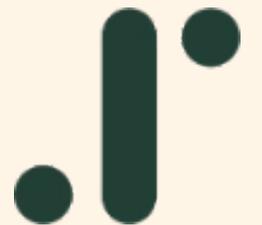




Scuadra Group: Reinsurance Insurance Program Manager

*Your trusted partner for sophisticated insurance management solutions.
Tailored captive structures designed for high-net-worth individuals and
businesses worldwide.*



Who We Are

Scuadra group is a globally regulated insurance broker specializing in high-net-worth insurance structures.



Global Reach

Licensed in over 30 international jurisdictions with partnerships across 50+ premier insurance carriers.



Trusted Partnerships

Serving global banks, legal professionals, RIAs, and estate planners with precision and care.



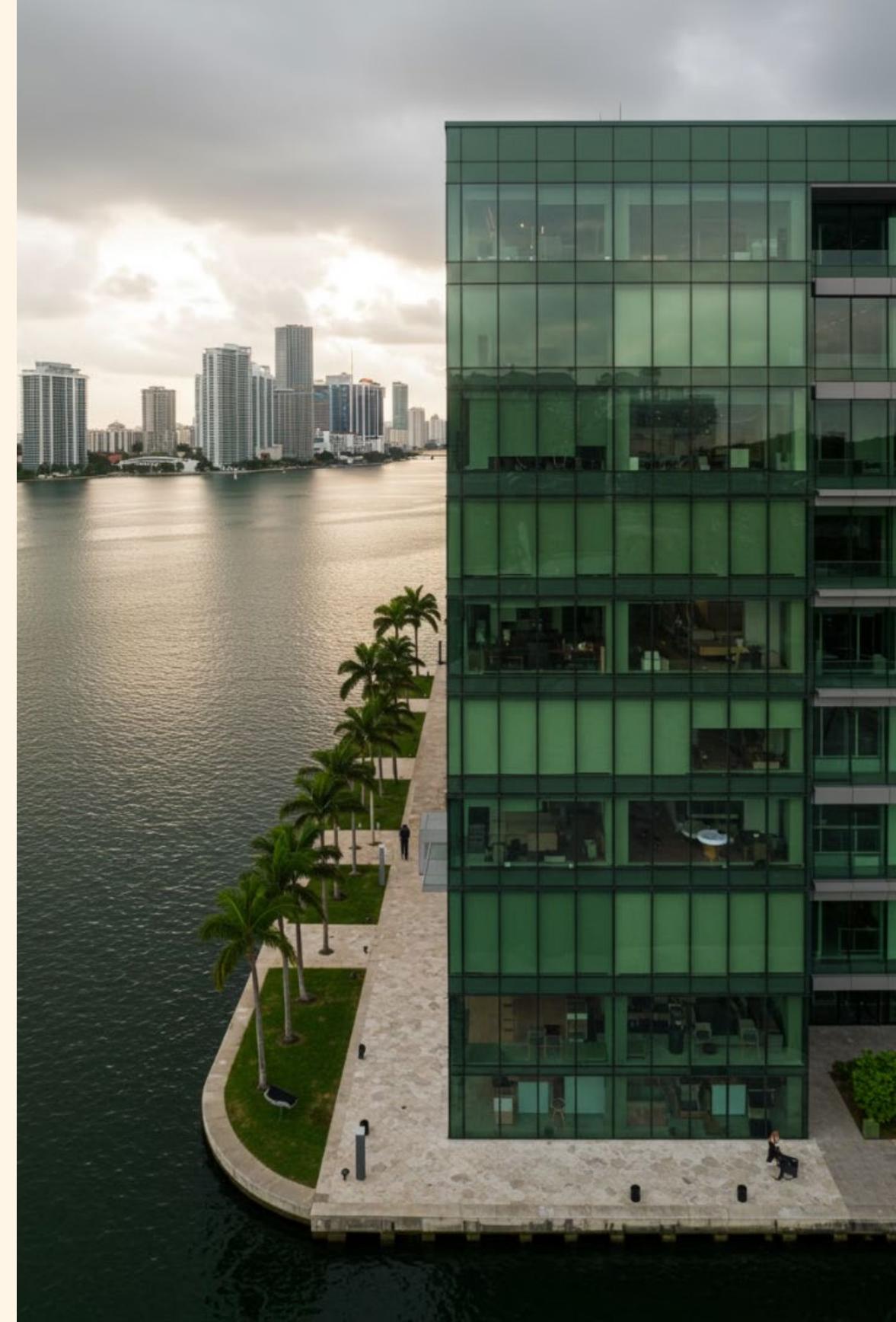
Expert Team

Over 20 seasoned professionals with diverse expertise navigating complex international regulations.



Strategic Headquarters

Miami-based with a sophisticated approach to estate, wealth, and insurance solutions.



Why choose Scuada

ScuadaLife stands out as a premier life insurance agency, dedicated to boosting wealth, planning estates, and safeguarding assets for clients worldwide.

Estate Planning

Comprehensive planning to preserve and transfer wealth efficiently.



Wealth Enhancement

Tailored solutions to maximize wealth growth through tax-advantaged strategies.



Asset Protection

Structures designed to shield assets from potential creditors and liabilities.



Understanding Captive Insurance



Self-Insurance Structure

Companies create their own insurance subsidiary to provide coverage for operational risks, instead of relying on traditional commercial insurers.



Financial Control

Companies often use captives to reduce insurance costs, manage risks effectively, and gain greater control over their coverage.



Market Scale

Over 6,000 captives operate globally, managing approximately US\$500B in assets.



