

## Our Remuneration

*Arthur J Gallagher Nordic AB acts as an intermediary (Broker) between you, the consumer, and the product provider with whom we place your business.*

### **Background**

Pursuant to provision 4.58A of the Central Bank of Ireland's September 2019 Addendum to the Consumer Protection Code, all intermediaries, must disclose in their public offices, or on their website, a summary of the details of all arrangements for any fee, commission, other reward or remuneration provided to the intermediary which it has agreed with its product producers.

### **What is Remuneration?**

Remuneration refers to all payments earned by the intermediary for the work done on behalf of the provider and consumer.

### **What is Commission?**

Commission refers to the amount that is payable to an insurance intermediary for placing an insurance or reinsurance contract with an insurer or reinsurer. Although brokerage is payable by the insured as part of the gross premium, the amount of brokerage is agreed by the insurer.

### **General insurance products**

General insurance products, such as motor, home, travel, retail or liability insurance, are typically subject to a single or standard commission model, where payment is made to Arthur J Gallagher Nordic AB after the sale is completed and is based on a percentage of the premium.

### **Single commission model**

Here payment is made to the intermediary shortly after the sale is completed and is based on a percentage of the premium paid.

### **Renewal commission model**

Further payments at intervals are paid throughout the life span of the product.

Arthur J Gallagher Nordic AB commission options are displayed as a range, showing the maximum amount which can be received. The level of commission depends on individual circumstances, based on the following factors:

- Intermediary discretion
- Whether the level of commission is negotiable
- Client relationship
- Length of time of the policy
- Commercial decision
- Complexity of the case
- Product constraints by the product provider

### **Direct Earnings**

This is the income we earn as compensation for our advice, knowledge, qualifications, training, market placement and risk capture; it can be:

- **Commission** - the amount that is payable to an insurance intermediary for placing an insurance or reinsurance contract with an insurer or a reinsurer. Although brokerage is payable by the insured as part of the gross premium, the amount of brokerage is agreed by the insurer.
- **Fees** - any non-commission payment or remuneration offered or made by a client to a firm for placing an insurance or reinsurance contract with an insurer or a reinsurer. Note an administration fee is not captured by this definition.
- **Administration Fees** - a reasonable charge to reflect the practical expenses associated with placement of a policy such as licencing, paper and telephone costs and other overheads. It should not be confused with any other fee arrangement agreed with a customer, which would typically reflect the payment for Nordic placement and advice.
- **Insurer Services Agreements** - We may receive additional commission from insurers for certain services we provide on behalf of Arthur J Gallagher Nordic AB, which may fall outside of ordinary broking activity. The fee will be expressed either as a percentage of Gross Written Premium or Net Written Premium. Services provided include but are not limited to, administrative services and the provision of management information.

### **Indirect Earnings**

We may earn income from activity associated with our insurance mediation activity but in addition to that associated with a specific placement or policy. This income is normally linked to ancillary services that Arthur J Gallagher Nordic AB carries out on behalf of an insurer (for example, policy checking or invoicing). This includes but is not limited to:

- **Work Transfer** - This includes other similar arrangements such as marketing contributions or other amounts earned by intermediaries for performing additional tasks in relation to the distribution and administration of an insurance policy where these may otherwise be commonly performed by the insurer.
- **Profit share agreements** - In addition, certain payments may be received as a result of specific pre-agreed incentive arrangements (for example, a profit commission).
- **Other Income** - This includes (but is not limited to) activities where Nordic earns income unrelated to its placement service/advice activity. One example might be income earned from client money interest or other investment activity; another could be additional commission payments we receive in respect of credit broking activity (where we might receive a payment from a finance provider for introducing instalment finance).
- **Non-Monetary Benefits** - The firm may also be in receipt of other fees, administrative costs, or non-monetary benefits.

## Schedule of fees and charges

### Fees

In addition to any insurance premiums, Arthur J Gallagher Nordic AB may charge fees for administration of your policy, including amending and cancelling any policy. This is to cover the practical costs incurred in placing a policy, including document issue, storage, and licensing costs. This is not to be confused with the remuneration we receive, (whether commission or broker fees), for giving professional advice, risk capture, market placement, and claims support.

All applicable charges and fees will be shown separately in your documentation, including but not limited to new business and renewal quotations. In certain circumstances these may be waived, and all fees will be disclosed during the provision of such services. Ancillary products including Gallagher Business Assist, Breakdown cover, and Key Care are exempt from Admin Fees. We do not apply MTA charges for motor fleet declarations and temporary additional vehicle changes. Fees are capped at a maximum of €300.00 per annum.

Policy premium	Admin fee
€0-499	€45.00-€70.00
€500 plus	€60.00-€70.00
Mid Term Adjustments	€45.00-€70.00
Mid Term Cancellations	€45.00 -€70.00

### Credit broking activities

Arthur J Gallagher Nordic AB may take a share of revenue from ancillary activity such as credit broking, in these instances we might receive a payment from a finance provider for introducing instalment finance. We work with a third party companies whom instalment payments.

The fees are set out below:

Premium Banding	Facility Fee
€100.00 - €999.99	€10.00
€1,000.00 - €4,999.99	€25.00
€5,000.00+	€45.00

## Commission Summary

Product	Insurer	Fee Range
Construction - Project (CF)	AIG Europe S.A.	10-20%
Directors & Officers and Non-Financial Institution	AIG Europe S.A.	0-10%
Directors and Officers	AIG Europe S.A.	0-10%
Faculative	AIG Europe S.A.	0-10%
Personal Accident	AIG Europe S.A.	30-40%
Third Party Liability (CF)	AIG Europe S.A.	0-10%
Aviation	AIG Europe S.A.	20-30%
Aircraft Hull Deductible	AIG Europe S.A.	0-10%
Combined Liability	AIG Europe S.A.	0-10%
Commercial Combined	AIG Europe S.A.	0-10%
Cyber Package	AIG Europe S.A.	0-10%
Management Liability Package	AIG Europe S.A.	0-10%
PA and Business Travel	AIG Europe S.A.	10-20%
PI Combined	AIG Europe S.A.	0-10%
Fleet Rated Commercial Motor	Aioi Nissay Dowa Insurance Company of Europe SE	10-20%
Fleet Rated Commercial Motor	Aioi Nissay Dowa Insurance UK Limited	0-10%
Aircraft Hull War	Aistrigh Limited	0-10%
Service Providers	Aistrigh Limited	0-10%
Combined Liability	Allianz Global Corporate & Specialty SE	0-10%
Professional Indemnity (Solicitors)	Allianz Global Corporate & Specialty SE (UK Branch)	0-10%
Cargo	Allianz Insurance Plc	0-10%
Combined Liability	Allianz Insurance Plc	10-20%
Combined PA / Travel	Allianz Insurance Plc	10-20%
Commercial Combined	Allianz Insurance Plc	10-20%
Commercial Combined Package	Allianz Insurance Plc	10-20%
Contractors Combined	Allianz Insurance Plc	10-20%
Engineering and Construction	Allianz Insurance Plc	10-20%
Engineering Computers	Allianz Insurance Plc	0-10%
Fleet Rated Commercial Motor	Allianz Insurance Plc	0-10%
Management Liability Package	Allianz Insurance Plc	0-10%
Personal Accident & Sickness	Allianz Insurance Plc	10-20%
PI Combined	Allianz Insurance Plc	20-30%
Directors & Officers and Non-Financial Institution	Allied World Assurance Co. (Europe) dac	0-10%
Directors & Officers, Financial Institutions	Allied World Assurance Co. (Europe) dac	20-30%
Investment Management	Allied World Assurance Co. (Europe) dac	20-30%
Professional Indemnity	Allied World Assurance Co. (Europe) dac	10-20%

