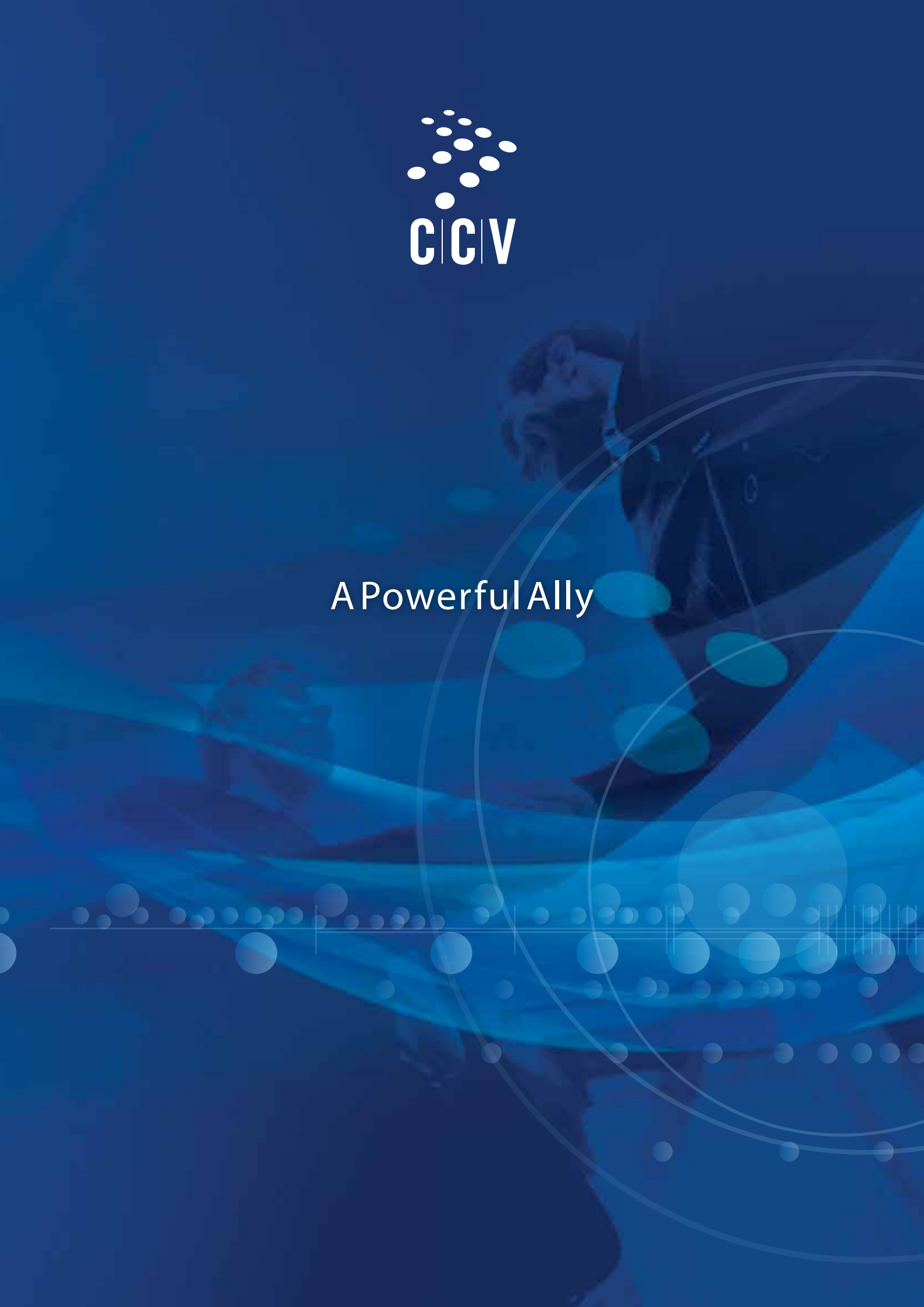




A Powerful Ally



The Chief Executive Officer

CCV is here to be your powerful ally, complementing the local experience and personal relationships of our business units across the UK with additional industry know-how, technical expertise and all round clout. We are able to bring you all of the benefits of a large national insurance broking business, without compromising on local autonomy and local service.

