2008 figures: Gross written premium (GWP) £000s	Net written premium (NWP) £000s	NWP/GWP	Prior-year loss reserve movement £000s	Underwriting profit £000s	Adjusted shareholders' funds (ASF) £000s	NWP/ASF	Reported loss ratio	Reported combined ratio	Accident year loss ratio	Accident year combined ratio	(Property + equities) / ASF	Technical reserves / liquid assets	Technical reserves / NWP	Loss reserves / NWP
															•		
23 Co-operative Insurance Society	CIS General Insurance Ltd	-	394,369	375,066	95.1%	(52,404)	(51,100)	333,608	112.4%	69.2%	113.8%	82.8%	126.4%	0.0%	79.8%	217.0%	174.0%
Total 24 Liberty Mutual	Liberty Mutual Insurance Europe Ltd	A-/Stable/	394,369 368,868	375,066 246,518	95.1% 66.8%	(52,404) (34,510)	(51,100) 37,537	333,608 430,803	112.4% 57.2%	69.2% 53.1%	113.8% 84.8%	82.8% 70.1%	126.4% 103.3%	0.0%	79.8% 63.6%	217.0% 253.3%	174.0% 208.4%
Total			368,868	246,518	66.8%	(34,510)	37,537	430,803	57.2%	53.1%	84.8%	70.1%	103.3%	0.0%	63.6%	253.3%	208.4%
25 Onex Corp Total	London General Insurance Co Ltd	NR	341,589 341,589	207,747 207,747	60.8% 60.8%	(9,480)	12,739	93,858	221.3%	28.4%	94.5%	33.4%	96.9%	20.9%	64.3%	96.3%	22.9%
26 Tokio Marine Holdings	Tokio Marine Europe Insurance Ltd	AA/Stable/	225,883	108,813	48.2%	(9,480) 669	12,739 1,544	93,858 90,668	221.3% 120.0%	28.4% 60.1%	94.5% 96.5%	33.4% 59.4%	96.9% 97.0%	20.9% 0.0%	64.3% 71.2%	96.3% 168.6%	22.9% 151.1%
	Tokio Marine Global Ltd	AA/Stable/	109,016	108,867	99.9%	(14,183)	6,915	108,150	100.7%	60.8%	93.6%	71.7%	102.9%	0.0%	92.3%	180.9%	118.9%
27 Simplyhealth Group	Simplyhealth Access	-	334,899 334,799	217,680 334,799	65.0% 100.0%	(13,514) (3,356)	8,459 (11,581)	198,818 92,318	109.5% 362.7%	60.4% 82.8%	95.1% 103.3%	65.8% 83.8%	100.1% 104.4%	0.0% 52.5%	80.8% 45.1%	174.7% 21.9%	135.0% 10.7%
Total	Simply neuron ne		334,799	334,799	100.0%	(3,356)	(11,581)	92,318	362.7%	82.8%	103.3%	83.8%	104.4%	52.5%	45.1%	21.9%	10.7%
28 Hiscox Ltd Total	Hiscox Insurance Co Ltd	A/Stable/	324,942 324,942	224,725 224,725	69.2% 69.2%	(36,079) (36,079)	42,600	159,854	140.6%	56.2%	81.0%	71.4%	96.3%	33.6%	74.0%	122.5%	95.8%
29 Allchurches Trust Ltd	Ecclesiastical Insurance Office plc	A-/Stable/	302,490	198,544	65.6%	(34,957)	42,600 (1,945)	159,854 262,775	140.6% 75.6%	56.2% 64.1%	81.0% 101.1%	71.4% 78.4%	96.3% 113.4%	33.6% 68.1%	74.0% 71.2%	122.5% 199.2%	95.8% 161.0%
	Ansvar Insurance Co Ltd	BBBpi//	22,391	12,596	56.3%	(2,780)	2,627	18,427	68.4%	38.9%	76.0%	62.2%	101.3%	1.5%	48.4%	151.9%	101.5%