<b>Medical Professional Liability</b>	Allied World Assurance Company (Europe) dac	10-20%
<b>AIG UK Lifeline Plus</b>	American International Group UK Limited	30-40%
<b>Cargo</b>	American International Group UK Limited	10-20%
<b>Combined Liability</b>	American International Group UK Limited	10-20%
<b>Commercial Combined</b>	American International Group UK Limited	10-20%
<b>Cyber Package</b>	American International Group UK Limited	10-20%
<b>Directors &amp; Officers Liability</b>	American International Group UK Limited	0-10%
<b>Excess Liability Combined</b>	American International Group UK Limited	20-30%
<b>Management Liability Package</b>	American International Group UK Limited	10-20%
<b>PA and Business Travel</b>	American International Group UK Limited	20-30%
<b>Personal Accident</b>	American International Group UK Limited	30-40%
<b>Yacht &amp; Small Craft Scheme</b>	American International Group UK Limited	20-30%
<b>Yacht Scheme</b>	American International Group UK Limited	20-30%
<b>Directors &amp; Officers and Non-Financial Institution</b>	American International Group UK Ltd	0-10%
<b>Directors and Officers Liability</b>	American International Group UK Ltd	0-10%
<b>Third Party Liability (CF)</b>	American International Group UK Ltd	0-10%
<b>Service Providers</b>	Applied Underwriters	0-10%
<b>Legal Expenses</b>	ARAG Legal Protection Ltd	0-10%
<b>Commercial Combined</b>	Arch Insurance (EU) dac	20-30%
<b>Property Owners</b>	Arch Insurance (UK) Limited	30-40%
<b>Excess Liability Combined</b>	Aspen Insurance UK Ltd	10-20%
<b>Investment Management</b>	Assicurazioni Generali S.p.A.	0-10%
<b>Aviation</b>	Assicurazioni Generali S.p.A.	20-30%
<b>Energy Property, onshore</b>	Assicurazioni Generali S.p.A. (UK Branch)	0-10%
<b>Combined Liability</b>	Assicurazioni Generali Spa	10-20%
<b>Commercial Combined</b>	Assicurazioni Generali Spa	0-10%
<b>Hull &amp; Machinery</b>	Assuranceforeningen Skuld (Gjensidig), Skuld Hull Oslo	0-10%
<b>Trade Credit</b>	Atradius Credito y Caucion S.A. de Seguros y Reaseguros	0-10%
<b>Directors &amp; Officers and Non-Financial Institution</b>	Aviva Insurance Ireland DAC	10-20%
<b>Operational PFI (CF)</b>	Aviva Insurance Ireland DAC	0-10%
<b>Combined Liability</b>	Aviva Insurance Limited	10-20%
<b>Commercial Combined</b>	Aviva Insurance Limited	10-20%
<b>Commercial Combined Package</b>	Aviva Insurance Limited	20-30%
<b>Crime</b>	Aviva Insurance Limited	10-20%
<b>Employee Travel (Personal &amp; Business)</b>	Aviva Insurance Limited	20-30%
<b>Fleet Rated Commercial Motor</b>	Aviva Insurance Limited	0-10%
<b>Management Liability Package</b>	Aviva Insurance Limited	10-20%
<b>Marine/Air Cargo</b>	Aviva Insurance Limited	10-20%

<b>Offices &amp; Surgeries Package</b>	Aviva Insurance Limited	30-40%
<b>Property Owners</b>	Aviva Insurance Limited	20-30%
<b>Public Liability</b>	Aviva Insurance Limited	10-20%
<b>Shops &amp; Salons Package</b>	Aviva Insurance Limited	30-40%
<b>Directors &amp; Officers and Non-Financial Institution</b>	Aviva Insurance Ltd	10-20%
<b>Aviation</b>	Aviva Insurance Ltd (Marine)	20-30%
<b>Personal Accident</b>	AWP Health & Life SA	0-10%
<b>Combined Liability</b>	AXA Insurance UK Plc	10-20%
<b>Commercial Combined</b>	AXA Insurance UK Plc	10-20%
<b>Engineering and Construction</b>	AXA Insurance UK Plc	10-20%
<b>Excess Liability Combined</b>	AXA Insurance UK Plc	0-10%
<b>Fleet Rated Commercial Motor</b>	AXA Insurance UK Plc	0-10%
<b>Management Liability Package</b>	AXA Insurance UK Plc	20-30%
<b>Offices &amp; Surgeries Package</b>	AXA Insurance UK Plc	30-40%
<b>Property Owners</b>	AXA Insurance UK Plc	30-40%
<b>Public Liability</b>	AXA Insurance UK Plc	10-20%
<b>Combined Liability</b>	AXA XL Insurance Company UK Limited	10-20%
<b>Commercial Combined</b>	AXA XL Insurance Company UK Limited	0-10%
<b>Commercial Combined Package</b>	AXA XL Insurance Company UK Limited	10-20%
<b>Contractors Combined</b>	AXA XL Insurance Company UK Limited	10-20%
<b>Excess Liability Combined</b>	AXA XL Insurance Company UK Limited	0-10%
<b>Marine/Air Cargo</b>	AXA XL Insurance Company UK Limited	10-20%
<b>Property Damage</b>	AXA XL Insurance Company UK Limited	10-20%
<b>Public Liability</b>	AXA XL Insurance Company UK Limited	10-20%
<b>Holiday Home German</b>	AXIS Specialty Europe SE	0-10%
<b>Intasure Holiday Homes</b>	AXIS Specialty Europe SE	30-40%
<b>Static Caravan</b>	AXIS Specialty Europe SE	30-40%
<b>Personal Accident</b>	Axis Speciality Europe SE	30-40%
<b>Construction - Project (CF)</b>	Axis Specialty Europe SE	10-20%
<b>Property</b>	Axis Specialty Europe SE	0-10%
<b>SPECIAL RISKS</b>	Axis Specialty Europe SE	20-30%
<b>Service Providers</b>	Axis Specialty Europe SE	0-10%
<b>Third Party Liab War(XS AVN52)</b>	Axis Specialty Europe SE	20-30%
<b>Aviation</b>	AXIS Specialty Europe SE, Brussels Branch	20-30%
<b>Combined Liability</b>	AXIS Underwriting Limited	10-20%
<b>Combined Liability</b>	Beazley Insurance Designated Activity Company	0-10%
<b>Cyber Package</b>	Beazley Insurance Designated Activity Company	20-30%
<b>Management Liability Package</b>	Beazley Insurance Designated Activity Company	20-30%
<b>PI Combined</b>	Beazley Insurance Designated Activity Company	10-20%



