



**REGISTRANTS AS AT JANUARY 2018**

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**FINANCIAL SERVICES  
COMMISSION**

**EXEMPT INSURANCE COMPANIES (EICS)**

ABLAN INSURANCE CORPORATION  
ACCEDIUM INSURANCE CO. LTD.  
ACTIVE CAPITAL REINSURANCE LTD  
ADAIR INSURANCE LTD.  
AFFINITY SOUTHEAST INSURANCE INC  
AIM INSURANCE (BARBADOS) SCC  
ALEXANDER OF LONDON INSURANCE INC.  
ALFA CENTAURI INSURANCE COMPANY LTD  
ALISEO REINSURANCE SCC  
ALLIED PROVIDENT INSURANCE INC  
AMERICAN BENEFIT INSURANCE  
AMERICAN OVERSEAS REINSURANCE COMPANY LIMITED  
AMERISUN INSURANCE COMPANY LTD  
ANAHITA INSURANCE CORPORATION  
ANGEL OAK INSURANCE COMPANY INC  
APOLLO RE. LTD.  
AOS ASSURANCE COMPANY LIMITED  
ARMINIUS FIRE & CASUALTY, INC  
AURUM INSURANCE COMPANY INC.  
AXIOM GLOBAL ASSURANCE COMPANY INC.  
AZRIELI INSURANCE CORPORATION  
BALMORAL LIFE INSURANCE CORPORATION  
BANKERS REINSURANCE COMPANY LTD.  
BAP FINANCE REINSURANCE LIMITED  
BARENTS RE REINSURANCE COMPANY  
BEACH REINSURANCE CORP.  
BLACK SWAN INSURANCE COMPANY LIMITED  
BMO REINSURANCE LIMITED  
BRIDGECO INDEMNITY LIMITED  
CAMARIM LIMITED  
CAMECO INSURANCE SERVICES INC  
CANADIAN DENTISTS' INSURANCE COMPANY SCC  
CANAGRI INSURANCE ALLIANCE SCC  
CANFOR INSURANCE LTD  
CASUARINA INTERNATIONAL INSURANCE LTD  
CCC 550 INSURANCE SCC  
CCC INSURANCE CORPORATION  
CCC INSURANCE SCC  
CENTURY PROPERTY & CASUALTY INSURANCE CORPORATION  
CES (BARBADOS) INDEMNITY CORP.  
CFG INSURANCE LIMITED

CGI-ISMIC INSURANCE COMPANY LTD  
CGT INSURANCE COMPANY LTD.  
CHANCERY REINSURANCE LIMITED  
CHARTHOUSE INSURANCE SCC  
CHELSEA AVONDALE INSURANCE LTD.  
CHRISTIAN FOUNDATION INSURANCE CO. LTD.  
CIBC REINSURANCE COMPANY LIMITED  
CIM REINSURANCE COMPANY LTD  
CITIZENS AMERICAN LIFE, INC  
CLARIA LIFE AND HEALTH INSURANCE COMPANY  
CLARITY LIFE INSURANCE LTD  
CODY INSURANCE LTD.  
COLCHESTER REINSURANCE LIMITED  
COLUMBUS FIDELITY INSURANCE CO.  
COMMUNITY INSURANCE TRUST LIMITED  
CONSTELLATION REINSURANCE COMPANY LTD.  
CONTRACTORS GENERAL INS COMPANY  
CRC REINSURANCE LIMITED  
CRSIRP INSURANCE CO. LTD.  
D.B.B INSURANCE COMPANY LIMITED  
DEALERS MECHANICAL REINSURANCE CO. LTD.  
DELAWARE LIFE REINSURANCE(BARBADOS) CORP  
DELTA REINSURANCE CORPORATION  
DISCOVERY INSURANCE LIMITED  
DOCTORS BENEFIT INSURANCE COMPANY LTD  
DURAROCK REINSURANCE, LTD  
DXRX INDEMNITY INC.  
E.C.S REINSURANCE COMPANY, INC.  
EAP ASSURANCE LIMITED  
ELDORADO GOLD INSURANCE  
EMERA REINSURANCE LIMITED  
EMP RE SCC  
ESR REINSURANCE CO. LTD  
EUROPEAN FINANCE REINSURANCE CO. LTD.  
EUROPEAN INTERNATIONAL REINSURANCE CO. LTD.  
EVERGREEN INDEMNITY LIMITED  
F F H INSURANCE CORP  
F. R. INSURANCE LTD.  
FALCON RE LTD.  
FIDELITY FIDUCIARY INSURANCE COMPANY, SCC  
FIRST CREDITORS INSURANCE LTD  
FIRST PROFESSIONAL LIABILITY INSURANCE CO. LTD.

