

International Coal Group, Inc.  
Form SC 13D/A  
December 09, 2008

**SECURITIES AND EXCHANGE COMMISSION  
WASHINGTON, D.C. 20549  
AMENDMENT NO. 3 TO  
SCHEDULE 13D  
Under the Securities Exchange Act of 1934  
International Coal Group, Inc.**

*(Name of Issuer)*

Common Stock

*(Title of Class of Securities)*

45928H106

*(CUSIP Number)*

Paul Rivett

Vice President

Fairfax Financial Holdings Limited

95 Wellington Street West, Suite 800

Toronto, Ontario, Canada, M5J 2N7

Telephone: (416) 367-4941

*(Name, Address and Telephone Number of Person  
Authorized to Receive Notices and Communications)*

- With a copy to -

Christopher J. Cummings

Shearman & Sterling LLP

Commerce Court West

199 Bay Street, Suite 4405

Toronto, Ontario M5L 1E8

Telephone (416) 360-8484

**December 5, 2008**

*(Date of Event which Requires Filing of this Statement)*

If the filing person has previously filed a statement on Schedule 13G to report the acquisition which is the subject of this Schedule 13D, and is filing this schedule because of Rule 13d-1(e), 13d-1(f) or 13d-1(g), check the following box  
p.

The information required on the remainder of this cover page shall not be deemed to be filed for the purpose of Section 18 of the Securities Exchange Act of 1934 or otherwise subject to the liabilities of that section of the Act but shall be subject to all other provisions of the Act  
(however, see the Notes).

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CUSIP No. 45928H106

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NAMES OF REPORTING PERSON/I.R.S. Identification Nos. of Above Persons (Entities Only)

1

V. PREM WATSA

CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP

2

(a) ☐

(b) ☐

SEC USE ONLY

3

SOURCE OF FUNDS

4

OO

CHECK BOX IF DISCLOSURE OF LEGAL PROCEEDINGS IS REQUIRED PURSUANT TO  
ITEM 2(d) OR 2(e).

5

☐

CITIZENSHIP OR PLACE OF ORGANIZATION

6

CANADIAN

SOLE VOTING POWER

7

NUMBER OF

SHARES SHARED VOTING POWER  
BENEFICIALLY OWNED BY 8 30,139,400

EACH SOLE DISPOSITIVE POWER  
REPORTING 9

PERSON

WITH SHARED DISPOSITIVE POWER

10

30,139,400

AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON

11

30,139,400

CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES

12

☐

PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW 9

13

19.7%

TYPE OF REPORTING PERSON

14

IN

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CUSIP No. 45928H106

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NAMES OF REPORTING PERSON/I.R.S. Identification Nos. of Above Persons (Entities Only)

1

1109519 ONTARIO LIMITED

CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP

2

(a) ☐

(b) ☐

SEC USE ONLY

3

SOURCE OF FUNDS

4

OO

CHECK BOX IF DISCLOSURE OF LEGAL PROCEEDINGS IS REQUIRED PURSUANT TO  
ITEM 2(d) OR 2(e).

5

☐

CITIZENSHIP OR PLACE OF ORGANIZATION

6

ONTARIO, CANADA

SOLE VOTING POWER

7

NUMBER OF

|                       |                     |
|-----------------------|---------------------|
| SHARES                | SHARED VOTING POWER |
| BENEFICIALLY OWNED BY | 30,139,400          |

8

|           |                        |
|-----------|------------------------|
| EACH      | SOLE DISPOSITIVE POWER |
| REPORTING |                        |

9

PERSON

WITH SHARED DISPOSITIVE POWER

10

30,139,400

AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON

11

30,139,400

CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES

12

☐

PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW 9

13

19.7%

TYPE OF REPORTING PERSON

14

CO

CUSIP No. 45928H106

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NAMES OF REPORTING PERSON/I.R.S. Identification Nos. of Above Persons (Entities Only)

1

THE SIXTY TWO INVESTMENT COMPANY LIMITED

CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP

2

(a) ☐

(b) ☐

SEC USE ONLY

3

SOURCE OF FUNDS

4

OO

CHECK BOX IF DISCLOSURE OF LEGAL PROCEEDINGS IS REQUIRED PURSUANT TO  
ITEM 2(d) OR 2(e).

