



HCC UNDERWRITING  
AGENCY LTD

# Policy Security

# First Class Security

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Depending on the class(es) of insurance covered by your policy and its inception date, the security on your HCCUAL policy will be provided by one or more of the following A rated insurance providers:-

## Syndicate 4040

Syndicate 4040 is a Lloyd's syndicate and therefore benefits from the Lloyd's ratings.

All Lloyd's syndicates benefit from Lloyd's central resources, including the Lloyd's brand, its network of global licences and the Central Fund. The Central Fund is available at the discretion of the Council of Lloyd's to meet any valid claim that cannot be met by the resources of any member. As all Lloyd's policies are ultimately backed by this common security, a single market rating can be applied.

Standard & Poor's  
A.M. Best  
Fitch Ratings

A+ (Strong). Stable Outlook  
A (Excellent). Stable Outlook  
A+ (Strong). Stable Outlook

For more information about Lloyd's and its security rating, visit [www.lloyds.com](http://www.lloyds.com)

## Great Lakes Reinsurance (UK) PLC

For the 2006 and 2007 years of account, HCCUAL has entered into a co-insurance agreement with Great Lakes Reinsurance (UK) PLC, whereby Great Lakes will participate alongside Syndicate 4040 on the majority of our Third Party Liability, Employers' Liability and Commercial Motor policies.

Great Lakes Reinsurance (UK) PLC is a wholly owned subsidiary of the Munich Re Group. Great Lakes UK enjoys the Munich Re Group rating. The financial strength ratings of the Munich Re group at 1 April 2006 are as follows:

Rating Agency	Munich Re	Great Lakes UK
A.M. Best	A+ (Superior)	A+
Fitch	AA- (Very strong)	
Moody's	Aa3 (Excellent)	
S&P	AA- (Very strong)	AA-

For more information visit [www.greatlakes.co.uk](http://www.greatlakes.co.uk)

## Lloyd's Consortium 9288

For the 2006 and 2007 years of account, the security of our Contractors' All Risks policies is provided by various Lloyd's syndicates, including Syndicate 4040, which participates in Lloyd's Consortium 9288.

All Lloyd's syndicates benefit from the Lloyd's ratings (see above).



## About HCC Underwriting Agency Ltd

HCC Underwriting Agency Ltd (formerly known as Illium Managing Agency Ltd (100% owned by HCCL Holdings Limited) is a Lloyd's managing agent which manages and operates Syndicate 4040 at Lloyd's. It also underwrites on behalf of other selected insurers.

HCC Underwriting Agency Ltd is regulated by the Financial Services Authority.

We are managed by a proven team of industry practitioners. Its underwriters are experienced specialists in our chosen classes of insurance: Third Party Liability, Employers' Liability, Contractors' All Risks and Commercial Motor.

In December 2005, our holding company, HCC Holdings Group Limited was acquired by HCC Insurance Holdings, Inc. (NYSE symbol: HCC).

HCC is an international insurance holding company and a leading specialty insurance group since 1974, based in Houston, Texas with offices across the USA and in Bermuda, England and Spain. HCC is rated AA (Very Strong) by Standard & Poor's and A+ (Superior) by A.M. Best Company. For more information, visit [www.hcch.com](http://www.hcch.com).

### Underwriting Capacity

HCCUAL has premium underwriting capacity of approximately £75 million for 2007.

#### *Further Information*

If you have any questions, please contact your insurance broker or HCCUAL on: -

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