

SENATE STANDING COMMITTEE ON FOREIGN AFFAIRS, DEFENCE AND TRADE
ATTORNEY-GENERAL'S DEPARTMENT

The following question was asked at the hearing on 6 October 2011:

How do insurance companies provide insurance to individuals for ransoms without breaching domestic or international law?

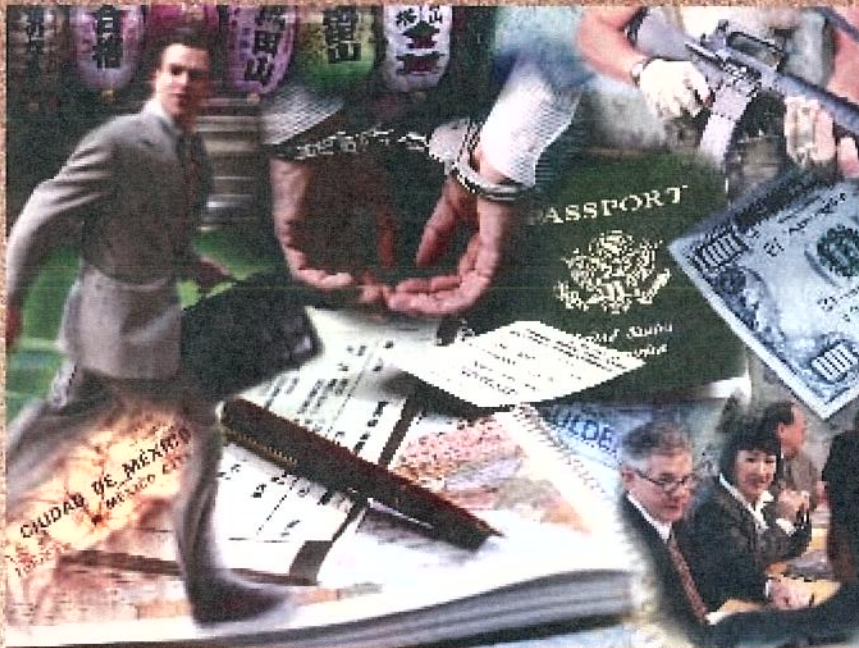
The answer to the honourable senator's question is as follows:

Our inquiries have revealed that, in most instances, insurers do not usually pay ransoms directly to the kidnappers. Rather, they reimburse clients for the ransom amount after it has been paid by, for example, the family of the kidnapped victim. This may reduce the risk of the insurance companies breaching international law or the counter-terrorism offences in the Criminal Code.

For example, Peterson International Underwriters, Stening Simpson and Chubb Executive Protection (part of the Chubb Group of Insurance Companies) offer policies which reimburse the holder after any ransom has been paid. Summaries of these policies are attached for your information.

There is no international standard or common policy in the area, but the practice is fairly similar. Due to the high costs involved, these types of policies are usually taken out by corporations or media outlets, rarely by individuals.

A KIDNAP AND RANSOM INSURANCE PLAN



PETERSEN INTERNATIONAL UNDERWRITERS

Lloyd's Correspondents

23929 Valencia Boulevard Suite 215 Valencia California 91355-2186

Facsimile (661) 254-0604

The EPIC 1 Plan

*Kidnap & Ransom Coverage
for Individuals and Families*

The EPIC 2 Plan

*Kidnap & Ransom and/or Detention
Coverage for Corporations*

BENEFITS AND SERVICES WHICH ARE AVAILABLE:

Ransom Money

Informant Money

Crisis Management Services

Accidental Death

Legal Liabilities

Rehabilitation

Personal Security Consultation

Reward Money

Negotiation Services

Family Counseling

Loss of Ransom in Transit

Medical Services and Emergency Evacuation

Interpretive and Forensic Services

Business Security Consultation

PROPOSAL FOR: _____

DATE: _____

PRESENTED BY: LENNIE MORTLOCK, AUTHORIZED BROKER

Lennie@pawithinsurance.com Epic 050106



A KIDNAP AND RANSOM INSURANCE PLAN

KIDNAP INSURANCE: What is it? What Do I need to Know?

