

## Our Remuneration

*Nordic Försäkring & Riskhantering 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 Nordic Försäkring & Riskhantering 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.

Nordic Försäkring & Riskhantering 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 Nordic Försäkring & Riskhantering 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 Nordic Försäkring & Riskhantering 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, Nordic Försäkring & Riskhantering 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

Nordic Försäkring & Riskhantering 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
<b>Airline Hull, Spares and Liabs</b>	Abu Dhabi National Insurance Company	0-10%
<b>Service Providers</b>	Abu Dhabi National Insurance Company	0-10%
<b>Cyber Package</b>	AIG Europe S.A.	10-20%
<b>Aircraft Hull Deductible</b>	AIG Europe SA	0-10%
<b>Aircraft Hull War</b>	AIG Europe SA	20-30%
<b>Airline Hull, Spares and Liabs</b>	AIG Europe SA	10-20%
<b>Excess Liabs (excl War)</b>	AIG Europe SA	20-30%
<b>Other Aviation</b>	AIG Europe SA	0-10%
<b>Service Providers</b>	AIG Europe SA	0-10%
<b>Third Party Liab War(XS AVN52)</b>	AIG Europe SA	20-30%
<b>Airline Hull, Spares and Liabs</b>	Allianz Global Corporate & Specialty SE (UK Branch)	0-10%
<b>Combined Liability</b>	Allianz Insurance Plc	0-10%
<b>Private Car</b>	Allianz Insurance Plc	10-20%
<b>Private Car</b>	Allianz Plc (NI)	10-20%
<b>Commercial Combined</b>	Allied World Assurance Company (Europe) dac	20-30%
<b>Medical Professional Liability</b>	Allied World Assurance Company (Europe) dac	0-10%
<b>Combined PA / Travel</b>	American International Group UK Limited	20-30%
<b>Excess Liability Combined</b>	American International Group UK Limited	0-10%
<b>Freight &amp; Hauliers Liability</b>	American International Group UK Limited	0-10%
<b>PI - Miscellaneous</b>	American International Group UK Limited	0-10%

<b>UK Landlord</b>	Argenta	30-40%
<b>UK Landlord Rentguard</b>	Argenta	30-40%
<b>Yacht (Non-Domestic) Hull</b>	American International Group UK Limited	0-10%
<b>Hull &amp; Machinery</b>	Assuranceforeningen Skuld (GJENSIDIG) UK Branch	20-30%
<b>Yacht &amp; Small Craft Scheme</b>	Aston Lark Limited t/a Haven Knox-Johnston	0-10%
<b>Yacht Scheme</b>	Aston Lark t/a Haven Knox-Johnston	0-10%
<b>Property Owners</b>	Aviva Insurance Limited	0-10%
<b>Combined Liability</b>	AXA Insurance UK Plc	0-10%
<b>Property Owners</b>	AXA Insurance UK Plc	0-10%
<b>Airline Hull, Spares and Liabs</b>	AXIS Specialty Europe SE	0-10%
<b>Excess Liabs (excl War)</b>	AXIS Specialty Europe SE	20-30%
<b>Other Aviation</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>Special Risks</b>	Axis Specialty Europe SE	20-30%
<b>Combined Liability</b>	AXIS Underwriting Limited	0-10%
<b>Holiday Home</b>	AXIS Underwriting Limited	30-40%
<b>Parks</b>	AXIS Underwriting Limited	30-40%
<b>Personal Household Combined</b>	Azur Underwriting Limited	0-10%
<b>Small Craft</b>	Beazley Solutions Limited t/a Beazley Marine UK	0-10%
<b>Yacht &amp; Small Craft Scheme</b>	Beazley Solutions Limited t/a Beazley Marine UK	0-10%
<b>Civil Liability</b>	Berkshire Hathaway European Insurance Dac	20-30%

