
Launching a Lloyd's Program

Target Markets Fall 2018

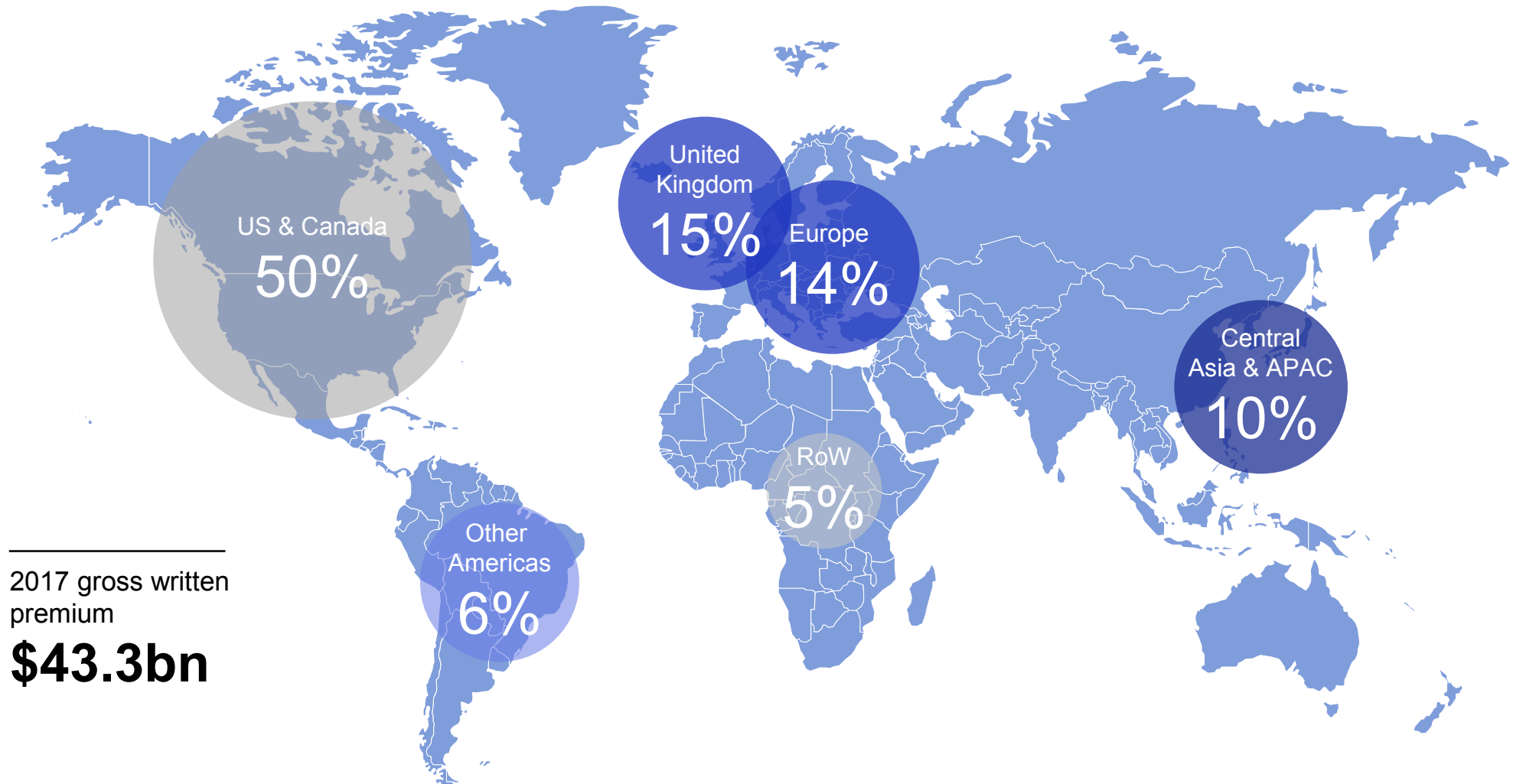
Mike Zimmerman, Proper Insurance

Dawnmarie Black, Lloyd's

Rodney L. Smith, Lloyd's

Global Business

Lloyd's insures individuals, businesses and communities in more than 200 countries and territories



