GET TO KNOW US.

OneBeacon
INSURANCE GROUP
GET TO KNOW US.

We have prepared this communication in an effort to refresh your understanding of OneBeacon Insurance Group’s capabilities as we complete our transformation to a pure specialty company. Several years ago, we undertook an effort to focus all of our company’s energies on the unique needs of a number of, not just industries, but industry segments that we felt would benefit from specialized expertise, tailored products and an intense commitment to service. This new beginning for our company has brought a great deal of excitement and optimism to our employees and shareholders and very positive support from brokers and agents approved for access to our specialty businesses.

Our goal is to become an increasingly important market for customers that value sensible solutions, stability and fair handling of even the most difficult circumstance. We invite you to contact any of our groups to learn more about our approach, capabilities and potential opportunities.

OneBeacon’s Core Appetite

• We offer both monoline and package products.

• We prefer primary and lead excess positions but frequently make excess and umbrella capacity available where appropriate to our risk appetite.

• Our capabilities are made available to the marketplace on an admitted and excess and surplus lines basis depending on coverage, jurisdiction and industry segment.

• We are predominantly focused on middle-market sized accounts with low to moderate exposure.
Beyond Expertise
Today, many insurers call themselves “specialty” and cite expertise as their signature attribute. At OneBeacon, we believe expertise is an essential ingredient in developing properly structured insurance programs. But our expertise doesn’t stop there. We also work hard to earn your confidence by exceeding expectations, and demonstrating our ability to adapt to the ever-changing environment faced by our insureds. The working environment we have created at OneBeacon is designed to enable our experts to make better decisions, operate with the authority to act decisively and place the needs of our customers at the center of our decision-making process. You can expect our people to be accountable, accessible and motivated to earn and retain your business.

Financial Strength Ratings
OneBeacon Insurance Group, Ltd. is a Bermuda-domiciled holding company that is publicly traded on the New York Stock Exchange under the symbol “OB.” The company’s financial strength ratings are as follows:

<table>
<thead>
<tr>
<th>Agency</th>
<th>Rating</th>
<th>Placement</th>
</tr>
</thead>
<tbody>
<tr>
<td>A.M. Best</td>
<td>“A”</td>
<td>Excellent, third highest of 16 ratings, class XI</td>
</tr>
<tr>
<td>Moody’s</td>
<td>“A2”</td>
<td>Good, sixth highest of 21 ratings</td>
</tr>
<tr>
<td>Standard &amp; Poor’s</td>
<td>“A-”</td>
<td>Strong, seventh highest of 21 ratings</td>
</tr>
<tr>
<td>Fitch</td>
<td>“A”</td>
<td>Strong, sixth highest of 19 ratings</td>
</tr>
</tbody>
</table>


Please refer to the actual policy for exact coverage descriptions and limits; exclusions and deductibles may apply. Coverages are subject to policy terms and conditions and may not be available in all states.
OUR BUSINESSES

ONEBEACON ACCIDENT GROUP
ONEBEACON GOVERNMENT RISKS
ONEBEACON SPECIALTY PROPERTY

ONEBEACON CROP INSURANCE
ONEBEACON ENVIRONMENTAL
ONEBEACON PROGRAM GROUP
ONEBEACON SURETY GROUP

A. W. G. DEWAR
INTERNATIONAL MARINE UNDERWRITERS
ONEBEACON ENTERTAINMENT
ONEBEACON TECHNOLOGY INSURANCE

ONEBEACON PROFESSIONAL INSURANCE
OneBeacon Accident Group focuses on analyzing and developing unique accident solutions for the transportation, non-subscription and corporate accident marketplace, while also developing specialized accident insurance programs. We continually canvass the marketplace for niches that could benefit from our accident solutions. We also deliver unique services including travel assistance services, identity theft management services and a discount prescription drug program.

www.onebeaconaccident.com

For insights about our transportation segment capabilities:

www.onebeacontransportation.com

Target Industries
Independent contract truck drivers/owner operators; small and middle-market businesses opting out of workers compensation; youth sports groups, youth camps, youth clinics and youth clubs; small, middle-market and large corporations, associations and affinity groups

