



Effective January 1, 2009

NJ PURE Reinsurance Analysis

Terms: Reinsurers will cover losses in excess of \$250,000 to policy limits of \$1 million per claim.

Carrier	Rating	Rating Agency	% of Reinsurance
Lloyd's Syndicate #2001 Amlin	A+	A.M. Best	27.50%
Aspen Insurance UK Limited	A	A.M. Best	23.67%
American Safety	A	A.M. Best	12.50%
Lloyd's Syndicate #1955 Barbicon*	A	A.M. Best	10.00%
Lloyd's Syndicate #4472 Liberty*	A	A.M. Best	10.00%
Lloyd's Syndicate #1200 Heritage*	A	A.M. Best	10.00%
Lloyd's Syndicate #0435 Faraday*	A	A.M. Best	3.00%
Lloyd's Syndicate #0780 Advent*	A	A.M. Best	3.33%
			<hr/> 100%

* Not individually rated, but as part of Lloyd's of London, it is assigned an A rating by A.M. Best.

