

## The industry called for a better model. So we created it.

Ironshore was launched in the wake of the subprime meltdown and the catastrophic losses from Hurricanes Katrina, Wilma and Rita. We combined leadership, experience and financial strength to take on the market's most challenging risks. Our nimble structure, work ethic and innovative approach is the difference between the standard insurance provider and a true insurance partner.

The following core values have made us one of the fastest-growing specialty insurance companies in the world:

### Experienced and Accessible Senior Management

- Ironshore has assembled the top talent in the industry – leaders who have helped define the categories in which they specialize.
- Our senior managers are extremely accessible and hands-on. Much of their time is spent meeting with our brokers and clients, which helps strengthen their relationships and deepens their understanding of market trends and client needs.
- Our goal is to always be #1 on your list to call.

### Speed of Execution

- Our underwriters are empowered with authority; they have short reporting lines and are in a position to make quick decisions in order to come to the table on risk opportunities.
- Our flat organization is fast, setting the industry standard for rapid response times and adaptable thinking.

### The Relentless Pursuit of Innovation

- Our Product Innovation Group meets monthly to customize unique solutions to non-standard risks and to address coverage gaps that exist in the marketplace. As a result, we consistently are among the first to launch innovative products across all categories.
- Ironshore was named #2 Top New Product Pacesetter for 2010 by Advisen, affirming Ironshore's innovation in the marketplace.

### A Strong Financial Foundation

- Financial resources with no legacy issues enable us to follow through on our commitments, retain the top talent in the industry, expand our product and service offerings and invest in innovation. It's one of the reasons A.M. Best, Fitch and Standard and Poor's have rated Ironshore so highly every year.
- Ironshore has grown from a GWP of \$380M in 2008 (75% of which was Bermuda Property Risks) to a GWP of almost \$1.2B at the end of 2010. Our product allocation has diversified—30% of our business is Property, 70% is Casualty, including Professional, Healthcare, Environmental and Aviation product lines.
- Ironshore has more than a dozen business units, \$1.7 billion in fresh capital and \$2.5 billion in investments by the end of 2010.

## An Integrated Approach to Claims

- Our claims group works collaboratively with our production team from policy inception to the handling of claims.
- The collaboration between these two distinct disciplines enables Ironshore to provide our broker partners with the most responsible analysis of their clients' businesses so we can customize policies that deliver the most comprehensive, yet efficient protection. This hybrid approach is unique within the industry.
- At Ironshore, the people who make the promises keep the promises. We understand that clients purchase insurance to be protected in the event of a loss. We follow through on our pledge to protect.
- We monitor our clients' satisfaction by listening to their feedback. Telephone surveys are routinely conducted with insured customers after handling their claims, which allows us to be in touch with our clients and continuously improve our services.

## A Culture of Ownership and Accountability

- Many of our employees have an ownership stake in the company, including senior management, production and claims staff. This provides Ironshore with a competitive advantage by bestowing our stakeholders with the drive to see the company succeed and grow by being accountable for every decision we make.
- Our responsive, entrepreneurial, client-focused approach pervades our entire company.

## Go Global, Feel Local

- Ironshore's global network has expanded into 20 worldwide regions including Australia, Bermuda, Canada, Europe and the United States, but our seasoned experts' hands-on approach in each market keeps our structure streamlined and nimble.
- Our relationship with Lloyd's and our diverse portfolio of specialty products enables Ironshore to provide the best coverage within our platforms for each individual's business needs. We are the answer for companies that have historically had difficulty addressing their needs with the template coverage that exists in a traditional market.

When considering a long-term insurance partner for your business, please call  
1-877-IRON411, visit [www.ironshore.com](http://www.ironshore.com) or email: [info@ironshore.com](mailto:info@ironshore.com)



### About Ironshore

Ironshore provides broker-sourced specialty property and casualty insurance coverages for varying risks on a global basis through its platforms in Bermuda, the U.K., Canada, Ireland and the U.S. The Ironshore group of companies is rated A- (Excellent) by A.M. Best with a Financial Size Category of Class XIII. Ironshore's Pembroke Syndicate 4000 operates within Lloyd's where the market rating is A (Excellent) by A.M. Best and A+ (Strong) from both Standard & Poor's and Fitch. For more information, please visit: [www.ironshore.com](http://www.ironshore.com)

Ironshore's  
Core Values

### Experienced and Accessible Senior Management

Over 30 years' average experience—always a phone call away

What this means to you

Access to decision makers, resulting in quick, empowered decisions

### Speed of Execution

Our organization is flat, fast and non-bureaucratic

What this means to you

Our motivation to be responsive, nimble and client-focused exists on all levels

### The Relentless Pursuit of Innovation

We think in terms of solutions, not just products

What this means to you

Talented people with a commitment to listen, learn and innovate

### Providing Solutions for Ever-Changing Market Needs

Our in-depth experience enables us to customize solutions for companies with unique challenges and complex risks

What this means to you

We don't back down when things get tough. When things get tough, we create

### A Strong Financial Foundation

Our company is well capitalized

What this means to you

A dependable resource with the ability to follow through on our commitments

### Integrated Approach to Claims

Our claims management works side by side with our production team

What this means to you

A coordinated and seamless process from policy inception to expiration

### A Culture of Ownership and Accountability

We're not just employees, we're owners

What this means to you

Want to speak with an owner? There's a good chance you already are

### Go Global, Feel Local

Our international footprint gives us in-depth knowledge of local markets

What this means to you

A hands-on approach designed to provide the best coverage across multiple platforms

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