Total 30 Pool RE	Pool Reinsurance Co Ltd	-	324,881 320,793	211,140 225,319	65.0% 70.2%	(37,737) (196)	682 224,573	281,202 3,004,822	75.1% 7.5%	62.7% (0.1%)	99.7% 1.3%	77.5% 0.0%	112.7% 1.1%	63.7% 11.9%	69.7% 4.5%	196.3% 63.6%	157.4% 4.7%
Total			324,116	228,007	70.3%	(196)	226,878	3,023,173	7.5%	(0.1%)	1.5%	0.0%	1.2%	12.5%	4.5%	63.2%	4.7%
31 The Travelers Companies Inc Total	Travelers Insurance Co Ltd	AA-/Positive/	315,868 315,961	265,477 327,641	84.0% 103.7%	(79,770) 50,323	59,164	503,150	52.8% 52.7%	50.0%	77.6% 104.8%	80.0% 80.0%	107.5% 107.5%	0.0%	62.8%	303.7% 407.9%	261.2% 373.4%
32 Legal & General Group	Legal & General Insurance Ltd	BBBpi//	295,802	274,466	92.8%	(9,757)	(15,876) (23,208)	621,610 94,203	291.4%	80.3% 68.9%	104.8%	72.4%	111.9%	0.0%	70.4% 77.4%	72.5%	44.2%
Total		-	299,771	278,435	92.9%	(9,408)	(26,388)	1,988,003	14.0%	68.7%	109.8%	72.1%	111.0%	65.5%	12.6%	72.9%	44.2%
33 Standard Life plc Total	Standard Life Healthcare Ltd	-	273,698 273,698	273,430 273,430	99.9% 99.9%	(3,780) (3,780)	6,168 6,168	63,174 63,174	432.8% 432.8%	71.0% 71.0%	97.7% 97.7%	72.3% 72.3%	98.9% 98.9%	0.0%	112.4% 112.4%	51.2% 51.2%	10.0% 10.0%
34 Arch Capital Group	Arch Insurance Company (Europe) Ltd	A/Positive/	265,098	22,180	8.4%	(553)	(8,989)	49,474	44.8%	85.8%	140.5%	100.6%	108.4%	0.0%	42.7%	195.9%	264.4%
Total 35 Catlin Insurance	Catlin Incurance Company (LIV) I td	A-/Positive/	265,098 262,978	22,180	8.4% 47.2%	(553) 15,414	(8,989)	49,474	44.8%	85.8%	140.5%	100.6%	108.4%	0.0%	42.7%	195.9%	264.4%
Total	Catlin Insurance Company (UK) Ltd	A-/Positive/	262,978	124,029 124,029	47.2%	15,414	2,850 2,850	125,991 125,991	98.4% 98.4%	66.7% 66.7%	97.7% 97.7%	59.3% 59.3%	88.4% 88.4%	71.2% 71.2%	63.9% 63.9%	134.4% 134.4%	107.6% 107.6%
36 Lancashire Holdings	Lancashire Insurance Company (UK) Ltd	-	262,190	42,205	16.1%	925	(10,151)	125,092	33.7%	81.3%	118.3%	78.1%	131.6%	11.6%	18.3%	68.7%	59.3%
Total 37 FIM Holdings	Provident Insurance plc	BB+/Stable/	262,190 188,195	42,205 176,862	16.1% 94.0%	925 (14,897)	(10,151) (8,649)	125,092 67,205	33.7% 263.2%	81.3% 83.6%	118.3% 103.7%	78.1% 93.2%	131.6% 115.8%	11.6% 3.4%	18.3% 83.4%	68.7% 156.4%	59.3% 106.7%
	Motors Insurance Co Ltd	-	62,391	62,003	99.4%	(6,610)	8,854	45,218	137.1%	44.4%	104.6%	54.1%	98.3%	0.0%	48.7%	84.7%	11.5%
Total	MMA Incurrence also	A /Ctable /	250,586	238,865	95.3%	(21,507)	205	112,423	212.5%	70.0%	100.5%	79.9%	109.9%	2.1%	74.9%	137.8%	82.0%
