

# Financial Services Commission

## Registered Insurance Intermediaries

### Individual Insurance Agents (54)

### Registered Classes of Business

|                                                                                          |                     |      |      |      |      |      |
|------------------------------------------------------------------------------------------|---------------------|------|------|------|------|------|
| Alice Elizabeth Cohen-Thomas T/A Alice Cohen-Thomas Assurance Agent                      | LIAB                | MV   | PROP |      |      |      |
| Andrea Davene Walker T/A Andrea Walker Insurance Agent                                   | ACC                 | LIAB | MAT  | MV   | PROP |      |
| Angela Lorraine McIntosh T/A ALM Insurance Agent                                         | MV                  | PROP |      |      |      |      |
| Audrey Legister T/A Audrey Legister Insurance Agent                                      | LIAB                | MV   | PROP |      |      |      |
| Anntonette Teressa Cowan Palmer T/A The Ultimte Insurance Agent & Business Solutions     | MV                  | PROP |      |      |      |      |
| Beverley Ann-Marie Campbell-Small T/A Beverley Campbell-Small Insurance Agent            | MV                  | PROP |      |      |      |      |
| Blossom Vivienne Anderson T/A Bliss Insurance Agent                                      | LIAB                | MV   | PL   | PROP |      |      |
| Carol Grant T/A Carol Grant Insurance Agent                                              | MV                  | PROP |      |      |      |      |
| Cynthia Delores Benjamin T/A Sapphire Insurance Agent                                    | ACC                 | LIAB | MV   | PROP |      |      |
| Denise Patrice Harris T/A Untapped General Insurance Agent                               | MV                  |      |      |      |      |      |
| Danielle Robinson T/A Danielle Robinson                                                  | LIAB                | MV   | PROP |      |      |      |
| Da-Veda Elizabeth Stephens T/A Da-Veda Stephens Insurance Agent                          | LIAB                | MV   | PROP |      |      |      |
| Dian Patricia Dennis T/A DP Dennis Insurane Agent                                        | LIAB                | MV   | PL   |      |      |      |
| Doran Ferguson T/A Apex Insurance Agents                                                 | MV                  | PROP |      |      |      |      |
| Doreen Veronica Samuels T/A First Choice Insurance Agent                                 | MV                  | PROP |      |      |      |      |
| Eugena Rebecca Gardener & Frederick George Gardener T/A Eugena Gardener Insurance Agency | MV                  | PROP |      |      |      |      |
| Francine Latoya Warren-Kidd T/A Francine Warren-Kidd Insurance Agent                     | ACC                 | MAT  | LIAB | MV   | PL   | PROP |
| Georgia Marie Robotham T/A Sappleton Complete Assurance Agent                            | ACC                 | LIAB | MV   | PROP |      |      |
| Gersham McLaughlin T/A Global Risk Management Insurance Agents                           | ACC                 | LIAB | MV   | PL   | PROP |      |
| Gezel Nezlea Morgan T/A GNM Insurance Agent                                              | MV                  |      |      |      |      |      |
| Glenda Miller T/A Glenda Miller Insurance Agent                                          | ACC                 | LIAB | MV   | PROP |      |      |
| Gleneta Joan Kenyon T/A Kenyon Insurance Agent                                           | ACC                 | LIAB | MV   | PL   | PROP |      |
| Herman Gary Norton T/A Impact Assurance Agents                                           | OLT (EQUITY-LINKED) |      |      | S&H  |      |      |
| Jasmin Bogie T/A JJB Insurance Agent                                                     | MV                  | PROP |      |      |      |      |
| Josette Jorna DoureT/A Streamline Insurance Agent                                        | MV                  |      |      |      |      |      |
| Juilette Althea Fuller T/A First Lady Insurance and Travel Agency                        | ACC                 | LIAB | PL   | PROP |      |      |