Kidnap insurance provides numerous benefits and services to the policy owner and the insured. Most people believe that kidnap insurance is only a ransom benefit. The following points are offered to provide you with a better understanding of this type of coverage.

Crisis Response Teams

Although ransom benefits appear to be the primary benefit, the core benefit of any plan is the Crisis Response team that will assess and advise the family or business. It is essential to have a response team that is experienced with both the handling of incidents as well as the local political environment.

Some response companies hire their services to anyone. Some are retained by an insurer. Some response firms are principally investigation firms while others have anti-terrorist and hostage negotiations backgrounds. Some response teams will assist the family or business while others do not want any interaction with the insured's family or business.

The EPIC series retains one of the most experienced security firms in the industry, who respond with immediate deployment. The Crisis Response Team interacts with and advises the family and/or the business. Members of The Crisis Response Team have diverse backgrounds including military and FBI training.



Aggregate Basis Vs. Inclusive Basis

Some plans pay the expenses of The Crisis Response Team directly from within the benefits available. Therefore, if you purchase a \$1 million ransom benefit and the expense of the response team is \$250,000, an aggregate basis benefit plan will provide only \$750,000 of ransom reimbursement.

The EPIC series provides the expenses of The Crisis Response Team on an inclusive basis, thus, in our example above, there will always be the \$1 million ransom benefit available regardless of the cost of The Crisis Response Team.

Ransom Benefits = Reimbursement

Ransom benefits, regardless of the policy issuer, will always be on a reimbursement basis only. Why? There are two reasons:

- 1) It is illegal to insure an unlawful event. As an example, you cannot insure an act of vandalism, but you can insure expenses incurred as a result of the act of vandalism.
- 2) Negotiations. A person may have a net worth of one billion dollars. If the money is all in real estate except for \$50,000 cash, in the absence of insurance, what would a family do? Raising the \$1 million would necessitate selling property, which could take months. Negotiations are often hastened by access to "quick cash" even if it is less than the actual demand amount. If a person has direct access to the full ransom amount, negotiations may be compromised.

Petersen International Underwriters

Petersen International Underwriters, in addition to being a Lloyd's Correspondent, is a member of the Overseas Security Advisory Council, a part of the United States Department of State. Information is shared between members to track trends and to analyze terrorist and extortionist activities around the world. Members of Petersen International Underwriters are also Level III Certified in Homeland Security.

*This is not intended to be a complete outline of coverage.
Actual wording may change without notice.*



A KIDNAP AND RANSOM INSURANCE PLAN

WHAT ARE THE RISKS?

Corporate and personal security has improved dramatically. However, the use of kidnapping or extortion to gain access to industrial secrets, to make socio-political statements, or for monetary purposes, continues to rise.



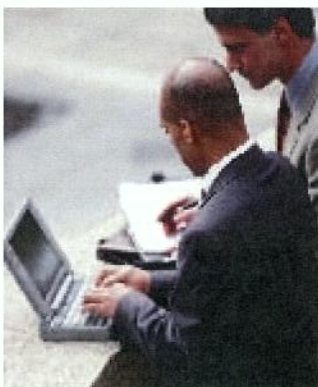
Contingency Problems Are Increasing:

- 70% of companies located in Russia have faced extortion demands in the last five years.
- Kidnap demands of up to \$100 million have been made in recent years in Mexico, Argentina and Costa Rica.
- Between 1991 and 1996, kidnapping incidents involving a demand for ransom have almost doubled around the world. In 1996, over 1,354 incidents involving a ransom demand were reported.
- Global markets and access make business around the world practical and profitable. These same factors all add additional risk, especially in countries where the economy is not very strong or is unstable.
- An article in the London Financial Times reported that with the increase in electronic security measures at businesses and homes, industrial espionage can be accomplished easier through the abduction of family members of individuals who can access the desired information.

THE CRISIS RESPONSE TEAM

Petersen International Underwriters issues Kidnap & Ransom Coverage insured by Lloyd's of London. The Crisis Response Team is a premiere provider of political risk assessment, crisis management, security management and investigative services.

