



Nordeuropa

Insurance alternative !

**Nordeuropa Group
The Underwriting Agency**





Nordeuropa

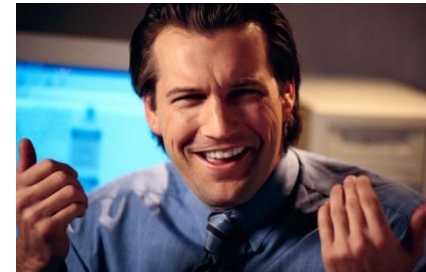
Insurance Alternative!

Nordeuropa's ambition is to offer a broad range of competitive insurance solutions for the Scandinavian market.

Through a selection of insurance carriers, Nordeuropa acts as a local virtual insurer.

Working with us means:

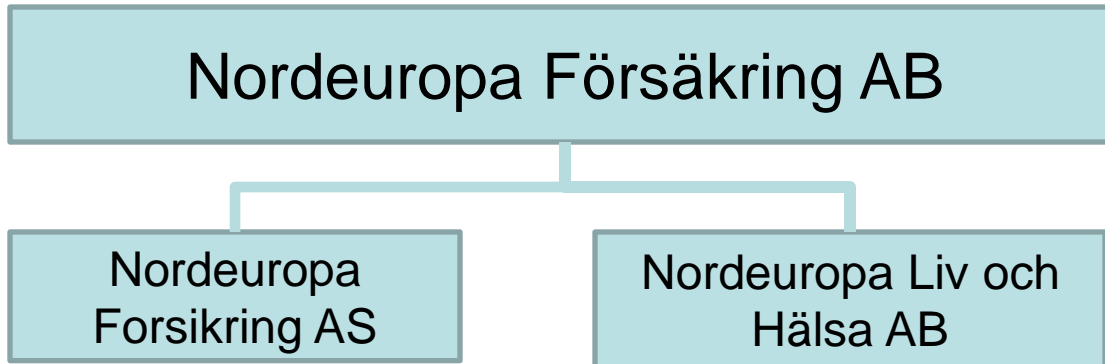
- Well rated insurance carriers
- Highly experienced underwriters
- Only through brokers
- Top service / administration
- Product development
- Flexibility
- Long term and profitable
- Access to international market





Nordeuropa

Nordeuropa Group



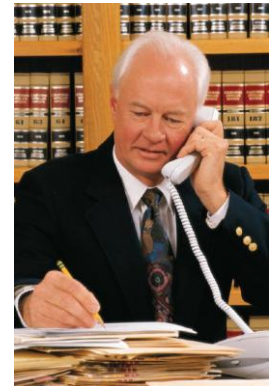


Nordeuropa

Nordeuropa Försäkring AB

PRODUCTS

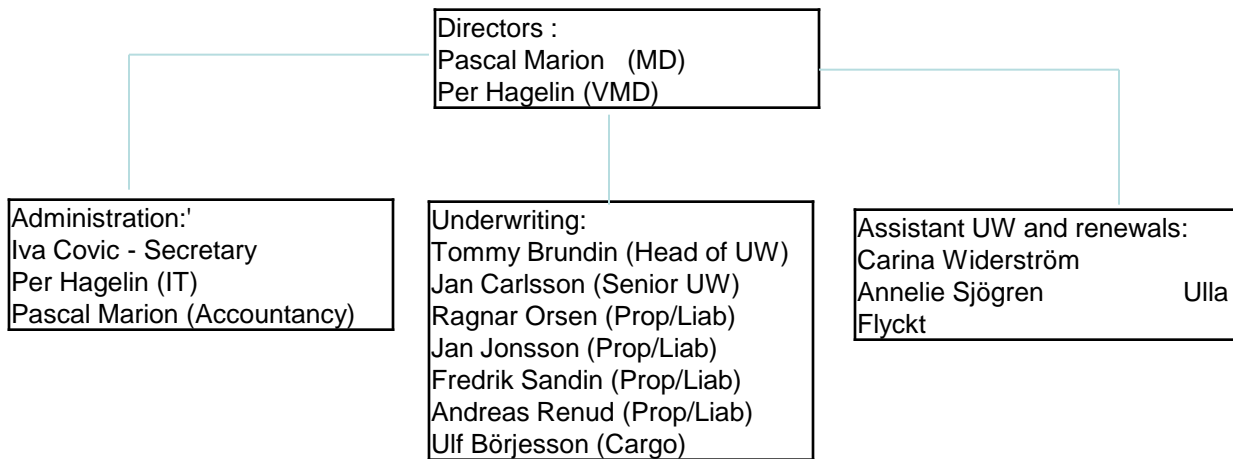
- Building
- Commercial risk
- CAR
- Directors and Officers , Error and Omission
- Patient insurance
- Cargo
- Church
- Energy
- Event , Non Apperance , HIO
- Others