Widespread Adoption

60% of Fortune 1000 companies and thousands of small/medium businesses utilize captives.



Regulatory Considerations

Success depends on ongoing management and strict adherence to regulatory requirements.



Captive Insurance Premium Flow

Formation

Parent company creates a separate legal entity, known as the captive insurance company in a favorable jurisdiction.



Risk Coverage

Captive assumes specified risks and liabilities from the parent company. This can include coverage for property damage, liability claims, business interruption, or other types of risks.



Financial Benefits

Low claims allow captives to reduce insurance costs and grow reserves through investments.



Premium Payments

Premiums flow from parent to fronting company to reinsurance and finally to captive.



Risk Management

Greater control and flexibility in tailoring coverage to specific needs.



Risk Coverage & Emerging Risks

🛡️ Coverage Examples

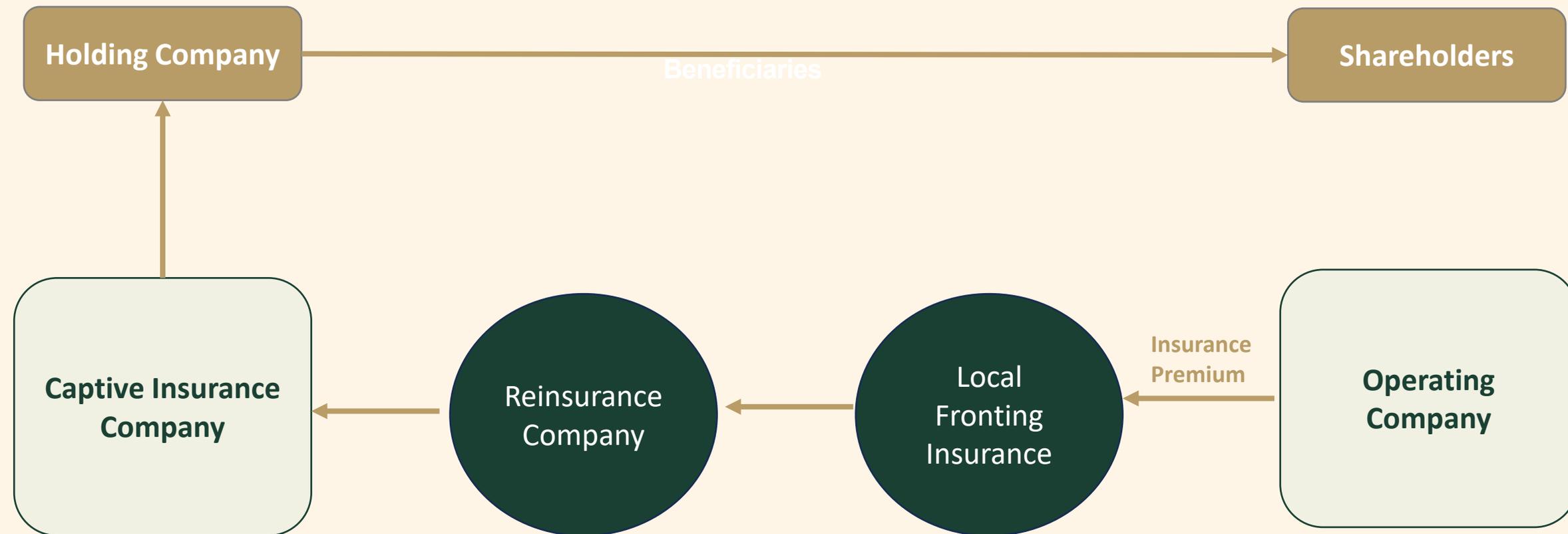
- Property and Business Interruption
- General/Public Liability
- Workers Compensation
- Professional Liability
- Life and Disability
- Reputational/Brand Damage
- Warranty
- Cyber Security
- Construction
- Pandemic Risk
- Medical Stop Losses

⚠️ Top 5 Emerging Risks

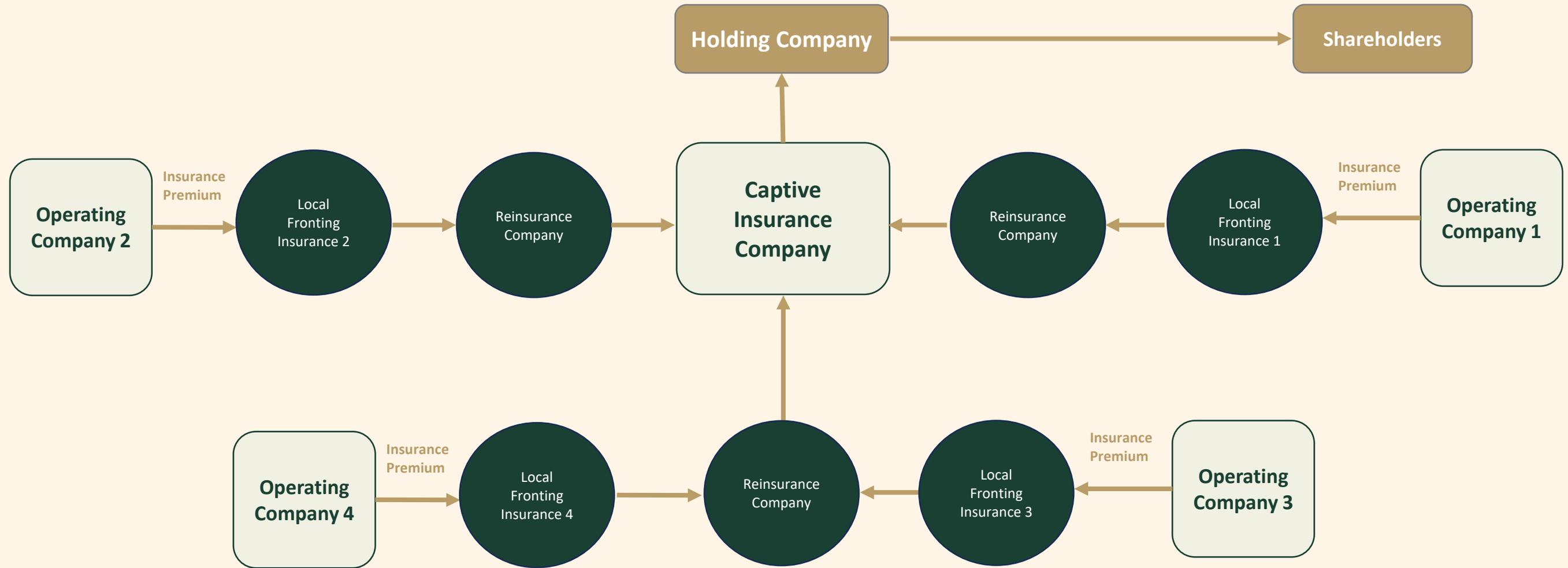
1. Economic Slowdown
2. Cash Flow and Liquidity
3. Cyber Attacks
4. Commodity Prices and Scarcity
5. Business Interruption