<b>Investment Management</b>	Berkshire Hathaway European Insurance Dac	20-30%
<b>Engineering and Construction</b>	British Engineering Services Limited	0-10%
<b>Bloodstock</b>	Castel Underwriting Europe B.V. - B4062BS2100023	0-10%
<b>Combined Liability</b>	CFC Underwriting Ltd	0-10%
<b>PI Combined</b>	CFC Underwriting Ltd	0-10%
<b>PI Combined</b>	Chaucer Insurance Company DAC	0-10%
<b>Personal Household Combined</b>	Cherish Insurance Brokers Ltd	0-10%
<b>Aircraft Hull War</b>	Chubb European Group SE	0-10%
<b>Airline Hull, Spares and Liabs</b>	Chubb European Group SE	0-10%
<b>Other Aviation</b>	Chubb European Group SE	0-10%
<b>Service Providers</b>	Chubb European Group SE	0-10%
<b>Combined Liability</b>	Chubb European Group SE	0-10%
<b>Commercial Combined</b>	Chubb European Group SE	0-10%
<b>Excess Liability Combined</b>	Chubb European Group SE	10-20%
<b>High Value Household</b>	Chubb European Group SE	0-10%
<b>Marine/Air Cargo</b>	Chubb European Group SE	0-10%
<b>Household / Homeowner Multiple Peril</b>	Chubb European Group SE	20-30%
<b>Hull &amp; Machinery</b>	Chubb European Group SE	20-30%
<b>Commercial Combined</b>	CNA Insurance Company Limited	0-10%
<b>Marine/Air Cargo</b>	CNA Insurance Company Limited	0-10%
<b>Airline Hull, Spares and Liabs</b>	Convex Europe S A	0-10%
<b>Excess Liabs (excl War)</b>	Convex Europe S A	30-40%
<b>Airline Hull, Spares and Liabs</b>	Convex Insurance UK Limited	20-30%
<b>Marine/Air Cargo</b>	Cooper Gay France	0-10%

<b>Legal Expenses</b>	DAS Legal Expenses Insurance Company Limited	0-10%
<b>Bloodstock</b>	David Ashby Underwriting Ltd - EEA Bloodstock	0-10%
<b>Management Liability Package</b>	Dual Corporate Risks Limited	0-10%
<b>Financial Institutions - Primary</b>	Dual Corporate Risks Limited	0-25
<b>Combined Liability</b>	Ecclesiastical Insurance Office Plc.	0-10%
<b>Commercial Combined</b>	Ecclesiastical Insurance Office Plc.	0-10%
<b>Airline Hull, Spares and Liabs</b>	elseco Limited	0-10%
<b>Directors &amp; Officers and Non-Financial Institutions</b>	Endurance Worldwide Insurance Ltd	10-20%
<b>Trade Credit</b>	Euler Hermes SA/NV	0-10%
<b>Holiday Home</b>	Fairmead	30-40%
<b>Parks</b>	Fairmead	30-40%
<b>UK Landlord</b>	Fairmead	30-40%
<b>Aircraft Hull War</b>	Fidelis Insurance Ireland DAC	0-10%
<b>Excess Liabs (excl War)</b>	Fidelis Insurance Ireland DAC	30-40%
<b>Other Aviation</b>	Fidelis Insurance Ireland DAC	10-20%
<b>Service Providers</b>	Fidelis Insurance Ireland DAC	10-20%
<b>Third Party Liab War(XS AVN52)</b>	Fidelis Insurance Ireland DAC	20-30%
<b>Bloodstock</b>	Galileo Underwriting LLP - Bloodstock	0-10%
<b>Aviation Hull and Liability</b>	Global Aerospace Underwriting Managers (EUROPE) SAS Ltd	10-20%
<b>Airline Hull, Spares and Liabs</b>	Global Aerospace Underwriting Managers Limited	10-20%



