

Newline Group – UK Regional Fact Sheet

Newline Group is a Division of OdysseyRe, a leading worldwide underwriter of specialty insurance and reinsurance, with assets of \$10.6 billion, \$3.3 billion in shareholders' equity and \$3.0 billion in statutory surplus, as at 31 December 2011. The financial strength of our parent, Fairfax Financial Holdings Limited, with its total assets of \$33.4 billion and \$8.4 billion in shareholders equity further fortifies OdysseyRe's capability in the reinsurance and specialty insurance markets around the world.

Newline Group is a market leading speciality insurer of UK and International casualty and motor business, operating through two underwriting platforms: Newline Syndicate 1218 at Lloyd's and Newline Insurance Company Limited (both of which are rated "A" (Excellent) by AM Best Company). Newline Group is based in London but also operates out of Manchester, Singapore and Melbourne.

Commercial Insurance Classes written

Motor Fleet

- Mixed Private Car and Commercial Vehicle Fleets
- UK Haulage (<10% European exposure)
- SME sector business (minimum premium £5,000 + IPT per policy)
- Corporate/Mid Market accounts
- Larger major accounts

General Liability (Including UK EL, Public & Products Liability, Clinical Trials Compensation)

- Prefer severity driven, low claims frequency accounts/trade sectors
- USA/Canada Exports can be considered (to a substantial proportion)
- Limits offered up to £15M Limit (may write on both Primary and/or excess basis over one or more layers)
- Addition of PI or Med Mal Extensions
- Minimum Premiums £500 EL; £2,500 PL/PR

Health Sector including Biotechnology and Pharmaceuticals

- Biotechnology
- Biological Engineering
- Alternative & Complimentary Medicines
- Nutraceuticals, Nutrition food, drink and vitamins/supplements
- Veterinary Medicines
- Pharmaceuticals – Manufacturing
 - Contract Manufacturing
 - Active Ingredient Manufacturing
- Medical & Surgical Devices (including invasive) manufacturing, retail/wholesale
- Medical equipment and machinery manufacturing, retailing and wholesaling
- Clinical trials
- Clinical Research
- Cosmetics manufacturers, importers and distributors
- Provision of Health and Care Facilities
- Developers of Therapeutic & Diagnostic products
- Tissue Banks and storage

For all enquiries please initially contact:
Keith Irwin – Regional Underwriter UK
DDI: +44 (0)161 638 9352
Mob: +44 (0)7768 174155
Email: kirwin@newlinegroup.com
Web: www.newlinegroup.com

Rail

- Miscellaneous Railway products
- Railway maintenance, signal work, line work
- Locomotive maintenance and repair
- Heritage railways
- Rolling stock and engine manufacturing
- Rail Operators (Passenger and Freight)
- Steam/Diesel Locomotive Engineers
- Rail Contractors, including groundwork and civil engineering work
- Safety consultants, signalling, design and supervision

Labour Supply & Recruitment

- Blue collar / High risk occupations
- Rail operatives
- Medical Staff
- R&D Staff to pharmaceutical industry

Automotive (including Servicing Indemnity if required)

- Manufacturers of specialist and low volume vehicles
- Manufacture of vehicle components
- Wholesale/Retail, Import/Export of vehicle components and ancillary products
- Specialist Automotive Electrical designers and engineers
- Tyre distribution and specialist tyre manufacturers

Product Manufacturing/Servicing/Importing/Exporting

- Agricultural & Mining Equipment
- Marine and Aircraft Parts and components (ex safety critical)
- Contract Manufacturing
- Chemicals – agricultural, commercial, automotive and industrial (see below)
- Defence – machinery, weaponry & protective equipment
- Diagnostic equipment manufacturing
- Fuels, fuel additives, oils, lubricants and bio fuels

Mining (including underground)

- Mining Contractors
- Drilling Contractors
- Exploration Contractors
- General Contractors at Mines
- Mining Engineers
- Specialist Mining Consultants
- Quarrying
- Blasting Contractors
- Training

Miscellaneous

- Engineering Design
- Engineering Consulting Services
- Waste Collection, waste disposal & waste recycling
- Specialist Welding
- Lift Manufacturer and Engineers
- Telecoms Infrastructure Engineers
- Mountain rescue Organisations
- Outdoor Activities Organisations
- Airside Activities
- Charitable Organisations

