

OCIL'S EXPANDED APPETITE



OIL CASUALTY INSURANCE, LTD.

Oil Casualty Insurance, Ltd.

We are pleased to announce that the OCIL Board of Directors has recently authorized OCIL to expand its underwriting flexibility. Below is a detailed list of the changes made to OCIL's underwriting guidelines:

PRODUCTS

Excess Liability

Excess Liability Forms: -Occurrence claim triggers can now be underwritten subject to underwriting guidelines.

Maximum Limit: - $\$25,000,000$ (occurrence only)

- Maximum addition limit of $\$75,000,000$ for **Shareholders** on Occurrence First Reported or Claims Made basis on the same program
- Maximum addition limit of $\$25,000,000$ for **Non-Shareholders** on Occurrence First Reported or Claims Made basis on the same program
- Maximum limit of $\$15,000,000$ for Occurrence cover attaching below $\$25,000,000$ (this does not preclude providing additional limits on an Occurrence First Reported or Claims Made basis as outlined above)

Minimum Attachment: -Reduction of minimum attachment

- Maximum limit of $\$25,000,000$ for attachments below $\$50,000,000$
- Maximum additional limits of $\$25,000,000$ if such additional limits are ventilated and excess of a minimum attachment of $\$100,000,000$
- Occurrence policies with an attachment below $\$25,000,000$ will be limited to a maximum limit of $\$15,000,000$

Excess Direct and Facultative Property

Maximum Limit: -Increased to $\$50,000,000$

Minimum Attachment: -Reduction of minimum attachment

In Closing

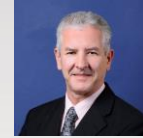
Thank you for your continued support. Should you have any questions or require assistance, please do not hesitate to contact myself or any member of the OCIL team.

Jerry Rivers
Chief Operating Officer & Senior Vice President

OCIL UNDERWRITING TEAM



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Senior Casualty Underwriter/Team Leader



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