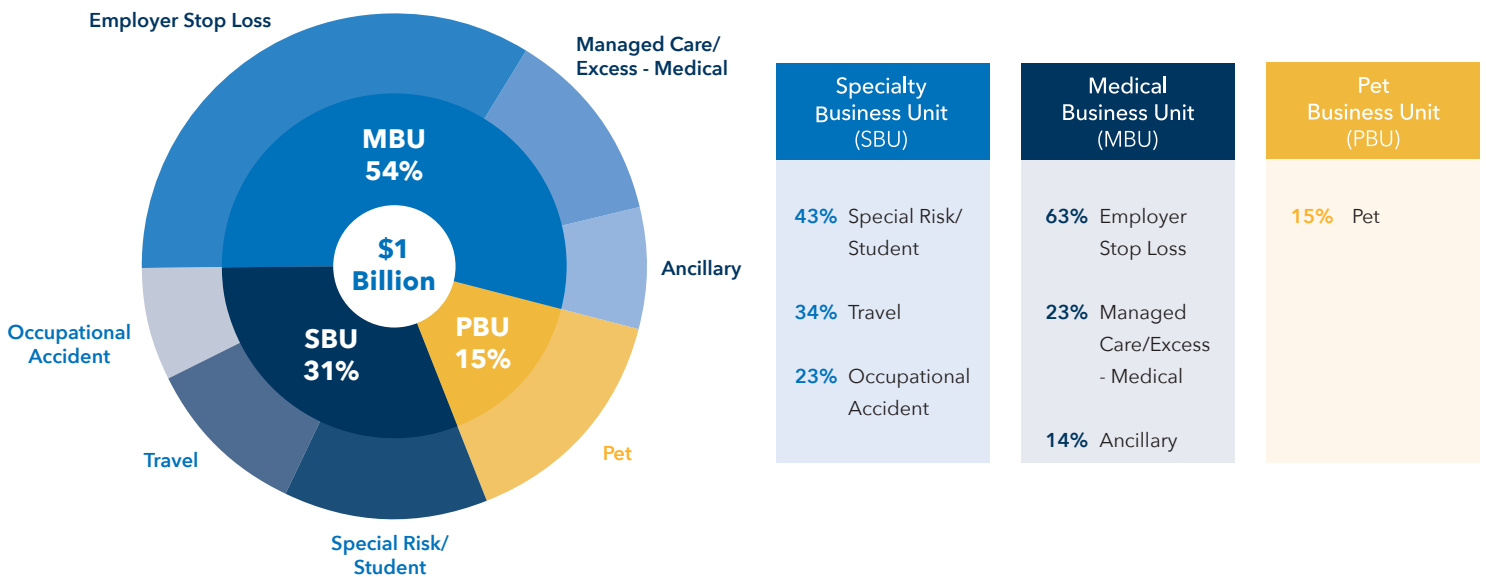


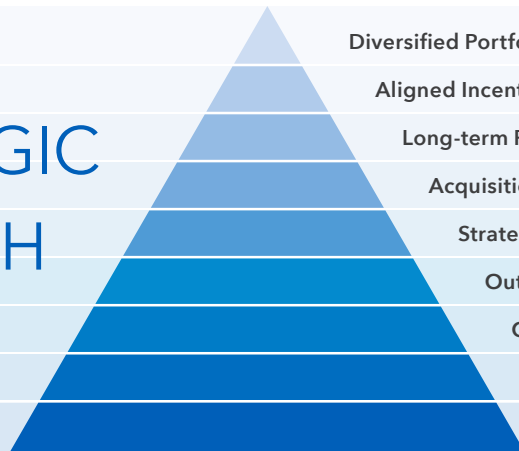


Crum & Forster is a national commercial property casualty company wholly owned by Fairfax Financial Holdings Limited. The Accident & Health division of Crum & Forster offers a unique variety of insurance and reinsurance products nationwide. Our office is located in Eatontown, New Jersey, and is home to a team of highly skilled and diverse individuals. Our in-house expertise includes underwriting, compliance, actuarial, premium and claims administration, loss control, case management and marketing. We place a strong focus on product development and creative distribution methods, along with excellent client service and support.

