

## Strong Member Companies - Even Stronger Together

United States Aircraft Insurance Group and Canadian Aircraft Insurance Group each comprise a pool of highly rated property casualty insurers. United States Aviation Underwriters, a licensed New York agent, serves as manager for USAIG. USAU's Canadian subsidiary manages the CAIG pool. Every policy written through USAIG or CAIG uses capacity that is admitted in all 50 United States or throughout Canada.

Each member company must meet minimum ratings requirements – at least an "A" rating with either A.M. Best or Standard & Poor's – and hold a required statutory surplus of \$1 billion or greater. In addition, we go the extra step of requiring each member company, through a security agreement, to fund a trust account to meet 100 percent of their respective net liabilities. An advisory council oversees the business and security of both USAIG and CAIG. In addition, a security committee oversees the security monitoring process. Additional security requirements are triggered in the event that a member company experiences a change in its published financial condition rating or its required statutory surplus.

## USAIG/CAIG Member Company Ratings

Airline, General Aviation and Manufacturing Products - Aviation Group

	% of Share of Capacity	Ratings			
Member Companies		S&P	A.M. Best	Fitch	Moody's
Columbia Insurance Company*	50%	AA+	A++	AA+	Aa1
ACE American Insurance Company	50%	AA	A++	AA	Aa3

<sup>\*</sup>Issues policies through National Liability & Fire Insurance Company

International Group USAIG International Group writes aviation insurance and reinsurance in the European Union and in other countries around the globe. Direct policies are written through the International Insurance Company of Hannover Ltd., an associate member and subsidiary of member Hannover Re, and reinsured by USAIG. We are well positioned to respond to accidents, adjust aircraft hull and liability claims and manage litigation anywhere in the world. We have long maintained a presence in international markets and have responded to many international claims, including in Africa, Europe, South America and Asia.

	% of Share	Ratings			
Member Companies	of Capacity	S&P	A.M. Best	Fitch	Moody's
Chubb Europe SE**	100%	AA	A++	Aa	Aa3

<sup>\*\*</sup>Distributed 50/50 to ACE/Chubb and National Liability & Fire Insurance Company

