

# Broadening our HORIZONS!

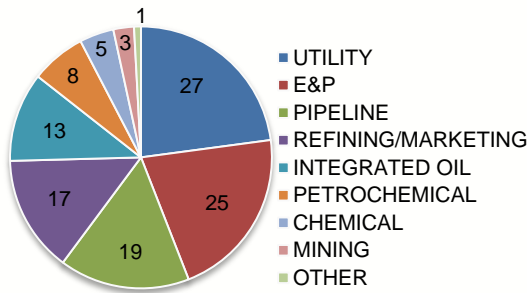


OIL CASUALTY INSURANCE, LTD.

2013 was a year of growth in the property and liability books of business and OCIL looks to build on last year's success with continued growth in 2014. OCIL acknowledges the accomplishments of the underwriting staff which saw promotions to Senior Underwriter for Gina Butterfield and Raymanda Smith, Casualty Underwriter for Margaret Jones, and Assistant Underwriter for both Duncan Frith and Beverly Adams.

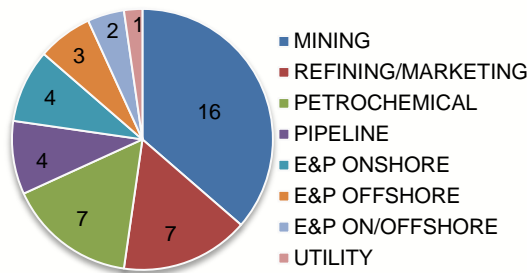
## Direct Liability

The number of excess liability insureds continues to surpass record numbers with a total of 118 insureds (53 Shareholders and 65 Non-Shareholders) as of Feb. 1, 2014. The chart to the right outlines total liability insureds by operation as of Feb. 1, 2014.



## Direct Property

As of February 1, 2014 OCIL had a total of 44 property policies in force. The chart to the right outlines OCIL's property book of business by business sector.



## Assumed Reinsurance

The growth of OCIL's assumed reinsurance business continues to increase the Company's geographic distribution by partnering with other energy market insurers. This has resulted in greater scale and spread of risk, increased revenue, and growth in capital. As of January 1, 2014, OCIL had ten in-force contracts generating an estimated annual written premium of \$86 million.

## OCIL's A- Stable rating reaffirmed by A.M. Best

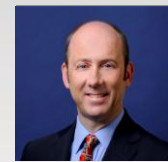
A.M. Best reaffirmed OCIL's A- Stable rating earlier this month stating that the rating reflects OCIL's generally strong operations, profitability, strong capitalization and diversified asset portfolio.

## In Closing

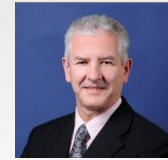
Thank you for your continued support. Should you have any questions or require assistance, please do not hesitate to contact myself or any member of the OCIL team.

Jerry Rivers  
Chief Operating Officer & Senior Vice President

We're energized to meet the excess property and liability insurance needs of energy companies!



**GRAHAM KIRK**  
Senior Casualty Underwriter/Team Leader



**ROLF FISCHER**  
Senior Property Underwriter



**GINA BUTTERFIELD**  
Senior Underwriter



**RAYMANDA SMITH**  
Senior Underwriter



**MARGARET JONES**  
Casualty Underwriter



**DUNCAN FRITH**  
Assistant Underwriter



**BEVERLY ADAMS**  
Assistant Underwriter

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