

**51 Managing Agents
80 Syndicates**

**90% of FTSE
100 COMPANIES**

**PROFIT BEFORE TAX
OF £3,846M IN 2007**

**LLOYD'S COMBINED
RATIO 84.0%**

**RATED A BY A.M.
BEST AND A+ BY
FITCH AND S&P**

KEY STATS AND FACTS

- There are 51 managing agents running 80 syndicates in the Lloyd's market.¹
- Today Lloyd's conducts business in more than 200 countries and territories worldwide.
- Lloyd's covers eight of the world's top pharmaceutical companies and 52 of the world's top banks.²
- 90%³ of FTSE 100 companies and 93%⁴ of Dow Jones companies have insurance at Lloyd's.
- Each day, around 4,000 people visit the Lloyd's building.

FINANCIAL FACTS

- In 2007, Lloyd's achieved a profit before tax of £3.846m.⁵
- Lloyd's current combined ratio is 84.0% reflecting continued strong performance. The combined ratio is the amount spent by all Lloyd's syndicates on claims and expenses as a percentage of their premium income. A percentage less than 100% represents an underwriting profit.
- Standard & Poor's and Fitch Ratings upgraded Lloyd's financial strength to A+ and A.M. Best affirmed its rating of A.
- At the end of 2007, the net assets of Lloyd's Central Fund, which serves as security for Lloyd's policies, stood at £767m plus subordinated loan notes of £516m.⁶
- Those bringing capital to the Lloyd's market include:⁷
 - 105 corporate members (private companies)
 - 907 individual members with unlimited liability ("Names")
 - 464 NameCos (individuals underwriting via limited liability companies) and
 - 125 Scottish Limited Partnerships (individuals underwriting via limited liability partnerships)
 - 3 Group Conversion Vehicles (individuals who converted into limited liability group schemes)
 - 464 Limited Liability Partnerships (individuals underwriting via limited liability partnerships)

For further information on Lloyd's New Central Fund, see Lloyd's 2007 Annual Report at www.lloyds.com/financialreports

¹ As at May 2008

² Fortune 500 as at 23 July 2007/Lloyd's customer data provided by Xchanging, January 2008

³ As at 24 December 2007/Lloyd's customer data provided by Xchanging January 2008

⁴ As at 1 January 2008/ Lloyd's customer data provided by Xchanging January 2008

^{5 6} Lloyd's Annual Report 2007

⁷ As at June 2008