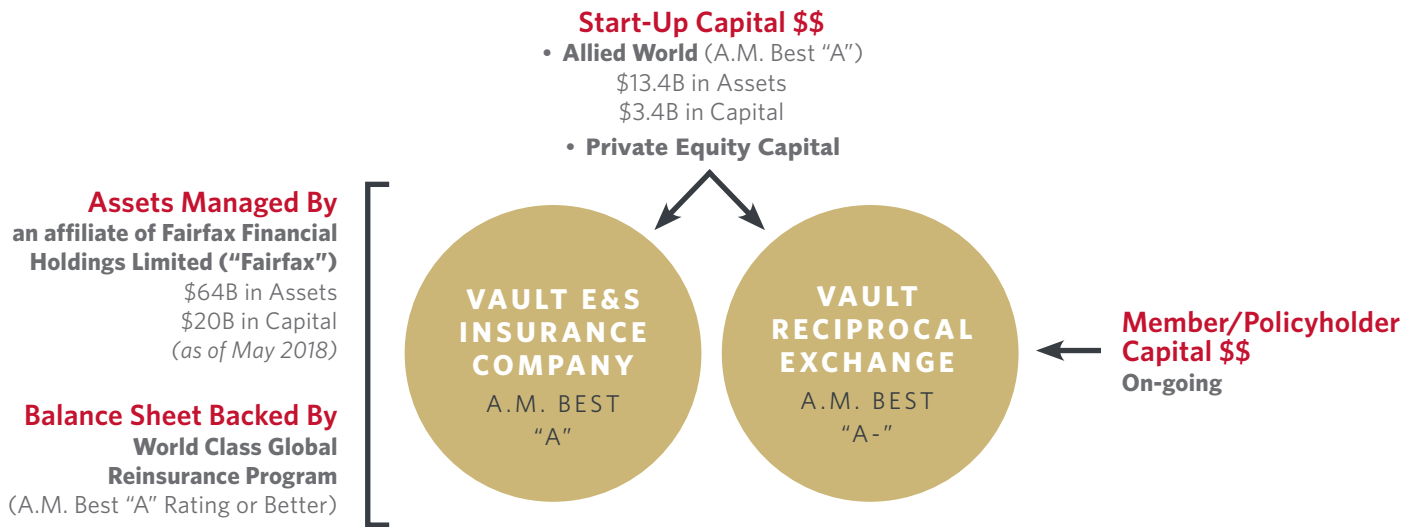




VAULT FINANCIAL STRUCTURE

Vault understands the importance financial strength plays in protecting the assets of our clients. We maintain a prudent approach to financial management in all aspects of our business. Vault maintains credit ratings consistent with leading providers in the affluent insurance sector. Vault Reciprocal Exchange is rated "A-" and Vault E&S is rated "A" by A.M. Best.

Vault benefits from significant financial and operational support from Allied World, a global insurance and reinsurance company.



ABOUT

Vault is the marketing name used to refer to Vault Reciprocal Exchange, a Florida-domiciled reciprocal insurance exchange managed by Vault Risk Management Services, LLC as its attorney-in-fact, and its affiliates.

Allied World Assurance Company Holdings, GmbH, through its subsidiaries, is a global provider of insurance and reinsurance solutions. Allied World offers superior client service through a global network of offices and branches.

Fairfax Financial Holdings Limited is a holding company which, through its subsidiaries, is engaged in property and casualty insurance and reinsurance and investment management. Fairfax's corporate objective is to achieve a high rate of return on invested capital and build long-term shareholder value. Fairfax seeks to differentiate itself by combining disciplined underwriting with the investment of its assets on a total return basis, which Fairfax believes provides above-average returns over the long-term. The company has been under present management since September 1985.

To learn more, please visit vault.insurance or reach out to your insurance advisor.

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