Products & Coverages
• Corporate Accident: accidental death, accident medical, basic 24-hour carve-out; business travel accident; voluntary accident

• Transportation: occupational accident, passenger accident, contingent liability, non-trucking liability, vehicle physical damage, workers compensation (limited availability)

• Non-subscription: occupational accident, occupational accident with employers liability

Distribution
Primarily approved producers. We also explore program opportunities through new or existing producers.
OneBeacon Government Risks is dedicated to helping public entities manage their uniquely broad spectrum of risk. We partner with independent agents and brokers who specialize in government entities and know the community because they live and work there. This helps us understand each community’s unique needs as we develop their insurance program. Our own team’s deep experience in this business means that we’ve underwritten the specific coverages this market requires time and again.

Our dedicated risk management specialists work side by side with agents and risk managers to help reduce risks before they become costly liabilities for an entity. Through risk identification, education, risk reduction practices and other targeted resources, our experts can help an entity embrace a true culture of risk management.

We also provide specialized and experienced claim handling to ensure swift and comprehensive resolution once a claim does arise. Our claims team responds only to government entity claims and understands the nuances of governmental claims, both state and federal, including tort caps, immunities, special defenses and civil rights statutes including 42 USCA § 1983.

www.onebeacongov.com

Target Industries
Cities and towns, counties, non-rail transit, public water districts, sanitation districts, other publicly funded districts

Products & Coverages
Property, general liability, public officials liability, employment practices liability, law enforcement liability, automobile coverages, excess liability

Distribution
Approved access distribution model
OneBeacon Specialty Property focuses entirely on excess placements for a broad range of commercial property and inland marine classes. Risks we typically write include: high capacity business, medium to high hazard business and unique risks that are difficult to place in the standard market. Our team has extensive experience in specialty property accounts and we use state-of-the-art underwriting tools to deliver flexible, innovative and high-quality insurance solutions.

www.onebeaconsp.com

Target Industries
Apartments and condominiums, commercial real estate, small-to-medium manufacturing, retail/wholesale, education and public entities

Products & Coverages
Real estate, public entity, mercantile, manufacturing, warehousing

Distribution
Primarily surplus lines wholesalers
ONEBEACON CROP INSURANCE

Through our exclusive relationship with The Climate Corporation, we are authorized to provide multiperil crop insurance policies through the federal crop insurance program administered by the U.S. Department of Agriculture’s Risk Management Agency (RMA). OneBeacon and The Climate Corporation also offer crop-hail coverages to supplement the federal crop insurance program.

www.climate.com

Target Industry
Agriculture

Products & Coverages
Multiperil crop insurance through the federal crop insurance program, crop-hail coverage to supplement this program

Distribution
The Climate Corporation is our exclusive managing general agency to provide multiperil crop insurance policies through the federal program and to write supplemental crop-hail coverages.
OneBeacon Environmental specializes in environmental risk solutions designed to address a variety of exposures for a broad range of businesses, including multiline casualty placements for the environmental industry. Pollution exposures create unique challenges for businesses. But often, it’s not until a pollution incident occurs that a company realizes the risks, or how important the right insurance coverage can be. Our underwriters are experienced and have put their expertise to work creating insurance solutions for insureds that are driven by in-depth knowledge of the industry, profession and market.

www.onebeaconenvironmental.com

Target Industries
Environmental contractors and consultants; analytical laboratories; operators of landfills, transfer stations, recycling facilities and wastewater treatment; general contractors and construction managers; artisan and trade contractors including electrical, plumbing, HVAC, mechanical engineers, painting, demolition, excavation and grading; street and road construction and maintenance; and more

Products & Coverages
Commercial general liability, contractors pollution liability, transportation pollution liability, professional services liability, products pollution liability, follow-form excess, business auto, premises pollution liability and environmental excess liability

Distribution
Approved producers
OneBeacon Program Group provides a full range of multiline package insurance and turnkey systems (as needed) for uniquely tailored programs overseen by dedicated specialist agencies that perform all policy administration functions. Products are available on an admitted and nonadmitted basis with sufficient capacity to match most program needs.

www.onebeaconprogramgroup.com

Target Industries
Our core appetite is centered on the proven expertise of any individual program administrator relating to small and medium commercial business accounts commensurate with any capacity requirements needed. We are NOT a market for: monoline unsupported workers compensation, heavily catastrophe-exposed property and personal lines coverage.