5

☐

CITIZENSHIP OR PLACE OF ORGANIZATION

6

BRITISH COLUMBIA, CANADA

SOLE VOTING POWER

7

NUMBER OF

SHARES SHARED VOTING POWER  
BENEFICIALLY OWNED BY 8 30,139,400

EACH SOLE DISPOSITIVE POWER  
REPORTING 9

PERSON

WITH SHARED DISPOSITIVE POWER

10

30,139,400

AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON

11

30,139,400

CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES

12

☐

PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW 9

13

19.7%

TYPE OF REPORTING PERSON

14

CO

CUSIP No. 45928H106

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NAMES OF REPORTING PERSON/I.R.S. Identification Nos. of Above Persons (Entities Only)

1

810679 ONTARIO LIMITED

CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP

2

(a) ☐

(b) ☐

SEC USE ONLY

3

SOURCE OF FUNDS

4

OO

CHECK BOX IF DISCLOSURE OF LEGAL PROCEEDINGS IS REQUIRED PURSUANT TO ITEM 2(d) OR 2(e).

5

☐

CITIZENSHIP OR PLACE OF ORGANIZATION

6

ONTARIO, CANADA

SOLE VOTING POWER

7

NUMBER OF

|                       |                     |
|-----------------------|---------------------|
| SHARES                | SHARED VOTING POWER |
| BENEFICIALLY OWNED BY |                     |
| 8                     | 30,139,400          |

|           |                        |
|-----------|------------------------|
| EACH      | SOLE DISPOSITIVE POWER |
| REPORTING |                        |
| 9         |                        |

PERSON

WITH SHARED DISPOSITIVE POWER

10

30,139,400

AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON

11

30,139,400

CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES

12

☐

PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW 9

13

19.7%

TYPE OF REPORTING PERSON

14

CO

CUSIP No. 45928H106

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NAMES OF REPORTING PERSON/I.R.S. Identification Nos. of Above Persons (Entities Only)

1  
FAIRFAX FINANCIAL HOLDINGS LIMITED

CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP

2  
(a) ☐  
(b) ☐

SEC USE ONLY

3

SOURCE OF FUNDS

4  
OO

CHECK BOX IF DISCLOSURE OF LEGAL PROCEEDINGS IS REQUIRED PURSUANT TO  
ITEM 2(d) OR 2(e).

5  
☐

CITIZENSHIP OR PLACE OF ORGANIZATION

6  
CANADA

SOLE VOTING POWER

7

NUMBER OF

SHARES SHARED VOTING POWER  
BENEFICIALLY OWNED BY 8  
30,139,400

EACH SOLE DISPOSITIVE POWER  
REPORTING 9

PERSON

WITH SHARED DISPOSITIVE POWER

10

30,139,400

AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON

11

30,139,400

CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES

12

☐

PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW 9

13

19.7%

TYPE OF REPORTING PERSON

14

CO

CUSIP No. 45928H106

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NAMES OF REPORTING PERSON/I.R.S. Identification Nos. of Above Persons (Entities Only)

1

ODYSSEY RE HOLDINGS CORP.

CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP

2

(a) ☐

(b) ☐

SEC USE ONLY

3

SOURCE OF FUNDS

4

OO

CHECK BOX IF DISCLOSURE OF LEGAL PROCEEDINGS IS REQUIRED PURSUANT TO  
ITEM 2(d) OR 2(e).

5

☐

CITIZENSHIP OR PLACE OF ORGANIZATION

6

DELAWARE

SOLE VOTING POWER

7

NUMBER OF

SHARES SHARED VOTING POWER  
BENEFICIALLY OWNED BY 8 13,763,093

EACH SOLE DISPOSITIVE POWER  
REPORTING 9

PERSON

WITH SHARED DISPOSITIVE POWER

10

13,763,093

AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON

11

13,763,093

CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES

12

☐

PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW 9

13

9.0%

TYPE OF REPORTING PERSON

14

CO

CUSIP No. 45928H106

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NAMES OF REPORTING PERSON/I.R.S. Identification Nos. of Above Persons (Entities Only)

1

ODYSSEY AMERICA REINSURANCE CORPORATION

CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP

2

(a) ☐

(b) ☐

SEC USE ONLY

3

SOURCE OF FUNDS

4

OO

CHECK BOX IF DISCLOSURE OF LEGAL PROCEEDINGS IS REQUIRED PURSUANT TO  
ITEM 2(d) OR 2(e).

