



THE
INVESTMENTS
COMPANY
FOR
GLOBAL
INSURERS



Whether you are a life, property and casualty, reinsurance or health insurance company, we understand the challenges you face and the opportunities presented to you. BNY Mellon knows the insurance industry.

Get to know us.



BY THE NUMBERS: *
OUR SERVICES
FOR INSURERS

\$US2+
trillion

insurance assets
under custody

US\$176
billion

insurance trust assets
under administration

\$US70
billion

insurance assets under
management

78%

of top 100 life insurers
use BNY Mellon

68%

of top 50 property and
casualty companies use
BNY Mellon

*Dollar amounts as of 31 December 2012. Percent figures according to A.M. Best rankings as of December 2012, compared to client data as of 31 January 2013.

THE BNY MELLON DIFFERENCE

BIG CHANGES FOR INSURERS

The last several years have been a period of intense change and challenge for EMEA insurers. In addition to dealing with the worst financial crises in decades, insurers are dealing with fundamental changes in solvency and accounting rules, new taxation of investments, increased regulatory focus, uncertainty over the future of capital management and executing business strategies in a softening market.

TURNING INSIGHTS INTO ACTION

Our keen insights into the insurance industry help us deliver market-driven realities:

- Overcome an escalating regulatory burden
- Maintain an optimum capital position
- Understand and measure full extent of business risks
- Generate investment performance in a low-rate environment
- Manage an increasingly complex operating environment
- Sell into new intermediated markets and channels

TRADITION OF EXCELLENCE

BNY Mellon has developed a deep understanding of the insurance industry, which we have served for well over a century. Ever since 1875, we have been providing the financial services that help insurance companies endure, grow and thrive.

Innovations for Insurers

Today we are a global investments company that helps insurance companies to invest assets, conduct transactions and do business in capital markets around the world. We specialise in providing investment management and investment services that can help meet your needs throughout the investment lifecycle.

Lifecycle Support

Whether you're an insurer looking to create, trade, hold, manage, distribute or restructure investments, we can help. Through our global reach, market expertise and innovative solutions, we are positioned to act as a single source in enabling you to meet your goals.

Ever since 1875, we have
helped insurance companies
to endure, grow and thrive.

INVESTED IN SOLUTIONS

Through our collaborative efforts with insurers, we understand the complexity of your challenges and your potential for growth. We deliver solutions that can help unlock that potential and power your performance.

INVESTMENT MANAGEMENT AND INVESTMENT SERVICES

BNY Mellon is a leader in both investment management and investment services. We offer investment strategies and vehicles that span the asset class spectrum, and we provide services that help insurance companies to conduct business, invest assets and engage in transactions all over the world.

Operations

- Solvency II compliant asset data reporting
- Centralised data management for Solvency II
- Delivery of “security level look-through” on funds
- Life accounting and fund administration services
- Outsourcing of investment middle and back office systems
- ASP delivery of execution and order management systems
- Servicing and safekeeping of your assets, including integrated residual cash management, currency sweeps, securities lending and collateral management

Assets

- Experts at finding opportunities on your efficient investment frontier
- Offering a range of investment solutions for your cash assets, from term deposits to money funds to actively managed cash investment strategies
- Servicing your distribution channels providing US and UK product visibility platforms

Liabilities

- The leading Insurance Linked Securitisation Trustee
- A highly rated counterparty, a top ten provider of foreign exchange and a leading market maker in interest rate derivatives

Capital

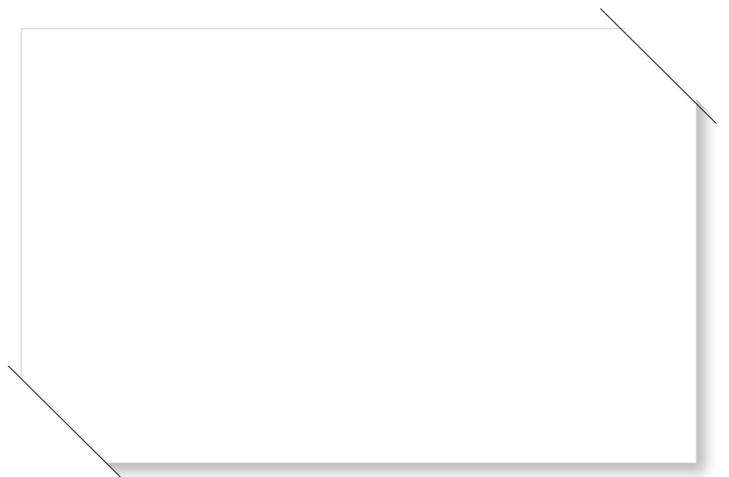
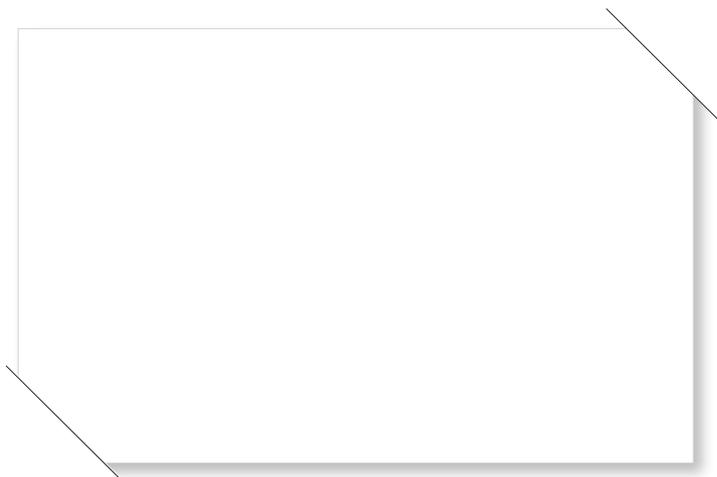
- Trustee on some of the largest contingent convertible bonds
- Helping clients write business using both Letters of Credit and Solvency II Compliant Insurance Trusts
- Asset class specific solutions, e.g. collateral management programmes in support of derivatives operations and securities financing operations
- Leading trustee on European insurance company debt issuance
- Leading provider of Depositary Receipt programmes to the insurance industry

WE HELP INSURANCE COMPANIES TO CONDUCT BUSINESS, INVEST ASSETS AND ENGAGE IN TRANSACTIONS ALL OVER THE WORLD.

THE CAPABILITIES TO MEET YOUR CHALLENGES

- Maximise risk-adjusted returns in volatile markets
- Increase operational efficiencies and reduce fixed costs
- Improve enterprise risk management and reporting
- Enhance capital efficiency
- Optimise information management and transparency
- Meet complex regulatory and reporting requirements
- Extend distribution platforms
- Achieve sustainable growth

CONTACT OUR EXPERTS



FIND OUT MORE ABOUT THE COMPANY WE'VE BUILT FOR YOU

WE ARE BNY MELLON

BNY Mellon is a global investments company dedicated to helping its clients manage and service their financial assets throughout the investment lifecycle. Whether providing financial services for institutions, corporations or individual investors, BNY Mellon delivers informed investment management and investment services in 36 countries and more than 100 markets. As of 31 March 2013, BNY Mellon had \$26.3 trillion in assets under custody and/or administration, and \$1.4 trillion in assets under management. BNY Mellon can act as a single point of contact for clients looking to create, trade, hold, manage, service, distribute or restructure investments. BNY Mellon is the corporate brand of The Bank of New York Mellon Corporation (NYSE: BK).

Additional information is available on www.bnymellon.com, or follow us on Twitter @BNYMellon.

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