Under its arrangement with the Lloyd's underwriters, The Crisis Response Team may provide three services to our clients:



Intelligence

- Expert analysis of political and security risks worldwide, provided on-line or in hard copy.

Prevention

- Protection of personnel and property through risk analysis, on-site surveys, security reviews, simulated incidents and establishment of non-disruptive defensive routines.

Response

- The Crisis Response Team has competent and experienced personnel stationed within four hours travel time of any spot on Earth.

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For Personal or Family Coverage

EPIC 1 - SPECIAL CONTINGENCY COVERAGE APPLICATION

PETERSEN INTERNATIONAL UNDERWRITERS

Lennie Mortlock, Authorized Broker • Fax 01-(661) 254-0604, Lennie@gowithinsurance.com

Underwritten by Certain Underwriters at Lloyd's

I. Applicant

Name: FIRST MIDDLE LAST

Date of birth: Citizen of what country?

Address: NUMBER & STREET

CITY & STATE COUNTRY ZIP CODE

Annual Income: Value of Personal Assets:

Business or Occupation: Name of Company:

Address: NUMBER & STREET

CITY & STATE COUNTRY ZIP CODE

Please attach a separate sheet of paper with any information that does not fit in the space provided.

II. Is the Applicant also to be insured? Yes No. Please list all other persons to be insureds:

Name: Date of birth: City of Residence:

Blank lines for listing other insured persons.

III. List details of anticipated travel outside country of residence (please include names, dates, places of travel and reasons):

Blank lines for listing travel details.

IV. Please answer the following pertaining to ALL proposed Insureds:

1) Has there ever been any prior kidnapping, extortion, or detention incident? Yes No

2) Has there ever been any threat or attempt at a kidnapping, extortion, or detention? Yes No

3) Are there any current threats or incidents regarding kidnapping, extortion, or detention? Yes No

4) Is there any existing coverage at this time, or within the past 12 months? Yes No

5) Are any of the proposed insureds likely kidnapping prospects because of business, outside interests, or other activities? Yes No

If yes to any of these, please provide details: Blank lines for details.

V. Please indicate the coverage you are seeking:

(Please note that the maximum benefit cannot exceed personal assets)

\$250,000 \$500,000 \$1,000,000 Other amount:

I have read the above and declare that to the best of my knowledge and belief the statements are true and complete and that I have not knowingly withheld any information which may be material to Underwriters in their assessment and acceptance of the risk. Signing this form does not bind the Applicant nor the Underwriters to complete the insurance, but it is agreed that this form shall be the basis of the contract should a policy or certificate of insurance be issued.

Signature of Applicant Date

Print Name Phone No.:



For Business or Corporate Coverage

EPIC 2 - SPECIAL CONTINGENCY COVERAGE APPLICATION

PETERSEN INTERNATIONAL UNDERWRITERS

Lennie Mortlock, Authorized Broker • Fax 01-(661) 254-0604, Lennie@gowithinsurance.com

Underwritten by Certain Underwriters at Lloyd's

I. General

Business Name: _____

Address: NUMBER & STREET _____

CITY & STATE _____ COUNTRY _____ ZIP CODE _____

Annual Revenue: _____ Value of Business Assets: _____

Type of Business: _____

Please attach a separate sheet of paper with any information that does not fit in the space provided.

II. Please provide the following number of employees in each category:

Total number of Directors: _____ Directors to be Insured: _____

Total number of Officers: _____ Officers to be Insured: _____

Total number of other employees: _____ Other Employees to be Insured: _____

III. List or attach a census of ALL Persons to be insured:

Name: _____ Date of birth: _____ City of Residence: _____

IV. List details of non-USA exposure to employees:

V. Please indicate the coverage you are seeking: (Please note that the maximum benefit cannot exceed business assets)

\$1,000,000 \$2,000,000 \$5,000,000 Other amount: _____

VI. Please describe any additional coverages you are seeking:

Detention coverage (if yes, we will need a summary of each persons salary)

Additional Accidental death coverage \$_____ each person

VII. Please answer the following pertaining to ALL proposed Insureds:

1) Has there ever been any prior kidnapping, extortion, or detention incident? Yes No

2) Has there ever been any threat or attempt at a kidnapping, extortion, or detention? Yes No

