

Captive Benchmarking Report

Banks

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

The insurance market is changing

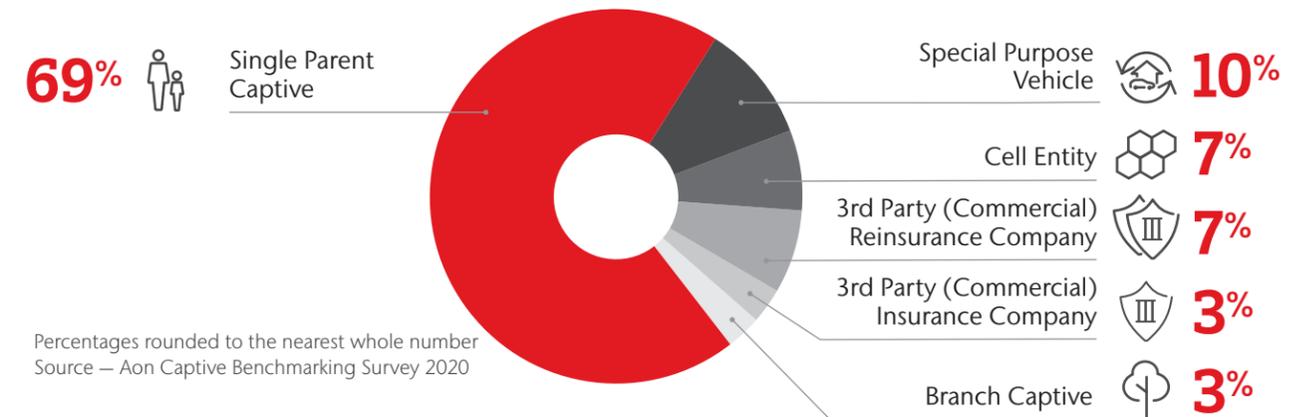
Market conditions are prompting more discussions around alternative risk financing options as many organizations see their risk transfer costs surge. The trend towards increased retentions will almost certainly lead to more extensive utilization of captives and captive-type solutions, even by businesses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

