BRMA 78a

Follow the Fortunes & Settlement

The Reinsurer’s liability to the Company hereunder will attach simultaneously with that of the Company and will be subject in all respects to the same rates, terms, clauses, conditions, interpretations, alterations, modifications, cancellations and waivers as the respective Policies of the Company and the Reinsurer will pay losses as may be paid thereon, the true intent of this Contract being that the Reinsurer will follow the settlements and fortunes of the Company.

BRMA 78B

FOLLOW THE FORTUNES

The liability of the Reinsurer will attach simultaneously with that of the Company and will be subject in all respects to the same terms, conditions, interpretations, waivers, modifications, alterations, and cancellations as the respective Policies of the Company, the true intent of this Contract being that the Reinsurer will follow the fortunes of the Company, subject to the terms, conditions and limits of this Contract.

BRMA 78C

FOLLOW THE FORTUNES

The Reinsurer shall follow the underwriting fortunes of the Company in regard to all matters pertaining to the business covered hereunder.

Notwithstanding all other terms and conditions of this Contract, should any regulatory or other legal restriction of any state require modification of any subject Policy to which this Contract applies, the liability of the Reinsurer shall follow that of the Company.

BRMA 78D

Follow the Fortunes

The Reinsurer’s liability will begin obligatorily and simultaneously with that of the Company, and all reinsurance ceded hereunder will be subject to the same terms, rates, conditions, interpretations, exclusions, waivers, modifications, cancellations, and alterations as the respective Policies of the Company insofar as they relate to the business covered hereunder. Further, the obligations of the Reinsurer will extend to any policy coverage required of the Company by any legislative, regulatory or judicial body; the intent of this Contract is that the Reinsurer will follow the fortunes of the Company on the Policies to which this Contract applies.