3) Are there any current threats or incidents regarding kidnapping, extortion, or detention? Yes No

4) Is there any existing coverage at this time, or within the past 12 months? Yes No

5) Are any of the proposed insureds likely kidnapping prospects because of business, outside interests, or other activities? Yes No

If yes to any of these, please provide details: _____

I have read the above and declare that to the best of my knowledge and belief the statements are true and complete and that I have not knowingly withheld any information which may be material to Underwriters in their assessment and acceptance of the risk. Signing this form does not bind the Applicant nor the Underwriters to complete the insurance, but it is agreed that this form shall be the basis of the contract should a policy or certificate of insurance be issued.

Signature of Officer of Firm _____ Date _____

Print Name _____ Phone No.: _____



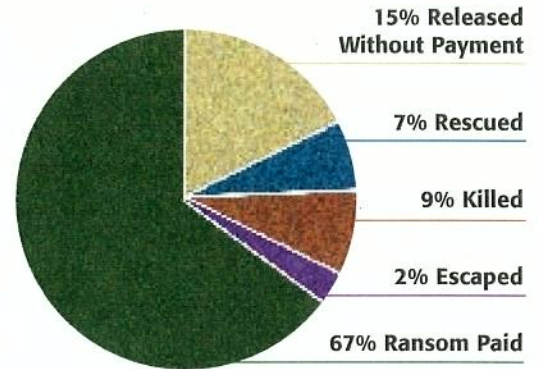
A KIDNAP AND RANSOM INSURANCE PLAN

The Epic 1 Plan – Kidnap & Ransom Coverage for Individuals and Families
 The Epic 2 Plan – Kidnap & Ransom Detention Coverage for Corporations

KIDNAP: A WORLDWIDE RISK

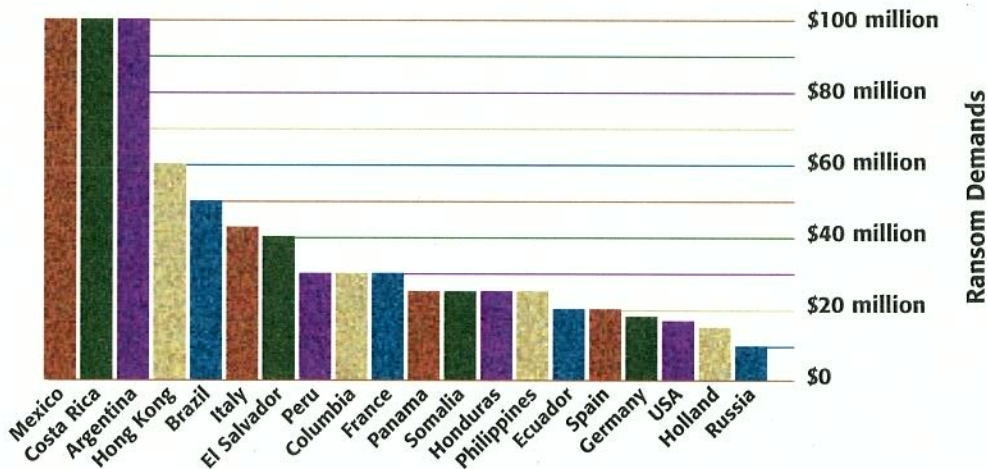
Kidnap Outcomes

Most kidnaps are carried out in order to obtain a ransom, and in most cases a ransom is paid. Rescues are rare, largely because the authorities in most countries recognize that the safety of the victim is paramount. The average percentage of deaths following a kidnap is 9%. In cases involving The Crisis Response Team, less than 2% of people are killed. Killing usually takes place at the time of abduction rather than during the negotiation.



