

Captive Insurance Solutions



A captive insurance company is a formal alternative risk transfer solution. It is formed and solely owned by a non-insurance company. The formed insurance company functions as a direct insurer or reinsurer for the parent company and its subsidiaries.

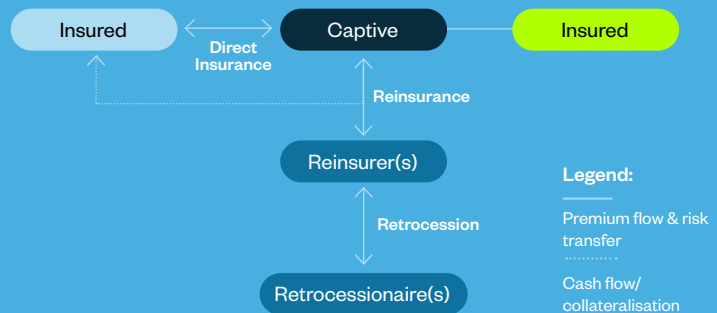
Captive insurance is globally recognized as an effective risk transfer solution utilized by many multinational companies for local and international insurance programs. They are a long-term solution, with a minimum 5–10-year commitment and are widely used to reduce overall insurance burden with often minimal taxation implications.

Benefits of establishing a captive

- Strategic Risk Management - companies pursuing strategic risk management with a willingness for greater control and to capture underwriting profits
- Enhancing Risk Profile - sending strong and positive message to insurance markets for holistic risk management rigor
- Holistic View of Risks - consolidation of risk exposure globally for a holistic view of risks and transparency of risk costs and returns
- Credible Claims History - a credible and reliable claims history and robust formal risk management, or companies with high frequency, low severity/ value claims
- Hard to Place or Uninsurable Risks - companies with risk exposures that are hard to place or even uninsurable in the insurance market.

Types of captive structures

A single parent direct insurance captive provides the insurance directly and will therefore need to hold the relevant licences.

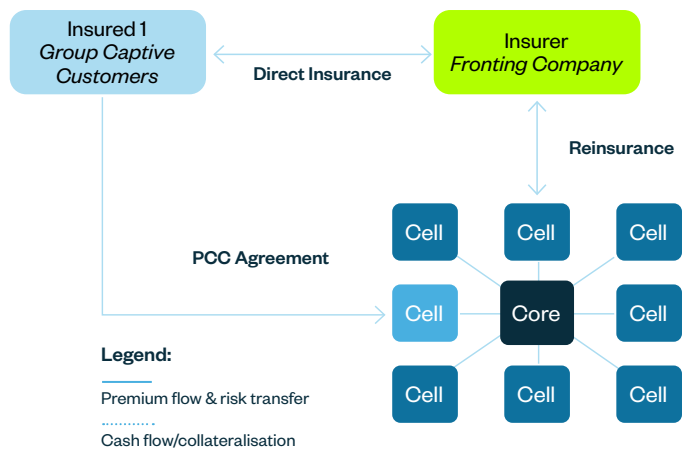


A **protected cell company agreement (PCC)** can be suitable for companies that want to benefit from alternative risk transfer or financing but do not have the necessary scale to form their own captive.

A protected cell company agreement can provide similar benefits to a captive, although without the control.



Ochrona PCC Ltd has been developed to specifically provide captive cell solutions to clients of UnisonSteadfast broker members.



Steps to form a captive



How to get started

If you think a captive solution may be right for your client contact:

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