**Financial Services Commission**  
**Registered Insurance Intermediaries Cont'd**

| <b>Individual Insurance Agents - cont'd</b>                           | <b>Registered Classes of Business</b> |      |      |      |    |      |  |
|-----------------------------------------------------------------------|---------------------------------------|------|------|------|----|------|--|
| Kamar Ian Neil Graham T/A K.I.N.G Insurance Agent                     | LIAB                                  | MV   | PL   | PROP |    |      |  |
| Karen Dovorrie Edwards T/A Karen D. Edwards Insurance Agent           | MV                                    |      |      |      |    |      |  |
| Karen Aldith Kirelw T/A GardenerKirelwK Assurancce Agent              | LIAB                                  | MV   | PROP |      |    |      |  |
| Kerine Petrice Gayle T/A KPG Insurance Agent                          | MV                                    |      |      |      |    |      |  |
| Kimara Janine Singh T/A Artemis General Insurance Agent               | MV                                    | PROP |      |      |    |      |  |
| Laffaine Farquharson Reynolds T/A Laffaine Reynolds Insurance Agent   | MV                                    | PROP |      |      |    |      |  |
| Latoya Vonetta Little-Yee T/A Little-Yee Insurance Agent              | MV                                    | PROP |      |      |    |      |  |
| Marcia Angella Barrett-Myrie T/A Marcia Barrett-Myrie Insurance Agent | MV                                    | PROP |      |      |    |      |  |
| Mark Andrew Orelue T/A Mark-Ker Insurance Agent                       | MV                                    | PROP |      |      |    |      |  |
| Maxine Angela Rhoden T/A DMAX Insuance Agent                          | MV                                    | PROP |      |      |    |      |  |
| Michael St. George McGowan T/A M. McGowan Insurance Sales Agent       | MV                                    | PROP |      |      |    |      |  |
| Nicole Natalie Gooden T/A Nicole Gooden Insurance Agent               | ACC                                   | LIAB | MAT  | MV   | PL | PROP |  |
| Norma Joan Walcott T/A Norma Walcott Insurance Agent                  | MV                                    | PROP |      |      |    |      |  |
| O'Neil Gordon Goulbourne T/A O'Neil Goulbourne Insurance Agent        | ACC                                   | MV   | PROP |      |    |      |  |
| Patrice Kenesha Nixon T/A Champion General Insurance Agent            | LIAB                                  | MV   | PROP |      |    |      |  |
| Patrice Alicia Willis T/A PA Auto Insurance Agent                     | MV                                    | PROP |      |      |    |      |  |
| Paul Anthony Simpson General Insurance Agent                          | LIAB                                  | MV   | PROP |      |    |      |  |
| Richard Harrison Wilson T/A Agency for Insurance Solutions            | PROP                                  |      |      |      |    |      |  |
| Semone Tracy-Ann Grant-Muhammad T/A B&B Insurance Agent               | ACC                                   | LIAB | MV   | PROP |    |      |  |
| Shalewa Makeree Wallace T/A Shalewa Wallace Insurance Agent           | MV                                    | PROP |      |      |    |      |  |
| Shelia Kerline Powell T/A Sheila Powell Insurance Agency              | MV                                    | PROP |      |      |    |      |  |
| Stephen Davey Williamson T/A AMG Insurance Agent                      | MV                                    | PROP |      |      |    |      |  |
| Stephen Anthony Dennis T/A Dennis Insurance Agent                     | MV                                    | PROP |      |      |    |      |  |

**Financial Services Commission**  
**Registered Insurance Intermediaries Cont'd**

**Individual Insurance Agents - cont'd**

**Registered Classes of Business**

|                                                              |      |      |      |  |  |  |  |  |
|--------------------------------------------------------------|------|------|------|--|--|--|--|--|
| Tashain Tasha Ximinies T/A Sure Coverage Insurance Agent     | MV   |      |      |  |  |  |  |  |
| T'John Linford Ritchie T/A Ritchie Insurance Agent           | MV   | PROP |      |  |  |  |  |  |
| Vanessa Nicole Cornwall T/A Vanessa Cornwall Insurance Agent | LIAB | MV   | PROP |  |  |  |  |  |
| William Alexander Nash T/A William Nash Insurance Agent      | MV   | PROP |      |  |  |  |  |  |
| Yonique Shinelle Spaulding T/A Treyon's Insurance Agent      | MV   |      |      |  |  |  |  |  |