Lloyd's First Half 2018

- **Lloyd's market profit £0.6bn (Full Year 2017 - £2.7bn)**
- **Net resources £29.0bn (Full Year 2017: £27.6bn)**
- **Combined ratio 95.5% (June 2017: 96.9%)**
- **Recently reaffirmed**
 - **A (Excellent) from A.M. Best**
 - **A+ (Strong) from Standard & Poor's**
 - **AA- (Very Strong) from Fitch**

Our Chain of Security

Link one
Syndicate level assets

\$72bn

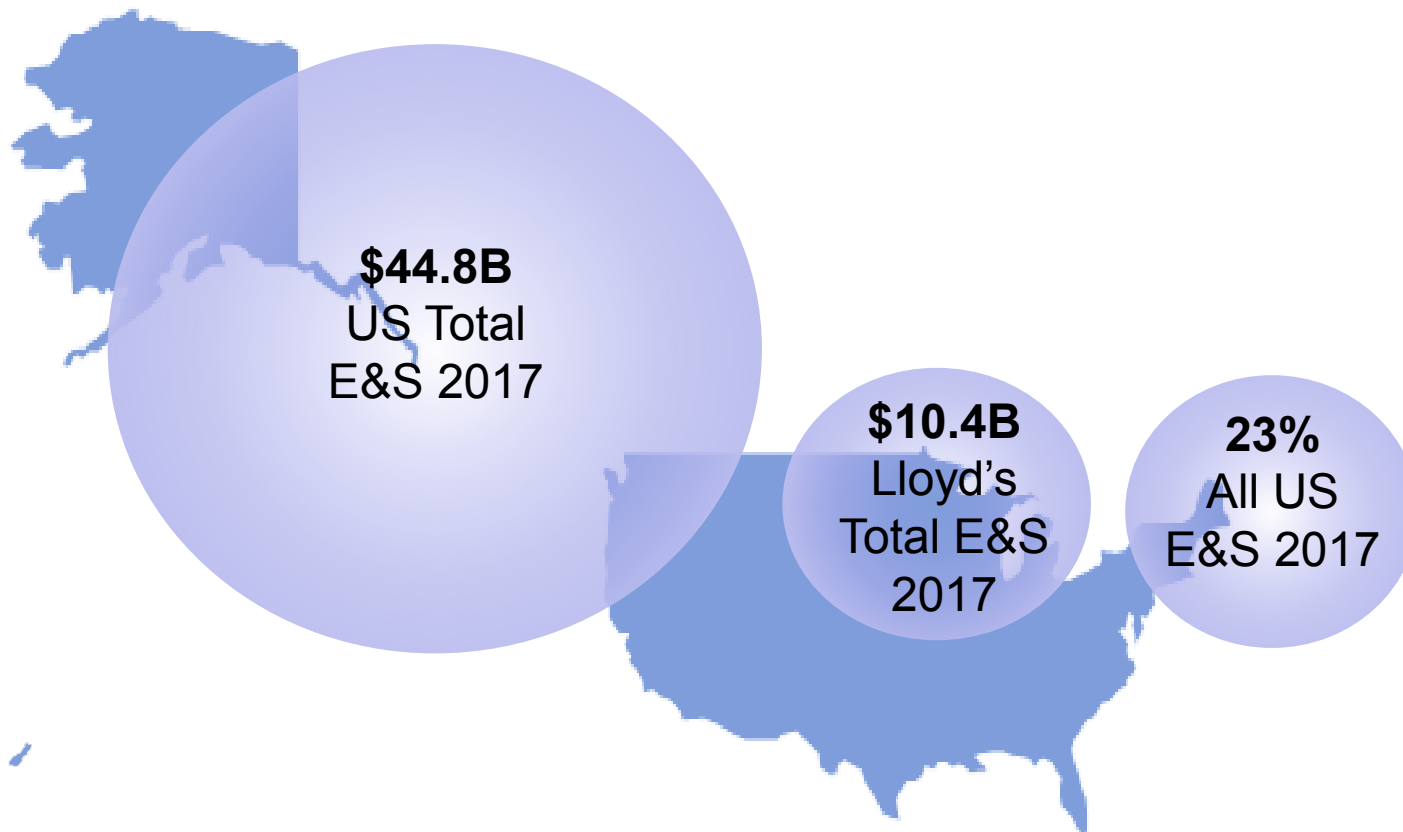
Link two
Members' funds at Lloyd's

\$34bn

Link three
Central Assets

\$5bn

Lloyd's in the US

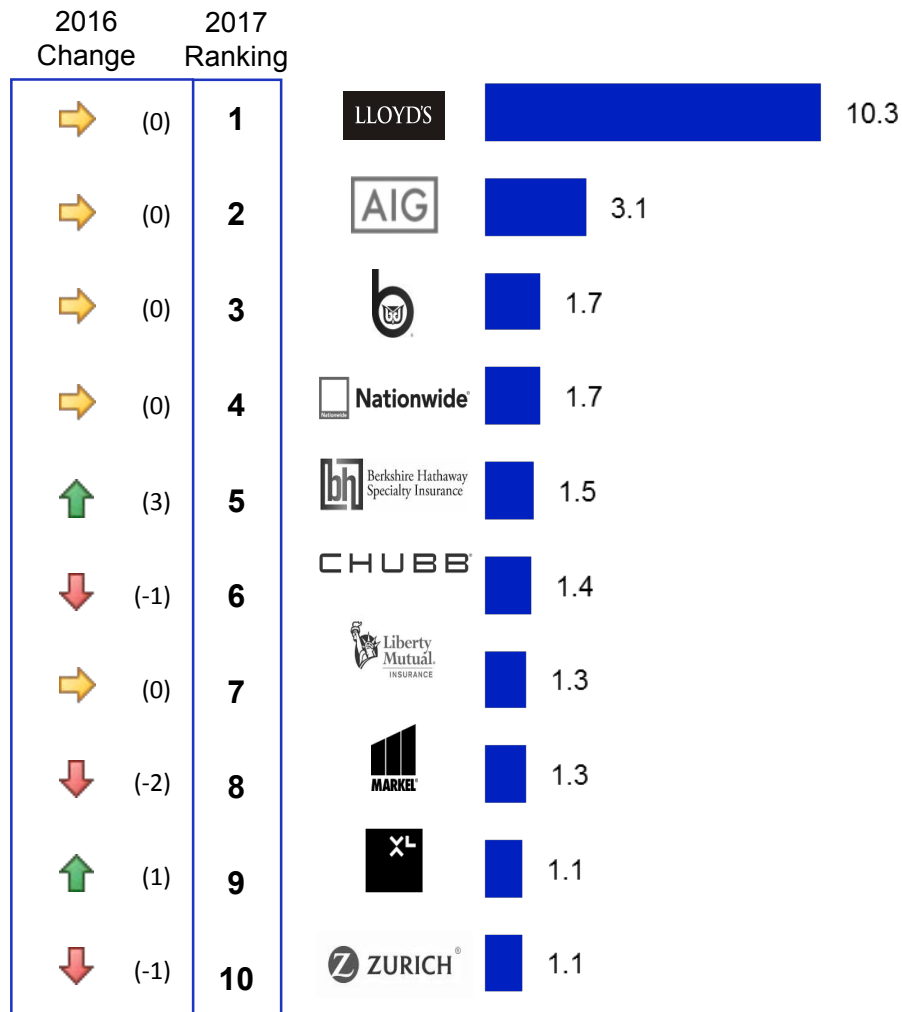


