



## INSURANCE CAPITAL SERVICES

---

### Walmer provides support and development services to MGAs and InsurTech companies

Walmer combines the significant experience of the partners with a proven track record for start-up clients. We provide you with expert assistance in developing your initial idea and assist with the feasibility assessment process.

Following 'idea validation' we can assist in effective business planning for use with insurance capital providers. By working with you in the development phase, we are able to help source underwriting capacity from Lloyd's syndicates and insurers.

The scope of services required varies and is dependent upon the stage you have reached in your business cycle. Our service model operates to develop and promote MGAs and InsurTech companies from initial concept through to full operational support and ongoing management.

### Our Clients

- Managing General Agents / Underwriters (MGAs)
- InsurTech Companies

### About Walmer

- Independent Entity, partner owned, operating since 2002
- FCA regulated, number 463677
- Lloyd's registered broker, number BMP1139
- Passported across the European Economic Area

# KEY SERVICES

---

## Concept Development

- 1 Concept evaluation feasibility studies and assistance in business plan development
- 2 Marketing discussions
- 3 Presentations - seeking insurance capital support
- 4 Working Capital - providing equity investment to start-up clients
- 5 FCA Appointed Representative (AR) status
- 6 Sponsoring Lloyd's coverholder application

## Insurance Capital Management

- 7 Assistance with underwriting and other agreements
- 8 Advice on commission and profit share arrangements (including IBNR and insurer expense levels)
- 9 Discussions on advanced commission funding and shared marketing costs
- 10 Review of underwriting models and rating guides
- 11 Review of underwriting and claims protocols
- 12 Reporting, including triangulations, bordereaux, capacity provider audits

## Operational Management

- 13 Accounting, including management accounts, ledgers, premiums, client money calculations, audit management
- 14 IT infrastructure
- 15 Business continuity planning
- 16 Compliance, including process development monitoring, regulatory returns
- 17 Co Sec, including company registration, registered office, board meeting management, Companies House reporting
- 18 HR, including payroll, recruitment, benefits management, holiday and sickness monitoring, pensions, Insurance