



STARR
COMPANIES

GLOBAL INSURANCE & INVESTMENTS

NAVIGATOR
Insurance Brokers Ltd.

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Smile



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x Supporting those who dare.



Smile

We are Starr Companies, a global insurance organization that stands by those who dream of soaring higher, going further, and pushing against the largest obstacles.

With offices throughout the world, Starr provides an unparalleled level of risk expertise across a broad spectrum of industries and disciplines. By putting our name on the bottom line, in ink, for the whole world to see, we help the great achievers in our society actually achieve—and build something better for all of us: the future.



Underwriting the future.



Smile



STARR
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GLOBAL INSURANCE & INVESTMENTS

To those who pierce the clouds, count us in.

Starr is proud to stand by those who not only dream, but do. With expertise across a range of disciplines, from construction to aviation, from energy to crisis management, we provide a safety net for these visionaries as they create new technologies, develop systems, hire more employees, and spark entire industries. Ultimately, our goal is to free them to focus on building the most wonderful thing of all: tomorrow.



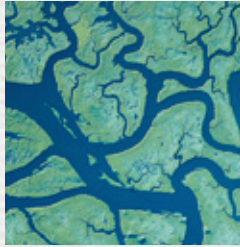
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Accident & Health

COVERAGES:

- Group & Individual AD&D with Optional Critical Illness & Accident Medical Expense
- Business Travel Accident
- Group & Individual Leisure Travel
- Voluntary AD&D
- Blanket Accident



Aerospace & Aviation

COVERAGES:

PRIMARY & EXCESS

- Workers' Compensation
- Airport Liability
- Aircraft Hull & Liability
- Aircraft Products & Completed Operations Liability

- Space

TARGET CLASSES:

- Airlines
- Airports
- Airline & Airport Service Providers
- Major Products
- General Aviation
- Space Launch & In-Orbit Risks



Casualty

COVERAGES:

PRIMARY & EXCESS

- General Liability
- Workers' Compensation & Employers' Liability
- Auto & Truckers' Liability

TARGET CLASSES:

- Retail
- Service Firms
- Distributors
- Hospitality
- Manufacturers
- Media
- Transportation



Construction

COVERAGES:

PRIMARY & EXCESS

- Casualty
- Property
- Environmental
- Marine
- Accident & Health
- Financial Lines

TARGET CLASSES:

- Infrastructure
- Street/Road Improvements
- Residential & Institutions
- Commercial Buildings
- Municipalities/DOT
- Trade Contractors



Crisis Management

COVERAGES:

- Product Recall
- Contaminated Products
- Kidnap, Ransom & Extortion
- Piracy
- Political Risk



Energy

COVERAGES:

PRIMARY & EXCESS

- Casualty
- Property
- Environmental
- Crisis Management
- Marine
- Financial Lines
- Accident & Health

TARGET CLASSES:

- Power Utilities
- Pipeline Systems
- Oil Refineries
- Exploration & Mining
- Cogeneration Operations
- Power Generation Machinery
- Manufacturers



Environmental

COVERAGES:

PRIMARY & EXCESS

- Workers' Compensation
- Employers' Liability
- Auto Liability
- General Liability
- Errors & Omissions
- Contractor Pollution
- Site Pollution

TARGET CLASSES:

- Environmental Contractors & Consultants
- Waste Facilities





Financial Lines

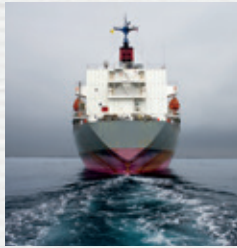
COVERAGES:

PRIMARY & EXCESS

- Directors & Officers
- Crime & Fiduciary
- Employment Practice Liability

TARGET CLASSES:

- Commercial & Financial Institutions
- Public, Private & Nonprofit Entities



Marine

COVERAGES:

- Ocean Marine Cargo
- Hull
- Liability

TARGET CLASSES:

- Importers/Exporters
- Logistics Providers
- Distributors
- Wholesalers



Professional Liability

COVERAGES:

PRIMARY & EXCESS

- Errors & Omissions

TARGET CLASSES:

- Architects & Engineers
- Lawyers & Accountants
- Miscellaneous Professionals



Property

COVERAGES:

PRIMARY & EXCESS

- Property Damage
- Business Interruption
- Builders' Risk
- Boiler & Machinery
- Inland Marine

TARGET CLASSES:

- Healthcare
- Hospitality
- Construction
- Oil & Petrochemical
- Power Generation
- Chemical
- Process Industries & Mining
- Retail Operations



Public Entity

COVERAGES:

- Casualty
- Property
- Financial Lines
- Environmental
- Accident & Health
- Warranty

TARGET CLASSES:

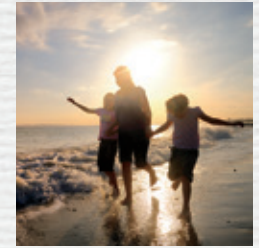
- Schools & Universities
- Townships/Municipalities
- Transit Authorities
- Water & Sewer Districts



Specialty Products

COVERAGES:

- Agriculture
- General Middle Market
- Warranty
- Defense Base Act

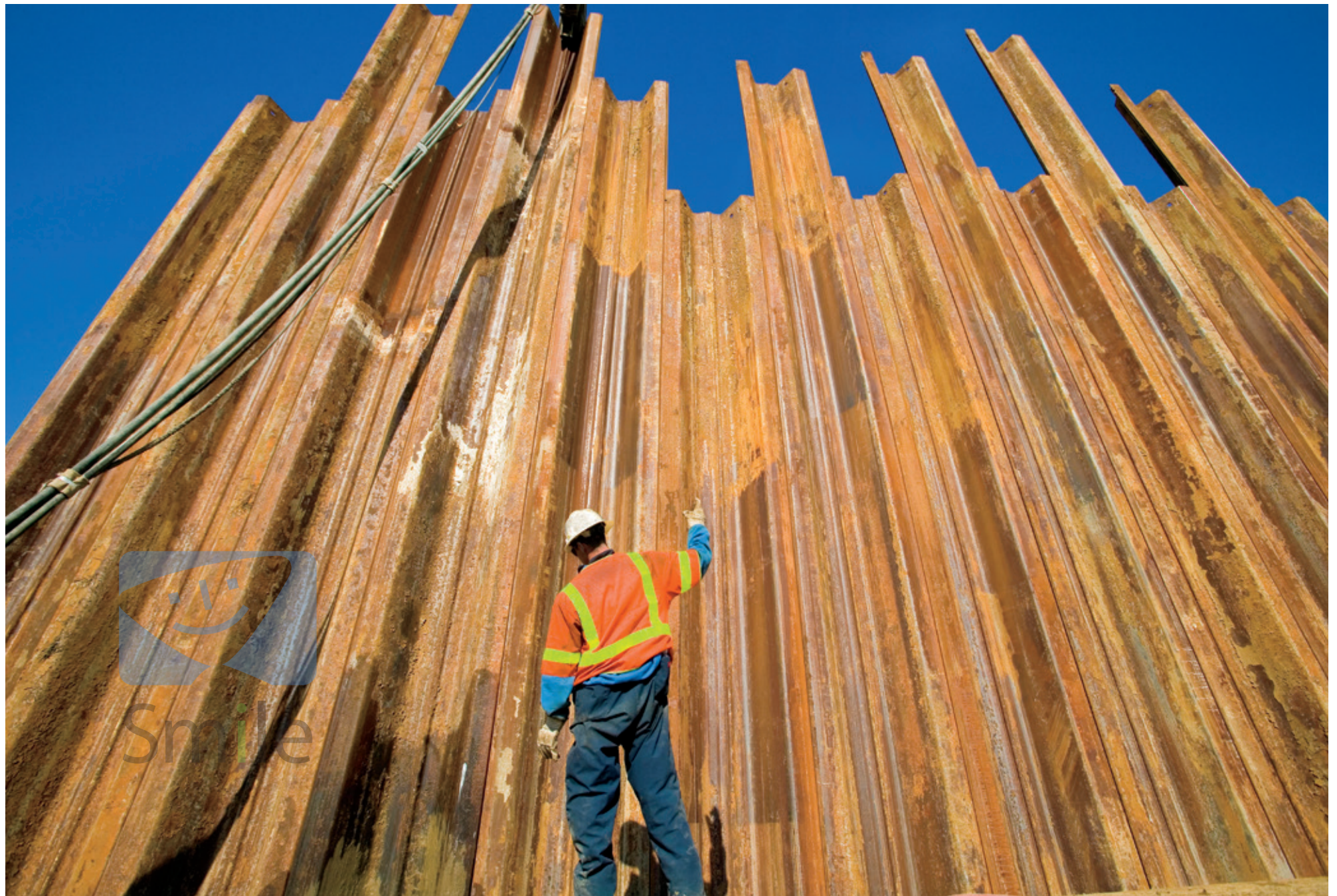


Assist-Card

COVERAGES & SERVICES:

- AD&D
- Emergency Medical
- Emergency Medical Evacuation
- Dental
- Renters Collision
- Trip Cancellation
- Repatriation of Remains
- Help in Event of Lost or Stolen Documents
- Pre-Travel Planning/Travel Booking





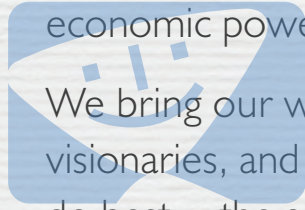


Speak the local dialect, anywhere in the world.

As the world's economies become increasingly interrelated, having a partner who understands everything—from local customs to political concerns—is more critical than ever.

With a presence on five continents, Starr offers deep insights into new areas of risk as emerging markets compete with fully developed economic powerhouses.

We bring our wealth of experience to each opportunity, so the doers, visionaries, and dreamers have the confidence they need to do what they do best—the amazing.

The Starr logo is a blue square with rounded corners, containing a white stylized 'S' and a white smiley face. Below the logo, the word "Smile" is written in a large, grey, sans-serif font, with the letter 'i' in green.

Smile

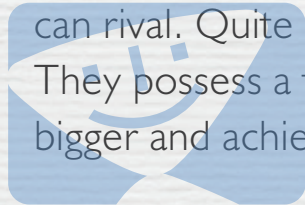


Smile

The most successful journeys begin with a talented team.

In an increasingly volatile world of risk, having a partner who can help you navigate the treacherous waters and arrive safely on the other side has become paramount to success. That's where Starr comes in.

With our senior leadership team averaging over 25 years of expertise in each discipline, Starr offers a breadth and depth of experience very few can rival. Quite simply, it is the talent of our people that sets us apart. They possess a tenacity and ingenuity that allows our clients to dream bigger and achieve more.



Smile

I truly believe when you surround yourself with great people, you will achieve great things.



When I made my complete commitment to Starr Companies, I sought out, and handpicked, the best and the brightest minds that I've had the pleasure to work with over the years. I dare say this team brings an unparalleled level of expertise to every industry and discipline.

If our clients' tenacity and creativity is their hallmark, then we think they should expect no less of us when we sign on for the journey ahead. It may be presumptuous, but you would be hard-pressed to find partners of this caliber anywhere else in the world.

So for those who never stop dreaming of what lies just beyond the horizon—and never stop asking “What if?”—Starr stands ready to put our name under yours.



I am committed to this philosophy, this company, and these people. If you and your company share these beliefs and ideals, perhaps it's time we had a conversation.

With warm regards,

Smile

Maurice R. Greenberg

Mr. Maurice R. Greenberg
Chairman and CEO, Starr Insurance Holdings, Inc.

Starr Companies Financial Highlights

(as of December 31, 2013)

Gross Premiums Written	\$3.6 billion
Operating Income	\$390 million
Total Assets	\$13.1 billion
Shareholders' Equity	\$6.7 billion

As an indication of growth, Gross Premiums Written for 2008 were 1.5 billion dollars and Shareholders' Equity was 5.3 billion dollars at the end of 2008.

• About Us:

"Starr Companies" ("Starr") is the worldwide marketing name for the services offered by the operating insurance and travel assistance companies and subsidiaries of Starr International Company, Inc., and for the investment business of C.V. Starr & Co., Inc. Starr is a leading insurance and investment organization; through its operating insurance companies, Starr provides property, casualty, and accident and health insurance products as well as a range of specialty coverages, including aviation, marine, energy, and excess casualty insurance.

• Global Reach:

Starr Companies has an expanding global footprint. With offices on five continents, Starr can support our clients around the world.

• Ratings:

Starr Indemnity & Liability Company holds an A.M. Best financial strength rating (FSR) of "A" (Excellent), Financial Size Category XIV, and an issuer credit rating (ICR) of "a."

Starr Surplus Lines Insurance Company holds an A.M. Best FSR of "A" (Excellent), Financial Size Category XV, and an ICR of "a."

Starr Syndicate Limited at Lloyd's of London holds an A.M. Best FSR of "A" (Excellent), Financial Size Category XV, and a Standard & Poor's rating of "A+" (Strong) (Lloyd's of London market ratings).

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