Products & Coverages
General liability, employment practices liability, professional liability & wrongful acts, umbrella/excess, property, equipment breakdown, inland marine, crime, commercial auto & truckers, cyber coverage, workers compensation and more

Distribution
Program administrators (PAs) or managing general underwriters/managing general agents that target specialty, niche-oriented program business
OneBeacon Surety Group offers a broad range of commercial, specialty contract, U.S. Customs and miscellaneous bonds targeting middle-market, Fortune 2500 companies with bond needs in the United States, Puerto Rico, Canada and Mexico. Our collateral capabilities include letters of credit or cash, including two options for escrowed cash agreements. Business is serviced through eight regions in the United States and written through a network of independent agencies, brokers and wholesalers.

www.onebeaconsurety.com

Target Industries
Fortune 2500 companies; companies publicly traded or privately held, domestic or international. Specific industries include manufacturing, retail, mining, energy, financial, service, transportation and agriculture.

Products & Coverages
OneBeacon Surety has the following bond capabilities: license & permit bonds, U.S. Customs bonds, miscellaneous bonds, court bonds, workers compensation bonds, performance & payment bonds, supply/supply & install bonds, maintenance/warranty bonds, lost instrument bonds, tax bonds

Distribution
Approved producers
A. W. G. DEWAR

Dewar has been a leading provider of tuition reimbursement insurance since 1930. Our product protects both schools and parents from the financial consequences of a student’s withdrawal or dismissal from school.

www.tuitionrefundplan.com

Target Industries
K–12 private school institutions, private colleges and universities

Products & Coverages
K–12 tuition reimbursement insurance, college & university tuition reimbursement insurance

Distribution
Work directly with colleges and universities
INTERNATIONAL MARINE UNDERWRITERS

International Marine Underwriters traces its roots to the early 1900s, and offers a full range of ocean and inland marine insurance solutions. Ocean marine products include, but are not limited to, commercial hull and marine liabilities at both the primary and excess levels; ocean and air cargo with coverage extensions such as inland transit, warehousing and processing; yachts; and several marine package products with comprehensive property, auto and liability coverage. Inland marine solutions include builders’ risks, contractors’ equipment, energy, fine arts, motor truck cargo, transportation, miscellaneous articles floaters, warehousemen’s legal liability and other inland marine opportunities.

www.imu.com

Target Industries
Ocean marine and inland marine

Products & Coverages
Commercial hull & protection & indemnity, marine liability, commercial marine package, marina operator/boat dealer package, yacht club package, ocean cargo, yacht/boat, inland marine, marine manufacturing; programs

Distribution
Primarily approved retail producers, some wholesale producers
OneBeacon Entertainment provides specialized commercial insurance products, including professional liability coverages for the entertainment, sports and leisure industries. Our emphasis on customer service combined with a willingness to undertake difficult insurance challenges, sets us apart. Our market resources signify our commitment to remain an industry leader providing coverage on a global scale. OneBeacon Entertainment was founded from Entertainment Brokers International (EBI), which was acquired by OneBeacon in July 2008. We can offer additional specialized coverages available in the marketplace through Specialty Advantage Insurance Services (SAIS), a OneBeacon agency/brokerage affiliate.

www.onebeaconentertainment.com

Target Industries
Independent films; motion pictures; television; celebrities such as actors, musicians, singers and live performers, and radio and television personalities; concerts and sports teams; venues including TULIP and motor racing; Broadway and other theatre shows; the “bricks and mortar” of entertainment

Products & Coverages
Motion picture, TV, DICE; celebrities & entertainers; sports & leisure; contingency; theater; specialty property

Distribution
Primarily approved retail producers
OneBeacon Technology Insurance focuses exclusively on technology risk. All of our staff specialists, whether claims, risk control or underwriting, have deep experience with technology companies. Because of our flat structure, we can be flexible and creative in responding to client needs. We’ve empowered our underwriters, so the decision-making process is expedited to turn around solutions quickly for you and your client.