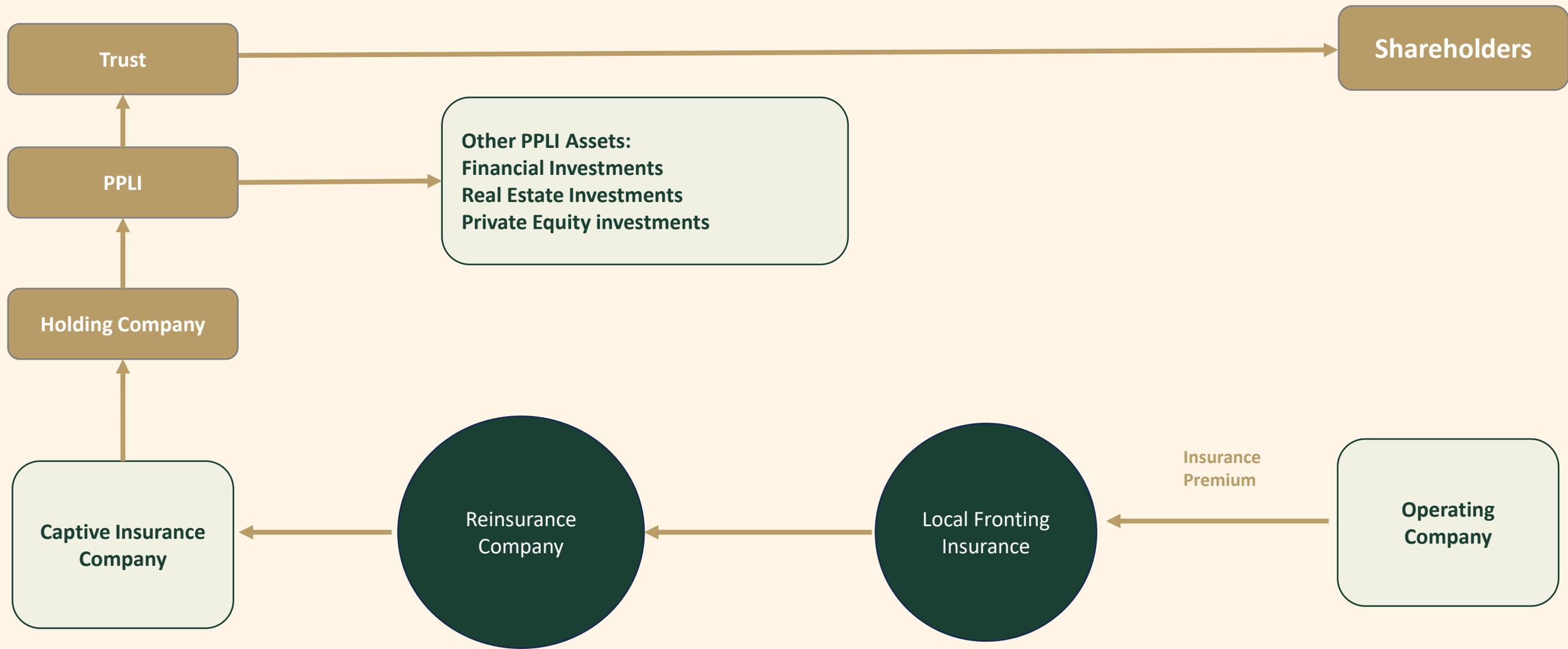
Simple Structure



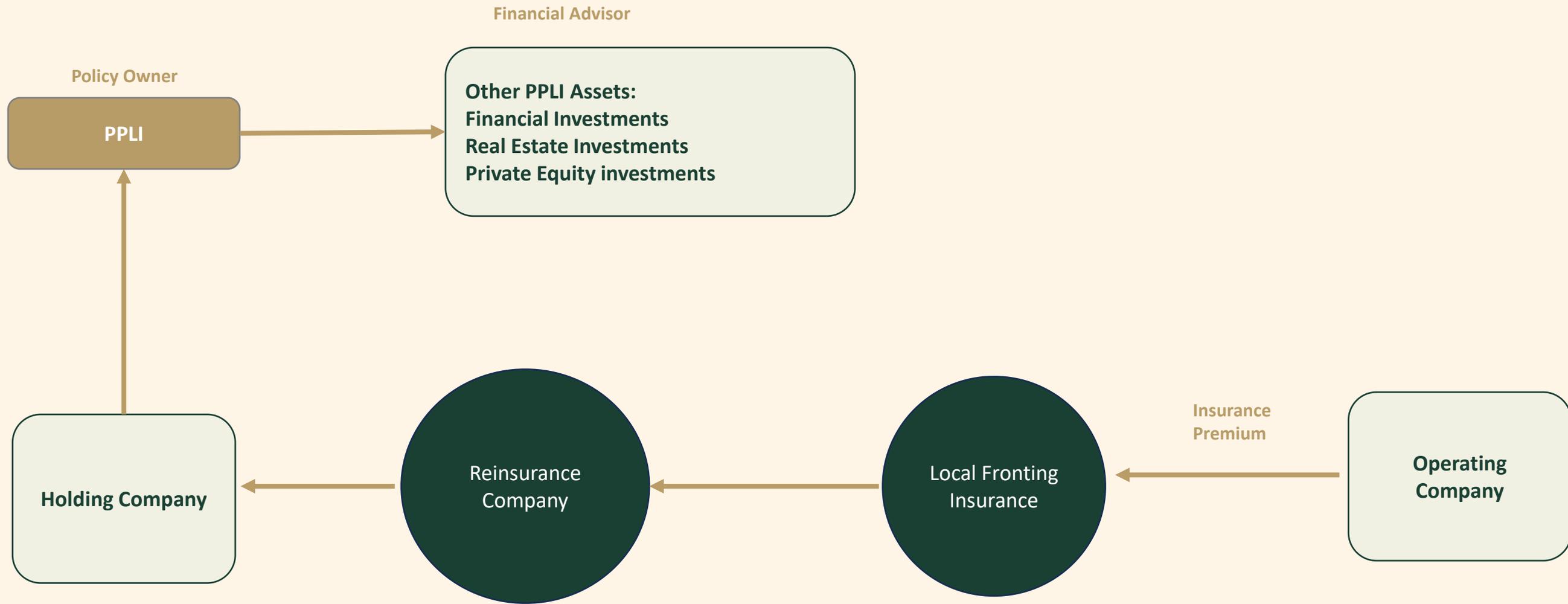
Risk Management Structure



Captive Insurance With Wealth Structure



Reinsurance Vehicle With Wealth Structure (RSCV)



Reinsurance Vehicle (RSCV) Mexico

Coverage Examples

Products with Sales Tax

- Loss of Market Share
- Loss of Contracts
- Parametric Covers (Earthquake or Hurricane) Professional Liability
- Pandemic Coverage
- Terrorism (including violent or vandalism acts, losses from drug trafficking, organized crime)
- Product Recall Liability

Products without Sales Tax

- Life Insurance
- Key Man Insurance

Program Manager Services

- **Viability Study:** Comprehensive analysis determining if captive insurance aligns with your risk profile
- **Captive Management:** Day-to-day oversight ensuring regulatory compliance and financial stability
- **Actuarial Services:** Expert risk assessment and premium calculations optimizing coverage
- **Bilingual Contracting:** Documentation services in both Spanish and English
- **Expert Negotiations:** Facilitation of fronting and reinsurance arrangements maximizing benefits
- **Regulatory Support:** License management with local director services
- **Fronting Negotiation:** Coordination with licensed insurers to issue local policies.
- **Reinsurance Negotiation:** Structuring risk transfer with global reinsurers.
- **Contracting (Spanish / English):** Bilingual legal support for policy and service agreements.
- **Local Director:** Appointed resident director to meet local governance requirements.
- **Travel Expenses:** On-site visits and related travel for captive setup and oversight