<b>Other Aviation</b>	Global Aerospace Underwriting Managers Limited	0-10%
<b>Service Providers</b>	Global Aerospace Underwriting Managers Limited	0-10%
<b>Airline Hull, Spares and Liabs</b>	Great Lakes Insurance SE	0-10%
<b>Other Aviation</b>	Great Lakes Insurance SE	0-10%
<b>Service Providers</b>	Great Lakes Insurance SE	0-10%
<b>Fine Art</b>	Hamilton Insurance DAC	30-40%
<b>PI Combined</b>	HCC International Insurance Company Plc	0-10%
<b>Combined Liability</b>	HDI Global SE (UK Branch)	0-10%
<b>Airline Hull, Spares and Liabs</b>	HDI Global Specialty SE	10-20%
<b>Excess Liabs (excl War)</b>	HDI Global Specialty SE	30-40%
<b>Other Aviation</b>	HDI Global Specialty SE	20-30%
<b>Service Providers</b>	HDI Global Specialty SE	10-20%
<b>Third Party Liab War(XS AVN52)</b>	HDI Global Specialty SE	20-30%
<b>Aviation Hull War</b>	HDI Global Specialty SE, Hannover Branch	30-40%
<b>Fine Art</b>	Hiscox Insurance Co. (Guernsey) Ltd	30-40%
<b>Household / Homeowner Multiple Peril</b>	Hiscox Insurance Co. (Guernsey) Ltd	30-40%
<b>Commercial Combined</b>	Hiscox Insurance Company Limited	0-10%
<b>PI Combined</b>	Hiscox Insurance Company Limited	0-10%
<b>Commercial Combined</b>	Hiscox Underwriting Limited	20-30%
<b>Airline Hull, Spares and Liabs</b>	Hive Aero Limited	0-10%
<b>High Value Household</b>	Home & Legacy Insurance Services Ltd	0-10%



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<b>Airline Hull, Spares and Liabs</b>	India International Insurance Pte Limited	0-10%
<b>Other Aviation</b>	India International Insurance Pte Limited	30-40%
<b>Third Party Liab War(XS AVN52)</b>	India International Insurance Pte Limited	20-30%
<b>Comprehensive General Liability</b>	International Transport Intermediaries Ltd.,	20-30%
<b>Combined Liability</b>	JMM Insurance (Ireland) Limited t/as JMM Ireland	0-10%
<b>Excess Liabs (excl War)</b>	Liberty Mutual Insurance Europe SE	30-40%
<b>Other Aviation</b>	Liberty Mutual Insurance Europe SE	30-40%
<b>Service Providers</b>	Liberty Mutual Insurance Europe SE	10-20%
<b>Third Party Liab War(XS AVN52)</b>	Liberty Mutual Insurance Europe SE	20-30%
<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	20-30%
<b>Personal Accident</b>	Lloyd's Insurance Company S.A. 5331 CNP	10-20%
<b>Property Terrorism</b>	Lloyd's Insurance Company S.A. 5339 ASL	10-20%
<b>Fine Art</b>	Lloyd's Syndicate 2003 XLC	30-40%
<b>All Risks of Physical Loss or Damage Other than Direct Prop. Reins.</b>	Lloyd's Insurance Company S.A. 5299 HIS	30-40%
<b>Bloodstock</b>	Lloyd's Insurance Company S.A. 5299 HIS	0-10%
<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	10-20%
<b>Household / Homeowner Multiple Peril</b>	Lloyd's Insurance Company S.A. 5299 HIS	30-40%
<b>Aviation Hull War</b>	Lloyd's Insurance Company S.A. 5307 KLN	30-40%
<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>Hull &amp; Machinery</b>	Lloyd's Insurance Company S.A. 5310 AUW	20-30%
<b>Property Terrorism</b>	Lloyd's Insurance Company S.A. 5310 AUW	10-20%
<b>Bloodstock</b>	Lloyd's Insurance Company S.A. 5311 AFB	0-10%
<b>Directors &amp; Officers, Financial Institutions</b>	Lloyd's Insurance Company S.A. 5311 AFB	20-30%
<b>Directors and Officers</b>	Lloyd's Insurance Company S.A. 5311 AFB	20-30%
<b>Investment Management</b>	Lloyd's Insurance Company S.A. 5311 AFB	20-30%
<b>Aviation Hull War</b>	Lloyd's Insurance Company S.A. 5316 CSL	30-40%
<b>Property Terrorism</b>	Lloyd's Insurance Company S.A. 5316 CSL	10-20%
<b>Hull &amp; Machinery</b>	Lloyd's Insurance Company S.A. 5318 TAL	20-30%
<b>Property Terrorism</b>	Lloyd's Insurance Company S.A. 5318 TAL	10-20%
<b>Personal Accident</b>	Lloyd's Insurance Company S.A. 5323 AUL	10-20%
<b>Property Terrorism</b>	Lloyd's Insurance Company S.A. 5323 AUL	10-20%
<b>Bloodstock</b>	Lloyd's Insurance Company S.A. 5325 ASC	0-10%