Technology is always changing and we’re continuously looking for new opportunities in the industry. We’re committed to developing new capabilities in this ever-changing market and expanding our reach into new geographic territories and segments.

www.onebeacontech.com

Target Industries
Telecommunications, information technology, software & services, electronic hardware, manufacturing & assembly, electronic distributors, medical technology, medical devices and bio-pharma

Products & Coverages
Property, general liability, business auto, commercial umbrella, workers compensation, medical technology products/completed operations, technology errors and omissions liability, information risks (cyber liability), communications liability, international

Distribution
Approved retail producers
OneBeacon Professional Insurance specializes in professional liability solutions for targeted industries including hospitals, managed care organizations, long-term care facilities, medical facilities, physician groups, media organizations, lawyers, design professionals, financial services and technology providers. Additionally, we provide employment practices liability, management liability and tailored products for complex organizations including health care provider excess insurance and HMO reinsurance. General liability, property and workers compensation coverages are also available for financial institutions.

www.onebeaconpro.com/whatwedo

Products & Coverages
OneBeacon Professional Insurance is structured around four distinct business segments:

- **Health Care**: medical professional liability for health care organizations, institutions and providers; E&O for managed care organizations; and specialized medical excess coverages

- **Professional Liability**: emphasis on law firms, design professional firms, media organizations, technology companies/service providers as well as network security and privacy liability coverage for a broad range of industries

- **Management Liability**: for health care organizations, private companies and nonprofit enterprises

- **Financial Services**: primarily for community banks

Distribution
Approved access for specialized brokers and wholesalers
HOSPITALS, PHYSICIANS AND COMPLEX RISKS  (onebeaconpro.com/100)

Coverage
Primary medical professional liability for hospitals, physicians and physician groups with standard limits of $1,000,000/$3,000,000. Excess and reinsurance for large, self-insured organizations with $25,000,000 in capacity.

Target Industries
Any size hospital with middle-market as the prime focus (250–399 beds) including critical access hospitals, long-term acute care hospitals, rehabilitation hospitals, children’s hospitals and surgical hospitals; physician groups with more than 25 physicians (including multistate risks) are also a key target, with hospitalists, radiology/teleradiology, orthopedic surgery and primary care as the prime focus.

Highlights
Specialized risk management services available to policyholders. General liability and employee benefits liability coverages available for hospitals with separate towers available for professional liability, general liability and employee benefits liability on primary policies. Evacuation expense reimbursement coverage available. Legal/media expense reimbursement coverage available. Standalone extended reporting period (tail) policy available for physicians and physician groups who are joining other entities. Physicians’ coverage available on a first dollar basis. Excess policy with umbrella liability coverage available.
MEDICAL FACILITIES (onebeaconpro.com/101)

Coverage
Primary medical professional liability and general liability for medical facilities with $5,000,000 in capacity; $10,000,000 in excess capacity

Target Industries
Medical staffing, ambulatory surgery centers, home health care agencies, imaging centers, medical laboratories, pharmacy and walk-in clinics and urgent care facilities

Highlights
Specialized risk management services available to policyholders. Employee benefits liability coverage available with separate towers available for professional liability, general liability and employee benefits liability on primary policies. Occurrence-based professional liability available for select risks. Evacuation expense reimbursement coverage available. Legal/media expense reimbursement coverage available. Hired and nonowned auto liability available. Physicians and independent contractors can be included in coverage. Excess policy with umbrella liability coverage available.

LONG-TERM CARE FACILITIES (onebeaconpro.com/102)

Coverage
Primary medical professional liability and general liability for long-term care facilities with standard limits of $1,000,000/$3,000,000 or $2,000,000/$4,000,000; $15,000,000 in excess capacity

(CONTINUED ON NEXT PAGE)
Target Industries
Skilled care facilities, assisted living facilities, independent living facilities and continuing care retirement communities; focus is on facilities with 100 to 250 beds (minimum 15); will consider larger, multilocation accounts

Highlights
Specialized risk management services available to policyholders. Employee benefits liability coverage available with separate towers available for professional liability, general liability and employee benefits liability on primary policies. Occurrence-based general liability available. Evacuation expense reimbursement coverage available. Legal/media expense reimbursement coverage available. Superbug clean-up coverage available. Excess policy with umbrella liability coverage available.