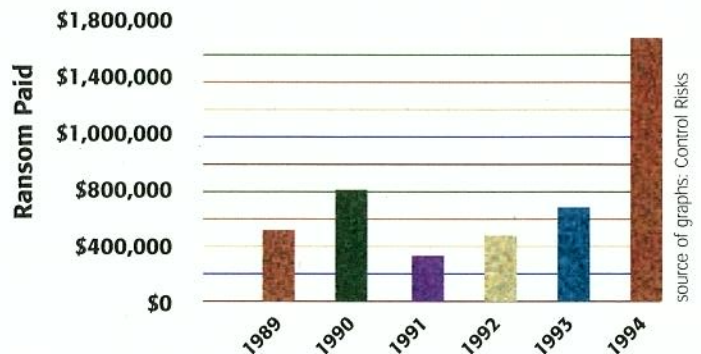
Kidnap Demands

Demands can be huge, with more than 14 countries recording cases of \$25 million or more in recent years. Kidnappers usually settle at between 10 and 20 percent of the demand, except in the old Soviet Union where the mafia is extremely reluctant to negotiate and uses excessive violence to achieve its aims.



Kidnap Payments

While most ransom payments are kept confidential, The Crisis Response Team is aware of some substantial sums that have been paid. Latin America leads the list, but many of the largest settlements have been made in Europe. There has been a noticeable increase in average ransom payments in recent years, as the chart shows.



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 Actual wording may change without notice.*

Petersen International Underwriters Privacy Policy Statement

Petersen International Underwriters

Petersen International Underwriters want you to understand how we protect the confidentiality of non-public personal information we collected about you.

Information We Collect

We collect non-public information about you from numerous sources including, but not limited to:

- a) Information we receive from you on applications and other forms;
- b) Information about your transactions with our affiliates, others or us;
- c) Information we receive from consumer-reporting agencies; and
- d) Financial and medical sources.

Information We Disclose

We do not disclose any non-public information about you to anyone except as is necessary in order to provide our products or services to you or otherwise as we are required or permitted by law (e.g. subpoena, fraud investigation, regulatory reporting, etc.).

Right to access or correct your personal information

You have a right to request access to or correction of your personal information in our possession.

Confidentiality and Security

We restrict access to non-public personal information about you to our employees, our affiliates' employees or others who need to know that information to service your account. We maintain physical, electronic and procedural safeguards to protect your non-public personal information.

Contacting Us

If you have any further questions about this privacy statement or would like to learn more about how we protect your privacy, please contact the insurance producer who handled this case, or our offices at: 23929 Valencia Boulevard, Suite 215, Valencia, California 91355, (800)345-8816, e-mail: piu@piu.org



While no one can predict where or when a kidnapper or extortionist might strike, there are steps that can be taken to protect executives and their families and prepare for a possible threat.



Protecting Employees and Corporate Assets is Serious Business

As a company expands globally, so do exposures. Companies with overseas operations and executives or staff who travel internationally may be targets for kidnappers and extortionists.

Operating managers in any corporation face the daunting challenge of protecting valued employees and corporate assets. In most organisations, few people fully understand exposures such as kidnapping and extortion. But extortion, crime, and political instability are facts of life that corporate leaders must deal with when transacting business in an increasingly global and, unfortunately, hostile environment.

Economic Globalisation Equals Unprecedented Kidnapping & Extortion Risks

Although unprecedented global integration has created tremendous business opportunities for corporations, it is tempered by unprecedented increases in crime, including kidnapping and extortion. According to experts, two new kidnappings occur somewhere in the world every hour. Likewise, multinational corporations report, far too frequently, threats against employees from political terrorists and other groups. Corporate security directors are revisiting as never before the level of physical security they provide.

Like kidnapping and political threats, extortion risks are all too real:

- Threat by a criminal to harm employees unless an extortion payment is received;
- Threat by a terrorist to poison a food or drug product unless extortion payments are made;
- Threat by a hacker to destroy electronic data unless a sizeable sum of money is paid.

As an industry leader in kidnap ransom and extortion insurance, Stening Simpson believes the best risk management strategy for these risks includes quality insurance coverage, sound risk management procedures, protocols and expert advice.

Stening Simpson Protection

Stening Simpson offers customers access to crisis management expertise which specialises in dealing with kidnapping and extortion threats and also offers essential information services for global business travellers. Customers gain access to Stening Simpson travel security alerts and terrorism and political stability concerns around the globe. Stening Simpson encourages insured's to use this valuable risk management tool when making travel plans or business decisions.

