

AutoOne Insurance ... at a Glance

Who is AutoOne

AutoOne Insurance is the trade name for a division of the OneBeacon Insurance Group, dedicated to handling Assigned Risk Auto (AIP). AutoOne manages Assigned Risk for OneBeacon as well as numerous other national and regional carriers through LAD and CLAD service agreements. AutoOne Insurance also writes voluntary personal automobile insurance programs.

OneBeacon is owned by the White Mountains Insurance Group – a \$3.8 billion dollar insurance organization (WMT:NYSE). All OneBeacon companies are rated A (Excellent) by A.M. Best, the world's oldest, most authoritative insurance rating and information source.

The AutoOne Team

AutoOne has assembled a seasoned management team and over 700 employees with extensive Personal Auto and/or AIP experience. AutoOne is headquartered in Melville, New York with regional Claims facilities in Syracuse, New York, Sacramento, California and Dallas, Texas.

What We Offer Our Clients

- A competitive all-inclusive solution for AIP cost management
- A transfer of risk that allows our clients to focus on their core business
- Assigned Risk specialization that allows us to react quickly to regulatory and market changes
- The financial security of OneBeacon and White Mountains
- Extensive experience in New York and New Jersey, two of the most complex Personal Auto insurance markets
- Best practices aligned with the highest ethical and professional standards

AutoOne Relationships

- **75+ LAD/CLAD clients across the United States** *insurance companies who trust AutoOne to manage their AIP assignments*
- **20+ New York Take-out Credit customers** *insurance companies who lowered their AIP costs by purchasing credits from AutoOne*
- **\$219 million in 2004 Take-out Credits sold** *well over half the credits generated industry-wide*
- **\$138 million in 2005 Take-out Credits sold** *well over half the credits generated industry-wide*
- **Over \$160 million in voluntary New York Personal Auto premium written through over 900 independent insurance brokers** *(inception to date, as of December 31, 2005)*

2002

Founded in late 2001, AutoOne became a leading LAD carrier in New York in 2002.

2003

In 2003, AutoOne began writing NY AIP Take-out policies and by year-end, was the largest writer.

2004

In 2004, AutoOne entered the New Jersey LAD market.

2005

AutoOne added 13 additional Assigned Risk services in 8 states.

2006

AutoOne expands again to offer a total of 28 Assigned Risk services in 21 states and the District of Columbia.

Assigned Risk Services

AutoOne currently offers 28 assigned risk services (LAD, CLAD, PAP CLAD, Low Cost Auto and Take-out Credits) to over one hundred insurance companies in 21 states and the District of Columbia with plans to continue expansion of our portfolio of services:

- Allows us to be a full-service Assigned Risk solution for all insurance companies
- Increases competition, lowering LAD/CLAD rates
- Eliminates carrier concerns when only one service company existed
- Brings a fresh perspective to these markets

Take-out Programs - New York

AutoOne is generating New York Take-out Credits from a variety of sources:

- Renewal Take-out Program that harvests AutoOne Insurance AIP policies
- Broker Take-out Program that harvests non-AutoOne Insurance AIP policies

NEW! AutoOne Claims Services

A cost effective, high quality, timely service to handle Special Investigations (SIU) and Claim operations (available for **all** NY and NJ Personal Auto Carriers):

- Services include material damage appraisals, claim handling, special investigations and more

Personal Lines AIP (LAD)

- Arizona
- California
- Colorado
- Connecticut
- Delaware
- District of Columbia
- Idaho
- Maine
- Montana
- Nevada
- New Jersey
- New Mexico
- New York
- Oregon
- Pennsylvania
- South Carolina
- Texas (TAIPA)
- Utah
- Vermont
- Washington
- West Virginia
- Wyoming

Low Cost Auto

- California

Commercial Lines AIP (CLAD)

- New York
- Pennsylvania
- South Carolina
- Texas

Public Auto Pool (PAP CLAD)

- New York