MANAGED CARE ORGANIZATIONS
(onebeaconpro.com/103)

Coverage
Managed care E&O liability with $25,000,000 in capacity

Target Industries
Health maintenance organizations (HMOs), preferred provider organizations (PPOs), independent practice associations (IPAs), management service organizations (MSOs), physician hospital organizations (PHOs), peer review organizations (PROs), quality improvement organizations (QIOs), utilization review organizations (UROs), accountable care organizations (ACOs)

(CONTINUED ON NEXT PAGE)
Highlights
Definition of managed care activity is expanded for certain potential new exposures in the evolving health care industry. Primary and excess coverage available. Specialized risk management services available to policyholders, including access to informational web portal, webinars and risk management newsletter.

MEDICAL EXCESS (onebeaconpro.com/200/201/202)

Coverages
Health care provider excess insurance, health maintenance organization (HMO) reinsurance and employer stop loss coverages for organizations that are financially responsible for the cost of medical services.

Target Industries
Hospitals and hospital systems, integrated delivery systems (IDSs), independent practice associations (IPAs), medical groups, physician hospital organizations (PHOs), preferred provider organizations (PPOs), HMOs, accountable care organizations (ACOs), and consumer operated and oriented health plans (CO-OPs)

Highlights
Provider excess coverage is available on an admitted basis in certain jurisdictions. Alternative funding arrangements are available, including retro funding and inner aggregate funding. Specialized risk management services are available to policyholders, including medical management of high-risk premature infants, preferred pricing with dialysis centers, claim negotiation, transplant networks and preferred pricing for high-cost drugs.
MEDIA PROFESSIONAL LIABILITY INSURANCE
(onebeaconpro.com/300)

Coverage
Media professional liability with $15,000,000 in capacity

Target Industries
Newspaper and magazine publishers; book publishers; radio, TV and cable broadcasters; advertising agencies and advertisers; web-based media; video and film producers; authors; multimedia companies; music; and commercial printers

Highlights
With respect to primary risks, coverage is available on an admitted basis in all states except Louisiana, where surplus lines coverage is available. Coverage is available on an admitted basis for excess risks in certain jurisdictions.

LAWYERS’ PROFESSIONAL LIABILITY INSURANCE (onebeaconpro.com/303)

Coverage
Lawyers’ professional liability with $10,000,000 in capacity

Target Industries
Law firms with 2 to 150 lawyers on a primary basis and firms with more than one lawyer on an excess basis (except intellectual property or securities boutique firms). No capacity for solo practitioners.

(CONTINUED ON NEXT PAGE)
Prominent coverage is available in most jurisdictions on an admitted basis. Nonstandard product is also available for surplus lines risks. High excess capacity is available for large firms and ability to participate in quota share placements.

**Design Professional Liability Insurance** (onebeaconpro.com/305)

**Coverage**
Design professional liability with $10,000,000 in capacity

**Target Industries**
Middle-market firms with $2,000,000 to $20,000,000 in annual revenue, and small business firms with less than $2,000,000 in annual revenue. Preferred risks include architects; engineers; constructors; construction managers working on commercial, roadway/highway, warehouses, schools and residential projects.

**Highlights**
Risk management services (contract reviews, on-site seminars, industry association materials available to policyholder); project-specific policy endorsement where specific project limits of liability are required.
NETWORK SECURITY AND PRIVACY LIABILITY INSURANCE (onebeaconpro.com/306)

Coverage
Network security and privacy liability with $10,000,000 in capacity

Target Industries
Small and middle-market business categories for any business with a network. Large/national accounts considered on a case-by-case basis.

Highlights
Policy offers breach consultation services, breach notification and credit monitoring services on a per affected individual basis, regulatory claim coverage in connection with a network security wrongful act or privacy wrongful act, and a dedicated online cyber risk management portal for policyholders.

