Catlin Canada Inc., XL Services Canada Ltd., XL Specialty Insurance Company - Canada Branch & XL Reinsurance America Inc. - Canada Branch

Accessibility for Ontarians with Disabilities Act, 2005

Accessibility Policy and Multi-Year Accessibility Plan

This accessibility policy and plan outline the actions that Catlin Canada Inc., XL Services Canada Ltd., and XL Specialty Insurance Company - Canada Branch & XL Reinsurance America Inc. - Canada Branch (collectively, the "Company") has and will put in place to improve opportunities for people with disabilities in accordance with the *Integrated Accessibility Standards* under the *Accessibility for Ontarians with Disabilities Act*, 2005 (the "Act" or "AODA"). In addition to this policy and plan, the Company also has a separate policy regarding accessible customer service.

Statement of Commitment

The Company is committed to treating all people in a way that allows them to maintain their dignity and independence. We believe in integration and equal opportunity. We are committed to meeting the needs of people with disabilities in a timely manner, and will do so by preventing and removing barriers to accessibility and meeting accessibility requirements under the AODA and the *Integrated Accessibility Standards*.

1. Scope

This policy applies to the Company's operations in the province of Ontario.

2. Emergency Information and Procedures

The Company is committed to providing customers and clients with publicly available emergency information in an accessible way upon request. We will also provide individualized workplace emergency response information to employees with disabilities if we are made aware of the need for accommodation.

3. Training

The Company has provided, and will continue to provide, training to employees, volunteers, and other staff members who provide goods, services or facilities on behalf of the Company, on the requirements set out in the *Integrated Accessibility Standards* and on the Ontario *Human Rights Code* as it relates to people with disabilities.

Training will be provided in a way that best suits the duties of the applicable staff, within 4 weeks after staff commence their duties or as soon as practicable, and on an ongoing basis when changes are made to policies pursuant to the *Integrated Accessibility Standards*. A record of this training will be kept, including the dates on which training is provided and the number of individuals to whom it is provided.

4. Feedback Processes

The Company has taken, and will continue to take, reasonable steps to ensure that its existing feedback processes are accessible to people with disabilities upon request.

5. Accessible Formats

The Company is committed to meeting the communication needs of people with disabilities.

We will take reasonable steps to ensure that all publicly available information controlled by the Company is provided in an accessible way upon request. The Company will also consult with the person making the request to determine his or her information and communication needs.

The Company will notify the public about the availability of accessible formats and communication supports, including with respect to the feedback process, by posting a notice to the website.

6. Websites

The Company will take reasonable steps to ensure that all new websites controlled by the Company, and content on those sites published after January 1, 2012, conform with WCAG 2.0, Level A, except where meeting the requirement is not practicable.

We will also take reasonable steps to ensure that all websites controlled by the Company, and content on those sites published after January 1, 2012 (other than live captions and pre-recorded audio descriptions), conform with WCAG 2.0, Level AA by January 1, 2021, except where meeting the requirement is not practicable.

7. Employment

The Company is committed to fair and accessible employment practices.

We will take reasonable steps to implement the following actions:

- The Company will notify the public and staff that, when requested, it will accommodate people with disabilities during the recruitment and assessment processes and when people are hired;
- The Company will develop and put in place a process for developing individual accommodation plans for employees with disabilities;
- The Company will develop and put in place a return to work process for employees who have been absent from work due to a disability and require disability-related accommodations in order to return to work; and
- The Company will ensure the accessibility needs of employees with disabilities are taken into account if using performance management, career development and advancement, or redeployment processes.

The Company will also take reasonable steps to prevent and remove other accessibility barriers that are identified.

8. Design of Public Spaces

The Company will meet the Design of Public Spaces Standards when building or making major modifications to public spaces, including:

• Ensuring that the reception desk is accessible and the waiting area has accessible seating.

We will also put reasonable procedures in place to prevent service disruptions to accessible parts of these public spaces and to deal with temporary disruptions when accessible elements required under these Standards are not in working order.

In the event of a service disruption, the Company will notify the public of the service disruption and alternatives available.

9. Contact Information

For more information about this accessibility policy and plan, including if you would like to make a request under this accessibility policy and plan, please contact us at:

Kanika Choudhary, Senior HR Advisor, (416)-889-0090, kanika.choudhary@axaxl.com.

Accessible formats of this document are also available for free upon request.