5

☐

CITIZENSHIP OR PLACE OF ORGANIZATION

6

CONNECTICUT

SOLE VOTING POWER

7

NUMBER OF

SHARES SHARED VOTING POWER  
BENEFICIALLY OWNED BY 8 13,763,093

EACH SOLE DISPOSITIVE POWER  
REPORTING 9

PERSON

WITH SHARED DISPOSITIVE POWER

10

13,763,093

AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON

11

13,763,093

CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES

12

☐

PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW 9

13

9.0%

TYPE OF REPORTING PERSON

14

CO

CUSIP No. 45928H106

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NAMES OF REPORTING PERSON/I.R.S. Identification Nos. of Above Persons (Entities Only)

1 UNITED STATES FIRE INSURANCE COMPANY

CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP

2 (a) ☐  
(b) ☐

SEC USE ONLY

3

SOURCE OF FUNDS

4 OO

CHECK BOX IF DISCLOSURE OF LEGAL PROCEEDINGS IS REQUIRED PURSUANT TO  
ITEM 2(d) OR 2(e).

5 ☐

CITIZENSHIP OR PLACE OF ORGANIZATION

6 DELAWARE

SOLE VOTING POWER

7

NUMBER OF

SHARES SHARED VOTING POWER  
BENEFICIALLY OWNED BY 8 3,216,300

EACH SOLE DISPOSITIVE POWER  
REPORTING 9

PERSON

WITH SHARED DISPOSITIVE POWER

10

3,216,300

AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON

11

3,216,300

CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES

12

☐

PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW 9

13

2.1%

TYPE OF REPORTING PERSON

14

CO

CUSIP No. 45928H106

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NAMES OF REPORTING PERSON/I.R.S. Identification Nos. of Above Persons (Entities Only)

1 THE NORTH RIVER INSURANCE COMPANY

CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP

2 (a) ☐  
(b) ☐

SEC USE ONLY

3

SOURCE OF FUNDS

4 OO

CHECK BOX IF DISCLOSURE OF LEGAL PROCEEDINGS IS REQUIRED PURSUANT TO  
ITEM 2(d) OR 2(e).

5 ☐

CITIZENSHIP OR PLACE OF ORGANIZATION

6 NEW JERSEY

SOLE VOTING POWER

7

NUMBER OF

SHARES SHARED VOTING POWER  
BENEFICIALLY OWNED BY 8 5,527,027

EACH SOLE DISPOSITIVE POWER  
REPORTING 9

PERSON

WITH SHARED DISPOSITIVE POWER

10

5,527,027

AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON

11

5,527,027

CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES

12

☐

PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW 9

13

3.6%

TYPE OF REPORTING PERSON

14

CO

CUSIP No. 45928H106

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NAMES OF REPORTING PERSON/I.R.S. Identification Nos. of Above Persons (Entities Only)

1

TIG INSURANCE COMPANY

CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP

2

(a) ☐

(b) ☐

SEC USE ONLY

3

SOURCE OF FUNDS

4

OO

CHECK BOX IF DISCLOSURE OF LEGAL PROCEEDINGS IS REQUIRED PURSUANT TO  
ITEM 2(d) OR 2(e).

5

☐

CITIZENSHIP OR PLACE OF ORGANIZATION

6

CALIFORNIA

SOLE VOTING POWER

7

NUMBER OF

|                       |                     |
|-----------------------|---------------------|
| SHARES                | SHARED VOTING POWER |
| BENEFICIALLY OWNED BY | 8                   |
|                       | 4,716,380           |

SOLE DISPOSITIVE POWER

EACH  
REPORTING 9

PERSON

WITH SHARED DISPOSITIVE POWER

10

4,716,380

AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON

11

4,716,380

CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES

12

☐

PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW 9

13

3.1%

TYPE OF REPORTING PERSON

14

CO

This Amendment No. 3 amends the Schedule 13D filed with the Securities and Exchange Commission on April 14, 2008 by V. Prem Watsa, 1109519 Ontario Limited, The Sixty Two Investment Company Limited, 810679 Ontario Limited, Fairfax Financial Holdings Limited, OdysseyRe Holdings Corp., Odyssey America Reinsurance Corporation, United States Fire Insurance Company, The North River Insurance Company and TIG Insurance Company, as amended by Amendment No. 1 thereto filed on May 29, 2008 and Amendment No. 2 thereto filed on November 25, 2008.

