White Rock Bermuda

White Rock Group

8 Protected Cell Companies

250 Protected Cells under management

Incorporated Cell Company

Circa **US\$738m**

in Gross Written Premium

7 Domiciles

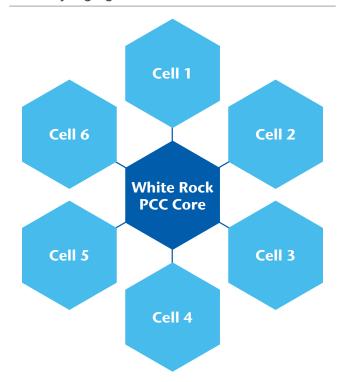
White Rock Bermuda

Segregated Account Company under management

28 Segregated Account Company under management

US\$146.9m in Gross Written Premium

Statutory segregation between cells



Our White Rock offering includes

Fronting

Retention

Warehousing

Market Access

Insurance-Linked Securities /
Collateralised reinsurance

Key reasons to do business in Bermuda

Outstanding reputation

Market innovation leader

Segregated account companies legislation in place

Full equivalence under Europe's Solvency II regulatory system for commercial insurers.
White Rock Bermuda is Solvency II equivalent under its life license

Qualified jurisdiction by the US National Association of Insurance Commissioners (NAIC)

40 bilateral tax information exchange agreements with all major trading partners

Leader on tax transparency issues by the Organization for Economic Co-operation and Development (OECD), the Financial Action Task Force (FATF), and G20 nations

The Bermuda Monetary Authority (BMA) is a globally-respected regulator that works closely with the industry, government, and international regulatory bodies

Tax-neutral jurisdiction and therefore does not tax premium, profits, income, dividends or capital gains

World class physical and technological infrastructure

Robust regulatory environment

Wealth of insurance professionals



White Rock Bermuda

Why White Rock Bermuda?

- Experienced and qualified team locally and globally
- Wide ranging affiliated risks underwritten
- Flexible solutions for fronting, risk retention, run off and, insurance linked securities
- Owned by Aon plc providing global network expertise

Set up time	5 - 7 business days
Corporate Governance	Established at the PCC/SAC level
Investments	Flexible investment policy
Dividend	Allowed from cell profits to cell owner subject to the SAC/PCC Board of Directors
Taxation	Nil

About White Rock

White Rock is a unique and leading group of insurance and reinsurance vehicles with operations in a number of key domiciles including Bermuda, District of Columbia, Gibraltar, Guernsey, Isle of Man, Malta and Vermont. Owned by Aon, the White Rock Group offers clients a diverse suite of insurance solutions through utilisation of Protected Cell, Incorporated Cell and Segregated Account facilities.

Proud winners of the:

- 2013 US Captive Service Awards
- 2014/ 2015/ 2016/ 2017
 UK Captive Service Awards
- 2016/ 2017 US Captive Service Awards





Contact Us

Dermot Finnerty
Managing Director
White Rock Group
dermot.a.finnerty@aon.com
+353 87 207 4849

Noel McNulty

Managing Director
Business Development
White Rock Group
noel.mcnulty@aon.lu
+352 621 314 219

Anup Seth

Managing Director
White Rock Bermuda
anup.seth@aon.com
+1 441 278 1756

Seadna Kirwan

Risk Advisory Director White Rock Bermuda seadna.kirwan@aon.ie +1 441 278 1214

