

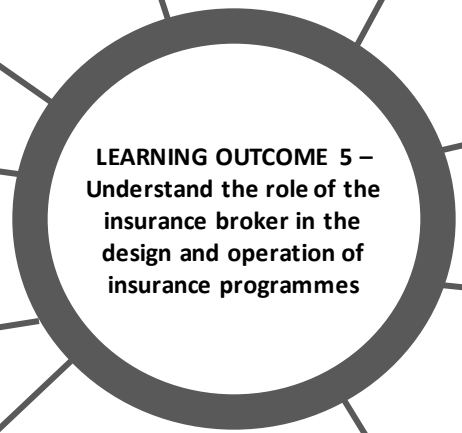


- ✓ Risk retention
- ✓ Packages and combined policies
- ✓ Programme term
- ✓ Limits
- ✓ Specialist cover
- ✓ Insurers



- ✓ Global programmes
- ✓ Regional or decentralised programmes
- ✓ Divisional programmes

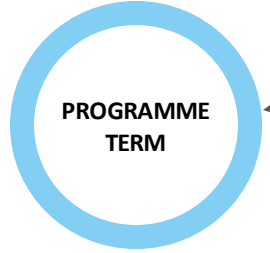
- ✓ Excess
- ✓ Deductible
- ✓ Franchise



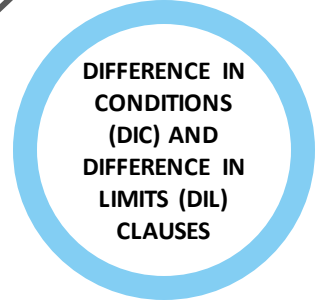
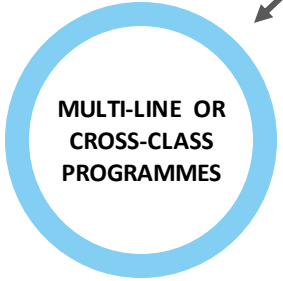
- ✓ Natural hazards
- ✓ Terrorism



- ✓ Long-term agreements (LTAs)
- ✓ Multi-year policies
- ✓ 'Evergreen' policies



- ✓ Co-insurance
- ✓ Facultative reinsurance
- ✓ Excess layers
- ✓ Umbrellas



- ✓ Horizontal placements
- ✓ Vertical placements

