

LLOYD'S IS THE WORLD'S LEADING SPECIALIST INSURANCE MARKET, A PLACE WHERE MANY TALENTED AND EXPERIENCED UNDERWRITERS COME TOGETHER TO INSURE AND REINSURE RISK.

BEHIND THE ICONIC GLASS LIFTS, STEEL DUCTS AND STRIKING ATRIUM IS ONE OF THE WORLD'S MOST FAMOUS AND UNIQUE ORGANISATIONS.

KEY FACTS

Numbers and statistics

- > The Lloyd's market is made up of 51 managing agents running 80 syndicates¹. More information on how the market works can be found overleaf.
- > Lloyd's operates in more than 200 countries and territories worldwide. We are expanding our presence into emerging markets such as China, Latin America, India and the Middle East. www.lloyds.com/worldwide
- > 90%² of FTSE 100 companies and 93%³ of Dow Jones companies have insurance at Lloyd's.
- > Lloyd's provides cover for eight of the world's top pharmaceutical companies and 52 of the world's top banks⁴.
- > Each day, around 4,000 people visit the famous Lloyd's building in London.

Our strategy, strength and ratings

- > It is our vision to be the platform of choice for specialist insurance and reinsurance business and we have a clear strategy to achieve this, as set out in our rolling Three-Year Plan: www.lloyds.com/strategy
- > Lloyd's currently holds A+ ratings from Fitch Ratings and Standard & Poor's, and an A rating from A.M. Best.
- > Lloyd's unique capital structure, often referred to as the 'chain of security', provides excellent financial security to policyholders and capital efficiency to members: www.lloyds.com/publications

Financial performance

- > In 2007, Lloyd's achieved a profit before tax of £3,846m⁵.
- > Lloyd's current combined ratio is 84.0%⁶ reflecting continued strong performance.
- > At the end of 2007, the net assets of the Lloyd's Central Fund, which serves as security for Lloyd's policies, stood at £767m plus subordinated loan notes at £516m⁷.

¹ As at 1 May 2008

² As at 24 December 2007 / Lloyd's customer data provided by Xchanging, January 2008

³ As at 1 January 2008 / Lloyd's customer data provided by Xchanging, January 2008

⁴ Fortune 500 as at 23 July 2007 / Lloyd's customer data provided by Xchanging, January 2008

^{5,7} Lloyd's Annual Report 2007 (www.lloyds.com/2007annualreport)

LLOYD'S KEY FACTS

Past and present

- > Unlike most other insurance brands, Lloyd's is not a company, it's a market place where our members join together as syndicates to insure and reinsure risks.
- > Lloyd's started life in a 17th century coffee shop, providing insurance to the burgeoning ship and cargo trade. As new markets emerged, the business evolved, bringing in modern technologies and pioneering new kinds of cover. www.lloyds.com/history
- > The Lloyd's market insures complex and specialist risks from oil rigs and wind farms to major airlines and private space shuttles.
- > Threats such as global terrorism, climate change and geopolitical instability underline the need for Lloyd's to remain responsive and forward looking. Our 360 Risk Project was launched to stimulate thought and discussion about emerging risk issues, tapping in to the knowledge and experience within the market. www.lloyds.com/360

How does the Lloyd's market work?

- > Lloyd's brokers bring business into the market on behalf of clients/policyholders, and shop around to see which syndicates can cover their specific risk and on what terms.
- > Insurance is sold (or 'underwritten') by members of Lloyd's. The members provide the financial backing, known as capital, which acts as security for Lloyd's policies to help ensure that claims are paid.
- > A member or a group of members form a syndicate; which are managed day to day, on behalf of its members, by a managing agent.
- > The Corporation of Lloyd's oversees and provides services to support the market and promotes Lloyd's around the world.

www.lloyds.com/marketstructure

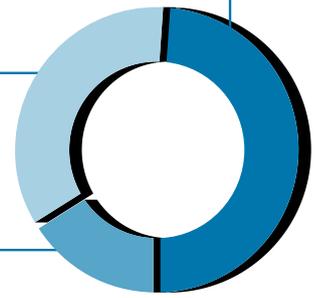
Read the latest news on Lloyd's at www.lloyds.com/newscentre

Where does our capital come from?

49% UK listed and other corporate members

35% International insurance industry

16% Individual members



Breakdown of business by class

33% Reinsurance

23% Property

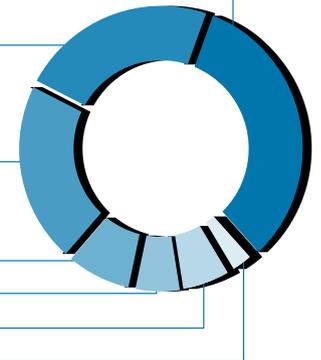
21% Casualty

8% Marine

6% Motor

6% Energy

3% Aviation



Breakdown of business by region

44% US & Canada

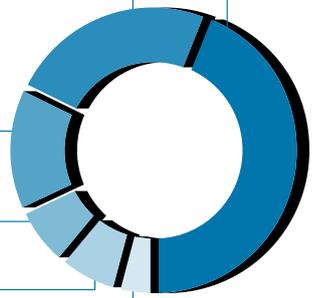
24% UK

14% Europe

7% Central Asia & Asia Pacific

7% Other Americas

4% Rest of the World



All figures from Lloyd's Annual Report 2007 (www.lloyds.com/2007annualreport)

How Lloyd's works