<b>Combined Liability</b>	Beazley Solutions Limited t/a Beazley Marine UK	0-10%
<b>Medical Malpractice</b>	Beazley Solutions Limited t/a Beazley Marine UK	0-10%
<b>Small Craft</b>	Beazley Solutions Limited t/a Beazley Marine UK	30-40%
<b>Yacht &amp; Small Craft Scheme</b>	Beazley Solutions Limited t/a Beazley Marine UK	20-30%
<b>Yacht Scheme</b>	Beazley Solutions Limited t/a Beazley Marine UK	20-30%
<b>Third Party Liability (CF)</b>	Berkley European Underwriters AS tas Berkley Offshore	0-10%
<b>Jewellers Block</b>	Berkley Offshore Underwriting Managers UK Ltd t/as Berkley Asset Protection on behalf of W.R. Berkle	0-10%
<b>Engineering and Construction</b>	Berkshire Hathaway European Insurance DAC	0-10%
<b>Construction - Project (CF)</b>	Berkshire Hathaway European Insurance DAC	10-20%
<b>Directors &amp; Officers and Non-Financial Institution</b>	Berkshire Hathaway European Insurance DAC	0-10%
<b>Directors and Officers</b>	Berkshire Hathaway European Insurance DAC	0-10%
<b>Employment Practice Liability (EPL)</b>	Berkshire Hathaway European Insurance DAC	0-10%
<b>Energy Liability, onshore</b>	Berkshire Hathaway European Insurance DAC	0-10%
<b>Investment Management</b>	Berkshire Hathaway European Insurance DAC	10-20%
<b>Third Party Liability (CF)</b>	Berkshire Hathaway European Insurance DAC	0-10%
<b>Commercial Combined</b>	BHP Community Limited t/as BHP Insurance	0-10%
<b>Cyber Package</b>	BHP Community Limited t/as BHP Insurance	0-10%
<b>Engineering and Construction</b>	BHP Community Limited t/as BHP Insurance	0-10%
<b>Excess Public Liability</b>	BHP Community Limited t/as BHP Insurance	10-20%
<b>Management Liability Package</b>	BHP Community Limited t/as BHP Insurance	0-10%
<b>Other Combined</b>	BHP Community Limited t/as BHP Insurance	0-10%
<b>Other Property</b>	BHP Community Limited t/as BHP Insurance	10-20%
<b>Personal Accident</b>	BHP Community Limited t/as BHP Insurance	10-20%
<b>PI Combined</b>	BHP Community Limited t/as BHP Insurance	0-10%



<b>Property terrorism</b>	Brit Syndicates Limited as Per LPSO Registered Consortium No. 9156 YOA 2023	10-20%
<b>Property terrorism</b>	Brit Syndicates Ltd Political Violence & Terror as Per LPSO Registered Consortium No. 9023 YOA 2023	10-20%
<b>Engineering and Construction</b>	British Engineering Services Limited	20-30%
<b>DASK</b>	Brokers House	0-10%
<b>Bloodstock</b>	Castel Underwriting Agencies Limited as Per LPSO Registered Consortium No. 7686 YOA 2023	0-10%
<b>Bloodstock</b>	Castel Underwriting Europe B.V. as per LPSO Registered Consortium No. 7686 YOA 2022	0-10%
<b>Special Events</b>	Castel Underwriting Europe B.V. t/a Transact Risk Partners	10-20%
<b>Cyber</b>	CFC Europe S.A.	10-20%
<b>Cyber Package</b>	CFC Underwriting Ltd	20-30%
<b>Directors &amp; Officers Liability</b>	CFC Underwriting Ltd	0-10%
<b>Management Liability Package</b>	CFC Underwriting Ltd	20-30%
<b>PI Combined</b>	CFC Underwriting Ltd	10-20%
<b>SPECIAL RISKS</b>	CFC Underwriting Ltd.	10-20%
<b>PI Combined</b>	Channing Lucas Insurance Brokers (Cyprus) Ltd	10-20%
<b>Freight &amp; Hauliers Liability</b>	Chaucer Insurance Company DAC	20-30%
<b>Marine/Air Cargo</b>	Chaucer Insurance Company DAC	10-20%
<b>PI Combined</b>	Chaucer Insurance Company DAC	10-20%
<b>Property Owners</b>	Cherish Insurance Brokers Ltd	20-30%
<b>Energy Property, onshore</b>	Chubb European Group Ltd t/as Chubb Global Markets	0-10%
<b>Construction - Project (CF)</b>	Chubb European Group SE	10-20%
<b>Directors and Officers</b>	Chubb European Group SE	0-10%
<b>Fine Art</b>	Chubb European Group SE	0-10%
<b>Household / Homeowner multiple peril</b>	Chubb European Group SE	0-10%
<b>Hull &amp; Machinery</b>	Chubb European Group SE	10-20%
<b>Motor All Risks</b>	Chubb European Group SE	0-10%
<b>Personal Accident</b>	Chubb European Group SE	0-10%
<b>Third Party Liability (CF)</b>	Chubb European Group SE	0-10%
<b>Cargo</b>	Chubb European Group SE	10-20%
<b>Combined Liability</b>	Chubb European Group SE	10-20%
<b>Combined PA / Travel</b>	Chubb European Group SE	0-10%
<b>Commercial Combined</b>	Chubb European Group SE	10-20%
<b>Cyber Package</b>	Chubb European Group SE	10-20%
<b>Excess Liability Combined</b>	Chubb European Group SE	0-10%
<b>Fidelity Guarantee</b>	Chubb European Group SE	0-10%

<b>Management Liability Package</b>	Chubb European Group SE	0-10%
<b>Marine/Air Cargo</b>	Chubb European Group SE	0-10%
<b>PA and Business Travel</b>	Chubb European Group SE	10-20%
<b>PI Combined</b>	Chubb European Group SE	0-10%
<b>Public Liability</b>	Chubb European Group SE	10-20%
<b>Errors &amp; Omissions (Miscellaneous)</b>	CNA Insurance Co. Ltd	0-10%
<b>Third Party Liability (CF)</b>	CNA Insurance Company (Europe) S.A.	10-20%
<b>Errors &amp; Omissions (Miscellaneous)</b>	CNA Insurance Company (Europe) S.A. Luxembourg (UK Branch)	0-10%
<b>Professional Indemnity (Contractors)</b>	CNA Insurance Company (Europe) S.A. Luxembourg (UK Branch)	0-10%
<b>Commercial Combined</b>	CNA Insurance Company Limited	20-30%
<b>Contractors Combined</b>	CNA Insurance Company Limited	10-20%
<b>Marine/Air Cargo</b>	CNA Insurance Company Limited	10-20%
<b>Medical Malpractice</b>	CNA Insurance Company Limited	10-20%
<b>Trade Credit</b>	Compagnie Francaise D'Assurance Pour Le Commerce Exterieur	10-20%
<b>Aircraft Hull Deductible</b>	Convex Europe S A	0-10%
<b>Aircraft Hull War</b>	Convex Europe S A	10-20%
<b>Service Providers</b>	Convex Europe S A	0-10%
<b>Third Party Liab War(XS AVN52)</b>	Convex Europe S A	20-30%
<b>Bloodstock</b>	Convex Europe S.A.	0-10%
<b>Directors and Officers</b>	Convex Europe S.A.	0-10%
<b>Jewellers Block</b>	Convex Europe S.A.	0-10%
<b>Property</b>	Convex Europe S.A.	0-10%
<b>Personal Accident</b>	Convex Europe S.A.	20-30%
<b>Directors and Officers</b>	Convex Insurance UK Ltd	0-10%
<b>Marine/Air Cargo</b>	Cooper Gay France	0-10%
<b>Personal Accident</b>	Daily Health Insurance Group - Lloyd's Syndicate 3002 XLC	0-10%
<b>Legal Expenses</b>	DAS Legal Expenses Insurance Company Limited	10-20%
<b>Bloodstock</b>	David Ashby Underwriting Ltd - B0509JFILR2250005	0-10%
<b>Bloodstock</b>	Dual Corporate Risks Limited	0-10%
<b>Errors &amp; Omissions (Miscellaneous)</b>	Dual Corporate Risks Limited	0-10%
<b>Directors &amp; Officers Liability</b>	Dual Corporate Risks Limited	10-20%
<b>Management Liability Package</b>	Dual Corporate Risks Limited	10-20%
<b>Professional Indemnity</b>	DUAL Europe GmbH (UK Branch)	10-20%
<b>Combined Liability</b>	Ecclesiastical Insurance Office Plc.	10-20%
<b>Commercial Combined</b>	Ecclesiastical Insurance Office Plc.	10-20%
<b>Property Owners</b>	Ecclesiastical Insurance Office Plc.	0-10%
<b>Aircraft Hull War</b>	elseco Limited	20-30%