<b>Jewellers Block</b>	Lloyd's Insurance Company S.A. 5325 ASC	20-30%
<b>Bloodstock</b>	Lloyd's Insurance Company S.A. 5332 TMK	0-10%
<b>Fine Art</b>	Lloyd's Insurance Company S.A. 5341 APL	30-40%
<b>Hull &amp; Machinery</b>	Lloyd's Insurance Company S.A. 5341 APL	20-30%
<b>Property Terrorism</b>	Lloyd's Insurance Company S.A. 5341 APL	10-20%
<b>Aviation Hull War</b>	Lloyd's Insurance Company S.A. 5344 AML	30-40%
<b>Bloodstock</b>	Lloyd's Insurance Company S.A. 5344 AML	0-10%
<b>Fine Art</b>	Lloyd's Insurance Company S.A. 5344 AML	30-40%
<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>Hull &amp; Machinery</b>	Lloyd's Insurance Company S.A. 5345 XLC	20-30%
<b>Jewellers Block</b>	Lloyd's Insurance Company S.A. 5345 XLC	10-20%
<b>Property</b>	Lloyd's Insurance Company S.A. 5345 XLC	30-40%
<b>Property Terrorism</b>	Lloyd's Insurance Company S.A. 5348 AAL	10-20%
<b>Fine Art</b>	Lloyd's Insurance Company S.A. 5358 CGM	20-30%
<b>General Liability</b>	Lloyd's Insurance Company S.A. 5359 IVE	0-10%
<b>Bloodstock</b>	Lloyd's Insurance Company S.A. 5361 AFB	0-10%
<b>Directors &amp; Officers, Financial Institutions</b>	Lloyd's Insurance Company S.A. 5361 AFB	20-30%

<b>Directors and Officers</b>	Lloyd's Insurance Company S.A. 5361 AFB	20-30%
<b>Investment Management</b>	Lloyd's Insurance Company S.A. 5361 AFB	20-30%
<b>Property Terrorism</b>	Lloyd's Insurance Company S.A. 5365 BRT	10-20%
<b>Fine Art</b>	Lloyd's Insurance Company S.A. 5368 MKL	30-40%
<b>Excess Liabs (excl War)</b>	Lloyd's Insurance Company S.A. 5376 HAM	30-40%
<b>Other Aviation</b>	Lloyd's Insurance Company S.A. 5376 HAM	30-40%
<b>Service Providers</b>	Lloyd's Insurance Company S.A. 5376 HAM	10-20%
<b>Third Party Liab War(XS AVN52)</b>	Lloyd's Insurance Company S.A. 5376 HAM	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	20-30%
<b>Personal Accident</b>	Lloyd's Insurance Company S.A. 5377 ARK	20-30%
<b>Property Terrorism</b>	Lloyd's Insurance Company S.A. 5377 ARK	10-20%
<b>Personal Accident</b>	Lloyd's Insurance Company S.A. 5380 CNP	10-20%
<b>Property Terrorism</b>	Lloyd's Insurance Company S.A. 5380 CNP	10-20%
<b>Aviation Hull War</b>	Lloyd's Insurance Company S.A. 5381 LIB	30-40%
<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>Fine Art</b>	Lloyd's Insurance Company S.A. 5383 ASP	30-40%
<b>NA NM GENERAL AND MISC LIABILITY ALL OTHER EXCL USA</b>	Lloyd's Insurance Company S.A. 5395CBN	0-10%
<b>Property Terrorism</b>	Lloyds Insurance Company SA 5370 LRE	10-20%
<b>Fine Art</b>	Lloyd's Syndicate 33 HIS	30-40%
<b>Freight &amp; Hauliers Liability</b>	Lonham Group Ltd.	0-10%
<b>Marine/Air Cargo</b>	Maesstad B.V	0-10%
<b>Airline Hull, Spares and Liabs</b>	Mapfre Espana Compania de Seguros y Reaseguros SA	0-10%
<b>Airline Hull, Spares and Liabs</b>	Marias Falls Insurance Company Ltd	0-10%
<b>Bloodstock</b>	Markel Insurance SE (UK Branch)	0-10%
<b>Hull &amp; Machinery</b>	Markel Insurance SE (UK Branch)	20-30%
<b>Bloodstock</b>	Markel International Insurance Company Limited	0-10%
<b>Other Aviation</b>	Mitsui Sumitomo Insurance Company Ltd	0-10%
<b>Excess Liabs (excl War)</b>	Mosaic Syndicate Services Limited	30-40%
<b>Other Aviation</b>	Mosaic Syndicate Services Limited	30-40%
<b>Service Providers</b>	Mosaic Syndicate Services Limited	10-20%
<b>Third Party Liab War</b>	Mosaic Syndicate Services Limited	20-30%
<b>Yacht Scheme</b>	N&G Yacht Binder	20-30%
<b>Yacht Scheme</b>	N&G Yacht Binder	0-10%
<b>Investment Management</b>	Nexus Europe SARL (UK Branch) - B0509JFILR2150033 - EEA	10-20%