Lloyd's US First Half 2017/2018 Variance

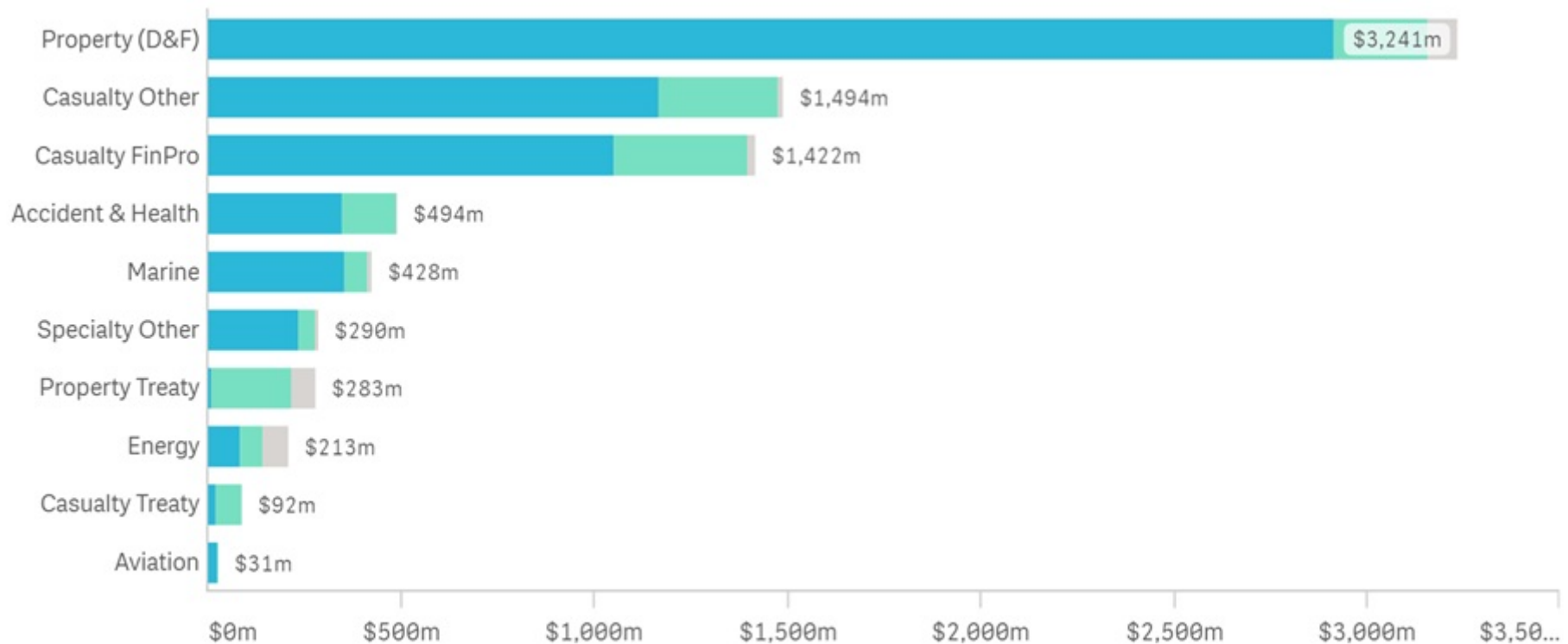


• Surplus Line	17.17%
• Licenced Illinois	-7.88%
• Licenced Kentucky	-9.43%
• Licenced US Virgin Isles	-.84%
• Unlicenced Non Regulated	4.13%
• Reinsurance	5.76%
• Total US	12.20%