<b>Service Providers</b>	elseco Limited	0-10%
<b>Combined Liability</b>	Endurance Worldwide Insurance Ltd	0-10%
<b>Property Damage</b>	Endurance Worldwide Insurance Ltd	10-20%
<b>Directors &amp; Officers and Non-Financial Institution</b>	Endurance Worldwide Insurance Limited - Sompo International	20-30%
<b>Errors &amp; Omissions (Miscellaneous)</b>	Endurance Worldwide Insurance Limited - Sompo International	10-20%
<b>Trade Credit</b>	Equinox Global GmbH	10-20%
<b>Property</b>	ES Risks Europe EPE - AmTrust International Underwriters DAC	0-10%
<b>Trade Credit</b>	Euler Hermes SA/NV	10-20%
<b>Combined Liability</b>	Everest Insurance (Ireland) DAC	0-10%
<b>Service Providers</b>	Everest Insurance (Ireland) DAC Lirma E4502	0-10%
<b>Aircraft Hull Deductible</b>	Fidelis Insurance Ireland DAC	0-10%
<b>Aircraft Hull War</b>	Fidelis Insurance Ireland DAC	10-20%
<b>Service Providers</b>	Fidelis Insurance Ireland DAC	0-10%
<b>Third Party Liab War(XS AVN52)</b>	Fidelis Insurance Ireland DAC	20-30%
<b>Commercial Combined</b>	FM Insurance Company Limited	10-20%
<b>Property Owners</b>	FM Insurance Company Limited	0-10%
<b>Terrorism</b>	FM Insurance Company Limited	0-10%
<b>Property Owners</b>	FM Insurance Europe S.A	0-10%
<b>Hull &amp; Machinery</b>	Geo Underwriting Europe B.V. t/as Knighthood Europe - Allianz Global Corporate & Specialty SE	0-10%
<b>Aviation</b>	Global Aerospace Underwriting Managers (Europe) SAS	10-20%
<b>Service Providers</b>	Global Aerospace Underwriting Managers Limited A	0-10%
<b>Construction - Project (CF)</b>	Great Lakes Insurance SE	10-20%
<b>Directors &amp; Officers and Non-Financial Institution</b>	Great Lakes Insurance SE	0-10%
<b>Aviation</b>	Great Lakes Insurance SE	30-40%
<b>Service Providers</b>	Great Lakes Insurance SE	0-10%
<b>Management Liability Package</b>	HCC International Insurance Company Plc	10-20%
<b>PI Combined</b>	HCC International Insurance Company Plc	20-30%
<b>Combined Liability</b>	HDI Global SE (UK Branch)	10-20%
<b>Commercial Combined</b>	HDI Global SE (UK Branch)	10-20%
<b>Engineering and Construction</b>	HDI Global SE (UK Branch)	10-20%
<b>Fleet Rated Commercial Motor</b>	HDI Global SE (UK Branch)	0-10%
<b>Management Liability Package</b>	HDI Global SE (UK Branch)	10-20%
<b>Marine/Air Cargo</b>	HDI Global SE (UK Branch)	10-20%
<b>PA and Business Travel</b>	HDI Global SE (UK Branch)	10-20%
<b>Public Liability</b>	HDI Global SE (UK Branch)	10-20%
<b>Aircraft Hull Deductible</b>	HDI Global Specialty SE	0-10%

<b>Aircraft Hull War</b>	HDI Global Specialty SE	10-20%
<b>Service Providers</b>	HDI Global Specialty SE	0-10%
<b>Third Party Liab War(XS AVN52)</b>	HDI Global Specialty SE	20-30%
<b>Bloodstock</b>	HDI Global Specialty SE, Hannover Branch	0-10%
<b>Directors &amp; Officers, Financial Institutions</b>	HDI Global Specialty SE, UK	0-10%
<b>Directors and Officers</b>	HDI Global Specialty SE, UK	10-20%
<b>Yacht Scheme</b>	Helvetia Assurances SA	10-20%
<b>Construction - Project (CF)</b>	Helvetia Global Solutions Ltd	10-20%
<b>Combined Liability</b>	Hiscox Insurance Company Limited	20-30%
<b>Commercial Combined</b>	Hiscox Insurance Company Limited	20-30%
<b>PI Combined</b>	Hiscox Insurance Company Limited	20-30%
<b>Special Events</b>	Hiscox Insurance Company Limited	10-20%
<b>Commercial Combined</b>	Hiscox Underwriting Limited	30-40%
<b>Offices &amp; Surgeries Package</b>	Hiscox Underwriting Limited	30-40%
<b>Aircraft Hull War</b>	Hive Aero Limited	0-10%
<b>Service Providers</b>	Hive Aero Limited	0-10%
<b>Yacht &amp; Small Craft Scheme</b>	Howden UK Brokers Limited t/a Haven Knox-Johnston	20-30%
<b>Yacht Scheme</b>	Howden UK Brokers Ltd t/a Haven Knox-Johnston	10-20%
<b>Service Providers</b>	India International Insurance Pte Limited	0-10%
<b>Service Providers</b>	India International Insurance Singapore	0-10%
<b>Marine Trade - Combined</b>	International General Insurance Company (UK) Ltd	0-10%
<b>Professional Indemnity</b>	International General Insurance Co. (UK) Ltd	10-20%
<b>Professional Indemnity</b>	International General Insurance Company (Europe) SE	10-20%
<b>Construction - Project (CF)</b>	International General Insurance Company(Europe) SE	10-20%
<b>Comprehensive General Liability</b>	International Transport Intermediaries Club Ltd	10-20%
<b>Directors and Officers</b>	IQUW D&O as per LPSO Registered Consortium No. 4991 YOA 2022	0-10%
<b>Directors and Officers</b>	IQUW D&O as Per LPSO Registered Consortium No. 4992 YOA 2022	0-10%
<b>Combined Liability</b>	JMM Insurance (Ireland) Limited t/as JMM Ireland	10-20%
<b>PI Combined</b>	JMM Insurance (Ireland) Limited t/as JMM Ireland	10-20%
<b>Service Providers</b>	La Reunion Aerienne - 4 Principal	0-10%
<b>Service Providers</b>	La Reunion Spatiale - 4 Principals	0-10%
<b>Combined Liability</b>	Liberty Mutual Insurance Europe SE	10-20%
<b>Pension Trustee Liability</b>	Liberty Mutual Insurance Europe SE	10-20%
<b>Construction - Project (CF)</b>	Liberty Mutual Insurance Europe SE	0-10%