Amendment No. 1 to the Schedule 13D was filed to report that Fairfax Financial Holdings Limited and International Coal Group, Inc. entered into a Registration Rights Agreement, dated as of May 16, 2008, as described in Item 6 therein.

Amendment No. 2 to the Schedule 13D was filed to report that the Reporting Persons (as defined below) had acquired an additional 4,994,400 shares of common stock of International Coal Group, Inc.

This Amendment No. 3 to the Schedule 13D is being filed to report that the Reporting Persons have acquired an additional 4,090,000 shares of common stock of International Coal Group, Inc.

The following amendments to Items 3 and 7 of the Schedule 13D are hereby made:

**Item 3. Source and Amount of Funds or Other Consideration.**

Item 3 of the Schedule 13D is hereby amended in its entirety to read as follows:

The source of the funds for the shares of common stock of ICG beneficially owned by the Reporting Persons was cash on hand from existing investment portfolios. The aggregate purchase price for such shares was approximately \$109,072,741.

**Item 7. Material to be Filed as Exhibits.**

Item 7 of the Schedule 13D is hereby amended by the addition of the following exhibits to the end thereof:

Ex. 3.1: Joint filing agreement dated as of December 9, 2008 between V. Prem Watsa, 1109519 Ontario Limited, The Sixty Two Investment Company Limited, 810679 Ontario Limited, Fairfax Financial Holdings Limited, Odyssey Re Holdings Corp., Odyssey America Reinsurance Corporation, United States Fire Insurance Company, The North River Insurance Company and TIG Insurance Company.

**SIGNATURE**

After reasonable inquiry and to the best of the undersigned's knowledge and belief, the undersigned certifies that the information set forth in this statement is true, complete and correct.

Dated: December 9, 2008

V. Prem Watsa

/s/ V. Prem Watsa

---

**SIGNATURE**

After reasonable inquiry and to the best of the undersigned's knowledge and belief, the undersigned certifies that the information set forth in this statement is true, complete and correct.

Dated: December 9, 2008

1109519 Ontario Limited

By: /s/ V. Prem Watsa

Name: V. Prem Watsa

Title: President

---

**SIGNATURE**

After reasonable inquiry and to the best of the undersigned's knowledge and belief, the undersigned certifies that the information set forth in this statement is true, complete and correct.

Dated: December 9, 2008

The Sixty Two Investment Company Limited

By: /s/ V. Prem Watsa

Name: V. Prem Watsa

Title: President

---

**SIGNATURE**

After reasonable inquiry and to the best of the undersigned's knowledge and belief, the undersigned certifies that the information set forth in this statement is true, complete and correct.

Dated: December 9, 2008

810679 Ontario Limited

By: /s/ V. Prem Watsa

Name: V. Prem Watsa

Title: President

---

**SIGNATURE**

After reasonable inquiry and to the best of the undersigned's knowledge and belief, the undersigned certifies that the information set forth in this statement is true, complete and correct.

Dated: December 9, 2008

Fairfax Financial Holdings Limited

By: /s/ Paul Rivett

Name: Paul Rivett

Title: Vice President

---

**SIGNATURE**

After reasonable inquiry and to the best of the undersigned's knowledge and belief, the undersigned certifies that the information set forth in this statement is true, complete and correct.

Dated: December 9, 2008

Odyssey Re Holdings Corp.

By: /s/ Donald L. Smith

Name: Donald L. Smith

Title: Senior Vice President

---

**SIGNATURE**

After reasonable inquiry and to the best of the undersigned's knowledge and belief, the undersigned certifies that the information set forth in this statement is true, complete and correct.

Dated: December 9, 2008

Odyssey America Reinsurance Corporation

By: /s/ Donald L. Smith

Name: Donald L. Smith

Title: Senior Vice President

---

**SIGNATURE**

After reasonable inquiry and to the best of the undersigned's knowledge and belief, the undersigned certifies that the information set forth in this statement is true, complete and correct.

Dated: December 9, 2008

United States Fire Insurance Company

By: /s/ Paul Bassaline

Name: Paul Bassaline

Title: Vice President

---

**SIGNATURE**

After reasonable inquiry and to the best of the undersigned's knowledge and belief, the undersigned certifies that the information set forth in this statement is true, complete and correct.

