

Captive Benchmarking Report

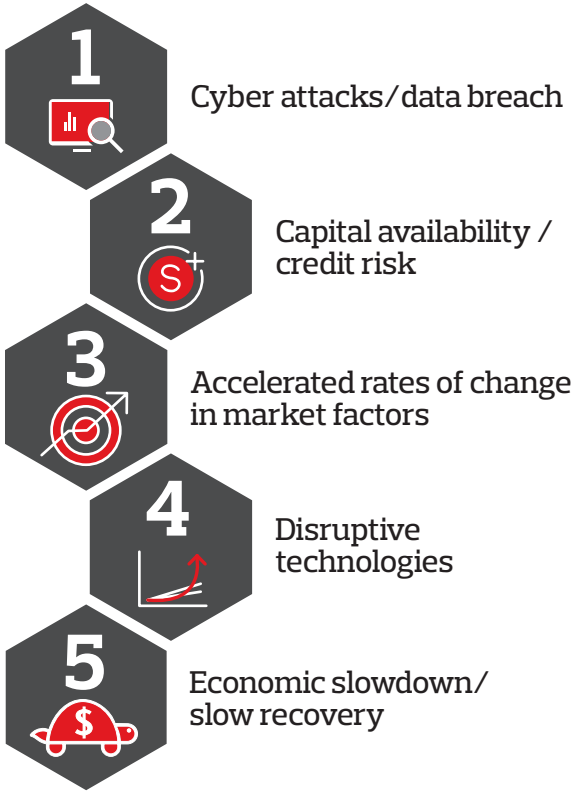
Banks

The insurance market is changing

Market conditions are prompting more discussions around alternative risk financing options as many organizations see their risk transfer costs surge. The trend towards increased retentions will almost certainly lead to more extensive utilization of captives and captive-type solutions, even by businesses that may have previously discounted this approach for reasons ranging from lack of scale to capital commitment. These reasons may no longer be relevant.