## A&H PORTFOLIO DIVERSIFICATION

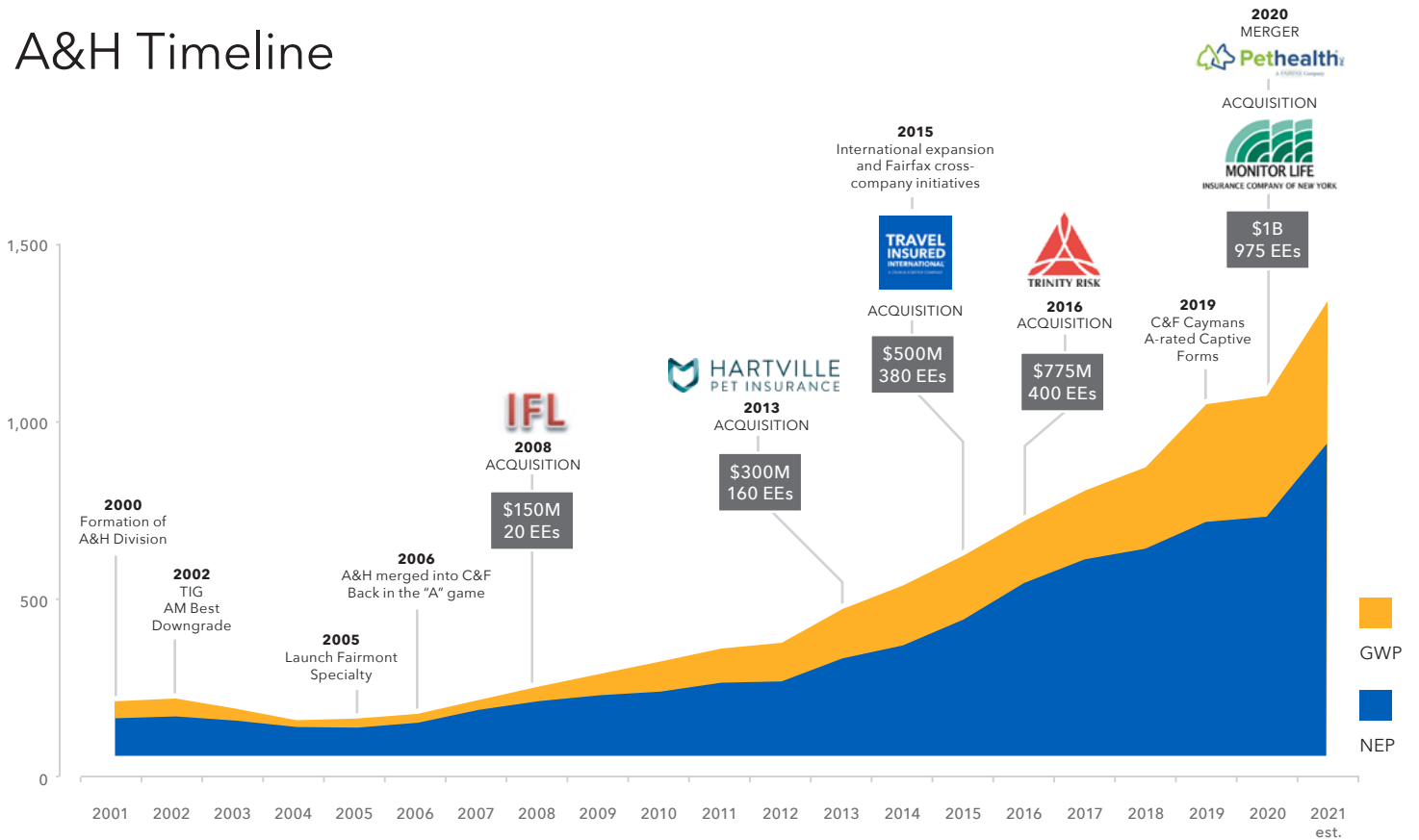


## STRATEGIC APPROACH

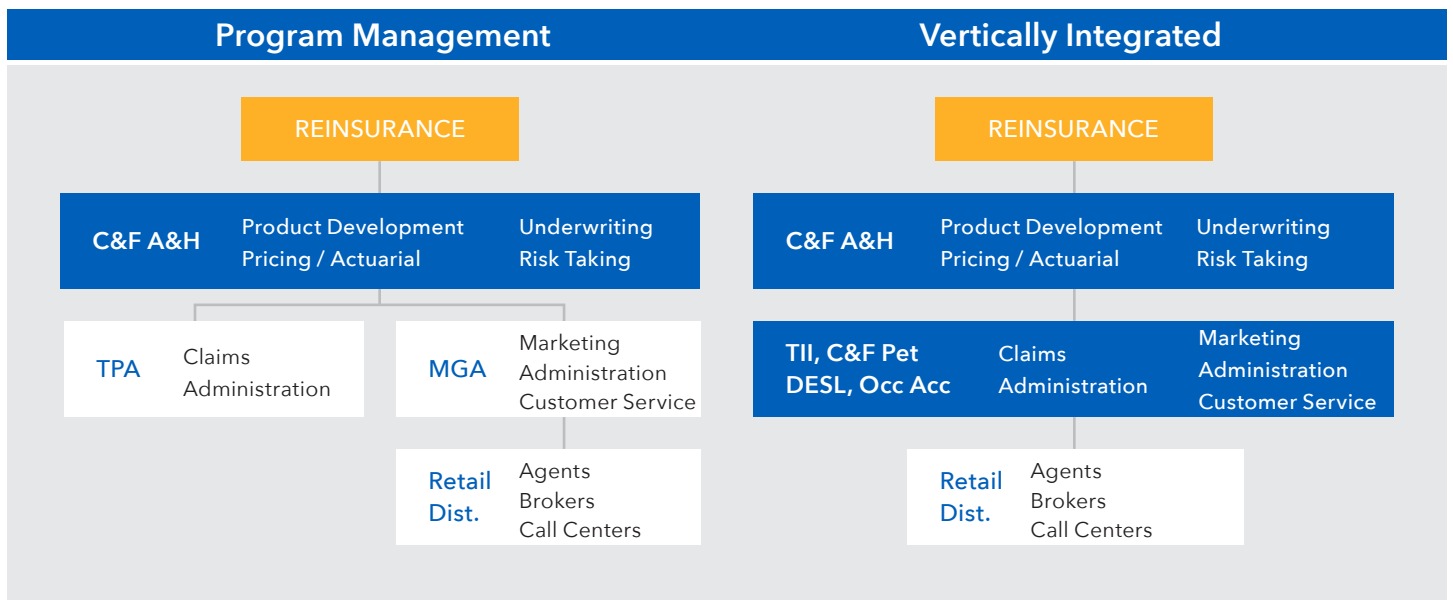


- Diversified Portfolio
- Aligned Incentives
- Long-term Partners
- Acquisition Friendly
- Strategic Use of Reinsurance
- Outsourcing and Vertical Models
- Commitment to Markets
- Fair and Friendly Culture
- Cross Marketing and Global Capacity

# A&H Timeline



# A&H Flexible Working Models



## Medical Business Unit

### EMPLOYER STOP LOSS

Specific & aggregate stop loss coverage is provided for employer groups who choose to self fund their employee health plan. Crum & Forster offers flexible underwriting with an appetite for unique risks including Indian tribes, casinos, and captive arrangements, including C&F CapSL for single-employer groups. International stop loss coverage is also available.

### PROVIDER EXCESS OF LOSS

Specific excess of loss coverage is provided to capitated physician groups, hospital groups and health plans. Coverage is available for commercial, Medicare and Medicaid lives.

### HMO REINSURANCE

Specific excess of loss coverage and continuation of coverage is provided to HMOs and risk taking health plans. Coverage is available for commercial, Medicare and Medicaid lives.

### MEDICAL EXCESS REINSURANCE

Excess of loss coverage is available to fully insured medical and employer stop loss insurance portfolios.

