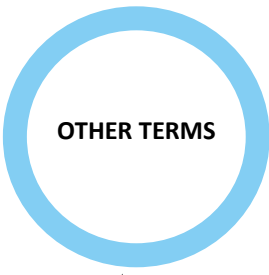
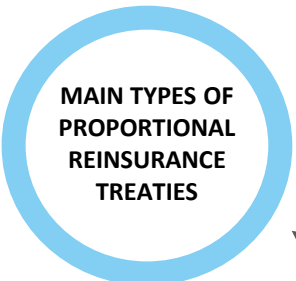
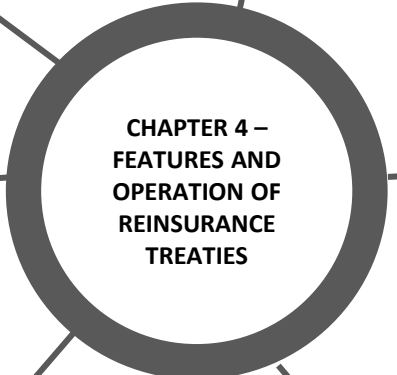




- ✓ Quota share: the sharing of all risks between the insurer and the reinsurers
- ✓ Surplus treaty: The insurer retains the smaller risks while sharing proportionately the larger risks



- ✓ Premium reserve deposits
- ✓ Claims or loss reserve deposits
- ✓ Cession limits
- ✓ Event limits



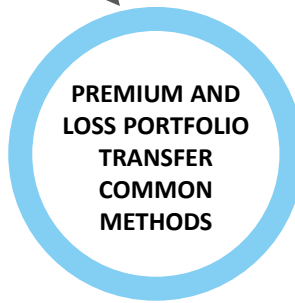
- ✓ A form of treaty for the placing of a number of individual cessions



- ✓ Flat-rate commission
- ✓ Profit commission (Flat-rate basis)
- ✓ Sliding scale commission
- ✓ Loss participation or reverse profit commission



- ✓ Underwriting year accounting
- ✓ Clean cut accounting



- ✓ Fixed percentage
- ✓ Eights basis
- ✓ Twenty-fourths basis

