



Introduction

After the event (ATE) legal expenses insurance is a well-established product with applications in both the personal injury and commercial litigation markets.

We specialize in the creation of insurance structures that enable law firms to provide their clients with highly competitive insurance products combined with the opportunity to participate in the underwriting results of their portfolio.

Our expertise in this sector includes relationships with market-leading insurers via existing schemes that have been carefully constructed to ensure total compliance with all necessary regulations, and access to a number of protected cell company (PCC) facilities with low start-up and capital costs.

Features and benefits

- > An established and proven approach already being used by a growing number of UK law firms
- > Can be used for both personal injury and commercial litigation
- > Share in the underwriting profits through careful participation on the insurance program using a PCC cell as a reinsurer
- > Potential for low capital requirement and minimal start-up costs
- > Access to market-leading insurers with significant capacity via existing Artex managed and licensed schemes
- > Competitive insurance products with comprehensive coverage and flexible pricing
- > Access to a custom IT platform and real-time management information
- > Artex PCCs offer a cost-effective facility as the reinsurance vehicle
- > Access to more than 30 of the world's most popular captive domiciles

Target business

- > Annual premium placed: £250,000+
- > Any mix of personal injury or commercial litigation
- > Law firms with robust case selection and take-on procedures

Information requirements for an initial assessment

- > Details of the current insurance arrangements and any long-term agreement
- > Three to five years of insurance information
 - a. Gross annual premium, ideally split between classes of personal injury cases and, where applicable, commercial litigation
 - b. Commissions and any other deductions or profit shares
 - c. Claims experience
 - d. Details of any large (>£50,000) losses

Target business

Artex has been working in the ATE market for more than 10 years providing market-leading solutions.

We currently manage 16 clients, in total handling gross written premium in excess of £40 million, using individually tailored captive programs.

Our team will guide you from start to finish, including:

- > Initial assessment
- > Feasibility study
- > License application
- > Ongoing captive management

The Artex Advantage

Artex provides a full range of alternative risk management solutions, customized for our clients' individual challenges and opportunities. Powered by independent thought and an innovative approach, we empower our clients and partners to make educated risk management decisions with confidence.

Operating in over 30 domiciles and in more than 15 offices internationally, we have the proven capacity to supply any alternative risk need. Artex is a solutions company, and we invite you to learn more about our breadth of services and depth of talent. There is an upside to risk. Let's work together to find the right solution for your organization.