Dated: December 9, 2008

The North River Insurance Company

By: /s/ Paul Bassaline

Name: Paul Bassaline

Title: Vice President

---

**SIGNATURE**

After reasonable inquiry and to the best of the undersigned's knowledge and belief, the undersigned certifies that the information set forth in this statement is true, complete and correct.

Dated: December 9, 2008

TIG Insurance Company

By: /s/ John J. Bator

Name: John J. Bator

Title: Chief Financial Officer

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**Annex Index**

| <b>Annex</b> | <b>Description</b>                                                           |
|--------------|------------------------------------------------------------------------------|
| A            | Directors and Executive Officers of 1109519 Ontario Limited                  |
| B            | Directors and Executive Officers of The Sixty Two Investment Company Limited |
| C            | Directors and Executive Officers of 810679 Ontario Limited                   |
| D            | Directors and Executive Officers of Fairfax Financial Holdings Limited       |
| E            | Directors and Executive Officers of Odyssey Re Holdings Corp.                |
| F            | Directors and Executive Officers of Odyssey America Reinsurance Corporation  |
| G            | Directors and Executive Officers of United States Fire Insurance Company     |
| H            | Directors and Executive Officers of The North River Insurance Company        |
| I            | Directors and Executive Officers of TIG Insurance Company                    |

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## ANNEX A

**DIRECTORS AND EXECUTIVE OFFICERS OF  
1109519 ONTARIO LIMITED**

The following table sets forth certain information with respect to the directors and executive officers of 1109519 Ontario Limited.

| <b>Name</b>                                            | <b>Present Principal Occupation or Employment and the Name, Principal Business and Address of any Corporation or other Organization in which such employment is conducted</b> | <b>Citizenship</b> |
|--------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|
| V. Prem Watsa<br>(President and Director)              | Chairman and Chief Executive Officer,<br>Fairfax Financial Holdings Limited<br>95 Wellington Street West<br>Suite 800<br>Toronto, Ontario M5J 2N7                             | Canadian           |
| Eric P. Salsberg<br>(Assistant Secretary and Director) | Vice President, Corporate Affairs,<br>Fairfax Financial Holdings Limited                                                                                                      | Canadian           |

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## ANNEX B

**DIRECTORS AND EXECUTIVE OFFICERS OF  
THE SIXTY TWO INVESTMENT COMPANY LIMITED**

The following table sets forth certain information with respect to the directors and executive officers of The Sixty Two Investment Company Limited.

| <b>Name</b>                                            | <b>Present Principal Occupation or Employment and the Name, Principal Business and Address of any Corporation or other Organization in which such employment is conducted</b> | <b>Citizenship</b> |
|--------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|
| V. Prem Watsa<br>(President and Director)              | Chairman and Chief Executive Officer,<br>Fairfax Financial Holdings Limited<br>95 Wellington Street West<br>Suite 800<br>Toronto, Ontario M5J 2N7                             | Canadian           |
| Eric P. Salsberg<br>(Assistant Secretary and Director) | Vice President, Corporate Affairs,<br>Fairfax Financial Holdings Limited                                                                                                      | Canadian           |

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## ANNEX C

**DIRECTORS AND EXECUTIVE OFFICERS OF  
810679 ONTARIO LIMITED**

The following table sets forth certain information with respect to the directors and executive officers of 810679 Ontario Limited.

| <b>Name</b>                                            | <b>Present Principal Occupation or Employment and the Name, Principal Business and Address of any Corporation or other Organization in which such employment is conducted</b> | <b>Citizenship</b> |
|--------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|
| V. Prem Watsa<br>(President and Director)              | Chairman and Chief Executive Officer,<br>Fairfax Financial Holdings Limited<br>95 Wellington Street West<br>Suite 800<br>Toronto, Ontario M5J 2N7                             | Canadian           |
| Eric P. Salsberg<br>(Assistant Secretary and Director) | Vice President, Corporate Affairs,<br>Fairfax Financial Holdings Limited                                                                                                      | Canadian           |

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## ANNEX D

**DIRECTORS AND EXECUTIVE OFFICERS OF  
FAIRFAX FINANCIAL HOLDINGS LIMITED**

The following table sets forth certain information with respect to the directors and executive officers of Fairfax Financial Holdings Limited.

