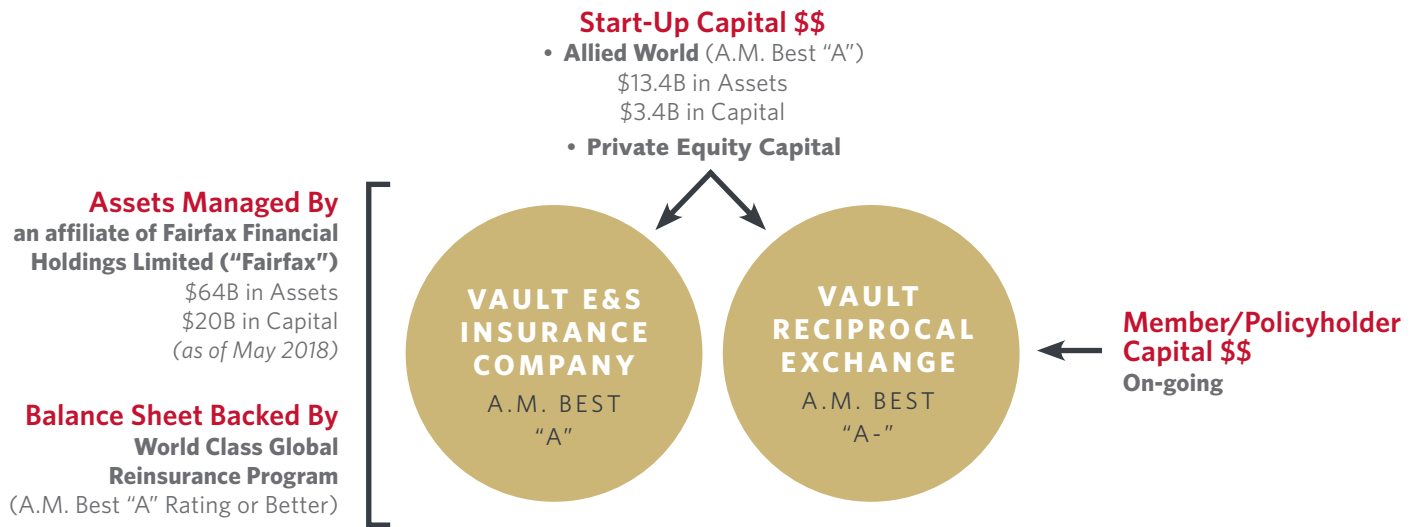




# VAULT FINANCIAL STRUCTURE

Vault understands the importance financial strength plays in protecting the assets of our clients. We maintain a prudent approach to financial management in all aspects of our business. Vault maintains credit ratings consistent with leading providers in the affluent insurance sector. Vault Reciprocal Exchange is rated "A-" and Vault E&S is rated "A" by A.M. Best.

Vault benefits from significant financial and operational support from Allied World, a global insurance and reinsurance company.



## ABOUT

**Vault** is the marketing name used to refer to Vault Reciprocal Exchange, a Florida-domiciled reciprocal insurance exchange managed by Vault Risk Management Services, LLC as its attorney-in-fact, and its affiliates.

**Allied World** Assurance Company Holdings, GmbH, through its subsidiaries, is a global provider of insurance and reinsurance solutions. Allied World offers superior client service through a global network of offices and branches.

**Fairfax Financial Holdings Limited** is a holding company which, through its subsidiaries, is engaged in property and casualty insurance and reinsurance and investment management. Fairfax's corporate objective is to achieve a high rate of return on invested capital and build long-term shareholder value. Fairfax seeks to differentiate itself by combining disciplined underwriting with the investment of its assets on a total return basis, which Fairfax believes provides above-average returns over the long-term. The company has been under present management since September 1985.

To learn more, please visit [vault.insurance](http://vault.insurance) or reach out to your insurance advisor.

Vault is the marketing name used to refer to Vault Reciprocal Exchange, a Florida-domiciled reciprocal insurance exchange managed by Vault Risk Management Services, LLC as its attorney-in-fact, and its affiliates. Certain products and services may be provided by its affiliates. Certain coverage may be provided by an affiliated surplus plus insurer. Not all products and services may be available in all jurisdictions and the terms and conditions of all products are subject to the applicable policy language. Vault is majority-owned and supported by Allied World, a global leader in insurance and reinsurance. Allied World provides significant capital and operational support to Vault. Vault Reciprocal Exchange is rated A- by A.M. Best. Vault E&S Insurance Company is rated A by A.M. Best.