Appendix

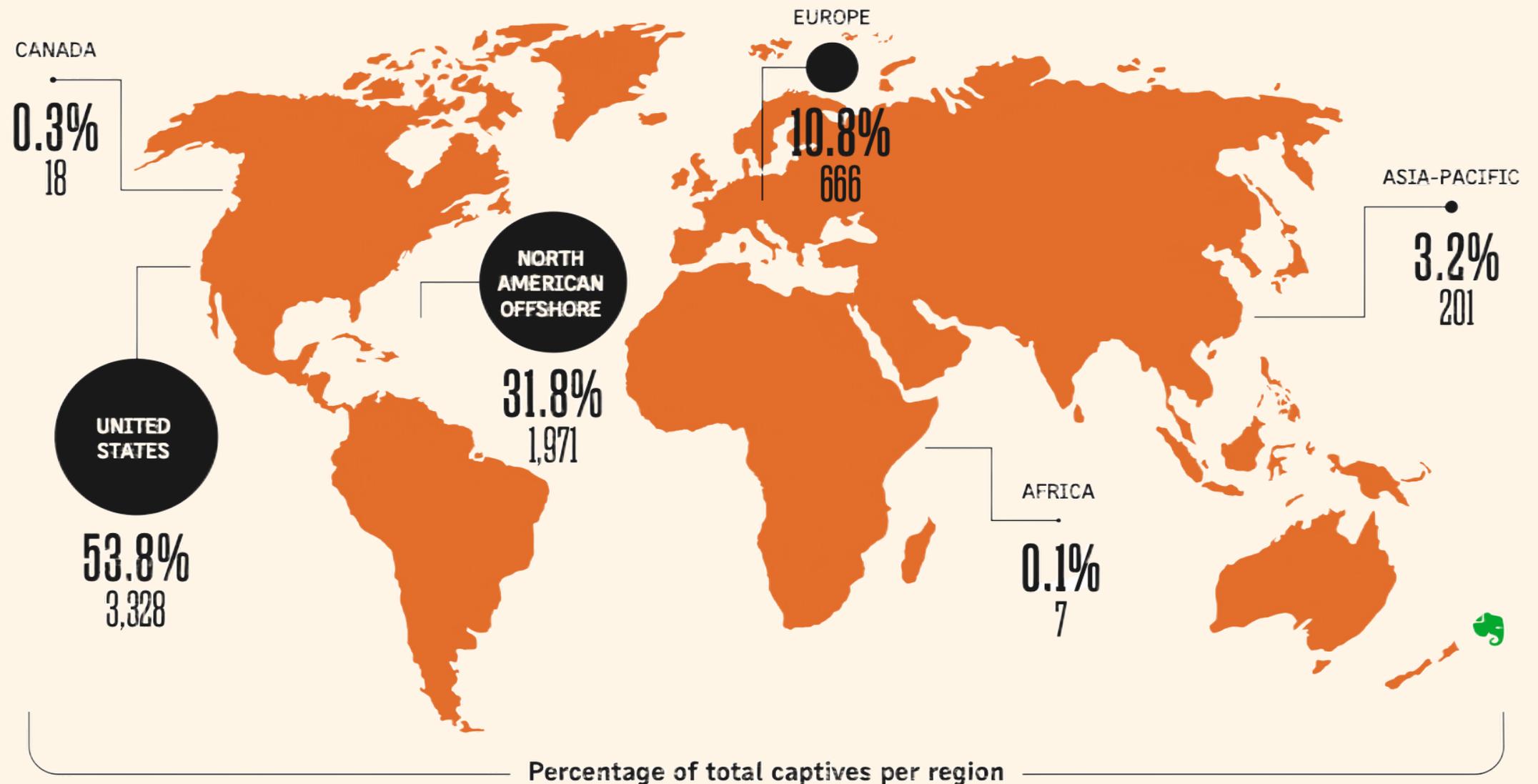
Global Captive Insurance Market

Major captive domiciles offer strategic advantages including regulatory efficiency, tax benefits, and specialized infrastructure for insurance operations.

