

Vision

To be the global reference point for quality in each of our markets by delivering:

1. First class client service based on a thorough understanding of their needs;
2. Profit focused underwriting excellence;
3. Effective risk management which optimises returns for the risks we take;
4. Measured expansion of our core businesses and geographic footprint;
5. A culture and employment practices that make Amlin 'the place to work'.

This entails:

First class client service based on a thorough understanding of their needs

- Being recognised for our industry leading expertise, client responsiveness and integrity
- Being the market of choice for our brokers and clients
- Having a reputation for the prompt issuance and certainty of our insurance contracts
- Being regarded as among the fairest and swiftest in claims settlement

Profit focused underwriting excellence

- Being renowned for excellent cycle management and underwriter judgement
- Being acknowledged as having a leading industry understanding of technical pricing and return on risk adjusted capital
- Having maintained continuity of first class talent across all disciplines within the Group
- Empowerment of underwriters being at the core of our philosophy
- Continued demonstration of superior underwriting returns

Effective risk management which optimises returns for the risks we take

- Employing a sound and informative risk management framework which promotes effective use of our balance sheet
- Return on risk adjusted capital is a well understood concept across the Group which is actively used in the deployment of capital and measurement of performance
- Being highly regarded by rating agencies, regulators and shareholders for our risk management expertise

Measured expansion of our core businesses and geographic footprint

- Being successful in identifying and accessing new business opportunities and being strong at selling Amlin's client proposition
- Being known for using astute judgement in expanding the Group internationally
- Acquisitions have contributed to the sustainability of our success, have been well integrated and meet the Group's hurdle rates of return

A culture and employment practices which make Amlin the "place to work"

- Our Core Values underpin the way we work and do business
- Employees consider themselves valued and are well motivated to contribute to the Group's success
- Employees align their career development to the ambitions of the Group
- Amlin provides excellent training which appeals to employees and helps them develop their careers
- Cultural diversity, resulting from the Group's international expansion, is well understood, respected and adds strength to the Group
- Amlin is confirmed as "the place to work" by employee surveys and by repute in each of its markets