38 MMA IARD Total	MMA Insurance plc	A/Stable/	250,502 250,502	241,046 241,046	96.2% 96.2%	(8,277) (8,277)	(15,779) (15,779)	93,829 93,829	256.9% 256.9%	74.6% 74.6%	105.4% 105.4%	78.3% 78.3%	112.0% 112.0%	56.4% 56.4%	88.0% 88.0%	122.2% 122.2%	82.1% 82.1%
39 HDI Haftpflichtverband	International Insurance Co of Hannover Ltd	AA-/Negative/	248,612	46,757	18.8%	28,568	(26,697)	135,458	34.5%	145.5%	157.1%	113.8%	98.0%	0.2%	60.9%	381.3%	372.8%
Total 40 SCOR SE	SCOR UK Co Ltd	A/Stable/	248,612 135,252	46,757 66,380	18.8% 49.1%	28,568 (4,554)	(26,697) (12,943)	135,458 64,340	34.5% 103.2%	145.5% 98.9%	157.1% 119.5%	113.8% 106.9%	98.0% 126.8%	0.2% 106.7%	60.9% 88.0%	381.3% 341.0%	372.8% 288.1%
40 SCORSE	SCOR Insurance (UK) Ltd	A/Stable/	79,600	15,489	19.5%	2,927	(2,584)	62,531	24.8%	123.4%	116.7%	103.9%	113.4%	13.7%	65.4%	667.9%	629.0%
Total	Dedukto Heder and Leave et and Leave at 14 d	A A A / D.T /	214,852	81,869	38.1%	(1,627)	(15,527)	126,871	64.5%	103.5%	119.0%	106.3%	124.3%	60.9%	79.4%	402.8%	352.6%
41 Berkshire Hathaway Inc	Berkshire Hathaway International Insurance Ltd General Reinsurance UK Ltd	AAA/Negative/ AAA/Negative/	79,409 66,023	17,256 64,311	21.7% 97.4%	3,698 (31,040)	(4,200) 34,953	53,279 304,709	32.4% 21.1%	99.1% 16.1%	119.4% 40.6%	77.9% 70.5%	97.7% 97.6%	6.5% 0.0%	61.3% 73.5%	518.8% 667.0%	415.4% 639.4%
	Faraday Reinsurance Co Ltd	AAA/Negative/	62,736	61,236	97.6%	(22,032)	4,034	202,080	30.3%	65.2%	93.4%	102.7%	127.0%	0.0%	68.2%	686.0%	662.1%
Total 42 HSBC Holdings	HSBC Insurance UK Ltd	_	208,231 206,508	142,814 192,821	68.6% 93.4%	(48,019) 5,651	33,469 (40,684)	577,822 77,663	24.7% 248.3%	49.1% 101.3%	74.6% 121.7%	85.7% 97.0%	110.7% 118.0%	0.8%	70.7% 86.8%	703.0% 151.9%	667.9% 101.8%
Total	Flobe insulance of Eta		206,508	192,821	93.4%	5,651	(40,684)	77,663	248.3%	101.3%	121.7%	97.0%	118.0%	0.0%	86.8%	151.9%	101.8%
43 Markel Corp	Markel International Insurance Co Ltd	-	185,616	159,333	85.8%	(10,642)	9,610	182,634	87.2%	57.5%	94.0%	71.7%	105.1%	56.5%	77.5%	328.8%	303.2%
Total 44 Loews Corp	CNA Insurance Co Ltd	A-/Stable/	185,616 169,333	159,333 140,887	85.8% 83.2%	(10,642) (30,710)	9,610 5,304	182,634 229,067	87.2% 61.5%	57.5% 65.4%	94.0% 96.1%	71.7% 90.9%	105.1% 122.2%	56.5% 1.8%	77.5% 69.2%	328.8% 282.5%	303.2% 248.5%
Total			169,333	140,887	83.2%	(30,710)	5,304	229,067	61.5%	65.4%	96.1%	90.9%	122.2%	1.8%	69.2%	282.5%	248.5%
45 Domestic & General Group Total	Domestic & General Insurance plc	NR	167,798 167,798	167,522 167,522	99.8% 99.8%	(2,161) (2,161)	18,816 18,816	65,252 65,252	256.7% 256.7%	46.9% 46.9%	80.9% 80.9%	48.4% 48.4%	88.3% 88.3%	79.9% 79.9%	83.3% 83.3%	89.3% 89.3%	4.7% 4.7%