ONSHORE/ OFFSHORE BY THE NUMBERS

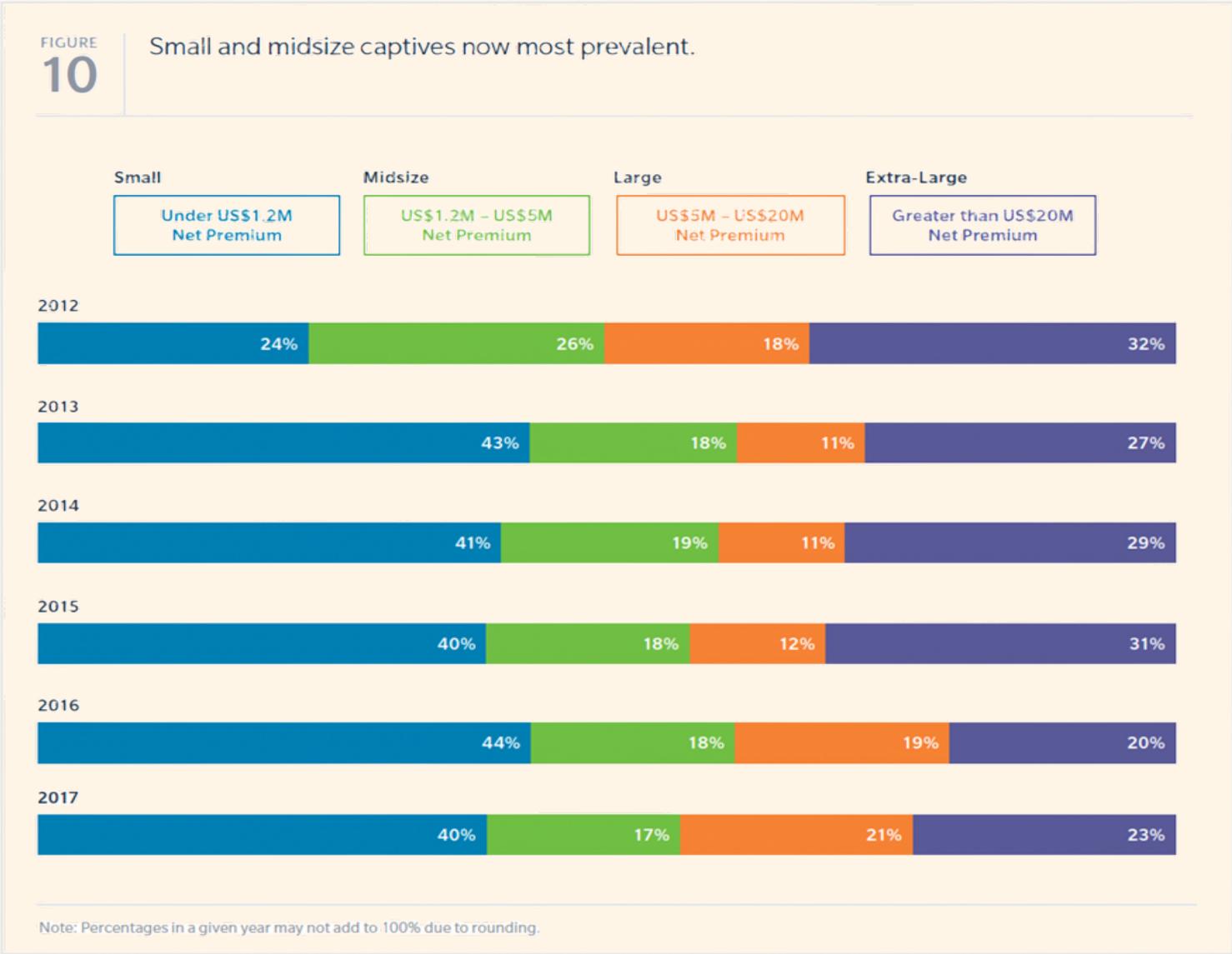
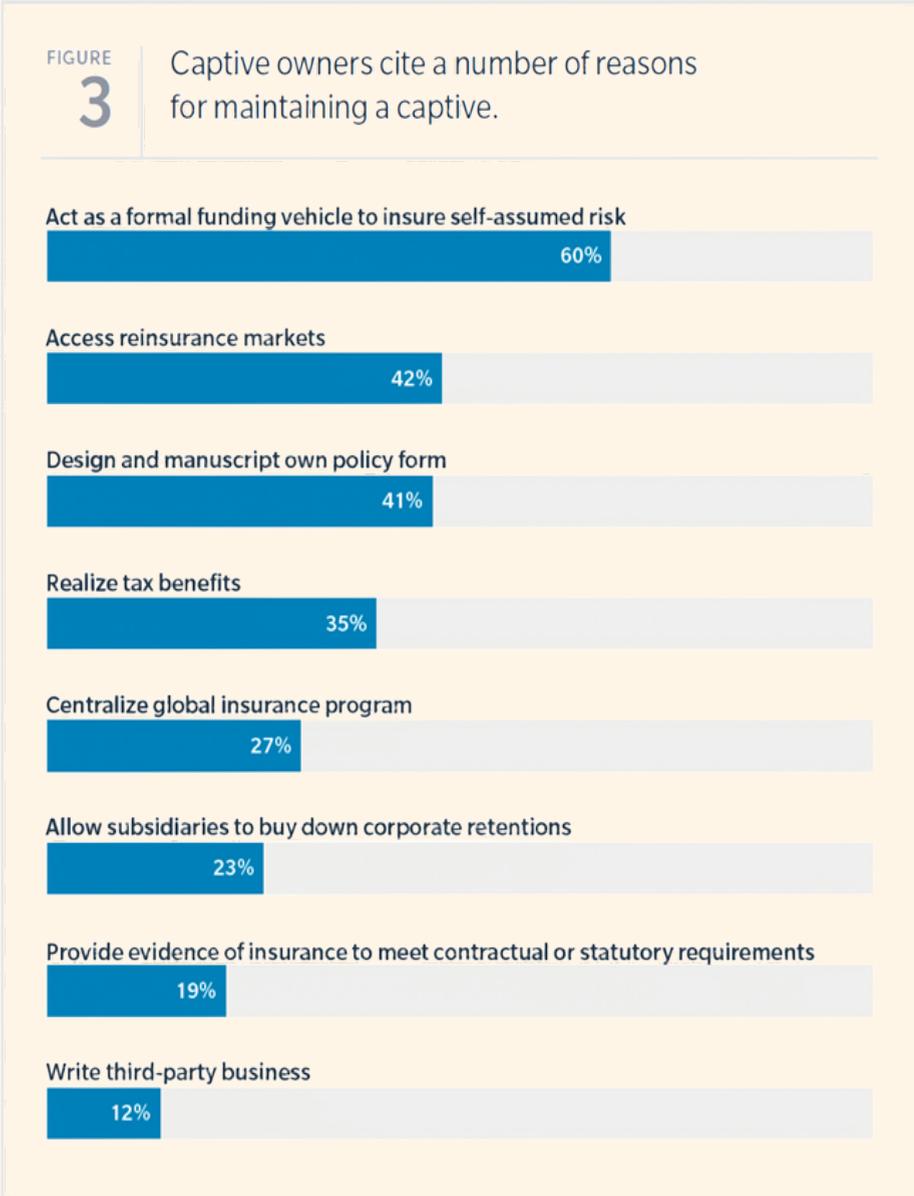
There were 6,191 captives in 2022, not including microcaptives, series captives or individual cells of cell members in protected cell companies.