**Corporate Insurance Agents (12)**

**Registered Classes of Business**

|                                                   |      |      |      |      |     |      |      |     |
|---------------------------------------------------|------|------|------|------|-----|------|------|-----|
| Bulwark Insurance Agency Limited                  | OLT  | S&H  |      |      |     |      |      |     |
| Chancellor Insurance Agency Limited               | ACC  | LIAB | MV   | OLT  | PL  | PROP | S&H  |     |
| Crichton Insurance Agency Limited                 | ACC  | LIAB | MAT  | MV   | OLT | PL   | PROP |     |
| Destiny Insurance Agency Limited                  | ACC  | LIAB | MV   | PROP |     |      |      |     |
| Gensure Insurance Agents Limited                  | ACC  | LIAB | MV   | PROP | PL  |      |      |     |
| Jamaica Co-operatives Insurance Agency Limited    | ACC  | LIAB | MAT  | MV   | OLT | PL   | PROP | S&H |
| Mutual Enterprises Insurance Agents Limited       | LIAB | MV   | PL   | PROP |     |      |      |     |
| Nationwide Insurance Agents & Consultants Limited | ACC  | LIAB | MAT  | MV   | PL  | PROP |      |     |
| NCB Insurance Agency & Fund Managers Limited      | LIAB | MV   | OLT  | PROP | S&H |      |      |     |
| Riviera Insurance Agency Limited                  | LIAB | MV   | PL   | PROP |     |      |      |     |
| Sagicor International Administrators Limited      | S&H  |      |      |      |     |      |      |     |
| Scotia General Insurance Agency Limited           | LIAB | MV   | PROP |      |     |      |      |     |

## Financial Services Commission

### Registered Insurance Intermediaries Cont'd

#### Local Insurance Brokers (24)

#### Registered Classes of Business

|                                                       |     |      |      |     |     |      |      |          |
|-------------------------------------------------------|-----|------|------|-----|-----|------|------|----------|
| Allied Insurance Brokers Limited                      | ACC | LIAB | MAT  | MV  | OLT | PL   | PROP | S&H      |
| Assurance Brokers Jamaica Limited                     | ACC | LIAB | MAT  | MV  | OLT | PL   | PROP |          |
| BCMG Insurance Brokers Limited                        | ACC | LIAB | MAT  | MV  | OLT | PL   | PROP | S&H      |
| Caribbean Assurance Brokers Limited                   | ACC | LIAB | MAT  | MV  | OLT | PL   | PROP | S&H      |
| Covenant Insurance Brokers Limited                    | ACC | LIAB | MAT  | MV  | OLT | PL   | PROP | SH       |
| Desmond Mair Insurance Brokers Limited                | ACC | LIAB | MAT  | MV  | OLT | PL   | PROP | S&H      |
| Excel Insurance Brokers Limited                       | OLT | S&H  |      |     |     |      |      |          |
| Exodus Insurance Brokers Limited                      | ACC | LIAB | MAT  | MV  | OLT | PL   | PROP | S&H      |
| Firm Insurance Brokers Limited                        | ACC | INDL | LIAB | MAT | MV  | OLT  | PL   | PROP     |
| Fraser Fontaine & Kong Ltd. Insurance Brokers         | ACC | LIAB | MAT  | MV  | OLT | PL   | PROP | S&H      |
| Gallagher Insurance Brokers Jamaica Limited           | ACC | INDL | LIAB | MAT | MV  | OLT  | PL   | PROP     |
| Genesis Insurance Brokers Limited                     | ACC | LIAB | MV   | OLT | PL  | PROP | S&H  |          |
| Jamaica Citadel Insurance Brokers Limited             | ACC | LIAB | MAT  | MV  | OLT | PL   | PROP | S&H      |
| JMMB Insurance Brokers Limited                        | ACC | LIAB | MAT  | MV  | OLT | PL   | PROP | S&H      |
| John Galt Insurane Brokers Limited                    | OLT | S&H  |      |     |     |      |      |          |
| Lawe Insurance Brokers Limited                        | ACC | LIAB | MAT  | MV  | OLT | PL   | PROP | S&H S&H  |
| Marathon Insurance Brokers Limited                    | ACC | LIAB | MAT  | MV  | OLT | PL   | PROP | S&H      |
| National Property & General Insurance Brokers Limited | ACC | INDL | LIAB | MAT | MV  | OLT  | PL   | PROP S&H |
| Orion Insurance Brokers Limited                       | ACC | LIAB | MAT  | MV  | OLT | PL   | PROP | S&H      |
| Pinnacle Insurance Brokers Jamaica Limited            | ACC | LIAB | MAT  | MV  | OLT | PL   | PROP | S&H      |
| Sagikor Insurance Brokers Limited                     | OLT | PROP | S&H  |     |     |      |      |          |
| Solid Life & General Insurance Brokers Limited        | ACC | LIAB | MAT  | MV  | OLT | PL   | PROP | S&H      |
| Spectrum Insurance Brokers Limited                    | ACC | LIAB | MAT  | MV  | OLT | PL   | PROP | S&H      |
| Thwaites Finson Sharp Insurance Brokers Limited       | ACC | LIAB | MAT  | MV  | OLT | PL   | PROP | S&H      |