<b>Investment Management</b>	Nexus Underwriting Limited - Allianz Global Corporate & Specialty SE (UK Branch)	0-10%
<b>Property Owners</b>	NIG	0-10%
<b>Personal Accident</b>	Nordic Forsakring & RiskhanteringAB	0-10%
<b>PI Combined</b>	O'Leary Insurances (Dublin) Ltd	0-10%
<b>Airline Hull, Spares and Liabs</b>	Oman Insurance Company (PSC)	0-10%
<b>Bloodstock</b>	Oneglobal Broking Ltd - EEA Bloodstock 2021	0-10%
<b>Airline Hull, Spares and Liabs</b>	PartnerRe Ireland Insurance DAC	0-10%
<b>Excess Liabs (excl War)</b>	PartnerRe Ireland Insurance DAC	30-40%
<b>Other Aviation</b>	PartnerRe Ireland Insurance DAC	30-40%
<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>Property Owners</b>	Pen Underwriting Limited	0-10%
<b>Airline Hull, Spares and Liabs</b>	Ping An Property & Casualty Insurance Company of C	0-10%
<b>High Value Household</b>	Plum Underwriting Ltd	0-10%
<b>Personal Household Combined</b>	Plum Underwriting Ltd	0-10%
<b>Personal Household Combined</b>	Prestige Underwriting Services Limited	0-10%
<b>Fleet Rated Commercial Motor</b>	QBE Europe SA/NV	0-10%
<b>PI Combined</b>	QBE Europe SA/NV	0-10%
<b>Investment Management</b>	QBE Europe SA/NV	20-30%
<b>Service Providers</b>	Reunion Aeriene & Spatiale SAS t/as La Reunion Ae	0-10%