Nordeuropa Försäkring

Your contacts at Nordeuropa Försäkring :



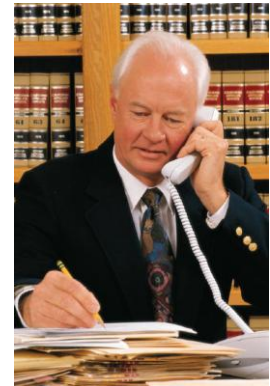


Nordeuropa

Nordeuropa Forsikring AS

PRODUCTS

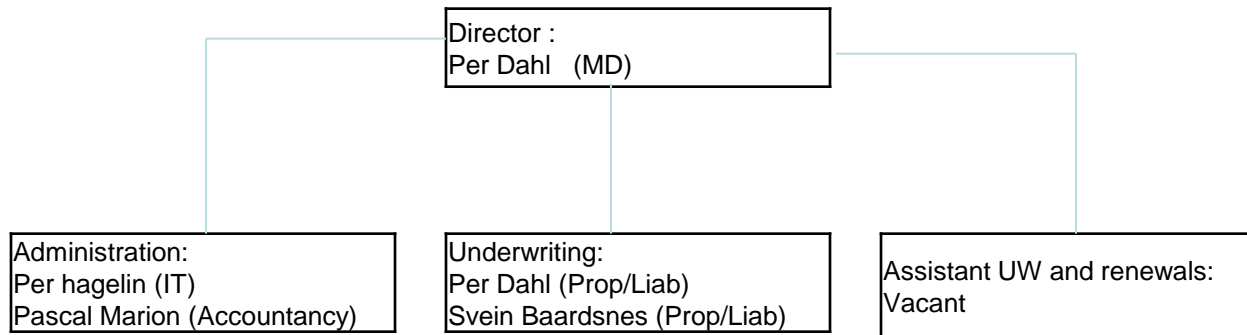
- Building
- Commercial risk
- CAR
- Directors and Officers , Error and Omission
- Motor
- Cargo
- Workmans comp
- Group Life
- Accident
- Others





Nordeuropa Försäkring

Your contacts at Nordeuropa Forsikring :



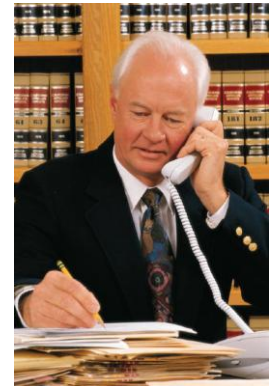


Nordeuropa

Nordeuropa Life and Health AB

PRODUCTS

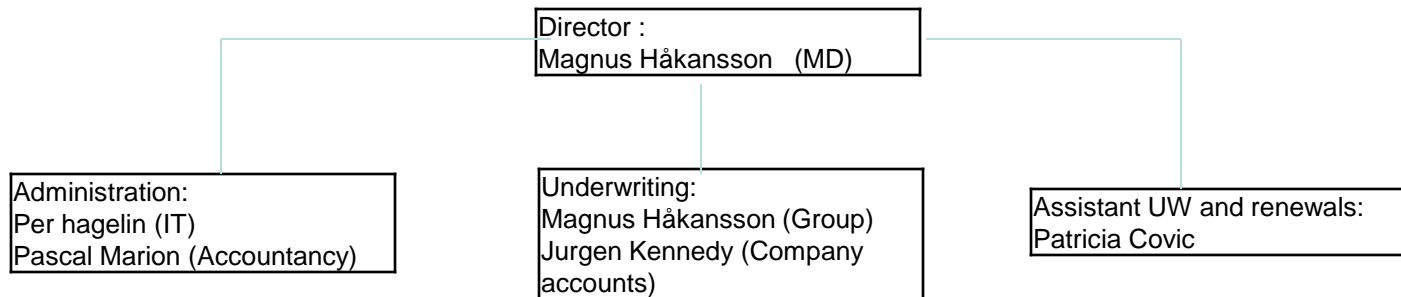
- Medical Expences
- Life
- Children PA and sickness
- Accident
- Critical Illness
- Keyman Insurance
- PPI
- Others





Nordeuropa Försäkring

Your contacts at Nordeuropa Life and Health:





Nordeuropa Försäkring

Insurance Alternative!