Headline numbers

29 number of captives

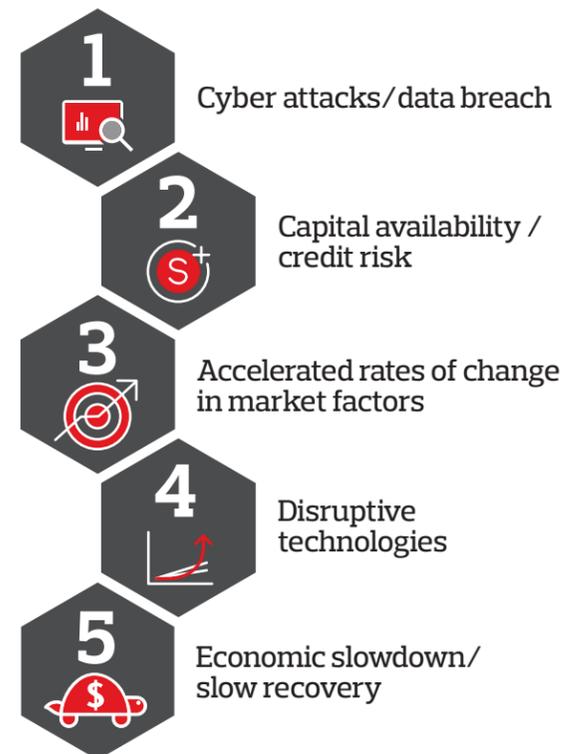
\$2.5bn in Gross Written Premium

Type of entity



Top five emerging risks

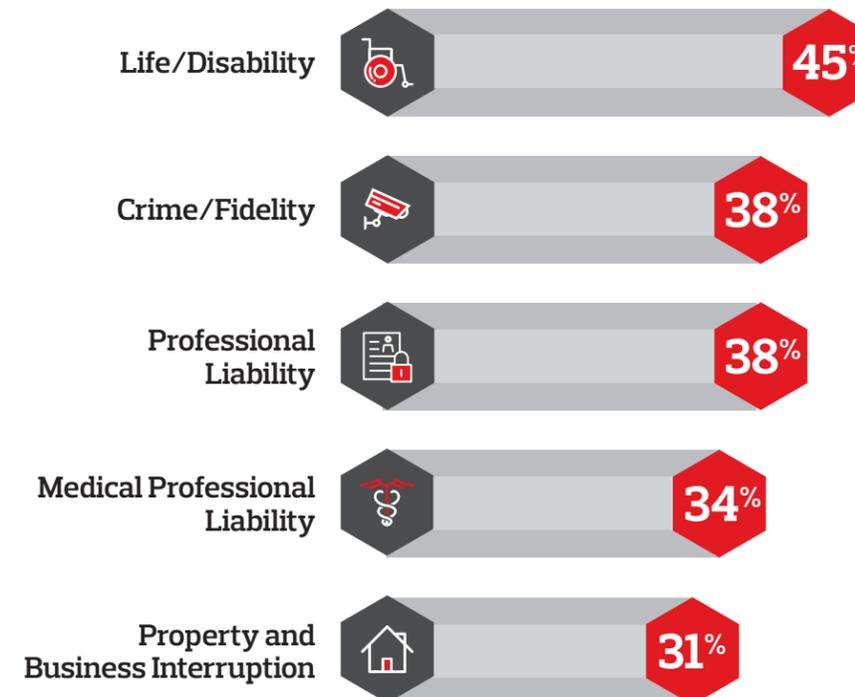
by 2022



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%

Lines of business written



Source — Aon Global Risk Management Survey 2019

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Parent country



Parent size by revenue	Number of captives
>\$100bn	3%
\$50bn–100bn	10%
\$25bn–50bn	14%
\$10bn–25bn	14%
\$1bn–5bn	28%
<\$1bn	21%
Undisclosed	10%

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



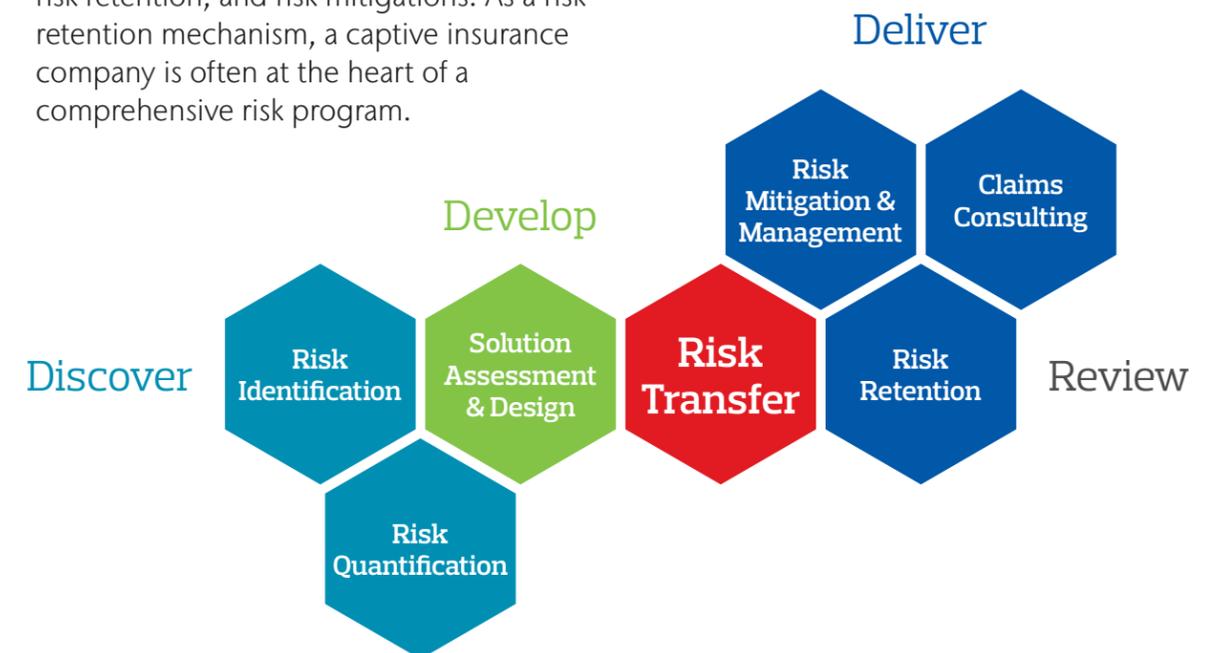
15%
of the insurance management market

\$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.



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