<b>Service Providers</b>	Liberty Mutual Insurance Europe SE	0-10%
<b>Third Party Liab War(XS AVN52)</b>	Liberty Mutual Insurance Europe SE	20-30%
<b>Property</b>	Liberty Mutual Insurance Europe SE - L3712	0-10%
<b>Bloodstock</b>	Liberty Mutual Insurance Europe SE t/as Liberty Specialty Markets	0-10%
<b>Hull &amp; Machinery</b>	Liberty Mutual Insurance Europe SE t/as Liberty Specialty Markets	10-20%
<b>Third Party Liability (CF)</b>	Liberty Mutual Insurance Europe SE t/as Liberty Specialty Markets	0-10%
<b>Directors &amp; Officers and Non-Financial Institution</b>	Lloyd's Insurance Comapany S.A. 5321 HIG	0-10%
<b>Side A DIC</b>	Lloyd's Insurance Comapany S.A. 5321 HIG	0-10%
<b>Third Party Liability (CF)</b>	Lloyd's Insurance Comapany S.A. 5321 HIG	0-10%
<b>Jewellers Block</b>	Lloyd's Insurance Company S.A. 5339 ASL	0-10%
<b>Errors &amp; Omissions (Miscellaneous)</b>	Lloyd's Insurance Company S.A. 5396 KII	0-10%
<b>Errors &amp; Omissions (Miscellaneous)</b>	Lloyd's Syndicate 1183 TAL.	0-10%
<b>Directors &amp; Officers and Non-Financial Institution</b>	Lloyd's Syndicate 1856IQUW	0-10%
<b>Service Providers</b>	Lloyd's Consort 9521	0-10%
<b>Third Party Liab War(XS AVN52)</b>	Lloyd's Consort 9522	20-30%
<b>Aircraft Hull War</b>	Lloyds Consortium 7784	0-10%
<b>Aircraft Hull War</b>	Lloyds Consortium 9176	10-20%
<b>Aircraft Hull War</b>	Lloyd's Consortium 9176	0-10%
<b>Aviation</b>	Lloyd's Insurance Company S.A. (Syndicate 5305)	0-10%
<b>Aviation</b>	Lloyd's Insurance Company S.A. (Syndicate 5309)	30-40%
<b>Aviation</b>	Lloyd's Insurance Company S.A. (Syndicate 5310)	10-20%
<b>Aviation</b>	Lloyd's Insurance Company S.A. (Syndicate 5384)	0-10%
<b>All Risks of Physical Loss or Damage Other than Di</b>	Lloyd's Insurance Company S.A. 5299 HIS	30-40%
<b>Fine Art</b>	Lloyd's Insurance Company S.A. 5299 HIS	30-40%
<b>Fine Art Dealers</b>	Lloyd's Insurance Company S.A. 5299 HIS	20-30%
<b>Household / Homeowner multiple peril</b>	Lloyd's Insurance Company S.A. 5299 HIS	30-40%
<b>Property</b>	Lloyd's Insurance Company S.A. 5299 HIS	30-40%
<b>Directors &amp; Officers, Financial Institutions</b>	Lloyd's Insurance Company S.A. 5303 HDU	0-10%



<b>Directors and Officers</b>	Lloyd's Insurance Company S.A. 5303 HDU	10-20%
<b>Errors &amp; Omissions (Miscellaneous)</b>	Lloyd's Insurance Company S.A. 5303 HDU	0-10%
<b>Construction - Project (CF)</b>	Lloyd's Insurance Company S.A. 5306 MRS	10-20%
<b>Bloodstock</b>	Lloyd's Insurance Company S.A. 5307 KLN	0-10%
<b>Fine Art</b>	Lloyd's Insurance Company S.A. 5310 AUW	30-40%
<b>Household / Homeowner multiple peril</b>	Lloyd's Insurance Company S.A. 5310 AUW	30-40%
<b>Property terrorism</b>	Lloyd's Insurance Company S.A. 5310 AUW	0-10%
<b>Civil Liability</b>	Lloyd's Insurance Company S.A. 5311 AFB	50-60%
<b>Directors and Officers</b>	Lloyd's Insurance Company S.A. 5311 AFB	10-20%
<b>Financial Institutions - Primary</b>	Lloyd's Insurance Company S.A. 5311 AFB	10-20%
<b>Investment Management</b>	Lloyd's Insurance Company S.A. 5311 AFB	10-20%
<b>Side A DIC</b>	Lloyd's Insurance Company S.A. 5311 AFB	0-10%
<b>Hull &amp; Machinery</b>	Lloyd's Insurance Company S.A. 5316 CSL	10-20%
<b>Errors &amp; Omissions (Miscellaneous)</b>	Lloyd's Insurance Company S.A. 5318 TAL	0-10%
<b>Hull &amp; Machinery</b>	Lloyd's Insurance Company S.A. 5318 TAL	10-20%
<b>Aircraft Hull War</b>	Lloyd's Insurance Company S.A. 5319 AMA	0-10%
<b>Property terrorism</b>	Lloyd's Insurance Company S.A. 5322 AES	10-20%
<b>Directors &amp; Officers and Non-Financial Institution</b>	Lloyd's Insurance Company S.A. 5324 IGO	0-10%
<b>Jewellers Block</b>	Lloyd's Insurance Company S.A. 5325 ASC	0-10%
<b>Directors &amp; Officers and Non-Financial Institution</b>	Lloyd's Insurance Company S.A. 5330 IQU	0-10%
<b>Bloodstock</b>	Lloyd's Insurance Company S.A. 5332 TMK	0-10%
<b>Third Party Liability (CF)</b>	Lloyd's Insurance Company S.A. 5334 QBE	10-20%
<b>Side A DIC</b>	Lloyd's Insurance Company S.A. 5337 CVS	0-10%
<b>Fine Art</b>	Lloyd's Insurance Company S.A. 5341 APL	30-40%
<b>Household / Homeowner multiple peril</b>	Lloyd's Insurance Company S.A. 5341 APL	30-40%
<b>Hull &amp; Machinery</b>	Lloyd's Insurance Company S.A. 5341 APL	10-20%
<b>Bloodstock</b>	Lloyd's Insurance Company S.A. 5345 AXL	0-10%
<b>Jewellers Block</b>	Lloyd's Insurance Company S.A. 5345 AXL	10-20%
<b>Bloodstock</b>	Lloyd's Insurance Company S.A. 5345 XLC	0-10%
<b>Fine Art</b>	Lloyd's Insurance Company S.A. 5345 XLC	30-40%
<b>Fine Art Dealers</b>	Lloyd's Insurance Company S.A. 5345 XLC	20-30%
<b>Hull &amp; Machinery</b>	Lloyd's Insurance Company S.A. 5345 XLC	10-20%
<b>Jewellers Block</b>	Lloyd's Insurance Company S.A. 5345 XLC	0-10%
<b>Music Instruments</b>	Lloyd's Insurance Company S.A. 5345 XLC	20-30%

<b>Personal Accident</b>	Lloyd's Insurance Company S.A. 5345 XLC	20-30%
<b>Property</b>	Lloyd's Insurance Company S.A. 5345 XLC	30-40%
<b>SPECIAL RISKS</b>	Lloyd's Insurance Company S.A. 5345 XLC	10-20%
<b>Jewellers Block</b>	Lloyd's Insurance Company S.A. 5348 AAL	0-10%
<b>Civil Liability</b>	Lloyd's Insurance Company S.A. 5361 AFB	50-60%
<b>Directors and Officers</b>	Lloyd's Insurance Company S.A. 5361 AFB	10-20%
<b>Financial Institutions - Primary</b>	Lloyd's Insurance Company S.A. 5361 AFB	10-20%
<b>Investment Management</b>	Lloyd's Insurance Company S.A. 5361 AFB	10-20%
<b>Side A DIC</b>	Lloyd's Insurance Company S.A. 5361 AFB	0-10%
<b>Property terrorism</b>	Lloyd's Insurance Company S.A. 5365 BRT	0-10%
<b>Service Providers</b>	Lloyd's Insurance Company S.A. 5376 HAM	0-10%
<b>Third Party Liab War(XS AVN52)</b>	Lloyd's Insurance Company S.A. 5376 HAM	20-30%
<b>Fine Art</b>	Lloyd's Insurance Company S.A. 5376HAM	30-40%
<b>Household / Homeowner multiple peril</b>	Lloyd's Insurance Company S.A. 5376HAM	30-40%
<b>Property terrorism</b>	Lloyd's Insurance Company S.A. 5376HAM	10-20%
<b>Bloodstock</b>	Lloyd's Insurance Company S.A. 5377 ARK	0-10%
<b>Hull &amp; Machinery</b>	Lloyd's Insurance Company S.A. 5377 ARK	10-20%
<b>Personal Accident</b>	Lloyd's Insurance Company S.A. 5377 ARK	30-40%
<b>Property terrorism</b>	Lloyd's Insurance Company S.A. 5377 ARK	0-10%
<b>Fine Art</b>	Lloyd's Insurance Company S.A. 5380 CNP	30-40%
<b>Personal Accident</b>	Lloyd's Insurance Company S.A. 5380 CNP	20-30%
<b>Bloodstock</b>	Lloyd's Insurance Company S.A. 5381 LIB	0-10%
<b>Fine Art</b>	Lloyd's Insurance Company S.A. 5381 LIB	30-40%
<b>Household / Homeowner multiple peril</b>	Lloyd's Insurance Company S.A. 5381 LIB	30-40%
<b>Jewellers Block</b>	Lloyd's Insurance Company S.A. 5381 LIB	0-10%
<b>Personal Accident</b>	Lloyd's Insurance Company S.A. 5381 LIB	30-40%
<b>Fine Art</b>	Lloyd's Insurance Company S.A. 5383 ASP	30-40%
<b>Household / Homeowner multiple peril</b>	Lloyd's Insurance Company S.A. 5383 ASP	30-40%
<b>Financial Institutions – Excess</b>	Lloyd's Insurance Company S.A. 5384 TRV	0-10%
<b>Third Party Liability (CF)</b>	Lloyd's Insurance Company S.A. 5386 DCH	10-20%
<b>Aviation</b>	Lloyd's Insurance Company S.A. 9685 Hive Aero	20-30%
<b>Aircraft Hull War</b>	Lloyd's Insurance Company S.A. Consortium 9991	20-30%
<b>Directors &amp; Officers and Non-Financial Institution</b>	Lloyds Syndicate 1221 HIG	0-10%
<b>Side A DIC</b>	Lloyds Syndicate 1221 HIG	0-10%
<b>Property terrorism</b>	Lloyd's Syndicate 1225 AES	10-20%



