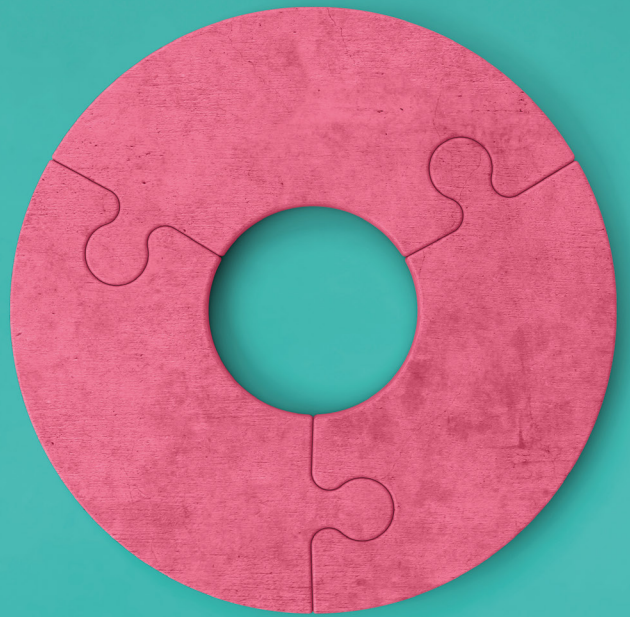


# Reinsurance Solutions for Intermediaries

## Helping You Enhance Profit Potential

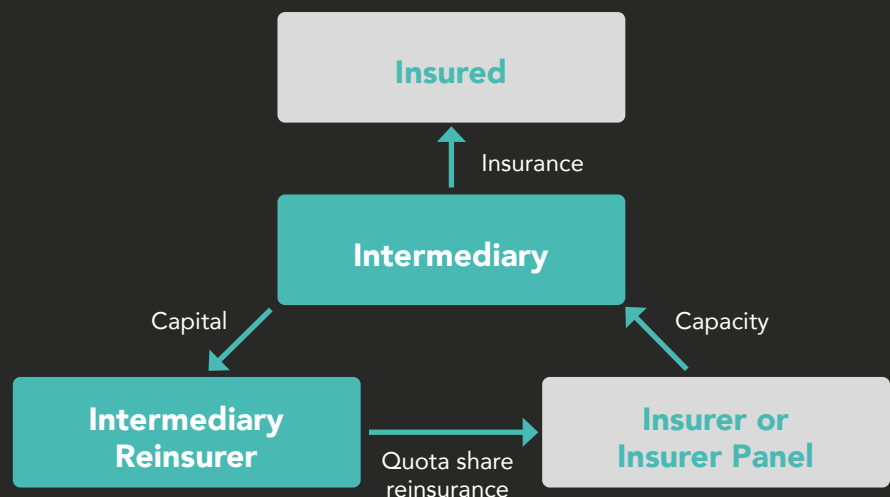


For Intermediaries introducing a portfolio of profitable business, accessing the underwriting profit of 'their book' can be a truly transformative business decision. Whilst making the leap to providing risk-bearing capital can seem daunting, Robus has the experience, expertise and established solutions available to guide you through the options, set-up your new vehicle and realise the potential financial rewards.

## Simple Participation

The most common ways for Intermediaries to participate is providing reinsurance capacity to their existing or new 3rd party insurer panel.

This is achieved by establishing a reinsurance vehicle which typically agrees a quota-share reinsurance treaty with the capacity provider. Via this mechanism, the capacity provider(s) agree to cede a fixed proportion of the premium to the reinsurance vehicle, which in turn agrees to fund the same proportion in claims.



# Reinsurance Facilities at a Glance

## Company

### Standalone Reinsurance Company

A private limited company, which is a straightforward and familiar concept, established and licensed in the appropriate domicile, to match the business you introduce.

### Protected Cell Company (PCC)

For Intermediaries wishing to segregate portfolios of business or provide a reinsurance facility to different third parties, a PCC is one legal entity divided into the 'Core' and an unlimited number of 'Cells'.

### Incorporated Cell Company (ICC)

An ICC is similar to a PCC but comprises incorporated and licensed Cells which are separate legal entities. This allows individual Cells to contract with one another.

## Cells

### Cell in an existing third-party Protected Cell Company (PCC)

A new Cell within an existing 3rd party PCC provides reinsurance capacity in a low cost, capital-efficient way. The Core of the PCC will already have an insurance licence and meet the statutory minimum capital requirement.

### Cell in an existing third-party Incorporated Cell Company (ICC)

A new Cell in an existing ICC offers a similar solution to a standalone company, providing greater flexibility with related counterparties albeit at a greater cost than a PCC.

## Robus Solutions

- + Access insurance capacity through Robus Group managed European Insurers.
- + Consider establishing your own insurance vehicle either in Guernsey or in the Solvency II jurisdiction of Gibraltar (UK Access).

- + We can help with options around establishing a captive insurer for your larger corporate clients, where you can continue to provide insurance capacity with greater control.
- + The Robus Group has both a PCC and an ICC from which we can host your Cell.

## How We Help Our Clients

Robus can manage the entire process, from Cell or company set-up and licensing through to ongoing management. Our teams in Guernsey and Gibraltar have considerable experience in the formation and management of insurance companies, Cells or other suitable vehicles.

For those considering bearing insurance risk for the first time, we recommend a feasibility study to ascertain whether

this would be strategically and financially beneficial and to provide analysis of the different structures and domiciles available. For certain portfolios, establishing an insurance or reinsurance vehicle is simply not viable – we will be honest in our assessments, outlining your options along with the various costs and benefits in an unbiased way.

Contact **John Harris**, Group Business Development Director  
[john.harris@robustgroup.com](mailto:john.harris@robustgroup.com) or **+350 5600 3576**

[www.robustgroup.com](http://www.robustgroup.com)

**ROBUS**  
Understand | Support | Deliver