



PROTECTED CELL COMPANY

**Finance risks through your
own captive solutions.**

- Reduce your investment
- Minimize your costs
- Optimize your risk transfer



BUILDING YOUR OWN CAPTIVE SOLUTIONS



CREATING VALUE MEANS TAKING RISKS

The primary goal of insurance brokers and risk consultants is to help clients assess their risks and design a suitable insurance program to transfer the risks to the commercial insurance market.

With HighDome, our clients can count on a team of experienced professionals to develop more sophisticated, sustainable solutions for financing their risks - even those that are especially difficult to insure.

Today, many multinationals are using captive insurance companies as an alternative solution to risk financing.

Due to the recurring costs of operating a captive, such vehicles are most often set up by large organizations. Yet with a Protected Cell Company (PCC), small to medium-sized operators can also have access to these remarkable solutions.

By establishing their own dedicated captive vehicle (or “cell”) without substantial additional investment, smaller organizations can take advantage of an effective and safe risk financing approach.

WHAT IS A PROTECTED CELL COMPANY (PCC)?

A Protected Cell Company, or PCC, consists of a single licensed insurance entity with two classes of shares:

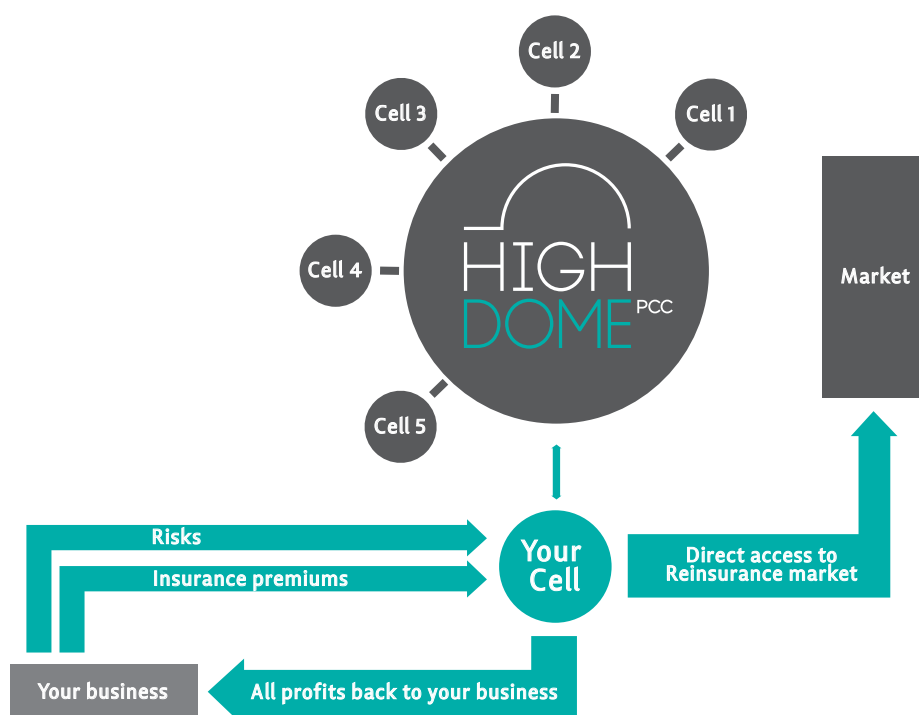
- The “core” shares, held by the promoters of the cell captive, with voting and distribution rights;
- The “cell” shares, issued to each cell owner with cellular dividend rights.

