

As of the End of 4th Qtr 2009 (to 30-Nov-09)

Trade Credit

Since the inception of our trade credit business, we have received 8,502 claims and paid \$1.124 billion to clients with respect to approved claims. We have achieved recoveries of paid claims from third parties of \$219 million. Arbitration or litigation was required to resolve disputes in 22 cases. A portion of recoveries is reimbursed to insured clients to compensate them for their participation (through deductibles and self-insured retention) in the original loss.