

# Our capacity

Stability and security are key considerations when it comes to the carriers CFC partners with. CFC's long term carrier partner has been Lloyd's but from 1st July 2019 CFC's policies will also be backed by a small selection of other carriers, although Lloyd's will remain our largest capacity provider. We feel that having a diversity of capacity providers will provide additional stability and security for our policyholders and brokers.

All of CFC's capacity providers are rated A or better by the main rating agencies as detailed below. The specific mix of capacity providers backing individual CFC products will vary according to product and territory, and will be shown on the policy documents.

## CFC carriers for Europe

### Lloyd's Insurance Company SE

|             |                     |
|-------------|---------------------|
| Company no. | 682.594.839 RLE     |
| Regulator   | NBB, FSMA (Belgium) |
| AM Best     | A (Excellent)       |
| S&P         | A+ (Strong)         |
| Fitch       | AA- (Very Strong)   |

### Fidelis Insurance Ireland DAC

|             |                |
|-------------|----------------|
| Company no. | 617908         |
| Regulator   | IRDA (Ireland) |
| AM Best     | A (Excellent)  |

### HDI Global Speciality SE

|                                  |                      |
|----------------------------------|----------------------|
| Legal Entity Identification Code | 5299004VW9WNRHTLF050 |
| Regulator                        | BaFin (Germany)      |
| AM Best                          | A (Excellent)        |
| S&P                              | A+ (Strong)          |

### Markel Insurance SE

|                                  |                      |
|----------------------------------|----------------------|
| Legal Entity Identification Code | 39120047HKGRHDVOZ354 |
| Regulator                        | BaFin (Germany)      |
| AM Best                          | A (Excellent)        |
| S&P                              | A (Strong)           |
| Fitch                            | AA- (Very Strong)    |

### Zurich Insurance Plc

|             |                   |
|-------------|-------------------|
| Company no. | 13460             |
| Regulator   | IRDA (Ireland)    |
| AM Best     | A+ (Excellent)    |
| S&P         | AA- (Very Strong) |