<b>Directors &amp; Officers and Non-Financial Institution</b>	Lloyd's Syndicate 1301 IGO	0-10%
<b>Errors &amp; Omissions (Miscellaneous)</b>	Lloyd's Syndicate 1618 KII	0-10%
<b>Side A DIC</b>	Lloyd's Syndicate 1919 CVS	0-10%
<b>Fine Art</b>	Lloyd's Syndicate 2003 XLC	30-40%
<b>Directors and Officers</b>	Lloyd's Syndicate 2623 AFB	0-10%
<b>Side A DIC</b>	Lloyd's Syndicate 2623 AFB	0-10%
<b>Errors &amp; Omissions (Miscellaneous)</b>	Lloyd's Syndicate 3000 MKL	0-10%
<b>Investment Management</b>	Lloyd's Syndicate 3000 MKL	0-10%
<b>Term Life</b>	Lloyd's Syndicate 3002 XLC	0-10%
<b>Fine Art</b>	Lloyd's Syndicate 33 HIS	20-30%
<b>Household / Homeowner multiple peril</b>	Lloyd's Syndicate 33 HIS	30-40%
<b>Errors &amp; Omissions (Miscellaneous)</b>	Lloyd's Syndicate 382 HDU	0-10%
<b>Property terrorism</b>	Lloyds Syndicate 4000HAM	10-20%
<b>Service Providers</b>	Lloyd's Syndicate 5321 Reinsured by Lloyd's Syndic	0-10%
<b>Third Party Liab War(XS AVN52)</b>	Lloyd's Syndicate 5321 Reinsured by Lloyd's Syndic	20-30%
<b>Aircraft Hull War</b>	Lloyd's Syndicate 5324 Reinsured by Lloyd's Syndic	0-10%
<b>Service Providers</b>	Lloyd's Syndicate 5324 Reinsured by Lloyd's Syndic	0-10%
<b>Third Party Liab War(XS AVN52)</b>	Lloyd's Syndicate 5324 Reinsured by Lloyd's Syndic	20-30%
<b>Aircraft Hull Deductible</b>	Lloyd's Syndicate 5330	0-10%
<b>Aircraft Hull War</b>	Lloyd's Syndicate 5331	20-30%
<b>Service Providers</b>	Lloyd's Syndicate 5332	0-10%
<b>Aircraft Hull Deductible</b>	Lloyds Syndicate 5345 AXL	0-10%
<b>Aircraft Hull War</b>	Lloyds Syndicate 5345 AXL	10-20%
<b>Service Providers</b>	Lloyds Syndicate 5345 AXL	0-10%
<b>Third Party Liab War(XS AVN52)</b>	Lloyds Syndicate 5345 AXL	20-30%
<b>Service Providers</b>	Lloyd's Syndicate 5399	0-10%
<b>Third Party Liab War(XS AVN52)</b>	Lloyd's Syndicate 5400	20-30%
<b>Directors and Officers</b>	Lloyd's Syndicate 623 AFB	0-10%
<b>Side A DIC</b>	Lloyd's Syndicate 623 AFB	0-10%
<b>Cargo</b>	Lonham Group Ltd.	0-10%
<b>Freight &amp; Hauliers Liability</b>	Lonham Group Ltd.	20-30%
<b>Marine/Air Cargo</b>	Lonham Group Ltd.	10-20%
<b>Engineering and Construction</b>	Maesstad B.V	10-20%
<b>Freight &amp; Hauliers Liability</b>	Maesstad B.V	10-20%

<b>Marine/Air Cargo</b>	Maesstad B.V	10-20%
<b>Airline Hull, Spares and Liabs</b>	Marias Falls Insurance Company Ltd	0-10%
<b>Bloodstock</b>	Markel Insurance SE (Germany)	0-10%
<b>Errors &amp; Omissions (Miscellaneous)</b>	Markel Insurance SE (Germany)	0-10%
<b>Hull &amp; Machinery</b>	Markel Insurance SE (Germany)	10-20%
<b>Bloodstock</b>	Markel Insurance SE (UK Branch)	10-20%
<b>Investment Management</b>	Markel Insurance SE (UK Branch)	0-10%
<b>Combined Liability</b>	Meijers Assurantien B.V.	0-10%
<b>Commercial Combined</b>	Meijers Assurantien B.V.	0-10%
<b>Contractors Combined</b>	Meijers Assurantien B.V.	0-10%
<b>Excess Liability Combined</b>	Meijers Assurantien B.V.	0-10%
<b>Marine/Air Cargo</b>	Meijers Assurantien B.V.	0-10%
<b>PA and Business Travel</b>	Meijers Assurantien B.V.	0-10%
<b>PA and Business Travel</b>	MHG Ocean Benefits Ltd	0-10%
<b>Combined Liability</b>	Mitsui Sumitomo Insurance Company (Europe) Ltd	10-20%
<b>Contractors Combined</b>	Mitsui Sumitomo Insurance Company (Europe) Ltd	0-10%
<b>Commercial Combined</b>	MS Amlin	10-20%
<b>Combined Liability</b>	MS Amlin Marine N.V.	10-20%
<b>Aviation</b>	Munich Re PHP Binding Authority 2023 (EU Risks)	30-40%
<b>Yacht Scheme</b>	Munich Re Risk Solutions Ireland Limited	10-20%
<b>Management Liability Package</b>	Nexus CIFS Ltd	0-10%
<b>Trade Credit</b>	Nexus CIFS Ltd	10-20%
<b>Marine Trade - Combined</b>	Nexus Europe SARL	10-20%
<b>Yacht Scheme</b>	Nexus Europe SARL	10-20%
<b>Service Providers</b>	Nexus Underwriting Limited - N23U7	0-10%
<b>Commercial Combined Package</b>	NIG	30-40%
<b>Offices &amp; Surgeries Package</b>	NIG	30-40%
<b>Property Owners</b>	NIG	30-40%
<b>Tradesman &amp; Professionals Package</b>	NIG	30-40%
<b>Cargo</b>	NMU	30-40%
<b>Marine/Air Cargo</b>	NMU	10-20%
<b>Combined Liability</b>	Nucleus Underwriting	10-20%
<b>Commercial Combined</b>	O'Leary Insurances (Dublin) Ltd	0-10%
<b>Commercial Combined Package</b>	O'Leary Insurances (Dublin) Ltd	10-20%
<b>Engineering Computers</b>	O'Leary Insurances (Dublin) Ltd	0-10%
<b>Excess Liability Combined</b>	O'Leary Insurances (Dublin) Ltd	0-10%
<b>Fleet Rated Commercial Motor</b>	O'Leary Insurances (Dublin) Ltd	0-10%
<b>Offices &amp; Surgeries Package</b>	O'Leary Insurances (Dublin) Ltd	0-10%
<b>Property Damage</b>	O'Leary Insurances (Dublin) Ltd	0-10%

