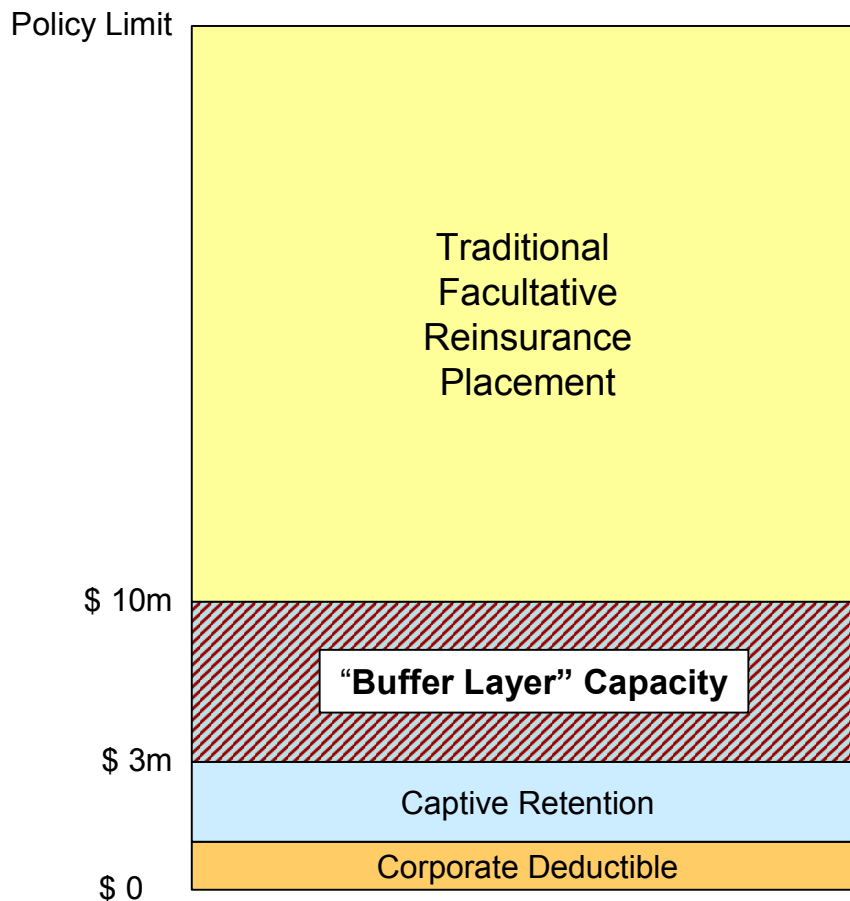




## United Property Solution #1 “Buffer Layer” Capacity

- United Insurance Company provides “Buffer Layer” capacity to captive
- Provided in the form of an excess of loss reinsurance
- Allows captive to purchase traditional reinsurance from a higher attachment point

### Solution Diagram

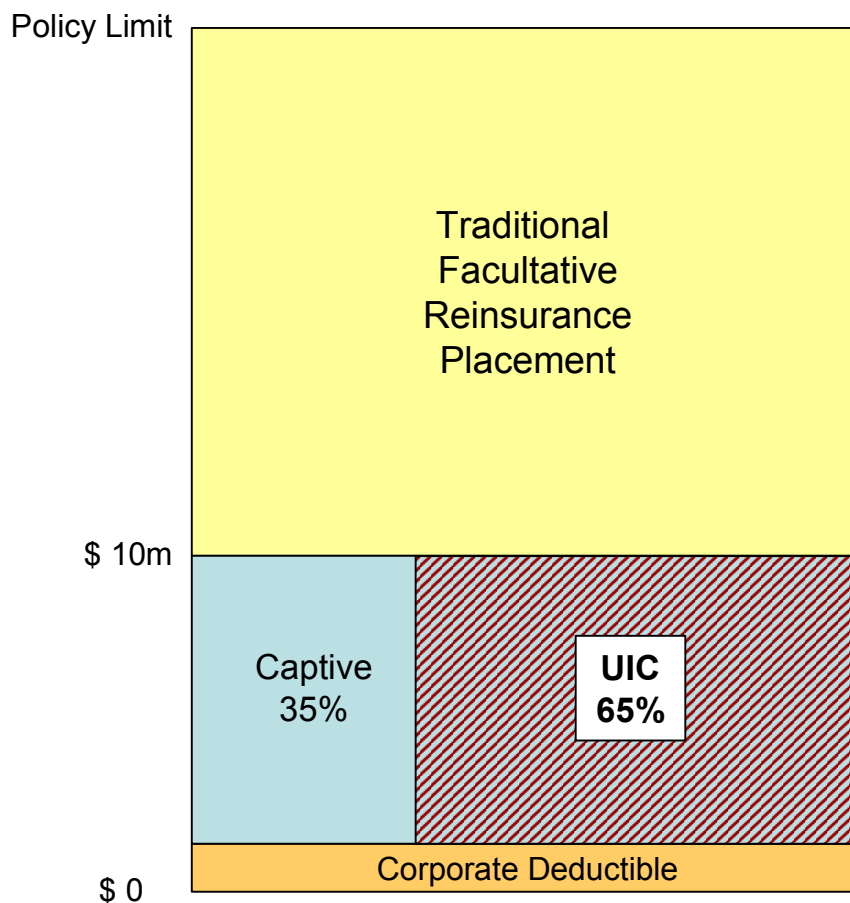




## United Property Solution #2 Quota Share Reinsurance of Captive

- United Insurance Company provides 65% Quota Share Reinsurance to captive
- Captive liable for only 35% of retention
- Allows captive to purchase traditional reinsurance from a higher attachment point

### Solution Diagram





## United Property Solution #3 Quota Share Reinsurance

### Scenario

- Reinsurer "A" will not attach below \$20m for its share (25%)
- All other Reinsurers will attach at \$10m

### United Solution

- United Insurance Company takes 25% of \$10m xs \$10m reinsurance of captive
- Utilises capacity of Reinsurer "A" without affecting attachment point of Reinsurance Panel

### Solution Diagram