We believe that our clients chose to pay for quality and so our aim is to provide the sort of environment in which our staff can justifiably earn the respect of becoming one of your professional trusted advisers. We take training very seriously at CCV and are committed to invest time and money on it.

Our market place is UK Plc and our expertise extends through all sectors - Manufacturing, Construction, Haulage, Service, Leisure, Retail, Finance, Health and many more. If you run a business in the UK, we will probably already have experience of the risks you face on a day to day basis and know where to find the solution that meets your needs.

So, if you entrust the insurance programme of your business to a CCV business, you are in very good hands.

Michael Rea

Chief Executive Officer
September 2009



Who are CCV?

Cullum Capital Ventures (CCV) is an independently owned Group of Insurance Intermediaries. Since it was established in April 2006 CCV has grown significantly through the acquisition of high quality regional brokers.

CCV is one of the fastest growing insurance intermediary groups in the UK currently employing over 700 people in more than 49 locations across the UK. This coverage enables us to offer the substantial backing of a national company coupled with local service.

All companies within the group are hand-picked, successful regional brokers with the same working mantra as CCV. The range of companies within the group all have the capabilities to make things happen and they pride themselves on the delivery of professionalism, expertise and a high level of service to clients and brokers.

Why choose CCV?

With the expertise to design tailored insurance programmes, underpinned by strong insurer relationships with many of the UK's leading insurance companies, we are dedicated to providing customers with insurance that meets their needs and service that exceeds their expectations.

As a group, our combined size gives us both buying power and negotiating strength that enables us to create added value for our customers.

Expertise

As an integrated family of insurance providers, we deliver a broad range of experience and expertise to the market.

Our expertise ranges from Accountants, Civil Engineers and Hauliers to Property Owners, Scaffolders and Waste Management. With our experience we are well placed to help manage your risk.

- No.4** we are the fourth largest independently owned insurance intermediary in the UK
- No.23** the only new entrant to the Top 25 UK Insurance Brokers, placing 23rd
- £230m** gross written premium controlled (run rate as of Sep 2009)
- 336%** growth in income in 2008
- 217%** growth in trading profit in 2008
- 44** acquisitions successfully integrated into the group
- 1** new business successfully launched
- 49** business units across the UK
- 700+** people employed around the UK

Powerful Allies

CCV

- Strong client relationships
- Stable, profitable business
- Loyal and motivated team

Insurer

- Consistent, profitable underwriting
- Cost-efficient systems integration
- Transfer of administrative workload

Client

- Access to quality products and first-class service
- Excellent value for money
- Integrated solution to complex insurance needs



Peter Cullum
MSc, MBA, FCII, ACIM
Executive Chairman

Peter began his insurance career in 1969 with the Royal Insurance Group and progressed to sales and marketing positions within Commercial Union and ITT London and Edinburgh where he became marketing director in 1988. At the age of 21, he became the youngest person to pass the Chartered Insurance Institute fellowship examinations.

In 1991, Peter joined Economic Insurance as Managing Director and led their return to profitability in 1993. In December 1993, Peter led the Management Buyout of the Economic that was sold in 1996 to Hiscox plc. In 1997 he and a small team created Towergate Underwriting Group (now Towergate Partnership).

Peter was the 2005 overall winner of the Ernst & Young UK Entrepreneur of the Year award and is the current holder of the M&A Deal Maker of the Year Award.



Michael Rea
LLB FCA
Chief Executive

Following a career with Price Waterhouse, Michael has held a number of senior corporate finance and finance director roles in the insurance industry, notably at Prudential, Churchill and NIG.

He moved into general management with NIG in 2005 as head of UK operations, and joined the Towergate group in 2008 as chief operating officer of the Underwriting Division.

He took over as CEO of CCV in September 2009.



John Harrison
Cert CII
Sales and Marketing Director

John Harrison previously worked as Managing Director at Towergate Coverex having sold his business to Towergate in 2008.

His background of positive brand awareness, well brokered insurer deals and strong new business pipeline development lead John to join CCV in 2010.