| <b>Name</b>                                             | <b>Present Principal Occupation or Employment and the Name, Principal Business and Address of any Corporation or other Organization in which such employment is conducted</b> | <b>Citizenship</b> |
|---------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|
| V. Prem Watsa<br>(Chairman and Chief Executive Officer) | Chairman and Chief Executive Officer, Fairfax Financial Holdings Limited<br>95 Wellington Street West<br>Suite 800<br>Toronto, Ontario M5J 2N7                                | Canadian           |
| Anthony Griffiths<br>(Director)                         | Independent Business Consultant<br>Toronto, Ontario, Canada                                                                                                                   | Canadian           |
| Robert Gunn<br>(Director)                               | Independent Business Consultant<br>Toronto, Ontario, Canada                                                                                                                   | Canadian           |
| David Johnston<br>(Director)                            | President and Vice-Chancellor,<br>University of Waterloo<br>St. Clements, Ontario, Canada                                                                                     | Canadian           |
| Brandon W. Sweitzer<br>(Director)                       | Senior Advisor to the President of the Chamber of Commerce of The United States<br>1615 H Street, NW<br>Washington, DC 20062                                                  | United States      |
| Paul Murray<br>(Director)                               | President, Pine Smoke Investments<br>Toronto, Ontario Canada                                                                                                                  | Canadian           |
| Alan D. Horn<br>(Director)                              | Chairman, Rogers Communications Inc. and President and Chief Executive Officer, Rogers Telecommunications Limited<br>Toronto, Ontario, Canada                                 | Canadian           |

| <b>Name</b>                                                                            | <b>Present Principal Occupation or Employment and the Name, Principal Business and Address of any Corporation or other Organization in which such employment is conducted</b> | <b>Citizenship</b> |
|----------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|
| Greg Taylor<br>(Vice President and Chief Financial Officer)                            | Vice President and Chief Financial Officer,<br>Fairfax Financial Holdings Limited                                                                                             | Canadian           |
| Eric P. Salsberg<br>(Vice President, Corporate Affairs)                                | Vice President, Corporate Affairs,<br>Fairfax Financial Holdings Limited                                                                                                      | Canadian           |
| Paul Rivett<br>(Vice President, Chief Legal Officer)                                   | Vice President, Chief Legal Officer<br>Fairfax Financial Holdings Limited                                                                                                     | Canadian           |
| Bradley P. Martin<br>(Vice President, Chief Operating Officer and Corporate Secretary) | Vice President, Chief Operating Officer and Corporate Secretary,<br>Fairfax Financial Holdings Limited                                                                        | Canadian           |

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## ANNEX E

**DIRECTORS AND EXECUTIVE OFFICERS OF  
ODYSSEY RE HOLDINGS CORP.**

The following table sets forth certain information with respect to the directors and executive officers of Odyssey Re Holdings Corp.

| <b>Name</b>                                                                               | <b>Present Principal Occupation or Employment and the Name, Principal Business and Address of any Corporation or other Organization in which such employment is conducted</b> | <b>Citizenship</b> |
|-------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|
| V. Prem Watsa<br>(Chairman)                                                               | Chairman and Chief Executive Officer,<br>Fairfax Financial Holdings Limited<br>95 Wellington Street West<br>Suite 800<br>Toronto, Ontario M5J 2N7                             | Canadian           |
| James F. Dowd<br>(Vice Chairman)                                                          | President and Chief Executive Officer,<br>Fairfax Inc.<br>305 Madison Avenue<br>Morristown, NJ 07962                                                                          | United States      |
| Andrew Barnard<br>(President, Chief Executive Officer and Director)                       | President, Chief Executive Officer, and<br>Director<br>Odyssey Re Holdings Corp.<br>300 First Stamford Place,<br>Stamford, Connecticut 06902                                  | United States      |
| Michael G. Wacek<br>(Executive Vice President)                                            | Executive Vice President,<br>Odyssey Re Holdings Corp.                                                                                                                        | United States      |
| R. Scott Donovan<br>(Executive Vice President and Chief Financial Officer)                | Executive Vice President and Chief<br>Financial Officer,<br>Odyssey Re Holdings Corp.                                                                                         | United States      |
| Donald L. Smith<br>(Senior Vice President,<br>General Counsel and<br>Corporate Secretary) | Senior Vice President,<br>General Counsel and Corporate Secretary,<br>Odyssey Re Holdings Corp.                                                                               | United States      |