Source: BI survey



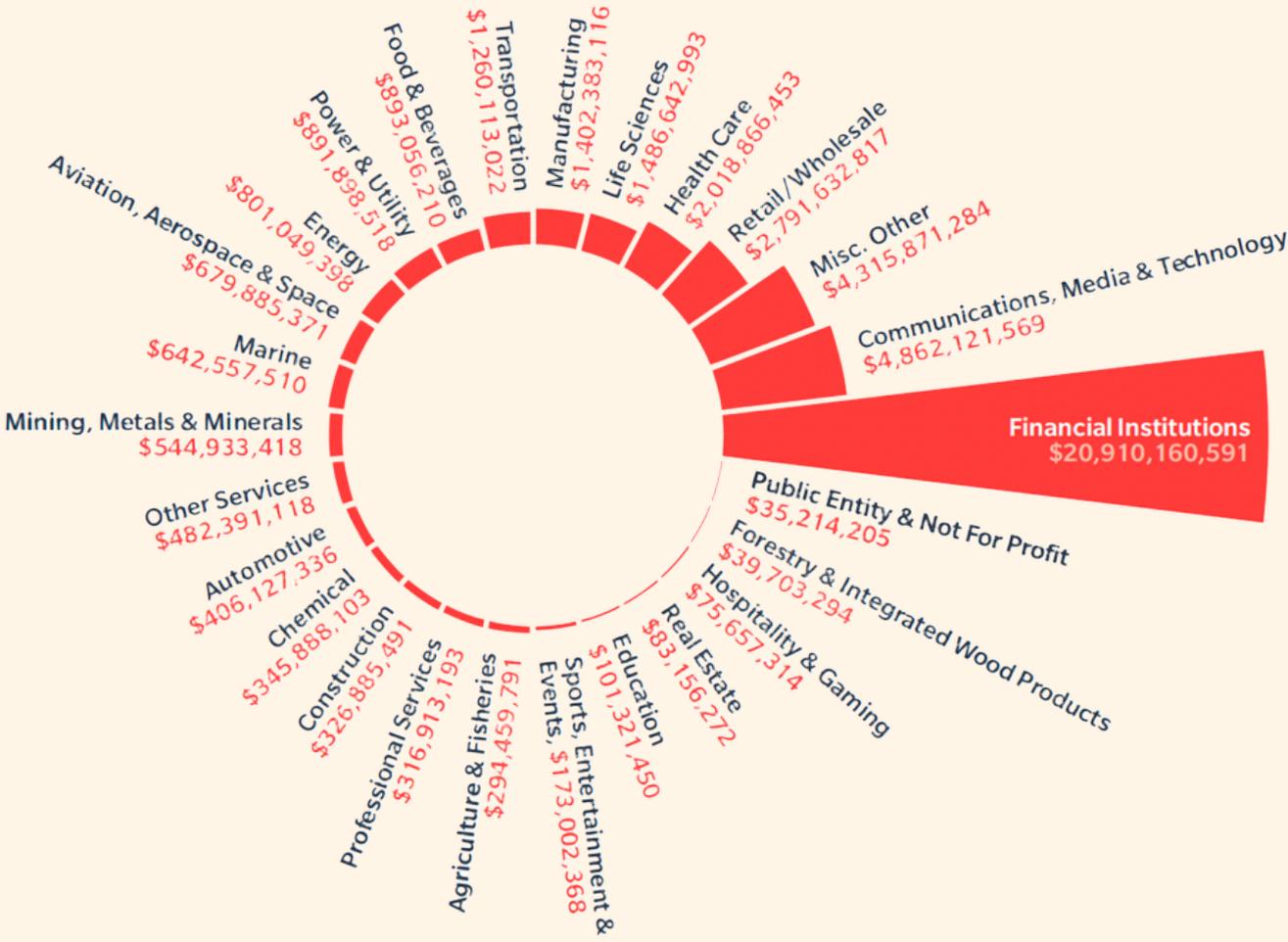
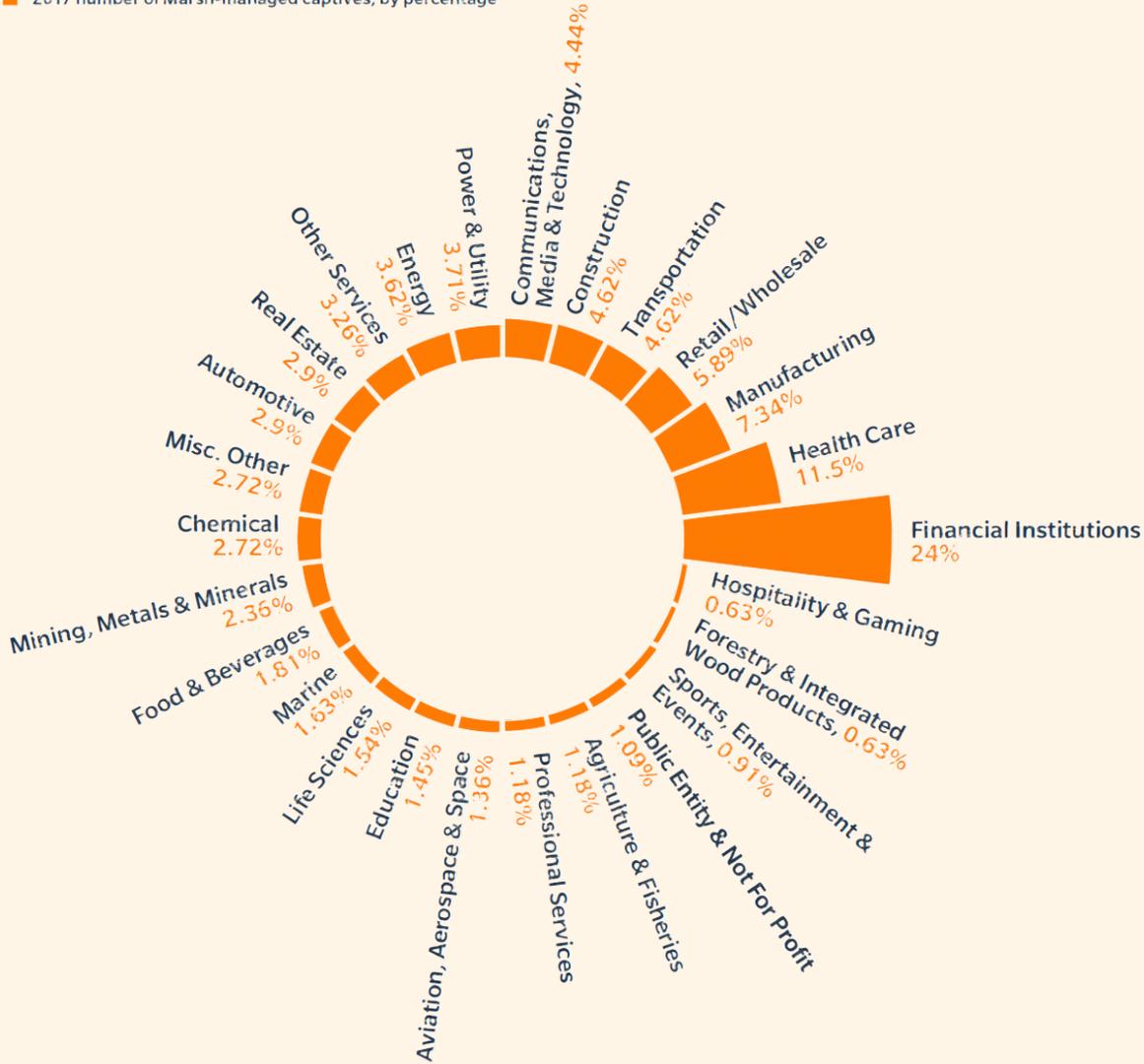
Advantages & Market Size