Sam Clark
LLB (Hons), LPC
(Commendation),
DipM, Member of Law Society
Legal Counsel and Company Secretary

Sam qualified as a solicitor in September 1999 and spent 3 further years working in private practice as a corporate M&A and banking lawyer. Sam joined the in-house legal team of Folgate Partnership Limited in September 2003 to assist in its fast paced acquisition trail. Sam joined CCV as Group Legal Counsel and Company Secretary in November 2006.



David Perry CMgr
MCFI
Regional Managing Director – North

David started his career at Sun Alliance. Over the last 20 years he has held a variety of senior roles in the broking sector.

He grew his own business to 6 branches, winning the British Insurance Award for Marketing Initiative along the way before selling to Folgate in 2003. He joined CCV from Towergate where he was Head of Sales.



Keith Insch ACII
Regional Managing Director – Central

Keith has 27 years experience in the insurance industry, 15 years of which have been originating and implementing acquisition transactions for large national operations including Broker Network and Hill House Hammond. He has responsibility for CCV's trading operations across the Central Region.



David Wrathall BSC,
ACII
Regional Managing Director – South East

David has over 20 years experience in the insurance industry, in the UK and abroad, with both brokers and insurers. He joined CCV in 2007 and is responsible for a number of trading operations across the South East.

Ainsbury
Manchester
Tel: 0161 794 1241
MD: Guido Van Den Berg

Alker Brothers & Partners
Wigan
Tel: 01942 403 600
MD: John Neill

K F Garner & Company
Warrington
Tel: 01925 633 807
MD: Kevin Garner

Chorlton Cloughley Group Limited
Stockport
Tel: 0161 480 0050
MD: Francis Carroll

Cox Lee and Company Limited
Walsall
Tel: 01922 633 163
MD: Stuart Potter

Richard V Wallis & Company Limited
Birmingham
Tel: 0121 778 5751
MD: Russell Hogarth

HLI (UK) Limited
Portishead, Bristol
Tel : 0870 770 5288
MD: Phil Hawkesby

Motaquote
Williamstown
Tel: 01443 420 700
MD: Nigel Lombard

Protectagroup™
Cardiff
Tel: 02920 444 555
MD: John Powell

CCV Jersey
St Helier, Jersey
Tel : 01534 702 777
MD: Gary Boon

Arthur Marsh & Son Limited
Uxbridge
Tel: 01895 458 050
MD: Craig Sherwood

Four Counties Insurance Brokers Limited
St Neots, Cambridgeshire
Tel: 08456 300 200
MD: Mark George

Fenton Insurance Solutions Limited
King's Lynn
Tel: 01553 760 005
MD: Ian Gutteridge

Just Insurance
Hemel Hempstead, Hertfordshire
Tel: 01442 430 700
MD: Robert Simpson

Moffatt Saunders
Ware, Hertfordshire
Tel: 01920 443 001
MD: Ceri Langford

Gardners Insurance Services
Chelmsford
Tel: 01245 455 644
MD: Paul Goldsmith
Incorporating Milburn Insurance Services Limited
Chelmsford
Tel: 01245 257 754

Morgan Law (Holdings) Limited*
Ipswich
Tel: 01473 344 400
MD: Peter Smith

Smith and Pinching General Insurance Services Limited*
Norwich
Tel: 01603 789 966
MD: David Hughff

Capital and County InsuranceBrokers Limited*
Faversham
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MD: Roger Jordan & Nigel Hargreaves

OysterPropertyInsurance Specialists Limited
Romford
Tel: 01708 338 002
MD: Gary Chapman

CCV Underwriting Sports and Leisure
Romford
Tel: 01708 777 750
MD: Barry Gibbs

CCV Southampton
Southampton
Tel: 023 8026 2020
MD: Stuart Whitcher

Crawford Davis Insurance Consultants Limited
Worthing
Tel: 01903 215 216
MD: Joe Simmons

Berkeley Alexander Limited
Lewes, East Sussex
Tel: 0845 355 1166
MD: Geoff Hall

* Partially owned businesses



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