46 HCC Ins Holdings Inc	HCC International Insurance Company	AA/Stable/	126,589	99,806	78.8%	(6,848)	4,300	138,230	72.2%	51.6%	87.7%	60.8%	98.5%	13.9%	64.4%	141.2%	85.7%
Total	Houston Casualty Company (UK branch)	-	40,916	22,613	55.3%	(44,558)	17,161	128,148	17.6%	(99.2%)	(53.2%)	85.8%	122.2%	0.2%	49.9%	599.7%	531.5%
Total 47 Aioi Ins Co	Aioi Motor & General Insurance Company of Europe	A+/Positive/	167,505 136,296	122,419 102,175	73.1% 75.0%	(51,406) (3,452)	21,461 (18,205)	266,378 50,603	46.0% 201.9%	20.3% 80.1%	58.3% 117.2%	65.7% 84.1%	103.2% 125.7%	7.3% 74.4%	56.4% 74.1%	225.9% 77.3%	168.1% 55.5%
Total			136,296	102,175	75.0%	(3,452)	(18,205)	50,603	201.9%	80.1%	117.2%	84.1%	125.7%	74.4%	74.1%	77.3%	55.5%
48 Mitsui Sumitomo Total	Mitsui Sumitomo Insurance Co (Europe)	AA/Negative/	114,344 114,344	41,260 41,260	36.1%	(1,810)	(23,772)	42,448	97.2%	91.0%	157.6%	114.9%	194.2%	0.0%	56.7%	146.3%	126.0%
49 BNP Paribas	Pinnacle Insurance	A-/Negative/	114,344	102,658	36.1% 94.5%	(1,810) 716	(23,772) (21,617)	42,448 132,998	97.2% 77.2%	91.0% 23.1%	157.6% 209.0%	114.9% 22.8%	194.2% 109.2%	0.0%	56.7% 37.9%	146.3% 98.9%	126.0% 46.5%
Total	Total Desired		108,645	102,658	94.5%	716	(21,617)	132,998	77.2%	23.1%	209.0%	22.8%	109.2%	0.9%	37.9%	98.9%	46.5%
50 Western Provident Association Total	Western Provident Association	-	107,599 107,599	106,291 106,291	98.8% 98.8%	16 16	3,427 3,427	139,306 139,306	76.3% 76.3%	80.0% 80.0%	96.8% 96.8%	80.0% 80.0%	96.8% 96.8%	23.0% 23.0%	32.7% 32.7%	49.0% 49.0%	9.4% 9.4%
101.01			101,333	100,231	30.070	10	3,421	153,500	10.370	00.070	30.070	00.070	JU.070	23.070	34.170	45.070	J.4 70

• The Top 50 table shows the main operating entities within each group. Included in the aggregate but excluded from display are those companies with less than £10m gross written premium in 2008. • Data has been extracted from Standard & Poor's SynThesys Non-Life 2008 database (as at 20 July 2009), which utilises UK non-life

regulatory return data from the FSA.

• Lloyd's data has been taken from Standard & Poor's ClassicDirect and reflects an aggregation of all syndicates participating at Lloyd's.

• Excluded from the analysis are global reinsurers and companies where gross or net written premium in 2008 is less

* AXA Insurance Group reflects AXA Insurance plc and its wholly owned subsidiary companies: AXA General Insurance Ltd, AXA Insurance UK plc (AA/Negative/--), AXA PPP Healthcare Ltd and The Royal Exchange

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