GENERAL LIFE INSURANCE COMPANY LTD  
GENERAL MECHANICAL REINSURANCE  
GENEVA INTERNATIONAL INSURANCE INC.  
GHAZP INSURANCE COMPANY INC  
GLOBAL PROTECTION REINSURANCE LTD  
GLOBAL RE SCC  
GLOBAL TUITION & EDUCATION INSURANCE CORPORATION  
GOLDCORP INSURANCE COMPANY INC.  
GRANVILLE INSURANCE SERVICES LIMITED  
GREAT PACIFIC INSURANCE LTD  
GREENHEART INSURANCE LIMITED  
H. T. INSURANCE LIMITED  
HAWKBILL RE LIMITED  
HIGHWOOD LIMITED  
HORUS REINSURANCE COMPANY LTD.  
HUDSON RIVER WEST INSURANCE (BARBADOS) LIMITED  
IB REINSURANCE INC.  
ICD INSURANCE CORPORATION  
ICI ASSURANCE LTD.  
INFINITY INSURANCE CO. LTD.  
INSIGHT REINSURANCE INC  
INTERFOR INSURANCE CORPORATION  
INTERNATIONAL UNDERWRITING INSURANCE COMPANY LTD  
IPL INSURANCE (BARBADOS) LIMITED  
ISOSCELES INSURANCE (BARBADOS) LIMITED  
ISTATE INSURANCE LTD  
JEWEL RE-INSURANCE LIMITED  
KENT INSURANCE (BARBADOS) LIMITED  
KINGSTON INSURANCE (BARBADOS) LTD.  
KORE INSURANCE COMPANY LTD  
LA COOP ASSURANCES LTD.  
LA GRENAD PROPERTY & CASUALTY INSURANCE COMPANY, INC.  
LANCASTER RE INSURANCE COMPANY LTD.  
LINCOLN NATIONAL REINSURANCE CO (BDOS) LTD  
LONDON LIFE INTERNATIONAL REINSURANCE CORP.  
MANOR REINSURANCE LTD  
MANUFACTURERS LIFE REINSURANCE LTD  
MANUFACTURERS P & C LIMITED  
MAPLE LEAF INSURANCE INC.  
MAVERICK RE LIMITED

**EXEMPT INSURANCE COMPANIES (EICS)**

MDA INSURANCE SERVICES INC.  
MICRO REINSURANCE CATASTROPHE RISK ORGANISATION  
MILSURE INSURANCE LIMITED  
MILVUS I REASSURANCE LIMITED  
MOHAWK RIVER INSURANCE SCC  
MONTICELLO INSURANCE LIMITED  
MOTORS MECHANICAL REINSURANCE CO  
MULTIFAMILY RISK INSURANCE COMPANY LTD.  
NATCAN INSURANCE CO. LTD  
NGC GROUP CAPTIVE INSURANCE (BARBADOS) LIMITED  
NORDICA LIFE LTD.  
NORTHERN INSURANCE COMPANY LTD.  
NORTHERN RE INSURANCE COMPANY LTD  
NORTHFIELD CAPTIVE INSURANCE CO. LTD.  
NOVALTA INSURANCE LTD  
NPK INSURANCE LIMITED  
OCTAVE INSURANCE COMPANY SCC  
OLD AMERICAN OFFSHORE RE SCC  
ONA LIABILITY INSURANCE LIMITED  
OPTIMUM REASSURANCE INC  
ORPHEUS RE LTD.  
OXFORD INDEMNITY COMPANY LIMITED  
PACCORP INSURANCE COMPANY LTD  
PACIFIC GLOBAL INSURANCE COMPANY  
PACIFIC LIFE REINSURANCE (BARBADOS)  
PACIFIC LIFE REINSURANCE COMPANY II LIMITED  
PARK GLOBAL ASSURANCE CORPORATION  
PASCAP INSURANCE (BARBADOS)  
PFG INSURANCE COMPANY ICC  
PORLIER INSURANCE LTD

