

# BUSINESS INSURANCE

## Spicing Up Your Captive

2018 World Captive Forum  
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Fort Lauderdale, FL

*#WorldCaptiveForum*

# Facilitators

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# Update on the Captive Market As We Enter 2018

## What Is Making Things **HOT** In Our World?

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- US tax reform
- Blockchain
- Recent tax court cases
- Brexit
- BEPS
- 'Dodd Frank' – Self Procurement
- 831(b) limit increased
- New domiciles / redomestications
- Capital/investment considerations

- *Given the above – If you have a Captive – Time for a Health Check to add more spice!*
- *If you are new to captives – see what is adding 'zing' to the class of 2018!*

# Hot topics 1. – Mild to Savory!



- Health and Benefits
  - Voluntary benefits
    - (pet insurance, auto, homeowners, etc.)
  - Long Term Disability
  - Short Term Disability
  - Accidental Death & Dismemberment
  - Group Life
- Pensions – a word on where we are...
- Property - increase capacity and to access reinsurance markets

# Hot topics 2. – Mmmm, Spicy!



- Cyber, .....of course
- Medical specific and stop loss
- Retail Shrinkage
- Asset Retirement Obligations
- Non damage business interruption & Supply Chain
- Bank guarantees and Surety
- Trademark/Patent – Intellectual Property

# Hot topics 3.-Ay Ay Ay, These are on Fire! 🌶️🌶️🌶️🌶️🌶️



SPICE-OMETER

- Captives generating revenue – Saving Money is Cool – But Making Money is Smokin’!
  - Extended Warranty Insurance
  - Phone Handset Insurance
  - Renters Insurance
  - Forced Place Insurance
  - Supplier Insurance (altruism and profit in one!)
- Reputation and Brand - “The Ghost Pepper” – Get it Right; a delight – Get it wrong; Call a Doctor!
- Integrated risk programs
- Residual Value Insurance, e.g. non traditional risk
- Climate risks

# Q & A