<b>Airline Hull, Spares and Liabs</b>	Reunion Aerieenne & Spatiale SAS t/as La Reunion Sp	20-30%
<b>Cargo</b>	Royal & Sun Alliance Insurance Ltd	0-10%
<b>Management Liability Package</b>	Royal & Sun Alliance Insurance Ltd	0-10%
<b>Property Owners</b>	Royal & Sun Alliance Insurance Ltd	0-10%
<b>Cargo</b>	Royal & Sun Alliance Insurance Ltd	0-10%
<b>Hull &amp; Machinery</b>	RSA Luxembourg S.A.	20-30%
<b>Commercial Combined</b>	RSA Northern Ireland Insurance Limited	0-10%
<b>Single Class (Commercial)</b>	RSA Northern Ireland Insurance Limited	0-10%
<b>Other Aviation</b>	SCOR Europe SE	0-10%
<b>Service Providers</b>	SCOR Europe SE	0-10%
<b>Bloodstock</b>	Scor Europe SE	0-10%
<b>Hull &amp; Machinery</b>	Shipowners Mutual P&I Association (Luxembourg)	0-10%
<b>Hull &amp; Machinery</b>	Shipowners Mutual P&I Association (Luxembourg)	10-20%
<b>Airline Hull, Spares and Liabs</b>	SI Insurance (Europe) SA	0-10%
<b>Excess Liabs (excl War)</b>	SI Insurance (Europe) SA	30-40%
<b>Other Aviation</b>	SI Insurance (Europe) SA	30-40%
<b>Service Providers</b>	SI Insurance (Europe) SA	10-20%
<b>Third Party Liab War(XS AVN52)</b>	SI Insurance (Europe) SA	20-30%
<b>Directors and Officers</b>	SI Insurance (Europe) SA	20-30%
<b>Personal Accident</b>	SI Insurance (Europe) SA	10-20%
<b>Personal Accident</b>	SI Insurance (Europe) SA	20-30%
<b>Airline Hull, Spares and Liabs</b>	Sirius International Advisory Zurich LLC	0-10%



<b>Aircraft Hull Deductible</b>	Starr Europe Insurance Limited	10-20%
<b>Aircraft Hull War</b>	Starr Europe Insurance Limited	30-40%
<b>Airline Hull, Spares and Liabs</b>	Starr Europe Insurance Limited	0-10%
<b>Excess Liabs (excl War)</b>	Starr Europe Insurance Limited	30-40%
<b>Other Aviation</b>	Starr Europe Insurance Limited	10-20%
<b>Service Providers</b>	Starr Europe Insurance Limited	0-10%
<b>Third Party Liab War(XS AVN52)</b>	Starr Europe Insurance Limited	30-40%
<b>Aircraft Hull War</b>	Swiss Re International SE	10-20%
<b>Airline Hull, Spares and Liabs</b>	Swiss Re International SE	0-10%
<b>Other Aviation</b>	Swiss Re International SE	0-10%
<b>Service Providers</b>	Swiss Re International SE	0-10%
<b>Combined Liability</b>	Swiss Re International SE	10-20%
<b>Airline Hull, Spares and Liabs</b>	Syndicate 5305 Lloyds Insurance Company S.A. reins	10-20%
<b>Marine/Air Cargo</b>	The Fiducia MGA Company Limited	0-10%
<b>Protection &amp; Indemnity</b>	The Standard Club Ireland Dac	10-20%
<b>Combined Liability</b>	The Underwriting Exchange Ltd	0-10%
<b>Hull &amp; Machinery</b>	Tokio Marine Europe S.A.	20-30%
<b>Combined Liability</b>	Tokio Marine Kiln Insurance Limited	10-20%
<b>Management Liability Package</b>	Travelers Insurance Company Limited	0-10%
<b>Commercial Combined Package</b>	Travelers Insurance dac	0-10%
<b>Property Owners</b>	UK Insurance Limited T/as NIG Insurance	0-10%
<b>Combined Liability</b>	XL Catlin Insurance Company UK Limited	0-10%
<b>Crime</b>	XL Insurance Company SE	10-20%



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<b>Combined Liability</b>	Zurich Insurance PLC	0-10%
<b>Combined PA / Travel</b>	Zurich Insurance PLC	0-10%
<b>Commercial Vehicle</b>	Zurich Insurance PLC	0-10%
<b>Fleet Rated Commercial Motor</b>	Zurich Insurance PLC	10-20%
<b>Freight &amp; Hauliers Liability</b>	Zurich Insurance PLC	0-10%
<b>Yacht Scheme</b>	Zurich Insurance PLC	0-10%
<b>Combined Liability</b>	Zurich Insurance PLC	0-10%