| <b>Name</b>                        | <b>Present Principal Occupation or Employment and the Name, Principal Business and Address of any Corporation or other Organization in which such employment is conducted</b> | <b>Citizenship</b> |
|------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|
| Peter M. Bennett<br>(Director)     | Deputy Chairman,<br>Aon Re Canada<br>150 King Street West<br>Suite 1900<br>Toronto, Ontario M5H 1J9                                                                           | Canadian           |
| Anthony F. Griffiths<br>(Director) | Independent Consultant and Corporate Director,<br>95 Wellington Street West<br>Suite 800<br>Toronto, Ontario M5J 2N7                                                          | Canadian           |
| Patrick W. Kenny<br>(Director)     | President and Chief Executive Officer,<br>International Insurance Society<br>101 Murray Street<br>New York, NY 10007                                                          | United States      |
| Brandon W. Sweitzer<br>(Director)  | Senior Advisor to the President of the<br>Chamber of Commerce of the United States<br>1615 H Street, NW<br>Washington, DC 20062                                               | United States      |
| Bradley P. Martin<br>(Director)    | Vice President, Chief Operating Officer<br>and Corporate Secretary,<br>Fairfax Financial Holdings Limited                                                                     | Canadian           |
| Paul M. Wolff<br>(Director)        | Partner,<br>Williams & Connolly LLP<br>725 Twelfth St., N.W.<br>Washington, D.C. 20005                                                                                        | United States      |

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## ANNEX F

**DIRECTORS AND EXECUTIVE OFFICERS OF  
ODYSSEY AMERICA REINSURANCE CORPORATION**

The following table sets forth certain information with respect to the directors and executive officers of Odyssey America Reinsurance Corporation.

| <b>Name</b>                                                                 | <b>Present Principal Occupation or Employment and the Name, Principal Business and Address of any Corporation or other Organization in which such employment is conducted</b> | <b>Citizenship</b> |
|-----------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|
| Andrew A. Barnard<br>(Chairman, Chief Executive Officer and Director)       | President, Chief Executive Officer, and Director<br>Odyssey Re Holdings Corp.<br>300 First Stamford Place,<br>Stamford, Connecticut 06902                                     | United States      |
| Michael G. Wacek<br>(President and Director)                                | Executive Vice President,<br>Odyssey Re Holdings Corp                                                                                                                         | United States      |
| R. Scott Donovan<br>(Executive Vice President and Director)                 | Executive Vice President and Chief Financial Officer,<br>Odyssey Re Holdings Corp.                                                                                            | United States      |
| James B. Salvesen<br>(Senior Vice President and Chief Financial Officer)    | Senior Vice President and Chief Financial Officer,<br>Odyssey America Reinsurance Corporation                                                                                 | United States      |
| James E. Migliorini<br>(Executive Vice President and Director)              | Executive Vice President,<br>Odyssey America Reinsurance Corporation                                                                                                          | United States      |
| Donald L. Smith<br>(Senior Vice President and General Counsel and Director) | Senior Vice President, General Counsel and Corporate Secretary,<br>Odyssey Re Holdings Corp.                                                                                  | United States      |
| Brian D. Young<br>(Executive Vice President and Director)                   | Executive Vice President,<br>Odyssey America Reinsurance Corporation                                                                                                          | United States      |

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## ANNEX G

**DIRECTORS AND EXECUTIVE OFFICERS OF  
UNITED STATES FIRE INSURANCE COMPANY**

The following table sets forth certain information with respect to the directors and executive officers of United States Fire Insurance Company.

| <b>Name</b>                                                                                              | <b>Present Principal Occupation or Employment and the Name, Principal Business and Address of any Corporation or other Organization in which such employment is conducted</b>                  | <b>Citizenship</b> |
|----------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|
| Douglas M. Libby<br>(Chief Executive Officer and Chairman)                                               | President and Chief Executive Officer,<br>Crum & Forster Holdings Corp. and<br>various other insurance subsidiaries,<br>305 Madison Avenue<br>Morristown, NJ 07962                             | United States      |
| Joseph F. Braunstein, Jr.<br>(President, Chief Operating Officer and Director)                           | Vice Chairman,<br>Crum & Forster Holdings Corp. and<br>various other insurance subsidiaries,<br>305 Madison Avenue<br>Morristown, NJ 07962                                                     | United States      |
| Mary Jane Robertson<br>(Executive Vice President,<br>Chief Financial Officer,<br>Treasurer and Director) | Executive Vice President, Chief<br>Financial Officer and Treasurer,<br>Crum & Forster Holdings Corp. and<br>various other insurance subsidiaries<br>305 Madison Avenue<br>Morristown, NJ 07962 | United States      |
| Dennis J. Hammer<br>(Senior Vice President and<br>Controller)                                            | Senior Vice President and Controller,<br>United States Fire Insurance Company<br>305 Madison Avenue<br>Morristown, NJ 07962                                                                    | United States      |