The captive insurance market continues to expand as businesses seek greater control over risk management and cost efficiency in their insurance programs.



Industry Breakdown

2017 number of Marsh-managed captives, by percentage

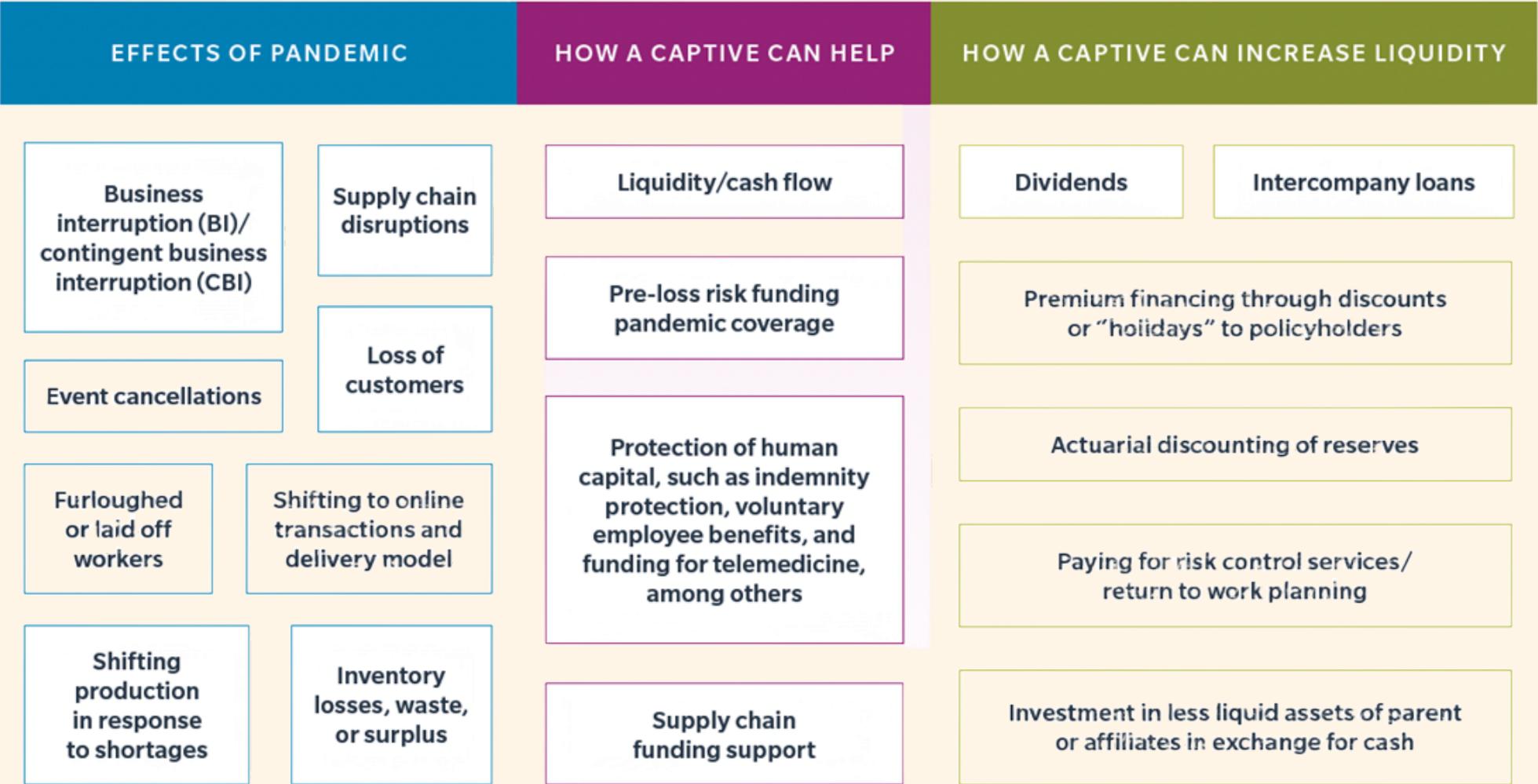


Based on "50 Years of Risk Financing Innovation Report"

Pandemic Response Advantages

FIGURE 2

Industries already using captives to mitigate pandemic-related losses include food, beverage, and hospitality; manufacturing; pharmaceutical and health care; and retail trade.



Source: THE CAPTIVE LANDSCAPE, Marsh report

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Contact Scuadra Group



Email

design@scuadrалife.com



Headquarters

2000 South Dixie Highway,
Suite 110, Miami, FL 33133



Global Offices

Switzerland, Spain,
Mexico, and Hong Kong



Website

www.scuadrapartners.com

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