PRIVATE CLIENT

SIGNATURE CAPTIVE

Gallagher

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UNDERSTANDING CAPTIVES

A captive is a self-insurance solution that offers an alternative to buying traditional insurance coverage. In a multi-member captive, multiple select parties with similar risk profiles join together to pool resources in order to reach economies of scale and share in both the risks and rewards.

AN INNOVATIVE SOLUTION TO PROTECT WHAT MATTERS MOST

At Gallagher we understand that exceptional lifestyles deserve exceptional solutions. That's why we are inviting you to explore the Private Client Signature Captive — an exclusive insurance program available only to select Gallagher clients that provides residential property, contents and valuables coverage through our partnership with Chubb. This innovative program was creatively designed to not only preserve the superior coverage and claims service you've come to expect, but also deliver enhanced financial opportunity, long term stability, and a shared alignment of interests.

As an exclusive member of this captive, you will enjoy standard Chubb coverage and potentially benefit from positive underwriting results. Powered by the global scale of Gallagher and Artex's expertise in alternative risk transfer, this unique program offers high net worth clients a sophisticated way to manage residential property risks with greater efficiency along with a return of investment income.

Through collective participation, members share a defined portion of risk, while unlocking the potential for annual distributions of up to 40% of property insurance premium, thereby providing you with a unique opportunity to recapture underwriting profits plus investment income earned on pooled funds and experience a captive solution not typically available to private clients.





HOW IT WORKS

This captive solution is designed to mirror standard Chubb coverage, ensuring seamless protection for property, contents, and scheduled valuables.

I

YOUR COVERAGE, UNCHANGED

Continue enjoying best-in-class coverage with identical limits and a familiar deductible structure.

II

SHARED CAPTIVE STRUCTURE

Chubb collaborates with Artex Axcell, Gallagher's captive facility, which assumes the first $1 million per occurrence of risk.

III

PREMIUM CONTRIBUTION

A portion of your premium (40%) is allocated to the captive where it earns investment income, to cover underwriting performance.

IV

SECURITY DEPOSIT

Members post a cash security deposit equal to 15% of their annual premium, further strengthening the pool.

V

COLLECTIVE STRENGTH

Member contributions are combined, building a resilient pool from which claims are paid.

VI

UPSIDE POTENTIAL

If losses are lower than anticipated, surplus funds and investment income will be distributed to members following the close of the program year.

RISK vs REWARD THRESHOLDS

Private Client Signature Captive from Gallagher offers select clients access to an enhanced insurance program with the opportunity for a group of insureds to experience a captive business case and share in both risk and reward, providing for:

15%

Risk

Exposure is limited to your annual premium plus the potential loss of your 15% security deposit.

40%

Reward

Distributions of up to 40% of your annual property premium **plus the return of your 15% security deposit along with any investment income earned on those funds**.



*The annual reward is determined by both individual member performance and the overall performance of the captive program. The 15% security deposit represents the maximum potential loss for an individual.

ARE YOU RIGHT FOR THIS PROGRAM?

We designed the Private Client Signature Captive for discerning clients who value exclusivity, financial efficiency, and a more sophisticated approach to safeguarding their assets.

Premium commitment — A minimum of $100,000 in annual residential property and valuables premium.

Quality of risk — Properties and valuables that align with Chubb's underwriting standard.

Mindset — Ideal for individuals and families ready to move beyond traditional "guaranteed cost" insurance and embrace a program that rewards superior risk management.

Since there is a shared risk among members, clients are carefully invited to join this exclusive program through a selection process that ensures all participants exhibit similar profiles and financial commitments, fostering stability and alignment within the captive.



ARTEX AND ARTEX AXCELL

The Private Client Signature Captive from Gallagher is brought to you in conjunction with Artex, Gallagher's wholly owned subsidiary for alternative risk and capital. Established in more than 35 domiciles internationally, Artex serves more than 5,000 clients with over $80 billion in assets under administration.

Artex Axcell is a regulated, protected cell facility that enables efficient participation in captive programs without the costs or complexity of forming a standalone insurance company. These cell facilities make up Private Client's Signature Captive from Gallagher to deliver a cost effective and efficient structure for private client customers.

The program is domiciled in Tennessee, one of the largest and most respected onshore captive domiciles, recognized for its regulatory expertise and local infrastructure.

Artex

THE ADVANTAGES OF A "SEGREGATED CELL" STRUCTURE

I

LOWER ENTRY COSTS

No upfront capitalization;
only a manageable security deposit is required.

II

COST EFFICIENCY

Operating expenses are shared, keeping costs far below a standalone captive.

III

FLEXIBILITY

Members can join or exit without long-term commitment or penalty.

IV

NO OWNERSHIP BURDEN

Gain the benefits of a captive without the complexity of owning one.