Utilities

- Hydro Electric designers/engineers
- Oil & gas equipment manufacturers and engineers
- Waste and Recycling Engineers
- Renewable energy designers and engineers

Property Owners and Related Occupations

- Commercial cleaning contractors
- *Shopping centres and arcades**
- *Supermarkets**
- *Sports stadiums**

Hospitality

- *Bars, lounges and wine bars**
- *Hotel and Motels**
- *Nightclubs**
- *Entertainment venues**
- *Leisure Centres and Theme Parks**

Business areas marked in Italics above are underwritten on an excess of loss basis only*

Medical Malpractice

- Risks written on a claims-made basis
- Maximum line capacity of £10M per claim – subject to an annual aggregate
- Minimum premium £5,000

Care/Nursing Homes

- Elderly/Infirm; Daycare Hospices; Convalescent/Rehabilitation/Respite;
- Care in the Community and home help; Non secure mental illness
- Residential care for learning difficulty or physically disabled
- Childrens homes

Hospitals

- Independent/Private hospitals providing:
- Minor, intermediate or major surgery; Cosmetic surgery (elective or reconstructive);
- Psychiatric/secure establishments; Hospital Groups; Specialist – Eye, tropical medicine, Epilepsy

Clinics

- Diagnostic/CT/PET; Radiology services; Termination of pregnancy; Fertility/IVF;
- Physiotherapy; Osteopathy; Drug & Alcohol; Travel; Renal/Dialysis; Eating Disorder

Practitioners Groups

- Alternative/Complementary Medicine; Surgeons, Radiographers and Dentists;
- Speech or Occupational Therapists; Fitness Trainers, Yoga and Pilates teachers;
- Medical staff agencies including domiciliary care; Foster Agencies

General Medical

- “Well man / Woman” clinics; Medical Charities; Health Advice Centres; First Aid (including training);
- Private Ambulance Services; Aesthetic / Beauty Clinics;
- NHS Contracted services

Professional Indemnity

- Primary and excess layers written on 100% or co-insurance basis with capacity up to £10M per risk
- Worldwide coverage to clients domiciled anywhere in the world outside of the US
- **Traditional Professions** – Accountants, Solicitors and Surveyors
- **Construction Professionals** – Architects, Engineers, Project Managers and Design & Construct
- **New Professions** – Technology Consultants, Media Professionals and Management Consultants
- **Miscellaneous Professions** – Loss Adjusters, Insurance Brokers, Patent Agents, Recruitment Consultants. Other non-traditional professions offering advice, design or specification to third parties

Financial Institutions

- Commercial Banks, Private Banks, Investment Banks and Building Societies
- Investment Managers, Private Equity/Venture Capital, Wealth Managers
- Insurance Companies, Stock Exchanges
- Stockbrokers and Hedge Funds (minimum criteria will be discussed separately)

Directors & Officers

- Cover is written on a claims-made, costs inclusive basis with an aggregated limit
- Primary and excess layers can be written on 100% or co-insurance basis with capacity up to £10M per risk
- Insured firms can be not-for-profit, privately held or publicly traded. Start-ups will be considered
- Most industry sectors considered, both commercial and financial are underwritten
- Additional related products can be offered separately or by endorsement including Prospectus Liability, Pension Fund Trustees Liability, Employment Practices Liability (not standalone coverage) and runoff cover for up to 6 years
- Worldwide jurisdiction
- **New/Existing Schemes** – Looking to consider opportunities to participate in schemes or facilities for commercial D&O
- Minimum premiums £1,000 for non-financial and £4,000 for financial companies

Commercial Crime

- Cover is written on a direct financial loss, costs inclusive basis
- Primary and excess layers can be written on 100% or co-insurance basis with capacity up to £10M per risk
- Commercial Crime is offered to both financial and non-financial companies
- Computer Crime is also offered
- Worldwide jurisdiction
- Minimum premium £4,000

For all enquiries please initially contact:
Keith Irwin – Regional Underwriter UK
DDI: +44 (0)161 638 9352
Mob: +44 (0)7768 174155
Email: kirwin@newlinegroup.com
Web: www.newlinegroup.com