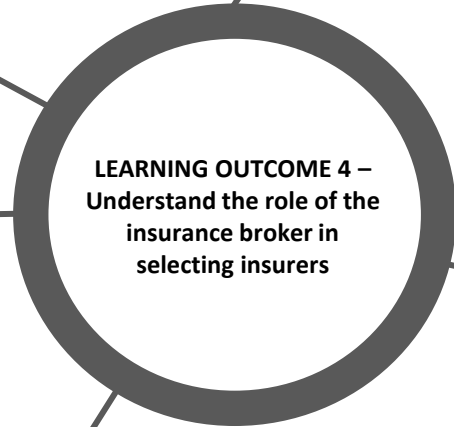
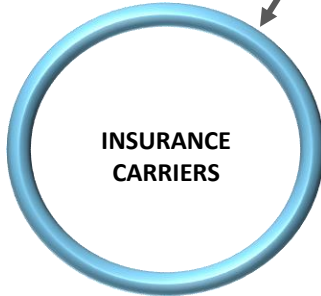


- ✓ Quality of service
- ✓ Innovation
- ✓ Technical advice and specialist expertise
- ✓ Survey and risk control
- ✓ Breadth of cover
- ✓ Capacity
- ✓ Claims service
- ✓ Premium financing
- ✓ Flexibility
- ✓ Geographical spread
- ✓ Price
- ✓ Continuity



- ✓ Financial security
- ✓ Credit facilities
- ✓ Support and sales literature
- ✓ Reputation and experience
- ✓ Brokerage



- ✓ Insurance companies
- ✓ Lloyd's
- ✓ Managing general agents (MGAs)
- ✓ Broker networks
- ✓ Schemes, facilities and binding authorities (wholesale)

- ✓ Classified
- ✓ Classified but restricted



- ✓ The broker wants to use an unclassified market
- ✓ The client wants to use an unclassified market
- ✓ When the insurer's status changes

