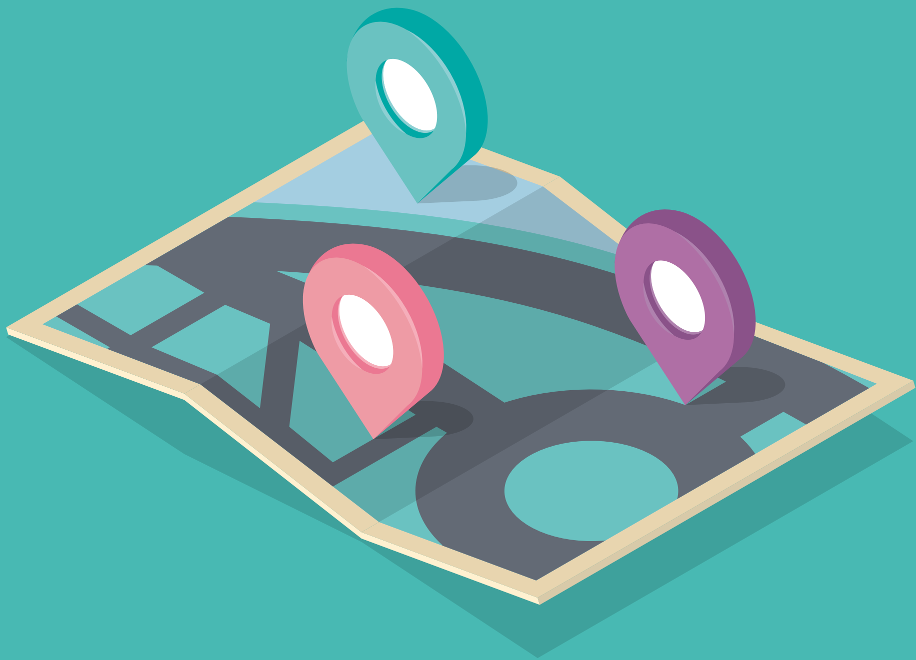
Potential Corporate Captive Candidates



Characteristics & Triggers:

+ Premium Spend
  For a traditional captive an insured would need an annual premium spend in the range of at least £500,000 - £1,000,000.

+ Impact of Market Hardening
  Insured's premium increasing significantly due to market factors and not particularly down to their own loss ratio.

+ Restrictions in Limits or Reduction in Coverage
  Insurers are restricting the scope of coverage or excluding elements of cover previously provided.

+ Lack of Capacity
  Insurance is simply not available for the risks they need to cover.

+ Healthy Claims Record
  Excellent long-term loss history – why pay away premiums to an Insurer?

+ Capital
  The insured has access to capital and the appetite to deploy that capital to retain risk.

What are the main reasons that a Captive is used?

+ Enhance Strategic Risk Management Environment
  Captive structures support a strong governance environment to help manage risk across an organisation through more appropriate risk data collection and analysis, which aid the promotion of higher quality risk management behaviours.

+ Reduce the Cost of Risk
  Over the long term, using a Captive for financing low and medium-impact risks will be more efficient and less costly than a commercial insurer.

+ Enhance Control and Independence over Insurance Programme
  Retaining more risk in-house creates enhanced independence from capacity traditionally purchased from the insurance market. Utilising a Captive, a business can balance retention of risks, depending on market cycles.

+ Create Access to the Reinsurance Market
  Captives can enjoy a direct relationship with the reinsurance market, which offers lower prices and greater choice.

+ Improve Claims Handling Procedures
  A Captive can facilitate faster and more flexible claims management and settlement procedures than a third-party insurance company.

+ Enable Coverage for Non-standard or Difficult to Place Risks
  Businesses are often left no choice but to effectively self-insure risks because insurance is either unavailable at any price or at a price which is prohibitive to the business.

+ Delivery of Cash Flow Advantages
  Premiums paid to a Captive remain within the business and generate investment income. This can improve the organisation's cash flow flexibility and contributes towards reducing the total cost of risk.

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