Kidnap/Ransom and Extortion Insurance Features:

Kidnap/ransom coverage

Reimburse clients for property or other consideration surrendered as a kidnapping ransom payment. In addition, a ransom demand can trigger the expense coverage section of a policy to assist in dealing with the kidnapping.

Extortion coverage

Reimburses clients if they make an extortion payment to mitigate or remove a threat. The policy is triggered by an extortion threat to:

- Damage or destroy any premises or tangible property located on the customer's premises;
- Contaminate raw materials or products of the customer;
- Abduct, detain, or harm a customer's employees or their relatives,

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Disseminate, divulge, or utilise any proprietary information of the customer.

Cyber extortion coverage

Reimburses clients for an extortion payment made for cyber threats that threaten to:

Disseminate, divulge, or utilise a client record held by the customer;

Alter, damage, destroy, or render unusable data owned by the customer.

Political threat coverage

Provides insurance for politically motivated threats to harm a customer's employees or their relatives by a person or group:

Acting as an agent of, or with approval from, any government or government entity;

Acting, or purporting to act, on behalf of any political terrorist or insurgent party.

Ransom delivery coverage

The policy insures the money or other consideration used to pay a ransom or extortion demand while it is being delivered.

Expenses coverage

The policy indemnifies the client for additional reasonable expenses incurred in connection with a kidnapping, an extortion threat, a hijacking, a political threat, or wrongful detention including:

Fees of an independent negotiator;

Fees of an independent public relations firm;

Interest incurred for a loan taken for a ransom or an extortion payment;

Reward payment to an informant;

Salary of the abducted employee;

Salary of temporary replacement worker;

Consequential personal financial loss;

Reasonable medical, cosmetic, psychiatric, and dental expenses incurred following the release of the abducted employee;

Reasonable rest and rehabilitation costs following release;

Independent security guard services.

Accidental death and dismemberment

The policy includes a life benefit in the event that an insured employee or relative dies during a kidnapping, hijacking, or wrongful detention or a payment in the event of mutilation or loss of sight, hearing, or use of limb.

Product recall expenses

Provides insurance for the reasonable expenses involved in transporting merchandise that must be withdrawn from the market, physically inspected, or destroyed due to an extortion threat to contaminate such merchandise.

News

Australian Financial Review

BBC

Bermuda Sun

CNN

New York Times

Reuters

Government

Australian Securities & Investments Commission

Department of Homeland Security

Dept Foreign Affairs & Trade

Federal Bureau of Investigation

International Monetary Fund

Multilateral Investment Guarantee Agency

U.S. Department of State

Security/Intelligence

Kroll

Stratfor

Insurance

Bermuda Insurance

Lloyds

National Insurance Brokers Association

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North Sydney 2060 NSW Australia

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Web Design Sydney

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Kidnap/Ransom and Extortion Insurance

From Chubb Executive Protection

Protecting Employees and Corporate Assets is Serious Business

Operating managers in any corporation face the daunting challenge of protecting valued employees and corporate assets. In most organizations, few people fully understand exposures such as kidnapping and extortion. But extortion, crime, and political instability are facts of life that corporate leaders must deal with when transacting business in an increasingly global and, unfortunately, hostile environment.

Economic Globalization Equals Unprecedented Kidnapping and Extortion Risks

Although unprecedented global integration has created tremendous business opportunities for corporations, it is tempered by unprecedented increases in crime, including kidnapping and extortion. According to experts, two new kidnappings occur somewhere in the world every hour. Likewise, multinational corporations report—far too frequently—threats against employees from political terrorists and other groups. Corporate security directors are revisiting as never before the level of physical security they provide in the United States.

Like kidnapping and political threats, extortion risks such as these are all too real:

- Threat by a criminal to harm employees unless an extortion payment is received.
- Threat by a terrorist to poison a food or drug product unless extortion payments are made.
- Threat by a hacker to destroy electronic data unless a sizeable sum of money is paid.

As an industry leader in kidnap/ransom and extortion insurance, Chubb believes the best risk management strategy for these risks includes quality insurance coverage, sound risk management procedures and protocols, and expert advice.