PPP INSURANCE COMPANY LIMITED  
PRIME INSURANCE LIMITED  
PRIMEX LIMITED  
PUERTO CARIBE REINSURANCE GROUP LTD.  
REDBRIDGE INSURANCE COMPANY LIMITED  
RESOLUTION GROUP REINSURANCE (BARBADOS) LIMITED  
RGA AMERICAS REINSURANCE COMPANY  
RGA ATLANTIC REINSURANCE COMPANY  
RGA REINSURANCE COMPANY (BDOS) LTD  
RGA WORLDWIDE REINSURANCE  
RIFLAC INSURANCE CORPORATION  
RIO ALTO INSURANCE LTD.  
RIVERSTONE INSURANCE COMPANY  
RIVERVIEW INSURANCE COMPANY LTD.  
ROYAL AMERICAN CASUALTY INSURANCE  
ROYAL BANK OF CANADA INSURANCE CO. LTD.  
ROYAL NATIONAL INSURANCE COMPANY LTD  
SARANAC INSURANCE COMPANY LTD  
SAVA INTERNATIONAL INSURANCE COMPANY LIMITED  
SCOR GLOBAL LIFE REINSURANCE INTERNATIONAL  
(BARBADOS) LTD  
SCOTIA INSURANCE (BARBADOS) LTD  
SCOTIA REINSURANCE LIMITED  
SHAWCOR GLOBAL INDEMNITY LIMITED  
SNG HOLDINGS & REINSURANCE COMPANY INC  
SOUTH HILL INSURANCE SCC  
SOUTHWARD INSURANCE LIMITED  
SOUTHWIND INSURANCE COMPANY  
SPPS INSURANCE COMPANY LTD  
ST.JAMES ASSURANCE CORPORATION

ST. JAMES SPECIAL RISKS INSURANCE LIMITED  
SUN LIFE ASSURANCE COMPANY OF CANADA (BDOS) LTD  
SUN LIFE OF CANADA INTERNATIONAL ASSURANCE LTD  
SUPREME INSURANCE GROUP INC  
T.D. REINSURANCE (BARBADOS) INC.  
TCPL INSURANCE SERVICES LTD.  
TESLA REINSURANCE INC.  
THE IGI INSURANCE COMPANY LIMITED  
THREE D INSURANCE SERVICES (BARBADOS) LTD  
TIG INSURANCE (BARBADOS) LTD.  
TORINO RE. LTD.  
TRABAJA REINSURANCE COMPANY LTD  
TRANSFORCE CAPITAL INSURANCE CO. LTD.  
TRAVEL UNDERWRITERS INTERNATIONAL INSURANCE CO.  
LTD.  
UNI INSURANCE INC.  
VALENTINE AVENUE INSURANCE LIMITED  
VBH INSURANCE CO. LTD  
VELICA RE COMPANY SCC  
VENTURE REINSURNACE COMPANY LTD  
VERTEX INSURANCE CORP.  
VET INSURANCE LIMITED  
VICTORIA REINSURANCE COMPANY LTD  
VIKING INSURANCE LTD  
WATERMAN INSURANCE INC.  
WATERTIGHT INSURANCE LIMITED  
WENTWORTH INSURANCE COMPANY LTD  
WOODBIDGE INSURANCE INC