<b>Shops &amp; Salons Package</b>	O'Leary Insurances (Dublin) Ltd	0-10%
<b>Bloodstock</b>	Oneglobal Insurance Broking Ltd T/A David Ashby Europe - B1284OB231372E	0-10%
<b>Service Providers</b>	Partner Reinsurance Europe SE	0-10%
<b>Aircraft Hull War</b>	PartnerRe Ireland Insurance DAC	0-10%
<b>Service Providers</b>	PartnerRe Ireland Insurance DAC	0-10%
<b>Third Party Liab War(XS AVN52)</b>	PartnerRe Ireland Insurance DAC	20-30%
<b>Combined Liability</b>	QBE Europe SA/NV	0-10%
<b>Commercial Combined</b>	QBE Europe SA/NV	0-10%
<b>Contractors Combined</b>	QBE Europe SA/NV	0-10%
<b>Excess Liability Combined</b>	QBE Europe SA/NV	0-10%
<b>Fleet Rated Commercial Motor</b>	QBE Europe SA/NV	10-20%
<b>Construction - Project (CF)</b>	QBE Europe SA/NV	10-20%
<b>Professional Indemnity (Solicitors)</b>	QBE Europe SA/NV	0-10%
<b>Construction - Project (CF)</b>	QBE Europe SA/NV (UK Branch)	10-20%
<b>Professional Indemnity (Solicitors)</b>	QBE Europe SA/NV (UK Branch)	0-10%
<b>Cargo</b>	Royal & Sun Alliance Insurance Ltd	20-30%
<b>Combined Liability</b>	Royal & Sun Alliance Insurance Ltd	0-10%
<b>Combined PA / Travel</b>	Royal & Sun Alliance Insurance Ltd	0-10%
<b>Commercial Combined Package</b>	Royal & Sun Alliance Insurance Ltd	10-20%
<b>Engineering and Construction</b>	Royal & Sun Alliance Insurance Ltd	10-20%
<b>Fidelity Guarantee</b>	Royal & Sun Alliance Insurance Ltd	0-10%
<b>Marine/Air Cargo</b>	Royal & Sun Alliance Insurance Ltd	0-10%
<b>Offices &amp; Surgeries Package</b>	Royal & Sun Alliance Insurance Ltd	30-40%
<b>PA and Business Travel</b>	Royal & Sun Alliance Insurance Ltd	0-10%
<b>Property Damage</b>	Royal & Sun Alliance Insurance Ltd	0-10%
<b>Hull &amp; Machinery</b>	RSA Luxembourg S.A.	10-20%
<b>Commercial Combined</b>	RSA Northern Ireland Insurance Limited	20-30%
<b>Commercial Combined Package</b>	RSA Northern Ireland Insurance Limited	10-20%
<b>Directors &amp; Officers and Non-Financial Institution</b>	Ryan Specialty International Ltd t/a StartPoint Executive Risks - B1350RL782777D002	0-10%
<b>Directors &amp; Officers and Non-Financial Institution</b>	Ryan Specialty Nordics AB T/A StartPoint Executive Risks - UMR B1350RL782777D002	0-10%
<b>Directors and Officers</b>	Scor Europe SE	0-10%
<b>Directors and Officers</b>	SCOR UK Co. Ltd	0-10%
<b>PA and Business Travel</b>	Self Assured Underwriting Agencies Ltd	20-30%
<b>Protection &amp; Indemnity</b>	Shipowners Mutual P&I Association (Luxembourg)	0-10%

<b>Combined Liability</b>	Shipowners Mutual Protection & Indemnity Association	10-20%
<b>Directors &amp; Officers and Non-Financial Institution</b>	SI Insurance (Europe) SA	20-30%
<b>Hull &amp; Machinery</b>	SI Insurance (Europe) SA	10-20%
<b>Investment Management</b>	SI Insurance (Europe) SA	10-20%
<b>Service Providers</b>	SI Insurance (Europe) SA	0-10%
<b>Third Party Liab War(XS AVN52)</b>	SI Insurance (Europe) SA	20-30%
<b>Hull &amp; Machinery</b>	Skuld Marine Agency (SMA) AS - Assuranceforeningen Skuld (Gjensdig)	10-20%
<b>Commercial Combined</b>	Sompo International Insurance Group	10-20%
<b>PI Combined</b>	Spring Insure Europe Ltd	0-10%
<b>Directors &amp; Officers and Non-Financial Institution</b>	Starr Europe Insurance Limited	0-10%
<b>Third Party Liability (CF)</b>	Starr Europe Insurance Limited	0-10%
<b>Aviation</b>	Starr Europe Insurance Limited (Starrlink Online Platform)	30-40%
<b>Aviation</b>	Starr Europe Insurance Ltd	20-30%
<b>Directors &amp; Officers and Non-Financial Institution</b>	Starr International (Europe) Ltd	0-10%
<b>Combined Liability</b>	Swiss Re International SE	0-10%
<b>Aircraft Hull War</b>	Swiss Re International SE, Niederlassung Deutschla	20-30%
<b>Service Providers</b>	Swiss Re International SE, Niederlassung Deutschla	0-10%
<b>Service Providers</b>	Syndicate 5299 Lloyds Insurance Company S.A. reins	0-10%
<b>Third Party Liab War(XS AVN52)</b>	Syndicate 5299 Lloyds Insurance Company S.A. reins	20-30%
<b>Service Providers</b>	Syndicate 5305 Lloyds Insurance Company S.A. reins	0-10%
<b>Aircraft Hull War</b>	Syndicate 5306 Lloyds Insurance Company S.A. reins	20-30%
<b>Third Party Liab War(XS AVN52)</b>	Syndicate 5306 Lloyds Insurance Company S.A. reins	20-30%
<b>Aircraft Hull Deductible</b>	Syndicate 5307 Lloyds Insurance Company S.A. reins	0-10%
<b>Aircraft Hull War</b>	Syndicate 5307 Lloyds Insurance Company S.A. reins	10-20%
<b>Service Providers</b>	Syndicate 5307 Lloyds Insurance Company S.A. reins	0-10%
<b>Third Party Liab War(XS AVN52)</b>	Syndicate 5307 Lloyds Insurance Company S.A. reins	20-30%
<b>Aircraft Hull Deductible</b>	Syndicate 5310 Lloyds Insurance Company S.A. reins	0-10%
<b>Aircraft Hull War</b>	Syndicate 5310 Lloyds Insurance Company S.A. reins	10-20%