TECHNOLOGY PROFESSIONAL LIABILITY INSURANCE (onebeaconpro.com/307)

Coverage
Technology professional liability with $10,000,000 in capacity

Target Industries
Custom software developers, website designers, Internet service providers, telecommunication consultants, software integrators, archiving/backup services, eCommerce services, database management and cloud services, software/hardware resellers and enterprise risk management software providers

(CONTINUED ON NEXT PAGE)
TECHNOLOGY PROFESSIONAL LIABILITY INSURANCE (CONT.)

Highlights
Policy includes broad definition of professional and technology services, breach consultation services, breach notification and credit monitoring services, media and advertising liability and technology products liability.

MISCELLANEOUS PROFESSIONAL LIABILITY (onebeaconpro.com)

Coverage
Miscellaneous professional liability with $10,000,000 in capacity.

Target Industries
Classes of business that are unique and do not have a standalone product. Targets include both the small and middle-market business categories. Will consider large/national accounts on a case-by-case basis, with a stronger appetite for excess participation in this segment.

Highlights
Surplus lines product is available in all 50 states.
**MANAGEMENT LIABILITY**

(continued on next page)

**Coverages**
Directors and officers liability, employment practices liability, fiduciary liability and crime insurance

**Target Industries**
Targeted classes include nonprofit organizations (all classes), health care organizations (private/nonprofit, no publicly traded companies) and private companies (for profit) of all sizes and types

**Highlights**
We utilize a modular form approach, allowing for tailored solutions. Coverage is written on an admitted basis in most states and is available on a surplus lines basis in other states. Maximum limit for health care and nonprofit organizations is $20,000,000 and for private companies is $10,000,000.

**EMPLOYED LAWYERS LIABILITY**

Coverage
Employed lawyers professional liability with $10,000,000 in capacity

Target Industries
Targeted classes include in-house counsel for health care organizations, private companies, nonprofit organizations, financial institutions and media accounts

(Continued on next page)
EMPLOYMENT PRACTICES LIABILITY FOR PROFESSIONAL FIRMS (onebeaconpro.com/302)

Coverage
Employment practices liability with $10,000,000 in capacity

Target Industries
Professional firms with 10 to 1,000 employees, including lawyers, accountants, architects and engineers

Highlights
Coverage is written on an admitted basis in more than 30 states and with the ability to write surplus lines in all other states. Limits of $10,000,000 will be offered selectively to very large firms with excellent risk profiles.
PROPERTY & CASUALTY (onebeaconpro.com/900)

Coverage
Property & casualty (P&C) coverage for financial institutions

Target Industries
The majority of accounts are FDIC-insured institutions with assets under $3,000,000,000 and can also include larger banks, credit unions, insurance companies, investment advisors, stockbrokers and other financial services related companies

Highlights
Coverage available on an admitted basis. Broad additional insured and named insured options available. Risk management services include slip and fall prevention and fire protection system evaluations. Our products are specifically designed for the financial services industry and are written using “bank terminology.”

SPECIALTY (onebeaconpro.com/900)

Coverage
Specialty coverage for financial institutions

Target Industries
The majority of accounts are FDIC-insured institutions with assets under $3,000,000,000

Highlights
Coverage available on an admitted basis. Coverages can include management and professional liability, directors and officers liability, employment practices liability, lender liability, trust errors and omissions, cyber liability and financial institution bonds. Our products are specifically designed for the financial services industry and are written using “bank terminology.”
KEY CONTACTS

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- ONEBEACON GOVERNMENT RISKS
- ONEBEACON SPECIALTY PROPERTY
- ONEBEACON CROP INSURANCE
- ONEBEACON ENVIRONMENTAL
- ONEBEACON PROGRAM GROUP
- ONEBEACON SURETY GROUP
- A. W. G. DEWAR
- INTERNATIONAL MARINE UNDERWRITERS
- ONEBEACON ENTERTAINMENT
- ONEBEACON TECHNOLOGY INSURANCE
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OUR FINANCIALS
FINANCIALS (for the year ended 12.31.12)

NET PREMIUMS WRITTEN BY BUSINESS UNIT ($mm)