**FINANCIAL SERVICES  
COMMISSION**

<b><u>AGENTS FOR</u></b>	<b><u>COMPANY NAME</u></b>
<b>CARIBBEAN ALLIANCE INSURANCE</b>	BGI INSURANCE LIMITED
<b>CGI CONSUMERS' GUARANTEE INSURANCE COMPANY LIMITED</b>	C.O.B FINANCIAL SERVICES & INSURANCE AGENT INC.
	EQUITY INSURANCE LIMITED
	G.B.M.B INSURANCE AGENTS & SOLUTIONS INC
	KEITH H BAYLEY INSURANCE AGENT LIMITED
	PARTNERS INSURANCE AGENT
	VANDERPOOL INSURANCE AGENT LIMITED
	WELCHES INSURANCE AGENT INC.
<b>CO-OPERATORS GENERAL</b>	C.O.B FINANCIAL SERVICES & INSURANCE AGENT INC.
<b>FIRST EQUAL INSURANCE</b>	EQUITY INSURANCE LIMITED
<b>GUARDIAN GENERAL INSURANCE LIMITED</b>	ANDERSON H. DOWNES REALTORS LIMITED.
	F. TAYLOR ASSOCIATES LTD
	SIGNATURE INSURANCE AGENTS LTD
	HERITAGE INSURANCE AGENT LIMITED
	PRUDENTIAL FINANCIAL INSURANCE AGENT INC.
	REALTORS INSURANCE AGENT
<b>GUARDIAN LIFE OF THE CARIBBEAN LIMITED</b>	C.O.B FINANCIAL SERVICES & INSURANCE AGENT INC
	FINANCIAL RESOURCE (ASSURANCE AGENT) MANAGEMENT INCORPORATED
	MAYERS FINANCIAL ASSURANCE AGENT INC.
	PRUDENTIAL FINANCIAL INSURANCE AGENT INC
<b>HARMONY GENERAL</b>	HUTCHINSON INSURANCE AGENT INC.
	LOUIS SEALE INSURANCE AGENT
<b>INSURANCE CORPORATION OF BARBADOS LIMITED</b>	NUPW INSURANCE AGENT INC
	T. L. ASHBY LIMITED
<b>ISLAND HERITAGE</b>	SCOTIA INSURANCE AGENT LTD.
<b>MASSY UNITED INSURANCE LIMITED</b>	CHASE INSURANCE AGENTS SERVICES LTD
	CIBC FIRSTCARIBBEAN INSURANCE AGENT
	YARBOY INSURANCE AGENT
<b>PAN AMERICAN</b>	FINANCIAL & INSURANCE AGENT INC.
	JFK FINANCIAL SERVICES & INSURANCE AGENT INC.
	VANILLA FINANCIAL PLANNING (INSURANCE AGENT)
<b>SAGICOR LIFE INC.</b>	A.V.W ASSURANCE AGENT INC.
	BREWBAR INSURANCE AGENT INC
	INDIVIDUAL FINANCIAL SERVICES (INSURANCE AGENT) INC
	KOLIBRI FINANCIAL SERVICES - INSURANCE AGENTS
	PACKER INSURANCE AGENT INC.
<b>SAGICOR GENERAL</b>	P & S INSURANCE AGENT LTD
	SAGICOR LIFE INC
<b>SCOTIA INSURANCE CARIBBEAN LIMITED</b>	SCOTIA INSURANCE AGENT LTD.
<b>SUN GENERAL INSURANCE</b>	ALLAN PARRIS GENERAL INSURANCE AGENT, SALES & SERVICES INC.
	JFK FINANCIAL SERVICES & INSURANCE AGENT INC.
	NANDWANI INSURANCE AGENT LIMITED
<b>THE BEACON INSURANCE COMPANY LTD</b>	MR. ST. CLAIR HARPER
	SAFEHANDS INSURANCE AGENT INC.
<b>TRINIDAD AND TOBAGO INSURANCE LTD</b>	BRYDENS INSURANCE INC.

<b>ASSESSORS / ADJUSTERS / SURVEYORS</b>		
AUTO RESCUE INC	GM YEADON GROUP INC.	RUSSELL ADDISON NORVILLE
E.A. SIMPSON & ASSOCIATES INC.	IAN KELLMAN	TURNELL WATTS
EQUILIBRIUM CONSULTANTS INC	LISA FIELDS	TYRONE ANDERSON SARGEANT
EQUIPMENT CONSULTANTS & SERVICES LTD	MONTE PONTON	
ERLON MURPHY	MRG INC.	
EVERTON MAYERS	NOEL V.S. EUZEBE	
GLADSTONE LEON LEACOCK	OPTIMUM SERVICES	