<b>Service Providers</b>	Syndicate 5310 Lloyds Insurance Company S.A. reins	0-10%
<b>Third Party Liab War(XS AVN52)</b>	Syndicate 5310 Lloyds Insurance Company S.A. reins	20-30%
<b>Service Providers</b>	Syndicate 5311 Lloyds Insurance Company S.A. reins	0-10%
<b>Aircraft Hull War</b>	Syndicate 5316 Lloyds Insurance Company S.A. reins	20-30%
<b>Aircraft Hull War</b>	Syndicate 5330 Lloyds Insurance Company S.A. reins	0-10%
<b>Service Providers</b>	Syndicate 5330 Lloyds Insurance Company S.A. reins	0-10%
<b>Third Party Liab War(XS AVN52)</b>	Syndicate 5330 Lloyds Insurance Company S.A. reins	20-30%
<b>Aircraft Hull Deductible</b>	Syndicate 5332 Lloyds Insurance Company S.A. reins	0-10%
<b>Aircraft Hull War</b>	Syndicate 5332 Lloyds Insurance Company S.A. reins	10-20%
<b>Service Providers</b>	Syndicate 5332 Lloyds Insurance Company S.A. reins	0-10%
<b>Third Party Liab War(XS AVN52)</b>	Syndicate 5332 Lloyds Insurance Company S.A. reins	20-30%
<b>Third Party Liab War(XS AVN52)</b>	Syndicate 5337 Lloyds Insurance Company S.A. reins	20-30%
<b>Service Providers</b>	Syndicate 5361 Lloyds Insurance Company S.A. reins	0-10%
<b>Service Providers</b>	Syndicate 5370 Lloyds Insurance Company S.A. reins	0-10%
<b>Third Party Liab War(XS AVN52)</b>	Syndicate 5370 Lloyds Insurance Company S.A. reins	20-30%
<b>Aircraft Hull War</b>	Syndicate 5381 Lloyds Insurance Company S.A. reins	10-20%
<b>Side A DIC</b>	Tegron as Per LPSO Registered Consortium No. 4858 YOA 2023	0-10%
<b>Side A DIC</b>	Tegron as Per LPSO Registered Consortium No. 4859 YOA 2023	0-10%
<b>Side A DIC</b>	Tegron Consortium as Per LPSO Registered Consortium No. 4858 YOA 2022	0-10%
<b>Side A DIC</b>	Tegron Consortium as Per LPSO Registered Consortium No. 4859 YOA 2022	0-10%
<b>Freight &amp; Hauliers Liability</b>	The Fiducia MGA Company Limited	0-10%
<b>Marine/Air Cargo</b>	The Fiducia MGA Company Limited	10-20%
<b>Errors &amp; Omissions (Miscellaneous)</b>	The Munich Re Cyber as Per LPSO Registered Consortium No. 7727 YOA 2023	0-10%



<b>Errors &amp; Omissions (Miscellaneous)</b>	The Munich Re Cyber as Per LPSO Registered Consortium No. 7729 YOA 2023	0-10%
<b>Combined Liability</b>	The Underwriting Exchange Ltd	10-20%
<b>Hull &amp; Machinery</b>	Tokio Marine Europe S.A.	10-20%
<b>SPECIAL RISKS</b>	Tokio Marine Europe S.A.	10-20%
<b>Combined Liability</b>	Tokio Marine Europe S.A.	0-10%
<b>Property Damage</b>	Tokio Marine Europe S.A.	10-20%
<b>Personal Lines (Leisure)</b>	Tokio Marine Europe S.A.	30-40%
<b>SPECIAL RISKS</b>	Tokio Marine Europe S.A. (Ireland Branch)	10-20%
<b>Commercial Combined</b>	Travelers Insurance Company Limited	10-20%
<b>Management Liability Package</b>	Travelers Insurance Company Limited	20-30%
<b>Cargo</b>	Travelers Insurance dac	10-20%
<b>Combined Liability</b>	Travelers Insurance dac	10-20%
<b>Commercial Combined</b>	Travelers Insurance dac	10-20%
<b>Commercial Combined Package</b>	Travelers Insurance dac	10-20%
<b>Crime</b>	Travelers Insurance dac	0-10%
<b>Employment Practices Liability</b>	Travelers Insurance dac	0-10%
<b>Excess D&amp;O Liability</b>	Travelers Insurance dac	0-10%
<b>Freight &amp; Hauliers Liability</b>	Travelers Insurance dac	10-20%
<b>Kidnap and Ransom</b>	Travelers Insurance dac	0-10%
<b>Marine/Air Cargo</b>	Travelers Insurance dac	10-20%
<b>Marine General Liabilities</b>	Travelers Insurance Designated Activity Company	0-10%
<b>Operational PFI (CF)</b>	Travelers Insurance Designated Activity Company	0-10%
<b>Bloodstock</b>	Tysers Belgium NV t/as Galileo Europe - Swiss Re International SE - Netherlands Branch	0-10%
<b>Property Owners</b>	UK Insurance Limited T/as NIG Insurance	20-30%
<b>Directors &amp; Officers and Non-Financial Institution</b>	Vale Insurance Partners Europe BV (Applied Financial Lines) - Accredited Insurance (Europe) Ltd	0-10%
<b>Environmental Impairment Liability (CF)</b>	XL Insurance Co. SE	10-20%
<b>Cyber</b>	Zurich Insurance Company Ltd (UK Branch)	10-20%
<b>Directors and Officers</b>	Zurich Insurance Company Ltd (UK Branch)	0-10%
<b>Cargo</b>	Zurich Insurance Company Ltd	20-30%
<b>Combined Liability</b>	Zurich Insurance Company Ltd	20-30%
<b>Combined PA / Travel</b>	Zurich Insurance Company Ltd	10-20%
<b>Commercial Combined</b>	Zurich Insurance Company Ltd	10-20%
<b>Commercial Combined Package</b>	Zurich Insurance Company Ltd	20-30%

<b>Contractors Combined</b>	Zurich Insurance Company Ltd	10-20%
<b>Employee Travel (Personal &amp; Business)</b>	Zurich Insurance Company Ltd	10-20%
<b>Employers Liability</b>	Zurich Insurance Company Ltd	20-30%
<b>Engineering and Construction</b>	Zurich Insurance Company Ltd	10-20%
<b>Engineering Computers</b>	Zurich Insurance Company Ltd	20-30%
<b>Excess Liability Combined</b>	Zurich Insurance Company Ltd	0-10%
<b>Fleet Rated Commercial Motor</b>	Zurich Insurance Company Ltd	10-20%
<b>Legal Expenses</b>	Zurich Insurance Company Ltd	0-10%
<b>Management Liability Package</b>	Zurich Insurance Company Ltd	20-30%
<b>PA and Business Travel</b>	Zurich Insurance Company Ltd	10-20%
<b>Pension Trustee Liability</b>	Zurich Insurance Company Ltd	10-20%
<b>PI Combined</b>	Zurich Insurance Company Ltd	10-20%
<b>Property Owners</b>	Zurich Insurance Company Ltd	0-10%
<b>Public Liability</b>	Zurich Insurance Company Ltd	10-20%
<b>Construction - Project (CF)</b>	Zurich Insurance Plc	10-20%
<b>Cyber</b>	Zurich Insurance Plc	10-20%
<b>Directors and Officers</b>	Zurich Insurance Plc	0-10%
<b>Yacht Scheme</b>	Zurich Insurance Plc t/a Navigators & General (SY)	30-40%
<b>Yacht Scheme</b>	Zurich Insurance Plc t/a Navigators & General (Y&M)	20-30%
<b>Combined Liability</b>	Zurich Reverse Flow	20-30%
<b>Fleet Rated Commercial Motor</b>	Zurich Reverse Flow	10-20%
<b>Management Liability Package</b>	Zurich Reverse Flow	10-20%
<b>Property Owners</b>	Zurich Reverse Flow	10-20%





# Gallagher

Insurance | Risk Management | Consulting