Specialty Products
- Professional Insurance: $340.7
- Collector Cars and Boats\(^{(1)}\): 179.7
- A. W. G. Dewar: 65.1
- Other: 45.4
- Total Specialty Products: 630.9

Specialty Industries
- International Marine Underwriters: 160.1
- Technology: 121.0
- Accident: 102.0
- Entertainment: 71.4
- Other: 93.8
- Total Specialty Industries: 548.3

Total Insurance Operations: $1,179.2

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CCB - Collector Cars and Boats*
Dewar - A. W. G. Dewar
IMU - International Marine Underwriters
OBA - OneBeacon Accident Group
OBGR - OneBeacon Government Risks
OBPI - OneBeacon Professional Insurance
OBTI - OneBeacon Technology Insurance

\(^{(1)}\) Exited business.
FINANCIALS (for the year ended 12.31.12)

NET WRITTEN PREMIUMS BY LINE OF BUSINESS ($mm)

Property Lines
Ocean and Inland Marine $ 214.2
Private Passenger Auto 99.7
Commercial Multiple Peril and Auto 52.7
Fire and Allied 50.5
Total Property Lines 417.1

Casualty Lines
General Liability 418.1
Automobile Liability 74.8
Workers Compensation 71.9
Other Casualty 38.2
Total Casualty Lines 603.0

Other Lines(1) 159.1
Total Insurance Operations $ 1,179.2

(1) Includes Group Accident & Health and Credit insurance products.
INVESTMENTS BY TYPE

- U.S. Gov’t: 7.8%
- Preferred Stock: 3.1%
- MBS: 31.2%
- Equity Securities: 8.8%
- Other Investments: 4.9%
- Cash & Short Term: 9.3%
- Convertible Bonds: 2.4%
- Corporates: 27.0%
- ABS: 5.5%

INVESTMENTS BY RATING

- U.S. Gov’t & Agency Obligations: 40.8%
- Not Rated: 3.7%
- BB & Under: 0.9%
- AAA: 15.3%
- AA: 4.1%
- A: 16.3%
- BBB: 18.9%

(1) Asset-backed securities
(2) Mortgage-backed securities
(3) Hedge funds, partnerships and municipal bonds
**FINANCIALS** (as of 12.31.12)

**TOTAL CAPITALIZATION** ($mm)

![Capitalization Chart]

**OPERATING INCOME** (non-GAAP) ($mm)

![Operating Income Chart]

For an explanation and reconciliation of this non-GAAP financial measure to its most closely comparable GAAP measure, see pages ii and 4 of the company’s December 31, 2012, Investor Financial Supplement available at www.onebeacon.com.

**COMBINED RATIO**

![Combined Ratio Chart]
At OneBeacon, we manage our business in order to achieve growth in book value over the long term. Four core principles guide our actions across all aspects of our business:

**UNDERWRITING COMES FIRST**
An insurance enterprise must respect the fundamentals of insurance. There must be a realistic expectation of underwriting profit on all business written, and demonstrated fulfillment of that expectation over time, with focused attention to the loss ratio and to all the professional insurance disciplines of pricing, underwriting and claims management.

**INVEST FOR THE TOTAL RETURN**
Historical insurance accounting tends to hide unrealized gains and losses in the investment portfolio and over-reward reported investment income (interest and dividends). Regardless of the accounting, we must invest for the best growth in after tax value over time. In addition to investing our bond portfolios for total after tax return, that will also mean prudent investment in a balanced portfolio consistent with leverage and insurance risk considerations.

**MAINTAIN A DISCIPLINED BALANCE SHEET**
The first concern here is that insurance liabilities must always be fully recognized. Loss reserves and expense reserves must be solid before any other aspect of the business can be solid. Pricing, marketing and underwriting all depend on informed judgment of ultimate loss costs and that can be managed effectively only with a disciplined balance sheet.

**THINK LIKE OWNERS**
Thinking like owners has a value all its own. There are stakeholders in a business enterprise and doing good work requires more than this quarter’s profit. But thinking like an owner embraces all that without losing the touchstone of a capitalist enterprise.