### FIXED MEDICAL INDEMNITY

Plan designs and schedules can be customized to provide various indemnity benefits to valid associations, affinity groups and traditional employer groups. Coverage may include, but is not limited to, hospital room & board, ICU/CCU, physician indemnity, wellness benefits, inpatient and outpatient surgery, anesthesia, laboratory/X-rays/ diagnostics, physical therapy, emergency room visits, ambulatory service and hospice care.

### GROUP ACCIDENT/AD&D

Plan designs and schedules can be customized to provide various benefits to valid associations, affinity groups and financial institutions. Coverage may include, but is not limited to, accidental death and dismemberment, accident medical expense and weekly accident indemnity.

### SHORT TERM MEDICAL

Temporary medical coverage provides accident and sickness benefits for individuals younger than 65 during transitional periods such as change in employment, graduating students or waiting for Medicare. Flexible coverage options are available to include varying deductibles, coinsurance and length of coverage.

## Pet Business Unit

### PET

Accident and sickness medical plans are available to "parents" of domestic cats and dogs. Optional coverage for wellness care and congenital conditions is also provided. Plan designs include flexible benefit levels, policy limits and deductibles. Coverage can be offered to on an individual basis or through associations, affinity groups and employer groups with optional payroll deduction.

### PET HEALTH & SERVICES

Equine mortality insurance provides financial protection to horse owners for the value of a horse in the event of death. Coverage is offered for all breeds and includes a wide range of uses such as sport horse, western and racing. In addition, elective policy riders offer added coverage including, but not limited to, medical expenses, stallion infertility and international travel. Pet services include wellness, shelter, lost pet recovery and veterinary supply concerns.

## Specialty Business Unit

### K-12

Accident medical and accidental death & dismemberment coverage is offered for students enrolled in kindergarten through 12th grade, public or private school. Catastrophic coverage is also available with limits up to \$5M.

### INTERCOLLEGIATE SPORTS

Accident medical coverage is provided for students participating in college sports. This product can be offered on a stand-alone basis or in conjunction with college accident and sickness coverage.

### BLANKET SPECIAL RISK

Accident medical, sickness medical, accidental death & dismemberment, and various other coverage components are available for special interest groups, youth sports, camps and groups with unique duration and coverage needs.

### INTERNATIONAL STUDENT COVERAGE

Accident and sickness programs cover students coming into or leaving the United States, i.e. student exchange programs and J1 Visa students. Coverage for faculty is also available.

### OCCUPATIONAL ACCIDENT

Occupational accident provides coverage for accident medical expenses, accidental death and dismemberment, temporary and total disability as well as contingent liability for motor carriers and independent owner operators in various other industries.

A combined single limit of up to \$2M is available.

Non-Subscriber is an alternative to Workers Compensation and provides coverage for accident medical expenses, accidental death and dismemberment, temporary and total disability as well as employer liability for Texas based employers. A combined single limit of up to \$5M is available.

### RETAIL TRAVEL

Individual leisure travel insurance coverage may be offered through travel agents, aggregators and insurance brokers.

Coverage options include, but are not limited to, trip cancellation, trip delay/interruption, vacation rental and time share cancellation, lost baggage/personal effects, accident and sickness, accidental death & dismemberment, emergency medical evacuation and repatriation and travel assistance.

A cancel for any reason option is also available.

### GROUP/WHOLESALE TRAVEL

Group and wholesale leisure travel insurance is typically offered through tour operators, cruise lines and travel consortia. Coverage includes the options referenced in the Retail Travel section above.

### OVERSEAS TRAVEL MEDICAL

Coverage includes accident and sickness, accidental death & dismemberment, emergency medical evacuation, repatriation and travel assistance for travelers coming into or leaving the United States for short duration (less than twelve months). Coverage is available for student exchange programs, au pairs, and business & leisure travelers.

## Fairfax Financial Holdings Limited Structure

**\$19.0 Billion**  
in Gross Premiums Written  
2020

Note: All equity figures are as at December 31, 2020.  
All companies are wholly owned except for Allied World (71%), Pacific (85%), AMAG (80%), Fairfirst (78%), Fairfax Ukraine (ARX and Universalna) (70%), Digit (49%), Alltrust (15%), Falcon Thailand (41%), BIC (35%), Gulf Insurance (44%) and Eurolife (50%).