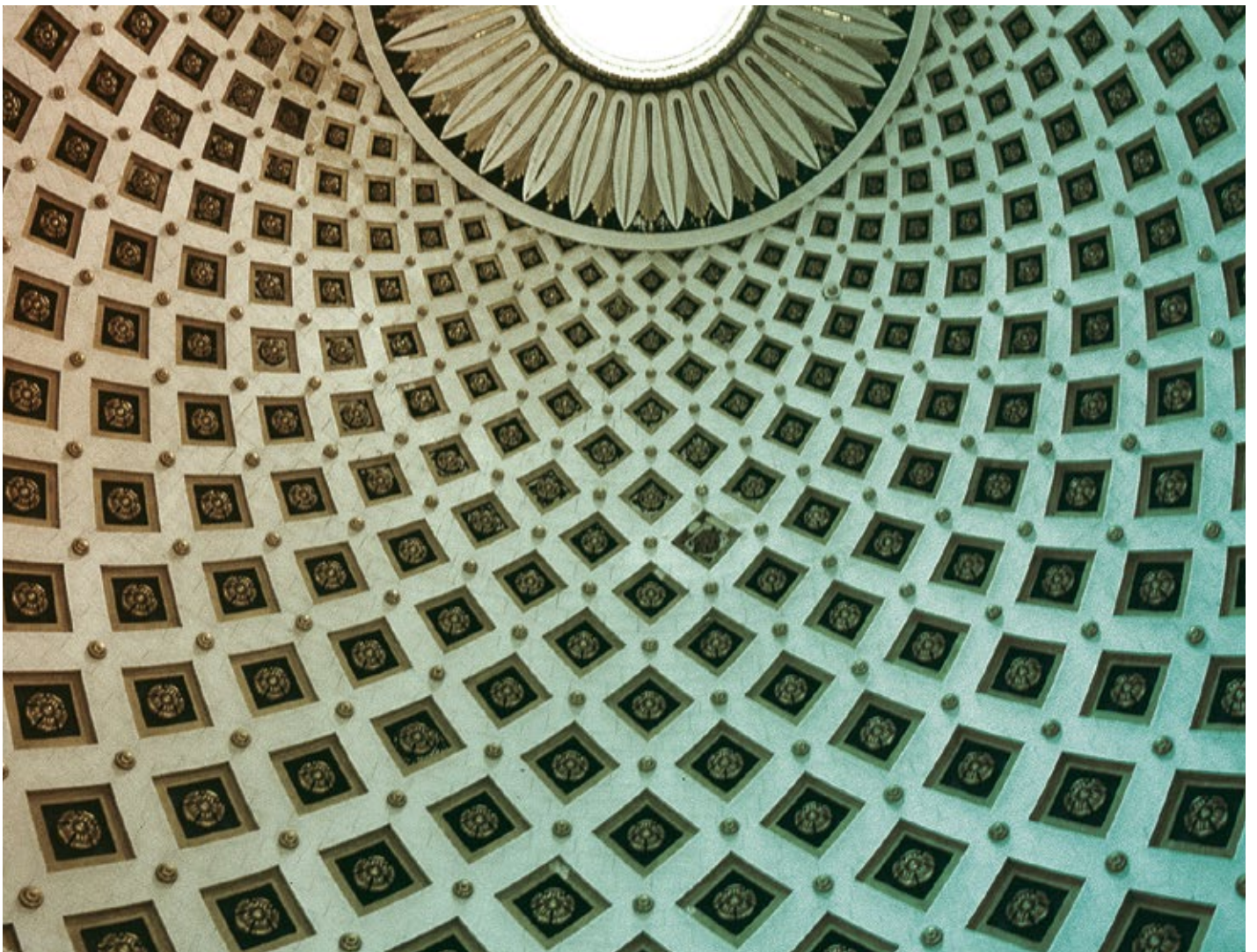
PCCs are an advanced form of the “rent-a-captive” concept, relying on statutory protection rather than the contractual protection offered by traditional “rented”

solutions.

The assets of each cell are legally protected from the liabilities of other cells. Should the assets of a particular cell prove insufficient to meet its liabilities, the creditors may gain access to the core’s assets, unless otherwise agreed – but access is never granted to the assets of any other cell.

A cell captive delivers the same benefits as a wholly-owned captive, but without the need to satisfy the minimum capital requirements for fully-fledged insurance companies.





What makes a PCC a sustainable risk financing solution?

- Reduces overall cost of risk by eliminating insurers' administrative costs
- Provides custom-tailored coverage
- Extend the span of insurance programs when certain covers are unavailable or unaffordable in traditional markets
- Offers stability for insurance costs overtime as captives are less exposed to insurance markets prices volatility
- Minimizes capital costs as compared to those required for a traditional captive
- Ensures complete independence between captive cells
- Turns risk management into a profit center by delivering underwriting profits and investment income
- Can be used for various risks or a single strategic risk
- Allows an easy way out

BECAUSE YOUR PLANS ARE MADE TO LAST



HighDome PCC is fully owned by MDS Group and complements MDS insurance brokerage and risk management services through the delivery of an innovative risk financing solution to our clients and the market at large.

Full Service Captive Management, including:

- Feasibility studies and financial projections
- Cell establishment
- Fronting and reinsurance placement arrangements
- Loss prevention engineering programs
- Ongoing cell management in full compliance with statutory requirements

Ideal for:

- Property and first party risks
- Auto fleet
- Affinity business
- Personal accident
- Extended warranties
- Trade credit

WHY HIGH DOME? WHY MALTA?

Together with EU-compliant PCC regulations, the Maltese tax system offers a very attractive package for Malta-based insurers and cell promoters.

The nation's flexible and efficient legal and regulatory environment, along with its multilingual, educated workforce and low operational costs makes Malta the perfect location for your captive cell.

At HighDome, we're inspired by Malta's history of resilience and independence despite invasions and attacks throughout the centuries, and we guarantee the same values of confidence and strength in our service.



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Discover Our Solutions

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