### **DOMESTIC INSURANCE COMPANIES (DICS)**

AMERICAN HOME ASSURANCE COMPANY  
AMPHORA LIFE INSURANCE COMPANY LTD.  
BRITISH AMERICAN INSURANCE COMPANY (BARBADOS) LIMITED  
BRITISH CARIBBEAN INSURANCE COMPANY LIMITED  
C.G.I. CONSUMERS' GUARANTEE INSURANCE COMPANY LTD  
CARIBBEAN ALLIANCE INSURANCE COMPANY LIMITED  
CLICO INTERNATIONAL LIFE INSURANCE LIMITED  
COLONIAL FIRE & GENERAL INSURANCE CO. LTD.  
COLONIAL MEDICAL INSURANCE COMPANY LIMITED  
CO-OPERATORS GENERAL INSURANCE COMPANY LIMITED  
FIRST EQUAL INSURANCE CO. LTD.  
FORTRESS INSURANCE COMPANY LTD.  
GUARDIAN GENERAL INSURANCE LIMITED  
GUARDIAN LIFE OF THE CARIBBEAN LIMITED  
HARMONY GENERAL INSURANCE COMPANY LTD.  
INSURANCE CORPORATION OF BARBADOS LIMITED  
ISLAND HERITAGE INSURANCE COMPANY LTD  
MASSY UNITED INSURANCE LTD.  
PAN AMERICAN INTERNATIONAL INSURANCE CORPORATION  
RESOLUTION LIFE ASSURANCE COMPANY LTD  
SAGICOR GENERAL INSURANCE INC.  
SAGICOR LIFE INC.  
SCOTIA INSURANCE CARIBBEAN LIMITED  
SEVEN SEAS INSURANCE COMPANY INC  
SUN GENERAL INSURANCE INC.  
THE BEACON INSURANCE COMPANY LIMITED  
TRIDENT INSURANCE COMPANY LIMITED  
TRINIDAD AND TOBAGO INSURANCE LIMITED

### **LIST OF HOLDING COMPANIES (HCS)**

CENTURY HOLDINGS COMPANY LIMITED  
CF INSURANCE HOLDINGS LIMITED  
DMRC HOLDING LIMITED  
DOCTORS BENEFIT INSURANCE HOLDINGS LTD  
GMRC HOLDINGS LIMITED  
GR LTD  
MAPLE LEAF INSURANCE HOLDINGS INC.  
NOVA HOLDING COMPANY LTD  
V. R. HOLDING INSURANCE LIMITED  
WEYERHAEUSER (CARLISLE) LIMITED

### **INSURANCE BROKERS (IBS)**

B.B. INSURANCE BROKERS LTD  
C.S.E. INSURANCE BROKERS INC.  
CAPITA FINANCIAL SERVICES INC  
CASUALTY & PROPERTY RISK INSURANCE BROKERS INC.  
CGM GALLAGHER INSURANCE BROKERS  
DAVID CLARKE INSURANCE BROKERS INC.

EMPIRICAL INSURANCE BROKERS INC.  
EVAN MANDEVILLE INSURANCE BROKERS LIMITED  
FIELD INSURANCE BROKERS  
FIRST INSURANCE BROKERS LIMITED  
IGS INSURANCE BROKERS LTD  
IMPS ASSURANCE BROKER LTD  
INSURANCE BROKERS & SOLUTIONS INC.  
INTERNATIONAL BROKER CONSULTANTS  
LASHLEY FINANCIAL ASSURANCE BROKER INC.  
LYNCH INSURANCE BROKERS  
PREFERRED INSURANCE BROKERS  
QUALITY INSURANCE BROKERS & FINANCIAL SERVICES LTD.  
SENTRY INSURANCE BROKERS LIMITED  
SHAWN HOPE INSURANCE BROKERS  
SUPREME INSURANCE BROKERS  
TOMLIN INSURANCE BROKERS (BARBADOS) LTD.  
TRADEWINDS INTERNATIONAL INSURANCE BROKERS LTD  
SWIFT INSURANCE BROKERS INC.  
ULTIMATE INSURANCE BROKERS LIMITED

