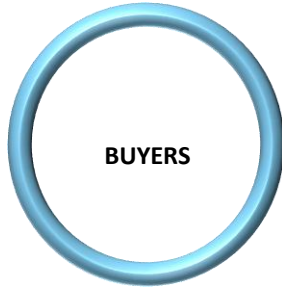
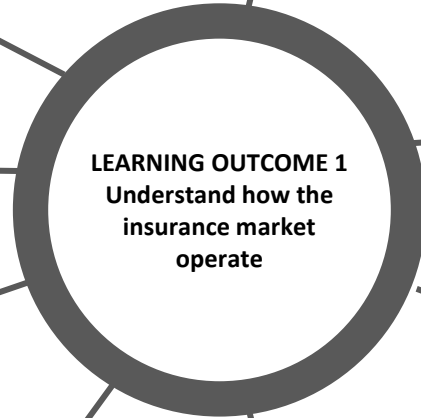


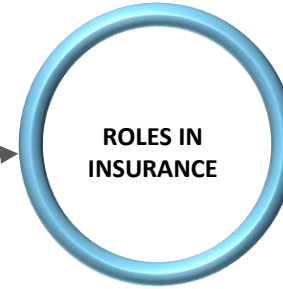
- ✓ Buyers (Insured)
- ✓ Intermediaries (Brokers)
- ✓ Sellers (Insurers)



- ✓ Helplines and advice
- ✓ Authorised repairs and suppliers
- ✓ Risk control/advice
- ✓ Uninsured loss recovery services
- ✓ Third party administrators



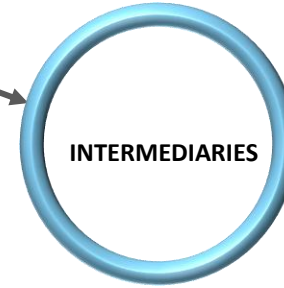
- ✓ Private individuals
- ✓ Commercial customers
- ✓ Public bodies
- ✓ Clubs and associations
- ✓ Sole traders and partnerships



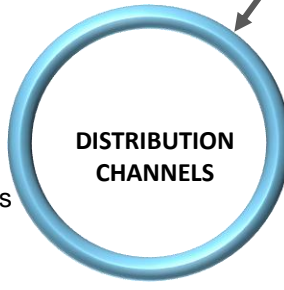
- ✓ Underwriters
- ✓ Claims staff
- ✓ Loss adjusters
- ✓ Loss assessor



- ✓ Composite Insurers
- ✓ Specialist Insurers
- ✓ Direct Insurers
- ✓ Captive Insurers
- ✓ Lloyd's
- ✓ Takaful Insurers
- ✓ Reinsurers



- ✓ Independent intermediaries
- ✓ Lloyd's insurance brokers
- ✓ Appointed representatives
- ✓ Introducer appointed representatives



- ✓ Direct marketing channels
- ✓ Indirect marketing channels
- ✓ Aggregators
- ✓ Schemes and delegated authorities
- ✓ Managing general agent (MGA)



- ✓ Proprietary companies (owned by shareholders)
- ✓ Mutual companies (owned by policyholders)