**Financial Services Commission**  
**Registered Insurance Intermediaries Cont'd**

**Facultative Placement Brokers (19)**

**Registered Classes of Business**

|                                                       |      |      |      |      |      |      |      |          |
|-------------------------------------------------------|------|------|------|------|------|------|------|----------|
| Allied Insurance Brokers Limited                      | ACC  | LIAB | MAT  | MV   | OLT  | PL   | PROP | S&H      |
| Assurance Brokers Jamaica Limited                     | LIAB | MAT  | PL   | PROP |      |      |      |          |
| BCMG Insurance Brokers Limited                        | ACC  | LIAB | MAT  | MV   | OLT  | PL   | PROP | S&H      |
| Caribbean Assurance Brokers Limited                   | LIAB | MAT  | OLT  | PL   | PROP | S&H  |      |          |
| Covenant Insurance Brokers Limited                    | OLT  | SH   |      |      |      |      |      |          |
| Desmond Mair Insurance Brokers Limited                | ACC  | LIAB | MAT  | MV   | OLT  | PL   | PROP | S&H      |
| Excel Insurance Brokers Limited                       | OLT  | S&H  |      |      |      |      |      |          |
| Firm Insurance Brokers Limited                        | ACC  | INDL | LIAB | MAT  | MV   | OLT  | PL   | PROP S&H |
| Fraser Fontaine & Kong Ltd. Insurance Brokers         | ACC  | LIAB | MAT  | OLT  | PL   | PROP | S&H  |          |
| Gallagher Insurance Brokers Jamaica Limited           | ACC  | INDL | LIAB | MAT  | MV   | OLT  | PL   | PROP S&H |
| JMMB Insurance Brokers Limited                        | ACC  | LIAB | MAT  | MV   | OLT  | PL   | PROP | S&H      |
| John Galt Insurane Brokers Limited                    | OLT  | S&H  |      |      |      |      |      |          |
| Lawe Insurance Brokers Limited                        | ACC  | LIAB | MAT  | MV   | OLT  | PL   | PROP | S&H      |
| Marathon Insurance Brokers Limited                    | ACC  | LIAB | MAT  | MV   | OLT  | PL   | PROP | S&H      |
| National Property & General Insurance Brokers Limited | ACC  | LIAB | MAT  | MV   | OLT  | PL   | PROP | S&H      |
| Pinnacle Insurance Brokers Jamaica Limited            | OLT  | SH   |      |      |      |      |      |          |
| Sagikor Insurance Brokers Limited                     | OLT  | PROP | S&H  |      |      |      |      |          |
| Spectrum Insurance Brokers Limited                    | ACC  | LIAB | MAT  | MV   | OLT  | PL   | PROP | S&H      |
| Thwaites Finson Sharp Insurance Brokers Limited       | ACC  | LIAB | MAT  | MV   | PL   | PROP | S&H  |          |

**Financial Services Commission**  
**Registered Insurance Intermediaries Cont'd**

**Overseas Reinsurance Broker (1)**

|                                       |     |      |     |    |    |      |
|---------------------------------------|-----|------|-----|----|----|------|
| AON UK Limited (formerly Aon Limited) | ACC | LIAB | MAT | MV | PL | PROP |
|---------------------------------------|-----|------|-----|----|----|------|

**Registered Classes of Business**

**Local Reinsurance Broker (1)**

|                                             |     |      |      |     |    |     |    |      |     |
|---------------------------------------------|-----|------|------|-----|----|-----|----|------|-----|
| Gallagher Insurance Brokers Jamaica Limited | ACC | INDL | LIAB | MAT | MV | OLT | PL | PROP | S&H |
|---------------------------------------------|-----|------|------|-----|----|-----|----|------|-----|

