

IMPORTANT INFORMATION: NEW CONTACT ADDRESSES & NUMBERS FOR ALL CLAIMS CORRESPONDENCE

XL Insurance is implementing a new claim system over the next 15 months to provide faster, more efficient service. The system will be implemented globally beginning with the Americas and Bermuda in 2010 followed by Europe, Asia and Australia in 2011.

OUR NEW PAPERLESS CLAIMS ENVIRONMENT

As we transition to a new claims system, we also will move to a paperless claims environment. This means that all future claims-related documentation will be maintained electronically. Our preference will be to receive and deliver correspondence via email. The new email addresses for claims can be found in the chart on page 2.

We realize that you may still need to send us hard copy mail, so we have set up a new address for correspondence as well. Upon arrival at this new address, your correspondence will be scanned to create electronic documents for the new paperless environment. Please see the "New Mailing Address" section on page 2.

EFFECTIVE DATES AND NEW EMAIL ADDRESSES

Use of the email addresses and new postal address for claims correspondence will become effective over the next few months as each of our claims units goes paperless. Effective dates for these changes and the new email addresses can be found in the chart on page 2.

Please note: If you have policies for locations/lines of business that do not appear in the chart on page 2 (including North America Equine, E&S, Environmental and Professional lines of business, and locations outside of Bermuda and the Americas), there are no changes to claims contact information that you need to be aware of at this time. We will provide you with updated contact information closer to the effective dates when these claims units go paperless.

PHONE

Contact phone numbers remain unchanged.

If possible, please include our policy reference/claim reference in your emails and correspondence.

IF YOU HAVE QUESTIONS

If you are in doubt where to send your claims correspondence or have questions about these changes, please contact your Underwriter.

Please remember to use the new email addresses, mailing address, and fax numbers by the effective dates listed in the chart on page 2.

EFFECTIVE DATE: MARCH 15, 2010		
Bermuda	ALL LINES	<p>NEW CLAIMS NOTICES: Property & Casualty: intlpropcasclaimnewnotices@xlgroup.com</p> <p>Professional: proclaimnewnotices@xlgroup.com</p> <p>ALL OTHER CLAIMS CORRESPONDENCE: Property & Casualty: intlpropcasclaims@xlgroup.com</p> <p>Professional: proclaims@xlgroup.com</p>
EFFECTIVE DATE: APRIL 8, 2010		
North America (US & Canada)	<ul style="list-style-type: none"> - Global Casualty - Excess Casualty - Energy - Global Property - Construction All Risks 	<p>NEW CLAIMS NOTICES: napropcasclaimnewnotices@xlgroup.com</p> <p>ALL OTHER CLAIMS CORRESPONDENCE: napropcasclaims@xlgroup.com</p>
EFFECTIVE DATE: MAY 10, 2010		
North America (US & Canada)	<ul style="list-style-type: none"> - Aviation - Fine Art and Specie - Marine and Offshore Energy 	<p>NEW CLAIMS NOTICES: specialtyclaimnewnotices@xlgroup.com</p> <p>ALL OTHER CLAIMS CORRESPONDENCE: specialtyclaims@xlgroup.com</p>

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NEW MAILING ADDRESS
FOR ALL AMERICAS AND BERMUDA LOCATIONS/LINES OF BUSINESS
 (Please see chart above for effective dates.)
XL Insurance
 c/o ACS, Inc.
 PO Box 614002
 Orlando, FL 32861-4002

NEW FAX NUMBERS
FOR ALL AMERICAS AND BERMUDA LOCATIONS/LINES OF BUSINESS
 (Please see chart above for effective dates.)

Toll Free: 866-262-9002
Toll: 678-819-7388

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