### **MANAGEMENT COMPANIES (MCS)**

AMERICAN INTERNATIONAL INSURANCE MANAGERS LIMITED  
AMPHORA CAPTIVE INSURANCE MANAGERS LTD  
AMS INSURANCE MANAGEMENT SERVICES (BARBADOS) LIMITED  
AON INSURANCE MANAGERS (BDOS) LTD.  
BARBADOS INSURANCE MANAGERS LTD  
CANOPY INSURANCE MANAGEMENT INC.  
CENTURION ASSURANCE SERVICES LTD.  
CGE INTERNATIONAL INSURANCE SERVICES LTD  
CIL INSURANCE MANAGEMENT LTD  
COLEMAN WILLIAMS RISK MANAGEMENT  
DGM CAPTIVE MANAGEMENT INC  
ECKLER MANAGEMENT COMPANY (BDOS)  
FIRST MANAGEMENT CORPORATION  
GREAT PACIFIC INSURANCE MANAGEMENT LTD  
HUTSON CAPTIVE MANAGEMENT SERVICES INC  
HYPERION INSURANCE MANAGEMENT (BARBADOS) LIMITED  
INTEGRITY INSURANCE UNDERWRITING AND MANAGEMENT SERVICES INC.  
JLT TOWNER INSURANCE MANAGEMENT BDOS LTD  
MARSH MANAGEMENT SERVICES (BDOS) LTD  
MEADOWBROOK RISK MANAGEMENT LTD  
NEACE LUKENS MANAGEMENT SERVICES  
PALM MANAGEMENT LTD  
SYM-TECH INSURANCE MANAGEMENT SERVICES INC.  
U.I MANAGEMENT INC  
USA RISK GROUP (BARBADOS) LTD.  
WILLIS TOWERS WATSON MANAGEMENT (BARBADOS) LTD

### **QUALIFYING INSURANCE COMPANIES (QICS)**

ABATIAN REINSURANCE COMPANY LTD.  
ALLIED SOVEREIGN & EQUITABLE ASSURANCE CO. LTD  
AMICORP INSURANCE COMPANY SCC  
ATHON REINSURANCE COMPANY LTD.  
AVIATION PRODUCTS INSURANCE CO. LTD  
BAUEN REINSURANCE COMPANY LTD.  
BLITZ INSURANCE INC  
BRISEIS INSURANCE SCC  
CANADA LIFE ANNUITY REINSURANCE (BARBADOS) CORPORATION  
CANADA LIFE REINSURANCE LTD  
COTSWOLD INSURANCE (BARBADOS)LTD  
DESSAU ASSURANCE INC  
DIVERSIFIED INSURANCE COMPANY LTD.  
DS INSURANCE CORPORATION  
ENBRIDGE INSURANCE (BARBADOS QIC) LTD  
ENERGY RISK INDEMNITY SCC  
ENERGY INSURANCE MUTUAL LIMITED  
EQUINOX INDEMNITY COMPANY INC.  
GATEKEEPER INDEMNITY SCC  
GENEVA INSURANCE GROUP (BARBADOS) INC.  
GLC REINSURANCE CORPORATION  
GLENMAPLE REINSURANCE CO. LTD  
GRANT CASTLE INSURANCE COMPANY,  
I.C.M ASSURANCE LTD  
I.M.I. INSURANCE CORPORATION  
INTERNATIONAL INSURANCE GROUP INC  
JUST INSURANCE COMPANY  
KEWA RE INC.  
KINGSWAY REINSURANCE CORPORATION  
LIVINGSTONE REINSURANCE LTD.  
LONDON LIFE AND CASUALTY (BARBADOS) CORP  
LONDON LIFE AND CASUALTY REINSURANCE CORP  
LONDON LIFE INSURANCE COMPANY  
MX REINSURANCE SCC (MEXICO)  
NORCAN INSURANCE COMPANY LIMITED  
OCEAN INTERNATIONAL REINSURANCE COMPANY LIMITED  
OLEUM INSURANCE COMPANY LIMITED  
PALM UNDERWRITING SCC  
PENNA INSURANCE INC.  
PROFESSIONAL ASSOCIATES INDEMNITY  
PXRE REINSURANCE (BARBADOS) LTD  
RAINMAKER INSURANCE SCC  
RBC LIFE INSURANCE COMPANY  
RODA REINSURANCE COMPANY LTD.  
SELECTA INSURANCE INC  
STAMPEDE INSURANCE LTD  
STELLAR INSURANCE SCC  
SUN LIFE REINSURANCE (B'DOS) NO.3  
THE CANADA LIFE ASSURANCE COMPANY



THE MANUFACTURERS LIFE INSURANCE CO.  
TOBAH REINSURANCE COMPANY LTD  
TRIPLE S INSURANCE COMPANY LIMITED  
TRISURA INTERNATIONAL INSURANCE LTD  
VL ASSURANCE INC.  
WEST COAST INSURANCE CO LTD

**UNDERWRITERS**

LLOYD'S UNDERWRITERS ASSOCIATION



**FINANCIAL SERVICES  
COMMISSION**