

# Insurance Management Solutions



Artex is the market leader in insurance management. Powered by independent thought, we are a solutions company.

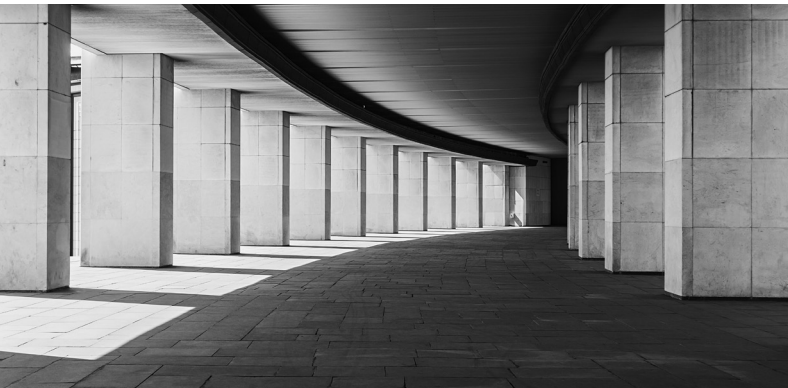
We specialise in the innovation, creation and management of insurance and alternative risk transfer solutions, including:

- › Captives and risk financing
- › Underwriting participation structures
- › Commercial insurers and reinsurers
- › Establishment and management of EU licensed Intermediaries & MGAs
- › Collateralised Re, Cat Bonds, Cat Bond Lite, SPVs, Rated Reinsurers
- › Longevity transactions
- › Access to protected/segregated and incorporated cell companies in multiple domiciles

Artex.

# Captive Insurance Management

- › Insurance management licences in 30 of the world's most popular captive locations
- › Concept development, feasibility and viability studies
- › Programme design, including structuring, assessment of suitable lines, retention and reinsurance
- › Licence application and entity formation
- › Ongoing captive management
- › Insurance-led expertise
- › Expert advisory service
- › Ability to work with all service providers
- › Robust approach to compliance and substance
- › Provision of corporate services



# Underwriting Participation Structures

## Producer-Owned Reinsurance Companies/Cells

- › Insurance structures for Intermediaries, Brokers and MGAs with profitable accounts of business
- › Delivers revenue growth and additional control over underwriting capacity
- › Creation of a reinsurer, sponsored by the business producer, to underwrite a proportion of the insurance products via an agreed cession from the fronting insurer
- › Captures a share of the underwriting profits
- › Exerts additional control over key aspects such as rating, policy coverage and claims

## Property Owners and Managing Agents

- › Solutions to enable Property Owners and Managing Agents to generate revenue from block insurance policies
- › Use of a captive programme to share carefully in the underwriting of the portfolio making it possible to produce ethical and sustainable income
- › Leading solution provider in this class, having pioneered the first such arrangement over 10 years ago
- › Manage a growing number of real estate clients, in total handling Gross Written Premium in excess of £80mn

## After-the-Event Legal Expenses

- › Insurance structures to provide law firms with highly competitive insurance products for their clients combined with the opportunity to participate in the underwriting profits
- › Established facilities with market-leading insurers constructed to ensure compliance with all necessary regulations
- › Access to a number of protected cell company facilities
- › Low start-up and capital costs



## About Us



Global reach:  
15 offices and  
30 domiciles



400 Employees



1,500+  
Customers



USD1bn annual  
premiums  
transacted



USD20bn  
assets under  
management



## Working with Artex: Our Differentiators

- › Over 30 years' experience providing market-leading solutions
- › Global reach means a neutral approach to domicile
- › Wide-ranging specialist insurance expertise
- › Expert advisory service
- › Conflict-free advice and service delivery
- › Robust approach to compliance and substance
- › Bespoke client management

## Commercial Insurers

- › Malta and Gibraltar domiciles
- › Underwrite life or general insurance business directly into the EU and EEA States
- › Best professional advice on jurisdictional location
- › Opportunity to operate under either Freedom of Services or Freedom of Establishment
- › Assistance with rating agency analysis
- › Control over products, pricing, cover, claims management
- › Direct access to reinsurance capacity
- › Attractive for Intermediaries, whether MGA or other Intermediary, in setting up in the EU due to fiscal and speed-to-market benefits
- › Direct underwriting Cell facilities available

## Commercial Reinsurers

- › Choice of domiciles, including Bermuda with SII equivalence
- › Best professional advice on jurisdictional location
- › Assistance with rating agency analysis

## EU Licensed Intermediary & MGAs

- › Malta and Gibraltar domiciles
- › Intermediate life or general insurance business across EU and EEA states
- › Low-cost start-up, capital requirements and ongoing management

## Insurance Linked Securities

- › Market leader in providing ILS and structured transaction administration for 20+ years
- › Complete suite of ILS solutions, including
  - › Collateralised Re
  - › Cat Bonds & Cat Bond Lite
  - › ILWs
  - › SPVs
  - › Rated Reinsurers
  - › Sidecars
- › Solutions in Bermuda, Cayman, Guernsey and EU to suit all client requirements
- › Expertise and service capability span all stages of the ILS transaction, from establishment to the ongoing management of each structure and eventual collateral release
- › Management of client-owned transformer vehicles
- › Artex SAC, SPC, PCC and ICC cell solutions available
- › Meticulous approach combined with high levels of responsiveness from our ILS team
- › Approach ensures execution certainty throughout the life of each transaction

## Longevity

- › Pension schemes seeking to de-risk longevity exposure
- › Use of a transformer vehicle, client or Artex owned, to facilitate access to competitive reinsurance capacity
- › An efficient and cost-effective solution
- › Artex completed the world's first pension longevity captive transaction
- › Created Iccaria ICC as a facility for mid-market pension schemes

## Key Contacts

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