

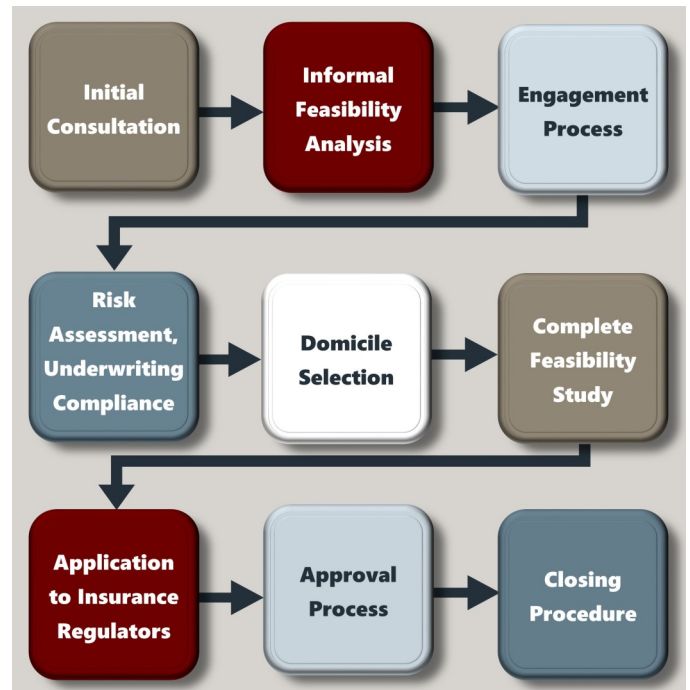


The All-Important Implementation Phase - The Time is...NOW!

In today's fast-paced environment, potential risks business owners face are increasing at an alarming rate, with fewer solutions to mitigate recovery from losses if they occur. Clients look to their trusted advisors to help identify these exposures and explore options to address them effectively. Mitigating risk should be an integral part of your client's long-term business strategy, and Oxford's private insurance solutions are proven compliments to effective risk management programs.

Advisors tasked with finding unique and creative insurance solutions are not alone. Oxford stands by to conduct a preliminary review and suggest if a captive solution warrants further evaluation. But what happens next? Oxford collaborates with the client and their advisors to conduct a diligent and thorough feasibility analysis. Years of experience and nearly a thousand implementations have refined our processes and procedures to a science. This level of expertise is necessary to meet the guidance surrounding a compliant private insurance program in today's complex regulatory environment. Diagram X depicts an overview surrounding each phase of the process and steps that should be taken to facilitate the launch of a successful captive insurance program. We are often asked by advisory teams about key actions and best practices that can be implemented to help clients achieve program success, so we thought we would share some of our experience and knowledge with you today!

Oxford's Implementation Process



OXFORD INTRODUCES A DIGITAL SOLUTION - DIRECT BENEFITS TO YOU

After careful analysis and discussions with our various regulatory agencies and service providers, Oxford is excited to announce the roll

out and planned utilization of DocuSign, the premier electronic signing platform! Advisors and clients who engage with Oxford will have the opportunity to utilize DocuSign throughout every stage of the process – Feasibility, Implementation, Closing, and Renewals.*

Here are just a few benefits that DocuSign will provide you and your clients:

- **Cost Savings** - Reduces expenses associated with printing and shipping costs of original documents.
- **User-experience** - Specific instructions are outlined with each document for the sections that need to be completed, which helps ensure nothing is missed.
- **Remote Access** - Ability to review, complete and sign documents via any mobile device anywhere in the world when your clients are ready to sign.
- **Efficiency** - Once the documents completed, a version is automatically sent to Oxford and any client-authorized advisor.
- **Automatic Reminders** - Email reminders are sent to clients until the forms are completed, to enhance turnaround time of documents.
- **Proven Technology** - DocuSign systems and processes meets the industry's most rigorous security certification standards.

The collective benefits provide a substantial upgrade to the Oxford experience. We are excited to show our advisors yet another reason why Oxford has set itself as the industry leader in the enterprise risk captive market!

* In most of our domiciles. In others, DocuSign is gaining acceptance with its ID Check features through LexisNexis and can be utilized through much of the process.



Tips For A Successful Implementation!

START THE DIALOGUE NOW: Are your clients aware of their total cost of risk? What risks keep them up at night? Discuss the importance of identifying coverage gaps and proactively addressing events that can lead to financial loss. The Oxford team is just a phone call away! A Risk Management Consultant is always available to help lead the discussion about alternative methods of addressing risk.

AVOID "I'LL DO IT TOMORROW": Once the feasibility and implementation process is underway, it is important to keep the ship on course. Communication and timely return of requested information is key to advancing through each step in the process. The compilation of information can be a demanding task. Starts and stops in the process can create confusion and frustration across the board.

HELP ASSEMBLE THE RIGHT TEAM: Business owners, along with key decision makers, executive management and advisory teams, play a critical role in the implementation process. From underwriting through structuring, each will have an integral role to

play in the success of the captive formation. Be sure to convey the importance of enlisting the right individuals and their roles at the beginning of the process.

COMMUNICATION: There are many moving parts to implementing a captive, and given the demanding schedule of most entrepreneurs, may even face some time constraints to pull it all together. The process can easily be stalled when a critical member of the team is out of pocket or inaccessible for an extended period of time. Keeping lines of communication open when situations arise that could impact a captive implementation timeline is key. The Oxford team will guide the process and provide the support needed to keep the process moving forward.

CASH FLOW: For most clients, we are approaching the mid-point of their fiscal year. Now is the time to make sure resources are allocated to enhance their risk management goals and initiatives.

Start planning with your clients today!



Employee Highlight: Meet Lisa Kraft, Case Manager

Oxford is proud to spotlight Lisa Kraft as a stellar member of the captive implementation team! In her position as Case Manager since Oxford's inception in 2010, Lisa continues to play an integral role in guiding clients and advisors through each step of the captive implementation process. Lisa's strong knack for processes and her ability to set expectations through effective communication are key to a timely and successful implementation. *Compliance* and *Best-in-Class* are two areas Oxford emphasizes every day, and Lisa is well in-tuned with this mentality. Despite her workload, she is always willing to lend a helping hand and consistently goes above and beyond to ensure all "T"s are crossed and "I"s are dotted- all while maintaining her esteemed positive and supportive attitude!

