

TIGER RISK (PTY) LTD
Specialty Advisors

PRODUCT SUPPLIER & INSURER RELATIONSHIPS

Transparency in Insurance Placements

This document discloses Tiger Risk's relationships with insurers and our independence status.

1. INDEPENDENCE STATUS

Tiger Risk (Pty) Ltd is an independent insurance broker. We are not tied or committed to any single insurer and have the freedom to place business with any insurer appropriate for our clients' needs.

2. INSURER PANEL

Tiger Risk places business with the following insurers and underwriters:

- All South African Insurers (TBA)
- Lloyd's of London
- Specialized agricultural underwriters
- Marine and specialty capacity providers

3. LINES OF BUSINESS

Line of Business	Primary Insurers
Crop Insurance	Specialized Agri Underwriters
Marine Cargo	Sapphire, Lloyd's Syndicates, Marine Specialists
Assets All Risks	Specialized Underwriters
Trade Credit	Specialized Trade Credit Providers

4. COMMISSION DISCLOSURE

Tiger Risk receives commission from insurers based on the premiums placed. Commission rates vary by line of business and insurer. We will disclose our commission structure to clients when providing personalised advice.

5. CONFLICTS OF INTEREST MANAGEMENT

Differing commission rates from different insurers create a potential conflict of interest. To manage this:

- We disclose commission differences to clients
- We do not recommend products based solely on commission
- We recommend the insurer and product that best meets client needs
- We maintain internal policies to prevent conflicts impacting advice

6. COMPLIANCE OFFICER

Compliance Officer: Francois Meintjies, Moonstone Compliance (Pty) Ltd

Any questions about our insurer relationships or conflict management can be directed to our Compliance Officer.