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## ANNEX H

**DIRECTORS AND EXECUTIVE OFFICERS OF  
THE NORTH RIVER INSURANCE COMPANY**

The following table sets forth certain information with respect to the directors and executive officers of The North River Insurance Company.

| <b>Name</b>                                                                                              | <b>Present Principal Occupation or Employment and the Name, Principal Business and Address of any Corporation or other Organization in which such employment is conducted</b>                   | <b>Citizenship</b> |
|----------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|
| Douglas M. Libby<br>(Chief Executive Officer and Chairman)                                               | President and Chief Executive Officer,<br>Crum & Forster Holdings Corp. and<br>various other insurance subsidiaries,<br>305 Madison Avenue<br>Morristown, NJ 07962                              | United States      |
| Joseph F. Braunstein, Jr.<br>(President, Chief Operating Officer and Director)                           | Vice Chairman,<br>Crum & Forster Holdings Corp. and<br>various other insurance subsidiaries,<br>305 Madison Avenue Morristown, NJ 07962                                                         | United States      |
| Mary Jane Robertson<br>(Executive Vice President,<br>Chief Financial Officer,<br>Treasurer and Director) | Executive Vice President, Chief<br>Financial Officer and Treasurer,<br>Crum & Forster Holdings Corp. and<br>various other insurance subsidiaries,<br>305 Madison Avenue<br>Morristown, NJ 07962 | United States      |
| Dennis J. Hammer<br>(Senior Vice President and<br>Controller)                                            | Senior Vice President and Controller,<br>United States Fire Insurance Company,<br>305 Madison Avenue<br>Morristown, NJ 07962                                                                    | United States      |

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## ANNEX I

**DIRECTORS AND EXECUTIVE OFFICERS OF  
TIG INSURANCE COMPANY**

The following table sets forth certain information with respect to the directors and executive officers of TIG Insurance Company.

| <b>Name</b>                                                                        | <b>Present Principal Occupation or Employment and the Name, Principal Business and Address of any Corporation or other Organization in which such employment is conducted</b> | <b>Citizenship</b> |
|------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|
| Nicholas C. Bentley<br>(Chairman, Chief Executive Officer, President and Director) | Chairman, Chief Executive Officer, President and Director,<br>TIG Insurance Company<br>250 Commercial St.<br>Suite 5000<br>Manchester, New Hampshire 03101                    | United Kingdom     |
| Charles G. Ehrlich<br>(Senior Vice President and Director)                         | Senior Vice President and Secretary,<br>Riverstone Claims Management LLC<br>250 Commercial Street, Suite 5000<br>Manchester, NH 03101                                         | United States      |
| John M. Parker<br>(Senior Vice President and Director)                             | Senior Vice President,<br>TIG Insurance Company                                                                                                                               | United States      |
| John J. Bator<br>(Senior Vice President, Chief Financial Officer and Director)     | Senior Vice President, Chief Financial Officer and Director,<br>TIG Insurance Company                                                                                         | United States      |
| Frank DeMaria<br>(Senior Vice President and Director)                              | Senior Vice President,<br>TIG Insurance Company                                                                                                                               | United States      |

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**Exhibit Index**

| <b>Exhibit No.</b> | <b>Description</b> |
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| Ex. 3.1: | Joint filing agreement dated as of December 9, 2008 between V. Prem Watsa, 1109519 Ontario Limited, The Sixty Two Investment Company Limited, 810679 Ontario Limited, Fairfax Financial Holdings Limited, Odyssey Re Holdings Corp., Odyssey America Reinsurance Corporation, United States Fire Insurance Company, The North River Insurance Company and TIG Insurance Company. |
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