**Registered Classes of Business**

**Loss Adjusters (32)**

|                                                        |      |      |      |    |      |      |
|--------------------------------------------------------|------|------|------|----|------|------|
| Advanced Insurance Adjusters Limited                   | MV   | PROP |      |    |      |      |
| Alert Motor Loss Adjusters & Valuators Limited         | MV   |      |      |    |      |      |
| Anthony O'Neil Uter T/A Delta Loss Adjusters           | MV   |      |      |    |      |      |
| Auto Assessors and Associates Limited                  | ACC  | LIAB | MAT  | MV | PL   | PROP |
| Auto Electrical Specialist Limited                     | MV   |      |      |    |      |      |
| AYS Valuators Limited                                  | MV   | MAT  |      |    |      |      |
| Claim Centers of Jamaica Limited                       | MV   |      |      |    |      |      |
| Casualty & Property Insurance Services Limited         | LIAB | MAT  | MV   | PL | PROP |      |
| Courteville Loss Adjusters Limited                     | ACC  | MV   | LIAB |    |      |      |
| Evan Evans T/A Evans Insurance Consultants Limited     | ACC  | LIAB | MAT  | MV | PL   | PROP |
| General Motor Adjusters Limited                        | MV   |      |      |    |      |      |
| Innovative Consulting Services Limited                 | ACC  | LIAB | MAT  | MV | PL   | PROP |
| Jamaica Loss Adjuster Limited                          | MV   |      |      |    |      |      |
| Joan Elizabeth Williams T/A Virtual Insurance Services | ACC  | LIAB | MV   | PL | PROP |      |
| Lloyd Williams T/A "Lloyd's Motor Insurance Adjusters  | MV   |      |      |    |      |      |
| McLarens Young International (Jamaica) Limited         | ACC  | LIAB | MAT  | PL | PROP |      |
| Mathew John O'Donoghue T/A JMO Adjusters               | LIAB | MAT  | MV   | PL | PROP |      |

**Registered Classes of Business**

**Financial Services Commission**  
**Registered Insurance Intermediaries cont'd**

**Loss Adjusters - cont'd**

**Registered Classes of Business**

|                                                           |     |      |     |      |      |      |
|-----------------------------------------------------------|-----|------|-----|------|------|------|
| Mendez Livingstone Incorporated Limited                   | MV  |      |     |      |      |      |
| Meridian Loss Adjusters Limited                           | ACC | LIAB | MV  | PL   | PROP |      |
| MSC McKay (Jamaica) Limited                               | MV  |      |     |      |      |      |
| National Loss Adjusters and Trailway Cruiser Limited      | MV  |      |     |      |      |      |
| Orion Loss Adjusters Company Limited                      | ACC | LIAB | MAT | MV   | PL   | PROP |
| Pan Caribbean Consultants Limited                         | ACC | LIAB | PL  | PROP |      |      |
| Precision Adjuster Limited                                | ACC | LIAB | MV  | PROP |      |      |
| Reliable Loss Adjusters Limited                           | MV  |      |     |      |      |      |
| Sedgwick (Jamaica) Limited                                | ACC | LIAB | MAT | PL   | PROP |      |
| Sheena Joy Lucinda Johnson T/A Shenjo Insurance Adjusters | ACC | LIAB | MAT | PL   | PROP |      |
| Smiles Loss Adjusters Limited                             | MV  |      |     |      |      |      |
| Stellar Caribbean (Jamaica) Limited                       | ACC | LIAB | MAT | MV   | PL   | PROP |
| Vancliffe Lloyd Simpson T/A KVG Loss Adjusters            |     | MV   |     |      |      |      |
| Vincent Lloyd McLaughlin T/A Larmax Loss Adjusters        | MV  |      |     |      |      |      |
| Virsag Limited                                            | ACC | SH   |     |      |      |      |

