

Broker's perspective on the LLOYD'S COVERHOLDER MODEL

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1. THE ROLE OF A LLOYD'S BROKER

- Relationship Management
- Intermediary NOT Broker
- Gatekeeper to Capacity and Products

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2. LLOYD'S BROKER CLIENTS

- Agents
- No premium paying customers
- Lloyd's Syndicates

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3. VALUE ADDED SERVICES

- Analytics [Actuarial and Modelling]
- Advisory [Access to capital markets and business planning assistance]
- Marketing
- Compliance
- Regulatory Advice
- Finance
- Claims
- New product development [Example Cyber]