BRMA 76A

ALLOCATION

Each Subscribing Reinsurer within the definition of "Reinsurer" and each reinsured company within the definition of "Company" in this Contract agrees to honor the terms set forth herein as if this Contract were a separate agreement between the Subscribing Reinsurer and each reinsured company; however, this shall not operate so as to increase either the Reinsurer's or the Company's liability under this Contract. Balances payable or recoverable by one Subscribing Reinsurer or any reinsured company shall not serve to offset any balances payable or recoverable to or from any other Subscribing Reinsurer or reinsured company that is a party to this Contract. Loss notices and premium payments made to the Reinsurer are to be in sufficient detail to identify what portion of any premium or loss relates to each reinsured company.

BRMA 76B

ALLOCATION

A. While having no effect on the settlements or liabilities of the parties to this Contract, it is established that:

1. If a Loss Occurrence covered under this Contract involves multiple member companies, the Company shall allocate the Reinsurer’s limit of liability for the Loss Occurrence to each member company involved, proportionately, based on the percentage that the affected member company’s loss bears to the total of all losses contributing to that Loss Occurrence; and

2. With respect to reinsurance premium due to the Reinsurer hereunder, each member company shall be responsible for its share of the reinsurance premium. The deposit premium, minimum premium and final reinsurance premium, as determined under the terms of this Contract, shall be apportioned to each member company by the Company based upon each member company’s contribution to the total reinsurance premium.

B. Records of these allocations shall be maintained in sufficient detail to identify both the Reinsurer’s loss obligations allocated to each member company and each member company’s share of premium allocation.

BRMA 76C

ALLOCATION

A. The Reinsurers agree to honor the terms set forth herein as if this Agreement were a separate agreement between each Reinsurer and each reinsured company comprising the Company. However, this Article is not intended to apply to any contractual limits applicable to the Company. Balances payable from or recoverable by one reinsured company will not serve to offset any balances payable from or recoverable by any other reinsured company party to this Agreement. Loss notices and premium payments made to the Reinsurers are to be in sufficient detail to identify what portion of any premium or loss relates to each reinsured company.

B The methods of allocating and recording reinsurance recoverables and premiums among the reinsured companies with respect to this Agreement will be as follows:

1. Reinsurance recoverables will be allocated among the reinsured companies in proportion to the losses incurred by each reinsured company applicable to this Agreement.

2. Each reinsured company will be responsible for its proportionate share of the reinsurance premiums due to the Reinsurers. The final reinsurance premium, as determined under the terms of this Agreement, will be allocated to each reinsured company in the same proportion that each reinsured company’s exposure bears to the total exposure.

C. Records of these allocations will be maintained by or on behalf of the reinsured companies in sufficient detail to identify both the reinsurance recoverables and premium allocated to each reinsured company.

D. Nothing herein will be construed to provide a separate retention or limit of liability for each reinsured company.