



WHEN IT COMES TO CAPTIVES, WHY THE BACK ROOM SHOULD BE FRONT AND CENTER.

A successful unbundled Captive program requires more than superior underwriting skills. It requires a multi-disciplined, highly coordinated team of experienced Alternative Risk Transfer (ART) professionals. All of whom have solid track records when it comes to executing flexible and unique transactions in the all too often forgotten “back room” infrastructure.

THE BACK ROOM – WHERE MANY A CAPTIVE PROGRAM CAN BECOME “UNBOUND.”

Just because your Captive program is bound doesn't mean the deal is done. In fact, the real work is just beginning. And it all happens in the Back Room. At a minimum, back room operations should provide:

Superior underwriting support – in a market as complex as captives, all underwriters need assistance from a staff that has the bench strength to execute a sound and vigorous process that, paradoxically, must be flexible and creative to address the individual needs of clients.

Legal oversight – a proven ability to craft creative, compliant solutions/agreements to innovative captive underwriting approaches/programs.

Financial acumen – a deep-seated commitment to not merely “managing” transactions but making sure they accurately reflect agreed pricing and are remitted in a timely manner.

Enhanced policy issuance – a superior ART provider's insurance policies should reflect the client's needs. And it goes without saying that accuracy and timely issuance are of paramount importance.

Claims oversight – combining depth of knowledge with years of hands-on experience to shepherd you through the maze of litigated claims and make sure you are well represented.

Premium audit – audits and billing should be provided in a timely and detailed manner. After all, it is your money.

Regulatory/compliance savvy – the know-how and industry expertise to turn “no, you can't” insurance regulations into “yes, we can.”

Systems – Provide the ability to tie everything together, enabling on-demand, accurate information for underwriting, claims and financial results for a multitude of diverse/complicated programs.

THE DNA OF A SUPERIOR ART BACK ROOM.

Strong, world-class expertise in a diverse range of ART-related transactions, coupled with a collaborative environment and experienced personnel – these are just a few of the traits that distinguish a superior Back Room from all the rest. A “can-do” attitude, openness to new ideas and a consistent commitment to the industry also distinguish the best providers.

DISCOVER RE: INVESTING IN CREATING A STRONG, VIBRANT BACK ROOM.

At Discover Re we're committed to having the best Back Room in the industry. Our company is a vibrant hub of dedicated ART professionals who embrace every one of the traits described above and execute programs with precision and expertise.

Our dedicated captive program unit – Specialty Marketing Group – employs an integrated process that allows individuals to take responsibility and ownership of their accounts. Our thorough knowledge of group captives serves as the intellectual foundation of our ability to find flexible, creative solutions.

Most important, our Back Room reflects our embrace of Alternative Risk Transfer as a way of life. It's all we do. It commands our undivided attention. This singular focus will help us lead the way into the future. This is why at Discover Re, our Back Room is always front and center.

DISCOVER **RE**

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