CHUBB EXECUTIVE PROTECTION

Chubb Group of Insurance Companies



In addition to insurance coverage, Chubb offers customers access to the crisis management expertise of The Ackerman Group, Inc., which specializes in dealing with kidnapping and extortion threats and also offers essential information services for global business travelers. Customers gain access to The Ackerman Group's RiskNet™ database, an on-line service maintained by The Ackerman Group that provides travel security developments and analyzes terrorism and political stability concerns around the globe. Chubb encourages insureds to use this valuable risk management tool when making travel plans or business decisions.



A World of Risk. A World of Coverage.

CHUBB KIDNAP/RANSOM AND EXTORTION INSURANCE PROTECTION FEATURES INCLUDE:

- ***Kidnap/ransom coverage***—We reimburse clients for property or other consideration surrendered as a kidnapping ransom payment. In addition, a ransom demand can trigger the expense coverage section of our policy to assist in dealing with the kidnapping.

- ***Extortion coverage***—Chubb reimburses clients if they make an extortion payment to mitigate or remove a threat. Our policy is triggered by an extortion threat to:
 - Damage or destroy any premises or tangible property located on the customer's premises.
 - Contaminate raw materials or products of the customer.
 - Abduct, detain, or harm a customer's employees or their relatives.
 - Disseminate, divulge, or utilize any proprietary information of the customer.

- ***Cyber extortion coverage***—Chubb reimburses clients for an extortion payment made for cyber threats that threaten to:
 - Disseminate, divulge, or utilize a client record held by the customer.
 - Alter, damage, destroy, or render unusable data owned by the customer.

- ***Political threat coverage***—Chubb also provides insurance for politically motivated threats to harm a customer's employees or their relatives by a person or group:
 - Acting as an agent of, or with approval from, any government or government entity.
 - Acting, or purporting to act, on behalf of any political terrorist or insurgent party.

- ***Ransom delivery coverage***—Chubb's policy insures the money or other consideration used to pay a ransom or extortion demand while it is being delivered.

- **Expenses coverage**—Our policy indemnifies the client for additional reasonable expenses incurred in connection with a kidnapping, an extortion threat, a hijacking, a political threat, or wrongful detention including:
 - Fees of an independent negotiator.
 - Fees of an independent public relations firm.
 - Interest incurred for a loan taken for a ransom or an extortion payment.
 - Reward payment to an informant.
 - Salary of the abducted employee.
 - Salary of temporary replacement worker.
 - Consequential personal financial loss.
 - Reasonable medical, cosmetic, psychiatric, and dental expenses incurred following the release of the abducted employee.
 - Reasonable rest and rehabilitation costs following release.
 - Independent security guard services.
- **Legal liability coverage**—Our policy provides defense and indemnity in the event of a lawsuit alleging negligence on the part of our customer in a hostage retrieval operation or in the prevention of a kidnapping.
- **Accidental death and dismemberment**—Our policy includes a life benefit in the event that an insured employee or relative dies during a kidnapping, hijacking, or wrongful detention or a payment in the event of mutilation or loss of sight, hearing, or use of limb.
- **Product recall expenses**—We also provide insurance for the reasonable expenses involved in transporting merchandise that must be withdrawn from the market, physically inspected, or destroyed due to an extortion threat to contaminate such merchandise.

CHUBB'S highest priority is
the safe retrieval of hostages.

- **Professional crisis management**—Chubb's customer is never alone in a crisis situation. We help provide clients access to the professional services of The Ackerman Group or another security consultant of the customer's choice.
- **Policy limits up to \$25 million are available.**
- **Worldwide coverage**—Chubb's policy reimburses covered losses that occur anywhere in the world.

**CRISIS MANAGEMENT EXPERTISE:
THE ACKERMAN GROUP, INC.**

In the event of a kidnapping or an extortion threat, Chubb customers have immediate access to the talents and resources of The Ackerman Group, one of the world's preeminent independent international security consulting firms specializing in handling kidnapping and extortion crises.

The Ackerman Group can handle all aspects of a hostage recovery, including negotiations, liaison with law enforcement agencies, briefing of hostage families, and conversion, protection, and delivery of ransom funds. The Ackerman Group responds to a crisis immediately, providing expert advice and recommendations while working closely with the insured's crisis management team.