THE FINER DETAILS

The Private Client Signature Captive from Gallagher offers secure fund management, transparent reporting and annual distributions — every aspect backed by exemplary client service.

What lines of coverage can be insured in the captive?
The captive can insure any/all qualifying residential property, contents and valuables risks.

How does historic loss experience affect eligibility for the captive?
Eligibility for the captive is determined by Chubb's underwriting guidelines, with preference given to clients who have demonstrated a history of favorable loss experience over the past five years.

What happens with other lines of coverage currently insured but not included in the captive?
Any other lines of coverage insured will remain in effect and unchanged by your participation in the captive.

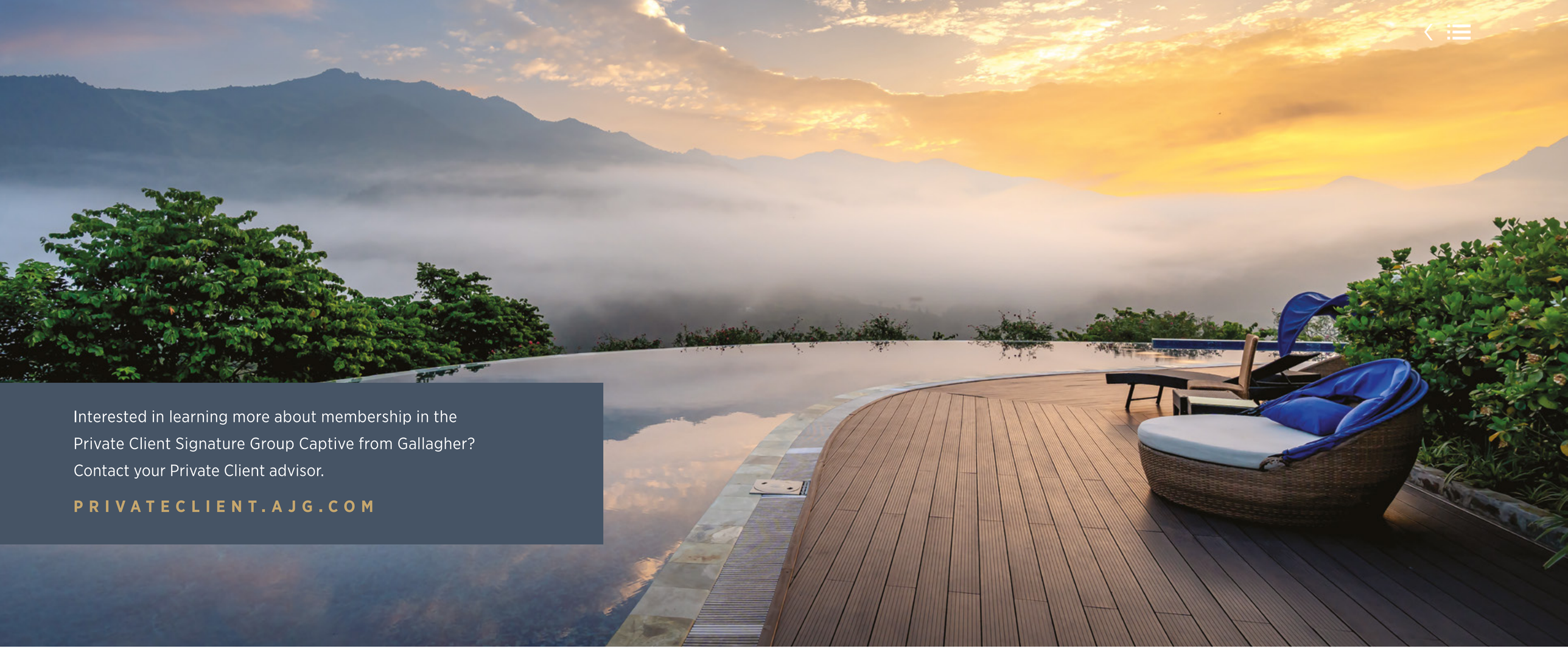
Does coverage include catastrophic-prone (CAT) perils?
Coverage afforded by the captive is structured to mirror standard Chubb policy, including all limits and deductibles associated with CAT perils — if you have the coverage under your current policy, you will have the coverage under the captive.

What is the financial strength of the issuing insurance carrier?
Chubb, the issuing carrier, holds an A++ (Superior) rating from AM Best.

How will the captive funds be managed and secured?
Captive funds will be held by Wilmington Trust Company in an FDIC-insured trust account.

How will the performance of the captive be tracked and reported to members?
Each member will receive an annual fund statement detailing the performance of the captive, as well as their individual account balances.





Interested in learning more about membership in the Private Client Signature Group Captive from Gallagher? Contact your Private Client advisor.

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