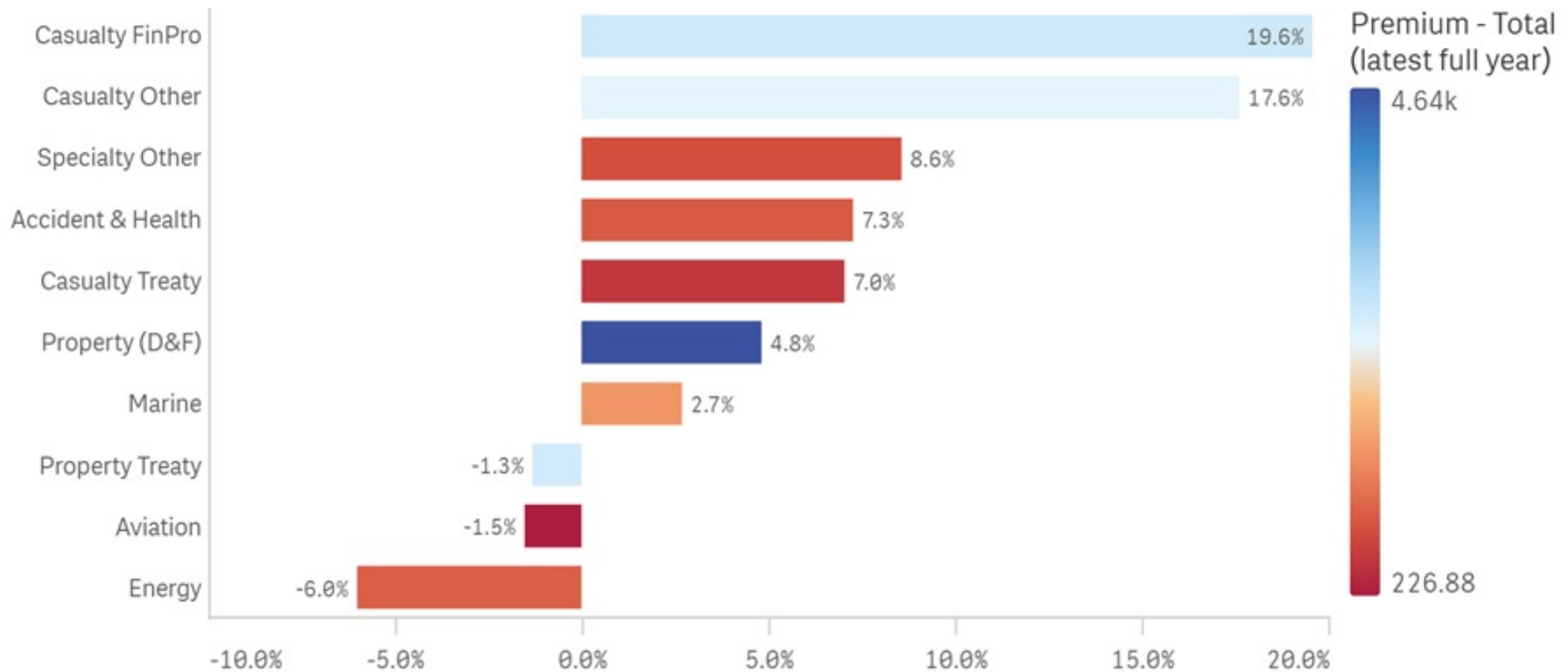
US Market Insurer Ranking



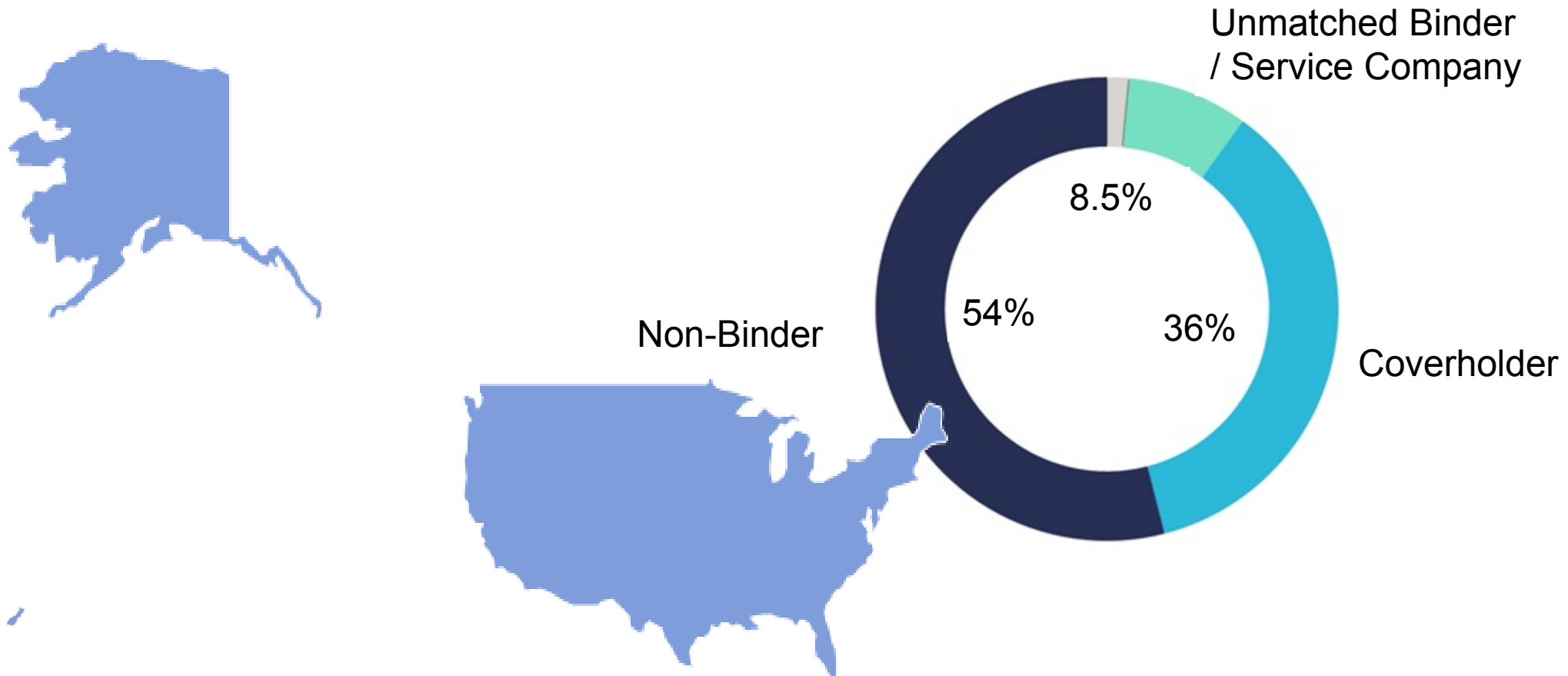
Lloyd's US Class of Business 2017



