



4D Training

## Risk Financing and Captives

### Who would benefit?

Brokers who are advising clients on risk financing and risk retention strategy.

### Objective

At the end of the workshop you will be able to:

- Outline the different types of risk transfer including insurance, Alternative Risk Transfer and contractual risk transfer.
- Identify the advantages and disadvantages of different types of risk transfer.
- Outline the different types of risk retention mechanism available including deductibles/retentions, self-insured funds, captive insurance companies and protected cell companies.
- Identify the advantages and disadvantages of different risk retention strategies.
- Review risk exposures and identify and make recommendations on an appropriate risk financing plan.

### Content

- Risk Transfer Options
- Insurance
- Contractual risk transfer
- Alternative Risk Transfer (overview)
  - Derivatives
  - Catastrophe Bonds
  - “Put” options
  - Mutuels
  - Loans
- Risk Retention options
  - Deductibles
  - Self-insured funds
  - Captives
  - Protected Cell Companies
- Developing a risk financing plan

### Duration

Half day

### Pre-requisites

A good understanding of commercial insurance