Claims handling

Nordeuropa's main loss adjusting company is Crawford. Crawford is present on all scandinavian markets and has experience within all insurance segments.





Nordeuropa Försäkring

Nordeuropa and Axis!

AXIS Insurance - AXIS Re

Specialty Lines Insurance and Treaty Reinsurance

AXIS Capital, headquartered in Bermuda, was founded with \$1.7 billion of capital in November 2001 to address the need for quality capacity in the property and casualty marketplace following the tragedy of September 11th.

In 2002, our first full year of operation, we ended the year with \$1.1 billion of gross premiums written, \$265.1 million of net income and more than \$1.9 billion of shareholders' equity. In July 2003, AXIS Capital became a public company, and its common shares are traded on the New York Stock Exchange under the symbol "**AXS.**"

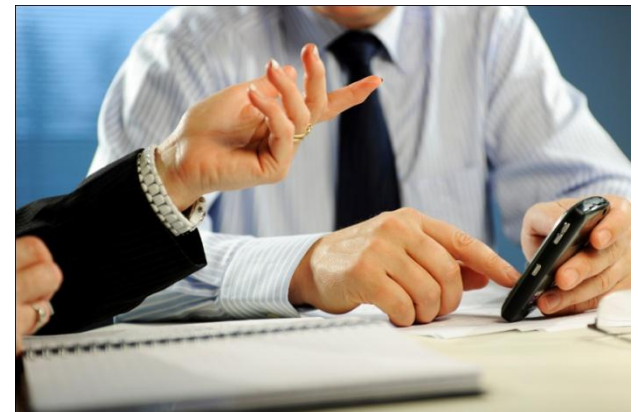
By December 31, 2007, our capital base had grown to \$5.7 billion with shareholders' equity of \$5.2 billion, producing an average return on average common shareholders' equity of nearly 18% since 2002.

In 2007, AXIS Capital also achieved:

Record earnings of over \$1 billion

Gross premiums written of \$3.6 billion

A combined ratio of 75.3%





Nordeuropa Försäkring

Nordeuropa and Axis!

We have built a well diversified global franchise distinguished by our extensive underwriting and claims expertise, customized coverage solutions and strong, high quality balance sheet.

All of the AXIS insurance and reinsurance companies are rated “A” (Excellent) XV by A.M. Best and “A” (Strong) with a positive outlook by Standard & Poor’s. AXIS Capital also has been assigned a senior unsecured debt rating of Baa1 (Stable) by Moody’s Investors Service and BBB+ (Stable) by Standard & Poor’s. AXIS Capital is a leading provider of specialty insurance products and treaty reinsurance worldwide through our operations in Bermuda, Europe, the United States, Canada, Australia and Singapore. We are guided by our unwavering focus on underwriting excellence and our commitment to delivering outstanding customer service.



Lloyd's Insurance

Lloyd is the world's leading insurance market, which brings together 44 agencies and 62 syndicates which offer an unprecedented concentration of specialist knowledge.

Lloyd's is the world's most famous - but probably least understood - insurance brand.

This is because Lloyd's is not an insurance company but an association of insurers organized by syndicates with insurance specialists that accepts the risks.

Investors and international insurance companies are liable for the funds.

Lloyd's brokers will present risks to the market, the risks that are placed in the syndicates is from customers, brokers and other intermediaries around the world.

Together the Lloyd's syndicates are one of the largest insurers in Business and Property Insurance and they are the global leader in reinsurance.



Lloyd's Market Ratings



A 'Excellent'
Affirmed July 27 2005
Stable outlook

FitchRatings

A 'Strong'
Affirmed December 20 2005
Stable outlook



A 'Strong'
Affirmed December 12 2005
Stable outlook

- Key characteristics
 - 'Financial Strength Ratings' i.e. measurements of Lloyd's ability to meet policyholder obligations
 - Apply to all syndicates and all policies at Lloyd's post 1992
 - Are interactive, with full cooperation of Lloyd's including extensive access to Lloyd's financial information and management