

July 27, 2009

Dear Business Colleagues:

Today, at 8 a.m. eastern standard time, it was announced that the special purpose vehicle (SPV) into which AIU Holdings will be contributed was formed, and that Kristian P. Moor has been named President and Chief Executive Officer of the Company.

In connection with these developments, we also announced the launch of our new brand, Chartis. These events represent exciting and significant milestones on our path toward operating independence and the unification of our market leading international and U.S. businesses under one brand.

I would like to thank you for our new brand, as it was developed with input from over 7,000 brokers, customers and employees. If you click on the attached diagram to the right, you will see that Chartis is the Greek word for map. It suggests our ability to set a course for our clients and to help them explore new possibilities. The logo is a compass in the shape of the letter C, for Chartis, and speaks to our entrepreneurial, problem-solving approach. Our brand line is "Your World, Insured", reflecting our focus on our clients. We believe that our new brand aligns closely with our traditional strengths, while communicating our goals and aspirations.

Today, Chartis serves 40 million clients in over 160 countries and jurisdictions. It had a combined statutory surplus of \$32.1 billion worldwide at year-end 2008. In 2008, Chartis companies wrote nearly \$50 billion in gross premiums worldwide. Soon, we will announce our second quarter earnings at which time we will provide you with updated financial information.

You can expect that we will introduce the Chartis brand worldwide over the next few months. Please visit our global website at www.chartisinsurance.com to find out more about Chartis and the products and services that we have created for you.

I hope you share our excitement about today's developments. On behalf of the more than 34,000 Chartis employees, I want to thank you for your support of our new brand and for your business.

Best regards,



John Q. Doyle
EVP, Chartis
President and Chief Executive Officer, Chartis U.S.