## Financial Services Commission

### Registered Insurance Intermediaries cont'd

#### Investigators (30)

#### Registered Classes of Business

|                                                                         |      |      |      |  |
|-------------------------------------------------------------------------|------|------|------|--|
| AB Investigation Services Limited T/A AB Investigation                  | MV   |      |      |  |
| A. Morgan & Company Limited                                             | LIAB | PROP |      |  |
| Binoc Visions Investigations Limited                                    | MV   |      |      |  |
| Brenda Maureen McKenzie-Singleton T/A Perceptive Investigation Services | MV   |      |      |  |
| Charles Oliver Rodriguez T/A Charles Rodriguez Investigations           | MV   |      |      |  |
| Clive Aston Jones T/A Searchlight Investigators                         | MV   |      |      |  |
| Delona Dacosta Davis T/A Eyes Investigative Solution                    | MV   |      |      |  |
| Delroy Anthony Lawson T/A DL Express Investigation & Process Service    | MV   |      |      |  |
| Derrick Bingham T/A Derbing Invstigation Services                       | ACC  | LIAB | MV   |  |
| Detect Investigations Company Limited                                   | MV   |      |      |  |
| Errol Orlando Rattray T/A Quality Adjusters                             | LIAB | MV   |      |  |
| Espion Investigations Company Limited                                   | MV   |      |      |  |
| Focus Investigations Limited                                            | ACC  | MV   |      |  |
| Harcon Business and Investigations Services Limited                     | ACC  | LIAB | MV   |  |
| Highlight Investigations Limited                                        | MV   |      |      |  |
| Hugh Webster T/A True Claim Investigator                                | MV   | PROP |      |  |
| Impact Investigations Services Limited                                  | MV   |      |      |  |
| Ian Blackwood T/A Scientific Crash Investigation Solution               | MV   |      |      |  |
| Joseph Clement Messam T/A PROCUR (Professional Procurers)               | MV   |      |      |  |
| Kevin Aundrae Virgo T/A Quality Investigators                           | ACC  |      |      |  |
| Lincoln Ray Allen T/A Trusted Eye Investigations                        | ACC  | MV   |      |  |
| Latoure DeAvergne Duhaney T/A Genesis Protective Services               | MV   |      |      |  |
| Mellicia Patricia Fairley T/A Veracity Investigations                   | ACC  | MV   |      |  |
| Phillip McClarthy T/A Dataclear                                         | LIAB | MV   | PROP |  |
| Priority Investigations Services Limited                                | ACC  | LIAB | MV   |  |
| Roger Richard Robinson T/A Premier Loss Adjusting and Investigations    | MV   | PROP | LIAB |  |

## Financial Services Commission

### Registered Insurance Intermediaries cont'd

#### Investigators- cont'd

#### Registered Classes of Business

|                                                              |     |      |     |    |    |      |
|--------------------------------------------------------------|-----|------|-----|----|----|------|
| Six Path Security Consultancy Limited                        | ACC | LIAB | MAT | MV | PL | PROP |
| Michael Wayne Wallace T/A Trivalent Consulting Services      | MV  |      |     |    |    |      |
| Vinel Central Investigation and Security Consultancy Limited | MV  |      |     |    |    |      |
| Yvonne Joy Thompson-Cox T/A Progressive Insurance Services   | MV  |      |     |    |    |      |

#### Claims Negotiators (3)

#### Registered Classes of Business

|                                                                  |      |      |      |
|------------------------------------------------------------------|------|------|------|
| Egerton Orlando Stewart T/A Stewart Recovery Action and Solution | ACC  | MV   | PROP |
| Fidelity Insurance Claims Consultants Limited                    | LIAB | MV   |      |
| Natalie Kerr T/A Direct Claims Services                          | ACC  | LIAB | MV   |

#### Insurance Consultants (4)

#### Registered Classes of Business

|                                                                |      |      |     |    |      |      |          |
|----------------------------------------------------------------|------|------|-----|----|------|------|----------|
| Action & Advice Claims Consultants Limited                     | LIAB | MV   |     |    |      |      |          |
| Camille Aretha Wilson T/A DCLA Insurance Consultants           | ACC  | LIAB | MV  | PL | PROP | SH   |          |
| Eberle Alric Robert Dawes T/A Favoured Consultant in Insurance | ACC  | LIAB | MAT | MV | OLT  | PL   | PROP S&H |
| Lydia-Sherry Obinin T/A Obinim Insurance Consultancy           | ACC  | LIAB | MAT | MV | PL   | PROP | S&H      |

Note that under the repealed Insurance Act 1971 companies which were registered for "Personal Accident" insurance business are deemed to be registered for "Accident" insurance business under the current Insurance Act, 2001.

#### Key for Classes of Insurance Business

|                                    |                          |                        |
|------------------------------------|--------------------------|------------------------|
| ACC - Accident                     | MV - Motor vehicle       | PROP - Property        |
| LIAB - Liability                   | OLT - Ordinary Long-term | SH - Sickness & Health |
| MAT - Marine, Aviation & Transport | PL - Pecuniary Loss      |                        |