Top five emerging risks

by 2022



Source — Aon Global Risk Management Survey 2019

Headline numbers

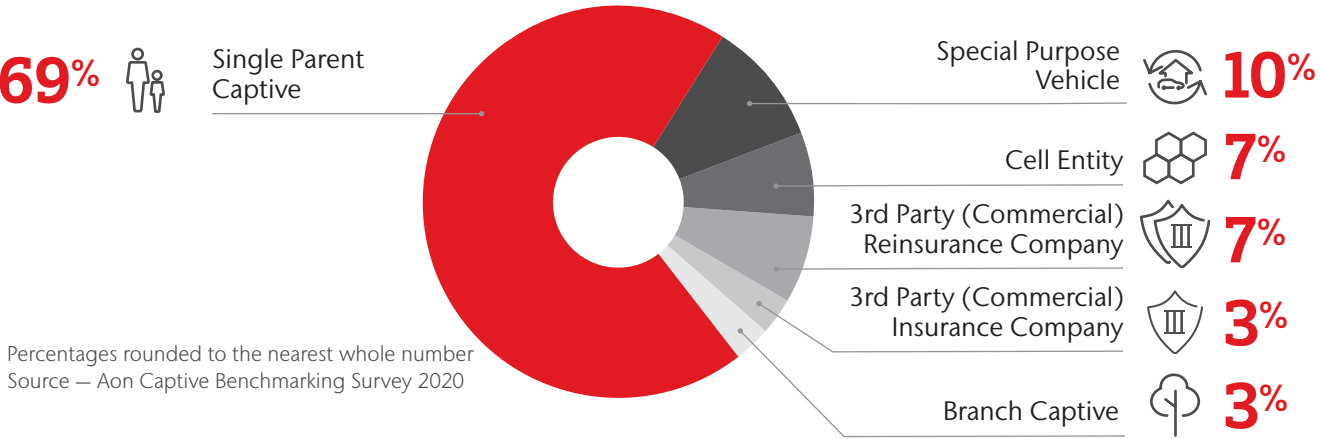
29 number of captives

\$2.5bn
in Gross Written Premium

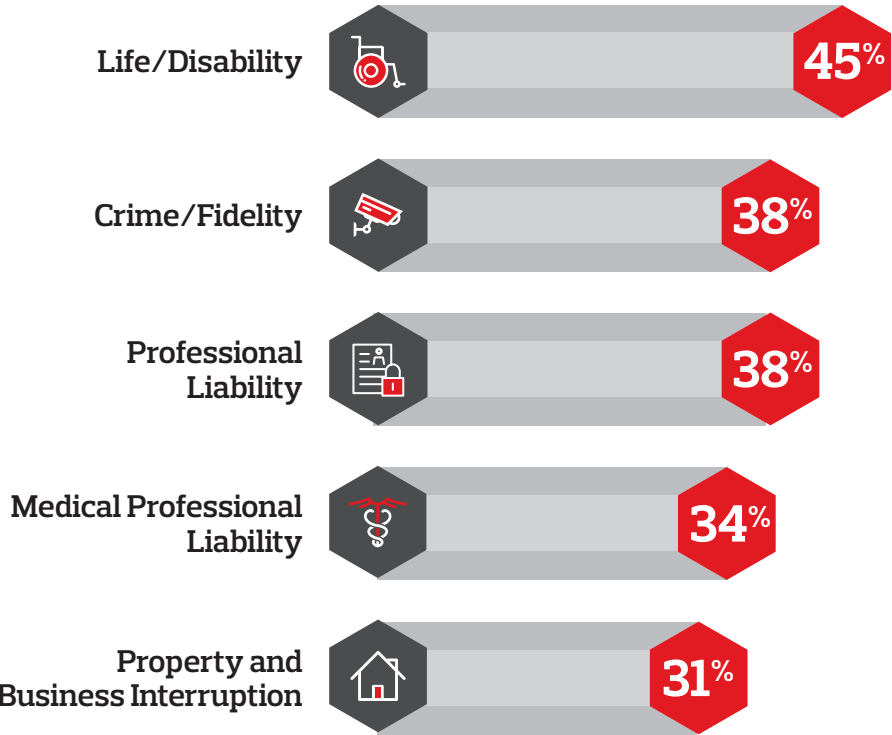
Current top ten risks

	% of respondents indicating as top ten risk	% with plans in place	% with loss from risk
Cyber attacks / data breach	68%	87%	9%
Capital availability / credit risk	53%	77%	44%
Accelerated rates of change in market factors	48%	44%	18%
Counter-party credit risk	43%	77%	70%
Damage to reputation / brand	59%	57%	17%
Economic slowdown / slow recovery	45%	33%	9%
Disruptive technologies	33%	48%	0%
Concentration risk (Product, People, Geography, etc.)	34%	67%	29%
Regulatory /legislative changes	31%	63%	27%
Cash flow / liquidity risk	35%	69%	17%

Type of entity



Lines of business written



Captive Benchmarking Report

Banks

 For more information please visit www.aon.com/captives

Parent country



Aon's Captive & Insurance Management

Aon's Captive & Insurance Management delivers value to clients by focusing on management, control and reduction of clients' total cost of risk.

1,232
insurance
entities managed
worldwide



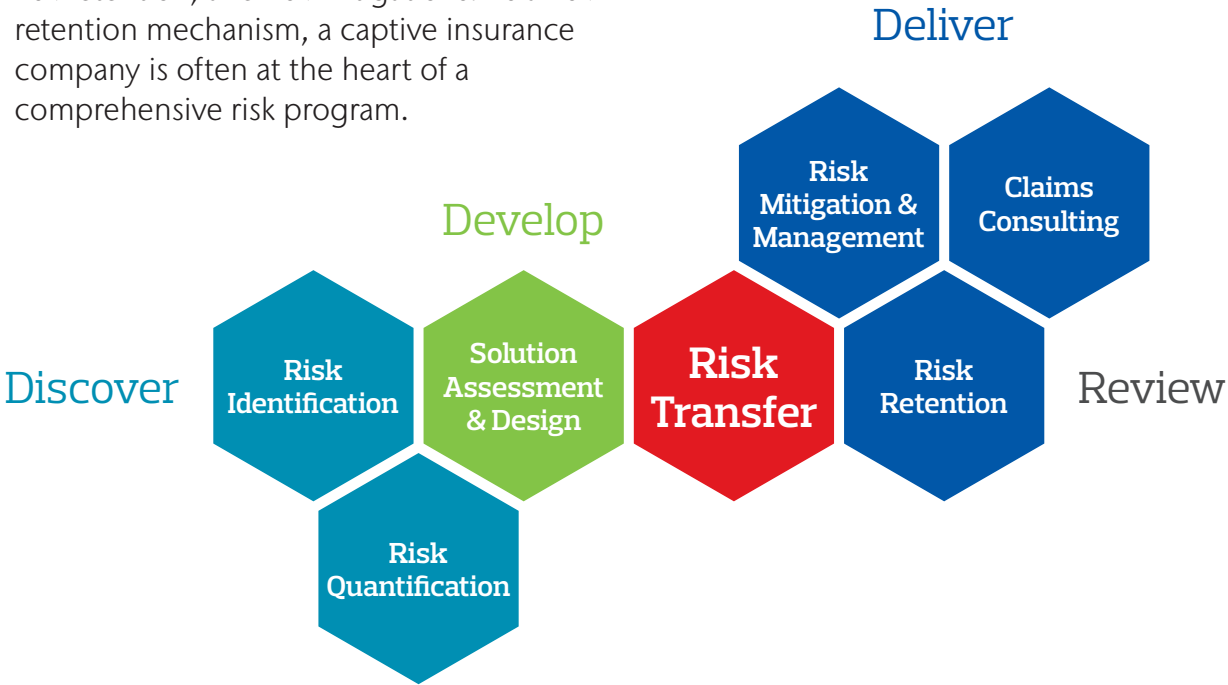
15%
of the insurance
management
market

\$38bn
total premiums

Our clients generate total premiums of over US\$38 billion per annum through managed insurance vehicles

How we help our clients

We help our clients identify and quantify the risks they face by assisting them with the selection of the appropriate risk transfer, risk retention, and risk mitigations. As a risk retention mechanism, a captive insurance company is often at the heart of a comprehensive risk program.



Contact us

John English | Chief Executive Officer
+44 207 086 3040
john.english@aon.co.uk

Nancy Gray | Regional Managing Director, Americas
+1.802.652.1570
nancy.gray@aon.com

Vincent Barrett | Regional Managing Director, EMEA
+353 868188595
vincent.barrett@aon.ie

Alastair Nicoll | Regional Director, APAC
+65 6231 6485
alastair.nicoll@aon.com

