

# Continuity in an uncertain world



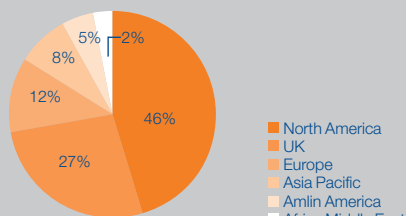
## Amlin Fact Sheet

Amlin Plc is a specialist insurance and reinsurance underwriting group that provides brokers and insureds with continuity in an uncertain world.

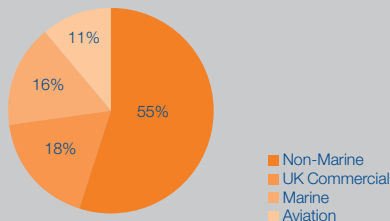
We enable companies to concentrate on their business goals by managing the varied risks of an uncertain world. We do this through our exceptional underwriting and risk management expertise, backed by financial strength and leadership in our markets.

We specialise in providing insurance cover to commercial enterprises addressing many of their risk management needs. We also provide reinsurance to other insurance companies around the world.

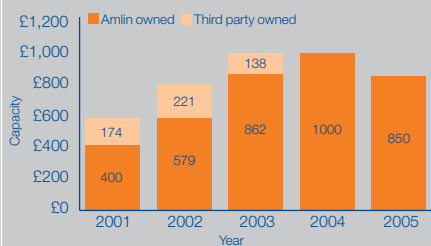
2004 Geographic Analysis of Gross Premium Income



Divisional Gross Premiums Written in 2004



Amlin Capacity and Ownership (£m)



Source for all charts: Amlin 2004 Annual Report

### Syndicate 2001

- Syndicate 2001 is Amlin's business at Lloyd's
- Lloyd's is the world's leading specialist insurance and reinsurance market
- Amlin is one of the largest independent insurers in the Lloyd's market
- Amlin owns 100% of its £850 million capacity for 2005
- Strong bias towards short-tail business

### Employees

- Over 600 employees
- Six UK office locations
- Senior underwriter turnover below 5% for last four years

### Markets

31 classes of insurance and reinsurance written within:

- Aviation
- Property & Casualty
- Marine
- UK Commercial

### Financial Strength

- Syndicate 2001 financial strength rated A1 (stable) by Moody's and A (excellent) by AM Best
- A recent Gracechurch study among London market brokers confirmed Amlin as the leading Lloyd's business for financial strength and usage

### 2004 Financial Highlights

- Profit before tax: £121.6 million (after £74 million impact of windstorms)
- Combined ratio: 82%
- Return on equity: 20%
- Net assets: £444 million

### Amlin

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