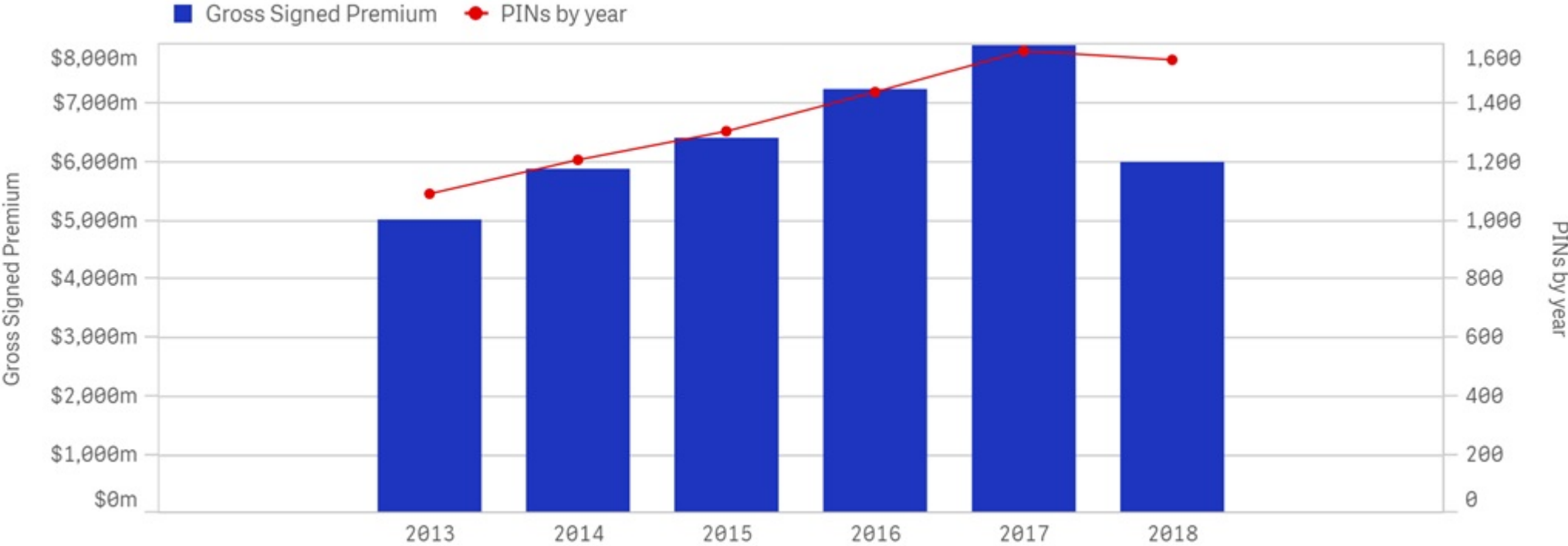
Lloyd's US Trends 2013-2017



Lloyd's US Distribution Channels 2017



Lloyd's US CH Premium



LLOYD'S