ECCLESIASTICAL
INSURANCE YOU CAN BELIEVE IN

Who We Are – Some Facts and Figures

Ecclesiastical Insurance Office plc is a unique specialist insurer that seeks to advise and protect those who enrich the lives of others. Our mandate is to protect Canada's unique heritage and cultures.

- A British-owned business founded in the United Kingdom in 1887 by Anglican churchmen and statesmen out of the need to provide insurance protection for the Church of England. In 2009, Group assets were over £1 billion and net assets were over £300 million.
- Owned by Allchurches Trust, one of the largest registered charities in the U.K. In 2009, the Ecclesiastical Insurance Group returned grants totalling £8.5million to its owner for redistribution to charitable initiatives; its largest grant made to date. Allchurches Trust has donated over £48.million in charitable grants over the past 15 years.
- We operate in Canada, Ireland, the U.K., and in Australia and New Zealand trading as Ansvar Insurance.
- The Canadian branch was established in 1972. Our offices are located in Vancouver, Calgary, Toronto, and Halifax.
- Canada's market of choice for faith organizations with over 55% market share.
- Represented Canada-wide by a network of knowledgeable and experienced independent brokers.

Our Core Customer Segments are:

- Faith & related non-profit organizations
- Retirement Communities
- Education Facilities
- Museums and Art Galleries
- Charities and Not-for-profits
- Heritage and other unique properties

Our Specialist Services include:

- Working closely with customers to educate them on ways to mitigate risk to their communities. Our risk and loss control services include:
  - ✓ Site inspections
  - ✓ Property Valuations
  - ✓ Education and risk seminars
  - ✓ Risk alert bulletins
  - ✓ Guidance notes
- Unique products specifically designed to meet the needs of each of our customer segments
- Our claims expertise, reputation and experience in handling complex and/or challenging claims, situations or events, including liability and abuse allegations
- Providing innovative, value added services to assist our customers, such as **LegalConnex**; an included benefit for policyholders that provides unlimited telephone access to licensed lawyers and information on legal matters.

2009 Group Results at a glance
(2008 results in brackets)

Gross Written premiums
£447.8m (£403.6m)

Net Underwriting Result
£27.0m profit (£1.9m loss)

Pre-tax Profit
Profit of £79.0m (Loss of £22.5m)

Net Combined Ratio
89.6% (100.8%)

Ecclesiastical is regularly audited by independent rating agencies. 2009 ratings reflect our financial strength and stability.

A.M. Best	**A**
Standard & Poor's	**A-**