The Ackerman Group's experience in handling crises and providing specialized corporate international travel services is unparalleled in the insurance industry. Chubb has partnered successfully with The Ackerman Group for nearly 25 years.



THE CHUBB ADVANTAGE

Chubb has earned its leadership position in the kidnap/ransom and extortion insurance marketplace by consistently providing broad coverage, superior service, outstanding expertise, and unflinching commitment to helping companies solve their executive protection problems. In particular, we stand apart from other insurers in several key areas:

Financial stability—Our financial stability and ability to pay claims rate among the best in the insurance industry, as attested by Standard and Poor's and A.M. Best Company, two of the leading insurance rating agencies. Agents, brokers, and prospective customers often seek out our services because our reputation in the market is well known.

Experience and expertise—We have more than 25 years of experience insuring companies and their executives against dangerous kidnapping and extortion risks. No one is better able to handle these crises as professionally as we are.

Innovation—We're not afraid to tailor our product to meet a customer's specific needs. Typically, our insurance products include enhancements and specific coverages that are missing or even excluded from other policies in the industry.

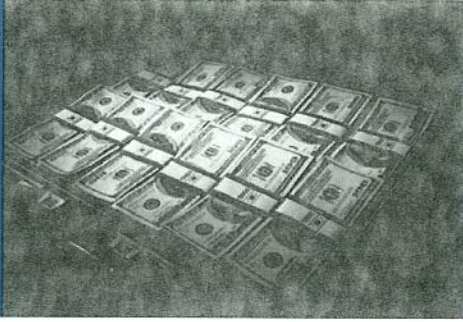
Commitment to safety—We designed our Kidnap/Ransom and Extortion Insurance policy with the well-being of employees and their loved ones in mind. Our priority is the safe return of the hostage or the satisfactory resolution of a crisis—a goal from which we do not deviate.

DON'T TAKE A CHANCE

Nothing can prepare a company for negotiating with kidnapers or extortionists. But should the unthinkable happen, a targeted company must be ready to respond.

Don't take any chances. Turn to Chubb, your trusted executive protection ally. **Executive Protection Portfolio Kidnap/Ransom and Extortion Insurance** from Chubb is available through your trusted Chubb-appointed agent. For more information, contact your agent or broker, email csi-info@chubb.com, or look on the Internet at <http://csi.chubb.com>.

Executive Protection Portfolio is a comprehensive insurance solution from Chubb, specifically designed to help publicly owned companies cope with potentially devastating threats to their financial well-being. With Executive Protection Portfolio, companies have choice and flexibility in managing their most complex and catastrophic exposures. Coverages include Crime Insurance, Directors and Officers Liability Insurance, Employment Practices Liability Insurance, Fiduciary Liability Insurance, Kidnap/Ransom and Extortion Insurance, and Outside Directorship Liability Insurance.



CHUBB EXECUTIVE PROTECTION

Chubb Group of Insurance Companies

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Simsbury, CT 06070-7683

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Web site: <http://csi.chubb.com>
Email: csi-info@chubb.com

For promotional purposes, Chubb refers to the member insurers of the Chubb Group of Insurance Companies underwriting coverage: Chubb Insurance Company of Europe, S.A.; Chubb Insurance Company of Australia, Limited; Chubb Indemnity Insurance Company; Chubb Insurance Company of Canada; Chubb Argentina de Seguros, S.A.; Chubb do Brasil Companhia de Seguros; Chubb de Chile Compañía de Seguros Generales, A.S.; Chubb de Colombia Compañía de Seguros, S.A.; Chubb de Mexico Compañía Afianzadora, S.A. de C.V.; Chubb National Insurance Company; Federal Insurance Company; Great Northern Insurance Company; Northwestern Pacific Indemnity Company; Pacific Indemnity Company; Vigilant Insurance Company; Executive Risk Indemnity Inc.; Executive Risk Specialty Insurance Company; and Quadrant Indemnity Company. Not all insurers do business in all jurisdictions.

This literature is descriptive only. Actual coverage is subject to the language of the policies as issued.

Form 14-01-0587 (Rev. 12/02)